

FULLY
DEVOTED

FACILITATOR



MONEY
MATTERS

MONEY MATTERS FACILITATOR TIPS

Money Matters was designed for gatherings of eight to 10 people. You may elect to host a larger group, but more group members will limit the opportunity for everyone to share.

As facilitators, watch the video before leading an experience for others. This will enable you to have a full understanding of the content before leading. It is also important because much of this series is facilitated by the video host.

Money Matters is divided into four sessions. As you lead your group through this training, go at whatever pace you feel is appropriate. You can do one session each time your group meets or lead two sessions at once. Don't feel like you have to lead this training in four separate sessions. It can be as short or long as you want.

Be prepared to share your own experiences. Whether you have been a good manager of your finances or made mistakes, sharing your experiences will help to better connect the group with the content. A bulk of the teaching will be facilitated on video; however, during the live portions of the experience, feel free to add to the content with your own experiences and observations.

This series consists of teaching that is facilitated on video. You can access the videos at: THIS WILL BE UPDATED ONCE DISTRIBUTION IS DECIDED UPON.

INTRODUCTION

WELCOME/ EXPECTATIONS/ OPENING PRAYER (5 MINUTES)

Welcome and introduction

End goal for Money Matters: Understand the importance of being a good manager of the finances God has blessed you with.

Inform your group about what to expect during the experience:

- Story-driven video illustrating the importance of financial stewardship
- Video facilitation from Nick Foulks
- Video teaching from Dave Ramsey and Craig Groeschel
- Group discussions

Pray that the group will be open for God to use this experience to impact and shape their lives and finances so they can be used for God's Kingdom and God's glory.

SESSION 1: FINANCIAL VISION

VIDEO: FINANCIAL STORY (3 MINUTES)

Play the short, dramatic video that will give a face and emotional connection to the importance of developing a financial vision.

Ask your group to open their participant guides as you enter into Session 1.

VIDEO FACILITATOR: TALK IT OVER SMALL GROUP DISCUSSION (8 MINUTES)

The video facilitator will lead the group through the questions and allow time to discuss.

Which character in the story do you identify with the most?

In what ways does our culture pressure us to love or pursue money?

If money was no object, what would you do with the rest of your life?

VIDEO: DAVE RAMSEY – THE BASICS OF BIBLICAL FINANCE (23 MINUTES)

Ask the group to follow along in their participant guides and fill in the blanks along with the video content. After the video, encourage everyone to discuss what they learned from Session 1.

The Basics

1. Get out of debt.

The rich rule over the poor, and the borrower is the slave of the lender. Proverbs 22:7 NRSV

2. Act your wage.

...a foolish man devours all he has. Proverbs 21:20 NIV84

3. Get on a budget.

For which of you, intending to build a tower, does not sit down first and count the cost, whether he has enough to finish it? Luke 14:20 KJV

4. Save and invest.

In the house of the wise are stores of choice food and oil... Proverbs 21:20 NIV84

5. Give.

Bring all the tithes into the storehouse, That there may be food in My house... Malachi 3:10 NKJV

VIDEO FACILITATOR: TALK IT OVER SMALL GROUP DISCUSSION (3 MINUTES)

The video facilitator will lead the group through the questions and allow time to discuss.

If someone was to look at your checkbook, what could they tell about you based on how you spend your money?

CREATE A FINANCIAL MISSION STATEMENT AND WRITE DOWN YOUR CORE VALUES (10 MINUTES)

Have each person in the group spend some time creating a rough version of their financial mission statement and core values. They can spend more time on this in prayer and discussion at home.

Encourage the group to follow up on the Next Steps section.

NEXT STEPS

Consider these next steps as you continue working on and refining your financial mission statement.

1. Read Proverbs 22:7. Have an honest conversation with God about your debts. Ask God to give you wisdom and vision in attempting to get out of debt. Pray for those you know who are struggling with debt.
2. Go to the appendix in the back of your participant guide on pages 11 and 12. Write down goals for the financial mission statement that you created in this session, and then begin to create an action plan. If you are still struggling with your mission statement, then take time this week to refine it until it is at a place you are happy with.
3. Go to www.lifechurch.tv/watch/life-money-hope/1, and watch all of week one of Dave Ramsey's series Life. Money. Hope.

SESSION 2: GETTING OUT OF DEBT

VIDEO: FINANCIAL STORY (3 MINUTES)

Play the short, dramatic video that will give a face and emotional connection to the process of getting out of debt.

Ask your group to open their participant guides as you enter into Session 2.

VIDEO FACILITATOR: TALK IT OVER SMALL GROUP DISCUSSION (8 MINUTES)

The video facilitator will lead the group through the questions and allow time to discuss.

What is the most “questionable” thing you have purchased on credit?

Has the debt in your life ever made you feel like you are being hunted?

VIDEO: DAVE RAMSEY – BREAKING THE BONDAGE OF DEBT (22 MINUTES)

Ask the group to follow along in their participant guide and fill-in-the-blanks along with the video content. After the video, encourage everyone to discuss what they learned from Session 2.

Breaking the Bondage of Debt

Bondage is broken with:

1. Gazelle intensity.
2. Debt snowball.

Steps out of debt:

1. You must save money.
2. Quit borrowing more money.
3. Prayer really works.
4. Sell something.
5. Take a part-time job.

VIDEO FACILITATOR: TALK IT OVER SMALL GROUP DISCUSSION (3 MINUTES)

The video facilitator will lead the group through the questions and allow time to discuss.

What are some specific areas of your financial life where you need to use gazelle-like intensity to get out of debt?

Encourage the group to follow up on the Next Steps section.

NEXT STEPS

Consider taking these next steps to begin the journey to become debt free.

1. Read Proverbs 6:5. Pray and ask God for gazelle-like intensity in dealing with your finances. Ask for His help in getting out of debt.
2. Go to the appendix, and fill out the debt snowball worksheet on pages 13 and 14. If you are married, do this with your spouse.
3. Go to the appendix, and fill out the budget worksheet on pages 15 and 16. If you are married, do this with your spouse.

SESSION 3: INVEST IN THE FUTURE

VIDEO: FINANCIAL STORY (3 MINUTES)

Play the short, dramatic video that will give a face and emotional connection to investing for the future.

Ask your group to open their participant guides as you enter into Session 3.

VIDEO FACILITATOR: TALK IT OVER SMALL GROUP DISCUSSION (8 MINUTES)

The video facilitator will lead the group through the questions and allow time to discuss.

What is your life's dream? How seriously are you planning toward its fulfillment?

What are some of the dangers of not planning for the future?

VIDEO: CRAIG GROESCHEL – THE BUCK STARTS HERE (20 MINUTES)

Ask the group to follow along in their participant guides and fill in the blanks along with the video content. After the video, encourage everyone to discuss what they learned from Session 3.

Prioritize Your Wealth

1. Prioritize your dollars:
 - Tithe 10% percent to God.
 - Minimal living expenses.
 - Build the “Oh No” fund.
 - Pay off all debt.
 - Build wealth.
2. Biblical rules of investing:
 - Don't try to get rich quick.
 - Don't put all your eggs in one basket.
 - Don't invest in things you don't understand.

Two Ways To Make Money

- People making money.
... If a man will not work, he shall not eat. 2 Thessalonians 3:10 NIV
- Money making money.

The man who had received the five talents went at once and put his money to work and gained give more.

Matthew 25:16 NIV84

(\$5) Five dollars a day invested at 12 %percent over time:

5 years	\$12,250
10 years	\$34,505
20 years	\$148,388
30 years	\$524,244
40 years	\$1,764,716
50 years	\$5,858,750

- Money + Time + Consistency = Wealth.

... he who gathers money little by little makes it grow. Proverbs 13:11 NIV84

VIDEO FACILITATOR: TALK IT OVER SMALL GROUP DISCUSSION (3 MINUTES)

The video facilitator will lead the group through the questions and allow time to discuss.

How can we avoid these two extremes: doing nothing to plan for the future or basing our security solely on how much wealth we have accumulated? How can you keep stay motivated while building wealth free from fear and the love of money?

Encourage the group to follow up on the Next Steps section.

NEXT STEPS

Consider taking these next steps to help you invest in the future

1. Go to the appendix on pages 17 through 19, and complete the savings worksheets. Work on those worksheets that apply to your current financial situation or best fits your financial goals. Develop a short-term and long-term savings plan. Write out the steps needed to reach your goals. Prayerfully commit your plans to the Lord.
2. Become more knowledgeable about wise investing through Dave Ramsey's website at www.daveramsey.com/etc/investmentcenter, or read his book *The Total Money Makeover*.

SESSION 4: GIVING

VIDEO: FINANCIAL STORY (3 MINUTES)

Play the short, dramatic video that will give a face and emotional connection to making the decision to tithe and give to others in need.

Ask your group to open their participant guides as you enter into Session 4.

VIDEO FACILITATOR: TALK IT OVER SMALL GROUP DISCUSSION (8 MINUTES)

The video facilitator will lead the group through the questions and allow time to discuss.

What do you think it means to be generous?

Discuss a time when you were able to meet another person's financial need. Did that act of giving change you?

What are your thoughts about tithing?

VIDEO: DAVE RAMSEY – GIVING (22 MINUTES)

Ask the group to follow along in their participant guides and fill in the blanks along with the video content. After the video, encourage everyone to discuss what they learned from Session 4.

A steward is a manager.

The earth is the Lord's, and the fulness thereof. Psalm 24:1 KJV

The tithe is 10 percent of your income to your local church.

"When you have finished paying all the tithe of your increase ..." Deuteronomy 26:12 NASB

Ultimately, to be Christlike, you must be a giver.

So God created man in His own image... Genesis 1:27 NIV84

- Giving is a reminder of stewardship.

The earth is the Lord's, and the fulness thereof. Psalm 24:1 KJV

- Giving is praise and worship.

God loves a cheerful giver. 2 Corinthians 2:9 NIV84

- Giving is spiritual warfare.

I will rebuke the devourer for your sakes, so that he will not destroy the fruit of your ground. Malachi 3:8 ESV

Ultimately, to be Christlike, you must be a giver!

VIDEO FACILITATOR: TALK IT OVER SMALL GROUP DISCUSSION (3 MINUTES)

The video facilitator will lead the group through the questions and allow time to discuss.

Giving is a reminder that we are to be good managers of what God has blessed us with. What do you think happens when we start acting like “owners” instead of “managers” when it comes to our finances?

Have you ever given reluctantly or out of guilt? Why isn't God interested in this kind of giving? What is the connection between our hearts and our giving?

Giving is a powerful weapon when it comes to spiritual warfare. Describe a time when you saw giving illuminate a place of spiritual darkness.

Encourage the group to follow up on the Next Steps section.

NEXT STEPS

Consider taking these next steps to help you develop a heart of giving

1. Ask God to continue His work in your heart to make you look more and more like Him. Ask Him to guide your management of His resources so you can be the radical and extravagant giver He designed you to be.
2. Give something away this week. Set a certain amount of money aside to someone else. The amount can be anything from \$1 to \$100 or more. Take the money and pray about it. Ask God to show you who He wants you to give the money to.
3. Consistently tithe for three months. In Malachi 3:10 (NIV84), God says, “‘Bring the whole tithe into the storehouse, that there may be food in my house. Test me in this,’ says the Lord Almighty, ‘and see if I will not throw open the floodgates of heaven and pour out so much blessing that you will not have room enough for it.’” This is the only time where God asks us to test Him. During that time, ask God to help you be very aware of how He uses your giving to change your heart and relationship with Him. You can take the Three Month Tithe Challenge at LifeChurch.tv. To find out more about it, go to www.lifechurch.tv/giving/challenge.