

Session 4: Owe

GROUP LEADER NOTES & SESSION WALK THROUGH



KEY IDEA TO FOCUS ON THIS WEEK

Debt and taxes are realities we all face, but God's Word offers wisdom for handling both. Debt is never called sin, but it always makes us a servant to the lender, while taxes are opportunities to recognize God's provision. Guide your group to be honest about burdens they carry, and focus discussion on faith, discipline, and gratitude in these areas.

Review (10 min)

As you start the group, have the group read together the Bible verse and key idea from last week at the top of [page 29](#).

Afterwards, take some time for everyone in your group to share how things went with their giving adventure. What'd they try and is there anything they learned about themselves, God, or their relationship with money?

Whether people took a small step or large step in generosity this week, celebrate as a group and cheer each other on!

Opening Discussion (10 min)

See middle of [page 29](#) and remember that this opening discussion is meant to just get the group talking and sharing a little bit of their story and relationship with money.

READ THE FOLLOWING BEFORE THE VIDEO:

Before we watch today's video, remember this: getting into debt is easy — but getting out takes wisdom, discipline, and trust in God. As we watch, let's consider how our approach to debt reveals where we place our trust and how God might be inviting us to greater freedom.

Message (29 min)

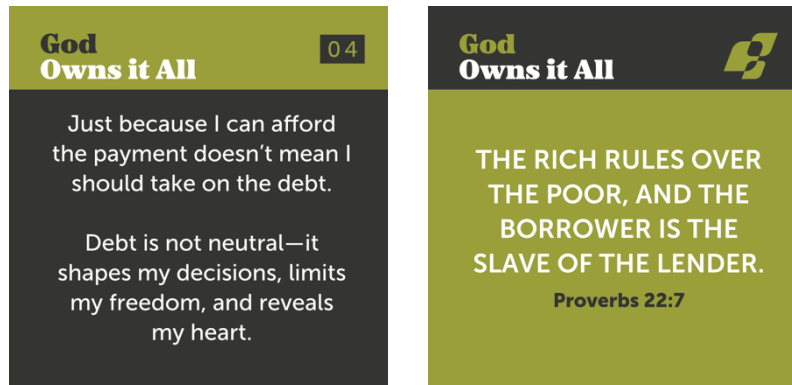
To access the video for this session visit [VIMEO.COM/SHOWCASE/11750479](https://vimeo.com/showcase/11750479) or go to obcc.church/group-curriculum and password for the page is [leader7702](#)

Group Discussion (30-35 min)

If you don't have time to cover all the questions this week, try focusing on [questions 1, 2, 3, 5, and 7](#). Remember, if you don't cover all the questions that is okay. Focusing on a few key questions or even asking a follow up question to help your group better apply this week's lesson will often yield better results than just trying to rush through each question.

Taking the Next Step (10 min)

Have someone in your group read the paragraph at the top of **page 34** then have everyone **grab the memory cards** out of their books and as a group read the Bible verse as a group on **card #4** and then read the key idea as a group. Challenge yourself and your group members to memorize these two things each week because unless our beliefs change and are molded by God's Word, then our behavior will never shift long term.



Second, have someone read the personal exercise in the middle of **page 34**. After you read through it, **ask your group members to circle or star the action they plan to take this week** (or come up with their own). If they're comfortable, have them share it with the rest of the group since it will encourage them to follow through with what they shared.

Group Prayer (10 min)

Take some time to share any answers to prayer so far in this study, then have everyone share their prayer requests and close in prayer. Also don't be afraid to invite God to be at work in your group's finances as everyone is striving to align them with God's Word and His ownership over all that we have.

Note for Leader:

If you find a lot of your group is struggling with debt or budgeting, consider going through Financial Peace University as a small group. It's a nine week study that covers the nuts and bolts of budgeting, paying off debt, and saving for the future. If you're interested in doing this with your group, ask Pastor Justin if the church is still offering to refund half your money back if you attend at least 8 group sessions.