

BREAK THE CYCLE

Part 3: Break the Cycle of Family Financial Dysfunction

Weekend of June 6–7, 2026 | Josh Whelchel

SERMON SUMMARY

Every family passes down more than genes — they pass down money scripts: unconscious financial beliefs formed in childhood that quietly shape how we earn, spend, save, and give. Josh traced these inherited patterns to seven dysfunctional mindsets (the Keeper-Upper, Deserver, Hoarder, Gambler, Martyr, Controller, and Avoider) and grounded the antidote in Deuteronomy 6, where God calls each generation to live — and model — his financial wisdom. Breaking the cycle requires three intentional steps: expose the faulty script, replace it with God's truth, and model healthy money practices for those watching our lives.

ICEBREAKER

Josh opened with the idea of "*Parentamorphosis*" — the way we unconsciously mirror our parents' habits. What's one habit, phrase, or tendency you've caught yourself repeating from your parents or the home you grew up in? (It doesn't have to be financial so have some fun with this one!)

DISCUSSION QUESTIONS

Question 1

Josh described "*money scripts*" — unconscious financial beliefs typically absorbed before age ten. He grounded this in [Proverbs 13:22](#), noting that inheritance is about more than money — it includes mindsets and patterns. What financial beliefs did you absorb growing up (about spending, saving, debt, generosity)? Which of those beliefs have served you well, and which ones have you had to unlearn?

Question 2

Josh walked through seven dysfunctional financial mindsets — the Keeper-Upper (insecurity), Deserver (entitlement), Hoarder (fear/scarcity), Gambler (false security), Martyr (guilt), Controller (power), and Avoider (overwhelm). Which of these do you most relate to, either in yourself or in how you grew up? What do you think is at the root of that pattern for you?

Question 3

In [Deuteronomy 6:1–2](#), God connects obedience to financial (and other) commands with generational flourishing — "*so that you, your children, and their children after them may fear the Lord.*" Josh said that these commands are not God's attempt to control you, they are his attempt to help make sure that these things (i.e. money) do not control YOU. This passage describes the compounding effect of blessings that result from trusting in these commands. Where have you seen that compounding effect (for better or worse) play out across generations in your own family?

Question 4

Josh offered three steps to break the cycle: *Expose the Script*, *Replace the Story*, and *Model the Way*. He referenced [Ephesians 5:11](#) — bringing hidden things into the light — and [Deuteronomy 6:6–7](#) — keeping God's commands at the center and passing them on in the everyday rhythms of life. Which of those three steps feels most challenging for you personally, and why? Which one do you feel prompted to begin with?

Question 5

Josh shared the story of a single mom who uses a Monopoly-money budget exercise and a monthly family prayer and tithing moment to teach her kids how to handle money God's way. [Deuteronomy 6:7](#)

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calls us to teach these things *"again and again"* — not through lectures, but through everyday relational moments. Whether or not you have children, who in your life is watching how you handle money? What's one practical step you could take this week to model financial faithfulness for them?

PRAYER FOCUS

Close your group time in prayer, using these prompts as a guide:

- Pray for the courage to honestly name and expose the money scripts each of us has inherited — and for the humility to share them with people we trust.
- Ask God to renew our minds and replace financial fears, lies, or disordered motivations with the truth of his Word and the freedom that comes through trusting him.
- Pray specifically for families — parents, grandparents, and those who mentor others — that they would faithfully model generosity, wisdom, and dependence on God in the everyday moments of life.
- Thank God that our past does not determine our future — that in the power of Jesus, generational cycles of financial dysfunction can be broken and a new legacy of faithfulness can begin today.