

## Proverbs 21:20

### How's Your Breathing?

- \_\_\_\_\_ Breathing Easy
- \_\_\_\_\_ Short of Breath
- \_\_\_\_\_ Out of Breath
- \_\_\_\_\_ Breath Knocked Out of You

### Aerobic vs. Anaerobic

- Rely on wisdom vs. wealth
- Focus on contentment vs. consumption
- Make a choice vs. Take a chance

### The Bottom Line

- COMMON SENSE SHOUTS...  
...“ALL YOU NEED IS  
A LITTLE BIT MORE!”
- uncommon cents whispers...  
...“you already have  
more than you need.”

**This Week:** Discover the percentage you're living on.

Use the following questions this week to reflect on what it would mean to align yourself with the truths taught in Scripture. Each question is meant for both personal reflection and as a catalyst for discussion with your family, friends, or REALife Group.

1. What are some of the reasons that we find ourselves with financial breathing problems?
2. What are some of the early warning signs that we're headed for an anaerobic zone in our finances? What specific steps should someone take who is in this zone?
3. Read Proverbs 21:20. Try to come up with at least three of your own ways of contrasting wise vs. foolish decisions in the arena of financial choices.
4. How would you describe someone who is content? Read Philippians 4:10-13. What do you believe goes into learning to be content? Why is it worth learning?
5. What are some additional SHOUTS of common sense that are tempting for you personally?
6. What are some of the whispers of uncommon cents that you would like to adhere to more closely?
7. Just talking about money can be stressful. So, let's have some fun! Go to [www.globalrichlist.com](http://www.globalrichlist.com) and find out just how rich you are compared to the rest of the world. How do you feel now?

Memory Verse

<sup>20</sup> In the house of the wise are stores of choice food and oil,  
but a foolish man devours all he has.

