

GOD'S BLESSING OF NEVER LENDING TO FRIENDS OR CO-SIGN FOR A LOAN

LEADER'S GUIDE

For Lesson 12



Providing "GOD'S NEW LIFESTYLE OF FINANCIAL FREEDOM"

There is nothing like faithfulness. Angels rejoice and people esteem us.

Presumably you have already experienced the joys and blessings of being faithful many times.

Thank you again for continuing to bring God's financial freedom!

What an opportunity you have to protect your group from various financial entanglements.

THE LEADER'S HOME PREPARATION

How were your new innovations received during your last lesson presentation?

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

1) **Pray**

That the Holy Spirit would give you insight in how to build and maintain solid friendships and clean family relations for yourself and for the members of your group.

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

3) **Study** the Lesson Guide – scribble some prayer items that stand out to you.

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

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

6) **Pray**

That your preparations may be blessed. And that the Holy Spirit will take over for you in both this lesson presentation and application.

LESSON PRESENTATION

TOTAL anticipated lesson time is 2 hours and 5 minutes

Begin with testimonies!

PRAYER TIME – Holy Spirit we need your insight to live clean peaceful lives. We want to remain true friends with our relatives and friends and not entangle ourselves or them into some mutual bondage that robs our family relationships from tranquility and interferes with what You desire to accomplish in our lives. Give Your blessings of financial freedom to our friends also Lord.

This lesson is covered in 7 parts.

You may give additional lesson copies upon request.

At the close pass out Lesson 13

LESSON GUIDE

"I simply will not lend to friends or co-sign for anyone." Would you be willing to make a commitment such as this? By doing so, many have been spared the unforeseen grief that comes from lending to friends or relatives and co-signing for loans. By not doing so, many others have experienced the financial and relational consequences of trusting unwise promises. While they may appear safe and logical, God knows the hidden risks of interest, inflation, bankruptcy, and presuming upon the future. Along with the warnings of Romans 13 (and the witness of Nehemiah) this lesson expounds on the six reasons given in Proverbs which expose why lending and co-signing, even for Christian brothers or sisters, can interfere with the provision, chastening, and future plans that God has for them.

1. NEVER LEND TO FRIENDS OR CO-SIGN FOR A LOAN

pp. 1–2 > 10 min <

NEHEMIAH – A great protector of God’s people

Follow Nehemiah’s example! Cover each of these 3 opening Bible verses with a question for the group.

Painful Loans – (Neh. 5:1-5)

Ask someone to read the passage. Can you understand the pain of these people and the cause?

Avoid Entanglements – (Prov. 22:26)

How can we extract ourselves from the painful pressure to participate in others’ financial difficulties? (Sometimes when we mean to do good, but do not use God’s wisdom, our “goodness” turns to distress for the other person.)

Usury Rebuked – (Neh. 5:7, 9)

Read together Neh.5:6-10. Nehemiah had strong words for those charging interest of their friends, neighbors and relatives. Do you think this is an exceptional case only found in the Bible? How does it speak to you?

2. HOW MUCH DO YOU KNOW ABOUT CO-SIGNING AND LENDING?

p. 3 > 10 min < PERSONAL EVALUATION

You may need to clarify co-signing before you go on to examine the answers to this section. Just keep it to a simple definition: not **only** confirming that someone will repay a loan, but obligating yourself to repay it if they do not.

Have each person discover what they really know about co-signing and lending.

When all are finished share the **15** answers:

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

Next share the **4** evaluation categories.

For each of the **4** categories ask attendees to identify themselves.

Well, what do we know about co-signing and lending?

Who has 15-14 correct answers – wave both hands – You have a SAFE understanding

Who has 13-10 correct answers – show one hand – You have a DOUBTFUL understanding.

Who has 9-6 correct answers – frown deeply – It indicates a HAZARDOUS understanding.

Who has 5-0 correct answers – wrinkle your nose – You are LIKELY TO SUFFER LOSS.

EVALUATION SCORE – the score is as follows, please copy it in your notes.

- 15-14 correct = Safe understanding
- 13-10 correct = Doubtful understanding
- 9-6 correct = Hazardous understanding
- 5-0 correct = You are likely to suffer loss.

Discussions will follow later.

3. WHY WE SHOULD NOT LEND TO FRIENDS OR CO-SIGN FOR A LOAN

pp. 4–8 > 60 min <

Your group will need help understanding many of these new concepts. How different God is from us!!! How different are His ways!! How much of self we must surrender. How much of a clean renewed mind (Rom12:2) we need--desperately need.

Not everyone is going to agree with all points. You may not yourself! We are all in different stages of our spiritual walk. When there is strong disagreement, leave it there with the Scriptures that are used and encourage people to pray about these issues themselves.

Explain the concept of co-signing. This is when you guarantee someone else's loan. You can even do this informally but as a believer the moral obligation is the same as though you sign a paper with a bank or other loan institution. This can happen when you are buying an apartment with a loan, or starting a business. It is not as common as borrowing money from a friend or relative, but helps to be aware of this danger as we learn about it in this lesson.

Neither a borrower nor a lender be, For loan oft loses both itself and friend, And borrowing dulls the edge of husbandry.
~~William Shakespeare

Many questions are going to come up as you cover this material. Remember not to be judgmental of anyone, nor let the tone of the meeting turn that way. This is a new opportunity to walk in new light and experience fresh opportunities to experience God's financial freedom. Nor will all questions be answered. Keep returning to the Scriptures and let the Holy Spirit guide each person.

For this lesson try a new approach. You read and they underline or circle key words and phrases. Check that everybody is doing it for each point. It helps them to interact with the material. When there are questions or discussions have them write in new discoveries, so that helpful member contributions will not be lost.

The end result should be a personalized type lesson. This original lesson should practically be unrecognizable.

Give it a try and see the results. Then ask for comments about using this type of interaction again in future lessons.

Encourage everyone to review this lesson several more times at home at appropriate times when need arises.

4. ESCAPING FROM THE SNARE

p. 9 > 15 min <

THIS IS OUR PRAYER TIME. Five points to pray regarding money, equipment or other items you have lent. This can be a painful situation and possibly take a long time to correct. Escaping from a snare requires help from others. Ask others to help you escape. Who here in our group is trapped in a lending bondage and would like to be delivered? We will all make a circle now, stand and join hands. If you wish to be delivered from a lending situation please step in the middle of the circle and kneel down. We will pray with you and trust God together. Then we will ask who would like to continue praying at home for you.

Personal Commitment to Reject Lending and Co-signing

What a beautiful statement! What a beautiful testimony! What a beautiful way to help others!

May our Lord richly bless all of you who sign. Thank you so very much for taking this next step towards a whole new life of financial freedom blessings.

5. CAN YOU IDENTIFY BASIC FINANCIAL TERMS?

p. 10 >10 min< Basic Quiz Number 12

After these 12 lessons you may be shocked to analyze just how many ways the devil has beguiled us financially. It is truly incredible as to how many false financial concepts there really are.

Are you also shocked – or – even more shocked that Almighty God knew all this and warned us about in His word. That God actually provided ways for whole nations to discover blessings of financial freedom? The Old Testament is full of promises for a peaceful life. The New Testament repeatedly encourages us to discover a joyful life.

Help your group to check this all out and share the answers.

Answers: 1.E 2.G 3.H 4.C

6. WHO FOLLOWED OR VIOLATED GOD'S PRINCIPLES OF LENDING AND CO-SIGNING?

p. 11 > 10 min < Advanced Quiz Number 12

Who are you? Ask for people to share if they identify with one of the Bible characters.

Design your own form of interactive group participation on this point.

The result should be a difference in your local church.

As we escape these snares, we become more holy. We should be less worried. We should be smiling more and praising the Lord more publically.

Answers: 1.E *Widow's Creditor* 2.F *Unjust Steward* 3.B *Solomon* 4.D *Jeremiah* 5.A *Judah*
6.C *A Noble of Jerusalem*

7. DO YOU KNOW GOD'S PRINCIPLES OF LENDING AND CO-SIGNING?

p. 12 > 10 min < Comprehensive Quiz Number 12

Here is your test again. How well did you lead? What has your group discovered? Well done you good and faithful servant!

Be sure to cover each of the 11 points fully. This is the opportunity to still deal with misunderstandings. People need review, repetition, correction, and guidance.

Answers: 1.B 2.B 3.C 4.C 5.B 6.C 7.C 8.C 9.B 10.C 11.C 12.B 13.B 14.C

Distribute Lesson # 13 and instruct that this lesson be read and the Personal Evaluation and other questionnaires filled out at home prior to the next meeting.

Close in prayer

Thank You Lord for Your protection. You wish to guard us and keep us worry free. What a lifestyle You had in mind for each of us. Pour out Your Spirit of enablement we pray. All through the powerful name of Jesus our Lord. 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