

Discovering Financial Success

Facilitator's Guide

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By Don Pratt, Ph.D.

ABOUT THE AUTHOR

Dr. Donald L. Pratt is retired and has spent the last dozen years developing the FIT program and curriculum. Part of the curriculum uses Living Free materials and part uses materials developed specifically for the FIT program. As well as being an author and contributing to periodicals and international journals, Don also taught in a Christian college and state universities. He also served as Executive Director of the School Science and Mathematics Association and President of the Pennsylvania Science Teachers Association.



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Communications should be addressed to:
Living Free®
P.O. Box 22127
Chattanooga, TN 37422-2127

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This book was only made possible through the efforts of many people who formed a team – a team that had the common goal of helping brokenhearted people to realize success in life. To do that, we have had to be willing to address their addictions, fears, money problems, personal problems, and relationships. This book arose from the need to include a financial unit dedicated to the struggles of the financially distressed.

Ultimately, this book began with the vision of Rev. Edward White who dreamed of a 100-hour faith-based curriculum which could be put into every jail and prison in Florida. After he contacted me to prepare the curriculum, we were able to assemble material from other proven and existing curricular series for every topic except for the financial guide. This became my assignment. Many thanks go to Mr. Fred DeMouey, my close partner who constantly encouraged me and worked with me on this book. He provided an invaluable service by co-facilitating with me in a jail, prison, and residential house to field-test our overall program. Portions of this book were field-tested in his Sowing Seeds ministry. Also, appreciation goes to Rev. Michael Zarle for his help in determining the content of our lessons. Revs. Philip Hulzebos and Terry Case also helped by serving on our advisory board. There were numerous meetings where all of the above team members agonized over what was most needed. Ultimately, it was decided we should write our own unit. That time and effort were not wasted, however, because they produced the basis for sharpening our focus. I would like to give special credit to Elva Hoover for her careful and dedicated proofing of our publications (this guide, the matching group member guide, and our Training Manual).

All of this effort also affected my duties as Care Pastor at Journey Assembly of God in Bradenton, Florida. The position was considered to be a full-time commitment, but Pastor Don Carter, graciously released me to complete this work. Initially, this project was to involve one day a week. Ultimately, it came to involve parts of every weekday with all of the implications of field-testing, networking with officials, and writing became apparent.

Last but not least are all the people who encouraged me and whose assistance made our pilot program so successful. Dr. D. Lee Spell was very gracious in letting us run our pilot in the faith-based dormitory he set up in the Polk County Jail. Dr. Spell had already worked extensively with our group members before they came to our sessions, showing us that our materials could be used for enhanced instruction as well as providing the basics. – Don Pratt

FOREWORD

This group study guide was produced to be a help for those who have suffered huge financial losses and need encouragement and hope for a brighter future.

This is a faith-based curriculum. Both financial and related spiritual information and guidance are presented to help on the path of realizing personal success, fulfillment, and contribution to society. We believe that the greatest satisfactions will be found as you move into the special places, roles, and qualities that God has intended for you. At the same time, this personal growth will mold you into a balanced, caring, and productive member of society.

The road to financial success is a long and disciplined one. Results will not come overnight or with just a few amazing new insights. It is not just a simple one of learning a few rules about getting out of debt. It involves the whole you and requires you to look at qualities like self-sacrifice, love, kindness, perseverance, and energy. It goes beyond just finances. We help you see the need for being a giving and contributing person even while struggling to recover from losses. We want you to find God's plan for you where you experience freedom and contentment beyond anything you have ever known.

This study was designed to be practical and meet your needs. Instead of regular classes, you will be having group sessions where much of what you learn will come from the sharing of other group members. Your facilitator and co-facilitator will make sure things stay on track and that you really know how to apply your new knowledge. You will learn to be an effective problem solver in various money situations. These lessons and your group will help you to come up with new strategies to help you along the way.

Groups can go off on tangents. That is the reason why our lessons are structured. Each of the nine lessons focuses on a different key point. That will help keep things moving along and not get boring. The lessons also build on one another so that you can see how to apply the previous information. For further structure, each lesson is divided into four parts: Introduction, Main Issue, Scriptural Principles, and Application. This is to make sure that after every lesson you will have a clear understanding of the main idea and how it is supposed to be related to everything else.

Getting Started

This “Facilitator’s (Teacher) Edition” includes all the content of the “Group Member’s (Student) edition” plus suggested questions, answers, and expected student responses. It also contains an introduction for facilitators and a resources page. The nine lessons are written in small-group format.

Assumptions

Underlying our approach are some powerful assumptions that apply to all people, but especially to the brokenhearted and discouraged:

Everyone has a desire to have someone listen to their thoughts. Prisoners, for example, are almost never asked what they think and so become resentful. This curriculum is full of the types of questions that get people talking about themselves. It is the fastest route to having people “open up.”

- Nobody likes to be talked down to. Many people needing help resent “good-guy, bad-guy” attitudes, or successful vs. unsuccessful comparisons or suggestions. This text has been written to avoid such comparisons, subtle or otherwise.
- We all have something to contribute. Brokenhearted people respond better when, as part of a group, they are treated as if they have something to offer. We learn from one another. A skillful facilitator will do a minimum amount of presenting facts and a maximum of getting the group to answer each other’s questions. For the person who has never tried this method, it may seem awkward and scary. Such a person will fortunately find that the format of this book will be easy to follow and naturally lead into the right kind of interactions and questions.
- We all need a safe environment before we can share our deepest emotions and thoughts. These lessons are structured to help the facilitator to accomplish this. Safety is provided with appropriate ground rules.

Group Structure

We recommend small groups of 10-12 group members, led by a facilitator and co-facilitator. The facilitator should be experienced in conducting discussions. The co-facilitator can learn while assisting the facilitator. Though the lessons can be led by only one leader, two are better for many important reasons. Getting people to open up and talk in a group setting may seem like too hard a task for an inexperienced leader and may push that person beyond his comfort level, but having two leaders will help immensely with this and will take a burden off each of them. What one doesn’t think of the other one will, and they support each other. It is fun to work together in such a leadership team. Also, the extra mentoring is very beneficial to the group members. Seeing the greater-than- expected results in the group will more than offset the inconvenience of tying up the time and resources of two leaders. Each will grow personally. Having both will also add to effectively helping the group.

Ground Rules for Group Members

There is enough material in each lesson for a 1-2 hour session. The facilitator should not be worried or be concerned about not having enough material to fill up two hours of non- stop lecture. You won’t be lecturing, and most of the information will be provided by the group member guide as well as the input of the group members themselves. Guided group discussion should be the focus of each session, rather than impressing everyone with how many facts you know. For those who lack small-group experience, here are some of the guidelines:

- Make sure everyone knows that you are glad for each one present. Smile. Be friendly. Be genuine (yourself).

- Inform everyone that no one will be forced to participate or share beyond personal comfort level.
- There are no foolish answers.
- Nothing confidential will leave the room.
- You are there to facilitate discussion, not give advice or have all the answers. Much wisdom will come from fellow group members in the discussion.

General Suggestions for Facilitators

Leading a small group discussion may be new to you. Even if it is, this book is designed and structured to get you started and give guidance into experiencing the wonderful results that come from combining your caring with this type of instruction. The only effective way to learn these benefits and techniques is to see them in action in your group. You can learn from following our suggestions in this book, but working with experienced facilitators will increase your effectiveness even more. You may wish to contact <http://www.100hour.org> for facilitator training information or for an apprentice experience using our materials.

Here are some of the major tips for facilitating a lesson:

- The facilitator guides the group discussion and keeps it on track but does not assume the role of “fact giver” or “advice giver.” The main sources-of-“facts” are the group member guide and the group members themselves. Group members will surprise you with their knowledge regardless of how little schooling they may have had.
- The facilitator is not afraid of “wait time”, those awkward periods of silence following a question that has been asked. Instead, he/she waits an extra 5-10 seconds at times. The reward will be opening a window where participants have more time to think and respond. Most of the great breakthroughs for discovery and discussion come after a period of such reflection.
- Facilitating a lesson can be easier and require less preparation time than “teaching” one in the traditional sense. You are not expected to be an encyclopedia of knowledge, have all the answers, and be able to talk non-stop for two hours. Your main challenge will not be falling short on knowing all the facts. It is much more likely to be facing your own insecurities about trying something you haven’t tried before.
- The main obstacle to successful facilitating is personal fear. You need to be brave and try it regardless. The rewards are handsome.

Here are some of the more common fears beginners face and need to overcome:

- Nobody will respond. You have to give them a chance. Our experience is that they will respond if you are patient and follow our format. Our strategically-placed questions and their type are conducive to opening up discussion.
- Fear of the unknown. Be brave and try something new. These methods and materials work, but you will have to try them to see the results.
- I will run out of material. Time goes faster and people are less bored when they are actively involved. As long as your group members are talking, they will be focused and not “looking at their watch” so much.
- I won’t have all the answers. Don’t pretend to. It isn’t even your role. Often a group member will have the insight needed. If group members only learn everything printed in the lesson guide, they will have learned a great deal for the time spent.
- The session will be boring. This interactive format offers the best chance that the meeting will be interesting and lively.
- Facilitating is not about you and your needs. It is about those of your group members. Trade your insecurities and needs for the gift of meeting theirs. When you watch them blossom in their own

personal situations, you will be pleased with whatever sacrifices you have had to make to see these results. You will have accomplished your goal of offering something valuable to another human being.

Special Features for Facilitators

- Discussion Questions and Activities have a blank space for group members to write in their answers while doing their homework. This guide includes facilitator notes in these spaces. This includes appropriate questions to ask, possible expected answers, and suggestions for leading discussion.
- Scriptural Principles likewise have a blank space for group members with filled in facilitator notes and responses. Group members don't "get it" until they can apply the message in their own words. Do not do this for them. Let them comment on verse meanings with as little direction from you as possible. Get several to answer and compare answers. Allow a major portion of the session time to this open-ended Bible study. Use the facilitator notes as a guide to staying on track and keeping the discussion going. Encourage group members to read the Scriptures and write their responses in their books for homework. Make sure each group member gets the meaning and implication of each scripture before moving on.
- Fill-In Charts can be completed either in class or as homework. Though they may appear simple or obvious, take the time needed for group members to work on them and also to discuss the results. Some people have never made a budget or listed all debts in one place. There are many insights gained just by doing this. Thinking will be more strategic and organized.
- True/False Tests. Each lesson contains five true/false questions at the end. Each response can be independent of the other (all could be false, all true, or any combination). The expected answers are listed in this Facilitator book along with comments as necessary. Experience tells us that group members look forward to answering these review questions to see how well they understand. Some of the answers are straightforward. A few can be answered either way – true or false. The questions are designed to model truths as well as to point out common misconceptions. An Additional Resources Section can be found at the end of the book. This lists key sources of helps to becoming a better facilitator.

Suggested Session Timeline (120 Minutes). Adjust for shorter time periods.

TIME (MIN)	SECTION	DESCRIPTION
5	Opening	Open with prayer for guidance with thankfulness and ask an "ice-breaking" question such as "What was the best thing that happened to you this week?" Vary the questions. Another example might be "What is your favorite color?" Notice that the questions don't need to be profound, only friendly.
10-20	Introduction	Discuss the material or do the activities from the Introduction Section of the lesson.
30-50	Main Issues	The major part of the session will be spent on the activities and material from the "Main Issues" section of the lesson.
30-40	Scriptural Principles	Have the students apply in their own words the scriptures listed in the "Scriptural Principles" section. Use your facilitator notes only as a guide to get discussion going. Resist the temptation to prematurely answer for group members. If you do, they will not open up. If they don't open up, you will never know of the insights they might have provided or gains that would have been shared. Do not short-change this section. It is very applicable and important.
10-20	Application	Complete the material and activities of this section.
5	Closing	Remind group members to write their responses in their books for the lesson next week. Explain that the session will be far more valuable and personally applicable if the time is taken to seriously reflect and write down the answers. Then they will be in a better position to know whether or not to share with group members. You need to remind them of this after every lesson. Close in a friendship circle and prayer.

Application to People with a History of Incarceration

These materials and those of the www.100hour.org curriculum have been successfully used with persons in incarceration and half-way houses. They have been enthusiastically received by the young and the old and the educated and under-educated (less than 9th grade). Most people are able to read the student guide on their own, and the lessons are easy enough to follow even if they can't. Some myths to overcome:

- You have to personally have a record to be able to relate to prisoners. None of us on the pilot team have ever been arrested for anything, and we are warmly welcomed by the prisoners. The fact that most of us are advanced in age seemed to be of no importance, even though we sometimes worked with teenagers.
- Prisoners won't open up to you. This is only true if you show that you don't want to be around them, don't have a commitment to stay with them until they finish their course, aren't patient with them, don't give them time to learn to trust you, and don't provide a safe zone in the controlled small-group session where there is protection from others in the system.
- Prisoners aren't very smart. This is absolutely not true. They, like the general population, vary widely in intelligence. In some ways they may be more "street wise" and some are "con artists", trying to manipulate you. For ways to protect yourself and be informed, contact your local jail or prison for volunteer training, and they will give you the basics of how to deal with "being conned." Also refer to our website at <http://www.100hour.org>. Click on the "Resources" button. Prisoners will be pleasantly surprised that you value their thinking and are willing to share your faith about the deepest things of life with them. There is one thing that prisoners are very smart about: whether you have a real concern for them. They are extra perceptive about that.
- Small Group Lessons like these don't work well in the Prison Setting. Actually, they are the most successful setting. While all types of interactions can be successful, small-group encounters provide benefits that preaching or one-on-one mentoring can't. The psychological safety of the small group allows for opening up and examining at a deeper level. It provides a sense of community and belonging that gives added incentive to improve. Because these benefits are so great, we at the 100-hour Curriculum continue to promote our work even when it means we face the uphill battle of convincing would-be volunteers that their struggles with it will be worth the effort. We have to explain that our system is very doable, even for a very busy person. The rewards of the 9-13 week or lesson commitment and requirements of having two leaders for such a relatively small group (10-12 group members, a facilitator, and a co-facilitator) outweigh any inconvenience. We have to remember that the incarcerated have big problems and face overwhelming challenges. It takes a lot of caring to help them.

Application to People in Other Settings

This manual is by no means limited to use by prisoners. It is appropriate for anyone, especially church people, who find themselves overwhelmed by debt and financial problems. One of the things people want besides advice is support and comfort from others. The effective group will provide all these things.

Common Bloopers Facilitator's Should Avoid

Do not preach.

Preaching is not conducive to leading small group discussion. It stifles individual contributions and group processes that make the small group setting so effective.

Do not do most of the talking.

Your purpose is to "lead the orchestra", not "play all the instruments" for them. If you are talking more than 50% of the time, you are talking too much.

Do not use the class to tell your story.

It is their story that they are most interested in. Let them tell it. Listen to them.

Do not answer your own questions.

The purpose of the course is to get group members to do their own thinking and solve their own problems.

Do not break confidentiality.

Agree that all people are to be shown respect and that no sensitive material will be shared outside the group without permission.

Do not let one or two persons dominate the group.

Simply ask someone else to speak now or say something non-threatening like "We would like to have another point of view" or "It is time to move on to the next item." Do not seat the "talker" directly across from you because this will only reinforce his or her need to talk.

Do not rush to the next item because there is silence.

Some of the big questions we ask require thought and this may be the first time much thought has been given to them. Some of our biggest breakthroughs have occurred when facilitators were prepared for this awkward "wait time" experience and patiently gave the group a long enough time in which to respond.

Do not allow disrespect to be shown for any individual answer.

This can happen when one person finally opens up ready to talk for the first time about an issue they've been hiding then another person responds with the chilling "just get over it" argument. Remind participants that all thoughts are welcome and respected and that this is not a debate session.

Do not offer advice.

This is not your role. Your role is to keep things on track, to listen and to get the group to do their own thinking and provide their own examples. A strength of our program is its focus on the needs expressed by the group, not on the facilitator.

Do not judge your success based on the first lesson.

Trust has to be built up before some people will open up. Our lesson progression gives people time to adjust. You may be surprised at the progress that people make by the third or fourth lesson, progress that was not evident at first.

Discovering
FINANCIAL
SUCCESS

1
PART ONE

**Managing
Money**

*Making Do With
What You Have*

A Clean Slate

INTRODUCTION

ALLOW **10** MINUTES

Opening Prayer

Get-acquainted time and prayer for God to be with us and use us to help one another.

Sharing Question

Money is the great equalizer. No matter what business or stage of life we are in, we are equals when it comes to facing things like paying utilities or buying groceries. Problems over paying bills and getting into debt have ruined many of our own lives and those around us. For the person struggling with finances, a whole new lifestyle and way of thinking may be needed, and matters may seem to get worse before they get better. It is easy to give up and say it just can't be done. There is hope, but we have to be willing to adopt new ways and then to stick with our plan over a long period of time.

Just because we are Christians doesn't mean that all our problems get solved with no effort. Life is hard with or without Christ, but Christ gives us the strength to live the good and disciplined life.

Discussion Question

Are you willing to spend the time and effort needed to brighten your financial future?

Listen to answers, then emphasize that this is the beginning of a journey that requires a change of lifestyle. It will require sacrifice and major changes. The results are worth it, but more of the same ways of doing things won't produce the good results hoped for.

SELF-AWARENESS

ALLOW **25** MINUTES

Managing Money Is as Important as Making Money

Have you ever noticed that some people make a lot of money but never seem to have any left over? Even those who have fortunes sometimes lose them suddenly. Then there are the people who never made much but are so good with their money that they end up living comfortably. The main point is that managing money is as important as making it. Many times too much emphasis is put on "how much can I make in how short a time" rather than on "how can I use what I have and squeeze everything I can get out of it."

There should be more joy in making money than just being able to scrape by and pay the bills. Managing your spending will help you to have more purpose in your life. You can plan to help others, serve God, save, and make plans for big purchases. It makes us good stewards and less wasteful.

None of us were born with the ability to manage money. Many of us have failed. The reasons are obvious enough: super-easy credit, easy payment plans, and a society where everyone is charging, charging, charging. What are needed are a new mind set and a long-term plan. We (usually) don't suddenly go into debt, and we usually don't achieve success overnight either.

Discussion Question

Do you agree that managing your money is just as important as how much you make? Give examples.

Answers will vary. Give personal examples to get discussion started.

Take the Long View

Another mistake people make when they are falling short is to only think about today. They think that tomorrow can't be worried about when today must be faced first. That kind of thinking has gotten many people into the mess they're in, and more of the same will not get them out. You have to take the long view.

Here are some things to think about:

- Do I have savings for emergencies, deposits, down payments?
- When I look for a job, does it have medical benefits?
- Am I willing to live below my means to reach my goal?
- Will going to school pay off eventually even though it may be tougher at first?
- Am I putting something away for retirement, even if I am very young or very poor?

Discussion Questions

What long-term financial goals do you have?

Use the chalk/white board to list participants' responses. If none is available, use a sheet of paper to write them down on. Buying a car, house, or other large item; getting ready for marriage, becoming independent of debt

How willing are you to sacrifice to reach these goals?

Answers will vary. Point out that if a person cannot think of anything and does not change, the situation will not change or improve.

You Have to Problem Solve

Solving money problems is not easy. That's why many people fail. They give up. They don't know what to do when the bills are more than the amount coming in. If you don't know what to do, you can figure it out for yourself or pay an "expert" to help you. Many problems taken to the expert could be solved yourself if you knew what to do. Problems are problems because you don't know what to do. Experts know that you have to do something different, to "think outside the box", rather than just continuing the same thing which has proven not to work. To solve a problem, experts use a problem-solving procedure like the one below. It is the fastest and most efficient way to solve problems.

Problem Solving

- Select the best option from a choice of many options
- Try out the approach that looks the best
- See if it worked. If not, choose the next best possibility and try it out
- Keep trying until every possibility has been tried

As simple as the procedure is, many people don't ever try it because they think that they can get quicker results by going with what they are familiar with – "the tried and true." Sometimes the "tried and true" doesn't work. It is wasting time to see if you would get different results this time by using the same old approach. The procedures above will help you stop wasting time. These are the kinds of things the professionals do when facing problems they don't know how to solve.

Discussion Item

Discuss a financial dilemma that you have had and how you might use the steps above to get a solution.

Emphasize that the problem often looks hopeless because new approaches are not thought of. Ask if anyone would like to have the group look at a hard financial challenge faced and offer fresh ideas based on the bulleted points above.

What if you did all the steps above and ran out of options, or worse yet, you have no idea as to how you could get more options? You need to ask the Holy Spirit to help you and then use the following steps to get options. That is the real problem – you are frustrated because you can't even think of a strategy to try. That makes the problem seem impossible, but experts know that the following steps can help you come up with new approaches if you persist even though you don't feel any closer to understanding. That is how they would have the edge over someone who just gives up. Use the following fact-finding steps if you can't think of any options to try (pre-problem solving). Then use the new options to solve the problem (problem solving).

Pre-Problem Solving

- **Ask what the real question is.** "How can I earn enough money to pay my bills?" may be masking a more important problem to be solved. "How can I control my spending?" or, "How can I manage my bills?" might get you on the right path quicker. You don't want to waste time by "beating the wrong bush." Some experts call this "restating the question." Sometimes just restating the questions can lead to an immediate solution because you may know how to solve that kind of problem. Sometimes it doesn't. Then you go to fact-finding.

- **Do some fact-finding.** Do your homework to find out all you can about information you have about the problem or restated problem. Again, sometimes new facts show up that will lead directly to the solution. You might find the missing part of the puzzle. Sometimes you need to continue on and brainstorm.
- **Brainstorm.** Based on the previous two steps, come up with as many approaches as you can think of. Don't throw out anything, no matter how crazy. Sometimes these wild ideas turn out to work. Before getting to this step, however, do the previous two first. That way you can "brainstorm" better. Brainstorming will give you new options to try. Now you can go to the before-mentioned regular problem solving steps. You will have the necessary options to continue.

We all go through things in life where we need to get help. Get help when needed, but then there are times when we just have to think things through ourselves. It takes a little extra time for this type of planning, but it is necessary to get the results. This is what the professionals (or anyone else) have to do when they get stuck with what seems as a hopeless situation.

Discussion

Give an example of a financial problem that seems to have no solution. How could you apply the steps above to make it easier?

Have someone give an example and then use the chalk board to apply the above. Explain that there two types of hard problems: hard and harder. The harder problem can often still be solved. It just needs more effort, patience, and work. Ask if someone would like to share a problem like this with the group. See if the group can offer any insights by going over each of the three pre-problem solving steps above.

Friends of the Opposite Sex

Many money problems are aggravated by improper relationships with the opposite sex. Living with a person without being married, for example, may look like a good solution to tight finances but it is not in the long run. The Bible way is that couples should not live together until married. Commitment through marriage can bring a beauty and permanence to a relationship that many outside of marriage never experience. It also will keep partners out of financial trouble due to having to pay for child support or going to jail over the issue.

We need to keep our lives pure. We need to save ourselves for our future partner, and we should not cohabitate with a person unless married. If we are married, we need to stay true to our spouses and children. That will save a lot of money in alimony and child support, but most importantly, it is living up to our potential of being the kind of person God wants us to be.

SPIRITUAL-AWARENESS

ALLOW



MINUTES

To please God we must manage our money well. We must have the right attitude and take it seriously. In many cases, it means starting over with a brand new attitude. Write your personal responses as to the meaning of each of these Scriptures.

Romans 13:8 NKJV™ *Owe no one anything except to love one another, for he who loves another has fulfilled the law.*

Make it a practice to stay out of debt. As much as possible, don't put yourself into debt with anyone or any institution. Live debt-free. At the same time, be a giving person – giving of yourself in more ways than with just your money.

1 Timothy 5:8 NKJV™ *But if anyone does not provide for his own, and especially for those of his household, he has denied the faith and is worse than an unbeliever.*

Your responsibility is to your children and spouse. You must provide for them.

2 Peter 2:21-22 NKJV™ *For it would have been better for them not to have known the way of righteousness, than having known it, to turn from the holy commandment delivered to them. But it has happened to them according to the true proverb: "A dog returns to his own vomit," and, "a sow, having washed, to her wallowing in the mire."*

God has not delivered us to just have us go back to our old ways. His ways are best, but He expects us to be obedient to His words and teachings. We have to decide whether we are going to go His way or not.

Luke 9:23 KJV *And he said to them all, If any man will come after me, let him deny himself, and take up his cross daily, and follow me.*

Make it a practice to stay out of debt. As much as possible, don't put yourself into debt with anyone or any institution. Live debt-free. At the same time, be a giving person – giving of yourself in more ways than with just your money.

Philippians 4:6 NIV *Do not be anxious about anything, but in everything, by prayer and petition, with thanksgiving, present your requests to God.*

You take your money problems to God just like you would any other problems. Pray about things. Give thanks, and make your requests. After you have done this, don't fret about this or anything else. Learn to trust God in all things.

Philippians 4:8 NIV *Finally, brothers, whatever is true, whatever is noble, whatever is right, whatever is pure, whatever is lovely, whatever is admirable-- if anything is excellent or praiseworthy-- think about such things.*

Get your mind off anything negative and all discouragement. Concentrate on what you can do and not on what you can't. Receive your challenges with anticipation not with dread.



Growing financially is like growing spiritually. We have to be “born again” and turn in a new direction. Then we have to grow. Growth takes time and effort. To get ahead, we will need a clean slate, the title of this lesson. The main point is that improvement will require us to change our old ways. To change for the better will require effort, time, and problem solving. For the Christian, we will also have to “deny ourselves” and “die out” to the old ways that work against our being what Christ wants us to be. This isn’t easy, and problem solving isn’t easy, but it’s the best way. Handsome rewards like dignity and freedom are down the road.

The problem-solving model of this lesson will be used again in future lessons. Many financial problems are hard to solve. You should not just give up when things seem to get out of hand.

Discussion Questions

What is one way you can grow in your handling of money?

Individual answers.

What do you see as your biggest obstacle to obtaining financial success?

Individual answers.

TRUE/FALSE TEST

Choose True or False for each question below. Share your answers with the group.

1. Having an open mind to new ways of thinking about managing money is important because...

A: True, B: True, C: False, D: True

T or F a. solutions are often hard to see and require problem solving.

T or F b. otherwise you still be stuck in the same rut that held you back before.

T or F c. there is nothing to learn from others. Everyone has their own way of doing things.

This will hold you back.

T or F d. you should consider the future as well as present in your planning.

2. Managing money is as important as making it because...

A: False, B: True, C: True, D: True

T or F a. you won't have to work if you manage your money well enough.

T or F b. making a lot of money doesn't guarantee financial success.

T or F c. sometimes people on smaller incomes end up having more than people with larger ones.

T or F d. if you manage it well you will have more to give to the needy and to God's work.

3. If a problem seems to be too big to handle,...

A: False, B: True, C: False, D: True, E: True

T or F a. give up. There is no sense in just frustrating yourself.

But that is what many people do.

T or F b. choose the best strategy you can think of and try it out.

T or F c. start, but quit if you haven't figured it out in five minutes.

Many problems would be solved if the person kept at it.

T or F d. if one strategy doesn't work, try the next best one. There is no need to keep trying something that isn't working ("beating a dead horse").

T or F a. ask God for guidance and stick with it.

4. For really hard problems, you may need to...

A: True, B: True, C: True, D: False, E: False

T or F a. restate the question being asked in terms of what the real problem is. Maybe you have been beating the wrong bush."

T or F b. do some more fact-finding.

T or F c. come up with more options based on the knowledge gained from restating the question and fact-finding.

T or F d. write a one-page paper as to why the problem is impossible.

T or F e. repeat each strategy seven times before trying another one.

Once is enough.

5. Our relationships with members of the opposite sex affect our financial situation in several ways. As a Christian, this is especially true because...

A: False, B: True, C: True, D: True

T or F a. men and women think differently.

Men and women should still be in agreement.

T or F b. we may be in a relationship that God is not pleased with and that may produce children and long-term financial obligation.

T or F c. our vision may become too short-sighted because of too much dependency on another person.

T or F d. our Christian faith stresses commitment, both to partners and to pay our debts.