

## **YOUR MONEY COUNTS - DISCUSSION QUESTIONS**

### **Chapter 1: The Problem**

1. *If you were to go one day without spending money, what changes would you have to make?*
2. *How would that day be different than your normal day?*
3. *You can tell a lot about a person's priorities by looking at where they spend their money. How does the way you spend money reflect your priorities in life?*

### **Chapter 2: The Answer**

1. *In what ways can our possessions compete with God as our highest priority?*
2. *How does the way you spend money impact your spiritual life?*
3. *In what manner do your decisions about money honor God?*

### **Chapter 3: God's Part – The Foundation**

1. *If you completed the Deed to transfer ownership of all you have to the Lord, how did that impact you?*
2. *God will provide. He promises to fulfill all our needs. Take a look at what you possess — which possessions are needs and which are wants?*
3. *What in your life gives you a feeling of contentment? What makes you feel least content?*

### **Chapter 4: Our Part – Good and Faithful**

1. *How are you faithful in managing all the resources God gives to you?*
2. *Where is there room for improvement in how you manage the resources God's given you?*
3. *Describe how you take care of the things you own. Do you handle things differently if they're provided by your employer, borrowed, or rented?*

**Chapter 5: Debt – Act Your Own Wage**

1. *How has debt impacted you financially? Spiritually?*
2. *List 5 synonyms for the word “debt.”*
3. *How would you live your life differently if you were debt free?*

**Chapter 6: Getting Out of Debt – “D” Day**

1. *Which of the 10 steps for getting out of debt have you done? What is the next step you are willing to take?*
2. *Review the Snowball Debt Elimination calculator on <https://compasscatholic.org/calculators/> by entering your information and doing a “what if” scenario.*
3. *Calculate the amount you may be able to save by paying off debt and eliminating the interest payments.*

**Chapter 7: Counsel – A Triple Braided Cord**

1. *Do you seek counsel on a regular basis? If not, what keeps you from seeking counsel?*
2. *From whom do you seek advice when facing a financial challenge or making a large financial decision?*
3. *What can you do to make yourself worthy of offering advice and being a good counselor?*

**Chapter 8: Honesty - Absolutely**

1. *How can love of God and love of neighbor coexist with dishonest acts?*
2. *In what situations would “white lies” or other actions that may be only slightly dishonest be tolerable? Why or why not?*
3. *When is it acceptable to use your employer’s resources for personal reasons?*

## **Chapter 9: Giving – What is Your Attitude?**

1. *How does your generosity express your love of God and gratitude for all the blessings he has given to you?*
2. *How are you blessed when you give?*
3. *What would have to change in your life for you to become more generous?*

## **Chapter 10: Work – Who is Your Real Boss?**

1. *Colossians 3:23-24 says that whatever you do, work at it with all your heart, as though you are working for the Lord. How can your work bring you closer to God?*
2. *What do you believe is your God-given calling in life?*
3. *List 4 or 5 talents and abilities God has given you. How do you use those to serve him?*

## **Chapter 11: Investing – Steady Plodding**

1. *Do you have an emergency fund for those unplanned expenses? For example, if your car needed a costly, unplanned repair, how would you pay for that repair?*
2. *List 3 long-term goals and how you are saving to meet them.*
3. *What does retirement mean to you? How will you know when you are financially prepared to retire?*

## **Chapter 12: The One Guaranteed Investment**

1. *What areas of your faith life need improvement?*
2. *Describe what you do on a regular basis to develop a closer relationship with Jesus.*
3. *How can you integrate your faith into all parts of your life?*

## **Chapter 13: Children – The ABC's of Money**

1. *What are you doing to help your children embrace the truth that everything they have is a gift from God?*
2. *What lessons are your children learning from you about the value of money and how to give, save, and spend in ways pleasing to God?*
3. *What specific steps are you taking to help your children develop a good work ethic?*

**Chapter 14: Budget – Keep Abreast of the Facts**

1. *How do you manage your money and where does God fit into your financial plan?*
2. *How can you make keeping a budget or spending plan part of your daily or weekly routine?*
3. *If you are not actively using a budget, how do you know if your money is being spent on what is most important to you?*

**Chapter 15: Standard of Living – How Shall We Then Live?**

1. *What or who has the greatest influence on your spending decisions?*
2. *In what ways can spending decisions be spiritual decisions?*
3. *Describe some of the ways your possessions take up your time and money. What areas of your life do you need to simplify?*

**Chapter 16: Perspective – What’s Really Important**

1. *Consider Matthew 5:3, “Blessed are the poor in spirit.” What does it mean to be “poor in spirit?”*
2. *How do your possessions and wealth help or hinder your dependence on God?*
3. *How can you find the balance between how much money you have and how happy you are?*

**Chapter 17: Crisis – The Storms of Life**

1. *How would you handle your financial obligations if you lost your job or experienced a financial disaster?*
2. *Recall a crisis you experienced in the past. What was the one thing that helped you get through it?*
3. *Romans 8:28 reads, “All things work together for good.” How does this apply in your life?*

**Chapter 18: Summing it All Up**

1. *How can you balance spending, saving, and giving?*
2. *What is the one thing you want to change in your life after reading this book?*