

Leaders Guide



**Adult Development**


# STEPS TO CHANGE

## Managing Your Money


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V1712

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To find out how to get the  
"Steps To Change Leader's Guide" or  
"Steps To Change Student Manual" Email:  
[adultdevelopment.innercity@cru.org](mailto:adultdevelopment.innercity@cru.org)



## LEADER'S GUIDE

### **Weekly Agenda Reminders Prior to week 1, participant completes:**

1. Intake Form
2. Commitment Form
3. Current Monthly Spending Plan

Always begin class with an opening question. End with Pass, Pray or Share. Ask each person to say his/her name. He/she can pass, pray, ask for prayer (facilitator immediately says “Who would like to pray for \_\_\_\_?”), or share a success, concern or need.

Every week collect the weekly spending sheets. For everyone who completes these, give a celebration reward of groceries, gas card, quarters for laundry, etc. When someone pays off a debt, gets a job, etc., give extra recognition and reward, i.e. \$20 pay on a bill, fast food coupons (all donated, if possible), etc.

WEEK 1 - Opening Question: “What is your favorite candy bar?” Illustration for “Needs, Wants, Desires” (3 different beverages)

WEEK 2 - Opening Question: “How did your week go?” Illustration for “Ideas If Expenses Exceed Income” (pitcher, glass, 3 teaspoons, tray)

WEEK 3 - Opening Question: “How did your week go?” Illustration for “Step Out of Debt” (toothpicks, rubber bands)

WEEK 4 - Opening Question: “How did your week go?” Illustration for “Let’s Discuss”

WEEK 5 - Opening Question: “How did your week go?” Illustration for “Don’t Fail to Plan” (road map)

WEEK 6 - Opening Question: “How did your week go?” Illustration for “Goals” (soft football)

Class Evaluation Survey Exit Interview Next Steps



Date: \_\_\_\_\_

# Intake Form

Referred by: \_\_\_\_\_ Interviewed by: \_\_\_\_\_ Number: \_\_\_\_\_  
State Chr. 0000

Please answer the following questions. Information will remain confidential

NAME	Last	First	Middle	Marital Status	Phone
				M <input type="checkbox"/> S <input type="checkbox"/> D <input type="checkbox"/> W <input type="checkbox"/>	
ADDRESS	Street/PO Box		City	State	Zip
WORK PHONE				Date of Birth	
SPOUSE'S NAME	Address, if different				
PHONE (if different)				Date of Birth	
Children and other persons living in your household:	1	NAME	RELATIONSHIP	BIRTH DATE	
	2				
	3				
	4				
	5				
CHURCH RELATIONSHIP	Are you a member of a church? _____ ___ Attend every week ___ AM ___ PM ___ Weekly Meetings ___ Occasionally attend, involved in ministries or community groups: _____				
SOURCE OF INCOME	___ employment ___ SSI/SSD ___ welfare ___ unemployment ___ part-time job ___ small business ___ other <small>(check all that apply)</small> Caseworker's name: _____ (if applicable) Phone: _____				

## SELF EVALUATION

	POOR							GREAT	
	1	2	3	4	5	6	7	8	9
My basic needs are being met									
My relationships with others									
My mental/emotional health									
My physical well being									
My spiritual life									
My job/schooling									
My relationship with family									
My housing situation									

What is my biggest need? \_\_\_\_\_

What organizations have provided assistance in the past? \_\_\_\_\_

If I woke up and a miracle occurred, what would my life look like? \_\_\_\_\_

\_\_\_\_\_

I am encouraged when someone: \_\_\_\_\_

What skills do I have to give? \_\_\_\_\_

Banking, check if you have: \_\_\_ Savings account \_\_\_ Checking account \_\_\_ ATM card \_\_\_ Investments







STEPS TO CHANGE

# BALANCED MONTHLY SPENDING

<b>GROSS INCOME PER MONTH</b>	_____		
1st Salary	_____		
2nd Salary (actual)	_____		
2nd Salary Analysis			
Childcare	_____		
Gas	_____		
Family meals out	_____		
Clothing	_____		
Extra	_____		
Car	_____		
Gifts at work	_____		
Dues	_____		
Lunches	_____		
<b>INCOME AFTER EXPENSES</b>	_____		
Other	_____		
Home business	_____		
Gov. Assistance	_____		
<b>LESS:</b>			
1. Charitable Giving (10%)	_____		
2. Tax (Est. all tax deducted)	_____		
<b>NET SPENDABLE INCOME</b>	_____		
3. Housing (38%)	_____		
Mortgage/Rent	_____		
Insurance	_____		
Taxes	_____		
Electricity	_____		
Gas	_____		
Water	_____		
Sanitation	_____		
Telephone	_____		
Maintenance	_____		
Other	_____		
4. Food (12%)	_____		
5. Automobile(s) (15%)	_____		
Payments	_____		
Gas & Oil	_____		
Insurance	_____		
License/Taxes	_____		
Maint./Repair/Replace	_____		
6. Insurance (5%)	_____		
Life	_____		
Medical	_____		
7. Debts (5%)	_____		
Credit Cards	_____		
Loans/Notes	_____		
Family Debts	_____		
Other	_____		
8. Entertainment/Recreation (5%)	_____		
Eating Out	_____		
Baby Sitters	_____		
Activities/Trips	_____		
Vacations	_____		
Pets/Other	_____		
Cable TV/Internet	_____		
Alcohol/Drugs	_____		
Cigarettes/Lottery	_____		
9. Clothing (5%)	_____		
10. Savings/Investments (5%)	_____		
11. Medical Expenses (5%)	_____		
Doctor	_____		
Dentist	_____		
Prescriptions	_____		
Other	_____		
12. Miscellaneous (5%)	_____		
Toiletry/Cosmetics	_____		
Beauty/Barber	_____		
Laundry/Dry cleaning	_____		
Allowances/Lunches	_____		
Subscriptions	_____		
Gifts (including Christmas)	_____		
Cash	_____		
Other	_____		
13. Childcare/College	_____		
<b>TOTAL EXPENSES</b>	_____		
<b>INCOME VS. EXPENSES</b>			
Net Spendable Income	_____		
Less Expenses	_____		
<b>TOTAL</b> (should be "0")	_____		





STEPS TO CHANGE

## LEADER'S GUIDE

**REAL**

**TOOLS**

**IDEAS**

**RESOURCES**

**GIVING**

**ATTITUDE**

**HELP**

**CONFIDENCE**

**TODAY**

**KNOWLEDGE**

Learn how to get back on the **RIGHT TRACK\*** with your money and be a **STAR**.

Start To Achieve Results



## LEADER'S GUIDE

### General Guidelines For Class Leader

- Prepare for the session well in advance. This will decrease your stress level as well as everyone else's.
- Arrive early and make sure everything is set up. This will prevent having to take class time to do this.
- Try to greet/interact with participants as they arrive. You have had a lot of time to gear-up for this and gain some comfort with it; they haven't.
- Make sure that you project a positive image and attitude. You need to model the behavior you want them to adopt.
- Use your own style of instruction/facilitation. Participants deserve the "real thing," not an imitation of someone else.
- Be honest, open, and ready to consider other points of view. This is an excellent opportunity for you to learn more.
- Remember that everyone has a different life path and set of experiences. While it is appropriate to use correct terminology, some of it may not be common knowledge to the class. You should anticipate their need for clarification on technical words as well as pick up cues from them regarding lack of understanding (puzzled looks, etc.). One way to approach this might be, "Fund Balance; how many times have you heard those words used in conversation this past week?" (Usually the response indicates they haven't.) A non-threatening reply from you may be, "Well, neither have I; this is the formal way of saying how much money is left in that account."
- The curriculum should never drive the group. If it does, you may miss an opportunity.

## LEADER'S GUIDE

### General Guidelines for Class Leader

- Give encouragement rather than advice, knowing that small steps can make a change in a person's financial situation. Give a convincing example, possibly from your own life.
- Be willing to share your own experiences, including weaknesses, failures, and victories.  
This will help participants to see you as credible and human.
- Be non-judgmental. If participants feel they are accepted, they will more likely share their experiences and ideas.
- Encourage participation, but be sure to maintain control of the class. You must determine how much time can be spent on any point and what is appropriate for the class. Be quick to stop and/or defuse any negative comments or interactions between participants.
- Remember that participants are responsible to make the change happen. You are providing the opportunity for them to look at choices. "Give a man a fish and you feed him for a day; teach a man to fish and you feed him for a lifetime!" We want lifetime results and possibly help them to purchase the pond.
- Maintain a sense of humor. Appropriate humor such as cartoons and stories that are easy to relate to can temper such a serious topic as financial problems. Do not include or allow any material or comments that could be considered offensive. You are there to support and affirm individuals.

## LEADER'S GUIDE

### **Class Outline**

1. Be punctual. Begin class on time and welcome latecomers as they arrive. Introduce yourself and give general information: location of rest rooms, feel free to move about, get up and stretch, ask questions. Utilize a casual approach.
2. Each week remind participants about the importance of confidentiality. "What people say in class is not to be repeated to anyone else."
3. Review last week's successes and celebrations.
4. Present this week's topic/goal and give an overview of the material.
5. Facilitate discussion and ask for participation, not necessarily about finances. Be sensitive to people who do not wish to read aloud. "Pass" is always an option. You do not have to finish every page in class. You can also do part of the page and come back to finish it at the end of class, if time allows.
6. Give the assignment to be completed for next week. This will include completing any unfinished pages, "Weekly Cash Spent" and "How Did Your Week Go?"
7. End with Pass, Pray or Share, and note that we have 15 minutes to share with \_\_\_ people, giving us each \_\_\_ minutes.
8. Adjourn on time.  
One-on-one financial coaching takes place after class.

## LEADER'S GUIDE

### A Fun Way To Introduce Financial Responsibility

Purchase candy bars for each person. The percentages are equal to what is happening in the USA per 10 participants, as explained below:

Payday:	2%	1 candy bar
100 Grand:	10%	1 candy bar
Nestle's Crunch:	70%	5 candy bars
Zero:	16%	2 candy bars
Whatchamacallit:	2%	1 candy bar

**Payday:** You represent the portion of society that adheres to its spending plan, avoids debt, invests early, and is wise with resources.

**Whatchamacallit:** You are debt free! You have your college loan paid off. You paid cash for your car. Your home is paid off, and you have a fully-funded emergency fund. You started saving for retirement a little late, but other than that you're looking good.

**Nestle's Crunch:** You are in the majority of American citizens. You have a consumer debt total of approximately \$30,000 (car loan \$16,000, school loan \$10,000 and credit card \$4,000). Annual income is \$25,000. It will take you more than 70 months or 6 years to pay off your \$30,000 debt if you do not use credit during that time. It's a crunch to pay all of your bills. You are tired of being broke, busted, and disgusted.

**Zero Bar or Lifesavers individually wrapped:** You married someone who had the same debt as you did coming into the marriage. You have lived on welfare or disability or you have been accustomed to living above your income level long enough that the lending institutions are considering you a credit risk. The only loans that you can get are from predatory lenders. Your net worth (selling everything you own and paying everything off) is zero or less. This is a stressful time. Ninety percent of divorces stem from financial disagreements. Your annual income can be from \$5,000 to \$50,000. If you have \$60,000 of debt, it will take you 193 months or 16 years to pay off your debt. You have no money saved for retirement. You will be working the rest of your life unless you make some changes.

**Whatchamacallit:** You have caused financial death. You have over \$160,000 in debt (including your mortgage) and see no way of ever paying it off. You have fallen for schemes to get rich only to lose your money. You have used creative financing to relieve pressure, but in the end you produce more stress. Bankruptcy looks like the only way out! You have lost hope. The pressure is terrible.

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STEPS TO CHANGE

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STEPS TO CHANGE

## COURSE OVERVIEW

- Session 1: Money - And Me
- Session 2: Money - Getting It
- Session 3: Money - Gaining Control
- Session 4: Money - Growing What I Have
- Session 5: Money - My Plan
- Session 6: Money - Giving It To Others

STUDIES ARE DESIGNED AS FOLLOWS:

### BEGIN

- How did your week go?
- Pass, Prayer (ask for prayer) or Share

KEY

### SYMBOLS



Purpose of this lesson



Putting into practice



Points you will learn



Promise from God's Word

End each session with  
three goals for next week





Steps To Change



## Adult Development

# MONEY (AND ME) Lesson One

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## LEADER'S GUIDE

### **#1 – Money and Me**

Read and discuss the scripture verse, Psalm 24:1a. Participant Objectives:

1. Understand their spending habits.
2. Understand they can change.
3. Understand there are consequences for their choices.
4. Evaluate their current budget process.
5. Begin the process of increased accountability with money.

Key Points:

1. We make choices all the time.
2. Results are determined by choices.
3. We can all make better choices and see better results.
4. This is a process that requires commitment and time.
5. It takes work to improve.

Participants shouldn't wait until they can make the "best" choice; they should start immediately by making a "better" choice.

If they continue this process, their choices will keep improving over time.

## #1 MONEY – AND ME

*“The earth is the Lord’s, and everything in it, the world, and all who live in it.” Psalm 24:1a NIV*



## PURPOSE OF THIS LESSON:

Help me admit where I am with money: Is it controlling me? Is it out of control? Is it being used in a God-honoring way?



## POINTS I WILL LEARN:

Where you are currently spending your money. What the difference is between needs, wants and desires. How you understand making choices and the consequences of your choices?



## PUTTING INTO PRACTICE:

Learn how to set up a money-tracking and goal-setting system using a weekly, monthly and annual summary sheet and a bill payment system.



## PROMISE FROM GOD’S WORD:

For God did not give us a spirit of timidity, but a spirit of power, of love and self-discipline.” 2 Timothy 1:7 NIV

You are a **STAR**, taking **Steps To Achieve Results**, through “Steps to Change”.

Let’s begin by looking at how this past week went with:

“**PASS, PRAY, or SHARE.**”

Say your first name and either pass, pray (ask for prayer), or share.

STEPS TO CHANGE

## LEADER'S GUIDE

### **Small “Steps to Change”**

Each week write down three goals that you want to accomplish this week.

If, in the next week you haven't accomplished the goal, write it down again.

STEPS TO CHANGE

# SMALL “STEPS TO CHANGE”

Most of us want to make changes that will improve our life, and be more pleasing to God, but we don’t know where to begin.

**The ABCs of “Steps to Change” explain the process:**



- Admit** where I am
- Believe** God can change my situation
- Change** is difficult
- Discipline** will be necessary
- Effort** will be high
- Freedom** will come

You will learn how each step will help you to get on the RIGHT TRACK with your spending plan and making those “Steps to Change” habits. By doing these things each week, you can reach your goal.

**At the end of six weeks I’d like to accomplish:  
SMALL STEPS TO SUCCESS**

Today

1. \_\_\_\_\_  
2. \_\_\_\_\_  
3. \_\_\_\_\_

1. \_\_\_\_\_  
2. \_\_\_\_\_  
3. \_\_\_\_\_

1. \_\_\_\_\_  
2. \_\_\_\_\_  
3. \_\_\_\_\_

1. \_\_\_\_\_  
2. \_\_\_\_\_  
3. \_\_\_\_\_

1. \_\_\_\_\_  
2. \_\_\_\_\_  
3. \_\_\_\_\_

1. \_\_\_\_\_  
2. \_\_\_\_\_  
3. \_\_\_\_\_

My Goal: \_\_\_\_\_

1. \_\_\_\_\_  
2. \_\_\_\_\_  
3. \_\_\_\_\_

---

STEPS TO CHANGE

## LEADER'S GUIDE

### **Illustration for Needs, Wants, and Desires**

\*Props: Glass of tap water (NEED) Cup of “convenience” coffee (WANT)

20 oz. bottle of soda (DESIRE) Have prices of each on containers

Our bodies need fluid.

We have a choice.

What is best for our bodies is also the least expensive!

Scripture: Practically speaking, how can you apply Proverbs 3: 5-6 in the coming week?

Understanding My Needs, Wants, and Desires

We must learn what really are needs and the difference between needs, wants and desires.

Wants and desires have to wait until money is available.



STEPS TO CHANGE

## UNDERSTRANDING NEEDS, WANTS AND DESIRES



**Admit** where I am

*“Trust in the Lord with all your heart and lean not on your own understanding; in all your ways acknowledge him, and he will make your path straight.” Proverbs 3: 5-6 NIV*

### NEEDS

(Webster’s definition:) **“A necessity; something required that is lacking; an urgent requirement of something essential.”**

Examples: basic foods, shelter, heating, water, used clothing, etc.

My needs are: \_\_\_\_\_

### WANTS

(Webster’s definition:) **“Crave, wish or long for.”** Examples: DVDs, TVs, new clothing, eating out, cigarettes, pets, sodas, cell phones, used car or truck, bottled water, etc.

My wants are: \_\_\_\_\_

### DESIRES

(Webster’s definition:) **“A strong wish or craving; an unreasonable longing.”**

Examples: expensive vacations, homes I can’t afford, expensive restaurants, brand name clothing, illegal drugs, alcohol, new car or truck, big screen TV, cable, etc.

My desires are: \_\_\_\_\_

PROPER CHOICES + POSITIVE ATTITUDE + POWERFUL SUCCESS

## LEADER'S GUIDE

### **What Is Important To Me**

Read and discuss the scripture verse, Hebrews 12:11.

Copy “What is Important To Me?” sheet for participant, and each family member. Have each member of the family write the top seven things that are most important to them.

Do your spending habits match your priority list? Choices you make in spending money should reflect the things you say are most important.

When money is received pay # 1, then # 2, etc. If you (and spouse) have different priorities, discuss and come to a conclusion on what will be next.

STEPS TO CHANGE

WHAT IS IMPORTANT?



**Believe** God can change my situation

*“No discipline seems pleasant at the time, but painful. Later on, however, it produces a harvest of righteousness and peace for those who have been trained by it.” Hebrew 12:11 NIV*

THIS COMING WEEK I WILL

DETERMINE MY SPENDING PRIORITIES...

- |  |   |  |
|--|---|--|
| <input type="checkbox"/> OWNING A HOME         | <input type="checkbox"/> LIGHTS/ELECTRICITY   | <input type="checkbox"/> SUBSCRIPTIONS/CLUBS   |
| <input type="checkbox"/> HEAT                  | <input type="checkbox"/> CAR INSURANCE        | <input type="checkbox"/> CHARITABLE GIVING     |
| <input type="checkbox"/> GAS TO WORK           | <input type="checkbox"/> HUNTING/FISHING      | <input type="checkbox"/> GARBAGE SERVICE       |
| <input type="checkbox"/> CIGARETTES            | <input type="checkbox"/> EDUCATION            | <input type="checkbox"/> TELEPHONE             |
| <input type="checkbox"/> EATING OUT            | <input type="checkbox"/> PAYING CREDITORS     | <input type="checkbox"/> BABY-SITTERS          |
| <input type="checkbox"/> LICENSE PLATES        | <input type="checkbox"/> VACATIONS            | <input type="checkbox"/> CABLE TV/DISH NETWORK |
| <input type="checkbox"/> LOTTERY/GAMBLING      | <input type="checkbox"/> CLOTHES FOR ADULTS   | <input type="checkbox"/> SAVE FOR COLLEGE      |
| <input type="checkbox"/> CLOTHES FOR KIDS      | <input type="checkbox"/> LAUNDRY/DRY CLEANERS | <input type="checkbox"/> ALCOHOL/DRUGS         |
| <input type="checkbox"/> BARBER SHOP           | <input type="checkbox"/> SCHOOL EXPENSES      | <input type="checkbox"/> MY SPENDING MONEY     |
| <input type="checkbox"/> CHRISTMAS GIFTS       | <input type="checkbox"/> INSURANCE - LIFE     | <input type="checkbox"/> MEDICAL INSURANCE     |
| <input type="checkbox"/> HOBBIES               | <input type="checkbox"/> INVESTMENTS          | <input type="checkbox"/> CHILD SUPPORT         |
| <input type="checkbox"/> IRA - RETIREMENT      | <input type="checkbox"/> PRESCRIPTIONS        | <input type="checkbox"/> SAVE FOR CAR/REPAIRS  |
| <input type="checkbox"/> VIDEOS/DVDs/CDs       | <input type="checkbox"/> BIRTHDAY GIFTS       | <input type="checkbox"/> MEDICAL EXPENSES _    |
| <input type="checkbox"/> SAVE FOR OWN HOME     | <input type="checkbox"/> INTERNET SERVICE     | <input type="checkbox"/> COMPUTER GAMES        |
| <input type="checkbox"/> GARAGE SALES/AUCTIONS | <input type="checkbox"/> WEDDING EXPENSES     | <input type="checkbox"/> TIME WITH FAMILY      |
| <input type="checkbox"/> SAVE FOR EMERGENCIES  | <input type="checkbox"/> PETS                 | <input type="checkbox"/> HOUSING               |
| <input type="checkbox"/> HOME PARTIES          | <input type="checkbox"/> CELL PHONE           | <input type="checkbox"/> OTHER_____            |
| <input type="checkbox"/> FOOD                  | <input type="checkbox"/> BOAT/SNOWMOBILE      | <input type="checkbox"/> OTHER_____            |

Discuss with your family what is most important to them. Number the items in order of importance, beginning with #1. (Use “o” in the items not used.) This will become your spending plan.

Signed: \_\_\_\_\_ Date: \_\_\_\_/\_\_\_\_/\_\_\_\_

## LEADER'S GUIDE

### **Needs, Wants, and Desires**

Read and discuss the scripture verse, Psalm 25:12b. Participants should list specific things they really think they should have and

then decide if they are needs, wants, or desires. It's important to come back to this page after acquiring the item or deciding not to acquire the item, and record the outcome.

### **Choices**

Key point:

Choices happen all day long. We must train ourselves to look for the options/choices.

There are many things that influence our choices and what we come to think are Needs, Wants, and Desires.

Did you know that: one hour of television has 40 + advertisements? We see about one million marketing messages per year.

STEPS TO CHANGE

NEEDS, WANTS DESIRES

*“He (God) will instruct him in the way he should choose.” Psalm 25: 12b NASB*



**Change** is difficult

CHOICES

**My life is a series of choices.**

**I am more conscious of some choices than others.**

**I make the choice to brush my teeth in the morning.**

**I make the choice to accept my circumstances.**

**I can also make the choice to change.**

**Not choosing really is a choice. What are my current choices?**

Write down three things you are thinking of purchasing this month.  
Determine the cost and if it is a need, want, or desire. Can you wait to seek God’s direction?

Date	Item	Cost	Need	Want	Desire	Date Needed	How Provided / Decided

## LEADER'S GUIDE

### Using the AAA Plan

Read and discuss the scripture verse, Proverbs 14:8.

Visual: A Road Map Discuss the need to get to Chicago using the AAA Plan:

1. Awareness: (Allow the class to decide.) What information is needed? How many ways are there to get there? How much money do you need? How much time does it take to get there?
2. Assessment: Evaluate the different consequences of getting there.
3. Action: Determine what you do, based on the information, evaluation and goal.

Talk about how using the AAA Plan relates to one's finances.

1. Awareness
2. Assessment
3. Action

## STEPS TO CHANGE

## USING THE AAA PLAN

*“The wisdom of the wise keeps life on track; the foolishness of fools lands them in the ditch.”*  
*Proverbs 14:9 The Message Bible*

## DEFINITIONS OF THE

## AAA PLAN

Following are simplified definitions of The AAA Plan:

**Awareness** - Having all the information needed.

**Assessment** - Evaluating the worth and consequences of something.

**Action** - What you do, based on the information, evaluation and goal.

## USING THE

## AAA PLAN

1. **Awareness:** Examine every situation to see the choices that you have before you make a decision.  
(There are almost always choices if you look for them.)
2. **Assessment:** Consider what might happen with each of the choices. What opportunity might be missed by spending for an immediate want?
3. **Action:** Finally, make your decision based on what is best with your spending plan and for your future.

## LEADER'S GUIDE

### **Debts**

Use this to record all debts owed, include money owed to family and friends.

Choose the smallest debt and make payments until that is paid off. Then add that payment amount to the next smallest debt until that debt is paid off.

To make progress and see results, it is important to remember to not create any more debt.





## LEADER'S GUIDE

### **Causes of Overspending**

Read and discuss the scripture verse, Hebrews 13:5a.

Talk about why you overspend.

Discuss a few items on the next page.

We need to remember that while advertisers are trying to convince us that we need their product, we are the ones who make the decision to buy and spend the money.

We must take responsibility for our actions.

## STEPS TO CHANGE

## CAUSES OF OVERSPENDING

***“Keep your lives free from the love of money and be content with what you have.” Hebrews 13: 5a NIV***

1. Not having a written financial road map. (Thinking you don't need a plan and that you can “wing it!”)
2. Not having a system of bill paying, and not always paying bills first.
3. Becoming addicted to spending. (Spending to make yourself feel good.)
4. Thinking the only “good” car is a new car or a better used car than you have enough cash for.
5. Using credit cards when you don't have cash.
6. Making only the minimum monthly payments, and fooling yourself by thinking that as long as you can make the minimum payments you can afford more.
7. Reacting to peer pressure. (Adults do this, too.)
8. Spending to keep up with new styles, innovations, etc.
9. Ignoring financial goals when buying. (“I earn it; I get to spend it!”)
10. Thinking your children must have “only the best” material things because you didn't have them as a child.
11. Thinking money really can buy happiness. (Living in the “now” and not saving for the future.)
12. Believing that it is not worthwhile to save small amounts because you think there would be no significant accumulation.
13. Buying into the materialistic society that says “stuff” will satisfy rather than choosing to love God more.

STEPS TO CHANGE

## LEADER'S GUIDE

### **Choice and Change**

Read and discuss the scripture verse 2 Timothy 1:7.

When a person believes he/she has hope and sees choices, it increases his/her ability to control his/her actions.

It is important to review this page in class.

A person chooses what his/her attitude will be.

“I am convinced that life is 10% what happens to me and 90% how I react to it.”

Charles Swindoll Attitude is a huge factor in success and “moving on.”

## STEPS TO CHANGE

## CHOICES AND CHANGE

*“For God did not give us a spirit of timidity, but a spirit of power, of love and of self-discipline.”*

*2 Timothy 1:7 NIV*



**Effort** will be high

- First, notice that change and self-discipline are not four-letter words!
- Changing unsuccessful spending habits must be immediate and drastic. Plan for it to hurt a little or a lot!
- To change my spending habits, I need to choose to change my personal habits that cause me to overspend.
- By choosing to keep my pride in check I will be able to make decisions on financial facts.
- Choosing to sacrifice something will improve my financial situation. I must understand that I am responsible for my financial situation, not my employer, family, friends, or the government.
- Make the decision to overcome the guilt you feel from failure and replace it with the peace that comes from little daily victories that will lead to success. Celebrate these victories.
- For some of us, overspending comes from using money to support our addictions. Then we lose twice.
- If you like the way your finances are, keep doing the same thing. If you would like more money, make the choice to make better decisions.
- Changing behavior takes time. If you miss a basket, learn from it, and shoot again. Practice makes perfect, and eventually you'll make the shot.
- It's your life; it's your choice!

STEPS TO CHANGE

## LEADER'S GUIDE

### **Looking At Choices**

Read and discuss the scripture verse, Deuteronomy 30: 19b-20a.

This is the place to begin planning. For example:

(CIRCUMSTANCE) Not enough money to pay both the cable TV bill and the electric bill.

(CHOICE) Pay cable TV bill.

(CONSEQUENCE) Without electricity - the TV won't work.

(BETTER CHOICE) Pay electric bill.

(CELEBRATION) Making better choice leads to financial freedom.

# LOOKING AT CHOICES



**Effort** will be high

**“Now choose life, so that you and your children may live and that you may love the Lord your God, listen to his voice.” Deuteronomy 30: 19b-20a NIV**

This form provides away to think through decisions. List the situation in the “CIRCUMSTANCES” column. Next, list possible CHOICES and their CONSEQUENCES. List in “OPPORTUNITY COST”, what it will cost long term in time or money.

CIRCUMSTANCES	CHOICES	CONSEQUENCES	OPPORTUNITY COST
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Need to buy chicken	Deli-made - \$7.65 Cut-up, raw - \$3.87 Whole, raw - \$2.07	Spend my future Won't have \$1.80 Saved \$5.58	Down payment on house New shoes for child More preparation time
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## LEADER'S GUIDE

### **Bill Paying System**

It is important to be painfully honest when completing this sheet. This will help identify areas for improvement.

Some money problems are the result of disorganization and lack of a process.



## STEPS TO CHANGE

## BILL PAYING SYSTEM



**Freedom** will come

- Describe what is currently happening when a bill comes in the mail. Where do you store it? When do you pay it? How do you decide what to pay if you do not have enough money?
- Where could you improve?
- Describe your current process for paying bills-include such things as writing a check, buying a money order, paying in cash, putting it in the mail, etc.
- Where could you improve?
- Do you have a written spending plan? If not written, do you know what bills to expect, how much they usually are, and when they are due?
- Where could you improve?
- The goal this week is to track all spending and learn to organize bills as they are received by date due.

STEPS TO CHANGE

## LEADER'S GUIDE

### **Weekly Cash Spent**

This sheet is to track how you spend your cash. There will be a new sheet each week.

Every time you spend money, record on cash envelope. Then once a day, record on this sheet.

You can record the cash you spent right away, or put the receipt in the envelope and record it at the end of the day.

Just be sure to record every time cash is spent and everything on which you spend it!

This is to make you aware of what you spend, and then to review and see what better choices you can make.

# WEEKLY CASH SPENT

Week of: \_\_\_\_\_ Name: \_\_\_\_\_

	PLAN	Sunday	Monday	Tuesday	Wednesday	Thursday	Friday	Saturday	TOTAL
4	Food								
5	Gas								
8	Entertainment								
	Eating Out								
	Baby Sitters								
	Activities/Trips								
	Pets/Other								
	Movies/Videos/Cable								
	Alcohol/Drugs								
	Cigarettes/Lottery								
9	Clothing								
12	Miscellaneous								
	Beauty/Barber								
	Laundry/Dry Cleaning								
	Allowances/Lunches								
	Magazines/ Newspaper								
	Gifts								
13	Childcare/College								

## WEEKLY CHECKS/MONEY ORDER WRITTEN

	PLAN	Sunday	Monday	Tuesday	Wednesday	Thursday	Friday	Saturday	TOTAL
1	Giving								
3	Housing								
	Utilities								
	Phone								
	Other								
4	Food								
5	Automobile								
6	Insurance								
7	Debts								
8	Entertainment								
9	Clothing								
10	Savings/Investments								
11	Medical								
12	Miscellaneous								
13	Childcare/Tuition								

Transfer these totals to the Monthly Cash Spent sheet

### **Summary and Homework of Money and Me**

Encourage participants to understand, memorize, and put into practice God's promise for the week.

Have participants share one thing they are going to put into practice this week (homework).

1. Collect "Weekly Cash Spent".
2. Read and discuss: "As a family or with a friend, I/we will prioritize what is most important to me/us." 3.

Ask participants to write down three goals for this week.

Discuss points learned in this lesson and what the topic is for the next lesson.

### Adjournment

Conclude the class with a lot of encouragement. It's been a ton of new information and a lot of facing up to their present situations.

Help participants see that even with their debt and lack of desired income, they are still rich.

If you have food in your refrigerator, clothes on your back, a roof over your head, and a place to sleep, you are richer than 75% of the people in this world.

It's all in your perspective.

STEPS TO CHANGE

#1 MONEY – AND ME

SUMMARY AND HOMEWORK



God’s promise for the week is:

“For God did not give us a spirit of timidity, but a spirit of power, of love and self-discipline.” 2 Timothy 1: 7 NIV



I will put into practice this week (homework):

- 1. Write down all spending on the “Weekly Cash Spent” sheet. (Turn in next week.)
- 2. As a family or with a friend, I/we will prioritize what is most important to me/us.

3. My three goals for this week are:

- a. \_\_\_\_\_
- b. \_\_\_\_\_
- c. \_\_\_\_\_



Points I learned: \_\_\_\_\_

\_\_\_\_\_

Next week’s topic will be “Money!!! Getting It”.