

Someone in your group pulls you aside and confesses that they're in real financial trouble. They say, "When Pastor Brad was challenging the church to pray about giving sacrificially to church vision and facilities it made us realize that we've got to do something about the way we're handling our finances. We don't give like we should at all. We're not tithing, and we could never begin to give any extra. In fact, we have about \$27,000 in debt on 4 or 5 different credit cards and we've been late on a couple house payments recently." Then they say, "We really don't know where to start... what should we do? We really don't want to keep living this way. Can you help us?"

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ou have 5 minutes to decide how you should proceed and you <i>must</i> have at ast one verse to motivate / guide your decision.	
•	Where would you start? And how would you give them hope?
•	What is their responsibility before God? What should they do?
•	What kind of questions should you ask as you gather data? How should you involve the deacons or other church leaders in this situation? What resources could you direct them to for getting more help in getting out of debt and setting up a budget?

What does the Bible teach about giving, debt, and financial responsibility?