

Edition 1.0

OLIVE BRANCH



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LEADER GUIDE

RETHINKING
OUR
RELATIONSHIP
WITH MONEY





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God Owns it All

RETHINKING OUR RELATIONSHIP WITH MONEY

Study Guide

Six Sessions

Olive Branch Community Church - Corona, CA
Edition 1.0

Special thanks to the Ron Blue Institute for all the work they do to equip Christians in the area of Biblical stewardship and for allowing us to create this study guide to use for our church. We also want to thank Brett Landfield, Alicia Moss, Yvette Barthel and Justin Ristow who contributed to the writing, editing, and layout of this study guide.

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How to Use this Study Guide

This study guide is designed to serve you and your group during this series. Each session includes a number of components that will help you leverage the principles and practices discussed on the weekly video messages (suggested times for each segment are included below):

1 Review Last Session

5-10 MINUTES

Each session begins with a brief review of how things went putting into practice the challenge from *Taking the Next Step* section from the previous week and an opening discussion to get your group talking..

2 Message Notes

10-15 MINUTES

As you watch the video presentations, feel free to take notes on the key ideas and concepts.

3 Group Discussion

30-40 MINUTES

We not only grow by listening to God's Word, but we grow "in community." The friendship and insights of those in the group will enrich your small group experience. Several discussion questions are provided for your group to further engage the teaching content.

4 Taking the Next Step

5 MINUTES

At the end of each group session, this section will help you begin to translate into action the principles that you've learned. It will often include a challenge to apply during the week ahead.

5 Group Prayer

10-20 MINUTES

A spot for you to keep track of how you can pray for the members of your group, as well as God's responses to your prayer. In addition, this section will also include a new way your group can engage in prayer each week as well.

6 Explore More

5-10 MINUTES

This optional section will provide you with tools and resources that can assist you in delving deeper into the topic discussed during the session and applying it to your life.



You may discover there is more here than you can accomplish in a six-week group study. Don't focus on covering everything in this guide, as much as you focus on applying the things God is teaching you. Prioritize spending time in prayer during these coming weeks, asking God to teach you and allow His Word to change your life.

Keep the following guidelines in mind for having healthy group discussion:

Be involved. *Jump in and share your thoughts. Your ideas are important, and you have a perspective that is unique and can benefit the other group members.*

Be a good listener. *Value what others are sharing. Seek to really understand the perspective of group members and don't be afraid to ask follow-up questions.*

Be courteous. *People can hold strong opinions on topics. Spirited discussion is great, but disrespect or attack is not. When there is discord, focus on the issue and never allow the discussion to turn into a personal attack. In addition, always look to the Scriptures as a reference to help settle any disagreements or differences in opinion.*

Be careful not to dominate. *Be aware of the amount of talking you are doing in proportion to the rest of the group and make space for others to speak.*

Be focused. *Stay on topic. Help the group explore the subject at hand and try to save unrelated questions or stories for afterwards.*

Be a learner. *Stay sensitive to what God might be wanting to teach you through the lesson, as well as through what others have to say. Focus more on your own growth rather than making a point or winning an argument.*

How to Start a Small Group

Whether you've participated in scores of small groups before or this is your first time, this quick, straightforward overview will help position you for success.

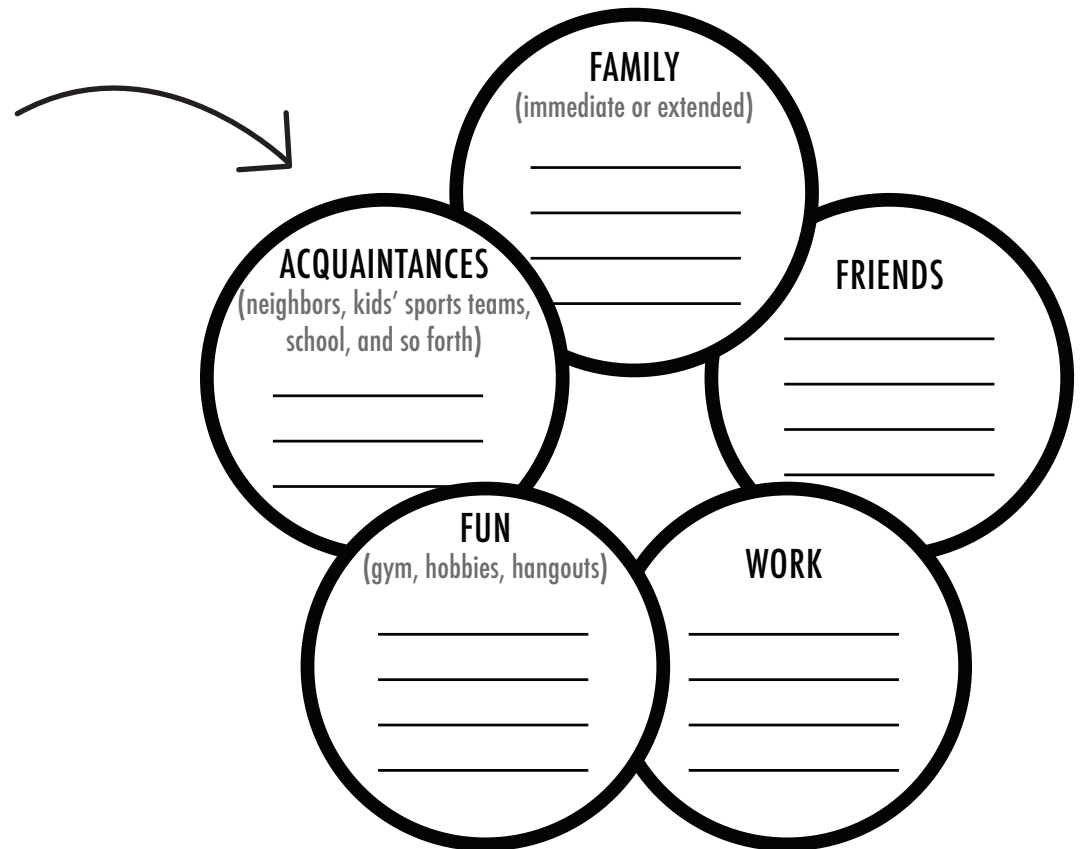
- 1. Pray:** One of the most important principles of spiritual impact is to realize you can't do this on your own. No matter how long you've been a Christian or been involved in ministry, you need the power of the Holy Spirit. Lean on Him... He will help you!
- 2. Invite Some Friends:** Don't be afraid to ask people to come to your group. You will be surprised how many people are open to a study like this. Whether you have 3 or 10 in your group, it can be a powerful experience. If you're not sure who to invite, use the illustration to the right to help identify people that you could potentially invite to your group. Don't count anyone out from extending an invitation to them.
- 3. Get Your Materials:** If you did not receive your materials at the HOST information meeting then be sure to contact the Olive Branch Small Group Ministry at groups@obcc.church to find out how to access your group videos and materials.
- 4. Be Prepared:** Just a few minutes a week in preparation can make a huge difference in the group experience. Each week, spend some time praying for the group session, previewing the video teaching, and reviewing the discussion questions. If you don't think your group can get through all the questions, select the ones that are most relevant to your group.
- 5. Love Your Group:** Maybe the most important thing you bring to the group is your personal care for them. If you will pray for them, encourage them, call them, e-mail them, involve them, and love them, God will be pleased and you will have fun along the way.

For more tips and ideas on how to have a great small group, see page 43 in the back of this guide.



A survey from the Rainer Group in 2002 found that 90% of the unchurched would attend if someone invited them to church. I realize a small group may be a little different than weekend service, but I include that stat as an encouragement to not discount anyone, but to be liberal in inviting others to join your small group. After all, the worse they can say is no.

Dedicate some time to pray about the people God has put around you and consider inviting them to your small group (& ask your group members to do the same).





SESSION ONE

Perspective

Introduction

Let's be honest—talking about money can feel weird. It's personal, it's emotional, and sometimes it brings up stress, shame, or just plain awkwardness. But that's exactly why we're doing this study together: because we want to grow, not in isolation, but in a community of grace. Some of us might feel pretty confident when it comes to finances, and others may feel like they're barely holding it together—and that's okay. This isn't a race or a competition. We're not here to compare; we're here to cheer each other on. We'll listen with empathy, share honestly, and keep what's shared in this group confidential. No one has it all figured out, but we believe God meets us exactly where we are—and He wants to lead us toward greater wisdom, peace, and generosity. So let's lean in—with honesty, humility, and maybe a little laughter along the way.

Opening Discussion

IF YOUR RELATIONSHIP WITH MONEY WAS A CHARACTER FROM A MOVIE OR A TV SHOW, WHO WOULD IT BE?

☐ **Michael Scott** *The Office*

Your heart is big and generous, but your financial plan is... somewhere in your car glove box; you're not stingy—you just hope things will work out in the end.

☐ **Rachel Green** *Friends*

You used to treat your credit card like it was magic, but now you're learning that saving can be just as satisfying as shopping — *almost*.

☐ **Dwight Schrute** *The Office*

You've got a spreadsheet for every scenario, a freezer full of beets, and enough cash buried in the yard to survive anything from inflation to alien invasion.

☐ **C-3PO** *Star Wars*

You constantly brace for financial disaster, avoid making big money moves, and secretly wish someone else would just budget for you.

☐ **Willy Wonka**

Charlie & the Chocolate Factory
You're fueled by creativity, allergic to budgeting spreadsheets, and convinced that a little imagination can solve most financial problems.

☐ **Captain Jack Sparrow**

Pirates of the Caribbean
You rarely know exactly where your money went, but with charm, luck, and a bit of bartering, you somehow stay afloat—*mostly*.

LEADER: This week, we're laying the foundation for everything that follows by exploring one powerful idea: God owns it all. No matter where we are in our financial journey, all of us have room to grow. So as we dive into this study, let's come with a posture of openness—ready to be challenged, encouraged, and shaped by what God wants to show us.

SESSION ONE:

Perspective



The world asks,
“What does a man own?”;
Christ asks, “How does
he use it?”

—ANDREW MURRAY

Message Notes

BEHAVIOR FOLLOWS BELIEF

"All behavior is the product of what we choose to think or believe."
— Neil Anderson

GOD OWNS EVERYTHING AND WE ARE STEWARDS OF HIS RESOURCES

This impacts every area of life: money, time, relationships, and influence.

Psalms 24:1

MONEY IS A TOOL, A TEST, AND A TESTIMONY

Luke 16:10–13; James 3:16–17; James 1:5

Following God's financial wisdom leads to: contentment, confidence, clarity in communication, consistency of behavior.

THE ETERNAL PERSPECTIVE LEADS TO CONTENTMENT

Philippians 4:11–13; Hebrews 13:5

Group Discussion

1. What's your earliest memory of money? Was it a piggy bank, a first allowance, a chore, or a time you broke or lost something expensive? What did you learn from that experience?

LEADER NOTE: Try to have everyone in the group share this story or experience. This gives insight into how early experiences shaped their current perspective—and helps find common ground through similar histories.

2. Which of the questions below do you find yourself asking most often? What do you think that might reveal about your current relationship with God or money?
 - ☐ Will I ever have enough?
 - ☐ Will it continue to be enough?
 - ☐ Who owns it?
 - ☐ How much is enough?
 - ☐ Is the next steward prepared and chosen?

3. **Read 1 Chronicles 29:14, Psalm 24:1, and Psalm 50:9-12.** What does God own and what implications might that have in our lives?

4. **Read Deuteronomy 8:10-20.** What warnings does Moses give the Israelites about wealth and success in this passage? What signs might indicate we're starting to forget God in our own financial lives?

5. What could you do regularly to keep gratitude and dependence on God at the center of your financial decisions? What situations tend to make you rely more on yourself instead of God?

6. If you were to honestly evaluate yourself in these three areas—tool, test, testimony—what would you celebrate, and where might God be calling you to change?

☐ **Tool:** *I view and use money as a tool to serve God's purposes and grow spiritually.*

☐ **Test:** *My financial decisions consistently reflect trust in God rather than fear or self-reliance.*

☐ **Testimony:** *The way I handle money clearly reflects my trust in God and what I value most.*

Taking the Next Step

Spiritual growth doesn't happen by accident—it happens when we take truth to heart and put it into practice. This section is designed to help you carry one key idea with you throughout the week, anchored in Scripture and connected to real-life action. As you reflect on the questions and try out the suggested next steps, ask God to show you where He's inviting you to grow, trust, and develop a different relationship with money.

Take a minute as a group to read the statement and scripture below and try memorizing both of them this week.

■ **Bible Verse:** *"The earth is the Lord's, and everything in it, the world, and all who live in it;"*
Psalm 24:1 (NIV)

■ **Key Idea:** God uses money as a tool, a test, and a testimony—every dollar tells a story of what I believe and value.

PERSONAL EXERCISE: Keep Track of How You Spend Every Dollar

■ Every day this week write down whatever you spent money on, whether it's a bill, a cup of coffee, or an amazon order. Use this study guide, the notes app on your phone, or whatever is most convenient for you.

■ **Notes:** *If this is a struggle, grab your most recent credit card or bank statement and take some time to think about where you spent money or consider subscribing to a digital tool like mint.com, everydollar.com, or YNAB.com to help you see where every dollar has gone.*

At the end of the week, answer the following:

① If every dollar I spent this week told a story, what would that story say about what I trust and treasure?

② Where in my spending this week do I see alignment, or misalignment, with what I say I believe about God and eternity?

③ What would change if I approached every spending decision with the mindset, "This money belongs to God"?

④ What has God been revealing to me this week about my relationship with money?

Group Prayer

Take some time to share a **personal** (not simply for a friend or friend of a friend) and **specific** (so you know when the prayer is answered) prayer request, then use the rest of your prayer time to pray over those requests (such as praying for the person next to you). If your group is larger than 5-6 people, try subgrouping into 2-3 groups (such as men and women) so that more people can share in the same amount of time.

LEADER NOTE: Ask your group members to sign up to bring a snack each week; see page 57. If your group is new, take a few minutes to review the group agreement on page 56.

EXPLORE MORE (OPTIONAL)

IF YOU WOULD LIKE TO DELVE DEEPER INTO THE PRINCIPLES FROM THIS SESSION, HERE ARE A FEW WAYS TO DO SO:

- Invite a friend to look at your credit card or bank statements and discuss where your spending may be misaligned with your values and beliefs. Ask them to help you stay on track in one or more areas of your financial life.
- Recommended Resources:
 - Watch *The Treasure Principle* by Randy Alcorn on Right Now Media or grab the short book to read on this topic.
 - Read *Your Money Map* by Howard Dayton.
 - Read *Master Your Money* by Ron Blue.

SESSION TWO:

Principles

”

Money is the opposite of the weather. Nobody talks about it, but everybody does something about it.

—REBECCA JOHNSON



SESSION TWO Principles

Review

Before we dive into this session, let's take a minute to remember what we learned last week by reading the following Scripture and statement out loud as a group:

■ **Bible Verse:** Psalm 24:1,
"The earth is the Lord's, and
everything in it, the world,
and all who live in it;"

■ **Key Idea:** God uses
money as a tool, a test,
and a testimony; every
dollar tells a story of what I
believe and value.

How did things go this past week in keeping track of how you're spending money? Is there anything you learned about yourself, God, or your relationship with money this week?

Opening Discussion

Tell us about a memorable time you did one of the following... made a big purchase, saved up for something, or gave something meaningful away. Why does that time stand out to you?

LEADER NOTE: If you have a group larger than 4-5 people, split into groups of 3-4 and answer this question in smaller groups. The purpose of this question is to help reveal people's financial values and create space for reflection without pressure.

LEADER READ THE FOLLOWING BEFORE THE VIDEO: In this session we're going to explore how Biblical principles whether on money or any other topic, are always right, always relevant, and are never going to change. Let's dive in and see what those principles are in this video and group discussion.

Message Notes

FIVE MONEY MANAGEMENT PRINCIPLES:

- SPEND LESS THAN YOU EARN
- AVOID DEBT
- BUILD MARGIN
- SET LONG-TERM GOALS
- GIVE GENEROUSLY

FIVE USES OF MONEY:

- LIVE
- GIVE
- OWE DEBT
- OWE TAXES
- GROW



Priorities in our financial lives compete with one another.

Sequential Investing

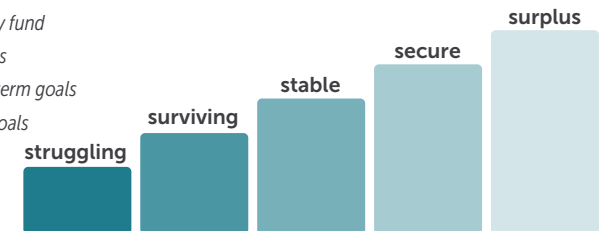
Struggling Eliminate all high-interest and short-term debt

Surviving Create an emergency fund

Stable Save for major purchases

Secure Diversify to meet long-term goals

Surplus Complete long-term goals



2 Timothy 3:16-17

TAKING A LONG-TERM PERSPECTIVE LEADS TO BETTER DECISIONS TODAY.

Group Discussion

1. Describe one or two financial lessons you learned early in your life that you still live by today. Where did you learn it and why do you think it's true?

2. Which of the five money management principles do you find most challenging to live by? Has it always been that way in your life?

■ *The five money management principles are: spend less than you earn, avoid debt, build margin, set long-term goals, and give generously.*

3. **Read Luke 12:15-21.** What desires or fears drove the rich man's decision to build bigger barns? Where do you see similar tendencies in your own heart?

4. What does the parable in Luke 12:15-21 teach us about the difference between preparing for this life and preparing for eternity?

5. **Read Proverbs 10:4, Proverbs 13:11, and Ecclesiastes 5:19.** What truths do these verses reveal about wealth?

LEADER NOTE: Wealth is not inherently wrong; it often comes through diligence and steady work, but it must be seen as a gift from God to be enjoyed with gratitude rather than hoarded or trusted for security.

6. **Read 1 Kings 17:8 – 16.** In this story, Elijah meets a poor widow and asks her to make a difficult choice. She has to choose between two competing priorities: obey the prophet of God and feed him first, or feed herself and her son one more meal. What would you have done in the widow's place? What are some competing financial priorities you're facing right now that need to be brought before God?

7. Which of the biblical principles we discussed today feels most urgent or impactful for your life right now? How can this group help you to live by it?

EXPLORE MORE (OPTIONAL)

IF YOU WOULD LIKE TO DELVE DEEPER INTO THE PRINCIPLES FROM THIS SESSION, HERE ARE A FEW RESOURCES TO DO SO:

■ **WATCH:** *The Treasure Principle* by Randy Alcorn on Right Now Media or grab his short book to read on this topic.

■ Recommended Resources:

- If tracking expenses or making a budget feels like learning a new language, try using an online tool like YNAB.com or everydollar.com or mint.com
- To learn more on budgeting and download a worksheet visit obcc.church/allhis

Taking the Next Step

Spiritual growth doesn’t happen by accident—it happens when we take truth to heart and put it into practice. This section is designed to help you carry one key idea with you throughout the week, anchored in Scripture and connected to real-life action. As you reflect on the questions and try out the suggested next steps, ask God to show you where He’s inviting you to grow, trust, and develop a different relationship with money.

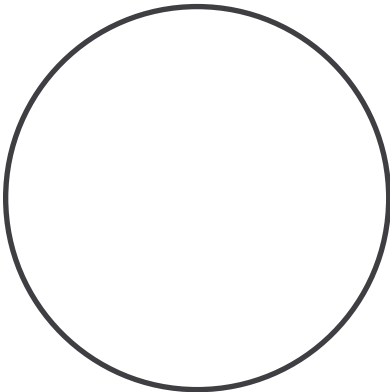
Take a minute as a group to read the statement and scripture below and try memorizing both of them this week.

Bible Verses: *“Trust in the Lord with all your heart and lean not on your own understanding; in all your ways submit to him, and he will make your paths straight.” Proverbs 3:5-6 (NIV)*

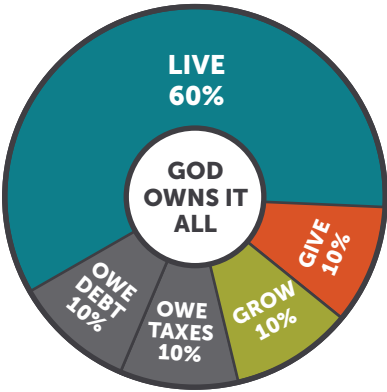
Key Idea: God owns it all. Every money decision is a faith decision: I will give first, save for the future, repay what I owe, and live within His provision.

PERSONAL EXERCISE: Compare Tomorrow’s Pie with Today’s Pie

This week take some time to complete the following exercise. Imagine the way you spend your money in the future was reflected in a pie chart. While you can’t eat it, take a moment to slice it up. What would you hope your pie looks like in the future when it comes to how much you give, save, owe in debt, owe in taxes, and live off of?



TOMORROW



EXAMPLE

SECOND, take a look at your spending from last month to see what your pie really looks. Start by jotting down your total monthly income in **box 1** below. If your income changes from month to month, grab last month’s actual income, or take your yearly income and divide by 12 — good enough for pie-making!

Next, glance at your recent bank or credit card statements. Tally up how much you spent in the following slices: giving (**box 2**), savings & retirement (**box 3**), taxes paid (**box 4**), and debt payments (**box 5** — skip the mortgage). **Box 6** is the rest of your expenses — or, if you want to save time, just subtract **boxes 2, 3, 4, and 5** from your total income in **box 1**.

Then crunch the numbers to find out what percentage of your income goes to each slice. Just divide **box 2, 3, 4, 5, or 6** by **box 1**, multiply by 100, and voilà — you’ve got your percentages.

ONLINE TOOL AVAILABLE
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MONTHLY INCOME <i>(All Sources)</i>	1	
	MONTHLY TOTAL	%
GIVE <i>(All charitable giving)</i>	2	
GROW <i>(Savings or Retirement)</i>	3	
OWE <i>(Taxes)</i>	4	
OWE <i>(All debts excluding your mortgage)</i>	5	
LIVE <i>(Whatever is left after subtracting box 2, 3, 4, & 5 from your income in box 1)</i>	6	

TODAY

LASTLY, spend some time answering the following...

- What does the difference between your today and tomorrow’s pie reveal about your values, priorities, or fears?
- What fears, hopes, or beliefs about God might be shaping the way you currently use money? How is He inviting you to trust Him more?
- Where do you sense God calling you to take a step of faith so your financial priorities align more closely with His values and purposes?

Group Prayer

Take some time to share a **personal** (not simply for a friend or friend of a friend) and **specific** (so you know when the prayer is answered) prayer request, then use the rest of your prayer time to pray over those requests (such as praying for the person next to you). If your group is larger than 5-6 people, try subgrouping into 2-3 groups (such as men and women) so that more people can share in the same amount of time.

SESSION THREE:

Give



God has given us two hands, one to receive with and the other to give with.

—BILLY GRAHAM



SESSION THREE

Give

Review

Before we dive into this session, let's take a minute to remember what we learned last week by reading the following Scripture and statement out loud as a group:

■ **Bible Verse:** Proverbs 3:5-6,
"Trust in the Lord with all your heart and lean not on your own understanding; in all your ways submit to him, and he will make your paths straight."

■ **Key Idea:** *God owns it all. Every money decision is a faith decision: I will give first, save for the future, repay what I owe, and live within His provision.*

How did things go this past week in slicing up your pie and seeing how your spending is currently being divided? Is there anything you learned about yourself, God, or your relationship with money this week?

LEADER NOTE: Encourage people to share anything from their reflection questions that is relevant here. If people got stuck with this exercise, encourage them to use one of the online tools mentioned at the end of the last session to help them track expenses and see where their money is going. Also encourage your group members to help one another because odds are at least one person in the group has spreadsheets as their love language and would be more than happy to help someone create a budget. In addition, the point of last week's exercise is not to induce guilt or discouragement if where we want to be is not where we currently are, but to simply expose it and invite God into our finances. To ask for his help and the help of our group to improve our relationship with money.

Opening Discussion

Think of a time when you saw how a financial gift (big or small) made a difference — whether you were the giver or the receiver. What made it special? This isn't about bragging or comparing — it's about noticing how giving and receiving can impact our hearts and remind us why generosity matters. Feel free to share something big or small, recent or from long ago.

LEADER NOTE: If you have a group larger than 4-5 people, split into groups of 3-4 and answer this question in smaller groups so that everyone can answer and share some of their story.

LEADER READ THE FOLLOW BEFORE THE VIDEO: In this session we're going to explore how the way I use money reflects what's in my heart, and giving is a vital sign that I recognize God's ownership of all that I have. Let's dive in and learn more in this video and group discussion.

Message Notes

MONEY IS A REFLECTION OF MY HEART, AND GIVING IS A REFLECTION OF MY RECOGNITION OF GOD'S OWNERSHIP.

1 Corinthians 16:2

Motives for giving: obedience, breaking the power of money, recognizing God's ownership, rewards, love.

Matthew 6:19-24

WHERE TO GIVE:

- The local church
- The fulfillment of the Great Commission
- The poor and needy

HOW MUCH TO GIVE:

- Should: proportionate to my income
- Could: giving out of something I already have
- Would: "God if you would provide, I would give it."

Group Discussion

1. When you think about giving, what emotional response do you have? Shame, joy, guilt, fear, a mixture of all of them?
2. **Read Matthew 13:44 – 46.** What do you notice about the man's or the merchant's attitude toward what they found? How does finding something of such great value change the way someone thinks about their other possessions?
3. **Read Matthew 6:19 – 21.** What do you think it means to "collect for yourselves treasures in heaven" (v. 20)?
4. **Read Proverbs 3:9, Luke 12:32–34, and Matthew 25:34 – 36.** What are some of the principles taught in these passages? What kind of giving — whether financial, time, or care for others — do you sense God calling you to in response to these passages?

LEADER NOTE: These passages teach that we should honor God with our first and best (Proverbs 3:9), give generously and joyfully because God promises to provide and delights in giving us the kingdom (Luke 12:32–34), and that serving others in practical ways — feeding the hungry, caring for the needy — is seen by God as service to Him (Matthew 25:34–36). In response, God may be calling you to give your resources generously, to share with those in need, or to serve others with your time and care — reflecting His heart by meeting practical needs and investing in eternal treasure.

5. **Read 2 Corinthians 9:6–8.** Do you consider yourself a cheerful giver? What would it look like for you to give "not reluctantly or under compulsion," but from a place of trust and joy?
6. **Read 1 Corinthians 16:2.** What principles does the Apostle Paul advocate for here?
7. How intentional would you say you are when it comes to giving? What's one way you can become more intentional with giving?

Taking the Next Step

Spiritual growth doesn't happen by accident—it happens when we take truth to heart and put it into practice. This section is designed to help you carry one key idea with you throughout the week, anchored in Scripture and connected to real-life action.

Take a minute as a group to read the statement and scripture below and try memorizing them this week.

Bible Verses: *"Command them to do good, to be rich in good deeds, and to be generous and willing to share."*
1 Timothy 6:18 (NIV)

Key Idea: Giving moves my heart from earthly security to eternal investment. It's the ultimate act of trust, where God works through my open hands.

PERSONAL EXERCISE: Choose Your Own Giving Adventure

This week, pick one of the options below (or create your own) to take a step forward to trust God and grow in generosity.

- ➔ **PLAN AN INTENTIONAL GIFT:** Set aside a specific amount of money (big or small) and spend time praying about where God might want you to give it this week. It could be a gift to a person, a cause, or church. Pay attention to what stirs in your heart as you pray and listen for God's prompting.
- ➔ **NAME THE BARRIERS:** Set aside time to journal your honest answers to the following questions: What keeps me from giving more freely? What fears do I have about giving? What do I believe giving will cost me — and what do I believe it will give me? After writing, ask God to help you see whether those beliefs line up with His truth and where He might be inviting you to trust Him more. End by asking for wisdom about how much to give and where to give.
- ➔ **MAKE A GIVING PLEDGE:** Reflect on the "Should, Could, and Would" giving levels from the video this week. Take time to pray about your giving at these three levels and ask God how He would want you to respond then fill out the following chart:

Recognizing that God wants me to be a good steward of His resources and use them for His purposes, I make the following pledge for the coming year...

		Amount
SHOULD	What do I believe I should give, based on God's provision right now (try picking a percentage)?	\$
COULD	What might I give if I adjusted my spending or lifestyle in the following area(s):	\$
WOULD	What I would give if God blessed me with this amount:	\$
I WILL GIVE		\$

Group Prayer

Take some time to share a **personal** (not simply for a friend or friend of a friend) and **specific** (so you know when the prayer is answered) prayer request, then use the rest of your prayer time to pray over those requests (such as praying for the person next to you). If your group is larger than 5-6 people, try subgrouping into 2-3 groups (such as men and women) so that more people can share in the same amount of time.



SESSION FOUR

Owe

Review

Before we dive into this session, let's take a minute to remember what we learned last week by reading the following Scripture and statement out loud as a group:

■ **Bible Verse:** Timothy 6:18, *"Command them to do good, to be rich in good deeds, and to be generous and willing to share."*

■ **Key Idea:** Giving moves my heart from earthly security to eternal investment. It's the ultimate act of trust, where God works through my open hands.

Which practice did you try last week in taking the next step and how did it go? Is there anything you learned about yourself, God, or your relationship with money this week?

Opening Discussion

When it comes to money, who were you 10 years ago and who are you now? And how did that shift happen?

LEADER NOTE: : If you have a group larger than 4-5 people, split into groups of 3-4 and answer this question in smaller groups so that everyone can answer and share some of their story.

LEADER 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.

SESSION FOUR: Owe



Part of our problem with debt is that we have confused needs with wants. Yesterday's luxuries are today's necessities."

—BILLY GRAHAM

Message Notes

THE BIBLE DOESN'T SAY BORROWING IS A SIN, BUT IT DOES WARN ABOUT ITS RISKS AND CONSEQUENCES.

Proverbs 22:7

FOUR BIBLICAL PRINCIPLES ABOUT BORROWING:

- Anytime I borrow, I am a slave to the lender.
- I must repay anything I borrow.
- Make sure you understand the true cost.
- Don't presume upon the future.

Proverbs 22:26-27

Luke 14:28-30

James 4:13-16

Debt has hidden economic, psychological, and spiritual dangers: it mortgages the future, creates stress, and can deny God an opportunity to provide.

THE MAGIC OF COMPOUNDING:

- The amount of money invested or borrowed.
- The interest rate earned or paid
- The length of time
- When you borrow money, the magic of compounding works against you.

GETTING INTO DEBT IS EASY. GETTING OUT IS A LOT HARDER.

IS IT OK TO BORROW MONEY?

- The economic return must be greater than the economic cost.
- Am I presuming upon the future when I take the debt out?
- Am I denying God an opportunity to provide?
- In borrowing money, spouses should always be in agreement.
- Credit-card debt and consumer debt never make sense economically.

Group Discussion

1. Would you rather owe money or owe a big favor? Why?
2. **Read Luke 14:28-30.** Why does Jesus emphasize counting the cost before starting something? How might this apply not just to big projects but also to how we handle debt and future plans?
3. **Read James 4:13-16.** What are some dangerous presumptions you make about the future when you acquire debt?
4. **Read Proverbs 22:7, 26-27.** How does this warning about debt speak to the deeper issue of freedom vs. bondage? Have you experienced or seen how debt can control or dictate choices?

5. **Read Isaiah 55:8–9 and Matthew 6:31–33.** How might borrowing money for comfort or convenience prevent us from seeing God’s provision? Are there areas in your life where God may be calling you to wait or depend on Him rather than “solve the problem” with a loan or credit card? How can faith in God’s provision protect you from the spiritual danger of debt?
6. **Read Matthew 6:24 and Luke 16:13.** How can debt (especially consumer debt) divide our loyalty between God and money? What are some ways you’ve seen debt cause stress, distraction, or fear that competes with your ability to fully serve God?
7. What practical or spiritual step could you take this week to move toward greater freedom and dependence on God, such as aggressively paying down debt, changing spending habits, or seeking wise counsel?

Taking the Next Step

Spiritual growth doesn't happen by accident—it happens when we take truth to heart and put it into practice. This section is designed to help you carry one key idea with you throughout the week, anchored in Scripture and connected to real-life action.

Take a minute as a group to read the statement and scripture below and try memorizing them this week.

Bible Verse: *"The rich rules over the poor, and the borrower is the slave of the lender." Proverbs 22:7 (ESV)*

Key Idea: Just because I can afford the payment doesn't mean I should take on the debt. Debt is not neutral—it shapes my decisions, limits my freedom, and reveals my heart.

PERSONAL EXERCISE: Your Debt Free Adventure

→ **DO A DEBT INVENTORY:** Set aside time this week to list every debt you have (excluding your mortgage), including the total balance and the minimum monthly payment for each one. Pray over this list, asking God for wisdom, honesty, and courage to begin taking steps toward freedom. Then share it with a trusted friend — paying off debt takes time and perseverance, so invite someone to encourage you, keep you accountable, and celebrate each milestone as you start rolling that debt snowball down the hill.



ARTICLE:
WHAT IS A DEBT
SNOWBALL?



DEBT SNOWBALL
ONLINE CALCULATOR

→ **DELAY A PURCHASE:** Pick one purchase you were planning to make this week or month and put it on pause—big or small. Use this space to pray and reflect on why you wanted to make that purchase and what it reveals about where you're placing your trust. Ask God to show you what it looks like to depend on Him more deeply instead of rushing to buy. If you don't have money to pay for it completely, be sure to revisit the principles of debt offered in this week's video to consider whether it's a wise choice or not.

→ **HAVE A HARD CONVERSATION:** If you share finances with a spouse, family member, or roommate, set aside time this week for an honest conversation about debt. Talk about how debt affects you, what fears or hopes you have, and where you want to see change. Invite God into the conversation before you have it. Ask Him to bring understanding, unity, and a shared vision for freedom and faithful stewardship.

Group Prayer

Take some time to share a **personal** (not simply for a friend or friend of a friend) and **specific** (so you know when the prayer is answered) prayer request, then use the rest of your prayer time to pray over those requests (such as praying for the person next to you). If your group is larger than 5-6 people, try subgrouping into 2-3 groups (such as men and women) so that more people can share in the same amount of time.

EXPLORE MORE (OPTIONAL)

IF YOU WOULD LIKE TO DELVE DEEPER INTO THE PRINCIPLES FROM THIS SESSION, HERE ARE A FEW RESOURCES TO DO SO:

■ **Crown Financial Ministries**
crown.org
Provides various resources on debt management, including articles, guides, and tools like a Debt Snowball Calculator.

■ **Christian Credit Counselors**
christiancreditcounselors.org
Partners with organizations like Crown Financial Ministries to offer debt reduction programs and counseling services based on Christian values.

■ **Ramsey Solutions**
ramseysolutions.com
Offers numerous resources, including articles and videos, on topics related to debt and finances.



SESSION FIVE

Grow

Review

Before we dive into this session, let's take a minute to remember what we learned last week by reading the following Scripture and statement out loud as a group:

■ **Bible Verse:** Proverbs 22:7,
*"The rich rules over the poor,
and the borrower is the slave
of the lender."*

■ **Key Idea:** Just because I can afford the payment doesn't mean I should take on the debt. Debt is not neutral, it shapes my decisions, limits my freedom, and reveals my heart.

Which practice did you try last week in taking the next step and how did it go? Is there anything you learned about yourself, God, or your relationship with money this week?

Opening Discussion

Share a story about a financial goal you set — whether you accomplished it and felt proud, or whether things didn't go quite as planned. What did you learn from that experience? This is a chance to be real (and maybe laugh a little) about the ups and downs of building financial margin and discipline, and to discover that we all have challenges and victories on the journey.

LEADER NOTE: : If you have a group larger than 4-5 people, split into groups of 3-4 and answer this question in smaller groups so that everyone can answer and share some of their story.

LEADER READ THE FOLLOWING BEFORE THE VIDEO: Before we watch today's video, remember that financial growth isn't just about having more — it's about gaining freedom to follow God's calling with courage and generosity. Let's listen for how God might be inviting us to build margin and prepare for the future with Him at the center.

SESSION FIVE:

Grow



When I save, I lay something aside for future need. If I sense God's leading, I will give it away to meet greater needs. When I hoard, I'm unwilling to part with what I've saved to meet others' needs, because my possible future needs outweigh their actual present needs.

—RANDY ALCORN

Message Notes

YOU NEED TO PLAN FOR FINANCIAL MARGIN BECAUSE THE UNEXPECTED IS ALWAYS GOING TO OCCUR.

TYPICAL PRIORITIZATION OF SPENDING

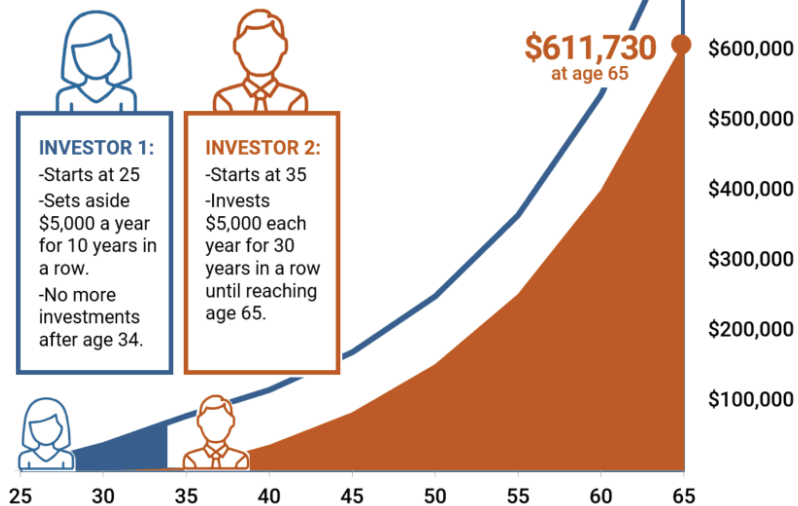
1. Live
2. Owe Debt
3. Owe Taxes
4. Grow
5. Give

BIBLICAL PRIORITIZATION OF SPENDING

1. Give
2. Grow
3. Owe Debt
4. Owe Taxes
5. Live

THE LESS YOU OWE, THE MORE YOU CAN GROW; CREATING MARGIN IS KEY TO THRIVING FINANCIALLY.

This example shows how the earlier a person takes advantage of compound interest, the more time that money has to grow.



NOTES: Assumes an 8 percent interest rate, compounded annually. Balances shown are approximate.

Sequential Investing

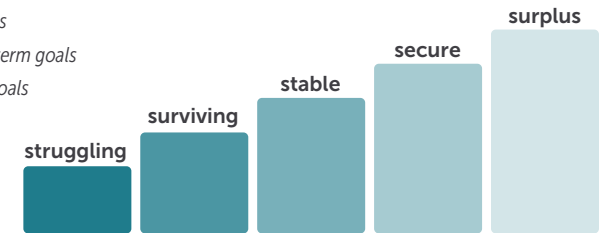
Struggling Eliminate all high-interest and short-term debt

Surviving Create an emergency fund

Stable Save for major purchases

Secure Diversify to meet long-term goals

Surplus Complete long-term goals



NEHEMIAH'S STEPS FOR GOAL SETTING:

1. Identified with the problem
2. Prayed specifically
3. Experienced fear
4. Surveyed the situation
5. Set a goal
6. Relied on God

TRAPS IN MAKING DECISIONS:

- The binary trap: Should I do this or not?
- The intuitive trap: I felt it was the right decision.
- The voting trap: gathering opinions about the decision.

Group Discussion

1. If you had to pick an animal that describes how you handle saving or planning for the future, what would it be — and why? Are you more like an ant, a squirrel, a lion, or something else?
2. **Read Proverbs 6:6–8 and Luke 14:28.** What excuses, habits, or obstacles keep you from planning ahead or building margin like the ant or the wise builder?
3. **Read Proverbs 21:20.** This verse praises wise saving, but how do we guard our hearts so saving doesn't turn into fear-driven hoarding, as Jesus warns against in Luke 12:16–21? What attitudes or beliefs help you save with trust in God rather than anxiety or control?
LEADER NOTE: Encourage people to be honest about the fears or insecurities that might drive their saving habits. Remind them this isn't about judging amounts saved, but exploring why they save and what attitudes lie beneath it.
5. If you had greater margin or freedom in your finances, what dream, calling, or way of serving others would you pursue more boldly now or in the future?
LEADER NOTE: Invite the group to share practical ways they've evaluated or adjusted their financial planning to be more generous and God-focused. This is a good moment to highlight how practices — like prayer, accountability, or generosity habits — can shape our hearts toward God.
6. What is one step you could take this week, month or year to begin moving toward that kind of freedom or flexibility in your finances?

Taking the Next Step

Spiritual growth doesn't happen by accident—it happens when we take truth to heart and put it into practice. This section is designed to help you carry one key idea with you throughout the week, anchored in Scripture and connected to real-life action.

Take a minute as a group to read the statement and scripture below and try memorizing them this week.

■ **Bible Verse:** *"Wealth gained hastily will dwindle, but whoever gathers little by little will increase it"* Proverbs 13:11 (ESV)

■ **Key Ideas:** Financial growth is not about having more; it is about gaining the freedom to live out God's calling with courage and generosity.

PERSONAL EXERCISE: The Ant Plan: Small Steps, Big Impact

Like the ant in Proverbs, growth happens little by little through steady, intentional effort. This week, choose one of the steps below to start building margin and preparing for the future. Trust that even small, faithful actions can have a big impact over time as you follow God's call with courage and generosity.

- **SET A LONG-TERM GOAL:** Identify a savings goal or major financial milestone you want to reach (like building an emergency fund, paying off a debt, or preparing to give generously). Write it down, pray over it, and share it with someone you trust.
- **REVISIT YOUR PIE:** Look back at the two pie diagrams you created in session 2 showing where your money goes (Live, Give, Owe, Grow) today versus the future. What changes — big or small — could help you realign your spending and saving with your values and God's priorities? Write down one step to start this shift or keep it going.
- **DREAM AND MAP:** Take 20 minutes to journal about what you would do if you had no debt and greater margin. What opportunities would open up? Where might God be calling you to serve, give, or act courageously? Then write one first step you can take to start moving in that direction.

Group Prayer

Take some time to share a **personal** (not simply for a friend or friend of a friend) and **specific** (so you know when the prayer is answered) prayer request, then use the rest of your prayer time to pray over those requests (such as praying for the person next to you). If your group is larger than 5-6 people, try subgrouping into 2-3 groups (such as men and women) so that more people can share in the same amount of time.

EXPLORE MORE (OPTIONAL)

IF YOU WOULD LIKE TO DELVE DEEPER INTO THE PRINCIPLES FROM THIS SESSION, HERE ARE A FEW WAYS TO DO SO:

- Read *Your Money Map* by Howard Dayton or for a deeper dive read *Master Your Money* by Ron Blue.
- If you don't currently have a will or trust in place, consider making one through: ChristianTrustMaker.com/OliveBranch
- If you're looking for a financial planner, consider using a Certified Kingdom Advisor (CKA). This is a financial professional trained to provide advice rooted in biblical wisdom and stewardship principles. They can be a helpful resource if you want guidance on planning, saving, and giving in a way that honors God. KingdomAdvisors.com

SESSION SIX: Live



If you are not content with what you have, you would not be satisfied if it were doubled...

—CHARLES SPURGEON



SESSION SIX

Live

Review

Before we dive into this session, let's take a minute to remember what we learned last week by reading the following Scripture and statement out loud as a group:

■ **Bible Verse:** Proverbs 13:11,
*"Wealth gained hastily will
 dwindle, but whoever gathers
 little by little will increase it."*

■ **Key Idea:** Financial growth
 is not about having more; it
 is about gaining the freedom
 to live out God's calling with
 courage and generosity.

Which practice did you try last week in taking the next step and how did it go? Is there anything you learned about yourself, God, or your relationship with money this week?

Opening Discussion

Share about something in your lifestyle you've chosen to cut back on or let go of, and something you've chosen to keep because it brings you real joy or meaning. This isn't about comparing with others, but about being honest about what contentment looks like for you and how you're learning to find joy beyond just having more stuff.

LEADER NOTE: If you have a group larger than 4-5 people, split into groups of 3-4 and answer this question in smaller groups so that everyone can answer and share some of their story.

LEADER READ THE FOLLOWING BEFORE THE VIDEO: Today's video and discussion centers on the idea that spiritual maturity and financial maturity grow together as we align our money habits with God's purposes. The call is not to perfection, but to progress—pressing on with clarity, confidence, and consistency. Just as Paul urges believers to 'press on toward the goal' (Philippians 3:14), financial discipleship is about moving forward in trust—setting faith-filled goals, making wise decisions, and building financial margin so we can respond generously and joyfully to God's call.

Message Notes

True financial freedom isn't about accumulating more but reducing lifestyle to free up resources.

The paradox of prosperity: more possessions don't bring freedom; they often bring more stress, anxiety, and complexity.

Ecclesiastes 5:10–15

Contentment isn't about having more but trusting God with what we have.

1 Timothy 6:6–10

Hebrews 13:5

Philippians 4:11–13

Living within God's provision brings peace, freedom, and room to give and serve others.

Group Discussion

1. If you could go back and give your younger self one piece of financial advice, what would it be — and why?
2. **Read 1 Timothy 6:6–10.** How does this passage challenge the cultural message that more is always better? What steps might help you grow a heart of contentment in a world that constantly stirs up a desire for more?
3. **Read Philippians 4:11–13.** Paul talks about learning to be content in any situation. What might defining “enough” look like in your life so you can give and live more freely? What might be holding you back from growing in contentment or simplifying your lifestyle?

4. Think of a time when an unexpected expense came up. How did you respond — and what did you learn about margin or contentment from that experience?
5. Imagine your financial life 10 years from now. What would a God-honoring version of that future look like? What’s one step you can take this week to move in that direction?
6. As you look back over this whole study, what’s one area of your financial life where God has challenged you to relate to money differently? How can this group pray for you or support you as you take your next step?

LEADER NOTE: IF you have time, try to give your group 5 minutes to complete the following section then spend 10-15 minutes discussing what everyone wrote down.

Taking the Next Step

Spiritual growth doesn't happen by accident—it happens when we take truth to heart and put it into practice. This section is designed to help you carry one key idea with you throughout the week, anchored in Scripture and connected to real-life action.

Take a minute as a group to read the statement and scripture below and try memorizing them this week.

Bible Verse: *"Keep your life free from love of money, and be content with what you have, for he has said, "I will never leave you nor forsake you." Hebrews 13:5 (ESV)*

Key Idea: The paradox of prosperity is this: the simpler my lifestyle, the greater my freedom to give, serve, and follow Christ.

PERSONAL EXERCISE: Decide What's Next

Take a few moments to review your notes, pie charts, and any goals or commitments you've made during this study. Identify one to three areas where God is calling you to keep growing — whether that's giving, saving, paying off debt, or simplifying your lifestyle. Then write down one clear next step you will take in that area this month or year. Share this commitment with someone in your group (or a trusted friend) who can encourage you, pray with you, and hold you accountable as you continue moving forward. Don't settle for good intentions — take action this week to build on what God has started in you.

Take a few minutes this week to fill out the chart on the next page. Then share your next step with someone who can encourage you, pray for you, and keep you accountable.

AREA OR TOPIC I WANT TO KEEP GROWING IN	WHAT SPECIFIC NEXT STEPS DO I WANT TO TAKE THIS MONTH OR YEAR?	WHO I CAN ASK TO HELP OR KEEP ME ON TRACK?

Potential areas you might want to consider are trusting God with my finances, budgeting, spending (how I slice up the pie), giving, debt, saving, building margin, lifestyle, or contentment.



STUCK OR NEED SOME IDEAS?
HERE'S A FEW TO GET YOU STARTED.

- Write down one financial goal and pray daily for God's guidance in achieving it.
- Start setting aside \$10–\$20 toward an emergency fund this week.
- Review your monthly budget and identify one expense you can reduce to free up margin so that you can save, give, or pay down debt.
- Revisit your giving and savings plans. Are they proportional to your current income?
- Create or refine a long-term financial plan with goals for giving, saving, and investing.
- Share your financial goals with a trusted accountability partner and invite them to check in with you to keep you on track.

Group Prayer

Take some time to share a **personal** (not simply for a friend or friend of a friend) and **specific** (so you know when the prayer is answered) prayer request, then use the rest of your prayer time to pray over those requests (such as praying for the person next to you). If your group is larger than 5-6 people, try subgrouping into 2-3 groups (such as men and women) so that more people can share in the same amount of time.

EXPLORE MORE (OPTIONAL)

IF YOU WOULD LIKE TO DELVE DEEPER INTO THE PRINCIPLES FROM THIS SESSION, HERE ARE A FEW RESOURCES TO DO SO:

■ **BOOKS:**

- o ***Your Money Map* by Howard Dayton.** A great primer on creating a financial plan with milestones along the way.
- o ***Master Your Money* by Ron Blue.** A deeper dive into how to handle money God's way.

■ **SMALL GROUP STUDIES:** If your group wants to dive in further to paying off debt, growing in generosity, or getting their financial house in order, a few potential studies are listed below.

- o **Financial Peace University:** This nine week study is especially helpful for those looking to pay off debt, develop a budget, or get an emergency fund in place.
- o **The Generosity Practice by Practicing the Way:** This four session study helps you explore the topic of generosity. We're made in the image of a happy, generous God. When we practice generosity, we live according to our design and tap into God's joy.
- o **Charting Your Legacy by Compass:** This 6-lesson small group study is designed for those entrusted with significant resources. The objective of the study is that you finish well so that you will hear these words from the Lord ringing in your ears forever, "Well done, good and faithful servant... enter into the joy of your master" (Matthew 25:21).

■ A great list of additional books, podcasts, and small group studies on the topic of generosity can be found at: generousgiving.org/resources/

What's Next for Your Group?



1 DECIDE WHAT YOU'RE DOING NEXT WEEK

As you finish this study, take some time to reflect on what God has done over the last six weeks and consider what's next for your group.

- o First, share a meal or have some fun as a group next week.
- o Second, keep growing and pick one of the studies listed below to do as a group (email groups@obcc.church to get materials).

→ Consider going through one of the financial studies listed on the previous page.

→ **Live Christ Keystone Study:** None of us want to squander our lives, and yet many times we can struggle to know how He might want to make a difference through us. In this five session study we'll help you identify and learn how to honor God in how you use your time, talents, influence, and resources. You can also attend this study on Sunday mornings by texting **LIVE** to **951-279-4477**.

→ **Love Christ Keystone Study:** If you feel like your relationship with God isn't all that it could be, then the five session LOVE Christ Keystone study will help you to grow in the depth of your love for Christ through the Bible, prayer, and other disciplines. You can also attend this study on Sunday mornings by texting **LOVE** to **951-279-4477**.

→ **Share Christ Keystone Study:** If you feel like one of your weak spots is sharing your faith with others, then this five session study will help equip you to share your faith without being combative or disagreeable. You can also attend this study on Sunday mornings by texting **SHARE** to **951-279-4477**.

→ **Sermon discussion questions:** Spend time discussing the Sunday sermon with your group. Text **DISCUSS** to **951-279-4477** to have the discussion questions emailed to you each week.

2 INVITE A FRIEND TO YOUR NEXT MEETING

As you finish this study, use it as an opportunity to invite a friend, neighbor, or coworker to start attending your group.

3 SHARE A STORY

As you finish this study, would you take a moment to share how this study or your group has impacted your life? You can email Pastor Greg at pastorgreg@obcc.church.

HELPFUL RESOURCES:

Supplemental Materials

Tips to Have a Great Group

Being in a small group can be scary. Most people aren't comfortable sharing what they're going through with others. We've been hurt by people close to us so we try to keep our issues to ourselves and get through things on our own. Yet one of the biggest keys to living God's design for your life is having a group of friends who you are doing life with—a healthy small group.

HERE'S FIVE TIPS TO HELP YOU HAVE A GREAT GROUP:

1 Be friendly and be yourself.

God wants to bless your group with your unique gifts, personality, and experiences. So be the real you with your strengths and weaknesses; don't try to be anyone else. No masks, no facades, just be you.

2 Be friendly and be yourself.

Everyone who's a part of the group has certain expectations based on things they've seen, heard, or experienced. So take some time to agree on some small group ground rules from the start. You can do this a few ways, but the simplest is to read through the small group agreement with everyone (you'll find a copy on page 56). This isn't meant to be a formal contract, but just a way to clearly state some ground rules or expectations for the group. Feel free to discuss and modify them to suit your group, but I think you'll find that they provide a great starting point for your group.

3 Pray for each other by name throughout the week!

At the end of each session you'll find a spot to write down prayer requests. Be sure to write down each person's name and prayer request so you can be praying for each other as you face life's challenges. In addition, pray for what God might do in each person's life during these six weeks.

4 Share responsibility for your group.

One person may have signed up to host, but each person should play a role. Some may want to bring snacks or even a meal, others could help facilitate a group meeting or even host a meeting at home or lead a time of worship before the meeting. The bottom line is that all of us have a part to play, so don't shirk your responsibility to do something.

5 Don't worry if...

Don't worry if your group doesn't have time to discuss everything in this study guide. What's most important is that you connect as a group to help each other become more like Jesus and support one another through life's ups and downs.

Tips to Facilitate a Great Group Discussion

We know that getting people to talk is not always the easiest thing to do, so here's a few tips to try with your group. Remember though, the key is to use the questions to facilitate the discussion. Don't worry about trying to get through all of the questions when you meet.

1 Set the tone for honesty & openness.

It's important to remember that each member of your group is different. Some will share easily; others may struggle to be open and honest with the group. Be patient and supportive and allow each member to grow at his or her own pace. As you move through the discussion questions, remember that they are not merely a checklist to get through each session. It's not important that you cover every question; sometimes you may only get through three or four, and that's okay. Let your group navigate the questions naturally, and if you need to spend more time than expected on a certain question, feel free to do so. Respect the time your community is giving to this study, and be spiritually sensitive as you guide your group through these questions.

2 Be OK with a little bit of silence.

If you ask a question and no one responds at first, be willing to wait a bit before you fill the silence with your answer. Someone will typically respond and fill the space if you leave room.

3 Look for 1 or 2 key questions each week.

These are questions that are central to the topic that week, and are ones good to have everyone in the group answer. One way to preface the question(s) would be to say something like, "I think this is a key question from tonight's study, so I'd like to go around the group and have everyone share an answer if you're comfortable doing so." If your group is having a tough time with the discussion questions, then just use this wrap up question each week for everyone to answer: "What was the most significant thing you learned from this session (from the teaching, activities, and discussion)?"

Group Agreement



WE AGREE AS A GROUP TO STRIVE TO...

- ① **Be Authentic.**
No masks, no facades. To be people who are free to be ourselves, and to be open and honest with one another.
- ② **Seek Spiritual Health.**
To give group members permission to help me live a healthy, balanced spiritual life that is pleasing to God through being connected to Christ and his community, being nourished by the word, and being active in service and mission.
- ③ **Give Priority to Group Meetings & One Another.**
A primary responsibility of community is to prioritize for specific relationships. This requires a willingness to be available to meet each other's needs inside and outside of the formal group time, & means that I'll call if I'm going to be late or absent.
- ④ **Be Confidential.**
For authenticity to occur, members must be able to trust that issues discussed with a small group are not to be shared outside of the group.
- ⑤ **Show Respect.**
Group members should never say anything that will embarrass their spouse or members of the group. Get permission from them before you share.
- ⑥ **Resolve Conflict.**
To avoid gossip and to immediately resolve any concerns by following the principles of Matthew 18:15-17 which begins with going directly to the person with whom you have an issue.
- ⑦ **Welcome Newcomers.**
To invite our friends who might benefit from this study and warmly welcome newcomers.
- ⑧ **Build Relationships.**
To get to know the other members of the group and pray for them regularly.
- ⑨ **Other:**

Group Guidelines

1. The group will meet on _____ .
(day of the week)
2. The group sessions will begin at (time) _____ and end at _____.
3. Review date of this agreement: _____.

Snacks

Please sign up for one week to bring snacks/refreshments.

Week 1 _____

Week 2 _____

Week 3 _____

Week 4 _____

Week 5 _____

Week 6 _____

5 Childcare Possibilities

- ① **Parents hire their own babysitter.**
This is the easiest solution for childcare, but it's also the most expensive and may be a barrier for some parents that prevents them from joining your group.
- ② **Include the children.**
This may not always be an option depending on the age of the kids, but what if you were to include them in your group discussion? You might have to adjust your expectations, since the discussion may have to slow down to accommodate their input (and interruptions). You may also need to take more time to explain a Bible passage or principle, but you'll know it's worth the effort when you see them growing.
- ③ **Rotate kid duty.**
Have one or two members of the group rotate out each week to take care of the kids, this way each person only misses once every few sessions.
- ④ **Hire a babysitter (or two) for the small group.**
Have everyone contribute some money so you can have a babysitter at small group every week for the kids.
- ⑤ **Have older kids help with the younger kids.**
See if there are older kids, family members (like grandparents) or friends who would be willing to help with childcare every week, or maybe a team of people could do it over the course of a month.



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