

# *Good \$ense* Small Group Guide

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*Freed-Up Financial Living Seminar Facilitator's Guide*  
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Design by Rebecca Gallagher, 32 Design

Dear small group leader,

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

We've designed the course with three objectives in mind. By the end of the course each 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. This Leader's Guide also includes tips on how to maximize the impact of the course in your group as well as optional questions to help your group process the course together.

Thank you again for being willing to lead your group in what I know can be a sensitive and even scary topic – but one which is so important in our world today. I pray God will use your group's time in a special and powerful way.

Sincerely in Christ,



Dick Towner

Executive Director

Good \$ense Ministry Movement

Willow Creek Association

# Make the Most of Good \$ense at Your Church

If you are the small group ministry leader for your church, you may wish to consider using the Good \$ense Freed-Up course on a church-wide basis. It can be particularly effective to do so in conjunction with a stewardship message series that encourages folks to participate in a Freed-Up small group study or workshop. Such broad participation can be a major step toward creating a stewardship environment within the 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 that teaches, trains and encourages folks in this important area.

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 contact us directly:

**Web site:** [www.goodsenseministry.com](http://www.goodsenseministry.com)

**E-mail:** [goodsensebus@willowcreek.org](mailto:goodsensebus@willowcreek.org)

**Phone:** 224-512-1833

## How to Maximise the Impact of Good \$ense in Your Small Group Meeting

### Prepare in Advance

Unless someone else in your group is particularly gifted and willing to do so, the group leader would normally facilitate the course. Although no teaching is required, to facilitate effectively you should be familiar with the content of both the DVD and the workbook, including the workbook appendix. Anticipate questions your group may ask and be prepared with the answers.

As this resource rolls out in late 2008 and we get feedback on its use, a growing list of hints and suggestions for facilitating will appear on the Good \$ense website.

In addition to your personal preparation, note the following items:

- You will need one copy of the Freed-Up DVD and a copy of the Participant's Workbook for each member of your group. If your church does not have these resources available they can be ordered from [www.goodsenseministry.com](http://www.goodsenseministry.com) or 800-570-9812.
- Distribute the Participant's Workbooks before your first meeting and stress the importance of completing the pre-work in the front of the workbook before the first meeting. Remind them to bring their workbooks to the meeting.

- Have the following materials and equipment ready:
  1. Freed-Up teaching DVD
  2. DVD player set up and ready to use.
  3. Table(s) or other workspace on which participants may write. Course activities require participants to fill out worksheets and interact with multiple documents.
  4. Extra pencils

### **Decide the Best Use of Group Time**

- The course includes six, 60-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 further group discussion and interaction. Optional questions for each session are listed on the following pages.
- All six sessions include a variety of individual activities during which participants discuss and/or 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 anyone misses a meeting, provide an opportunity for them 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.

# Discussion Questions and Between Class Assignments

## **SESSION 1: Two Masters, One Servant**

### 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: Earning and Giving**

### 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: Giving and Saving**

### 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: Debt**

### 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: Spending**

### 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.

**Leader Note:** Upon completion of the first draft of their Spending Plan some of your group will probably discover that expenses exceed income – even though they have made what they consider to be significant changes for the good throughout the course. Reassure them that this is not uncommon and that the next session will speak to this situation.

## **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?

**Leader Note:** Consider setting aside one of your meetings in four to six weeks for members to share how they are doing in implementing their Spending Plan and recording their expenses. Make it a time of celebration, encouragement and prayer for one another.

Godspeed and may you be blessed as you are a blessing to those you lead.