

SMALL GROUP GUIDELINES:

1. Keep your sharing focused on your own thoughts and feelings. Limit your sharing to three to five minutes.
2. There will be NO cross talk. Cross talk is when two individuals engage in conversation, excluding all others. Each person is free to express his or her feelings without interruptions.
3. We are here to support one another, not "fix" one another.
4. Anonymity and confidentiality are basic requirements. What is shared in the group stays in the group. The only exception is when someone threatens to injure themselves or others.
5. Offensive language has no place in a Christ-centered recovery group.

ACCOUNTABILITY TEAM PHONE NUMBERS:

Sponsor: _____

Accountability Partners: _____

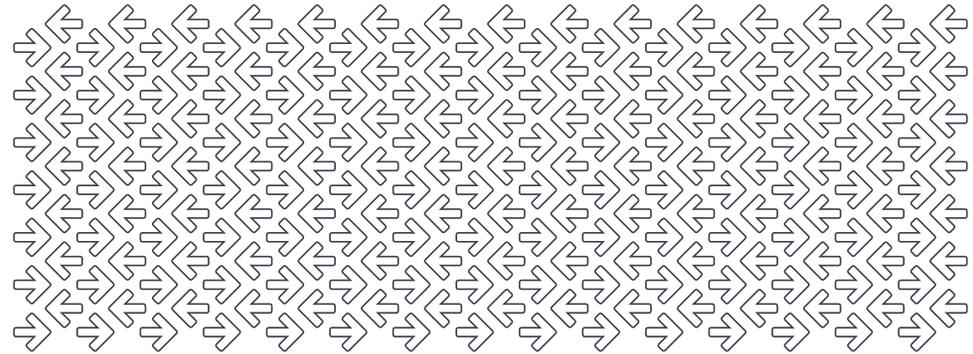


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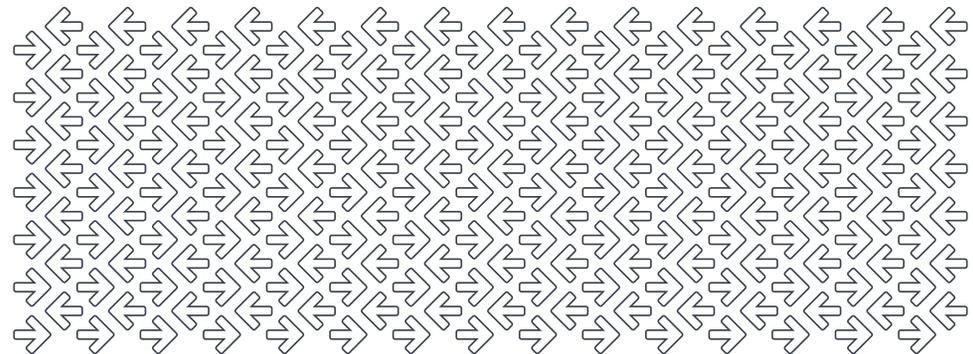
FINANCIAL RECOVERY

THE PROBLEM AND SOLUTION



RESTORE

— A CHRIST-CENTERED PROGRAM —



DEFINITION:

The Bible has a lot to say about money and much that is specifically of value for someone trying to be intentional about family relationships. A financial treadmill of working and consuming can dominate your energy and thoughts to the degree that your good intentions for family relationships get squeezed out.

WHAT TO LOOK FOR:

- You spend money on the expectation that your income will rise. T/ F
- You take cash advances on one credit card to pay off another..... T/ F
- You spend more than 20% of your income on credit card bills. T/ F
- You almost always make only the minimum payment on your credit cards..... T/ F
- You have trouble imagining your life without credit..... T/ F
- You often fail to keep an accurate record of your spending, especially cash..... T/ F
- You don't know if you are saving enough for a dignified retirement. T/ F
- You put off saving anything until "things get better." T/ F
- Having several credit cards makes you feel more secure. T/ F
- You like to collect cash from your friends at restaurants and then charge the tab on your credit card..... T/ F

Scoring:

4-5 True answers = yellow light - CAUTION

6-10 True answers = red light - STOP! You need help in changing your habits.

(Taken from GreenPath, Inc.)

RECOMMENDATIONS:

How can you master your money in order to be intentional in other areas? How can you turn your money from being a challenge to your spiritual and relational goals to being an asset?

Step One: Be content and faithful in little. We often think the answer to our money problems is to have a little more. But Solomon observed, *"Whoever loves money never has money enough; whoever loves wealth is never satisfied with his income"* in Ecclesiastes 5:10. Being content with what you have doesn't mean God can't bless you with more. Two of the servants in the parable of the talents in Matthew 25:14-30 learned the value of being faithful with whatever they had. To them the master said, *"You have been faithful with a few things; I will put you in charge of many things."* We learn from this parable that God wants to see what we will do with a little before He'll entrust us with more.

Step Two: Value relationships over things. In Romans 13:8, the apostle Paul says, *"Let no debt remain outstanding, except the continuing debt to love one another, for he who loves his fellow man has fulfilled the law."* Most Christian financial advisers stress the value in eliminating and staying out of debt as much as possible. The less debt you have, the more you're able to focus on the "debt to love one another."
(Taken from *Inkling Innovations*, revised by Keven Bruner)

HELPFUL READING:

Financial Peace: Revisited by Dave Ramsey

Dave Ramsey's Complete Guide to Money: The Handbook of Financial Peace University by Dave Ramsey

"Your life should be free from the love of money. Be satisfied with what you have, for He Himself has said, 'I will never leave you or forsake you.'" Hebrews 13:5