

# BACK ON TRACK

## TALK IT OVER

### Back On Track With My Finances

Pastor Andy Wood

January 17-18, 2026

If you would like to watch the weekend message, visit [www.saddleback.com/watch](http://www.saddleback.com/watch).

Open your group in prayer and remember that this is only a guide. Feel free to discuss each of the provided questions or simply dive deeper into just one. Before you close with prayer, take a few minutes to look over the Three Essential Questions toward the end of the document.

### Scriptures Used

2 Corinthians 8:7 (NIV), Deuteronomy 14:23 (TLB), Malachi 3:10 (NLT), Luke 6:38 (NLT), Matthew 25:14–30 (NLT), Psalm 24:1–2 (NLT), 1 Chronicles 29:11–14 (NIV), 1 Timothy 6:19 (TLB), Proverbs 10:16 (ESV), Proverbs 21:5 (NLT), Proverbs 21:20 (ESV), Proverbs 11:28 (NLT)

### Questions:

1. 2 Corinthians 8:7 says we are to “excel in the grace of giving.” Why do you think giving is described as a *grace* rather than an obligation? What does excelling in giving reveal about our faith and trust in God?
2. Deuteronomy 14:23 teaches that the purpose of tithing is to put God first. How does money compete with God for first place in our hearts? What circumstances make this more difficult? How can consistent tithing help realign our priorities?
3. Malachi 3:10 invites us to test God by bringing the whole tithe into the storehouse. What does the storehouse represent? Why do you think this is the only place in Scripture where God invites us to test him? What fears or hesitations make this step difficult for many people?
4. Matthew 25:14–19 shows that God is the owner and we are the managers of his resources. How does viewing yourself as a *steward* rather than an *owner* change the way you think about earning, saving, spending, and giving?
5. 1 Timothy 6:19 says that generosity stores up “real treasure...for eternity.” What does it look like to treat giving as an eternal investment rather than an immediate, but temporary, loss? How does this perspective challenge the phrase, “You can’t take it with you”?

6. Proverbs 11:28 warns that trusting in riches leads to downfall, while trusting God leads to flourishing. Where are you most tempted to trust money for security, peace, or identity? What would trusting in God for those things look like instead?

## Three Essential Questions

The following questions are intended to be open-ended and encourage members to consider how they and what they, or the group, can do as a result of hearing the message.

1. **What did you hear?** *What point in this message was most impactful for you?*
2. **What do you think?** *How did this message challenge, change, or affirm your thinking?*
3. **What will you do?** *How will you or your group put into practice what you've learned today?*

## Small Group Action Steps

1. Consider taking the Group Health Assessment in your small group. This assessment will help you see how your small group is balancing the five purposes and will give you suggested next steps for each purpose. Click here to take the Group Health Assessment:

<https://saddleback.com/connect/smallgroups#spiritualCheckup>

2. Did you know that Saddleback produces many new small group studies each year? Visit <https://saddleback.com/studies> to check out Saddleback's ever-growing library of small group curricula.