



Sermon Discussion Guide: Handling Money Wisely

Series: *Proverbs: Wisdom for Living*

Main Text: Proverbs 21:5

Date: August 2-3, 2025

Introduction

This guide can be used on your own or with a small group to reflect on the weekend message and apply it to your life. Choose the questions that work best for your group—there's no need to go through them all. To learn more, visit silverdalebc.com/smallgroups.

Icebreaker Options

- What was your first job and what did you do with your first paycheck?
 - What's the funniest or most regrettable impulse buy you've ever made?
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1. Spend Conservatively

Key Scripture: *"Precious treasure and oil are in the dwelling of a wise person, but a fool consumes them."* – Proverbs 21:20

Leader's Note:

Many people don't have a money-making problem—they have a money-spending problem. Living within your means requires discipline, contentment, and a plan. (Refer to the QR code on your Worship Guide for a budget form or visit silverdalebc.com/personal-finance.)

Discuss:

- What are some ways that we get caught in temptation to spend beyond our means?
 - What role does budgeting play in helping us spend conservatively? What are some ways you have implemented budgeting into your life?
 - What does it look like for you specifically to “act your wage?”
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2. Borrow Cautiously

Key Scripture: *“The borrower is a slave to the lender.” – Proverbs 22:7*

Leader’s Note:

Debt can feel normal in our culture, but God warns it enslaves us. Borrowing isn’t always wrong, but it should be done with wisdom and caution.

Discuss:

- What are some cultural lies we believe about debt?
 - Have you ever experienced the weight of debt? What helped you move forward?
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3. Save Persistently

Key Scripture: *“Wealth gained hastily will dwindle, but whoever gathers little by little will increase it.” – Proverbs 13:11*

Leader’s Note:

Saving requires foresight and patience. The Bible encourages steady, consistent saving as a mark of wisdom and faithfulness.

Discuss:

- Last week, we heard that self-control is choosing what you want later over what you want now. How does this relate to saving and financial freedom?
 - What are some practical steps you could take this month to start saving persistently?
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4. Give Generously

Key Scripture: *“Honor the Lord with your wealth and the first of all your produce; so your barns will be filled with plenty and your vats will overflow with new wine.” – Proverbs 3:9*

Leader’s Note:

Generosity is a faith decision. Giving to God and others invites God into your financial life and turns you into a channel of blessing.

Discuss:

- Why do you think God ties generosity so closely to financial blessing? How have you seen God work this out in your own life or someone else’s?
 - Finances are often the last area that we are willing to surrender. How does generosity help us surrender more of our lives to God?
 - What’s the difference between giving to bless others and giving so that we will be blessed? Where do you tend to lean?
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Closing Prayer

What steps do you need to take to allow God to speak into your finances?

Close your group time by asking God to give everyone wisdom and faith to trust His financial plan. Pray for those who may be in financial stress and ask the Lord to provide for their needs and guide them toward freedom and peace.