


# Give, Save & Spend

FINANCES GOD'S WAY

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## Listen

[Click here](#) to listen to Howard Dayton, founder of Compass- finances God's way, talk about why people need to learn about handling money from a Biblical worldview.

## Facilitating the Study

Each week, a different student will guide the Small Group Study. This gathering is a class requirement and will be considered a homework assignment. You do not need to be a "financial expert" just someone who can simply follow the agenda provided and the allotted time for each portion of the study.

## Study Objectives

The objectives of this Small Group Study are:

- 1 Teach the practical financial principles of Scripture.
- 2 Encourage Students to experience a more intimate fellowship with Christ.
- 3 To challenge students to invite Jesus to be The Lord of their lives.
- 4 Build close relationships among the students of the study.

## Small Group Meetings

The group should meet for a minimum of one hour every week.

## Weekly Homework Assignments

- 1 Scripture memorization (one assigned Scripture verse each week)
- 2 Complete the weekly practical application(s)
- 3 Daily prayer for each student using the provided Prayer Journal form.

## Homework For This Week:

- [ ] *Read Chapter 8 of Your Money Counts*
- [ ] *Memorize Luke 16:11*
- [ ] *Begin the 30-Day Diary of tracking your expenses*
- [ ] *Pray for the students in your small group*

## Class Agenda


- 1 [ ] (3 minutes) Open in Prayer
- 2 [ ] (40 minutes) Have each person introduce themselves, sharing about their faith journey, their family background, interests, etc. (The guide may need to function as a timekeeper.)
- 3 [ ] (10 minutes) Write prayer requests in your prayer journal
- 4 [ ] (2 minutes) Small group guide closes the group meeting with prayer

## Let's Get Practical

### The 30-Day Diary

A big part of being faithful with what God has given us is knowing what we are doing with what He has provided. In order to do this, you will be keeping a diary of your income and expenses over the next 30 days.

This practice is crucial on two levels:

-  It helps you visually see how you are spending money over a 30 day period. This can be quite revealing to folks and will really come in handy when it is time to formulate your Spending Plan.

- ✓ It gives you a visual map of how well you are doing in being faithful with what God has given you.

We recommend that you keep any receipt you have and use that to record your spending into the 30-Day Diary. Not all spending categories may pertain to you, but find the category that best fits your expense and enter into the appropriate day. After the 30 days, you will have the opportunity to change category titles to better fit your needs.

Every time you have income, record it into the appropriate day of the income category.

Every time you have an expense, record it into the appropriate category and day.

The following are category descriptions for tracking purposes:

#### **AUTO & TRANSPORT**

Auto Insurance, Auto Payment, Auto Savings,  
Gas & Fuel, Parking, Public Transportation,  
Renewal & Fees, Service & Parts, etc

#### **BILLS & UTILITIES**

Home Phone, Internet, Mobile Phone,  
Television, Utilities, Water, etc

#### **EDUCATION**

Books & Supplies, Student Loans, Tuition, etc

#### **ENTERTAINMENT**

Amusement, Arts, Movies, DVD's, Music,  
Concerts, etc

#### **FEES & CHARGES**

ATM fee, Bank fee, Finance Charge, Late Fee,  
Service Fee, etc

#### **FINANCIAL**

Savings, Life Insurance, Investments, etc

#### **FOOD & DINING**

Groceries, Coffee Shops, Fast Food, Restaurants,  
etc.

#### **GIFTS & DONATIONS**

Charity, Gifts, Ministry giving, etc.

#### **HEALTH & FITNESS**

Dentist, Doctor, Eye Care, Gym, Health  
Insurance, Medical Bills, Pharmacy, Sports, etc

**HOME**

Furnishings, Home Improvement, Home or Renters Insurance, Home Services, Home Supplies, Lawn & Garden, Mortgage & Rent, etc

**INCOME**

Paycheck, Interest Income, Bonus, Reimbursement, Returned Purchase, etc.

**KIDS**

Kids- Allowance, Baby Supplies, Babysitter & Daycare, Child support, Activities, Toys, etc

**PERSONAL CARE**

Hair, Laundry, Spa, Massage, etc

**PETS**

Pet Food & Supplies, Pet Grooming, Vet, etc

**SHOPPING**

Books, Clothes, Electronics & Software, Hobbies, Sporting Goods, etc

**TAXES**

Federal Tax, Local Tax, Property Tax, Sales Tax, State Tax, etc

**TRANSFERS**

Credit Card Payment, Transfer for Cash Spend

**TRAVEL**

Air Travel, Hotel, Rental Car & Taxi, Vacation