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- Introduction -

Solomon's Seven Secrets to Financial Freedom was developed by Robert Bartlett, Pastor of Cottonwood Community Church while working in his own financial services business for 18 years.

Solomon, the writer of Proverbs, is described in the Bible as the wisest man to ever live. Using the book of Proverbs as a guide, this small group series presents a Biblical perspective on sound financial principles for all people. Solomon's Seven Secrets is built precept upon precept from God's word. The usefulness of each successive Secret depends on the practical application of the previous truths presented.

Small groups, Sunday school classes, or individuals will benefit from this highly practical study. Intended to be used as a seven week small group series, each of the suggested 90 minute sessions include a lesson presented by Pastor Bob Bartlett on the DVD. A teaching outline and discussion questions accompany each session in the study guide as well. (Directions for a 5-week option can be found in the appendix.)

Suggested format for each 90 minute small group session is:

- Icebreaker (10-15 min)
- Video teaching (10-24 min.)
- Discussion (30-55 min)
- Prayer (10-15 min).

'Solomon's Seven Secrets' materials available:

- Solomon's 7 Secrets – a book by Robert Bartlett
- Study Guide – with teaching notes & discussion questions
- DVD - messages which follow notes in study guide
- CD-ROM - contains Budget Planner, Savings Calculator, Annual Financial Forecasting, and Loan Amortization (Excel 97 or 2003 compatible)
- Budget Notebook

All materials are available through Cottonwood Community Church.
Address: 308 S. 5th Street Grand Forks, ND 58201 Phone: 701-772-4126
Website: www.cottonwoodcommunity.org Email: ccbulletins@yahoo.com

Secret # 1: Give to God

"Your life is like a coin, you can spend it any way you want but you can spend it only once."

*"Honor the Lord with your wealth, with the first fruits of all your crops."
Proverbs 3:9 (NIV)*

- 'First fruits' implied a _____ of your income.
- Giving the tithe _____ God's blessing in my life through the _____ of the tithe!

Discussion Questions

What are God's purposes for giving the tithe?

1 - The first purpose of the tithe is:

to teach us the _____ . Deut. 14:23

2 - The second purpose of the tithe is:

to teach us the _____ principle. Ps. 24:1

3 - The third purpose of the tithe is:

to keep us free from the _____ .
Matt 6:24

4 - The fourth purpose of the tithe is:

to support the _____ in fulfilling
the great commission. Matt 28:18-20

***YOU ARE NEVER GOING TO BE FULLY
DEVOTED TO GOD,
UNLESS YOU LEARN TO GIVE TO GOD!***

Icebreaker: How did you like to spend your money as a child?

1. Our finances tend to be a fairly private or personal part of our lives. However, our personal finances may, at times, be a source of worry, frustration, difficulty or confusion. In this series Bob intends to cover a comprehensive plan for our financial lives which as the sub-title of this study guide states is "a Biblical perspective on sound financial principles for every person."

What is one thing that you are looking forward to in this series on Financial Freedom?

2. The first secret to financial freedom is: Give to God. Many of us have had life experiences that affect our attitudes toward giving to God or giving to the church. We have just learned why giving a tithe is relevant to us today. While we are not required to give a tithe (since we live under grace), obeying God by tithing will unleash God's blessing in our lives.

What experiences have caused your attitude about 'giving to God' to be unbalanced or incomplete, and what encourages or surprises you about Bob's teaching on the tithe?

3. Read these verses which shed some light on this first secret - Give to God:

"Every animal in the forest is mine, the cattle on a thousand hills, I know every bird in the mountains and the creatures in the field are mine. The world is mine and all that is in it." Psalm 50:10-11 (NIV)

“Remember the Lord your God for it is He who gives you the ability to produce wealth.”
Deuteronomy 8:18 (NIV)

“Bring the whole tithe into the storehouse, that there may be food in my house. Test me in this, says the LORD Almighty, and see if I will not throw open the floodgates of heaven and pour out so much blessing that you will not have room enough for it.”
Malachi 3:10 (NIV)

How do the ‘secrets’ in these verses prompt change in your attitude and practice of giving to God?

4. The third purpose of the tithe is to keep our hearts free from the love of money. Matthew 6:19-21, 24 (NIV) says, *“Do not store up for yourselves treasures on earth, where moth and rust destroy, and where thieves break in and steal. But store up for yourselves treasures in heaven, where moth and rust do not destroy, and where thieves do not break in and steal. For where your treasure is, there your heart will be also. No one can serve two masters. Either he will hate the one and love the other, or he will be devoted to the one and despise the other. You cannot serve both God and Money.”* Bob followed up on this verse with a powerful statement: ‘You are never going to be fully devoted to God, unless you learn to give to God.’

Earning money, paying bills, having debt and financial worries can negatively affect your devotion to God.

What affects your devotion to God and what is your next step in living out this first secret: Give to God?

Prayer – Pray for each other based on your answers to the question # 4.

Sample Prayer: *Dear Lord, please help _____ to experience the blessings that come from giving to God by taking his/her next step of _____ (answer to #4). Amen.*

Solomon’s Seven Secrets to Financial Freedom

Secret # 2: Design & Use a Budget

“In the house of the wise are stores of choice food and oil, but a foolish man devours all that he has.”
Proverbs 21:20 (NIV)

Facts:

- Wise money management begins with the _____ dollar you make and the _____ dollar you spend.
- Wise money management does not depend on the _____ but on the faithfulness of the steward.
- Wise money management is not an income issue but a _____ issue.

From Master Your Money, by Ron Blue: Those who use budgets, on average, spend 20 percent less on their household expenses than those who don't use a budget.

➤ A _____ money will pass through your hands than you realize in your lifetime:

○ A household income of:

\$25,000/yr. for 40 years of work = **\$1,000,000**

○ A household income of:

\$40,000/yr. for 40 years of work = **\$1,600,000**

The Blessings (or Benefits) of Using a Budget:

1. Your spending will be _____.
 2. You will spot _____ more readily.
 3. You will manage your _____ more efficiently.
 4. Lasting peace and confidence with every financial decision you make.
- More of your money will be available to attack debt, plan with, save or for greater giving.

**WHAT BUDGETS DO:
ALLOW YOU TO REGAIN CONTROL OF
'OUT OF CONTROL' SPENDING HABITS!**

Discussion Questions

Icebreaker: What was your first 'real' job, and how old were you when you got it?

1. Ecclesiastes 5:11(NIV) says, "*As goods increase so do those who consume them.*" In making a compelling case for us to design and use a budget Bob says, "Wise money management begins with the first dollar you make and the last dollar you spend."

What has been your experience (or lack thereof) in using a budget?

2. Proverbs 21:20 (NIV) says: "*In the house of the wise are stores of choice food and oil but a foolish man devours all that he has.*" Compare and contrast the 'house of the wise' and the house of 'a foolish man' from this Proverb in your mind. Think about how you would experience life in each situation.

How would living by a budget relieve stress, defuse arguments and minimize difficulties related to finances?

3. Bob lists the benefits of using a budget: First, your spending will be more focused. Second, you will spot problem areas more quickly. Third, you will manage your cash flow more efficiently (i.e. you'll have more money available to plan with, save and give.) and lastly lasting peace and confidence with every spending decision you make.

How do these benefits - blessings encourage you to begin using a budget?

4. In the end, Bob says that budgets help us to get control of 'out of control' spending habits.

A. What is (or could become) an 'out of control' spending habit for you?

B. How could (or does) a budget help you to be in control of your spending habits?

C. What step(s) do you need to take in designing & using a budget?

Prayer - Pray for the person on your left based on their answer to question #4.

Sample prayer: *Dear Lord, please empower _____ to take the step of _____ (answer to #4). Please help him/her to allow you to have greater control over their finances by designing and using a budget (or by sticking to the budget that he/she is using). Amen.*

Solomon's Seven Secrets to Financial Freedom

Secret #3: Avoid Get Rich Quick Schemes

"Such is the end of all who go after ill-gotten gain; it takes away the lives of those who get it."

Proverbs 1:19 (NIV)

- Don't make the mistake of thinking that money will _____ your problems.
- Don't make the mistake of thinking that more money will solve your problems.

"The love of money is a root of all kinds of evil. Some people, eager for money, have wandered from the faith and pierced themselves with many griefs."

1 Timothy 6:10 (NIV)

- _____ is not just a rich man's problem!
(Pv. 21:25-26, NLT)
- Most people who receive a large influx of money aren't _____ to handle instant wealth. (Pv. 20:21)

Discussion Questions

5 week study = Questions with a (*) next to them

What is the remedy for greed?

1. Learn _____. (1Tim 6:6-8)
2. Learn to appreciate and value _____.
➤ *An honest day of hard work is the greatest _____ you have and a _____ from God. (Ecc. 5:18-20)*
3. Work at your job as if you were working _____. (Col. 3:23)

Matt. 16:10-12, "Whoever can be trusted with very little can also be trusted with much, and whoever is dishonest with very little will also be dishonest with much. So if you have not been trustworthy in handling worldly wealth, who will trust you with true riches? And if you have not been trustworthy with someone else's property, who will give you property of your own?"

Icebreaker: Complete this sentence, "If I had a million dollars I would..."

1. While Bob makes it clear that money can't solve our problems. We have all been tempted to believe something along those lines at some time in our lives.

When was a time in your life when you were tempted to believe that having more money would solve a problem in your life?

2. Secret #3 to attaining Financial Freedom is: "Avoid Get Rich Schemes." Greed is at the root here. We learned that greed is an 'every person' issue, not just a rich person issue. In 1 Timothy 6:10 (NIV), we learn that, "*The love of money is the root of all kinds of evil. Some people eager for money have wandered from the faith and pierced themselves with many griefs.*"

**How have you seen greed come up in your own life?
How have you 'wandered from the faith' or been pierced with pains or 'griefs' as a result?**

- * 3. It can be tempting to wish for God to 'bless' us with unexpected wealth. However, we heard some pretty sobering stories about the lack of preparedness in people who were recipients of unexpected wealth and learned that contentment is the first remedy for greed. 1 Timothy 6:6-8 (NIV) says: "*But godliness with contentment is great gain. For we brought nothing into the world, and we can take nothing out of it. But if we have food and clothing, we will be content with that.*"

***DON'T MAKE THE MISTAKE
OF THINKING THAT MORE MONEY WILL SOLVE
YOUR PROBLEMS, IT USUALLY CREATES MORE!***

Do you find yourself content or are you looking for the “next thing” or an up grade on what you now have? What does this verse teach you about contentment?

- * 4. In Ecclesiastes 5:18 (NIV) we read that, “It is good and proper for a man to eat and drink, and to find satisfaction in his toilsome labor under the sun during the few days of life God has given him – for this is his lot.” Another remedy for greed is learning to appreciate and value hard work.

Do you see hard work as a gift from the Lord? How would memorizing and meditating on this verse affect your attitude toward hard work?

5. Colossians 3:23 (NIV) says, “Whatever you do, work at it with all your heart, as working for the Lord, not for men.”

How would your attitude and job performance change, if you were to take on this mindset perfectly as you work? What is a practical step you can take to live this out on the job right now?

Prayer: Pray for the person on your left based on one request he/she has regarding this discussion.

Sample Prayer: *Dear Lord, thank you for being the God who is in control of all things. Please help _____ to experience greater financial freedom as he/she seeks to ‘Avoid Get Rich Schemes’ and live a life free from greed by: _____ (request here) _____.* Amen.

Secret # 4: Save Regularly

*“Dishonest money dwindles away, but he who gathers money little by little makes it grow.”
Proverb 13:11*

A very practical rule: _____ percent rule.

- _____ percent to God
- _____ percent to you (savings)
- _____ percent for disposable purposes

*“A good man leaves an inheritance for his children’s children.”
Proverbs 13:22 (NIV)*

Develop the _____ of saving regularly.

- Treat your savings plan as a monthly bill.
- Saving regularly is responsible stewardship.

- Your savings plan priorities:
 - An _____ fund (minimum 3 mos. salary)
 - For _____ (your next greatest need)
 - For future large ticket items (car, college, wedding)

Benefits of Saving:

1. Allows you to be an _____ and _____ shopper.
2. Most businesses will offer _____ for large purchases.
3. You can select _____ on all your insurances: health, car, home, etc.
4. _____ the need or use for credit.
(Saving BIG \$ in interest)

**YOU MUST DEVELOP THE DISCIPLINE OF SAVING
REGULARLY!**
(And it's easier than you might think!)

Discussion Questions

5 week study = Questions with a (*) next to them

Icebreaker: Would you describe yourself as a saver or a spender? Why?

- * 1. Bob's practical rule for saving is the 10-10-80 Rule. Give ten percent to God, save ten percent, and use eighty percent for your everyday expenses.

Are you saving ten percent of your income right now? If not, what makes it hard for you to save? Where do you need to make some adjustments in your financial percentages? (Is yours: 10-0-90? 0-0-100? 5-5-90?)

- * 2. While some people are born 'savers,' others may have a difficult time saving regularly. Solomon gives all of us some encouragement about saving money in Proverbs 13:11 (NIV): *"He who gathers it little by little makes it grow."*

Did Bob's example surprise you when he showed how easily someone making only \$25,000 a year can become a millionaire? How does the wisdom in this verse encourage you to save?

- 3. While, most everyone wants to be a good person we read in Proverbs 13:22 (NIV) that, *"A good man leaves an inheritance for his children's children."*

Why do you think Solomon calls those who are able to provide for their children's children 'good'? How does this verse motivate or challenge you to save regularly?

4. Bob lists four benefits to saving regularly. Take a minute to read through this list in your notes.

What is the most compelling reason for you to save regularly?

- * 5. Read Matthew 25:14-30 (see appendix-pg.33). Jesus tells a challenging story here known as the Parable of the Talents.

- A. Why do you think Jesus told this story?**
B. How does this story help you to make the connection between saving regularly and being a good steward?
C. What is one practical step you need to make in order to be a better steward through saving?

Prayer: Pray for each other based on your answers to question number 5.

Sample prayer: *Dear Lord, please help _____ to take the practical step of _____ (answer to #5) _____ in order that he/she may become a better steward through saving. Amen.*

Secret # 5: Get Out of Debt and Avoid Credit Purchases

"The rich rule over the poor, and the borrower is servant to the lender."

Proverbs 22:7 (NIV)

Three Simple Credit Card Rules:

1. Pay off the balance _____ .
2. Make _____ Exceptions!
3. _____ subtract the credit card purchase amount from the balance in your check book register.

7 Rules of Debt:

1. When you borrow money use the shortest terms possible. Make it _____ .
2. _____ excessive interest on credit cards and/or revolving debt and then tear them up.
3. Buy down loans and credit cards with extra principal payments: _____ _____ on your debt.

4. Ask yourself: “ _____ ?” Make your financial goals manageable and doable.
5. If you can't _____ for it then do not buy it.
6. Maximum _____ debt = 28% of your monthly net income.
Maximum _____ debt = 15% of your monthly net income.
Maximum _____ debt = 35% of your monthly net income.
7. Seek _____ help if you're in debt trouble.

NOTE: The larger the ticket item you are buying the more time you must allow yourself to do research and make a wise and informed decision.

Buyers Guide/Purchaser's Checklist:

1. Have I prayed about the purchase? Get God involved!
2. Is this item something I really need?
3. Is the price reasonable for the amount of money or use I will get?
4. Is it a true bargain or will there be more unforeseen cost later?
5. Is the item or product historically reliable for durability?
6. Do I know there isn't a less expensive substitute out there?
7. Do I know there will be no disadvantages to owning the item?
8. Have I done my homework on the item's quality?
9. Does the seller have a good reputation for integrity and service?
10. Is the price of the item (even on sale) within my budget?

Score: 9-10 (yes) I can buy the item.

only 6-8 (yes) 'Wait a week' before purchasing the item.

only 0-5 (yes) The item is not necessary.

DEBT LEADS TO BONDAGE OF YOUR TIME AND RESOURCES SO DO ALL THAT YOU CAN TO BECOME AND REMAIN DEBT-FREE!

Discussion Questions

5 week study = Questions with a (*) next to them

Icebreaker: When did you get your first credit card and/or what was your first credit card purchase?

- * 1. Bob believes that one of the greatest challenges for most people today is to become and remain debt-free. Solomon says it this way in Proverbs 22:7 (NIV), *“the rich rule over the poor, the borrower is servant to the lender.”*

How has becoming & remaining debt-free been a challenge for you? When have you felt like a servant or slave to the lender'?

2. Refresh your memory by looking back over the Seven Rules of Debt as outlined in your teaching notes.

Which one of these rules is the easiest for you to live by and which one have you had the hardest time applying?

3. Bob suggests that we use a Buyers Guide or Purchasers checklist before we make a purchase.

How would asking these questions before you make a purchase change your current spending habits?

* 4. James 4:1-3 & 7 (NIV) says: *“¹What causes fights and quarrels among you? Don't they come from your desires that battle within you? ²You want something but don't get it. You kill and covet, but you cannot have what you want. You quarrel and fight. You do not have, because you do not ask God. ³When you ask, you do not receive, because you ask with wrong motives, that you may spend what you get on your pleasures... ⁷Submit yourselves, then, to God.”*

Finances can be the source of frustration, fights and quarrels in our lives. The solution to this problem is submitting to God's plan for our financial lives.

What has been a significant cause of frustration in your life when it comes to finances? How do you think this frustration would lessen if you were to 'submit yourself to God'?

* 5. **What one truth or rule from this lesson do you need to apply & live out as an expression of your submission to God?**

Prayer - Pray for each other based on your answers to question # 5.

Sample prayer: *Dear Lord, please help _____ to submit to you and your plan for financial freedom by applying and living out _____ (answer to #4).*

Solomon's Seven Secrets to Financial Freedom

Secret # 6: Avoid Extravagance and Impulsive Buying

“Do not wear yourself out to get rich; have the wisdom to show restraint. Cast but a glance at riches, and they are gone, for they will surely sprout wings and fly off to the sky like an eagle.”

Proverbs 23:4-5 (NIV)

Our checkbook reveals what we _____. (Matt 6:21)

Rules of Purchase: Why we buy the things we buy.

1. Out of _____.
 2. For _____ purposes: improve our efficiency.
 3. For _____ sake.
 4. Improve your _____.
(caution: rooted in the _____ _____ _____ _____!)
- With every step we take in purchasing items we must use more discretion and discernment.

Discussion Questions

5 week study = Questions with a (*) next to them

Rating improper buying habits:

1. Impulsive (no budget, lack of self control: unwise, haphazard, and unnecessary spending)
 2. Compulsive (emotional imbalance: spending is a 'fix')
 3. Status (excessive debt loads: spending rooted in pride)
 4. Special Interest (spending is fixated, unjustifiable: rooted in the lust of the eye)
- **General guideline: Do I feel better when I buy or do I feel thankful when I buy.**

Two characteristics of millionaires from the book by Tom Stanley and Bill Danko, The Millionaire Next Door :

1. They live _____ their means.
2. They believe that financial _____ is more important than social status.

"Watch out, be on your guard against all kinds of greed; a man's life does not consist in the abundance of his possessions." Luke 12:15

**IN ORDER TO BE FINANCIALLY FREE,
YOU MUST REALIZE THAT LIFE IS NOT
ABOUT POSSESSIONS!**

Icebreaker: When making decisions are you: quick and efficient or are you cautious and methodical?

1. Bob stated that our checkbook reveals what we value. Jesus said it this way in Matthew 6:21 (NIV), *"For where your treasure is, there your heart will be also."*

What do your spending habits currently reveal about what you value most?

2. Adjusting your finances to fit God's model is all about being a good steward. Luke 12:48 (NASB) says, *"From everyone who has been given much, much will be required."* This implies that since most of us here in America have been given much, a greater level of stewardship is expected from us.

How does this verse motivate you to make adjustments in your attitudes about or practices in buying? How do you need to grow so that you would be living up to a greater level of stewardship?

- * 3. Proverbs 23:2-4 (NIV) says, *"Do not wear yourself out to get rich; have the wisdom to show restraint. Cast but a glance at riches, and they are gone, for they will surely sprout wings and fly off to the sky like an eagle."*

How have you seen the truths in this verse come to life? How has the ability to get just a little farther ahead in your finances seemed to be elusive?

* 4. Bob lists four problematic spending habits: impulsive, compulsive, status and special interest. Jesus says in Luke 12:15 (NIV), *“Watch out, be on your guard against all kinds of greed. A man does not exist in the abundance of his possessions.”*

Which of these habits do you identify with most, and How could that habit be identified as an indication of greed in your life?

5. 1 John 2:17 (NIV) says, *“The world and its desires are passing away, but the man who does the will of God lasts forever.”* This verse tells us that anything we own or could own in this world as well as any of our desires for things here on earth are all passing away.

How would living in light of this truth change your current buying habits or your attitude towards possessions you desire?

Prayer: Pray for the person on you right based on their answer to question #5.

Sample prayer: *Dear Lord, thank you for being the source of eternal life. Please enable _____ to do the will of God by living for things that are eternal and changing _____ (answer to # 5). Amen.*

Solomon's Seven Secrets to Financial Freedom

Secret # 7: God is a God of Financial Freedom

“Listen to advice and accept instruction, and in the end you will be wise. Many are the plans of a man's heart, but it is the Lord's purpose that prevails.”
Proverbs 19:20-21 (NIV)

Steps to Debt-Free Living

1. God wants you _____ _ _ _ _.
2. God has a prescribed plan to get you out of debt:
_____ to His word.
3. God can and does still _____ _ _ _ _.

Examples from Scripture - God removed debt when:

(See Matthew 17:25-27; 2 Kings 4:1-7; 2 Kings 6:1-7)

- They called on God in their time of need and looming indebtedness. (They prayed!)
- They turned to God and sought His Word. (They rejected their own ways and efforts and sought God's!)
- They followed the instructions of God. (They implicitly obeyed His Word!)

The Nature and Character of God

1. He always works through the principle of _____ and _____. (2Cor. 9:6-7)
2. You cannot _____ God. (Malachi 3:10-11)
3. God blesses his people to _____. (Malachi 3:12 & 2Cor. 9:11)

The Money Back Guarantee:

If you will live by the precepts of these seven secrets I guarantee that you will be blessed of God and become financially free.

WILL YOU TRUST GOD WITH YOUR FINANCES?

Discussion Questions

Icebreaker: Share a time when you were forgiven a debt or paid off a load and how you felt afterwards.

1. Read Nehemiah 5:3-12 (see appendix). This is an example of God's heart for His people when it comes to debt.

He wants us to respond as the nobles and officials did after Nehemiah explained God's purposes. How is the situation in this story similar to the situation of many people today? How do you see God's heart for His people to be out of debt in this story?

2. God can and still does remove debt. Read about an example in Matthew 17:24-27 (see appendix - pg 33). **How do you think Peter and the tax collectors reacted to God's miraculous provision, and what makes it difficult for you to believe that God desires to provide for His people in similar ways today? Do you have a story of God's miraculous provision?**

3. Review the three attributes of God's unchanging character and nature that are outlined in your notes. Then read these verses which illustrate those truths:

"Whoever sows sparingly will also reap sparingly, and whoever sows generously will also reap generously."

2 Corinthians 9:6 (NIV)

Answer Key

“Bring the whole tithe into the storehouse, that there may be food in my house. Test me in this,” says the LORD Almighty, “and see if I will not throw open the floodgates of heaven and pour out so much blessing that you will not have room enough for it.”

Malachi 3:10 (NIV)

“You will be made rich in every way so that you can be generous on every occasion, and through us your generosity will result in thanksgiving to God.”

2 Corinthians 9:11 (NIV)

How do these passages give you new understanding of God’s character and nature? How do these verses prompt you to live differently?

4. Bob makes a money back guarantee: *“If you will live by the precepts of these seven secrets I guarantee that you will be blessed of God.”*

A. What is keeping you from putting these seven secrets into practice?

B. How has God convicted you to walk in obedience with your finances as a result of this small group series?

Prayer: Pray for the person on your right based on their answer to question #4.

Sample prayer: *Dear Lord, thank you for having the best plan for our finances. Please help _____ to overcome the obstacles in life that keep him/her from walking in obedience to your purposes for personal finances. Help _____ to trust you and walk in obedience by _____ (answer to #4). Bless _____ with financial freedom as he/she seeks to walk in your truth. Amen.*

Secret #1:

tenth
unleashes
purposes
fear of the Lord
stewardship
love of money
local church

Secret #2:

first
last
amount of income
spending
lot more
focused
problem areas
cash flow

Secret # 3:

solve
Greed
prepared
contentment
hard work
asset
gift
for the Lord

Secret # 4:

10-10-80
discipline
emergency
retirement
effective & selective
cash discounts
higher deductibles
Eliminates

Secret #5:

Every Month
NO
Always
painful
Refinance
gang-up
“can I save for it?”
pay cash
housing
revolving
total
professional

Secret # 6:

value
necessity
practical
convenience
status
lust of the eye
below
health

Secret #7:

out of debt
obedience
remove debt
sowing and reaping
out-give
proclaim His glory

Appendix

Solomon's Seven Secrets: 5 week Option

This version of the study pairs Secrets 3-4 as well as Secrets 5-6 into combined sessions. The discussion questions with a (*) next to them are recommended for this option. It is also recommended that you follow this format on nights that you do the combined sessions:

- Choose one of two Icebreaker options (7-10 min)
- Watch the 1st DVD teaching (10-19 min.)
- Discuss questions with a (*) by them (15-20 min)
- Watch the 2nd DVD teaching (10-19 min.)
- Discuss questions with a (*) by them (15-20 min)
- Prayer (10-15 min).

Readings for Discussion Questions

Page 20 - Reading for question #4 from Save Regularly

Matthew 25:14-30 (NIV):

14" Again, it will be like a man going on a journey, who called his servants and entrusted his property to them. 15To one he gave five talents^a of money, to another two talents, and to another one talent, each according to his ability. Then he went on his journey. 16The man who had received the five talents went at once and put his money to work and gained five more. 17So also, the one with the two talents gained two more. 18But the man who had received the one talent went off, dug a hole in the ground and hid his master's money. 19" After a long time the master of those servants returned and settled accounts with them. 20The man who had received the five

talents brought the other five. 'Master,' he said, 'you entrusted me with five talents. See, I have gained five more.' 21" His master replied, 'Well done, good and faithful servant! You have been faithful with a few things; I will put you in charge of many things. Come and share your master's happiness!' 22" The man with the two talents also came. 'Master,' he said, 'you entrusted me with two talents; see, I have gained two more.' 23" His master replied, 'Well done, good and faithful servant! You have been faithful with a few things; I will put you in charge of many things. Come and share your master's happiness!' 24" Then the man who had received the one talent came. 'Master,' he said, 'I knew that you are a hard man, harvesting where you have not sown and gathering where you have not scattered seed. 25So I was afraid and went out and hid your talent in the ground. See, here is what belongs to you.' 26" His master replied, 'You wicked, lazy servant! So you knew that I harvest where I have not sown and gather where I have not scattered seed? 27Well then, you should have put my money on deposit with the bankers, so that when I returned I would have received it back with interest. 28" 'Take the talent from him and give it to the one who has the ten talents. 29For everyone who has will be given more, and he will have an abundance. Whoever does not have, even what he has will be taken from him. 30And throw that worthless servant outside, into the darkness, where there will be weeping and gnashing of teeth.'

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Nehemiah 5:3-12 (NIV):

"Ne 5:3 Others were saying, "We are mortgaging our fields, our vineyards and our homes to get grain during the famine." Ne 5:4 Still others were saying, "We have had to borrow money to pay the king's tax on our fields and vineyards. 5 Although we are of the same flesh and blood as our countrymen and though our sons are as good as theirs, yet we have to subject our sons and daughters to slavery.

Some of our daughters have already been enslaved, but we are powerless, because our fields and our vineyards belong to others.” ^{Ne 5:6} *When I heard their outcry and these charges, I was very angry. ⁷ I pondered them in my mind and then accused the nobles and officials. I told them, “You are exacting usury from your own countrymen!” So I called together a large meeting to deal with them ⁸ and said: “As far as possible, we have bought back our Jewish brothers who were sold to the Gentiles. Now you are selling your brothers, only for them to be sold back to us!” They kept quiet, because they could find nothing to say. ^{Ne 5:9} So I continued, “What you are doing is not right. Shouldn’t you walk in the fear of our God to avoid the reproach of our Gentile enemies? ¹⁰ I and my brothers and my men are also lending the people money and grain. But let the exacting of usury stop! ¹¹ Give back to them immediately their fields, vineyards, olive groves and houses, and also the usury you are charging them – the hundredth part of the money, grain, new wine and oil.”* ^{Ne 5:12} *“We will give it back,” they said. “And we will not demand anything more from them. We will do as you say.”*

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Matthew 17:24-27 (NIV):

“Mt 17:24 After Jesus and his disciples arrived in Capernaum, the collectors of the two-drachma tax came to Peter and asked, “Doesn’t your teacher pay the temple tax ?” Mt 17:25 “Yes, he does,” he replied. When Peter came into the house, Jesus was the first to speak. “What do you think, Simon?” he asked. “From whom do the kings of the earth collect duty and taxes – from their own sons or from others?” Mt 17:26 “From others,” Peter answered. “Then the sons are exempt,” Jesus said to him. ²⁷ “But so that we may not offend them, go to the lake and throw out your line. Take the first fish you catch; open its mouth and you will find a four-drachma coin. Take it and give it to them for my tax and yours.”

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