

THE DESOLATOR

Ps. Antony Njoroge – 24 August 2014

The Four Horsemen of Financial Ruin

Lifegroup Questions



Many people live paycheck to paycheck. We see that as the month draws to a close and people are waiting for their hard earned cash to come in. But what happens when an emergency arises? Do you have the financial resources to survive an unforeseen event in your financial life? The Desolator loves dropping the unexpected on us because it forces us to live as slaves to our finances. If an unforeseen circumstance happens and we don't have the resources to deal with it, the desolator has just ensured that we have to run back to his friends; the enslaver and/or the hustler – we will either succumb to taking out a new loan to pay for the emergency or return to our hustling ways and we are once again back in the cycle of financial ruin. The only way to freedom is to start planning and investing so that when emergencies arise we are equipped and ready to weather the storm.

DISCUSSION QUESTIONS

1. Have you experienced or currently experiencing an emergency? What was it and how did it impact you financially?
2. If a new emergency hit today, would you be financially ready to handle it?
3. What is the difference between an investment fund and an emergency fund? How will go about ensuring you have both in place to ensure your financial freedom?
4. How much of a financial cushion do you think you need to feel safe and secure? 1 month? 3-6 months? A year? How far away are you from reaching this goal?
5. Has your family been living by Proverbs 13:22 and storing up an inheritance for your children's children? If not, what changes need to be made now to plan for the future?
6. What good investment opportunities do you have available to you at this time?
7. What is the next step you're going to take in light of this message?

CONCLUSION

If a tiny ant, with a tiny brain can figure out how to invest in its future, you also need to learn to gather food and to store it for the times of crisis. Learn to make your money work for you by investing it. Kick out the desolater from your life and enjoy the peace that God has given you. **God has given you time of abundance so that we can plan for times of desolation; so make sure that you use that time wisely.**