



4-Week Series

FEATURED CURRICULUM

Leader's Guide

Overview

This Leader's Guide is provided to support the Adult Lesson Handouts as part of the Road to Financial Freedom Series. When used during group Bible study before or after the pastor's sermon, these lessons will reinforce what is being taught during the churchwide service.

Photocopying/Printing Guidelines

By accepting the agreement below when you purchased these Lesson Handouts, your church agrees to photocopy/print no more than the exact number of copies that you purchased. So that your church does not violate the agreement, we suggest that one church staff member be solely responsible for making copies of this curriculum.

As you may know, copyright violations are prevalent in many churches today. **Making more copies than you purchased is a sin, plain and simple, and constitutes an act of theft.** We sincerely want God to bless your series to teach people His way of handling money, so we hope that your church will maintain integrity related to this issue.

If you need to make more copies of this curriculum above the number originally purchased, go to Crown.org/RTFF and purchase more copies. Crown's Web site is available 24 hours a day, 7 days a week.

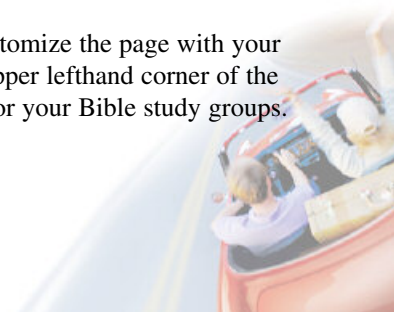
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Supporting Resources

We recommend promoting your series several weeks ahead of time. A promotional video and promotional artwork have been provided to help you promote your church's Road to Financial Freedom Series. Poster and bulletin insert artwork is provided, as well as custom artwork to create your own custom promotional items such as banners, overhead projection artwork, bookmarks, tickets, postcards, door hangers, and more. Consult your Series CD for more information.

Customizing Your Handouts

Each beginning page of the Lesson Handout and Leader's Guide has a section where you can customize the page with your church name, date, alternate lesson title, or study week. In the Adobe PDF document, click the upper lefthand corner of the page to activate the field, and you will be able to type in this information before making copies for your Bible study groups.



WHAT THE LEADER NEEDS TO KNOW

This section provides some basic guidelines and instructions for being an effective group leader.

ADULT LESSON HANDOUT

- An ADULT LESSON HANDOUT, which should be used by each student, has been designed to help students apply the principles they are learning.
- In the FILL-IN-THE-BLANK section of each lesson there is an outline containing blank spaces for the students to fill in key words. You will go over this section as a group.
- The DISCUSSION QUESTIONS for each lesson are designed to help your students personalize the content of each lesson. You can move to these questions immediately after the fill-in-the-blank section.
- For those who wish to better grasp and apply the principles, there is an optional DIG DEEPER AND LEARN MORE section. It includes a SCRIPTURE TO MEMORIZE, selected verses to look up, and questions to answer. This section is only printed in the Leader’s Guide to use for additional discussion.
- Before you end your class you may want to take PRAYER REQUESTS and record these at the end of the handout.

LEADER’S GUIDE

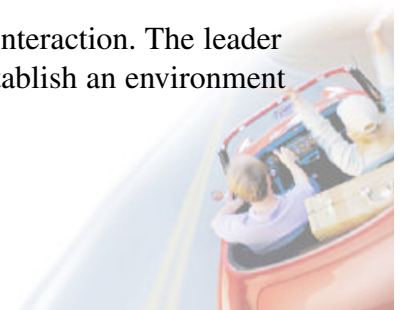
The Leader’s Guide contains the key words to be filled in and brief answers to the Discussion Questions. The leader will not need to use the Adult Lesson Handout—everything needed is in the Leader’s Guide.

OTHER CROWN STUDIES AND MATERIALS

The Featured Curriculum is part of a comprehensive program that Crown Financial Ministries has developed to train people of all ages to handle money God’s way. Other materials and studies are described in the Leader’s Guide and Adult Student Handout and may be ordered from Crown Financial Ministries by calling 1-800-722-1976 or by visiting Crown’s Web site at Crown.org.

LEADER’S RESPONSIBILITIES

- 1. Love and encourage.** The primary responsibility of the leader is to love and encourage the students. People are more receptive to spiritual truth when they have been loved. People want to know how much a leader cares before they care how much the leader knows.
- 2. Let the lessons teach.** Crown has worked hard at presenting the financial principles found in God’s Word just so you don’t have to. Your expertise is needed in facilitating and cultivating good conversation during the discussion time.
- 3. Understand group dynamics.** The most effective discussions involve group interaction. The leader shouldn’t do all the talking. The leader should facilitate the discussion and establish an environment in which students have the freedom to express insights and questions.



GETTING STARTED

Several ingredients are essential to any successful group study. Before the first meeting, you should:

1. **Pray!** Only God can change the hearts of people, and prayer is your most powerful tool.
2. **Organize.** Consider asking one or two others to share the leadership load by helping you plan, promote the series, distribute materials, etc.
3. **Prepare the Adult Lesson Handouts.** Before starting the course, make sure that each participant has his or her own copy of the Adult Lesson Handout. You may want to have extra copies on hand to accommodate late additions.
4. **Prepare to lead the sessions.** Review the fill-in-the-blank section, complete the Discussion Questions and the Dig Deeper and Learn More section before class meets. This will help you understand the content and better facilitate the discussion.

LEADING THE CLASS

1. **Prayer.** We recommend that you start the class with prayer, and end it with prayer. Remember, only the Lord can change lives.
2. **Be yourself.** The others in your group will appreciate and follow your example of openness and honesty as you lead—so set a good example! When they sense that you are “real”—that you struggle with the same issues that challenge them—they will be encouraged.
3. **Structure your time.** Whether you are leading this series in Sunday school or a small group, you’ll find the materials are ideal. The curriculum is designed so that each lesson can be completed in 45 minutes.
4. **Outside of Class.** It is wise for the leader to contact the students outside of class by phone, letter, e-mail, or a personal visit to express your appreciation for their participation. Demonstrating your care for the students will encourage them to apply these principles.

ADDITIONAL QUESTIONS

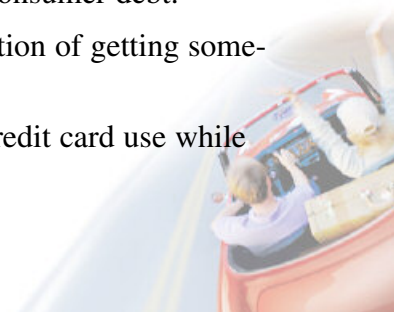
Consider these additional discussion questions to fill out a lesson that leaves time available.

Lesson 1.

- Discuss what it means for God to be in ultimate control of every event—His ability to triumph over Satan’s acts of rebellion.
- How has God provided for your needs in both predictable and unpredictable ways?
- How have you grown in your trust of God to provide? What can you do to enhance that growth?

Lesson 2.

- Discuss some of the benefits (both financial and emotional) of being free of consumer debt.
- How do you weigh the advantage of those benefits versus the instant gratification of getting something before you can truly afford it?
- Discuss the careful habits that must be exercised to enjoy the advantages of credit card use while avoiding the dangers.



Lesson 3.

- When you seek counsel, are you more likely to look for a dissenting view or one that merely confirms your own? Discuss the implications.
- Think of a time when you were impatient to make a decision and later regretted it. Discuss the difference between merely postponing a decision and patiently seeking advice in order to make a better decision.
- Some people are reluctant to pay for expert advice. How do you decide when it is better to pay for advice than to “pay” the consequences of an uninformed decision?

Lesson 4.

- Give some examples of how people formulate their own standard of honesty.
- How does this help them rationalize and justify dishonesty?

SAMPLE

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ROAD TO FINANCIAL FREEDOM

YOUR PERSONAL JOURNEY

Leader's Guide

FEATURED CURRICULUM

“Who’s in Control?”

God’s Responsibilities and Our Responsibilities

WELCOME TO THE ROAD TO FINANCIAL FREEDOM!

Money affects every part of our lives today. Some people have these immediate questions about money:

- Why is it important to learn what God says about money?
- What does it mean to be financially free?
- Is being financially free becoming rich?
- Is being financially free about more than money?

This abbreviated study will help answer these questions and more. We sincerely hope it will help you start on a path to reduced stress and strengthened relationships with friends and loved ones.

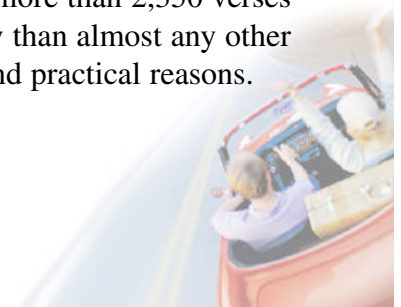
Most of all, remember that it’s not just about money—it’s about a change of the heart.

THIS WEEK’S INTRODUCTION

Many people are experiencing financial challenges. They are facing growing debt, little or no savings, inadequate income, and no plans for their financial future. Surveys reveal that more than half of all divorces are a result of financial tension in the home.

Others are financially sound, but suffocating materialism has robbed them of their spiritual vitality. They are not spending their resources in eternally significant ways.

Fortunately, the Bible has the answers to these financial difficulties—it contains more than 2,350 verses dealing with money and possessions. In fact, Jesus Christ said more about money than almost any other subject. Financial matters are addressed throughout Scripture for both spiritual and practical reasons.



WHY THE LORD SAYS SO MUCH ABOUT MONEY

1. Spiritual Reasons

How we handle money has a significant impact on the intimacy of our relationship with Christ.

“If therefore you are not faithful in the use of worldly wealth, who will entrust the true riches to you” (Luke 16:11).

Money is a primary competitor with Christ for the lordship of our life.

“No one can serve two masters; for either he will hate the one and love the other. . . . You cannot serve God and money” (Matthew 6:24).

2. Practical Reasons

The Lord wanted to give us a blueprint for handling our money. Scripture gives us clear principles for earning, spending, saving, investing, giving, getting out of debt, and teaching our children how to handle money.

The financial practices of most people are in sharp contrast to the principles of Scripture.

“‘For My thoughts are not your thoughts, neither are your ways My ways,’ declares the Lord. ‘For as the heavens are higher than the earth, so are My ways higher than your ways, and My thoughts than your thoughts’” (Isaiah 55:8-9).

GOD’S PART IN OUR FINANCES

Scripture teaches there are two distinct responsibilities in the handling of money: the part God plays and the part we play.

1. Ownership

God is the owner of everything. Psalm 24:1 reads, *“The earth is the Lord’s, and all it contains.”*

If we are going to be genuine followers of Christ, we must transfer the ownership of our possessions to the Lord (Luke 14:33).

The first step in learning contentment is recognizing God is the owner of all your possessions.

2. Control

Our heavenly Father is in ultimate control of every event.

“We adore you as being in control of everything” (1 Chronicles 29:11, TLB). “I praised the Most High. . . . He does as he pleases with the powers of heaven and the peoples of the earth. No one can hold back his hand or say to him: ‘What have you done?’” (Daniel 4:34-35).



It is comforting for the child of God to realize that his heavenly Father orchestrates even seemingly devastating circumstances for ultimate good.

“And we know that God causes all things to work together for good to those who love God, to those who are called according to His purpose” (Romans 8:28).

3. Provision

The Lord promises to provide for our needs. Jesus said, *“But seek first the kingdom of God, and his righteousness; and all these things (food and clothing) shall be added unto you”* (Matthew 6:33).

God is both predictable and unpredictable. He is absolutely predictable in His faithfulness to provide. What we cannot predict is how the Lord will provide.

The basic reason most fail to recognize God’s part is that we do not know who God really is. We tend to shrink Him down to our own human abilities and limitations.

“You are familiar with all my ways. Before a word is on my tongue you know it completely, O Lord” (Psalm 139:3-4, NIV).

OUR PART

Our responsibility is that of a steward or manager of the Lord’s possessions.

Our responsibility is to be faithful stewards.

“It is required in stewards, that a man be found faithful” (1 Corinthians 4:2).

Although most of us have heard that we should give 10 percent of our income, few have learned the biblical basis for handling the other 90 percent.

Faithful in little things.

“He who is faithful in a very little thing is faithful also in much; and he who is unrighteous in a very little thing is unrighteous also in much” (Luke 16:10).

Small things are small things, but faithfulness with a small thing is a big thing.

DISCUSSION QUESTIONS

1. Describe the most important principle you learned in this lesson.



2. How will applying this principle impact you?

3. This series will address many financial issues from God’s perspective, such as earning, spending, saving, giving, investing, getting out of debt, and teaching children how to handle money. What would be the one thing you want to happen as you learn and apply these principles?

SAMPLE



Visit **Crown.org** for free online tools, resources, articles, and more to help you on your journey to financial freedom. Available 24/7, there’s something for everyone no matter your current point on the journey.



DIG DEEPER AND LEARN MORE (OPTIONAL)

This section is provided solely to you, the group leader, in case you need additional discussion questions for your group. It is optional and provides a Scripture to memorize, verses to look up, and questions to answer that will prompt your students to go deeper in their understanding of God’s financial principles.

SCRIPTURE TO MEMORIZE

“Everything in the heavens and earth is yours, O Lord, and this is your kingdom. We adore you as being in control of everything” (1 Chronicles 29:11, TLB).

QUESTIONS TO ANSWER

1. List the specific items in these verses that the Lord owns.

Leviticus 25:23 - [God owns the land.]

Psalms 50:10-12 - [God owns the animals.]

Haggai 2:8 - [God owns all the gold and silver.]

2. Read 1 Chronicles 29:11. Do you consistently recognize the Lord as the true owner of all your possessions? Give two practical suggestions that would help.

1. [Memorize 1 Chronicles 29:11 and meditate on it for 30 days.]

2. [Develop habits that will help you recognize God’s ownership. For example, every time you spend money thank the Lord for His ownership.]

3. Read Genesis 45:4-8 and Romans 8:28. Why is it important to realize that God controls and uses even difficult circumstances for good in the life of a godly person?

[God works every situation for good for those who love Him. Joseph is an example of a godly person who suffered difficult circumstances that God intended for ultimate good.]

4. How does this perspective impact you today?



