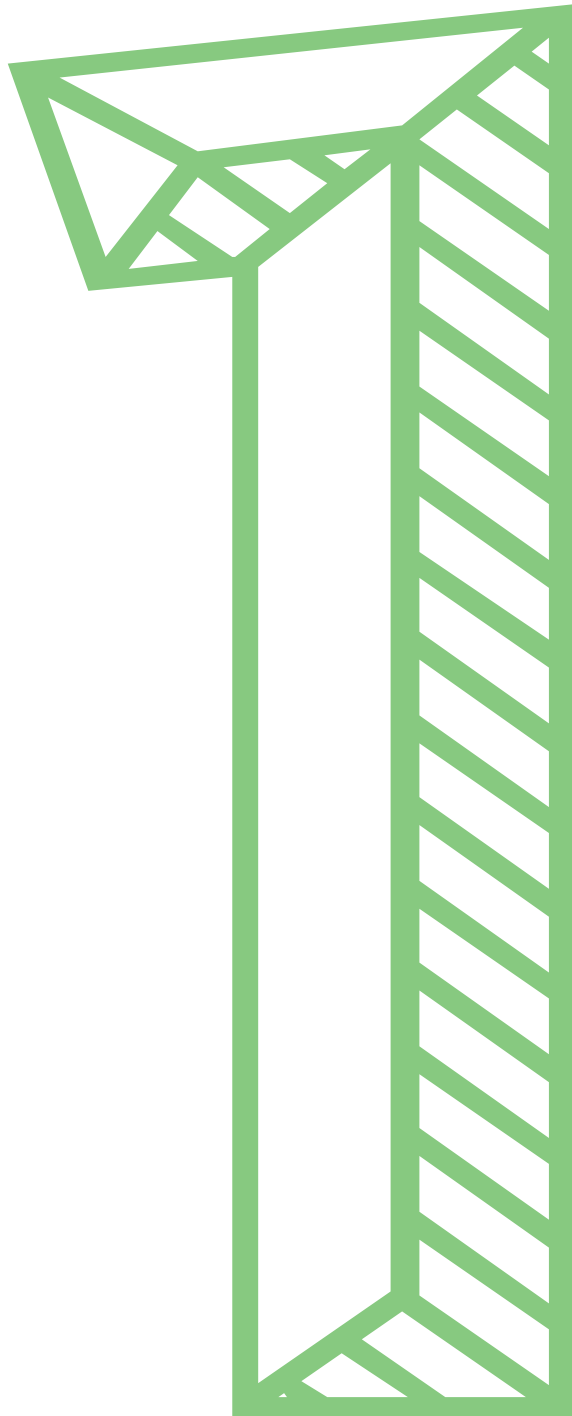


S E S S I O N



# *INTRODUCTION*



## INTRODUCTION

We'll begin by asking a couple of simple questions about your current level of financial satisfaction. Please be completely honest – that's the only way you'll get any value out of this experience! Next, we'll discuss how the culture and our finances add stress to our lives. Finally, we'll finish with a discussion of financial objectives from two different perspectives.

## SURVEY – WHERE AM I?

From 1 (lowest) to 10 (highest) using whatever criteria you choose, how satisfied are YOU with your current financial situation? (Circle your response on the scale below).

CURRENT  
SATISFACTION  
LEVEL

1      2      3      4      5      6      7      8      9      10

Today's Date: \_\_\_\_\_

What is the primary reason you chose that score? \_\_\_\_\_

## SURVEY – WHERE DO I WANT TO GO?

From 1 (lowest) to 10 (highest) using whatever criteria you choose, how satisfied do you want to be 24 weeks (6 months) from today? (Circle your response on the scale below).

TARGET  
SATISFACTION  
LEVEL

1      2      3      4      5      6      7      8      9      10

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

How uncomfortable are you willing to get to achieve that target score? \_\_\_\_\_

\_\_\_\_\_

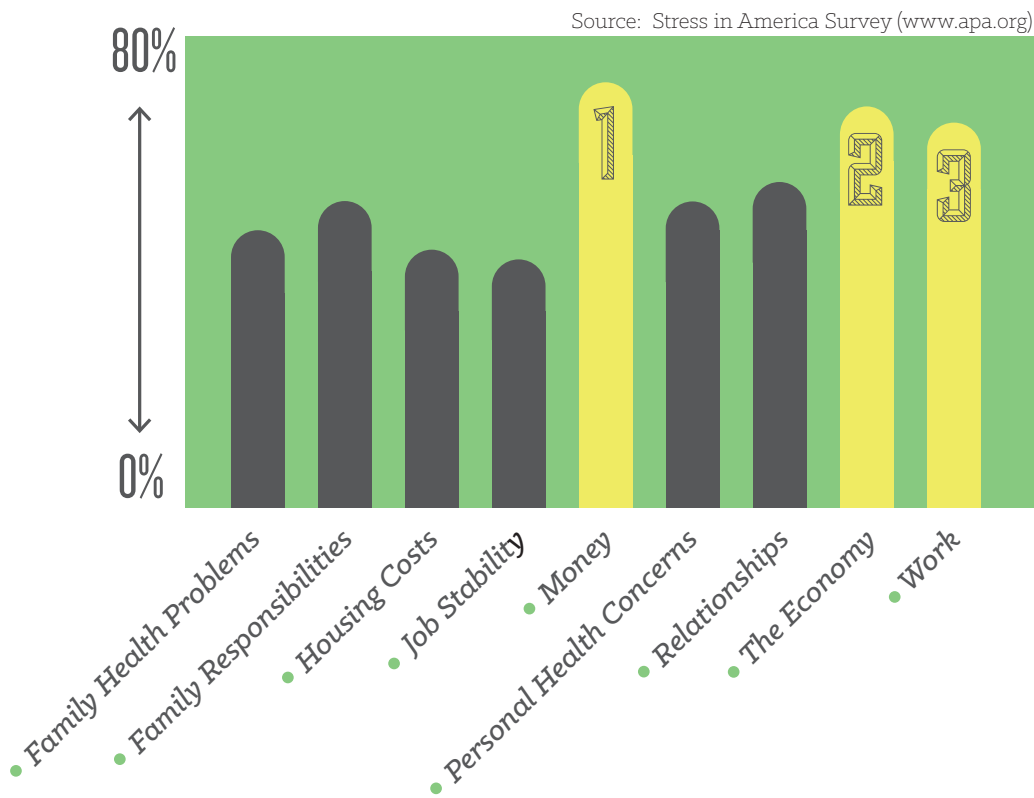


# STRESS POINTS

Since 2008, Harris Interactive on behalf of the American Psychological Association has conducted an annual survey with over 2000 American adults. Past years' results are depicted in the chart below. Note the top three causes of stress among Americans.

Your parents may have never taught this, but you probably saw this play out in your home at some point. Money, work, and the economy are the top three causes of stress in America year after year. We live in the richest country in the history of the world, yet financial concerns are the problems Americans cite most often as their biggest concerns. In fact, 5 of the top 9 causes are consistently money-related.

**What do you suppose the top 3 causes will be next year?**



IMPACT  
OF  
STRESS

*Physical Health*

*Work/Life Balance*

*Personal Motivation*

*Positive Family Relationships*

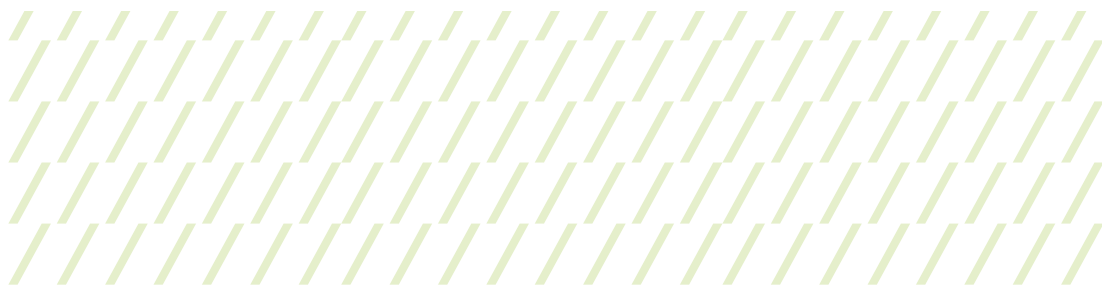
*Adult Obesity*

*Child Obesity*

*Emotional Instability*

*Dissatisfaction with Life*

6 EVERYTHING ABOUT MONEY



## YOUR FINANCIAL OBJECTIVES

What are your financial objectives? What do you think other people cite as their objectives? In the spaces below, use single words or short phrases to identify some common financial objectives. To help you get started, the first blank is filled-in.

*debt-free* \_\_\_\_\_

\_\_\_\_\_

\_\_\_\_\_

\_\_\_\_\_

\_\_\_\_\_

\_\_\_\_\_

\_\_\_\_\_

\_\_\_\_\_

\_\_\_\_\_

For many Americans, the simple answer is we want MORE. In fact, if you ask Americans what it would take to relieve their financial pressure, they would say “just a little bit MORE”. The interesting thing is that someone making \$25K a year responds the same way as someone making \$250K. They respond the same as someone making \$50K or \$500K.

**“IF WE JUST HAD A  
LITTLE BIT MORE,  
OUR FINANCIAL  
PRESSURE WOULD  
SIGNIFICANTLY  
DECREASE.”**

*But is that really true?*



# GOD'S PERSPECTIVE

## Objective #1

Consider the following passage from Proverbs 3:

*My son, let them not depart from your eyes – keep sound wisdom and discretion; so they will be life to your soul and grace to your neck. Then you will walk safely in your way, and your foot will not stumble. When you lie down, you will not be afraid; yes, you will lie down and your sleep will be sweet. - Proverbs 3:21-24*

- Would you like to experience “sweet” sleep? Would you like to “walk” or live safely and securely?

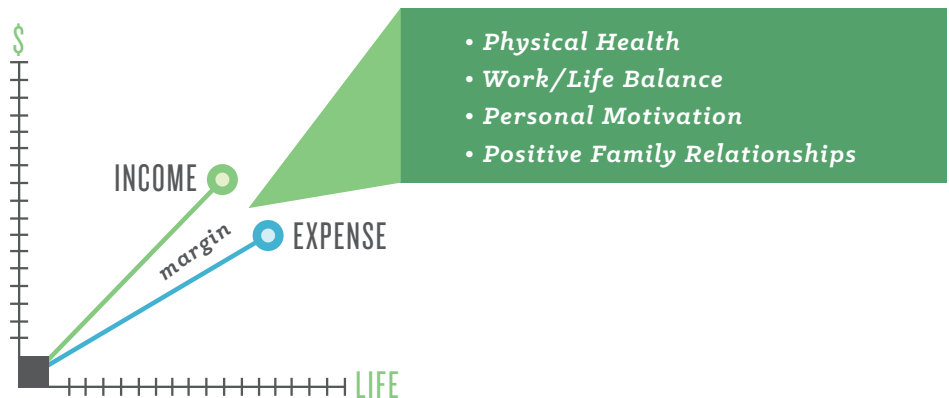
*For by me [wisdom] your days will be multiplied, and years of life will be added to you. - Proverbs 9:11*

## OBJECTIVE #1 Experience Financial <sup>(1)</sup>

*Whoever listens to me [wisdom] will dwell safely, and will be secure, without fear of evil. - Proverbs 1:33*

God's desire is that we dwell or live safely and securely, without fearing evil or destructive circumstances. In other words, God wants us to experience financial security. God wants us to be able to sleep without the worry of debt, bills, or running out of money. However, that doesn't mean that we should place our trust or base our security on our bank accounts. What this passage teaches is that we should trust God and His wisdom to help us make good decisions in order to live our lives and manage our finances in a way that results in security.

WHERE CAN WE  
FIND SECURITY?



## Objective # 2

When was the last time you uttered “OMG” or something to that effect? You were actually praying! That’s right – you were asking, no wait, more like begging God to intervene on your behalf in a situation that left you speechless or without answers. Whether we were consciously praying or not, we often look to the only One who can help us when we face overwhelming circumstances. What is so great about that is God is anxious to do so. Consider this passage:

*Trust in the LORD, and do good; dwell in the land, and feed on His faithfulness. Delight yourself also in the LORD, and He shall give you the desires of your heart. - Psalm 37:3-4*

Here’s another passage that illustrates God’s faithfulness.

*Forever, O LORD, Your word is settled in heaven. Your faithfulness endures to all generations; You established the earth, and it abides. - Psalm 119:89-90*

In this passage written 3000 years ago, the author is telling us that God is faithful today, just as He was faithful then. In other words, God’s faithfulness is eternal. Whether or not you have a high regard for the biblical text, you have to admit that if this were true it would be AWESOME, wouldn’t it?

• Would you like to see God do something for you that is unmistakably extraordinary? Are you praying for it? Do you expect it?

## OBJECTIVE #2 *Experience God’s* <sup>(2)</sup> \_\_\_\_\_ *in your finances*

*Your testimonies, which You have commanded, are righteous and very faithful. - Psalm 119:138*

If you were to take a survey at almost any place of employment and ask the following questions, “How many hate your job?” “How many would be doing something different if money were not a concern?” Though it might not qualify as a true scientific survey, the results would almost certainly show that more than half the respondents would respond “YES”. The implications are staggering. That means that up to half our population is dissatisfied with how they spend the majority of their lives.

Look at the words written by King David long ago:

*I will praise You, for I am fearfully and wonderfully made; marvelous are Your works, and that my soul knows very well. My frame was not hidden from You, when I was made in secret, and skillfully wrought in the lowest parts of the earth. Your eyes saw my substance, being yet unformed, and in Your book they all were written, the days fashioned for me, when as yet there were none of them. - Psalm 139:14-16*

God formed you in your mother’s womb, and planned in advance all the days of your life. In other words, YOU are a special creation of God – you are not an accident. Even more than that, God planned out your life. We all have a purpose – a plan – that we are specifically designed to accomplish.

## Objective # 3



## OBJECTIVE #3

*Experience the freedom to* <sup>(3)</sup> \_\_\_\_\_ *what God has designed you to do*

That’s just another way of saying, God wants us to be free to use the talents and abilities He’s blessed us with.

*For we are His workmanship, created in Christ Jesus for good works, which God prepared beforehand that we should walk in them.*

- **Ephesians 2:10**



# GOD'S PERSPECTIVE

## Objective # 4

Would you agree that what the Bible claims God wants for you is pretty cool? Even if you don't believe the Bible, you have to admit that what it says in terms of financial objectives – so far – they are AWESOME! In the following passage, the Apostle Paul is writing to his friends at the church in a place called Galatia. Galatia was in what we now call Turkey.

*Stand fast therefore in the liberty by which Christ has made us free, and do not be entangled again with a yoke of bondage. - Galatians 5:1*

Paul is encouraging and reminding everyone that they are to LIVE and be FREE – to avoid any kind of bondage. That includes financial bondage. Paul is telling them that Jesus Christ didn't come to lay a bunch of rules and pointless religious practices on them. Quite the contrary, Jesus came to tell us to reject that stuff and be completely free.

In a different passage to a different group of Christians, Paul repeats the same basic message. He reminds us that God created us to live in liberty. God designed all human beings to live in freedom. He says:

*Now the Lord is the Spirit; and where the Spirit of the Lord is, there is liberty. - 2 Corinthians 3:17*

## OBJECTIVE #4

**Experience** <sup>(4)</sup> \_\_\_\_\_ **financial freedom**

*If you abide in My word, you are My disciples indeed. And you shall know the truth, and the truth shall make you free. - John 8:31-32*

## FINANCIAL FREEDOM IS A

<sup>(5)</sup> \_\_\_\_\_

## NOT A FINANCIAL POSITION

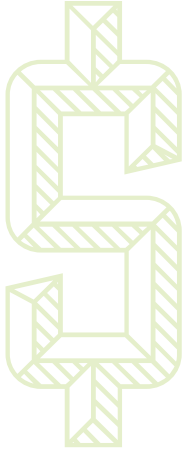
### A "MORE" LIFE

It is an absolute certainty that our culture doesn't teach us this. For most of us our parents, pastors, professors, and peers didn't teach us this either. But sooner or later, we will learn this lesson at the school of hard knocks.

- **More Margin = More Peace**
- **More Margin = More Security**
- **More Margin = More Happiness**
- **More Margin = Better Quality of Life**

A "**MORE**" LIFE  
IS NOT ABOUT  
GETTING MORE  
STUFF – **IT'S**  
ABOUT GETTING  
**MORE LIFE!**

## SESSION I BIG IDEAS



What God wants for us in our finances is simply AWESOME! He wants you to be a financial “10”. And He wants to help us. But there is a catch – we need to think about finances, make financial choices, and take financial actions His way. As we’ll discover in future sessions, God has much to say on how to do exactly that. But for now, consider His objectives for you. God wants you to:

- **Experience financial security**
- **Experience His faithfulness in your finances**
- **Experience the freedom to DO what He has designed you to do**
- **Experience true financial freedom**

Honestly, are your objectives better than those?

1. What are your expectations for this course experience? (i.e. What do you hope to achieve?)

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## GOD’S DESIRE FOR YOU

*For I know the thoughts that I think toward you, says the LORD, thoughts of peace and not of evil, to give you a future and a hope. - Jeremiah 29:11*

*“The thief does not come except to steal, and to kill, and to destroy. I have come that they may have life, and that they may have it more abundantly.” - John 10:10*

- Expect God’s plans for you!
- Expect a future and a hope!
- Expect an abundant life!
- Know that Jesus paid a huge price to give you that life!

## PRAY WITH EXPECTANCY

*Heavenly Father, thank You for the plans You have for me, to give me a future and a hope.*

*Jesus, thank You for coming to give me life, and life more abundantly. Thank You for paying the awful price necessary to win my freedom.*

*Holy Spirit, teach me and guide me into all truth. Transform my mind and align my thinking with Yours.*

*I give You permission to make me uncomfortable. I give You permission to speak through the people You’ve placed around me to help me change and truly live as the child of God You created me to be. In Jesus’ Name.*