2. If you trust in riches more than God, you may become a ____________________.
   Proverbs 30:7-9

3. You’ll know how tight a grip money has on you when you try to _________________ it ________________.
   Proverbs 3:9-10; Exodus 23:19; Deuteronomy 14:22; Malachi 3:8-10

4. A wise person ____________________ for the future.

5. ____________________ equals ____________________
   Proverbs 22:7; 17:18; 22:26

6. There are some ____________________ you can’t ____________________.
   Colossians 2:13-14
HEARING AND DOING

Each week this section will provide next steps for going deeper with the sermon material, as well as preparing for discussion in your Grow Group. Bring this sheet with you to your group meeting.

1. What are three types of purchases that would most tempt you to spend money irresponsibly?

2. On the line below place an X for your own spending habits (and, if you are married, an O for your spouse.)

   Spends too little   Ideal   Spends too much

3. Give a short definition of the words highlighted below.

   - Deuteronomy 14:22 ESV
     “You shall **tithe** all the yield of your seed that comes from the field year by year.”

   - Exodus 23:19 ESV
     “The best of the **firstfruits** of your ground you shall bring into the house of the LORD your God.”

4. No one will see or ask you for the answer to this next question...

   Take a moment and calculate the percentage of your income that you give to God’s work, be it through giving to Hillcrest or to other Christian ministries.

5. Below are some warning signs of debt. Check all that apply:

   - [ ] You routinely spend more than you earn.
   - [ ] You make only the minimum payment required on your credit cards.
   - [ ] Your credit limit is maxed on most of your cards.
   - [ ] You’re unsure about how much you owe or what may be on your credit report.
   - [ ] You skip payments on some bills in order to pay others, or use cash advances on one credit card to pay off another.
   - [ ] You use credit cards for day-to-day purchases like groceries, movie tickets or fast food.
   - [ ] You find yourself arguing with your spouse about money. Or, you are afraid to talk to your spouse about money at all.
   - [ ] You’ve recently been turned down for credit or a loan.
   - [ ] You panic when faced with an unexpected expense, such as a car repair.
   - [ ] You owe more on your car than it’s worth.
   - [ ] Creditors are calling you about overdue bills.
   - [ ] You’re thinking about filing for bankruptcy.

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