Weekend Teaching Discussion Guide
Reordering Your Life – Week Two: Reordering Your Finances
Teaching by Pastor Ken

WARM-UP QUESTION

When you think about your finances, what word best describes your current experience: peace, stress, freedom, uncertainty, contentment, pressure, or something else? Why?

DISCUSS

1. Order Matters

Last week, Pastor Ken laid out why it is so important to understand how we think about and interact with money. What we see on the surface is only the tip of the iceberg. Beneath our financial decisions are our hearts, values, habits, relationships, and ultimately what we believe about God.

This week, Pastor Ken reminded us that **order matters**. We do not clean up our lives and then come to Jesus. We come to Jesus, and together He works on our lives.

The same principle applies to our finances. Our heart and mind, along with our daily practices, have to work together.

If we create a plan to consume less and eliminate debt without first addressing contentment in our hearts, the plan may not last. We may either abandon the plan or reach our goal and then return to the same patterns.

Read *Luke 14:28–30*.

• Why do you think Jesus connected following Him with counting the cost and planning ahead?

• How can addressing the heart behind our financial decisions be just as important as creating a practical financial plan?

2. Intentional Planning Over Impulsive Living

Scripture repeatedly connects wisdom, planning, and hard work with a healthy approach to resources.

“Good planning and hard work lead to prosperity, but hasty shortcuts lead to poverty.”
Proverbs 21:5, NLT

Pastor Ken encouraged us to begin by writing down our financial reality:

• What is coming in?
• What is going out?
• What is owed?
• What does the total look like each month?

From there, we can identify our values and goals. What does financial stability look like for you? What could financial stability make possible for your family, your community, your church, and the purposes of God?

A budget is simply developing a plan for your money before you receive it.

Read *Proverbs 27:23–24*.

• Why is it difficult to make wise financial decisions without knowing our current financial reality?

• How does having clear goals help us make value-driven decisions instead of emotional or impulsive decisions?

3. Progress Happens Through Daily Practices

Goals become reality when they turn into daily practices. Daily practices become weekly and monthly rhythms, and consistent rhythms eventually become habits.

"Wealth from get-rich-quick schemes quickly disappears; wealth from hard work grows over time."
Proverbs 13:11, NLT

Pastor Ken reminded us that we may know the milestones we want to reach, but our behavior lives in the present.

Every financial decision gives us an opportunity to move toward the future we want.

Before making a purchase, Pastor Ken encouraged us to ask:

• Does this help me take a step towards my goals?
• Can I afford it?

He also challenged us to consider the heart behind the decision. Am I bored? Am I comparing myself to someone else? Am I trying to fill a void? Is this a heart issue, a practical issue, or simply something I want that fits within my plan and priorities?

Read *Galatians 6:7–10*.

• What does this passage teach us about the connection between what we repeatedly do today and what we eventually harvest?

4. Three Traits to Lean Into

Pastor Ken highlighted three important traits that can help us reorder our finances:

Express Gratitude and Praise

"Remember the LORD your God, for it is he who gives you the ability to produce wealth."
Deuteronomy 8:18, NIV

"Whatever is good and perfect is a gift coming down to us from God our Father."
James 1:17, NLT

Gratitude helps keep pride and resentment from taking root. Without gratitude, we can begin to believe that our success is entirely the result of our own strength or ability. Scripture reminds us that God is our Creator, Savior, and Provider.

We can also celebrate when something good happens to someone else. Praise encourages others and helps keep resentment and bitterness from taking root in our own hearts.

Value Preparation

"The wise have wealth and luxury, but fools spend whatever they get."
Proverbs 21:20, NLT

Preparation creates stability and helps us respond wisely when unexpected challenges come.

Understand That Margin Is Your Friend

"A prudent person foresees danger and takes precautions. The simpleton goes blindly on and suffers the consequences."
Proverbs 22:3, NLT

Margin prepares us for things we can see coming, such as an unexpected home or car expense. But it also prepares us for opportunities we cannot yet see.

Pastor Ken shared that when we have margin, we are better positioned to respond when God opens a door because we have prepared ahead of time.

• Which of these three traits do you most need to grow in right now: gratitude, preparation, or margin? Why?

5. Reordering Our Finances for God's Purposes

Pastor Ken introduced an eight-spoke financial wheel:

Pray
Bring both our hearts and our finances before God.

Plan
Understand our current reality, determine where we are going, and identify the next step.

Earn
Work hard and maximize the gifts and abilities God has given us.

Give
Use what God has entrusted to us to bless others and advance His purposes.

Save
Build savings in alignment with our goals.

Spend
Take care of responsibilities before entertainment and make intentional decisions with what remains.

Review
Regularly look at what is working and what is not.

Adjust
Make changes when our circumstances, goals, or priorities change.

Ultimately, the goal is not simply personal enjoyment or financial success. God desires that what He places in our hands would be used greatly for His purposes.

Pastor Ken shared the story of writing a check to cover all the fees for an adoption. While we may all want to respond generously in a moment like that, generosity requires preparation. We need to be in a position to say yes when God gives us an opportunity.

• How does viewing money as something God has entrusted to us change the way we think about earning, saving, spending, and giving?

CLOSING REFLECTION

What do you sense is your next step?

• I need to become more aware of my current financial reality.

• I need to create or revisit my budget and financial goals.

• I need to address a heart issue such as discontentment, comparison, or impulsiveness.

• I need to develop better daily financial practices.

- I need to build more margin into my finances.
- I need to become more intentional about giving.

PRAYER

Close by thanking God for being our Creator, Provider, and source of every good gift. Ask Him to help us reorder not only our finances, but also the hearts and motivations behind our financial decisions.

Pray for wisdom to plan, discipline to follow through, gratitude for what God has provided, and the ability to build margin for both challenges and opportunities. Ask God to help each person identify their next faithful step and to use what He has entrusted to them for His purposes and the good of others.