



Romans 12:1-2 Therefore, I urge you, brothers and sisters, in view of God's mercy, to offer your bodies as a living sacrifice, holy and pleasing to God—this is your true and proper worship. Do not conform to the pattern of this world, but be transformed by the renewing of your mind. Then you will be able to test and approve what God's will is—his good, pleasing and perfect will.

Romans 12: 16-18 Live in harmony with one another. Do not be proud, but be willing to associate with people of low position. Do not be conceited. Do not repay anyone evil for evil. Be careful to do what is right in the eyes of everyone. If it is possible, as far as it depends on you, live at peace with everyone.

Icebreaker

What kind of "financial education" did you receive as a child? What do you wish you had been taught?

Conversation Starters

Money Style - Saver or Spender

1. What's your money style, Saver or Spender? What are some specific examples from your life that illustrate your money style? Can you think of a money style in addition to saver or spender?
2. What would happen in your relationship if each of you were the opposite money style? How would the change affect your life and the life of your family?
3. If you are married, engaged or dating, what do you appreciate about your partner's money style and why?

How are your Budgeting Skills?

4. Share the first word or sentence that comes to your mind when you hear the word budget. Where did that come from? Are you satisfied with your response to the word? Why or Why not?
5. Working with a budget comes easier for some than others. How competent do you feel in establishing and working within a budget? What might you need to become more competent? Information? Education? Convincing that budgets matter? Accountability? Something else?
6. How satisfied, on a scale of 1-10, are you right now with your current approach to budgeting as a couple? Why? What next steps could you take?

Financial Fears

7. Money often represents power and control in a relationship. Is it true for you? Where do you think it comes from, and why is it important to be aware that money can be used to gain power or control in a relationship?
8. Think about your financial fears. Do you think they are the same for everyone in your group? Why is it important to be aware of different financial realities and fears in your group? How can increased awareness improve the way your group connects, encourages and knows one another?

Debt

9. Share the first word or sentence that comes to your mind when you hear the word debt. Where did that word or phrase come from? Are you satisfied with your response to the word?
10. Debt is a major source of conflict for couples. How are you feeling about your plan to deal with debt? What do you need to do that you're not already doing?

Pray for Each Other

Money is powerful. Powerful for good and powerful to drag us down. What would it look like to begin praying for each other? Not just about our money struggles but for all areas in life? Does anyone have something they would like the group to pray about?