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Where has it all gone?

Maybe it was bad directions, or perhaps a wrong turn, or possibly something that distracted you, but eventually you found yourself lost. You started out knowing where you were, but as you went further all of a sudden you came to the realization that you had lost your way. Today millions of people in Britain find themselves lost. They are lost financially. Could you be one of them? And how do you find your way once you realize where you are?

Money myth: Easy “credit” brings freedom and choice.

Fact: Debt enslaves us. It hampers our freedom and takes away our ability to choose. It puts us in the service of our creditors. Our work and reward goes to making others rich. It steals our joy, ties our hands, and greatly multiplies our worries.

We take on debt because we have the freedom to choose. But soon, debt steals our freedom and we become debt’s slave. And that’s no way for children of freedom to live.

Proverbs 22:7 Just as the rich rule the poor, so the borrower is servant to the lender.

Discussion questions

- Talk about a time when you were lost. How did you get lost? When did you realize that you were lost? How did you find your way out?
- What are some of the reasons that cause people to get lost financially?
- Where did you get your financial map? From your parents? From culture?
- Read Matthew 6:21. Why is God concerned with your finances?
- What do you think God wants for you financially?
- How easy for you is it to trust God with your finances? What keeps you from trusting God more with your finances?



A bank is a place that will lend you money if you can prove that you don’t need it.

Bob Hope

It takes as much energy to wish as it does to plan.

Eleanor Roosevelt

Annual income twenty pounds, annual expenditure nineteen six, result happiness. Annual income twenty pounds, annual expenditure twenty pound ought and six, result misery.

Charles Dickens

Give to everyone what you owe them: If you owe taxes, pay taxes; if revenue, then revenue; if respect, then respect; if honour, then honour. Let no debt remain outstanding, except the continuing debt to love one another...

Romans 13:7-8



PEEBLES BAPTIST CHURCH