

GOD'S BLESSING OF LEARNING WHAT IT REALLY MEANS TO BE FINANCIALLY FREE

LEADER'S GUIDE

For Lesson 1



Providing "A NEW LIFESTYLE OF FINANCIAL FREEDOM and PEACE"

Thank you for your participation!

With great joy our Denomination wishes to provide Financial Hope for our church members.

God has something better for us than our old and corrupt financial situation.

We wish to share God's desire for a complete "New Lifestyle of Financial Freedom".

This involves 20 lessons for all of your members who have such interest

THE LEADER'S HOME PREPARATION

All lessons are self-contained. There is therefore NO need to prepare a lecture.

Since God's Financial Freedom lessons are new to most instructors several comments and extra notes for clarification have been added to this and lesson 2. We hope these comments will make the lesson presentation easier for you. Later the Leader's Guides will become shorter and you can base new presentations on your experience.

There are 5 steps you should take during your lesson preparation:

1) **Pray:**

before you prepare a 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.

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

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

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

5) **Pray**

for your group that they would come with open hearts. That God would work in and through them. That they would understand the great joy the Lord desires for them as they seek to come closer to Him. Another effective way to pray is for each attendee by name.

Each lesson is based on **discussions**.

In addition it would be excellent if you would gather and share financial illustrations and examples.

LESSON MATERIALS

Each participant must have a lesson – if needed make more photocopies.

These lessons are self-contained. Everyone will need a **pen**.

Please have everyone fill in blanks by writing on the lesson sheet.

(Not just mentally agree, but respond in writing.) (Written answers are needed for use at home.)

Should anyone wish for additional blank lesson copies you may supply an extra copy.

To help you, the first 2 Lesson Guides contain a lot of 'how to' suggestions. If you follow these you will gain experience and success very quickly.

LESSON PRESENTATION & TIME FRAME

Today is a new day in Ukraine! People are literally bombarded with the flurry of internet, social media, and other forms of external information. The result is that sharing life application materials via a lecture format is producing less and less result. In order to be more effective, the material on God's Blessing of Financial Freedom as a Lifestyle is presented in a Self-Discovery Approach.

This Self-Discovery Approach uses three interactive methods:

- a) Reading each lesson and answering the questionnaires at home prior to the meeting,
- b) A hands-on class format correcting answers, making written comments, notes on additional discoveries and underlining special concepts, and
- c) A class prayer time and discussion based on that written information.

The Self-Discovery Approach lets the responsibility rest upon each individual himself.

The home reading and answering the questionnaires is an integral part of the FF Self-Discovery Approach. Doing this will cut lesson time in class down to less than 2 hours.

At the end of each session therefore the next lesson needs to be passed out with instructions to try to read it through once, do the Personal Evaluation, and Basic Quiz and other quizzes as assigned.

Each lesson is self-contained.. You are the Group Guide who conducts the session similar to a conductor conducting an orchestra.

Passing out the next lesson at the end of your present session will shorten your actual class time.

Pre-reading the lesson at home will greatly diminish the time needed in class.

Pre-reading at home will provide a ready comprehension and focus in class.

Pre-reading at home will help individuals to participate better in the group.

Pre-reading will result in more active participation in discussions.

Pre-reading at home and filling out the lesson questionnaires (at least partially – as good as possible) will cut your meeting time in half.

Close with distributing Lesson # 2 and instruct / request that this lesson be read and questionnaires be filled out at home prior to the next meeting.

DISCUSSION QUESTIONS

Many questions in this course have a normal and natural response, but usually that answer is incorrect because the Scriptures teach God's view regarding finances. God's view is always different from our natural understanding. (See Isa 55:9 'God's ways and ours.') Often this difference results in lively discussions.

This is exactly what you desire. These discussions may not solve an issue or provide a final answer because the answer is to be discovered in later lessons. Do not stifle discussions. As people interact they will share their discoveries later at home with family members, and this will expand your results and influence into the practical area of life.

A REMINDER: Nearly all attendees think they know a lot about finances and that they know how to handle money. But most members need to discover that in reality they do not know much about

how to live a **Godly** financial lifestyle. This may come as a great shock to most people. Smile ☺ and be happy! This is the motivation that you are looking for to stimulate them to attend all lessons.

ATTENTION: INSTRUCTORS

As noted above, these lessons are based on the self-discovery method. Please do not lecture or explain anything about lesson #1. If you see a difficulty or an item that you think needs clarification. Do NOT explain it, do NOT clarify it. Unless a dilemma occurs Do NOT lecture; keep it to a minimum.

If you have found an unclear item during your preparation follow this procedure: Ask your group 'what do you think of this? What does this mean?' and wait for an answer. If no one answers, then ask by name 'Volodia what do you think?' or 'Maria can you help us?' or 'Slavic share your opinion' etc.

In order to gain God's blessing of Financial Freedom attendees **must explore**. Listening is passive, not active!

Attendees must participate and become **involved**. This means you as the leader must stimulate them to talk.

Some parts will not become clear immediately – but do NOT explain them – leave them until the next lesson. Unexplained parts form a stimulant to explore further at home – so, do NOT explain, lecture very little.

If you lecture you will run out of time and not be able to cover the whole lesson. (And it will become boring). The one exception is if you have an illustration for a point that you feel will contribute. THEN you may talk!

A SIGNATURE FOR AGREEMENT OF HOME APPLICATIONS

Each lesson should culminate in a **prayer** and a *personal signature*. You have already been exposed to and understood the important concept of the signature for each step. But this is new to your group and they need help and encouragement in this area. For some a signature is a formidable obstacle! Gently lead them to make this important step. The information is repeated here to help you with this.

This signature indicates a desire to apply the new discoveries. Each participant "**must** sign" each lesson. The signature only indicates a desire to pursue this lesson presentation. (Expressed differently, the signature means "I really want to try using/applying these principles at home.") It provides an indication to you the leader that this person will sincerely attempt to apply what he has learned and is ready for the next lesson. If a person does not sign, it may mean that he needs additional help privately, or that he lacks interest. A learner who does not sign a COMMITMENT will likely become a dropout.

The signature is definitely only to be an expression of each person's personal desire-- not a group compliance because it has been mandated. So the "**must sign**" is meant to be a strong impetus for YOU as the leader to motivate attendees' full home participation and continuation

Continuing with members who are mutually agreed to pursue God's financial ways develops a deep unity over the course of 20 lessons. It is this financial unity among our church members that we are seeking-- a group of members in each local church to discover, practice, and enjoy God's new lifestyle of Financial Freedom and Peace.

LESSON PARTS TO BE COMPLETED

Lesson # 1. **Learn What It Really Means To Be Financially Free.**

Lesson one introduces the concept of financial freedom. What is this financial freedom? How do we obtain it? A review of the upcoming 20 lessons provides attendees with a picture that Financial Freedom is a gift from Jesus. It is not a quick mental lesson to be learned. Rather it is an application process that entails many areas. These areas over time will blend together into receiving God's blessings of a whole new Financial Freedom Lifestyle.

This first lesson consists of 11parts.

Each of these 11 parts are described for you below.

All you have to do is follow the recommendations for each part.

LESSON # 1. SUGGESTED TIME FRAME

Here is a 'Time Chart' suggesting how much time be used for each lesson part.

Time	Part #	Titles	Pages
15min	1,2,3,4	opening part of the lesson	1-4
20 min	5	To What Degree Are You F. free?	5
20 min	6	Basic Factors of F. F.	6
20 min	7	What it Really Means to be F. Free	7-10
15 min	8	How Scriptural Principles Affect F.F.	11
20 min	9	Know the Evidences of F. Bondage	12
10 min	10	Can You Define Basic Financial terms	13
m10 in	11	How God illustrates F.F.	14-15
2 hrs. 10 min		TOTAL suggested LESSON TIME – (without Lecturing)	

LESSON GUIDE

If God's Word is the final authority, how would His principles actually affect our management of money? In this first session of Financial Freedom we will explore the many practical avenues in which the ways of God may be proven true in the area of finances, just as in any other area of life. The contest between Biblical Christianity and materialism is as alive today as ever. Who among God's people will trust Him and acknowledge Him as the source of healing and blessing for true financial freedom?

"If a person gets his attitude toward money straight, it will help straighten out almost every other area in his life."

- Billy Graham

1. LEARN WHAT IT REALLY MEANS TO BE FINANCIALLY FREE

pp. 1–2 > 5 min <

- a) Review the issue of 'Pride & Bondage' Ask someone to tell what happened to Nebuchadnezzar. (Dan. 4:30, 33)
- b) Then as a class activity you may wish to repeat and memorize Deut. 8:11, 17-18. If you want to do this, you will need to make a time for review every lesson—even if it is just asking one person to quote it and then saying it together.
- c) Next (Dan. 4:37) ask a couple people if they have seen freedom coming through humility? How would that happen?

2. "HOW LONG HALT YE BETWEEN TWO OPINIONS"

p. 3 > 5 min <

If your group is well acquainted with the "Elijah" story; just read and discuss the last 3 paragraphs. If your group's memory is vague or inaccurate then read all of this part.

3. TEN SCRIPTURAL CONVICTIONS

p. 3 > 5 min <

Read the title and the bold print introduction. Only number 8 applies to our F.F. lessons.

Only read and explain the Eighth Conviction. Emphasize that God's trust must be earned and managed according to financial principles outlined elsewhere in Scripture.

4. TWENTY ESSENTIAL GOALS

p. 4 > 0 min <

This is a list of the 20 steps that must be taken to gain "GOD'S LIFESTYLE OF FINANCIAL FREEDOM" They are also lesson titles and will be explained under "What it Really Means to be Financially Free" on pages 7-10.

Therefore please skip this part and move on.

5. TO WHAT DEGREE ARE YOU FINANCIALLY FREE?

p. 5 > 20 min < **Personal Evaluation**

Ask everyone if they have filled out the Personal Evaluation at home. If most of them did it (check individually), proceed with giving the answers.

If most of the group did NOT do the evaluation then you will need to take time for them to do that now. It will add about 15 minutes' time.

Upon completion have each person total both their 'YES' and 'NO' answers.

Now you will share the 4 evaluation categories.

Begin by explaining that all answers should be '**YES**' answers.

For each of the 4 categories ask attendees who fit that category to raise their hands. This provides identification, camaraderie, and group vision and need to explore these blessings of Financial Freedom in-depth. (Laugh a lot – joke a lot).

EVALUATION SCORE:

My friends, to what degree are you financially free?

Who has 20 'yes' answers – raise your hands. Congratulations you have Financial Freedom!

Who has 19-15 'yes' answers – raise your hands. Very good, but you do have some Financial Danger.

Who has 14-10 'yes' answers – raise your hands. I have good news, you need these lessons because you are experiencing Financial Confusion!

Who has 9-0 'yes' answers – DON'T raise your hands. You are in Financial Bondage, but -- the good news is "FINANCIAL FREEDOM" is waiting!

Brothers and sisters please copy these 4 categories in your notes behind each of the corresponding numbers. You will need this information for later review or discussion with your spouse or friend.

Let me repeat the 4 categories:

20 correct = Financial freedom

19-15 correct = Financial danger

14-10 correct = Financial confusion

9-0 correct = Financial bondage

Now is the time to go back and discuss answers that people do not understand. Have them read the Scriptures that go with it and then let them discuss why the answer would be yes. Encourage everyone to participate. If you have time, ask if anyone said yes to #16 and if they would be willing to share an answer to prayer.

This evaluation will begin to focus everyone on God's ways in our lives. Many people think they know a lot about finances and that they know how to handle money. Most people have self-confidence, but the fact is that God's ways are not man's ways and often we are not looking in the Bible for our direction. To most people this will come as a shock. This is the incentive, the motivation that you are looking for to stimulate them to attend all lessons.

6. BASIC FACTORS OF FINANCIAL FREEDOM

p. 6 > 20 min <

Minimally read the 3 top parts on giving, receiving, managing. Explain that the basis is GIVING because this proves our trust in God's care and provision for us.

Next is receiving – comment that often we receive only a minimum because we do not deeply and extensively explore the 3 areas listed here.

Lastly – managing is a major issue if we consider that we are spending someone else's (God's) money and need to give an account.

Open up time for discussion. If you feel they are not grasping the material, have them read the full text. Ask for a different volunteer for each section.

7. WHAT IT REALLY MEANS TO BE FINANCIALLY FREE

pp. 7–10 > 20 min <

Explain the reading process and that a discussion will follow. Have different attendees read each of the 20 points out loud. (Make sure the group can hear them well). Have them read **only the title and the bold caption of each point.**

After the reading of each caption pause for 10 seconds. During that time tell them to make a quick check mark if they don't understand that point, and then move on.

When you have finished all 20 points, ask for items (by number) of which ones are not clear to them.

Follow up with the unclear item by reading the whole text.

If the item is still unclear, ask several people what they think the answer would be, or why is it written that way. (But no discussions!!) If you do not get satisfactory answers, tell them that these items will be covered in later lessons. This should provoke further thought and a desire to attend again.

You do NOT answer or explain – move on – cover the whole lesson. Do not get stuck on one point and waste a lot of time because you do need to complete this lesson. These issues will be covered in due time!

8. HOW SCRIPTURAL PRINCIPLES AFFECT FINANCIAL FREEDOM

p. 11 > 15 min <

Most likely you will not have time to deal with this part in class. Have different attendees each read one of the 7 titles. Then suggest that they read the text at home and share them with a spouse or friend. This will be for people who are thinking on a deeper spiritual level

9. KNOW THE EVIDENCES OF FINANCIAL BONDAGE

p. 12 > 20 min <

Have different attendees read each item in full. Following each reading, STOP and ask, "Who has had this experience?" Ask for a raising of hands. (Remember attendees must physically participate or little effect will take place later at home). Perhaps some can share a testimony.

Doing this exercise is a must. It helps attendees to identify with the reality of Financial Bondage. Almost every person has experienced some kind of bondage. Recognizing this bondage should create an inner desire to obtain the blessings of Financial Freedom that God intended for you.

Ask everyone if they would sign the commitment that this is the direction they want to go. This is their desire.

NOTE: Before closing you the leader want to know if your attendees want to use this lesson at home. This is the first step towards experiencing a "LIFESTYLE OF FINANCIAL FREEDOM" that God desires. There are 19 more steps to take! Each lesson closes with a request to make a DECISION. Therefore attendees must **SIGN** a desire to read, discuss and apply this lesson at home.

(See explanation at the end).

10. CAN YOU DEFINE BASIC FINANCIAL TERMS?

p. 13 > 10 min < Basic Quiz Number 1

If everyone has filled out this quiz at home you may give the answers at this time. If not, you will need to allow time for them to do so (5 minutes in addition to time above).

(Papers must be filled out in class to provide a reference for further home interaction later on.)

Share the answers. 1.C 2.C 3.B 4.C 5.B 6.A 7.C 8.C

Solicit discussion. These are interest perkers. Don't try to over explain. They are to arouse thought.

The purpose of the quiz is to alter the common perception people have about finances and begin to understand and desire to experience Financial Freedom God's way.

11. HOW DOES GOD ILLUSTRATE FINANCIAL FREEDOM?

pp. 14–15 > 10 min < Comprehensive Quiz Number 1

Quizzes provoke thinking; here is another Quiz. If most people filled it out at home, you can give the answers now. However if the majority did not do it you will need to add 15 minutes to the time above.

Explain that each number must be matched with a person.

Share the answers.

Answers to Part 1 p.14 1.F 2.G 3.D 4.B 5.I 6.C 7.J 8.A 9.H 10.E

Answers to Part 2 p.15 11.S 12.O 13.N 14.R 15.K 16.T 17.L 18.Q 19.M 20.P

Solicit discussion about all wrong answers. You as leader Do NOT explain them, but ask others what they have and why they answered it the way they did.

The purpose of this activity is to open the eyes of the attendees to see Bible people in more realistic daily life situations and how finances played an active role in their life. It shows how they pleased God or did not please Him.

If you experience a time shortage and only a few had done it before the class, assign this part as a home activity. Do NOT give the answers now. The attendees must bring their marked lesson back to the next session and you must give them the correct answers at that time. DO NOT neglect to follow up with this. It provides you with the opportunity to develop a personal relationship with your attendee and help them to conquer the material.

You may have to provide time at the beginning of the next session to go over the answers together, but you will not have any time for discussion in class.

Distribute Lesson # 2 and instruct / request that this lesson be read and filled out at home prior to the next meeting. If most of your group was not prepared for this lesson, explain that they will receive much greater benefit from reading through it once at home and at least doing the Personal Evaluation. Make it clear that the Personal Evaluation on p. 3 should be done BEFORE they read the lesson so they are not tempted to give other than honest answers.

Close with PRAYER

"Lord, God, Father, Creator open our eyes that we may see the glorious wonders you have in store for us. Thank you that we can already have a heavenly lifestyle while still here on earth."

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