

## MOTIVES OF THE HEART

Sabbath School Bible Studies

Five Questions for Life Change

Study Text: various (see below)

### Debt – A Daily Decision

#### Open

Spend a few minutes reviewing the research as reported in the Guardian October 2017.

- [More than 6 million Britons don't believe they will ever be debt free.](#)  
[The average person in the UK owes £8,000 – on top of any mortgage debt.](#)
- Almost a quarter of all Britons said they are struggling to make ends meet.
- 62% said they were often worried about their levels of personal debt.
- 2,000 adults were asked detailed questions about their personal finances. 10% of respondents had 'maxed out' on a credit card.
- Over a third said they could not see themselves ever being in a financial position to help younger family members.
- 4.1 million people are already in serious financial difficulty.  
[The ratings agency Standard & Poor's warned that the rapid rise in UK consumer to debt £200bn is unsustainable and should raise 'red flags' for the major lenders.](#)

Source: The Guardian October 24<sup>th</sup>, 2017

How do you react to this economic data? Do any of the above money issues worry you?

If reading this outside the UK, adapt this by trying to find economic data on personal finance for your country.

#### Dig

1. Psalms 37:1 (The Message)

*Wicked borrows and never returns;  
Righteous gives and gives.  
Generous gets it all in the end;  
Stingy is cut off at the pass.*

Unpack this Psalm line by line. How is it quite a proverb? What's your experience of how true it is?

2. Proverbs 21:5

find out what this proverb means by reading it in as many different translations as possible. What is it about the human heart that wants us to make a quick buck?

3. Read Matthew 6:33

Jesus spoke these words of scripture delivering a sermon on a mountainside, seeking to describe what the Kingdom of God is like. "Put God first," he says. What does this mean? What's the benefit?

**4.** Read Psalms 119:37 (ESV)

“Turn my eyes from looking at worthless things; and give me life in your ways.”

I see, I like, I want. Discuss what it’s like for you. How can I ‘turn my eyes’?

**Reflect**

Ancient words, ever true? The psalmist may not have had a credit card, but it seems the human heart hasn’t changed much since his time. Are you one of the statistics above? How is credit card debt like alcoholism?

Prayer matters:

- Friends who are drowning in debt and wisdom, how to best help.
- For the power of the Holy Spirit to help me, I see, I like, I wait.
- To be free of unstructured debt, to live a life of generosity.

To get the most out of this inductive Bible study:

Read the study text together (taken from the adult Sabbath School Lesson study).

Use question 1, as the icebreaker, an introduction to the discussion.

Use questions 2, 3, and 4, to dig as deep into scripture as your group wishes to go.

Question 5 is for reflection/application.

Surround the study with prayer.