

**1. Borrowing and spending**

- a) 2 Kings 6:5, why was this “son of the prophets” so concerned about the loss of the axe head?
- b) What lesson can we learn from this story about borrowing anything, including money?
- c) Share an experience of hasty borrowing.
- d) What are the spiritual dangers for a person who gets caught up in debt?

**2. Instant gratification versus delayed gratification**

- a) Genesis 25:29–34, an example of a desire for instant gratification.
- b) Name some other Bible characters who foolishly opted for instant gratification (e.g. Samson, David).
- c) How did Satan tempt Jesus to instantly gratify His desires? Matthew 4:3–10
- d) Share a time when you were tempted to instantly gratify your desires. What was the outcome?
- e) Proverbs 24:27, what wise counsel do you hear in this proverb?
- f) Why is delayed gratification, if only for a short while, always the preferable option?

**3. Counting the cost**

- a) Luke 14:28–30, what lessons can we learn from this story about not overextending ourselves financially?

- b) What other costs are there besides financial costs when we make a significant purchase?
- c) Think of a time when you made a major purchase. What steps did you follow to ensure you were making a wise decision?

**4. Avoiding debt as much as possible**

- a) Deuteronomy 28:12, why did the LORD give counsel to the children of Israel to lend but not borrow?
- b) Proverbs 22:7
- c) Romans 13:8
- d) What are some strategies you can put in place to avoid unnecessary debt?
- e) Are any debts a good investment?

**5. Saving and investing**

- a) Proverbs 6:6–8, what lessons can we learn from ants?
- b) Proverbs 15:22, why is it wise to seek counsel from successful Christian mentors?

**6. Recognizing God as the Giver of all good things**

- a) James 1:17
- b) Deuteronomy 8:18
- c) What are some ways we can express our gratitude to God?

