



Our special guest speaker, Dave Ramsey, is an eight-time national bestselling author, personal finance expert and host of *The Ramsey Show*, heard by 23 million listeners every week. Since 1992, Dave has helped people take control of their money, build wealth, and enhance their lives. He also serves as CEO for his company, Ramsey Solutions. After battling his way out of bankruptcy and millions of dollars of debt, Dave set out to change the toxic money culture for good. Once he got started, it wasn't long before the crusade became a lot bigger—and better—than what Dave could do alone. He's built a team of America's top experts on money, business, and life, who are passionate about sharing Ramsey's message of HOPE to everyone in every walk of life.

## Discussion Questions:

- Dave shared Proverbs 23:7: “As a man thinketh in his heart, so is he.” In other words, you become what you think about. He invited us to be intentional with our thoughts, what we read, what we watch, and what we let settle in our spirits. How can this kind of intentionality benefit our lives, and help us to think and act more like Christ? What happens when we are not intentional with our thoughts?
- Dave quoted Earl Nightingale who said, “What you can conceive and believe, you can achieve.” Dave said there are obviously some limitations to that philosophy, but you must be able to **believe** it's possible and that you **can** achieve it before you'll be **willing** to take the sacrificial steps to do it. Share an example from your life of how the Lord has helped you conceive, believe, and achieve a goal.
- 1 Timothy 6:10 says, “The love of money is the root of all evil,” but Dave said many misinterpret this scripture—it's not the money itself that's evil, but the **love** of money. He said, “Money is like a brick. You can throw it through a window, or you can build a hospital.” What are some perceived dangers of worldly prosperity? Of poverty? Is it better to be rich, poor, or merely content in whatever state we find ourselves?
- Dave told us about a conversation with his friend, Condoleezza Rice, the first and only African American woman to have served as U.S. Secretary of State. Rice grew up in the segregated south during the middle of the civil rights riots and could have easily taken a victim's attitude. When Dave asked her about being a victim, she said, “Mom and Dad told us We didn't do victims. It doesn't matter where you came from, all that matters is where you're going.” When do you tend to learn the most about the Lord—when things are going well or when things are going poorly? Why do you think that is so?
- Dave said, “Cause and effect is biblical. It's called sowing and reaping. If you plant corn, don't be shocked that the corn grows. If you plant stupid, don't be shocked that desperate grows.” What can help you maintain the right perspective in circumstances (good and bad)? How can you display dependence on the Lord in times of pain and in times of prosperity?

## PRAYER

Thank you for the opportunity to be reminded that You are a God of generosity, abundance, mercy, and grace. Thank You for those who have walked before You in such a way that it pleased You to literally open the windows of Heaven and pour out blessings upon them. We pray for each one of us that we will have the courage and the willingness to take our faith beyond the walls and boundaries of the church into the marketplace, schools, campuses, and into the hospitals and courtrooms. Forgive us for when we have been embarrassed, timid, or distracted. Thank You for the courage and strength to have a new response and see a new outcome. In Jesus' name, amen.