Introduction

Way to go! You have stepped forward to play a very important role in a very important ministry. We have done our best to provide you with a resource that will be life-changing for those who engage in it. Your role as facilitator of the experience will significantly increase the likelihood of that life-change taking place.

This Guide is designed to be helpful to you as you facilitate the *Freed Up* course. Take its guidance to heart and then adapt your role to your unique circumstances. May you be blessed as you are a blessing to the participants.

Sincerely in Christ,

Dick Towner
Executive Director
Good $ense Ministry Movement
Willow Creek Association
**Why This Topic of Money is Important**

Just about everyone today laments the lack of basic education about personal money management and the increasing materialism in our culture. Most of us are deeply concerned about the resultant problems of consumer debt, marital conflict over money, and the shame and embarrassment that many feel over poor financial decisions they have made. And, of course, when personal finances are in disarray it seems impossible to be a generous giver.

What is less understood, even among church leaders, is the spiritual impact of how we handle and relate to our money. We really can’t serve God and money (Matt. 6:21) and for many people money has become their idol; the chief rival god in their lives. There is a huge relationship between how we relate to money and how we relate to God.

**This Course is About a Whole Lot More Than Money**

So this course isn’t just about money, it’s about a person’s relationship to God. It has to do with matters of eternal significance! Together we will be removing money as a rival god that professes to be all powerful (the “almighty dollar”) and to provide ultimate security (“If I just had enough money I’d be secure”). The course goal is to replace the false god of money with the omnipotent true God who offers the only real and lasting security and peace.

**You Have a Key Role to Play**

As people open themselves to exploring this area of their lives, you have an important role to play. Money is a very emotional subject. Participants may have feelings of fear and anxiety as they come to the course. You can be instrumental in making them feel at ease and you can do so with the assurance that the course itself takes a very grace-filled and non-judgmental approach.

Welcome participants warmly and encourage them to introduce themselves to one another — perhaps have a question or two to discuss at their tables (“How was money handled in your family of origin?”). If feasible, have other members of the stewardship ministry present to assist in this regard. You are the live presence who sets the stage and helps create a “safe” environment. Do whatever seems appropriate to accomplish that.

You will also be facilitating and “time keeping” the individual and group activities. While the suggested time for each activity is noted on the DVD, you can adjust to the needs of your audience if more or less time is required. Be sure to make a note of the time at the beginning of each exercise so you can track the amount of time that has passed.
Make sure the setting is comfortable and distraction-free. Lighting should be such that notes can easily be taken and the DVD can be clearly seen. Appropriate background music can be helpful prior to the beginning of the sessions and during breaks and work times. Check beforehand that the audio-visual equipment is working and you are familiar with its operation. Seating should be around round tables to facilitate a sense of community — but with enough space for privacy as folks work on their Spending Plan.

Announce that you (and others from your team, if that’s the case) will be available for questions during the exercises and break times and stress that strict confidentiality will be the rule.

**Be Familiar with the Course Content**

It is perhaps obvious that if you are to facilitate the course you should be very familiar with it. Watching the DVD and following along in the Participant’s Workbook several times is a requisite before first facilitating the course.

Anticipate questions that may arise (some FAQs for facilitators are posted on the *Freed-Up* section of the Good $ense website (www.goodsenseministry.com). If you have any questions of your own feel free to email the Good $ense Ministry at Goodsensebus@willowcreek.org and we will respond promptly. Include your phone number as well — some questions are best answered through discussion rather than email.

If the course is being offered over a series of days or weeks rather than in a one day format you may have time to interject stories/testimonies of your own to supplement the course. If time allows that can be a helpful way of further personalizing the course. In addition, suggested questions and between-session assignments appear at the end of this document.

**Registration Suggestions**

Before initiating registration, determine whether or not to charge a fee for the course. We have found that people are more committed to following through on the course requirements when they pay at least part of the cost up front.

Since the pre-work is important and takes some time, registration should begin several weeks before the course. Encourage early registration. Have a convenient registration location and make the process simple and speedy. It may work well to have registration tables set up outside of services. If your church has a web site, you may also want to offer electronic registration.

Pre-work is included in the *Freed-Up Financial Living Participant’s Guide*. An alternative to handing out the *Participant’s Guide* at registration is to make copies of the pre-work and just hand it out at registration. The *Participant’s Guide* would then be distributed on the day of the course. A copy of the pre-work is on the Good $ense website. The pre-work could also be available for download from your church web site for those who register electronically.
Be sure all logistical information is clearly presented. This includes:

- Starting time
- Length of the course
- Location
- Lunch arrangements (if offered in one day)
- Cost

When participants arrive at the course, the pre-work can serve as their admission ticket. Ideally, the ministry should have a record of course attendees. This can be useful for a variety of future purposes — follow-up, feedback, invitations to future course offerings, etc. Gathering personal information other than name at the time of registration can, however, make registration too time consuming. It may be best to gather attendee information by circulating sign-up sheets the day of the course.

**Promoting the Course**

Taking a hard look at one’s finances does not rank high on most peoples’ favorite-things-to-do list. As a matter of fact, it probably ranks near the very bottom! Thus effective promotion of the course in a way that breaks down natural hesitancies is important. Some key points in this regard include:

- Dispel the common perception that stewardship activities are simply ways for the church to get you to give more money to the church. That is NOT what this course is about and it should not be the motivation for conducting the course. This is an effort by your church to help people with a very sensitive and spiritually significant issue that every one of us faces.

  Approach the promotion of the course from the perspective of what you want for people (the peace, joy, and freedom that come from managing their finances according to biblical principles), not what you want *from* them.

- Another common perception that needs to be countered in your promotional efforts is that this course is only for those in deep financial trouble. Obviously it will help those who are struggling, but the course is for everyone in the church, regardless of their financial status. The biblical principles apply across the economic continuum and many who have a lot of money still lack the basic money-management skills which the course teaches... as well as the biblical foundation upon which they are built.
Once the course has been offered, look for those who can testify regarding how much they have been helped in spite of not having been in financial difficulty before the course. For a real-life example of the impact of the course on a person with significant means, check out Warren’s story at the end of this Guide.

- Probably the single most effective promotional effort is for the pastor to announce the course during the regular worship service and to encourage attendance. The encouragement of other key church leaders within their areas of ministry can also be very helpful. And if those leaders indicate they will be in attendance, the impact of their words goes up another notch.

A message series on what Scripture says about money can be an effective lead up to the course. Sunday morning can also be a time in which testimonies or video clips from the course can be used to promote attendance.

- To aid your promotional efforts, sample brochures, bulletin inserts and poster materials can be downloaded from the G$ website.

### Pros and Cons of One-Day vs. Multiple-Day Format

The course is comprised of 6 one-hour sessions which can be offered in flexible format — all in one day or one or more sessions over a period of time. The advantage of offering it in a one day format is that everyone is there start to finish and leaves with a draft of their personal Spending Plan in their hand. The downside is there is a lot of material to cover and little time to discuss or elaborate outside of the times allotted within the course.

The advantage of offering the course over a number of days or weeks is that there can be time for additional discussion before and after class and assignments between classes. (See next topic). The con of multiple day presentations is that “life happens” — children get sick, job responsibilities arise, etc. — and classes get missed. Having extra copies of the DVD that can be picked up and watched before the next class can offset this potential problem.

Be creative! One church presented the course one Saturday morning and then the second half (last three sessions) of the course the next Saturday, thus allowing someone to take the course in two half days or one whole day. Use a format that works best in your situation.
Discussion Questions and Between Class Assignments

SESSION 1:
End of Session Questions
• What new insights did you get into the role of money in our spiritual lives?
• How were your thoughts about a budget changed by this session?

SESSION 2:
Beginning of Session Questions
• What are some ways the “Pull of the Culture” impacted you this week?
• What are some things you could do to combat the “Pull”?

End of Session Questions
• How did you feel after the 2 minute exercise in record keeping?
• What are some ways in which your efforts at work might be more in keeping with the mind and heart of God?

Assignment
• Begin recording your daily expenses.

SESSION 3:
Beginning of Session Questions
• How did record keeping go? What was most difficult for you?

End of Session Questions
• Were there any new insights for you about giving and if so, what impact might they have?
• What aspect of saving is most difficult for you and what action steps might you take to make savings easier?

Assignment
• Continue to record your expenses.

SESSION 4:
Beginning of Session Questions
• What are you discovering as a result of tracking your expenses?

End of Session Questions
• What new insights about consumer debt did you get from this session?
• Do you agree that spending with a credit card is psychologically different than using cash? Are there examples from your own experience?

Assignment
• Try not to use your credit card this week and note how that feels.
• Use the records you’ve been keeping to review and modify the items in the Household/Personal category of your “What I Spend” pre-work sheet.
SESSION 5:
Beginning of Session Questions
• What was your experience in trying to not use credit cards?

End of Session Questions
• What is your reaction to the concept of buying your next car with cash?
• What is the best idea you got from reading the cost saving material in your workbook?

Assignment
• Complete any remaining part of your spending plan that you’ve been unable to until now.

SESSION 6:
Beginning of Session Questions
• What cost saving practices were you able to put into effect this past week?

End of Session Questions
• How can we be mutually supportive in the weeks ahead as we implement our spending plans and record keeping systems?
• What from all the teaching has been the greatest “aha” for you?

Course Evaluation and Follow-Up
We strongly encourage the use of an evaluation form by which you can judge participants’ response to the course. There are also means by which to build upon and reinforce the impact of the course such as:

• Schedule a course reunion in 4-6 weeks to celebrate victories and share difficulties; to ask questions; to re-emphasize certain teaching points; etc.
• Send emails or postcards of encouragement and remind participants of ongoing assistance that is available
• Hold follow-up classes such as the Good $ense Debt Reduction course
• Encourage folks to sign up for Matt Bell’s free stewardship newsletters at www.moneypurposejoy.com

Be creative in how you can continue to support and encourage participants.
The Vision for a Broader Ministry

A few closing words about stewardship ministry. The fact that your church is offering this course puts you ahead of the large majority of churches that do nothing to teach and train their people in biblical financial stewardship. So good for you! But while this course is a key foundational step, it does not in itself constitute a stewardship ministry.

Stewardship ministry should be a year-round, ongoing ministry of the church. As such it would minister to people in a very sensitive and often very difficult day-to-day area of their lives and a deeply spiritual area of their lives.

To do that effectively the ministry needs to doing three things on a regular basis:

- **Teaching** – Teaching is the “what and the why.” Teaching presents the biblical basis for what you ought to do and why you ought to do it.

- **Training** – Training is the “how to.” It’s about how to implement the biblical principles you’ve been taught into your day-to-day financial life and decisions.

- **Encouraging** – A significant number of people who have been taught and trained and desire to change their financial behavior will find it difficult to do so. Often they must attempt to change the habits of a lifetime in the face of a culture that continues to send very seductive messages to the contrary. They have a need for ongoing help and encouragement and accountability from trained stewardship ministry volunteers.

Ultimately, stewardship ministries are most effective when they are integrated across ministry lines. For example:

- **Membership** – becoming a member has responsibilities as well as rights. One of those responsibilities is supporting the ministry of the church financially so part of membership is going through the G$ course.

- **Pre-marriage** – since money is one of the top 2 or 3 conflict areas within marriage and a major contributor to divorce, part of pre-marriage preparation is going through the G$ course.

- **Benevolence** – because we want to “teach you to fish as well as give you a fish,” a prerequisite of receiving financial assistance from the church is to go through the G$ course.

- **Children** – since we wish to teach children the basic principles of biblical money management at an early age, a class for parents on age appropriate ways to do so is regularly held.

- The list could go on as stewardship cuts across many ministry lines.
An integrated stewardship ministry needs the support of top church leadership and a thought-through annual plan of multiple teaching and training opportunities.

The free download of the Good $ense Implementation Guide found on the Good $ense website provides a step by step process for the formation of such a ministry. I encourage you and/or your church leadership to avail yourselves of it.
ADDENDUM

Warren’s Story

Warren had been a very successful certified financial planner and investment counselor for 21 years before he was led to Christ by his friend, John. One of John’s first suggestions to Warren was that as a new Christian he should attend the basic Good Sense course. Warren testifies that as a professional in the financial services arena for over two decades he was somewhere between insulted and downright angry at the suggestion. But out of obedience he attended the course.

Warren then goes on to testify to the life-changing experience that course provided. In the first place, Warren had never heard about the biblical principles of financial management contained within the Bible. That was a huge eye-opener.

On a practical level, Warren admitted he and his wife had never budgeted. Their income stream was so large that they pretty much spent whatever they wanted and there was money left over for investing, so what was the big deal? For the first time they began to track their expenses and, not surprisingly, they were quite astounded at how much they were spending in some areas that now, in light of their new-found faith, were no longer important to them.

They adjusted their spending habits and that freed up money for them to become more generous in their giving. They began to experience a new-found joy that comes with generosity.

Warren’s wife worked in the heart of the city in a high pressure executive level position and took the 6:30AM commuter train every morning from their suburban location so as to arrive at the office by 8:00. Several months into their new found financial insights, she announced that since it was clear they didn’t really need her income, and since she really didn’t like her job, she was quitting!

She got a job with a Christian law firm near their home and she and Warren, for the first time in their married life, had breakfast together and shared God’s word as they began their day. Their marriage blossomed in new ways.

Warren goes on in his testimony of how life changing it was for a 21 year financial professional to go through the basic Good Sense course. The course is for everyone, at all points along the financial continuum.