

FREED-UP FROM DEBT FACILITATOR'S GUIDE

Dear Facilitator

Thank you for your willingness to facilitate this workshop. Your role is extremely important. Your encouragement of the participants, facilitation of the exercises, adding of an occasional personal note and time management will greatly impact people's experience of the workshop.

This Guide is designed to equip you to facilitate well. Please read through it in detail well in advance of the workshop. Take its guidance to heart and then adapt your role to the unique circumstances of each group.

May you be blessed as you are a blessing to the participants.

Sincerely in Christ,

The Good \$ense Team

Why The Topic of Debt is Important

Lots of people have debt – credit card debt, vehicle debt, student loans, and more. It's something that people do a good job of hiding from each other, but it is present in many people's lives, and it's having an impact on the most important aspects of their lives. It can hinder a person's most intimate relationships, their health, their emotional well-being, and most importantly, their relationship with God. Many people are all too familiar with the biblical warning that "The borrower is servant to the lender" (Proverbs 22:7).

This Workshop is About a Whole Lot More Than Debt

So this workshop isn't just about debt, it's about a person's relationship to God. It has to do with matters of eternal significance! Together we will be removing debt as a roadblock to a richer relationship with God. One primary goal is to free people from the bondage of debt so they can better hear and more fully respond to God's call on their lives.

You Have a Key Role to Play

As people open themselves to exploring this area of their lives, you have an important role to play. Debt is a very emotional subject and is often accompanied by feelings of shame, embarrassment and guilt. You can be instrumental in creating an environment in which they feel safe and at ease. You can do so with the assurance that a core value of all the Good \$ense resources is a grace-filled and nonjudgmental approach to the subject.

Welcome participants warmly and encourage them to introduce themselves to one another as they are seated. Perhaps have a question or two to discuss at their table ("How was money handled in your family of origin?")

If feasible have other members of the stewardship ministry available to help in this regard. You are the live presence that sets the stage for the participant to be open to the teaching. Do whatever seems appropriate to accomplish that.

You will also be facilitating and "time keeping" the individual activities. While the suggested time for each activity is noted on the DVD, you can adjust to the needs of your audience if more or less time is required. Be sure to make a note of the time at the beginning of each exercise so you can track the amount of time that has passed.

Make sure the setting is comfortable and distraction-free. Lighting should be such that notes can easily be taken and the DVD can be clearly seen. Appropriate background music can be helpful prior to the beginning of the sessions and during breaks and work times. Check beforehand that the audio-visual equipment is working and you are familiar with its operation. Seating should be around round tables to facilitate a sense of community — but with enough space for privacy as folks work on their Spending Plan.

Announce that you (and others from your team, if that's the case) will be available for questions during the exercises and break times and stress that strict confidentiality will be the rule.

Be Familiar with the Workshop Content

It is perhaps obvious that if you are to facilitate the workshop you should be very familiar with it. Watching the DVD and following along in the Participant's Workbook several times is a requisite before first facilitating the workshop.

Anticipate questions that may arise. If you have any questions of your own feel free to email the Good \$ense Ministry at Vivianhayes@GoodSenseMovement.org and we will respond promptly. Include your phone number as well — some questions are best answered through discussion rather than email.

If the workshop is being offered over a couple of sessions rather than in a one session format you may have time to interject stories/testimonies of your own to supplement the workshop. If time allows that can be a helpful way of further personalizing the workshop.

Registration Suggestions

Before initiating registration, determine whether or not to charge a fee for the workshop. We have found that people are more committed to following through on the workshop requirements when they pay at least part of the cost up front.

Since the pre-work is important and takes some time, registration should begin several weeks before the workshop. Encourage early registration. Have a convenient registration location and make the process simple and speedy. It may work well to have registration tables set up outside of services. If your church has a web site, you may also want to offer electronic registration.

Pre-work is included in the Freed-Up From Debt Participant's Workbook. An alternative to handing out the Participant's Workbook at registration is to make copies of the pre-work and hand it out at registration. The Participant's Workbook would then be distributed on the day of the workshop. A copy of the pre-work is on the Good \$ense website. The pre-work could also be available for download from your church web site for those who register electronically.

Be sure all logistical information such as starting time, location, length of the workshop and cost is clearly presented.

When participants arrive at the workshop, the pre-work can serve as their admission ticket. Ideally, the ministry should have a record of workshop attendees. This can be useful for a variety of future purposes — follow-up, feedback, invitations to future workshop offerings, etc. Gathering personal information other than name at the time of registration can, however, make registration too time consuming. It may be best to gather other attendee information by circulating sign-up sheets the day of the workshop.

Promoting the Workshop

Dealing with one's debt does not rank high on most peoples' favorite-things-to-do list. As a matter of fact, it probably ranks near the very bottom! Thus effective promotion of the workshop in a way that breaks down natural hesitancies is important. Some key

points in this regard include:

- Indicate awareness that debt is not always the result of mismanaging money. While that is a factor in many cases, debt can also be the result of a difficult and uncontrollable circumstance such as extended unemployment, divorce, or costly medical issues.
- Approach the promotion of the workshop from the perspective of what you want for people, such as the peace, joy, and freedom that come from living without a heavy debt load
- Promote the workshop as being not only for those personally experiencing problems with debt, but also for those who would like to help someone else in their life get out of debt or who would simply like to learn how to avoid getting into debt in the future. .
- Once the workshop has been offered, look for those who can testify regarding how much they have been helped. Testimonials from those who have benefited from the workshop will greatly help drive attendance at the next workshop.
- Probably the single most effective promotional effort is for the pastor to announce the workshop during the regular worship service and to encourage attendance. The encouragement of other key church leaders within their areas of ministry can also be very helpful. And if those leaders indicate they will be in attendance, the impact of their words goes up another notch.
- A message series on what Scripture says about money can be an effective lead up to the workshop.

Presentation Format

The workshop is comprised of 2 one-hour sessions, which can be offered in flexible format — both in one sitting with a brief break between or one session on each of two days.

The Vision for a Broader Ministry

A few closing words about stewardship ministry in general. The fact that your church is offering this workshop puts you ahead of the large majority of churches that do nothing to teach and train their people in biblical financial stewardship. So good for you! But while this workshop can be a key component of a stewardship ministry, it does not in itself constitute such a ministry.

Stewardship ministry works best when it is a year-round, ongoing ministry of the church. As such it would minister to people in a very sensitive and often very difficult day-to-day area of their lives - and a deeply spiritual one as well.

To do that effectively, the ministry needs to do three things on a regular basis:

- **Teach** —Teaching presents the biblical basis and practical ideas for what you ought to do and why you ought to do it. Teaching is the “what and the why.”

- **Train** — Training is the “how to.” It’s about how to implement the biblical principles you’ve been taught into your day-to-day financial life and decisions.
- **Encourage** — A significant number of people who have been taught and trained and desire to change their financial behavior will still find it difficult to do so. Often they must attempt to change the habits of a lifetime in the face of a culture that continues to send very seductive messages to the contrary. They have a need for ongoing help and encouragement and accountability from trained stewardship ministry volunteers. The Good \$ense Counselor Training resource is excellent for training such a cadre of volunteers.

Ultimately, stewardship ministries are most effective when they offer multiple opportunities throughout the year for people to be trained in biblical principles of money and when one-on-one budget counseling is available. The Good \$ense web site (www.GoodSenseMovement.org) has information about other G\$ workshops and how to train volunteer budget counselors in your church.

Because financial stewardship is a key discipleship issue, the stewardship ministry crosses over most ministry lines. For example:

- **Membership** — becoming a member has responsibilities as well as rights. One of those responsibilities is supporting the ministry of the church financially so part of membership is taking the core Good \$ense course, *Freed-Up Financial Living*.
- **Pre-marriage** — since money is one of the top 2 or 3 conflict areas within marriage and a major contributor to divorce, part of pre-marriage preparation is going through *Freed-Up Financial Living*.
- **Benevolence** — because we want to “teach a person to fish as well as to give them a fish,” a prerequisite of receiving financial assistance from the church is to go through *Freed-Up Financial Living*.
- **Children** — since teaching children the basic principles of biblical money management at an early age is important, the class *Raising Financially Freed-Up Kids* is regularly taught through the children’s and youth ministry. The list could go.

An integrated stewardship ministry needs the support of top church leadership and a thought-through annual plan of multiple teaching and training opportunities.

A free download of the *Good \$ense Implementation Guide* found on the Good \$ense website [here](#) provides a step by step process for the formation of such a ministry.

Again, may God’s spirit empower your efforts as you facilitate this workshop.

The Good \$ense Team