

# **Navigating Your Finances God's Way**

## **Facilitator Guides (Week 1-9)**

# Navigating- Introduction- Facilitators Guide for Week 1

## Overview

The primary objectives for week 1 are to begin to develop close relationships among the participants and review the study requirements.

**Note:** The blank space following each agenda number is for the facilitator to fill in the scheduled time for each agenda item. For example, if your class begins at 7:00, #1 would read 7:00, #2 would read 7:05, and so forth. This is designed to help you monitor the time so that the class will end punctually.

## Agenda

1. \_\_\_\_\_ (5 minutes) Open in prayer.
2. \_\_\_\_\_ (5 minutes) Each person individually recites from memory:  
*"If therefore you have not been faithful in the use of worldly wealth, who will entrust the true riches to you?"*  
(Luke 16:11).
3. \_\_\_\_\_ (70 minutes) Ask each person to introduce themselves, beginning with a facilitator.  
Ask them to share how they were introduced to Jesus Christ, what they do for a living, and something about their family. To determine how much time each person is allotted, divide the number of people into 70 minutes. If a participant is too brief, gently ask additional questions to provide an opportunity to express himself or herself more fully.
4. \_\_\_\_\_ (15 minutes) Begin the **homework** discussion.

## Remaining Agenda

1. \_\_\_\_\_ (5 minutes) Play the Week 1 segment of the *Navigating Your Finances* DVD
2. \_\_\_\_\_ (5 minutes) Review what the participants are to do for the next class.
  - Complete the **Homework** on pages 16-24.
  - Complete the **List Your Assets** on page 35-36.
  - Complete the **Deed** on pages 37-39.
  - Begin recording your **Income & Spending** on pages 40-47.
  - Remind everyone to begin memorizing 1 Chronicles 29:11-12 now because of its length, and
  - remind them to do the homework daily.
  - Review the calendar to determine if any regularly scheduled classes fall on a holiday. If there are conflicts, please reschedule.
  - Schedule the social.
  - Complete the Prayer Logs. There should be one Prayer Log for each person or couple
3. \_\_\_\_\_ (10 minutes) Take prayer requests and note them in the Prayer Log.
4. \_\_\_\_\_ (5 minutes) End in prayer.

## Navigating- God's Part our Part-Facilitators Guide for Week 2

### Overview

This is the most important section because the remainder of the study builds on understanding God's ownership of everything.

### Let's Get Practical!

- Complete **List Your Assets** on pages 35-36.
- Complete the **Deed** on pages 37-39.
- Read **Budget Options** on page 40 and select the type of budget you prefer to use. Begin recording your **Income & Spending** on pages 44-45.

### Agenda

1. \_\_\_\_\_ (5 minutes) Open in prayer.
2. \_\_\_\_\_ (5 minutes) Each person individually recites from memory:  
*"Everything in the heavens and earth is yours, O Lord, and this is your kingdom. We adore you as being in control of everything. Riches and honor come from you alone, and you are the Ruler of all mankind; your hand controls power and might, and it is at your discretion that men are made great and given strength"* (1 Chronicles 29:11-12, TLB).
3. \_\_\_\_\_ (85 minutes) Begin the group discussion.

**Reminder:** The discussion for *each day's* homework proceeds as follows: (1) Assign one passage of Scripture from that day's homework to each person to read (as far as the verses will go); (2) Proceed in a circle asking each person to answer *all* the questions for that day's homework. If the answer to a question is obvious, it's unnecessary for more than one person to answer the question. If you're running out of time, ask the responses to be brief.

### Remaining Agenda

1. \_\_\_\_\_ (10 minutes) Play the Week 2 segment of the *Navigating Your Finances* DVD.
2. \_\_\_\_\_ (10 minutes) Note in the Prayer Log requests and answers to prayers.
3. \_\_\_\_\_ (5 minutes) End in prayer.

**Reminder for Facilitators:** Contact each participant this week and record it in the Care Log page 274 or 275.

## Navigating- Debt- Facilitators Guide for Week 3

**Overview:** Debt is a struggle for many and is discouraged in the Bible.

### Let's Get Practical!

- Begin working with the **Compass—Finances God's Way Map™** on pages 73-75.
- Complete the **List Your Debts & Snowball 'em!** on pages 76-80.
- Continue **Recording your Income and Spending** on pages 44-45 if you are using Compass budget.
- **If you're using the online Money Lounge budget**, log on to **www.compass1.org** and click on "Small Group Studies" then moneylounge.

### Agenda

1. \_\_\_\_\_ (5 minutes) Open in prayer.
2. \_\_\_\_\_ (5 minutes) Each person individually recites from memory:  
*"Just as the rich rule the poor, so the borrower is servant to the lender"* (Proverbs 22:7, TLB)
3. \_\_\_\_\_ (85 minutes) Begin the group discussion.

### Remaining Agenda

1. \_\_\_\_\_ (10 minutes) Play the Week 3 segment of the *Navigating Your Finances* DVD.
2. \_\_\_\_\_ (10 minutes) Note in the Prayer Logs requests and answers to prayer.
3. \_\_\_\_\_ (5 minutes) End in prayer.

### Reminder for Facilitators

- In order to more consistently recognize God's ownership encourage your students to continue meditating on *1 Chronicles 29:11-12*.
- Contact each participant this week and note this in the Care Log.
- Remind the students to visit Compass's web site at **www.compass1.org** and click on Resources for more practical assistance in getting out of debt.

## **Navigating- Honesty & Counsel- Facilitators Guide for Week 4**

**Overview:** The Lord requires us to be totally honest. Everyone should seek counsel when they make a major financial decision. In our culture people are discouraged from seeking counsel.

### **Let's Get Practical!**

- Begin to use the **Filing System** on page 105.
- Complete **Determining Your Life Insurance Needs** on pages 105-107.
- Continue **Recording your Income and Spending** on pages 44-45 if you are using Compass budget.
- **If you're using the online Money Lounge™ budget**, to continue log on to [www.compass1.org](http://www.compass1.org) and click on "Small Group Studies" then moneylounge.

### **Agenda**

1. \_\_\_\_\_ (5 minutes) Open in prayer.
2. \_\_\_\_\_ (5 minutes) Each person individually recites from memory:  
*"You shall not steal, nor deal falsely, nor lie to one another"* (Leviticus 19:11).
3. \_\_\_\_\_ (85 minutes) Begin the group discussion.

### **Remaining Agenda**

1. \_\_\_\_\_ (10 minutes) Play the Week 4 segment of the *Navigating Your Finances* DVD.
2. \_\_\_\_\_ (10 minutes) Note in the Prayer Logs requests and answers to prayer.
3. \_\_\_\_\_ (5 minutes) End in prayer.

## Navigating- Generosity- Facilitators Guide for Week 5

**Overview:** Emphasize the importance of giving with the proper attitude.

### Let's Get Practical!

- Continue **Recording your Income and Spending** on pages 44-45 if you are using a Compass budget.
- **If you're using the online Money Lounge budget**, to continue log on to [www.compass1.org](http://www.compass1.org) and click on "Small Group Studies" then moneylounge.
- Complete your **Journey to Generosity** on pages 126-127.

### Agenda

1. \_\_\_\_\_ (5 minutes) Open in prayer.
2. \_\_\_\_\_ (5 minutes) Each individual recites from memory:  
*"Remember the words of the Lord Jesus, that He Himself said, 'It is more blessed to give than to receive'"*  
(Acts 20:35).
3. \_\_\_\_\_ (85 minutes) Begin the group discussion.

### Remaining Agenda

1. \_\_\_\_\_ (10 minutes) Play the Week 5 segment of the *Navigating Your Finances* DVD.
2. \_\_\_\_\_ (10 minutes) Note in the Prayer Log requests and answers to prayers.
3. \_\_\_\_\_ (5 minutes) End in prayer.

**Reminder:** Encourage the participants to review the **Spending Plan Hints** at [www.compass1.org](http://www.compass1.org). Click on "Small Group Studies."

## **Navigating- Work- Facilitators Guide for Week 6**

**Overview:** Work can be fulfilling or frustrating. Our satisfaction depends on understanding the Lord's perspective of work.

### **Let's Get Practical!**

- Complete the **Complete the Estimated Spending Plan (Budget)** on pages 150-156
- Complete the free **Personality Profile** by logging on to **www.compass1.org** and clicking on "Small Group Studies" and then "Personality Profile."

### **Agenda**

1. \_\_\_\_\_ (5 minutes) Open in prayer.
2. \_\_\_\_\_ (5 minutes) Everyone individually recites from memory:  
*"Whatever you do, do your work heartily, as for the Lord rather than for men; knowing that from the Lord you will receive the reward of the inheritance. It is the Lord Christ whom you serve"* (Colossians 3:23-24).
3. \_\_\_\_\_ (85 minutes) Begin the group discussion.

### **Remaining Agenda**

1. \_\_\_\_\_ (10 minutes) Play the Week 6 segment of the *Navigating Your Finances* DVD.
2. \_\_\_\_\_ (10 minutes) Note in the Prayer Logs requests and answers to prayers.
3. \_\_\_\_\_ (5 minutes) End in prayer.

## Navigating- Saving & Investing- Facilitators Guide for Week 7

### Overview

This week's objectives are to learn the biblical attitudes toward saving and investing and to teach the scriptural framework for savings and investing. **The Facilitator should not recommend any specific investments or financial products or services. Compass—Finances God's Way assumes no liability for any actions taken related to specific investments or savings.**

### Let's Get Practical!

- Complete **Your Net Worth Calculation** on page 179.
- Complete **Track & Tweak** your Compass budget on pages 179-182. If you're using the Money Lounge budget, log on to **www.compass1.org** and click on "Small Group Studies" then moneylounge.
- Check out **How to Increase Savings** on compass1.org and clicking on "Small Group Studies."

### Agenda

1. \_\_\_\_\_ (5 minutes) Open in prayer.
2. \_\_\_\_\_ (5 minutes) Everyone individually recites from memory:  
"*The wise man saves for the future, but the foolish man spends whatever he gets*" (Proverbs 21:20, TLB).  
"*Steady plodding brings prosperity; hasty speculation brings poverty*" (Proverbs 21:5, TLB).
3. \_\_\_\_\_ (85 minutes) Begin the group discussion.

### Remaining Agenda

1. \_\_\_\_\_ (10 minutes) Play the Week 7 segment of the *Navigating Your Finances* DVD.
2. \_\_\_\_\_ (10 minutes) Note in the Prayer Log requests and answers to prayers.
3. \_\_\_\_\_ (5 minutes) End in prayer.

### Reminder

- Please recommend the participants who are qualified to be future facilitators.
- Encourage those who do not yet have a current will to secure one.
- Remind everyone to visit **www.compass1.org** and click on Resources for more practical information on investing.



## **Navigating- Crisis & Perspective- Facilitators Guide for Week 8**

### **Let's Get Practical!**

- Complete **Organizing Your Estate** on pages 223-228.
- Complete the **Crisis Budget** on pages 229-230.
- Secure a current will if you do not yet have one.

### **Agenda**

1. \_\_\_\_\_ (5 minutes) Open in prayer.
2. \_\_\_\_\_ (5 minutes) Everyone individually recites from memory:  
*"For I have learned to be content in whatever circumstances I am. I know how to get along with humble means, and I also know how to live in prosperity... I can do all things through Him who strengthens me"*  
(Philippians 4:11-13).
3. \_\_\_\_\_ (85 minutes) Begin the group discussion.

### **Remaining Agenda**

1. \_\_\_\_\_ (10 minutes) Play the Week 8 segment of the *Navigating Your Finances* DVD.
2. \_\_\_\_\_ (10 minutes) Note in the Prayer Log requests and answers to prayers.
3. \_\_\_\_\_ (5 minutes) End in prayer.

## Navigating- Eternity- Facilitators Guide for Week 9

### Let's Get Practical!

- Continue **Tracking & Tweaking** your budget or visit the Money Lounge online.
- Complete your **Financial Goals** on pages 253-259.
- **Share your Compass experience** and give us advice on how to improve the Navigating course by logging on to **compass1.org** and clicking on Small Group Studies.

### Agenda

1. \_\_\_\_\_ (5 minutes) Open in prayer.
2. \_\_\_\_\_ (5 minutes) Everyone individually recites from memory: *"For what does it profit a man to gain the whole world, and forfeit his soul?"* (Mark 8: 36)
3. \_\_\_\_\_ (85 minutes) Begin the group discussion.

### Reminder

Encourage everyone to complete their Navigating story and share suggestions to improve the study by logging on to **compass1.org** and clicking on Small Group Studies.

### Remaining Agenda

1. \_\_\_\_\_ (10 minutes) Play the Week 9 segment of the *Navigating Your Finances* DVD.
2. \_\_\_\_\_ (5 minutes) Take long-term prayer requests and note them on the Prayer Logs.
3. \_\_\_\_\_ (5 minutes) Facilitators, pray for each participant individually.

### Reminder

Facilitators, we suggest you write each class member (or couple) an encouraging letter, e-mail or text message summarizing what you appreciate most about them.

May the Lord richly bless you in every way for serving others.