

CROWN BIBLICAL
FINANCIAL
STUDY

LEADER'S GUIDE



CROWN FINANCIAL MINISTRIES™

True Financial Freedom

CROWN.ORG

CONTENTS

Welcome	4-5
Study Objectives and Leader's Responsibilities	6
Information Leaders Need to Know	7-8
Member Orientation	9
About Prayer Logs	10
Loving the Life Group Members	11
How to Conduct the Study	12
How to Select and Train New Leaders	13
How to Begin the Crown Program in the Church	14
Leader's Checklist	15
Places to Serve	16
Weekly Overviews, Agendas, and Homework Answers	17-74
Prayer Logs	75-85
Member Evaluation Sheet	86
Care Log	87

INFORMATION LEADERS NEED TO KNOW

1. The Leader's Guide

The *Leader's Guide* is divided into three sections:

- Information the leader needs to know
- The weekly homework guides
- The Prayer Logs, Member Evaluation sheet, and Care Log.

2. Practical Application Video

Toward the end of class each week, you will play a segment of the *Practical Application Video*. There are 10 segments of the video—one for each week of the study. For example, at the end of Week 4, play segment 4 of the video.

The *Practical Application Video* explains the next week's assignment and communicates other important information the students need to know. After viewing the video, take time to answer any questions the participants may have. Each life group should have a copy of the *Practical Application Video*.

In addition to the weekly video segments, be sure to use the additional video resources in the "Special Features" section of the DVD to enhance your life group.

3. Group Size

There should be two leaders in each group.

The maximum number of members in a group varies, depending on how many are married couples and how many are individuals. Under no circumstance should there be more than eight. We limit the size of the group because the group dynamic is damaged if the group is too large. The table below will assist you in determining your group size.

Leaders:	Couple	Couple/Single	Couple/Single	Couple/Single	Single
Co-leaders:	Couple	Couple/Single	Couple/Single	Couple/Single	Single
Members:	Couple Couple Couple Couple	Couple Couple Couple Single Single	Couple Couple Single Single Single	Couple Single Single Single Single	Single Single Single Single Single
Totals:	4 Leaders 8 Members	2-4 Leaders 8 Members	2-4 Leaders 7 Members	2-4 Leaders 6 Members	2 Leaders 5 Members

4. Meeting Time

The groups meet for two hours once each week for 10 weeks. The time and day the group meets should be the one most convenient for the participants. Groups may meet anywhere—in homes, offices, or churches. There are couples, men-only, women-only, and mixed groups.

5. Promoting Financial Products and Services

No one may use their affiliation with Crown Financial Ministries to promote or influence the sale of any investments or financial services or professional services.

6. Member Evaluation Sheet

The Member Evaluation sheet is found on page 87 and should be used by the leader to record the performance of the members after each class.

7. Certificate of Achievement

The leaders should award the Certificate of Achievement to the members who have been faithful. They are provided free of charge, and they may be ordered online at Crown.org or by calling 1-800-722-1976.

8. Scheduling the Study

The study is usually conducted three times each year, starting mid-January, the first part of May, and mid-September. However, you may begin a Crown group anytime.

9. More About Crown Financial Ministries®

What is Crown Financial Ministries? Crown is an interdenominational ministry that has developed a comprehensive program to train people of all ages to apply the financial principles from the Bible.

Why is the ministry named Crown? The reason this ministry is named Crown is to remind us to always honor the Lord and serve people.

- Crown Financial Ministries exists to glorify Jesus Christ. He wore a Crown of Thorns when, out of unfathomable love, He died for us (John 19:1-5). Just as the 24 elders in Revelation 4:9-11 cast their crowns before the throne of God, so those serving with Crown should honor Christ in all that we do.
- Crown Financial Ministries exists to serve people. Paul wrote to the Philippians, *“My beloved brothers whom I long to see, my joy and crown”* (Philippians 4:1).

Financial Information: Crown Financial Ministries is a nonprofit, tax-exempt organization governed by a board of directors, none of whom receive a salary from serving on the Crown board. Book royalties are the property of the ministry. Crown is a member of the Evangelical Council for Financial Accountability, whose members must adhere to certain standards, including an annual audit. The ministry is funded primarily by donations, the bulk of which come from graduates of Crown studies, radio listeners, or churches that are implementing Crown programs.

Consistently save.

CROWN'S OVERVIEW OF WEEK 8: This week's objectives are to learn the proper biblical attitudes toward saving and investing and to teach the scriptural framework for savings and investing. **The leaders should not recommend any specific investments or financial products or services.** Crown Financial Ministries assumes no liability for any actions taken related to specific investments or savings. The leaders should have read the Investing Notes on pages 108-116 in the *Life Group Manual* before class.

AGENDA

1. _____ (5 minutes) **Open in prayer.**
2. _____ (5 minutes) **Everyone individually recites from memory Proverbs 21:5.**
"Steady plodding brings prosperity; hasty speculation brings poverty"
(Proverbs 21:5, TLB).
3. _____ (5 minutes) **Confirm that members have completed the Saving and Investing and the Insurance and Filing System practical applications and have reviewed Destinations 4 and 5 on the Crown Money Map.™ Ensure that everyone is continuing with their spending plans. Answer any questions concerning the practical applications.**
4. _____ (10 minutes) **Ask the members to share their creative ideas on how to save money that would normally be spent.**
5. _____ (70 minutes) **Begin the group discussion.**



Scripture to Memorize

"Steady plodding brings prosperity; hasty speculation brings poverty" (Proverbs 21:5, TLB).



Practical Application

Complete Saving and Investing, Insurance and Filing System, and review Destinations 4 and 5 on the *Crown Money Map*.™

Day One - Let's Review Work

Read the Work Notes on pages 92-100 and answer:

1. What in the notes proved especially helpful or challenging? How will this impact you?

2. Do you usually recognize you are working for the Lord? If not, what can you do to be more aware that you work for Him?

INVESTING

Day Two

Read Genesis 41:34-36; Proverbs 21:20; and Proverbs 30:24-25.

1. What do these passages say to you about savings?

Genesis 41:34-36 - **[Joseph saved during a time of plenty to prepare for a coming famine.]**

Proverbs 21:20 - **[Those who are wise save, but the foolish only consume.]**

Proverbs 30:24-25 - **[Ants are commended as wise because they save.]**

2. If you are not yet saving, how do you propose to begin?

Read Luke 12:16-21, 34.

3. Why did the Lord call the rich man a fool?

[The rich man was a fool because he stored up all his goods and was not rich toward God.]

4. According to this parable, why do you think it is scripturally permissible to save only when you are also giving?

[If we save without giving, our hearts will be drawn to those possessions and away from Christ (v. 34).]

Day Three

Read 1 Timothy 5:8.

1. What is a scripturally acceptable goal for saving?

[It is permissible to save to meet family needs.]

Read 1 Timothy 6:9.

2. What is a scripturally unacceptable reason for saving?

[It is wrong to desire to get rich. However, it is not wrong to become rich if it is a by-product of being a faithful steward.]

Read 1 Timothy 6:10.

3. According to this verse, why is it wrong to want to get rich (refer to 1 Timothy 6:9)? Do you have the desire to get rich?

[When we want to get rich we are actually loving money. The desire to get rich is a common attitude that can destroy our fellowship with the Lord.]

