

Living Fit
Make Your Life Count by Pursuing a Healthy You
Ronnie W. Floyd
Living Fit Financially Group Session

OPENING

Pray for God's presence and help as you begin today's study.

Prayer this prayer together. "Lord, I surrender all of me to all of You so that all of You will live in and through all of me." Daily, I pray, "Lord, I surrender all of my mind, my will, my emotions, my body, my spirit, my tongue, my attitude, my motives, my past, my present, my future, my dreams, and my goals to You."

Check in with your students about their Financial Fitness Assessment. Encourage them to complete it if they have not. Distribute to those who did not receive one.

ENGAGING OUR FOUNDATION VERSES

Our foundation verses for this study are Mark 12:29-31 and 3 John 1:2. Read the verses aloud as we begin each lesson.

Mark 12:29-31 NIV

The most important one," answered Jesus, "is this: 'Hear, O Israel: The Lord our God, the Lord is one. Love the Lord your God with all your heart and with all your soul and with all your mind and with all your strength.' The second is this: 'Love your neighbor as yourself.' There is no commandment greater than these.

3 John 1:2 NIV

Dear friend, I pray that you may enjoy good health and that all may go well with you, even as your soul is getting along well.

1. What gauges did you pay attention to this week?

2. Is there anything you'd like to share about what you noticed as you worked through the different Assessments?

3. What did you find challenging?

4. What did you find encouraging?

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EXPLORING THE FOCUS

Introducing Today's Study

Financial troubles create enormous pressure in life. These challenges drain you emotionally and completely distort your vision. Money is important and it is integrally connected to our wisdom, responsibility, generosity, and the legacy we will leave after we are gone. Jesus said, "Where your treasure is, there your heart will be also" (Matt. 6:21). Let's pay careful attention to our use of money.

Living Fit Financially

There is a major problem in America today that crosses all generations and ethnicities. God's wisdom and perspective on this problem are needed now more than ever before. This major problem is how people handle money.

How you choose to handle money will either ascend or sink your life. How financially fit are you? Financial challenges affect and are affected by all areas of life.

Your perspective determines how you handle money. We need God's perspective. Determine now, once and for all, from this day forward that you will Live Wisely, Live Responsibly, Live Generously and Live Indelibly.

Living Wisely (Psalm 119:105, Proverbs 22:7)

Dave Ramsey of Ramsey Solutions provides the following biblically based, common sense education and empowerment that give HOPE to everyone in every walk of life:

1. **Be on a budget:** Develop a budget on paper and on purpose before each month begins.
2. **Get out of debt:** The borrower is slave to the lender all the time.
3. **Save money:** Wise people save money.
4. **High quality relationships:** You become who you hang around, and that affects your money.
5. **Generosity:** Outrageous generosity is correlated with winning with money.

Living Responsibly (Psalm 24:1, Psalm 50:12, Haggai 2:8, Luke 16:2)

Regardless of where we find ourselves financially, we need to live responsibly. Whatever our level of assets, we need to manage and use them responsibly.

Living responsibly means that you are answerable. This means that you understand you will give an account to someone else for your life and the decisions you make. On the contrary, irresponsibility means that you believe you are not answerable for your actions.

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Three Important Convictions for Living Responsibly

1. God is the owner of everything.
2. You are a manager and temporary keeper of everything.
3. You are accountable to God.

Seven Suggestions That Will Help You Live Responsibly in Your Everyday Choices

1. Learn everything you can about what God says about money.
2. Develop a financial plan.
3. Continually adjust your attitude.
4. Live on cash, not credit cards.
5. Eliminate debt.
6. Avoid impulsive spending.
7. Refuse to practice impulsive spending.
8. Refuse get-rich-quick schemes.

Live Generously (2 Corinthians 8, Matthew 6:21, Deuteronomy 14:23)

Generosity is a lifestyle that gives fully and lives openhandedly. Money is necessary to operate in this world. How we choose to handle it and what we choose to do with it will demonstrate how financially fit we really are.

- Generosity is *not* determined by your wealth.
- Generosity is *not* determined by how much you give.
- Generosity is giving yourself to the Lord.
- Generosity is giving yourself to others.
- Generosity is giving money away.

Live Indelibly (Proverbs 13:22, Matthew 6:33, 1 Timothy 6:6,

People leave legacies. A legacy cannot be removed. It is a mark that cannot be erased. An indelible life cannot be removed or erased. This chapter calls upon you to live indelibly. According to the Merriam-Webster Dictionary, the word indelible describes something “that cannot be removed, washed away or erased. When you live wisely, responsibly, and generously relating to money, you have the capacity to live indelibly.

Four barriers to living a life that leaves a legacy:

1. An unprioritized life
2. An undisciplined life
3. A shackled life
4. A limited life

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Six Ways You Can Leave an Indelible Mark with Your Life

1. Unique godliness
2. Godly children
3. Inheritance to your grandchildren
4. Praying for others
5. Investing in the next generation
6. Leaving money upon your death

Next Week - *Living Fit Emotionally*

We are created as emotional beings. Your spiritual fitness, physical fitness, relational fitness, and financial fitness will affect your emotional fitness. God desires for you to live a complete and full life in every way. This is only possible when you are emotionally whole. You must realize that one part of your life is not disconnected from the other parts of your life. Emotional health requires a holistic approach.

As we continue our journey toward living fit, and in preparation for next weeks group on Living Fit Emotionally, complete the following on your own this week.

Reading the Word

During the week read and reflect on each scripture using the guide below to journal around each.

1. Sit silently and become aware of God's Presence and express your willingness to hear from Him.
2. Read the text slowly aloud, pausing between phrases without analyzing. Listen for words and phrases catch your attention.
3. Ask, "What part of my life needs to hear this?" If it's a story, ask, "Where am I in this story?"
4. Is there an invitation from God in this for me?
5. What is my honest response?

SCRIPTURES FOR THE WEEK

- Proverbs 16:17
- Ephesians 6:11
- 1 Thessalonians 5:16-18
- Ephesians 3:20-21
- John 10:10
- Romans 8:28
- 1 Corinthians 9:26

Check Your Emotional Gauges.