

GOD'S BLESSING OF LEARNING TO LIVE WITHIN YOUR INCOME

LEADER'S GUIDE

For Lesson 8



Providing "GOD'S NEW LIFESTYLE OF FINANCIAL FREEDOM"

Thank you for your participation!

Financial Freedom is not a method to become rich! The key word is *freedom*; the absence of quarrels, division in the home, disillusionment, false promises, false hopes. God graciously and most beautifully promises a wonderful life for all His people, regardless of either the abundance or lack of money. Numerous times God warns about the extremes of riches and poverty both. We have had 5 lessons to discover what Financial Freedom is about. Lesson 6 gave us the opportunity for a specific commitment to join God in a whole New Lifestyle. The last lesson was all about beginning with a clean slate. This lesson deals with financial contentment. What peace and joy we have when we accept our circumstances and allow God to use them to bring us closer to Him.

THE LEADER'S HOME PREPARATION

Please review and analyze the session you had on Lesson 7 and make a list of 3 points: What really worked, what did not work, how can you make it still better.

There are 6 steps you should take during your lesson preparation:

1) **Pray:**

before you prepare this new lesson that God would open your heart and your mind to His principles, that He would give you insight, and that He would help you to make these principles part of your own life. You have some experience now with your group. Have you been able to make it interesting? Do you need to change some things? Are there people who are not responsive? How can you draw them in? Lay these things before the Lord. He will give you insight.

2) **Read** this lesson at home preferably a week prior to the class meeting

3) **Study** the Lesson Guide

4) **Answer** all questions yourself on paper.

5) **Discuss** the material with a spouse or friend.

6) **Pray:**

for your group that they would welcome God's plan to live within their income. Pray that they understand that living within their income produces peace, contentment, and even renewed health as the stress and worry is reduced. Pray that they will have financial "peace" instead of financial "bondage".

LESSON PRESENTATION

TOTAL anticipated lesson time is 2 hours and 35 minutes

This lesson – as always -- is based on **discussion**.

Begin with testimonies!

This is a time for people to share changes they are making in their lives to put their finances under God's control. It is probably too early to share benefits from efforts to get out of debt, but there should be testimonies of peace in their hearts and lives that they can share as they have been trying to put principles into practice from earlier lessons. You might want to take this opportunity to encourage them to reread earlier lessons. We need to saturate ourselves with God's principles so that they can take hold of our hearts.

We serve a Living God. Let us share His works in our lives together for mutual encouragement.

PRAYER TIME –

Give Praise and Thanks for last week's victories over financial bondage.

Give Praise and Thanks for the coming victories of contentment.

This lesson is covered in 9 parts.

At the close pass out Lesson 9

LESSON GUIDE

This session complements and completes Lesson 7: “*Purpose to Stay Out of Debt.*”

This lesson includes practical steps that families can take to live within their income. It can help you to break down the daunting task of reversing a lifestyle of borrowing. Contentment has to be learned and can oftentimes be difficult to live out, but for those who are willing to follow Him, God will show Himself strong (2 Chronicles 16:9). By maintaining a standard of living that is based on satisfaction with basic needs, succeeding generations may find freedom from the current trends of debt and witness the way our Heavenly Father actually uses much less to accomplish much more.

1. LEARN TO LIVE WITHIN YOUR INCOME

pp. 1–2 > 10 min <

PAUL — A man who forsook all for great eternal riches

Follow Paul’s example! Cover each of these 3 opening Bible verses with some questions for the group.

Suffering Need – (2 Cor. 11:25-27)

We are not Pauls! But recently some believers lost their jobs because they were honest. They were putting God first.

One sister would not falsify signatures. Another sister would not lie and say that a job injury had happened at home.

Do you have any such heroes in your community? Take time to pray for them. What about you? Are you ready to become a heroic member in our church?

Peace in Our Circumstances– (Phil. 4:12)

Is it more important whether we are rich or poor, or whether we have peace with God? How do we have that peace? (Acknowledging God’s sovereignty and goodness, trusting in Him, not comparing ourselves to others,...)

Abounding – (Acts 28:10)

God often provides in unexpected ways—even in our suffering, or perhaps especially in our suffering.

Is God trustworthy? Ask for any examples, personal or community, where God provided for necessities from a totally unexpected source.

2. DO YOU UNDERSTAND POVERTY AND WEALTH?

p. 3 > 10 min <

This is the opportunity for each one to discover what they already understand about poverty and wealth.

When all are finished share the **20** answers:

Answers: 1.False 2.False 3.True 4.True 5.False 6.False 7.True 8.True 9.True 10.False 11.True 12.True 13.True 14.True 15.False 16.False 17.True 18.False 19.False 20.False

Have everyone write down their total score of correct answers.

Now share the **5** evaluation Categories.

For the first 3 or 4 categories ask attendees who fit that category to identify themselves. Be sure that you do not embarrass anyone.

My friends let us discover to what degree you understand poverty and wealth.

EVALUATION SCORE:

Who has 20 correct answers – raise your hands – EXCELLENT understanding.

Who has 19-15 correct answers – raise your hands – you have a GOOD understanding.

Who has 14-10 correct answers – raise your hands – Need to clarify some points. This is an INCOMPLETE understanding.

Who has 9-6 correct answers – raise your hands – It indicates a POOR understanding.

Who has 5-0 correct answers – This is the last one – Whoops! A DANGEROUS LACK of understanding.

As usual have students write these evaluations in their notes.

- 20 correct = Excellent understanding
- 19-15 correct = Good understanding
- 14-10 correct = Incomplete understanding
- 9-6 correct = Poor understanding
- 5-0 correct = Dangerous lack of understanding

3. BASIC INSIGHTS ON POVERTY AND WEALTH

pp. 4–8 > 50 min <

Cover each of these 20 points by reading them and discussing them thoroughly.

Solicit information from each group member. (Limit vocal ones or ones who always answer first. Encourage the slower or more timid ones.)

Number 3, which deals with the violations listed in God's Word and the financial consequences that result, may be of extra interest. You may want to read through them together. Choose 2 people and have one read a violation, then have the other state the financial consequences in their own words.

REMEMBER: Be the referee, not the player. Probe, guide, ask, encourage, but do not enter the discussion unless a dilemma occurs. Nor does everyone have to be in perfect agreement on all points. They need to be examined Biblically and applied personally as the Holy Spirit opens their eyes.

"Most people fail to realize that money is both a test and trust from God."

- Rick Warren

4. GOD'S CYCLE OF RICHES AND POVERTY

p. 9 > 20 min <

Read and discuss each stage in the cycle. Make sure people clearly understand it.

Has anyone had a personal experience of this cycle? Did they struggle with their faith? Did they grow in faith? Would they react differently if they had understood this cycle that God uses in our lives?

God has big eternal plans for the universe. A whole new heaven and a new earth!

He has clearly stated that we should be participants in that.

The Holy Spirit is working out some of the details right now. He asks us to become participants with Him and bring glory to Him through our trust in Him, whatever our circumstances are in the present.

5. THE PURPOSE OF CYCLES – TO TEACH CONTENTMENT WITH BASICS

p. 10 > 15 min <

Select 2 good readers. Ask them to read clearly, standing if you have a larger group. One will read a phrase on the left, then the other will read a phrase on the right. Then ask a third person how that applies to members of our church.

Discuss any issues that come up.

6. REDUCE YOUR EXPENSES AND IMPROVE THE QUALITY OF YOUR LIFE

p. 11 > 10 min <

Open up the group to “brainstorming” on ways that they can think of to save money. This will depend on your group—men, women, couples, youth. Give them opportunities to share what they have been thinking about, or issues that spoke directly to them in the list already given.

Personal Commitment to Live Within my Income

We have another opportunity to make a decision before the Lord that will help us along the path of Financial Freedom.

If you are leading a group of young people, let them talk about whether they are making demands on their parents for things they “need”/want. How can they help the family? How can they trust God in new ways?

If you have a ladies group, encourage the women to make a commitment to do what they can to be contented with the family income. This is NOT a commitment to nag their husbands to stop spending money in certain ways! It is a commitment to do their part in being wise and careful.

If your group is men or couples, encourage them to think about the future by counting what their income and expenditures were for the last six months and what they can do to reduce it in the coming months. There is a place for them to fill it in below the commitment. Sometimes it helps to see the actual figures, even though too often we do not want to face the facts.

7. HOW DOES GOD ILLUSTRATE THE CYCLE OF RICHES AND POVERTY?

p. 12 > 10 min < Basic Quiz Number 8

The Basic Quizzes are usually pretty simple and can even be used with children.

Most answers are pretty self-explanatory.

Ask if there are any questions or comments.

Share the answers as needed:

Answers: 1.B 2.C 3.A 4.C 5.A 6.B 7.A 8.B 9.C 10.B 11.A 12.C

8. WHO FOLLOWED GOD’S CYCLE OF RICHES AND POVERTY?

p. 13 > 15 min < Advanced Quiz Number 8

Share the answers to this quiz just to make sure everyone has them:

Answers: 1.B 2.D 3.A 4.C

Divide into groups of 4. Within their groups ask them to read through a circle. Each person reads a phrase.

Following each circle have the group come up with one similarity or application for them.

Then do the next circle and so on.

Be available to help if they wander off the subject or are not moving along in the time allotted.

9. APPLYING THE CYCLE OF RICHES AND POVERTY

p. 14 > 15 min < Comprehensive Quiz Number 8

It is easy to fall into the trap of thinking that if we don't have many worldly goods we are poor and God doesn't like us or is angry with us. It is also easy to develop anger because we see other people who seem to have no financial problems. Are they better than we are?

Ask people to share what they discovered at home in this quiz that reaffirms what we have been learning about the cycles of poverty and riches in this lesson.

Has it changed their attitudes? How?

If you have time, discuss #3. We have many people who are actually jealous and covetous among us and in their thought life would totally agree to take from the rich and spread it out to the poor. And of course that leads to thoughts about how they gained their wealth. It is a complicated issue and one that may raise blood pressure! But bring them back to examining heart attitudes in this.

Number 5 may be food for thought, but don't spend a lot of time on it.

Answers: 1.D 2.G 3.B 4.H 5.E 6.A 7.F 8.C

As you close this lesson think about your position in the group as the leader. You are in the place of Moses – leading the people out of bondage into freedom. Perhaps you will recall that things did not always go smoothly for Moses! Don't become discouraged. Keep leading them on into God's ways.

Distribute Lesson # 9 and request that this lesson be read and questionnaires filled out at home prior to the next meeting.

Close in prayer –

Dear Father, Thank you for giving us guidelines and instructions. Thank you, Jesus, for physically showing us how to really live. As I worship the Father and look at Jesus, the Author and Finisher of my faith, I realize that it is totally impossible for me to live like I should. I thank you, Holy Spirit, that Your enablement makes me a victor. Thank you, Holy Spirit, that through You I can actually daily live a total Godly lifestyle that is stunning to my unbelieving friends. Thank You for mercy, thank You for grace. Thank You that You meant it when You said that I can do all things through Christ. Amen, Hallelujah, Amen.

Contact Information for God's Blessing of Financial Freedom

General info, Training, follow-up, help – Vera Lavrinenko – 096 254 33 24

Orders for paper materials – lessons, guides, posters, magnets, banners – Ivanka Dubenchuk – 096 103 98 77

For electronic materials on FF Website <http://svoboda.sytes.net> – Ivan Onishuk