

SESSION 5: BALANCING THE SPENDING PLAN

Questions to Ask at the Beginning of the Session

- In what ways, if any, did you decide to “drive your stake life-style wise” as a result of last week’s teaching?
- What idea from the information on pages 69 to 80 about household and personal expenditures were you able to put into practice this past week?

Questions to Ask at the End of the Session

- How did you feel after completing the first draft of your Spending Plan and comparing expenses to income?
- What are some ways you might eliminate optional expenses or reduce variable expenses?

Facilitator Note: Some, perhaps most, of your group may not yet have balanced their Spending Plan and still need time to gather more information, to discuss things with their spouse, and to pray through action steps. Encourage everyone who has not balanced the Spending Plan to bring it into balance by your next meeting.

SESSION 6: RECORD KEEPING AND COMMITMENT

Questions to Ask at the Beginning of the Session

- What has been your experience this past week as you adjusted your Spending Plan to get it into balance?
- Balancing the Spending Plan is important, but the most important goal of this course is to draw us Closer to the Mind and Heart of God. In what ways has this course impacted your relationship with God?

Questions to Ask at the End of the Session

- What, if any, apprehensions do you have about record keeping?
- How do we want to support each other in the weeks ahead as we implement our Spending Plans and record-keeping systems?
- What has been the greatest “aha” for you from this course?

Facilitator Note: Consider meeting again within four to six weeks so group members can share how they are doing in implementing their Spending Plans and recording their expenses. Make this a time of celebration, and a time to encourage and pray for one another.

GOOD
\$ENSE

Small Group Facilitator Guide

Dear Small Group Facilitator:

Thank you for being willing to lead a small group in the study and application of biblical financial principles for personal stewardship. Few subjects are more central to our relationship to God than how we view and use the resources God gives us. Successfully engaging this material could be a key step of spiritual growth for individuals and a significant bonding experience for your group.

The course is relevant for everyone, regardless of their financial situation. Those who are in financial difficulty will be greatly helped. Those not in difficulty will be affirmed and will gain new insights. Everyone will grow in their understanding of what it means to honor God in their finances.

We’ve designed the course with three objectives in mind. By the end of the course, every participant will have:

- a personal **spending plan** (budget) in their hand
- the **knowledge** in their head to implement it,
- and the **motivation** in their heart to follow through on it.

The DVD and the Participant’s Guide include everything you need to successfully complete the course. However, to help you make the most of your small group experience, this facilitator’s guide also includes tips on how to maximize the impact of the course in your small group as well as optional discussion questions to help your group process the course together.

Thank you, again, for undertaking this very important task. I pray God will use you in a special and powerful way.

Dick Towner

Dick Towner, Executive Director
Good \$ense Movement
Willow Creek Association

MAKE THE MOST OF GOOD \$ENSE AT YOUR CHURCH

Many churches are using the *Good \$ense Budget Course* church wide, often in conjunction with a stewardship message series that encourages folks to participate in a Good \$ense small group study. Such broad participation can be a major step toward creating a stewardship environment in a church. Because financial stewardship is such a critical part of discipleship and spiritual growth, it is our hope that this study will be just one facet of a year-round, church-wide stewardship ministry.

If you are interested in creating such a ministry at your church, the Good \$ense team would be delighted to help. For more information, visit our web site or feel free to contact us directly:

Web site: www.goodsenseministry.com

E-mail: goodsensebus@willowcreek.org

Phone: 224-512-1833

GOOD
\$ENSE

www.goodsenseministry.com


WILLOW
Willow Creek Association
www.willowcreek.com

ISBN 074418021-X

9 780744 180213

HOW TO MAXIMIZE THE IMPACT OF GOOD \$ENSE IN YOUR SMALL GROUP MEETING

Prepare in Advance

- ❑ Distribute Participant's Guides ahead of time. Every group member (including spouses) should have his or her own Participant Guide.
- ❑ Encourage participants to complete the pre-work before the first session, and remind them to bring their Participant's Guides to the meeting.
- ❑ Have the following materials and equipment ready:
 - Complete Course Teaching DVD 1 and 2
 - DVD player. Before you meet, check to be sure the DVD player is set up and ready to use.
 - Table(s) or other workspace on which participants may write. Some course activities require participants to fill out worksheets, use a calculator, or interact with multiple documents.
 - Extra pens and pencils

Decide the Best Use of Group Time

- ❑ The course includes six, 50-minute sessions. If you have only one hour, you can complete all the teaching and activities for one session in that time. However, if possible, we encourage you to allow additional time for group discussion and prayer. On the DVD, click on "Tips for Small Group Leaders" to see a suggested format for a 90-minute meeting.
- ❑ All six sessions include a variety of individual activities during which participants fill out various sections of their Spending Plan. Individual activities can be completed during group time (but participants can also work on them between small group meetings).
- ❑ If you have more than an hour, use one or more discussion questions at the beginning and end of each session to encourage personal reflection and group interaction. Optional discussion questions are listed on the following pages.
- ❑ If anyone misses a meeting, provide an opportunity for that person to watch the DVD of the missed session before the next meeting.

Maintain Confidentiality

- ❑ Assure group members that no one will be asked to share specifics about their finances, and everything shared in the group is to be held in strict confidence.
- ❑ Encourage a safe, non-judgmental atmosphere that promotes self-disclosure by offering to be the first to share. The secrecy with which some treat their finances can be an impediment to personal and spiritual growth. By modeling vulnerability and openness, you can help participants take the first steps toward freedom in this area of their lives.

OPTIONAL DISCUSSION QUESTIONS

If your group has six or more participants, consider breaking up into smaller groups of three or four for discussion times so everyone has a chance to share. When you come back together, ask if a few participants would like to share with the whole group.

For each session, select one or two questions depending on how much time you have for discussion.

SESSION 1: THE FINANCIAL DILEMMA

Questions to Ask at the End of the Session

- What would being "financially free" mean to you?
- What decisions have you made that have been influenced wholly or in part by money? How do you feel about those decisions?
- How were your thoughts about a budget changed by this session?

SESSION 2: EARNING, GIVING, AND SAVING

Questions to Ask at the Beginning of the Session

- What are one or two ways the Pull of the Culture impacted you this week?
- What are some things you do or could do to resist the Pull of the Culture this week?

Questions to Ask at the End of the Session

- What are some ways in which your efforts at work might be more in keeping with the Mind and Heart of God?
- Were there any new insights for you in the section on giving? If so, what impact might they have?

SESSION 3: SAVING AND DEBT

Questions to Ask at the Beginning of the Session

- What are some personal "benchmarks" (standards) you could use to determine the boundary between saving and hoarding?
- Was your giving influenced in any way this past week by last week's discussion? If so, how?

Questions to Ask at the End of the Session

- What aspect of saving is most difficult for you?
- What action step might you take to make saving easier?
- Do you agree that spending with a credit card is psychologically different than using cash? What are some examples of this from your experience?
- What new insights regarding debt did you get from this week's teaching?

SESSION 4: SPENDING

Questions to Ask at the Beginning of the Session

- Were there any ways in which your use of a credit card was different this past week because of last week's session?

Questions to Ask at the End of the Session

- What are some tangible ways the Four Myths (page 58) tend to impact you?
- What is your reaction to the concept of buying your next car with cash?
- What was the best idea you got from the comments on pages 69-80 about household and personal expenditures?