



Part 3: How To Break Free From the Money Traps Holding You Back

Big Idea

You live with margin so you can live on mission.

Key Scriptures

1 Timothy 6:6–10

Proverbs 21:5

Discussion Questions

- What's something you bought that seemed like a great deal at the time, but now makes you think “what was I thinking?”
- What's a subscription or membership you've discovered you were still paying for long after you stopped using it?
- The message said we all carry “stories” about money from childhood, like “you'll always have enough” or “you'll never have enough.” What's a money message you picked up growing up?
- What stood out to you most from the message this week?

Read 1 Timothy 6:6–7

- What stands out to you in these verses?
- Paul says godliness with contentment is “great wealth.” How would you describe what a genuinely rich life looks like, money aside?
- The message said contentment isn't found in having more, it's found in trusting God is enough. Where do you find that easy to believe, and where do you find it hard?

Read 1 Timothy 6:9–10


- Paul warns about the desire to be rich, not riches themselves. Why do you think he draws that distinction?
- The message suggested “often we don't want to be rich, we want to feel rich.” Does that ring true for you? Where do you notice that pull?
- Of the four money traps named (monthly payments and subscriptions, easy swipe and click, emergency becomes permanent, lifestyle creep), which one do you find easiest to fall into?

Read Proverbs 21:5

- The message said most people work hard but don't have a plan. What's your honest relationship with budgeting?
- The message called budgeting “managing the gap between your income and your ego.” What do you make of that idea?
- The message said your most important financial decisions are made at the kitchen table, not chasing the latest scheme online. What makes that conversation hard to actually sit down and have?
- Morgan Housel said “wealth is what you don't see,” the things not bought. How does that challenge the way you normally think about who is wealthy?
- If you're exploring faith and this is all new, what's your reaction to the idea that how you handle money is a spiritual matter?
- What's one thing you could do differently this week with your finances?

Challenge Question (For Takeaway):

This week, head to beyondchurch.com.au/sweetspot and actually get around to it. Take three steps: Sign up for the 15 day devotional, Start the generosity challenge, and Sit down at your kitchen table for one honest conversation about what's coming in and where it's going. A plan beats worry every time.

 If you're part of Beyond Church and ready to take a first step toward generosity, consider setting up a recurring gift at:

 <https://beyondchurch.com.au/give>