

# **Navigating Your Finances God's Way**

## **Facilitator Guides (Week 1-9)**

# Navigating- Introduction- Facilitators Guide for Week 1

## Overview

The primary objectives for week 1 are to begin to develop close relationships among the participants and review the study requirements.

**Note:** The blank space following each agenda number is for the facilitator to fill in the scheduled time for each agenda item. For example, if your class begins at 7:00, #1 would read 7:00, #2 would read 7:05, and so forth. This is designed to help you monitor the time so that the class will end punctually.

## Agenda

1. \_\_\_\_\_ (5 minutes) Open in prayer.
2. \_\_\_\_\_ (5 minutes) Each person individually recites from memory:  
*"If therefore you have not been faithful in the use of worldly wealth, who will entrust the true riches to you?"*  
(Luke 16:11).
3. \_\_\_\_\_ (30 minutes) Ask each person to introduce themselves, beginning with a facilitator.  
Ask them to share how they were introduced to Jesus Christ, what they do for a living, and something about their family. To determine how much time each person is allotted, divide the number of people into 30 minutes. If a participant is too brief, gently ask additional questions to provide an opportunity to express himself or herself more fully.
4. \_\_\_\_\_ (20 minutes) Begin the **homework** discussion.

## Remaining Agenda

1. \_\_\_\_\_ (5 minutes) Play the Week 1 segment of the *Navigating Your Finances* DVD
2. \_\_\_\_\_ (5 minutes) Review what the participants are to do for the next class.
  - Complete the **Homework** on pages 14-20.
  - Complete the **List Your Assets** on page 31.
  - Complete the **Deed** on pages 33.
  - Begin recording your **Income & Spending** on pages 37-38.
  - Remind everyone to begin memorising 1 Chronicles 29:11-12 now because of its length, and remind them to do the homework daily.
  - Review the calendar to determine if any regularly scheduled classes fall on a holiday. If there are conflicts, please reschedule.
  - Schedule the social.
  - Complete the Prayer Logs. There should be one Prayer Log for each person or couple
3. \_\_\_\_\_ (45 minutes) Take prayer requests and note them in the Prayer Log.
4. \_\_\_\_\_ (5 minutes) End in prayer.

## Navigating- God's Part our Part-Facilitators Guide for Week 2

### Overview

This is the most important section because the remainder of the study builds on understanding God's ownership of everything.

### Let's Get Practical!

- Complete **List Your Assets** on pages 30-31.
- Complete the **Deed** on pages 32-33.
- Read **Budget Options** on page 34 and select the type of budget you prefer to use. Begin recording your **Income & Spending** on pages 35-40.

### Agenda

1. \_\_\_\_\_ (3 minutes) Greet people and ask them about any answers to prayer.
2. \_\_\_\_\_ (2 minutes) Open in prayer.
3. \_\_\_\_\_ (5 minutes) Each person individually recites from memory:  
"Everything in the heavens and earth is yours, O Lord, and this is your kingdom. We adore you as being in control of everything. Riches and honour come from you alone, and you are the Ruler of all mankind; your hand controls power and might, and it is at your discretion that men are made great and given strength" (1 Chronicles 29:11-12, TLB).
4. \_\_\_\_\_ (50 minutes) Begin the group discussion.

**Reminder:** The discussion for *each day's* homework proceeds as follows: (1) Assign one passage of Scripture from that day's homework to each person to read (as far as the verses will go); (2) Proceed in a circle asking each person to answer *all* the questions for that day's homework. If the answer to a question is obvious, it's unnecessary for more than one person to answer the question. If you're running out of time, ask the responses to be brief.

### Remaining Agenda

1. \_\_\_\_\_ (10 minutes) Play the Week 2 segment of the *Navigating Your Finances* DVD.
2. \_\_\_\_\_ (45 minutes) Note in the Prayer Log requests and answers to prayers.
3. \_\_\_\_\_ (5 minutes) End in prayer.

**Reminder for Facilitators:** Contact each participant this week and record it in the Care Log page 242 or 243.

## Navigating- Debt- Facilitators Guide for Week 3

**Overview:** Debt is a struggle for many and is discouraged in the Bible.

### Let's Get Practical!

- Begin working with the **COMPASS—Finances God's Way Map** on pages 64-65.
- Complete the **List Your Debts & Snowball 'em!** on pages 68-69.
- Continue **Recording your Income and Spending** on pages 37-38 if you are using COMPASS budget.

### Agenda

1. \_\_\_\_\_ (3 minutes) Greet people and ask them about any answers to prayer.
2. \_\_\_\_\_ (2 minutes) Open in prayer.
3. \_\_\_\_\_ (5 minutes) Each person individually recites from memory:  
*"Just as the rich rule the poor, so the borrower is servant to the lender"* (Proverbs 22:7, TLB)
4. \_\_\_\_\_ (50 minutes) Begin the group discussion.

### Remaining Agenda

1. \_\_\_\_\_ (10 minutes) Play the Week 3 segment of the *Navigating Your Finances* DVD.
2. \_\_\_\_\_ (45 minutes) Note in the Prayer Logs requests and answers to prayer.
3. \_\_\_\_\_ (5 minutes) End in prayer.

### Reminder for Facilitators

- In order to more consistently recognise God's ownership encourage your students to continue meditating on *1 Chronicles 29:11-12*.
- Contact each participant this week and note this in the Care Log.
- Remind the students to visit Compass's web site at **[www.compass1.org.au](http://www.compass1.org.au)** and click on Resources for more practical assistance in getting out of debt.

## Navigating- Honesty & Counsel- Facilitators Guide for Week 4

**Overview:** The Lord requires us to be totally honest. Everyone should seek counsel when they make a major financial decision. In our culture people are discouraged from seeking counsel.

### Let's Get Practical!

- Begin to use the **Filing System** on page 91.
- Complete **Determining Your Life Insurance Needs** on pages 91-93.
- Continue **Recording your Income and Spending** on pages 37-38 if you are using COMPASS budget.

### Agenda

1. \_\_\_\_\_ (3 minutes) Greet people and ask them about any answers to prayer.
2. \_\_\_\_\_ (2 minutes) Open in prayer.
3. \_\_\_\_\_ (5 minutes) Each person individually recites from memory:  
*"You shall not steal, nor deal falsely, nor lie to one another"* (Leviticus 19:11).
4. \_\_\_\_\_ (50 minutes) Begin the group discussion.

### Remaining Agenda

1. \_\_\_\_\_ (10 minutes) Play the Week 4 segment of the *Navigating Your Finances* DVD.
2. \_\_\_\_\_ (45 minutes) Note in the Prayer Logs requests and answers to prayer.
3. \_\_\_\_\_ (5 minutes) End in prayer.

## NavigatingF GenerosityF Facilitators Guide for Week 5

**Overview:** Emphasise the importance of giving with the proper attitude.

### Let's Get Practical!

- Continue **Recording your Income and Spending** on pages 37-38.
- Complete your **Journey to Generosity** on pages 101-110.

### Agenda

1. \_\_\_\_\_ (3 minutes) Greet people and ask them about any answers to prayer.
2. \_\_\_\_\_ (2 minutes) Open in prayer.
3. \_\_\_\_\_ (5 minutes) Each individual recites from memory:  
*"Remember the words of the Lord Jesus, that He Himself said, 'It is more blessed to give than to receive'"*  
(Acts 20:35).
4. \_\_\_\_\_ (50 minutes) Begin the group discussion.

### Remaining Agenda

1. \_\_\_\_\_ (10 minutes) Play the Week 5 segment of the *Navigating Your Finances* DVD.
2. \_\_\_\_\_ (45 minutes) Note in the Prayer Log requests and answers to prayers.
3. \_\_\_\_\_ (5 minutes) End in prayer.

**Reminder:** Encourage the participants to review the **Spending Plan Hints** at [www.compass1.org.au](http://www.compass1.org.au). Click on "Small Group Studies."

## Navigating- Work- Facilitators Guide for Week 6

**Overview:** Work can fulfilling or frustrating. Our satisfaction depends on understanding the Lord's perspective of work.

### Let's Get Practical!

- Complete the **Complete the Estimated Spending Plan (Budget)** on pages 135-136.

### Agenda

1. \_\_\_\_\_ (3 minutes) Greet people and ask them about any answers to prayer.
2. \_\_\_\_\_ (2 minutes) Open in prayer.
3. \_\_\_\_\_ (5 minutes) Everyone individually recites from memory:  
*"Whatever you do, do your work heartily, as for the Lord rather than for men; knowing that from the Lord you will receive the reward of the inheritance. It is the Lord Christ whom you serve"* (Colossians 3:23-24).
4. \_\_\_\_\_ (50 minutes) Begin the group discussion.

### Remaining Agenda

1. \_\_\_\_\_ (10 minutes) Play the Week 6 segment of the *Navigating Your Finances* DVD.
2. \_\_\_\_\_ (45 minutes) Note in the Prayer Logs requests and answers to prayers.
3. \_\_\_\_\_ (5 minutes) End in prayer.

## Navigating- Saving & Investing- Facilitators Guide for Week 7

### Overview

This week's objectives are to learn the biblical attitudes toward saving and investing and to teach the scriptural framework for savings and investing. **The Facilitator should not recommend any specific investments or financial products or services. COMPASS—Finances God's Way assumes no liability for any actions taken related to specific investments or savings.**

### Let's Get Practical!

- Complete **Your Net Worth Calculation** on page 156.
- Complete **Track & Tweak** your Compass budget on pages 157-159.
- Check out **How to Increase Savings** on [compass1.org.au](http://compass1.org.au) and clicking on "Small Group Studies."

### Agenda

1. \_\_\_\_\_ (3 minutes) Greet people and ask them about any answers to prayer.
2. \_\_\_\_\_ (2 minutes) Open in prayer.
3. \_\_\_\_\_ (5 minutes) Everyone individually recites from memory:  
"*The wise man saves for the future, but the foolish man spends whatever he gets*" (Proverbs 21:20, TLB).  
"*Steady plodding brings prosperity; hasty speculation brings poverty*" (Proverbs 21:5, TLB).
4. \_\_\_\_\_ (50 minutes) Begin the group discussion.

### Remaining Agenda

1. \_\_\_\_\_ (10 minutes) Play the Week 7 segment of the *Navigating Your Finances* DVD.
2. \_\_\_\_\_ (45 minutes) Note in the Prayer Log requests and answers to prayers.
3. \_\_\_\_\_ (5 minutes) End in prayer.

### Reminder

- Please recommend the participants who are qualified to be future facilitators.
- Encourage those who do not yet have a current will to secure one.
- Remind everyone to visit **[www.compass1.org.au](http://www.compass1.org.au)** and click on Resources for more practical information on investing.



## Navigating- Crisis & Perspective- Facilitators Guide for Week 8

### Let's Get Practical!

- Complete **Organising Your Estate** on pages 196-201.
- Complete the **Crisis Budget** on pages 202-203.
- Secure a current will if you do not yet have one.

### Agenda

1. \_\_\_\_\_ (3 minutes) Greet people and ask them about any answers to prayer.
2. \_\_\_\_\_ (2 minutes) Open in prayer.
3. \_\_\_\_\_ (5 minutes) Read memory verse as a group:  
*"For I have learned to be content in whatever circumstances I am. I know how to get along with humble means, and I also know how to live in prosperity... I can do all things through Him who strengthens me"*  
(Philippians 4:11-13).
4. \_\_\_\_\_ (50 minutes) Begin the group discussion.

### Remaining Agenda

1. \_\_\_\_\_ (10 minutes) Play the Week 8 segment of the *Navigating Your Finances* DVD.
2. \_\_\_\_\_ (45 minutes) Note in the Prayer Log requests and answers to prayers.
3. \_\_\_\_\_ (5 minutes) End in prayer.

## Navigating- Eternity- Facilitators Guide for Week 9

### Let's Get Practical!

- Continue **Tracking & Tweaking** your budget or visit the Money Lounge online.
- Complete your **Financial Goals** on pages 222-229.
- **Share your COMPASS experience** and give us advice on how to improve the Navigating course by logging on to [www.compass1.org.au](http://www.compass1.org.au), click on Small Group Tools & Resources and then click on Access the Navigating Student and Facilitator Tools. Under Week 9 click on Share your COMPASS experience & give advice on improving the study.

### Agenda

1. \_\_\_\_\_ (3 minutes) Greet people and ask them about any answers to prayer.
2. \_\_\_\_\_ (2 minutes) Open in prayer.
3. \_\_\_\_\_ (5 minutes) Everyone individually recites from memory: *"For what does it profit a man to gain the whole world, and forfeit his soul?"* (Mark 8: 36)
4. \_\_\_\_\_ (50 minutes) Begin the group discussion.

### Reminder

Encourage everyone to complete their Navigating story and share suggestions to improve the study by logging on to **[compass1.org.au](http://compass1.org.au)** and clicking on Small Group Studies.

### Remaining Agenda

1. \_\_\_\_\_ (10 minutes) Play the Week 9 segment of the *Navigating Your Finances* DVD.
2. \_\_\_\_\_ (45 minutes) Take long term prayer requests and note them on the PrayerLogs.
3. \_\_\_\_\_ (5 minutes) Facilitators, pray for each participant individually.

### Reminder

Facilitators, we suggest you write each class member (or couple) an encouraging letter, email or text message summarising what you appreciate most about them.

May the Lord richly bless you in every way for serving others.