

Implementing Your Year-Round Stewardship Ministry

NAVPRESS

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Why Implement a Year-Round Stewardship Ministry?

The financial and emotional results of poor money management are well known — debt, anxiety, guilt, shame, broken relationships — the list could go on and on. Often overlooked are the spiritual ramifications. There has been a historic feud between God and money and, for many people, money has become the chief rival god. This reality places a Biblically based stewardship ministry at the forefront of spiritual warfare.

Money is a powerful thing and it can be a spiritual ally or a spiritual enemy. As an ally, money enables us to carry out God's work in the world and provide comfort and joy for others and ourselves. As an enemy, it creates barriers that inhibit God's work and cause us to falter on the path to spiritual growth and transformation.

Money can be a spiritual ally or a spiritual enemy. As a result, our relationship to money and stuff is very important.

The Bible is clear that our relationship to money and stuff is very important. As Jesus taught, an improper relationship to money can:

- Keep us from serving God - We can only serve one master (Matthew 6:24).
- Steal our hearts from God - Where our treasure is our hearts will be (Matthew 6:21).
- Choke out the Word of God in our lives and make it unfruitful. The weeds and the vines that choked out the good growth in the parable of the sower were the "deceitfulness of riches" (Matthew 13:22).

Additionally, Paul pointed out that the love of money is a root of all kinds of evil (1 Tim. 6:10).

These four verses are the tip of the over 2,300-verse iceberg of Scripture's teaching about money. This should convince us of the vital importance of stewardship for every church and every believer. Our relationship to our money and stuff has an incredible impact on our relationship to God. **For the church to be silent on the topic is to yield the day to the competing claims of materialism as the way to happiness and security.**

The Benefits of a Year-Round Stewardship Ministry

Here are some of the things God can do in the local church through a year-round stewardship ministry:

- ✓ Remove money as a major stumbling-block to spiritual growth and transformation
- ✓ Free believers from the crush of consumer debt
- ✓ Change lives through creating an understanding of what it means to be a trustee – rather than an owner – of resources
- ✓ Strengthen marriages by removing money as a contentious issue in family life and decisions.
- ✓ Grow the church's ability to fulfill its vision and mission as members are freed up to give with glad and generous hearts.

Stewardship ministry is not about getting well-off members to give more to the church; nor is it a ministry only for those who are struggling financially. Stewardship is about helping

A stewardship ministry also provides a meaningful way to reach out beyond the walls of your church into the community. Money issues are present in almost everyone's life. Seeker sensitive teaching and training that assists with those issues can be a very effective outreach ministry. At the same time, failure by the church to speak to those issues is an act of self-marginalization for both those within and outside the church.

Why year-round?

Our culture constantly bombards believers with messages of materialism and greed, encouraging short-term thinking and instant gratification. A year-round stewardship ministry combats this through:

- ✓ A consistent Scriptural message that provides an alternative to the materialistic pull of the culture
- ✓ Targeted training for different segments of your congregation, to keep the stewardship message fresh and relevant, and to enable your people to go beyond basic budgeting.

A Road Map to Implementation

This *Implementation Guide* is a road map that will guide you to the successful launch and ongoing administration of a thriving stewardship ministry. As with any map, there are alternate routes you can take, and you may choose to adapt the route to your unique circumstances. However, the most effective ministries typically travel through the following phases:

Phase 1: Commitment

- Obtain preliminary support from senior church leadership
- Identify and commission a ministry champion

Phase 2: Development

- Recruit a ministry administrator and set up the ministry "office"
- Recruit and train course facilitators and budget coaches

Phase 3: Launch

- Promote and teach the first *Freed-Up Financial Living* course
- Promote and begin providing coaching services

Phase 4: Expansion

- Recruit and train additional team members and coaches
- Launch additional courses

It's been said you never get a second chance to make a good first impression. The same could be said of launching a new ministry. To effectively launch a stewardship ministry, lay a firm foundation by beginning with the steps in Phase 1 and then following the steps in subsequent phases until all have been completed.

The pages that follow provide an overview of all four phases, including the purpose, steps, and importance of each phase as well as detailed descriptions of each step within that phase. Some FAQs concerning implementation appear in the Appendix.

Phase 1: Commitment

- Obtain preliminary support from senior church leadership
- Identify and commission a ministry champion
- Develop the ministry proposal
- Secure final approval from senior church leadership

The purpose of this phase is to establish the foundation of your ministry by securing the support of church leadership and determining who will lead the ministry. While Freed-Up resources are designed to be easy to implement, it is important not to race ahead with course offerings before building a solid ministry foundation. Winning the full support of church leadership, choosing the right ministry leader and having a ministry plan are essential to the successful launch of a sustainable stewardship ministry.

Step 1: Obtain preliminary support from senior church leadership

The best way to secure the support of your church leadership may depend on the size and structure of your church. In a smaller church, you may meet with the senior pastor and a few key lay leaders. In a large church you may need to meet first with an executive or associate pastor. Find out who has the decision-making authority on new ministries and whether there is a formal process for reviewing and approving new ministries.

The purpose of this initial meeting is to share the benefits of a year-round stewardship ministry, to identify whom it serves, and to secure approval and support in taking next steps to establish the ministry. At this meeting identify whom you will interact with between this meeting and a future meeting at which you will seek senior leadership's formal approval.

Step 2: Identify and commission a Ministry Champion

What is a Ministry Champion?

The Ministry Champion has a passion to help people develop God-honoring perspectives and practices with regard to money, and feels led to initiate and lead a ministry to this end.

Why is a Ministry Champion Necessary?

Implementing and leading a stewardship ministry involves more than just facilitating a course. It requires vision casting, team building, and an unwavering belief in the importance of helping people manage money according to Biblical principles...a belief that flows out of recognition of both the practical, day-to-day importance and the spiritual importance of one's relationship to money and stuff.

What Gifts and Skills Does the Ministry Champion Need?

In addition to having a passion for Biblical money management, the primary spiritual gift required of the ministry champion is leadership — the ability to form, direct, and build team unity. A gifted ministry champion has the skills to articulate the vision to church leadership and the

THE MINISTRY CHAMPION

- ❖ *Feels led to initiate and lead a stewardship ministry*
- ❖ *Has passion for Biblical money management*
- ❖ *Has the gift of leadership and can articulate vision*

congregation, to overcome obstacles, and to champion the cause of year-round financial stewardship ministry.

It would also be helpful to have the gift of administration — the ability to plan, arrange, prioritize, and implement. However, it may be possible for another team member to perform the important administrative work of the ministry.

How is the Ministry Champion Identified?

Since you're reading this *Implementation Guide*, there's a good chance that you are the Ministry Champion. But it's also possible that while you strongly desire to see a stewardship ministry operating in your church, you do not envision leading the ministry yourself. In that case, the first step is to pray and seek the guidance of the Holy Spirit. Prayer is essential in finding the person who has the right gifts and passion, and feels called to lead the ministry. In many cases, it will be someone who has a reputation for generosity and handling their finances wisely.

Cautions

It takes a good deal of time and energy to successfully launch and lead a new ministry. Since we are discussing a year-round, multi-faceted ministry, we recommend that this endeavor be the ministry champion's only area of ministry.

If the ministry champion is a financial services professional, it must be recognized that they are not permitted to solicit for new clients or benefit financially in any way through their involvement in the ministry. This is necessary to ensure the ministry's integrity.

If leadership seems hesitant regarding moving ahead with a financial stewardship ministry, take time to determine the reasons for their hesitancy and to identify the issues that need to be addressed. Be sensitive but firm in making the Biblical case for addressing the topic of money. You have a lot of scripture on your side!

What is the commissioning and why is it important?

Commissioning means being set apart for ministry and being recognized in an official public way, usually as part of a weekend service. This gives the ministry champion the official blessing of senior leadership, begins to build awareness of the ministry among members of the congregation, and empowers the ministry champion to take the next step in launching the ministry.

Step 3: Develop the Ministry Proposal

The Ministry Proposal consists of a vision statement and a strategic plan for your ministry. It describes how the ministry fits within the context of your unique church and outlines the key steps for successfully launching and operating your ministry. There's an example of a ministry proposal in the

THE MINISTRY PROPOSAL:

- ❖ *Relates the vision of the stewardship ministry to the vision of the church.*
- ❖ *Shows how the ministry will help*

Appendix of this *Implementation Guide*.

If you are in a larger church, show a draft of your ministry proposal to your main contact on the leadership team and invite his or her guidance before your next meeting with the full senior leadership team.

A well-prepared proposal is a necessary step in establishing credibility with and securing the support of senior church leadership...and in ensuring clarity regarding the support needed from them.

Step 4: Secure final approval from senior church leadership

Once the ministry proposal is completed, arrange for a meeting with the full leadership team. Distribute the ministry proposal and walk through each section.

Listen to any concerns with the proposal so you can address them effectively. There is a list of Frequently Asked Questions in the Appendix, which may help you respond to questions raised in this meeting. Review these questions and their recommended answers prior to the meeting. Agree to refine the proposal as needed, but seek formal approval to move ahead with the ministry with the understanding that you will make any necessary changes to the proposal and return it to the leadership team promptly (within a week, if possible).

Arrange to have your leadership team contact recommend a formal commissioning of the ministry and of the ministry champion.

Phase 2: Development

- Recruit a ministry administrator and set up the ministry "office"

The purpose of the development phase is to establish your ministry team and prepare members for the launch of the ministry. The course facilitators and coaches will be on the front lines of implementing the ministry vision. It is critical that these individuals are thoroughly trained in their roles, feel comfortable in them, and have the support they need.

Step 1: Recruit an Administrator and set up the ministry office

What is the role of administrator?

The administrator coordinates the administrative functions of the ministry. He or she is responsible for the forms, files, and coaching procedures. The administrator pairs coaches with clients and assists with registration for ministry events.

What needs to be accomplished to set up the “office”?

Secure the space necessary for files and materials. This may be a lockable file cabinet in the church office or in the home of the church administrator. Remember, much of the information the ministry will handle is very confidential and ensuring it will stay that way is central to the ministry’s credibility.

Establish a procedure for prospective coaching clients to get in touch with the ministry. Include how clients will be matched with coaches and how client progress will be tracked. Sample forms and procedures are in the Appendix.

Step 2: Recruit and train course facilitators and budget coaches

FACILITATORS

Why are facilitators important?

A core element of the ministry is course offerings which present Biblical financial principles, contrast them with the messages of our culture, and present practical ways to live them out. A facilitator sets the stage for the course offering, facilitates the course and provides a “personal touch” in guiding the participants through the course.

How are facilitators selected?

A facilitator must have a passion for stewardship ministry and spiritual maturity. Ideally, the facilitator would also have the gift of teaching. While they won’t actually need to “teach” a course, they will need to be comfortable communicating in front of an audience. Their role will call for greeting course participants, providing directions, and facilitating various exercises throughout a course.

COACHES

Why are budget coaches important?

Coaching is a key component of the overall ministry strategy. The courses teach (the “what” and the “why”) and train (the “how to”). For some, that is all that’s necessary. But others find the need for ongoing encouragement and support as they attempt to change the habits of a lifetime in the midst of the ever-present “pull of the culture.” Trained budget coaches provide that support.

In addition, the impact of the course offerings will be significantly enhanced if a cadre of trained coaches is on hand to assist participants during the course and to provide follow-up to those requesting it.

How are coaches selected?

Coach selection should be done very carefully. Coaches are entrusted with an individual or family in a very sensitive and spiritually significant area of life. Coaches should be members of the church, mature in their faith journey, and living in accordance with the Biblical financial principles upon which the ministry is founded. It is not a volunteer responsibility to be entered into lightly or to be given to a spiritually immature person. The recommended process for coach selection follows:

- **Application.** Prospective coaches are given an application form and information outlining the qualifications and responsibilities. See the Appendix for a sample Volunteer Application form.
- **Interview.** The ministry champion conducts an in-depth interview with each candidate. Topics explored include:
 - the candidate's faith journey
 - the candidate's calling to the ministry
 - how the candidate is handling finances

Note: If the applicant is a financial services professional it is made very clear that they may not solicit business from anyone they serve in the ministry. This stipulation protects the ministry from criticism in this area.

How is training conducted?

Once you have your team in place, go through ***Freed-Up Financial Living*** together, with the ministry champion serving as facilitator. This will give all team members a feel for the core Freed-Up teaching, will begin to train facilitators, and will equip coaches to help during the church-wide offering of this course.

In addition, coaches will need to complete a ***Freed-Up Coaches Training*** workshop. The workshop is an eight-hour course that covers Biblical financial principles, the coaching process, and listening skills. Coaches are given the opportunity to role play coaching meetings before encountering an actual client.

While the coaches resource gives you everything you need to train your coaches, periodic trainer training will be offered by Good \$ense Movement. Check the website (<http://goodsensemovement.org/coaches/>) for training dates. Additional Coaches Training Participant Guides can also be ordered on the site.

Step 3: Establish a team meeting schedule and core agenda

Why are ministry team meetings important?

Meeting with your ministry team once a month will:

- help build relationships among team members
- allow for ongoing training
- enable team members to help each other with key questions or issues
- keep everyone informed about upcoming events.

Team meetings can also be used to review evaluations from church-wide course offerings and coaching clients. Learn from the feedback, implement appropriate changes, and celebrate your successes.

What do ministry team meetings look like?

A typical meeting might begin with a brief time for each person to “log in” regarding how they are doing personally and to report on one or two things going on in their life in general. Other elements of the meeting might include:

- Update on key events and information
- Review of responsibilities for upcoming events
- Training time (reviewing and discussing a book or video; study of stewardship scriptures, etc.)
- Time for coaches to seek input related to challenges they may be facing with specific clients (be careful to guard confidentiality!)
- Closing prayer time

Phase 3: Launch

- Promote the ministry and the first ***Freed-Up Financial Living*** course
- Teach the first ***Freed-Up Financial Living*** course
- Promote and begin providing coaching services
- Evaluate, celebrate, and improve

The purpose of the launch phase is to go public with the first offerings of the ministry. It is the fulfillment of the tremendous efforts of your team to date. It’s easy to feel that you are not ready to launch, that you need more time for training and preparation. Be encouraged that following the previous steps will give you the preparation you need. Trust that God will guide your steps and be motivated by the fact that many people are in dire need of what you are now in a position to provide.

Step 1: Promote the ministry and the first ***Freed-Up Financial Living*** course

When should we introduce the ministry?

An ideal time to begin this communication is in early January, with the ***Freed-Up Financial Living*** course being offered in late January or early February. The full impact of Christmas spending has hit and New Year’s resolutions (almost 50% of which have to do with money, reports one *USA Today* survey) still have some validity.

A second good opportunity is mid-to-late April, just after tax time. A third opportune time is early fall, as vacation bills and school expenses have created heightened awareness of family finances. Ideally the course would be presented at least twice per year. A proposed annual calendar of events utilizing the Freed-Up resources is in the Appendix.

How should we introduce the ministry?

A significant aid to establishing the ministry and its vision, and to the success of the initial **Freed-Up Financial Living** course, is a well-timed series of weekend messages on what the Bible says about money and our relationship to it. This will demonstrate that the vision has been embraced by the pastoral staff and can be a lead-in for the course.

These messages should not focus on giving and should not be traditional stewardship messages simply presented at a different time of the year. It is very important that the stewardship ministry not be interpreted as simply a program aimed at getting people to give more to the church.

It's very important that the stewardship ministry not be seen as a way to get people to give more to the church.

Promotion of the course should also stress that it is a foundational course, not just for those in financial difficulty, but for everyone who wishes to understand more deeply and apply more effectively what the Bible says about money management. Our experience is that everyone, from the person who has never budgeted to the astute financial planner, will have much to learn.

With or without the aid of a Sunday message about money, use several vehicles to promote **Freed-Up Financial Living**. These could include announcements in weekly bulletins, the church newsletter, and church website. You may also wish to distribute a brochure describing the course. You can find promotional material samples on the "Keys to Starting a Financial Stewardship Ministry" page in the Ministry Support section of the Good \$ense website (<http://goodsensemovement.org/keys-to-starting-a-financial-stewardship-ministry/>).

Don't hesitate to be creative when promoting the course. In addition to printed materials, consider the use of drama in a worship service. The topic of budgeting often lends itself to humor. If used appropriately, humor can be very effective in lowering defenses and helping people to feel more at ease. Personal testimonies are also very effective. After holding your first course, there will be people whose lives and hearts are changed. Ask them if they would be willing to share their stories with the congregation prior to the next course offering. Personal testimonies are always very powerful promotional tools.

A Sunday message about stewardship is a great introduction for the ministry. Consider a humorous drama, personal testimonies and printed materials as additional promotions.

Freed-Up coaching services also need to be publicized. Inform the congregation that trained coaches are available for free, Biblically based, in-depth, confidential meetings with individuals and families.

Step 2: Teach the first *Freed-Up Financial Living* course

Freed-Up Financial Living is the core Good \$ense curriculum. It is applicable to households across all economic levels and situations. It provides a highly visible, church-wide event to draw attention to the launch of the ministry and serves as a logical entry point for people to receive ongoing coaching. In addition, it can serve as an excellent opportunity to invite those outside the church to an event that is highly relevant to their lives.

OPTIONS FOR PRESENTING <i>FREED-UP FINANCIAL LIVING</i>	
One-day event	Typically on a Saturday with lunch included
Two-day event	Sessions 1-2 on a Friday evening and 3-6 the following Saturday
Adult Bible Study	Over several weeks, on a weeknight or on Sundays around the church service


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graph LR
    A[Preparation  
• Get] --> B[Registration  
• Open]
    B --> C[Pre-work  
• Pre-]
    C --> D[Arrival  
• Welco]
    D --> E[Coaches  
• Have]
  
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See the *Freed-Up Financial Living* course checklist in the Appendix for further ideas.

Step 3: Promote and begin to offer coaching services

For some participants in ***Freed-Up Financial Living***, the course itself will provide enough Biblical instruction and practical tools to empower them to take the next steps in their stewardship journey. Others, however, will find that they need additional assistance to develop a balanced Spending Plan and a Debt Reduction Plan. These participants may benefit from one-on-one budget coaching. For participants interested in budget coaching, provide the phone number and/or e-mail address of the ministry office and invite them to contact the office. Be sure to have Client Profiles available at the course for anyone interested in coaching to take with them and fill out in preparation for their first coaching appointment.

If you are prepared to offer additional courses at this time, the conclusion of a ***Freed-Up Financial Living*** course is an ideal time to promote your next class offering. You can mention all the courses that will be offered throughout the coming year (Raising Financially Freed-Up Kids, Freed-Up in Later Life, etc.) and specifically promote the one coming up. Otherwise, you can promote these courses during the Expansion phase using the contact information the participants provided at sign-in.

Step 4: Evaluate, celebrate, and improve

Evaluate

- Evaluate the course
 - Have participants complete an evaluation form (a sample is included in the appendix)
 - Gather opinions and ideas of facilitators, coaches, and other team members.
 - Gather testimonials from participants who benefitted from the course
- Evaluate your coaching:

Celebrate

- Look how far your ministry has come!
- Pause, pray, and thank God for the blessings he has brought to the ministry
- Recognize and thank senior church leadership and team members for the importance of what they've done.
- Consider holding a celebration for team members

Improve

- Develop action plans to respond to areas that need improvement, based on your evaluation
- Consider: additional training for coaches or facilitators; other avenues of publicity for the ministry; additional ministry positions

Phase 4: Expansion

- Recruit and train additional team members and coaches

The purpose of this phase is to grow the stewardship ministry into an ongoing, year-round integrated ministry. In this phase, seek to expand both the coaching and teaching arms of the ministry. Look to establish ministry partnerships throughout the church. These will allow you to tailor stewardship teaching to the goals of the other ministries while furthering the church-wide understanding of the Biblical financial principles on which stewardship ministry is based.

Money and our relationship to it is a huge part of life and of our spiritual well-being and growth. Consequently, the stewardship ministry leadership should consistently look for appropriate ways in which the ministry can more fully serve the church at large. Specially adapted teaching and training opportunities for specific segments of the congregation can be an effective way to serve the church.

Step 1: Recruit and Train Additional Team Members and Coaches

Why is this important?

Once the ministry becomes public, additional courses are held, and word spreads concerning the availability of coaching, more coaches may be needed to meet the demand.

Your team may benefit from more trained course facilitators as well. This could enable you to take courses to specific ministries. For example, someone involved in a 20-somethings ministry could become trained as a facilitator and then offer the course specifically for those involved in that ministry.

How?

One way to expand your coaching services is through small group coaching. Potential new team members should go through the selection and training process described earlier.

Step 2: Expand Course Offerings

Why is this important?

The ***Freed-Up Financial Living*** Course has produced life-changing results in thousands of lives over the years. Many individuals have found it helpful to repeat the course for a review of concepts, new insights, and fresh encouragement.

Additionally, many individuals will benefit from more in-depth teaching and application related to specific financial topics, such as getting out of debt, passing on stewardship principles to children, and planning for later life. Offering additional courses enables your stewardship ministry to help people take their stewardship to the next level.

How?

- Set up dates for the next ***Freed-Up Financial Living*** course before the first course is held. Depending on demand, consider offering the course at least twice a year.
- Review the evaluations of the first workshop and implement suggestions as appropriate.
- Schedule another of the Freed-Up courses and announce it at the end of the ***Freed-Up Financial Living*** course. See the proposed annual calendar for Freed-Up courses in the Appendix.

Step 3: Seek Opportunities to Partner with Other Church Ministries

Why is this important?

Our relationship to money impacts most — if not all — parts of our lives. Thus, the core teachings of the stewardship ministry have relevance to many ministries throughout the church. Additionally, tailoring stewardship teaching in the context of a specific ministry may help to present the teaching in a more relevant way for some.

How?

Be alert for opportunities to offer courses for specific ministries or integrate elements of the courses into the programs of other ministries. For example:

- **Marriage Ministry:** Since conflict over money is said to be at the root of as much as 70% of marital discord, consider requiring couples headed toward marriage to complete ***Freed-Up Financial Living***.
- **Benevolence Ministry:** In an effort to “not just give the person a fish but teach them to fish,” consider requiring that anyone seeking benevolence assistance from your church ministry either meet with a Good \$ense coach or complete ***Freed-Up Financial Living***.
- **Parents Ministry:** ***Raising Financially Freed-Up Kids*** is a course that speaks to a desire of every parent and grandparent.
- **Leadership training:** Train leaders of other ministries to be Good \$ense facilitators so that ***Freed-Up Financial Living*** and other courses could be delivered during regularly scheduled meeting times for those ministries by facilitators familiar with their audiences.
- **Membership:** Since supporting God’s work through the church is an expectation of members, consider incorporating part or all of the ***Freed-Up Financial Living*** course into the membership process.

Stewardship cuts across many ministry areas. Consider meeting with leaders of the various ministries in your church and brainstorming how their ministries might benefit from stewardship training.

A final word to the Good \$ense Ministry Champion:

Congratulations! You now have everything in place for a fully integrated year-round stewardship ministry. Only God knows how the ministry will be used in the days and years ahead. Can you imagine...

- How many people's lives will be spiritually deepened because their relationship to money now follows Biblical guidelines?
- How many marriages will be restored and strengthened because conflict over money has been eliminated?
- How much anxiety and stress will be relieved as consumer debt is paid off?
- How many young people will start out life incorporating Biblical wisdom into their monetary decisions?
- How many additional resources will be made available to God's work in the world?
- How many persons will be brought to Christ because the church reached out to them in an incredibly relevant area of their lives?

Only God knows for certain the answers to those questions, but you can dream. Do so! Allow the vision of what could be to sustain, motivate, and energize you in your ministry leadership role.

Sincerely in God's name and power,

Sid Yeomans
President
Good \$ense Movement

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The Biblical Foundation of the Good \$ense Movement

The Good \$ense Movement is founded upon a set of Biblical financial principles that express the movement's understanding about how the Bible tells us to manage our money.

The overarching principle is the cultivation of a steward's mindset. By that, we mean the mindset of one who manages resources rather than owns them. A modern analogy to a steward would be a trustee. If you were incapacitated, and someone was made the trustee of your estate, that person would have no rights to those assets that belonged to you; they would have only the responsibility to manage them in the way that was in your best interest.

In a similar fashion, the Bible makes clear that in the eternal perspective, we own nothing; God has entrusted us with resources that ultimately belong to him. Consequently, we are to use them in ways that honor and please him.

The concept of stewardship/trusteeship versus ownership is at the heart of everything the Bible has to say about money and our proper relationship to it.

The remaining Biblical financial principles center around the five financial areas of our lives: earning, giving, saving, debt, and spending. These areas represent the usual way in which we get money (earning) and the four things we can do with it once we have it—we can give it away, save it, pay debt with it, or spend it.

The Bible gives many clear directions on each of these topics. We are to be diligent earners, generous givers, wise savers, cautious debtors, and prudent spenders. The Biblical basis for these statements appears on the following pages.

BIBLICAL FINANCIAL PRINCIPLES

FOUNDATION OF THE GOOD \$ENSE MINISTRY

Cultivate a steward's mindset.

God created everything.

In the beginning there was nothing, and God created (Genesis 1:1).

God owns everything.

"The silver is mine and the gold is mine," declares the LORD Almighty" (Haggai 2:8). "Every animal of the forest is mine, and the cattle on a thousand hills" (Psalm 50:10). "The earth is the LORD's, and everything in it, the world, and all who live in it" (Psalm 24:1).

Flowing out of the fact that God created and owns everything is the logical conclusion that whatever we possess is not really ours, but belongs to God; we are simply entrusted with our possessions.

Therefore, we are trustees, not owners. Although 1 Corinthians 4 (quoted below) does not directly refer to material possessions, its counsel is applicable to this aspect of life as well.

We are trustees.

"A person who is put in charge as a manager must be faithful" (1 Corinthians 4:2, NLT).

We can't serve two masters.

"No one can serve two masters. For you will hate one and love the other; you will be devoted to one and despise the other. You cannot serve both God and money" (Matthew 6:24, NLT).

Use resources wisely.

"His master replied, 'Well done, good and faithful servant! You have been faithful with a few things; I will put you in charge of many things. Come and share your master's happiness!'" (Matthew 25:21).

Pursue Biblical financial knowledge.

"Buy the truth and do not sell it; get wisdom, discipline and understanding" (Proverbs 23:23).
"Plans fail for lack of counsel, but with many advisers they succeed" (Proverbs 15:22).

Measurable goals and realistic plans

"Commit to the LORD whatever you do, and your plans will succeed" (Proverbs 16:3).

Trustworthiness matters.

"Whoever can be trusted with very little can also be trusted with much, and whoever is dishonest with very little will also be dishonest with much. So if you have not been trustworthy in handling worldly wealth, who will trust you with true riches? And if you have not been trustworthy with someone else's property, who will give you property of your own?" (Luke 16:10-12).

EARNING

The Diligent Earner — One who produces with diligence and purpose and is content and grateful for what he or she has.

God established work while Adam and Eve were yet in the Garden of Eden. God invited them to join him in the ongoing act of caring for creation. Work came before the fall of Adam and Eve and is a blessing, not a curse. All work has dignity. Our work should be characterized by the following principles:

Be diligent; serve God.

"Whatever you do, work at it with all your heart, as working for the Lord" (Colossians 3:23).

Provide for ourselves and those dependent on us.

"Those who won't care for their relatives, especially those in their own household, have denied the true faith. Such people are worse than unbelievers" (1 Timothy 5:8).

Be grateful; remember from whom income really comes.

"Remember the LORD your God, for it is he who gives you the ability to produce wealth" (Deuteronomy 8:18).

Enjoy your work; be content in it.

"...It is good for people to eat, drink, and enjoy their work under the sun during the short life God has given them, and to accept their lot in life. And it is a good thing to receive wealth from God and the good health to enjoy it. To enjoy your work and accept your lot in life — this is indeed a gift from God" (Ecclesiastes 5:18-19 NLT).

Be transformed workers.

"Slaves, obey your earthly masters with respect and fear, and with sincerity of heart, just as you would obey Christ. Obey them not only to win their favor when their eye is on you, but like slaves of Christ, doing the will of God from your heart" (Ephesians 6:5-6).

Earn potential, share excess.

"If you are a thief, quit stealing. Instead, use your hands for good, hard work, and then give generously to others in need" (Ephesians 4:28 NLT).

GIVING

The Generous Giver — One who gives with an obedient will, a joyful attitude, and a compassionate heart.

We are made to give.

We are made in the image of God (Genesis 1:26-27). God is gracious and generous. We will lead a more satisfied and fulfilled life when we give to others.

Give as a response to God's goodness.

"Every good and perfect gift is from above..." (James 1:17). Therefore, we give out of gratefulness for what we have received.

Give to focus on God as our source and security.

"But seek first his kingdom and his righteousness and all these things will be given to you as well" (Matthew 6:33).

Give to help achieve economic justice.

"Our desire is ... that there might be equality. At the present time your plenty will supply what they need" (2 Corinthians 8:13-14). Throughout Scripture, God expresses his concern for the poor and calls us to share with those less fortunate.

Give to bless others.

"I will make you into a great nation and I will bless you; I will make your name great, and you will be a blessing." (Genesis 12:2). If we are blessed with resources beyond our needs, it is not for the purpose of living more lavishly but to bless others. We are blessed to be a blessing.

Be willing to share.

"Command them [the rich] to do good, to be rich in good deeds, and to be generous and willing to share" (1 Timothy 6:18).

Give to break the hold of money.

Another reason to give is that doing so breaks the hold that money might otherwise have on us. While the Bible doesn't specifically say so, it is evident that persons who give freely and generously are not controlled by money but have freedom.

Give joyfully, generously, in a timely manner.

"Out of the most severe trial, their overflowing joy and their extreme poverty welled up in rich generosity. For I testify that they gave as much as they were able, and even beyond their ability. Entirely on their own, they urgently pleaded with us for the privilege of sharing in this service to the saints" (2 Corinthians 8:2-4).

Give wisely.

"We want to avoid any criticism of the way we administer this liberal gift" (2 Corinthians 8:20).

Give expectantly and cheerfully.

"...The one who plants generously will get a generous crop. You must each decide in your heart how much to give. And don't give reluctantly or in response to pressure. For God loves a person who gives cheerfully" (2 Corinthians 9:6-7 NLT; see also verses 10-14).

Motives for giving are important.

Unless our motives are right, we can give all we have — even our bodies as sacrifices — and it will be for naught (1 Cor. 13). We can be scrupulous with tithing and still not have the right motives. Jesus rebuked the religious leaders of his day for this very thing: "...You hypocrites! You

give a tenth of your spices — mint, dill and cumin. But you have neglected the more important matters of the law — justice, mercy and faithfulness” (Matthew 23:23).

SAVING

The Wise Saver — One who builds, preserves, and invests with discernment.

It is wise to save.

“The wise store up choice food and oil, but fools gulp theirs down.” (Proverbs 21:20 TNIV). “Go to the ant, you sluggard; consider its ways and be wise! It has no commander, no overseer or ruler, yet it stores its provisions in summer and gathers its food at harvest” (Proverbs 6:6-8).

It is sinful to hoard.

“Then he told them a story: ‘A rich man had a fertile farm that produced fine crops. He said to himself, “What should I do? I don’t have room for all my crops.” Then he said, “I know! I’ll tear down my barns and build bigger ones. Then I’ll have room enough to store all my wheat and other goods. And I’ll sit back and say to myself, ‘My friend, you have enough stored away for years to come. Now take it easy! Eat, drink, and be merry!’” But God said to him, “You fool! You will die this very night. Then who will get everything you worked for?” Yes, a person is a fool to store up earthly wealth but not have a rich relationship with God” (Luke 12:16-21 NLT).

Calculate cost; prioritize

“But don’t begin until you count the cost. For who would begin construction of a building without first calculating the cost to see if there is enough money to finish it? Otherwise, you might complete only the foundation before running out of money, and then everyone would laugh at you. They would say, ‘There’s the person who started that building and couldn’t afford to finish it!’” (Luke 14:28-30 NLT).

Avoid get-rich-quick schemes.

“The trustworthy person will get a rich reward, but a person who wants quick riches will get into trouble” (Proverbs 28:20 NLT).

Seek wise counselors.

“Let the wise listen and add to their learning, and let the discerning get guidance” (Proverbs 1:5).

Establish a job before buying a home.

“Finish your outdoor work and get your fields ready; after that, build your house” (Proverbs 24:27).

Diversify your holdings.

“Give portions to seven, yes to eight, for you do not know what disaster may come upon the land” (Eccles. 11:2).

DEBT

The Cautious Debtor — One who avoids

entering into debt, is careful and strategic when incurring debt, and always repays debt.

Repay debt promptly.

“The wicked borrow and do not repay, but the righteous give generously” (Psalm 37:21). “Do not say to your neighbor, ‘Come back later; I’ll give it tomorrow’ — when you now have it with you” (Proverbs 3:28).

Avoid the bondage of debt.

“The rich rule over the poor, and the borrower is servant to the lender” (Proverbs 22:7).

Debt presumes on the future.

“Now listen, you who say, ‘Today or tomorrow we will go to this or that city, spend a year there, carry on business and make money.’ Why, you do not even know what will happen tomorrow. What is your life? You are a mist that appears for a little while and then vanishes” (James 4:13–14).

Debt can deny God the opportunity to work in our lives and teach us valuable lessons.

God may wish to show us his love by providing us with something we desire but for which we have no resources. If we go into debt to get it anyway, we deny him that opportunity (see Luke 12:22–32). In the same way that parents refrain from giving a child everything the child wants because parents know it isn’t in the child’s best interest, incurring debt can rob God of the opportunity to teach us through denial. Ecclesiastes 7:14 reminds us: “When times are good, be happy; but when times are bad, consider: God has made the one as well as the other.”

Debt can foster envy and greed.

“Beware! Guard against every kind of greed. Life is not measured by how much you own” (Luke 12:15 NLT).

Give and pay what you owe.

“Give to everyone what you owe them: Pay your taxes and government fees to those who collect them, and give respect and honor to those who are in authority” (Romans 13:7 NLT).

Don’t co-sign.

“Don’t agree to guarantee another person’s debt or put up security for someone else. If you can’t pay it, even your bed will be snatched from under you” (Proverbs 22:26–27 NLT).

Debt can disrupt spiritual growth.

“The fruit of the Spirit is love, joy, peace, patience, kindness, goodness, faithfulness, gentleness and self-control. Against such things there is no law” (Galatians 5:22-23).

SPENDING

The Prudent Consumer — One who enjoys the fruits of their labor yet guards against materialism.

Beware of idols.

“You shall not make for yourself an idol in the form of anything in heaven above or on the earth beneath or in the waters below” (Deuteronomy 5:8). Materialism — which so saturates our culture — is nothing less than a competing theology in which matter (things) is of ultimate significance; that is, things become gods or idols. “They... worshiped and served created things rather than the Creator” (Romans 1:25).

Guard against greed; things do not bring happiness.

“...Beware! Guard against every kind of greed. Life is not measured by how much you own” (Luke 12:15, NLT).

Seek moderation.

“...Give me neither poverty nor riches, but give me only my daily bread. Otherwise, I may have too much and disown you and say, ‘Who is the LORD?’ Or I may become poor and steal, and so dishonor the name of my God” (Proverbs 30:8-9).

Be content.

“I know what it is to be in need, and I know what it is to have plenty. I have learned the secret of being content in any and every situation, whether well fed or hungry, whether living in plenty or in want. I can do everything through him who gives me strength” (Philippians 4:12–13).

“...Godliness with contentment is great gain. For we brought nothing into the world, and we can take nothing out of it. But if we have food and clothing, we will be content with that” (1 Timothy 6:6–8).

Don’t waste God’s resources.

“When they had all had enough to eat, he said to his disciples, ‘Gather the pieces that are left over. Let nothing be wasted’” (John 6:12).

Enjoy a portion of God’s provision.

“Command those who are rich in this present world not to be arrogant nor to put their hope in wealth, which is so uncertain, but to put their hope in God, who richly provides us with everything for our enjoyment. Command them to do good, to be rich in good deeds, and to be generous and willing to share. In this way they will lay up treasure for themselves as a firm foundation for the coming age, so that they may take hold of the life that is truly life” (1 Timothy 6:17–19).

Watch your finances (budget).

“Be sure you know the condition of your flocks, give careful attention to your herds; for riches do

not endure forever, and a crown is not secure for all generations” (Proverbs 27:23–24).

Questions and Answers about Implementing a Stewardship Ministry

Will people come to a stewardship course?

The success of the Good \$ense Freed-Up Course depends on many factors and attendance at the initial offering varies widely. One church has a membership of 900 and had 400 show up to their first Freed-Up Course. While you may not experience the same level of response, experience has shown that people do attend and that generally attendance grows the second and third times the course is offered as word about it spreads.

One key factor that will affect attendance is the support of the church leaders, especially the senior pastor. When a senior pastor becomes engaged in actively and openly supporting the program, the results are usually greater than anticipated. In addition, it is important to publicize that the course is for everyone, not just those in financial difficulty. The course offers important insights into what the Bible says about one's relationship to money that are helpful to those who are already manage money well. And it provides affirmation and encouragement to those who are living in accord with Biblical financial principles.

Should the church be talking about money? After all, it is a rather secular subject and not very spiritual.

The fact is that money is a recurring spiritual topic. The Bible contains some 2,300 verses about money and possessions. A majority of Jesus' parables were about how we relate to our money and our stuff, and 15 percent of all of Jesus' recorded words had to do with money. It could be said that you could not teach the whole word of God without saying a lot about money. Teaching what scripture says about money is essential in helping people become fully devoted followers of Christ.

Our church is known as a seeker-friendly church. Won't talking about money the way the Bible does, scare seekers away?

Most of the "turn off" that people—committed members as well as seekers—feel over the church talking about money is because the talk is most often about giving and comes at the time of the annual stewardship drive or some budgetary crisis.

The reality is that the Bible speaks about money in many more contexts than giving, as important as that is. And many of those contexts are very "seeker friendly," speaking to the very issues that seekers are most concerned about.

For example, most seekers are looking for meaning, purpose and the answer to the question, "What is life really all about?" Many seekers have turned to the world's answer – money and the stuff money can buy. If a pastor were to announce that a person's life does not consist in the abundance of their possessions (Luke 12:15), most seekers would probably respond, "I agree. Been there, done that. So what does life consist of?" A message that followed and explained how money and things fall short of providing the happiness and security they so often promise but that a life committed to Christ does, could provide the ultimate answer to the questions the seeker is raising.

Won't people be reluctant to reveal their personal finances to a coach who is a fellow church member?

Finances have long been a very private matter within our culture and there may be hesitancy on the part of some to seek coaching, especially in the early stages of your ministry. One way to affirm the value of transparency around this issue is to stress the high value the stewardship ministry places on confidentiality. No one besides the coach will know a client's situation.

Over time, an even more significant factor in encouraging people to take advantage of coaching services will be the testimonies of those whose lives have been changed because of the help, encouragement, and hope they received from the ministry.

Will coaching people about their finances open up the church to potential liabilities?

Coaches are trained and clearly understand their role as budget coaches, not financial planners. Coaches do not recommend specific investments, for example. Their main role is to help clients develop a workable budget.

There is also a disclaimer on the last page of the Client Profile that clients read and agree to when they sign the form, which provides documentation that the ministry clearly communicated—and the client agreed to—the expectations and goals of budget coaching.

How can we keep the ministry from being perceived as one more way to get people to give more money to the church?

First, be sure senior church leadership is clear on this point and that giving is not unduly stressed in messages from the pulpit that precede stewardship ministry events.

Second, be strategic about how the ministry is positioned organizationally. It is best not to align the stewardship ministry with the church finance committee or department. Instead, it should be positioned as a discipleship ministry.

Finally, affirm the core teaching of the Freed-Up materials themselves. Rather than focusing primarily on giving, stewardship ministry emphasizes spiritual formation by understanding and applying the Mind and Heart of God about money.

My church already offers Biblical money management courses. So, we have no need for Good \$ense.

Good \$ense can help you expand your reach and impact. Various resources appeal to different segments of people within the church. Good \$ense resources have been characterized as being Biblically sound, grace-filled, seeker sensitive and providing an excellent balance between teaching and application. By offering a greater variety of courses or coaching opportunities, your ministry will relate to and serve a wider audience within your church.

Freed-Up Financial Living Small Groups

One intended use of the ***Freed-Up Financial Living*** course is in a small group setting. Because all of the instruction is on a DVD, small group leaders do not need to feel like financial experts in order to bring financial teaching into their group. Make sure the person in charge of small groups at your church is aware of this resource. One very helpful step in integrating ***Freed-Up Financial Living*** into your church's small group program is to hold a course just for small group leaders. Once they've experienced the course themselves, they will be more likely to be motivated to bring it to their small groups.

Sample Stewardship Ministry Proposal

Strategic Plan

This example illustrates how the stewardship ministry vision can relate to the overall church vision and how the two might be presented in the context of a proposal to senior church leadership.

Vision of Our Church

To establish a safe home for God's people to mature and be equipped as followers of Christ in order to establish an effective mission to non-kingdom people.

To bring our community into an encounter with the kingdom of God so that our moral, social, educational, and political structures can be transformed.

Vision of Our Stewardship Ministry

Vision Statement

That every person experience the spiritual, emotional, and relational freedom and joy that results from practicing Biblically based stewardship.

Mission Statement

To honor God by educating people about the Biblical financial principles of money management and to train and encourage them in the practical, daily application of those principles.

Strategies

- To present courses that educate people on Biblical financial principles and train them on how they can apply these principles to their lives.
- To provide free, confidential, budget coaching services to those who need one-on-one assistance and encouragement with their finances.

Benefits

- More openness to the presence of God, and the facilitation of spiritual growth and formation by removing money as the chief rival god.
- Reduced stress in the lives of our people. As the crush of consumer debt is reduced, conflict in marriages lessens and contentment increases.
- Increased giving to the church.
- Increased opportunity for our church to impact our community.

Overview of Plans

1. Initially offer a one-day ***Freed-Up Financial Living*** course to all those who are interested.

2. Offer coaching services to ***Freed-Up Financial Living*** course attendees who desire additional assistance.
3. Offer additional opportunities to attend the ***Freed-Up Financial Living*** course through our weekly evening adult education classes.
4. Open up budget coaching services to all who desire assistance, not just those who attended the ***Freed-Up Financial Living*** course.
5. Offer the ***Freed-Up Financial Living*** course, additional courses on other financial topics, and coaching services to the community at large to begin to bring them into an encounter with God.
6. Establish partnerships with other ministries in the church and integrate Biblical financial principles as applicable.

How a Stewardship Ministry Supports the Ministry of the Church

The stewardship ministry helps create the safe haven we desire for our people. It helps eliminate stress and anxiety among those who are burdened with debt, living from paycheck to paycheck, or are managing their finances well but not aware of what a God-honoring lifestyle is. Money is the second most-frequently mentioned topic in the Bible, so we need to open up this area of communication for our people to fully mature and be equipped as followers of Christ.

Good stewardship on the part of our people will facilitate increased giving to the church. This provides additional resources for the church to fulfill its mission.

The stewardship ministry provides an entryway into our church for non-believers, since wise financial management is a topic that is relevant to everyone.

The stewardship ministry can impact our community by exposing the powerful cultural myths that lead people to a materialistic, rather than God-honoring, lifestyle.

Resource Requirements

Volunteer Positions

- 1 ministry champion (filled)
- 6 ministry team members (5 are filled—seeking a bilingual member)
- 1 administrator (may be a core team member initially)
- 10 coaches (will need to expand to more as ministry expands)
- 2 facilitators (may be core team members initially)

Office Space

Workstation for the ministry administrator

Equipment

- Laptop computer for presentations and other administrative functions
- Phone with voice mail
- File cabinets that can be locked

Budget

- | | |
|--------------------------------|---------------------------|
| \$ _____travel (church visits) | \$ ____training materials |
| \$ _____publicity | \$ ____office supplies |
| \$ _____training supplies | \$ ____refreshments |
| \$ _____celebrations | \$ ____Total |

Publicity

The initial course offerings will be tied in with a series of sermons on our relationship to money and will be announced from the pulpit. In addition, advertising will be in the bulletin and on posters throughout the church. When the course is opened up to the public, the congregation will be encouraged to invite a friend and advertising will be done in the local newspaper.

Course Format

The initial ***Freed-Up Financial Living*** course will be presented in a one-day workshop format. Subsequent courses will be offered through the adult education weeknight offerings in a six-week format and as one-day workshops.

Timeline for Implementation

Recruit coaches	September
Set up the Ministry office	September
Select and train coaches	November
Set up coaching teams	November
Communicate the Ministry vision to the congregation and promote the <i>Freed-Up Financial Living</i> course (early January)	January
Hold the <i>Freed-Up Financial Living</i> course (late January)	January
Offer coaching services	February
Evaluate the <i>Freed-Up Financial Living</i> course and coaching services	February
Hold a “thank you” celebration	March
Implement ministry improvements and have the next course offering	March
Select and train additional coaches	April
Offer the <i>Freed-Up Financial Living</i> course to congregation in a six-week format	April
Launch annual calendar of stewardship events with the <i>Freed-Up Financial Living</i> course in one-day format, including those outside the church	September
Develop plan for further expansion	September

Procedure for Coach-Client Assignment and Follow-up

1. The client contacts the ministry office and secures a Client Profile and explanation sheet. (The Client Profile is a four-page document provided as part of the Coach Training resources.)
2. The client completes the Client Profile and submits it back to the ministry office.
3. The administrator reviews the Client Profile and assigns a coach. Factors such as the nature of the case (positive or negative cash flow), severity of the financial situation, the age, gender, marital status, and profession of the client, and previous coaching history (if any) are taken into consideration when matching clients to coaches.

The client's completed Client Profile is given to the coach. A copy is retained for the administrator's file. If a coach is not immediately available, the client is contacted and told how soon one is anticipated to be available.

4. The coach calls the client within forty-eight hours of receiving the Client Profile and arranges the first meeting.
5. The coach completes a Client Progress Report for each meeting and a Case Completion Report when the case is closed. All paperwork is forwarded to the administrator when a case is complete and filed appropriately by the administrator.

P.S. If the coach knows the client, both should be agree that they are comfortable entering into the coaching relationship.

Stewardship Ministry Application

Name _____

Address _____

Email _____

Home Phone _____ Work Phone _____

Cell Phone _____ Fax _____

Name of spouse and/or children _____

Position for which you are applying (circle one):

Team Member Course Facilitator Coach Administrator

Other _____

Briefly describe your spiritual journey and how you came to know Jesus Christ.

Are you a member of the church? Yes No

When did you start regularly attending the church? _____

Are you involved in other ministries? Yes No

If yes, please briefly state which one(s) and the nature of your involvement.

Is there someone at the church who knows you well and could be a reference on your behalf? Please list their name and phone number:

Do you know your spiritual gifts? Yes No

If yes, what do you understand your spiritual gifts to be?

1. _____

2. _____

3. _____

Which, if any, stewardship courses have you attended?

Place of employment and nature of responsibilities:

Organization: _____

Responsibilities: _____

Would you stand to benefit financially or professionally from your association with this ministry?

Yes No If yes, how?

Do you feel you are modeling principles of good stewardship in your personal finances?

Yes No

Please explain: _____

What attracted you to serving in the Stewardship Ministry?

What strengths/weaknesses do you believe you would bring to the ministry?

APPLICANT, PLEASE DO NOT WRITE BELOW THIS LINE

Interviewer's comments and recommendation: _____

For coach candidates only:

Candidate Was _____ Was not _____ notified of the next Coaches Training Workshop

Candidate Was _____ Was not _____ given the Participant's Guide and Manual for the
Coaches Training Workshop

Interviewer's Signature

Qualifications of a Stewardship Team Member

A team member should be mature in their faith and have a growing personal relationship with Jesus Christ.

A team member must consistently model the principles of good stewardship which undergird the ministry. For example, each team member should be using a budget to guide their spending. Their financial life need not be totally free from past financial errors, but should be one that is moving toward responsible Christian stewardship.

A team member should be growing in their understanding of Biblical financial principles by regular Bible study and reading of related books and other materials.

A team member must agree to faithfully serve the ministry within the format designed by its leaders.

A team member must be willing to receive and act upon constructive feedback provided by the ministry leadership and by participant evaluations.

A team member may not solicit business or benefit financially from any individual or family he or she is personally working with or have come in contact with as a result of serving under the Ministry.

A course facilitator must be very familiar with the content of any course he or she facilitates. That means going through the materials at least twice. For example, a facilitator may “take” the course as part of the ministry team training and then review the materials in their entirety once more on their own.

A budget coach must complete the 8-hour coaches training workshop, including all pre-work assignments.

Interview Outline for Team Member Selection

Prior to the interview, review the candidate's application. The purpose of your interview with the candidate is to determine whether he or she meets the qualification criteria. An additional purpose is to determine "soft" data—such as what the person is passionate or motivated about. Is he or she enthusiastic/excited about serving in the stewardship ministry? Eager to learn? Is there evidence of a compassionate versus judgmental spirit? The following outline can be used to guide your interview.

1. Share an overview of the Ministry and how it is a key ministry in the life and strategy of the church. Be an enthusiastic spokesperson for the ministry!
2. Ask:
 - Why are you interested in serving?
 - Describe your personal relationship with Jesus Christ. How is it growing?
 - How do you currently participate in the church?
 - What are your spiritual gifts?
 - Tell me about your financial life. Do you use a budget? How do you make financial decisions? Do you have consumer debt?
 - Have you had any prior financial teaching or coaching experience?
3. Review the guidelines for serving in this ministry and ask if they are agreeable to those guidelines.
4. For coach candidates, mention that if the candidate is married, you welcome the participation of his or her spouse, even if she/he is not financially oriented. The spouse often adds a "soft" side to the coaching relationship. Having the spouse participate also provides the opportunity for a couple to minister together and gives greater flexibility in assigning single women or men to a coach.
5. Ask what questions the candidate has about the Stewardship Ministry.

When the interview is complete, write your comments on the bottom of the Volunteer Application form.

SAMPLE FREED-UP COURSE REGISTRATION LETTER

*This letter should be given out at registration along with the **Freed-Up Financial Living** course Participant's Guide or pre-work packet.*

Dear **Freed-Up Financial Living** Participant:

We're glad you're registered for the **Freed-Up Financial Living** course! Regardless of your financial situation, a budget, or Spending Plan, is the necessary and fundamental tool that enables you to control your money rather than having your money control you. We believe this course will help you to see that a Spending Plan is not restrictive, but rather freedom-producing. Please note the information below.

Goal

The goal of the course is for you to develop and commit to a first-draft, Biblically-based Spending Plan. We desire that you leave with your Spending Plan in hand, the knowledge in your head to implement it, and a commitment in your heart to follow through on it. Our commitment is to provide you with the principles, practical steps, and individual assistance (where necessary), to help make that happen.

Pre-work

The pre-work is important for the course to be as valuable and productive as possible. Please complete the pre-work **BEFORE THE COURSE**. Completion may take several hours, so we recommend you begin as soon as possible. The information you are asked to collect is confidential and no one else will see it. Throughout the course, you will use your pre-work information to establish your personal Spending Plan.

Supplies

In addition to your completed pre-work, please bring a couple pencils, an eraser, and your pocket calculator to the course.

Food

For your convenience, coffee and doughnuts will be available at 8:00 A.M. Drinks will be provided throughout the day, and lunch is provided as part of your registration fee.

Time

The workshop will begin at 9:00 A.M. sharp and end by 4:00 P.M.

Prayer

Please pray that this experience will be a valuable one for you and the others in attendance, and that we all grow in our understanding of Biblical financial principles and our ability to put them into practice.

Looking forward to seeing you there!

The Stewardship Ministry Team

Freed-Up Course Checklist

As Far Out as Possible

- Set course dates
- Reserve room and equipment*
- Determine lunch arrangements (bring your own, catered, etc.)**

Eight Weeks Prior to Course

- Order Good \$ense Freed-Up Course Participant's Guides
- Prepare registration materials
- Prepare announcements/ advertising/ letters to send to membership

Six Weeks Prior to Course

- Put up posters in the church announcing the course
- Place the initial announcement in the church bulletin/weekly publication

Four Weeks Prior to Course

- Begin regular announcements in church bulletin/weekly publication
- Begin regular announcements or integration into messages during services
- Open registration and make Participant's Guides or pre-work available
- Confirm room reservation and arrangements
- Begin final facilitator preparation

One Week Prior to Course

- Order food (snacks and lunches if applicable)
- Purchase supplies (extra pencils, calculators, name tags, etc.)

Day Before the Course

- Registration Area: Make sure registration materials and Participant's Guides are available for walk-in registrants
- Equipment: Set up and test projector, DVD player, and sound system
- Room: Make sure tables and chairs are set up, check lighting

Morning of Course

- Pray for God's blessing on the course
- Place any materials, announcements, or handouts on the tables
- Set out food and/or drinks
- Assign coaches to tables
- Do a final sound check

Note: This serves as a guideline only. Actual times at your church may vary.

* Participants should have tables (preferably round) to work at.

** Lunch should not be off-site

Course Evaluation

In what ways did the course meet or not meet your expectations?

Were you able to complete the draft of your spending plan? If not, do you have what you need to do so on your own in the days ahead? If not, what are you missing?

In what ways will your financial behavior change as a result of the course?

What were 2 or 3 of the major insights or learnings you received?

In what ways might the facilitator have been more helpful?

How could conditions in the room have been improved?

Would you attend a one hour group follow-up meeting in a few weeks to share how you're doing, ask questions, etc.?

Additional comments or suggestions:
