



SAVING
GRACE



SAVING GRACE

A GUIDE TO FINANCIAL WELL-BEING

LEADER GUIDE

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SESSION 1

All Manner of Good

Planning the Session

Session Goals

Through this session's discussion and activities, participants will be encouraged to:

- Think about their own tendencies toward money and possessions as idols;
- Learn what the faithful way has to say about money; and
- Realize the benefits of a Spending Plan and how it can help them faithfully achieve their financial goals.

Preparation

- Read and reflect on the Introduction and chapter 1 of *Saving Grace Participant Workbook*. This session should be conversational, warm, and inviting. It lays the foundation for what might be a new perspective on personal finances and, for many, will be the first time they are aware of the spiritual significance of their relationship to money.
- Read through this session outline in its entirety to familiarize yourself with the material being covered. Be prepared to adjust the session as group members interact and as questions arise. Prepare carefully, but allow space for the Holy Spirit to move in and through the group members and through you as facilitator.

- Read and reflect on the following key Scriptures:
- 1 Timothy 6:10
- Isaiah 55:2
- Matthew 6:24
- Hebrews 13:5
- You may want to have a markerboard or large sheet of paper available for recording group members' ideas.
- You will need access to a DVD player or another method for streaming videos online for the group to watch.
- Have a Bible, paper for taking notes, and a pen or pencil available for every participant.

Beginning Your Time Together (5-10 minutes)

As participants arrive, welcome them to this study. Depending on how familiar participants are with each other, you might want to spend a few minutes introducing yourselves and sharing why you are interested in doing this study. You might conclude by briefly sharing what has led you to be teaching this class, which could include key aspects of your own financial and faith journey.

Open the group in prayer; then ask the following icebreaker question and encourage participants to share their responses with the group.

Opening Prayer

Heavenly God, we are thankful for time to gather together and explore an area of our lives that is so meaningful, but can sometimes feel overwhelming. Help us to know that you are with us, and that you are guiding us as we seek to be financially faithful to you; in Jesus's name. Amen.

Icebreaker

- When you were a kid, what were your thoughts on money? For example, what did you think happened when your parents wrote a check or used a card to pay for something? What's your earliest "money" memory?

Video Session (30-35 minutes)

Watch video session (15-20 minutes in length).

Video Discussion

- What financial education did you receive as a child, a young adult, or an adult? Do you relate to Anna's story about her dad's basic advice to simply "spend less than you make"? Have you found that advice helpful, or not?
- Do you currently feel your money is a tool that works for you, or the other way around?
- Tom says that his wife's commitment to tithing early on in their marriage pushed him to consider the difference between what he needed and what he wanted, and that he realized he struggled with anger about not getting all the things he wanted. Do you relate to Tom's story? How do you think you are ruled by your needs and wants?
- As a young pastor, Anna found that, although Jesus talks a lot about money in the Bible, many members of her congregation were very uncomfortable talking about money and how it should be used. Have you found this to be true? Why do you think this is often the case?
- The Methodist tradition follows John Wesley's direction to "make all you can, save all you can, and give all you can." Wesley saw how money often corrupts, but also how money used well can be used to serve God's people now, here on earth. How have you seen money or resources put to use to serve God's purposes in this world?
- Tom and Anna talk about how a spending plan can be a spiritual discipline and not just a financial one because writing down how we spend our money reveals our priorities. What makes you nervous or hesitant about starting this process?

- When it comes to money, there are often generational differences in the ways that people choose to spend or save or give their money. What do you see people in your generation struggling with when it comes to money issues?

Study and Discussion (15 minutes)

Note to Leader: *Based on the interests of your group and the time allowed, use as many or as few of these discussion topics and prompts as you'd like.*

Ask for volunteers to look up and read aloud the following verses in the Bible that reference money.

- 1 Timothy 6:10 (“The love of money is the root of all kinds of evil.”)
- Isaiah 55:2 (“Why spend money for what isn’t food, / and your earnings for what doesn’t satisfy?”)
- Matthew 6:24 ([Jesus said,] “No one can serve two masters. Either you will hate the one and love the other, or you will be loyal to the one and have contempt for the other. You cannot serve God and wealth.”)

Ask,

- How do these verses expose money’s potential effects on the state of our hearts? How does it affect our thoughts and actions?
- In the Activity: The Idols We Keep (page 17 in the workbook), we acknowledged that though money itself is not innately a bad thing, it can become an idol—even a rival god—in some people’s lives. Has there ever been a time in your life when you felt money became an idol in your life? How did it affect you?
- When have you been in a situation where you felt the tension in your heart between how to manage your money well and how to honor God? What happened?

What Our Consumer Culture Says About Money

- In the Activity: The Myths We Believe (found on page 18 of the workbook), we are given three myths our consumer culture feeds us on a regular basis:
 - ◊ Things bring us happiness.
 - ◊ Debt is expected and unavoidable.
 - ◊ A little more money will solve all my problems.
- Which myth do you think influences you the most? How has believing this myth influenced the way you live your life?

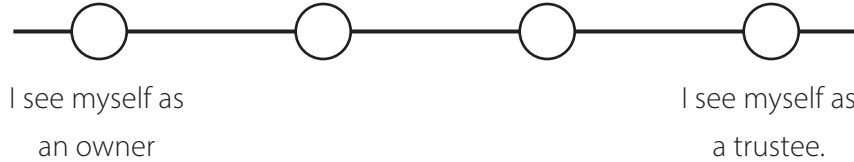
Money and the Faithful Way

In Scripture, we see three core truths about how God tells us to use our resources:

1. God created everything. (Genesis 1)
 2. God owns everything. (“The earth is the Lord’s, and everything in it, / the world and its inhabitants too” [Psalm 24:1].)
 3. We are trustees, not the owners, of all God has made. (First Corinthians 4:2 says, “In this kind of situation, what is expected of a manager is that they prove to be faithful.”)
- When it comes time for you to use your money or other resources, do you typically think about any of these core truths? What usually dictates how you spend your money?
 - In the Activity: Owner or Trustee? (found on page 20 of the workbook), you were asked to reflect on how you see yourself, whether as an owner or a trustee.

Note to Leader: *If you have a markerboard or large piece of paper available, you might want to draw the continuum graphic and ask participants to come up and place an X where they currently fall on the continuum.*

Reflect on your own finances and possessions. Put an X on the continuum below to reflect how you see yourself, whether as an owner or a trustee.



Repeat the activity while considering specific things: of my home, of my salary, of my time.

KEY QUESTION

Will God consider my financial decisions to be faithful or foolish?

- Would anyone be willing to share where he or she saw him- or herself on the continuum of owner or trustee?
- How does having the mindset that you are trustee of God's resources change the way you think about money in general?

The Pull of the Consumer Culture vs. the Faithful Way

FINANCIAL WELL-BEING

The contentment we feel as we faithfully manage our financial resources according to God's principles and purposes.

- Have you ever fallen into the "bigger barns" mindset? What was the situation, and how did it affect your life or finances?
- On page 22 of the workbook, you will see a list of five areas—earning, giving, saving, debt, and spending—we will cover as we discuss our financial lives. In which of the five financial areas do you feel you need to grow? How might growth in that area lead you to be a faithful trustee of God's resources?

Why Create a Spending Plan?

- What is your initial reaction to the word *budget*?
What has been your past experience in working with or living on “a budget”?
- Currently, where do you stand with using or implementing a budget?
- In what areas do you tend to struggle the most to contain your spending?

THE SPENDING PLAN:

The fundamental tool that enables us to control our money so that it doesn't control us.

Closing Activity and Prayer (5 minutes)

Note to Leader: *As you close this week's session, plan to take a few minutes for participants to quietly reflect on what you have discussed during this session. If you sense your members are open to it, you may want to ask if anyone would like to share his or her answers afterward. An Action Plan for the Week follows, as well as a sample closing prayer.*

The hope of this study is for you to live in the freedom that comes from following God and using those resources entrusted to you to the best of your ability, and we know this plan can help you get there. We are all here to walk this path together and support each other along the way.

- What one word would you use to describe your relationship to your finances at this point? Take a moment to envision what word you hope will describe your finances at the end of this study. Write down that word somewhere in your workbook to remind you of your goal.
- As you read through chapter 1, what new insights did you gain into the role of money in our spiritual lives?
- What are some specific things you hope to accomplish through this study?

Action Plan for the Week

In our next session we will be referring to the “Goals to Achieve This Year” form from the pre-work. If you haven’t already completed these forms, try to do so before our next meeting.

Closing Prayer

God, thank you for the opportunity to explore our finances in light of your desires for us and how you desire we live out truth in your name. We come to you humbly, asking you to guide us as we seek to be trustees of all you have entrusted to us. Give us the strength to dive deep into our hearts and our attitudes to discover those areas that cause us trouble. We bring our finances and leave them at your feet, Lord. Guide us and lead us to freedom in this area of our lives, and in the entirety of our lives; in Jesus’s name. Amen.