

RAISING FINANCIALLY

Freed-Up

KIDS

Teaching Responsibility at Every Age

FACILITATOR'S
GUIDE



This Facilitator's Guide is designed for use with the *Raising Financially Freed-Up Kids Teaching DVD*.

RAISING FINANCIALLY FREED-UP KIDS FACILITATOR'S GUIDE

A PERSONAL NOTE

Thank you for your willingness to facilitate this workshop. We believe this resource can be life-changing for both parents and children. Your role in helping that happen is very important. Your encouragement of the participants, facilitation of the exercises, adding an occasional personal note, and time management of the Activities will greatly impact people's experience of the workshop.

This Guide is designed to equip you to facilitate well. Please read through it in detail in advance of the workshop. Take its guidance to heart and then adapt your role to the unique circumstances of your group.

May you be blessed as you are a blessing to the workshop participants.

Sincerely in Christ,

Dick

Dick Towner
Executive Director
Good \$ense Ministry Movement LLC

Why This Topic is Important

One of the most neglected areas of life preparation is personal finances. Yet, how we handle our money impacts almost every area of life. The ramifications of poor money management are widespread – the crush of consumer debt, relational breakdown, anxiety and stress to mention just a few.

While this important area is often neglected by parents and the church, the messages of a materialistic culture are exerting incredible influence on children and young people. And those messages most often encourage very counterproductive spending behavior.

The good news is that if parents are adequately prepared and take the initiative to teach their children good financial practices, their success rate in doing so can be very high. The ability to be responsible and God-honoring in their relationship to money and stuff is one of the greatest gifts we can give our children.

This Workshop is About a Whole Lot More Than Just Teaching Kids About Money

The workshop is about money and handling it well and that involves looking at the traditional areas of giving, saving, spending and budgeting. But the workshop goes far deeper than that. It's also about learning responsibility, hard work and appreciation for what we have. It's about parents learning the importance of modeling and sharing their experiences, good and bad, related to money. And it's also about how our relationship with money is related to our relationship to God. This workshop has to do with matters of eternal significance!

You Have a Key Role to Play

Even the best of parents can sometimes lack confidence in knowing how to prepare their kids for success in life ... especially when it comes to the topic of money and finances. They may have feelings of concern and embarrassment as they come to the workshop. You can be instrumental in making them feel at ease.

Welcome participants warmly and encourage them to introduce themselves to other participants. Perhaps you can have a question or two to discuss at their tables before the workshop begins. (Ex: At what age did you get your first allowance? What was a key lesson about money you learned from your parents?) Keep in mind, you are the live presence who sets the stage and helps create a "safe" environment. Do whatever seems appropriate to accomplish that.

You will also be facilitating and "time keeping" the individual activities. While the suggested time for each activity is noted on the DVD, you can adjust

to the needs of your audience if more or less time is required. Be sure to make a note of the time at the beginning of each exercise so you can track the amount of time that has passed.

The workshop setting should be comfortable and distraction-free. Lighting should be such that notes can easily be taken and the DVD can be clearly seen. Appropriate background music can be helpful prior to the beginning of the session and during breaks and work times.

Check beforehand that the audio-visual equipment is working and you are familiar with its operation. Seating should preferably be around round tables to facilitate interaction and a sense of community.

Announce that you (and others from your team, if that's the case) will be available for questions during the exercises and break times and stress that confidentiality will be the rule.

Be Familiar with the Workshop Content

It is perhaps obvious that if you are to facilitate the workshop you should be very familiar with its content. Watching the DVD and following along in the Participant's Workbook several times is a requisite before first facilitating the workshop.

Anticipate questions that may arise. If you have any questions of your own feel free to email the Good \$ense Ministry at Goodsensebus@willowcreek.org and we will respond promptly. Include your phone number as well — some questions are best answered through discussion rather than email.

The workshop consists of two 90 minute sessions. You may wish to take a brief break about halfway through each session by extending the time of one of the activities. If time allows, interjecting stories/testimonies of your own can be a helpful way of further personalizing the workshop. With a break in the middle, an hour and 45 minutes to two hours should be allowed for each session.

Note that Session 1 ends with the Activity on page 28 of the Workbook. If Session 2 is to be held at a later time (rather than continuing immediately) thank attendees for coming, remind them of the time and place for session 2 and let them know you look forward to seeing them then. Encourage them to plan to stay for the optional 22 minute interview between Dave and his son at the end of the workshop.

At the conclusion of session 2:

- Once again thank folks for coming and end with a prayer that asks God to encourage them and provide the wisdom to apply the information they have received.
- Encourage them to review the information in the appendix of their workbook

- Invite them to stay and view the “bonus” interview with Dave and his son. As you will see when you watch it, the interview very powerfully demonstrates that the principles taught in the workshop really work. Plan the timing of Session 2 to allow for the showing of the interview.

Registration Suggestions

Before initiating registration, determine whether or not to charge a fee for the workshop and the workbooks. We have found that people are more committed to following through on the workshop requirements when they pay at least part of the cost up front. We recommend each participant have a workbook so they can participate in individual activities and take notes in their own workbook.

Begin registration several weeks before the workshop. Encourage announcements by the pastor and have workshop information in the church bulletin. Have a convenient registration location and make the process simple and speedy. It may work well to have registration tables set up outside of services. If your church has a web site, you may also want to offer online registration.

During registration, be sure all logistical information is clearly presented:

- Starting and ending times
- Length of the workshop
- Site and room location
- Cost

Ideally, the ministry should have a record of workshop attendees. This can be useful for a variety of future purposes — follow-up, feedback, invitations to future workshop offerings, etc. Gathering personal information other than name at the time of registration can, however, make registration too time consuming. It may be best to gather detailed attendee information by circulating sign-up sheets the day of the workshop.

Promoting the Workshop

In promotional materials emphasize that parents will be provided with:

- Eight keys to preparing their son or daughter to be financially responsible
- Creative ways to use allowance as a learning tool for life in the “real world”
- Three kinds of jobs that every child should experience at home
- Specific ideas and action steps for kids at each developmental stage – preschool through high school
- A keen awareness of how healthy financial teaching – and modeling- helps your child build a more solid and joyful life

In promoting the workshop, indicate that grandparents and aunts and uncles will find the workshop very helpful as will married couples who do not yet have

children.

After the workshop has been offered, look for those who will testify regarding how much they have been helped. Testimonials will help drive attendance the next time the workshop is offered.

Probably the single most effective promotional effort is for the pastor to announce the workshop during the regular worship service and to encourage attendance. The encouragement of other key church leaders within their areas of ministry can also be very helpful. If leaders indicate they will be in attendance, the impact of their words goes up another notch. An obvious ministry tie-in is with the Children's Ministry where the workshop can be promoted directly to parents.

The Vision for a Broader Ministry

A few closing words about stewardship ministry in general. The fact that your church is offering this workshop puts you ahead of the large majority of churches that do very little to teach and train their people in biblical financial stewardship. So good for you! But while this workshop can be a key component of a stewardship ministry, it does not in itself constitute such a ministry... it's just one offering.

Stewardship ministry works best when it is a year-round, ongoing ministry of the church. In addressing a biblical perspective on one's relationship to money, it ministers in a very sensitive, often very difficult, and a deeply spiritual area of life.

To be effective, the ministry needs to do three things on a regular basis:

1. Teach — Teaching presents the biblical basis for what you ought to do and why you ought to do it. Teaching is the “what and the why.”
2. Train — Training is the “how to.” It's about how to implement the biblical principles you've been taught into your day-to-day financial life and decisions.
3. Encourage — A significant number of people who have been taught and trained and desire to change their financial behavior will find it difficult to do so. Often they must attempt to change the habits of a lifetime in the face of a culture that continues to send very seductive messages to the contrary. They have a need for ongoing help and encouragement and accountability from trained stewardship ministry volunteers.

A stewardship ministry can, and ideally should be, integrated across ministry lines. For example:

- Membership — becoming a church member has responsibilities as well as rights. One of those responsibilities is supporting the ministry of the church

financially so part of membership is taking the core Good \$ense course, *Freed-Up Financial Living*.

- Pre-marriage — since money is one of the top 2 or 3 conflict areas within marriage and a major contributor to divorce, part of pre-marriage preparation is understanding biblical principles of personal finance and developing a Spending Plan – things taught in the *Freed-Up Financial Living* course.
- Benevolence — because we want to “teach a person to fish as well as to give them a fish,” a prerequisite of receiving financial assistance from the church is to go through *Freed-Up Financial Living*.
- Children — since we wish to teach children the basic principles of biblical money management at an early age, a class for parents on age appropriate ways to do so is regularly held.

The list could go on as stewardship is a key discipleship issue and cuts across many ministry lines.

To assist your church in developing or broadening your stewardship ministry, information about other G\$ workshops and how to train volunteer budget counselors in your church can be found on the Good \$ense web site at (www.GoodSenseMinistry.com)

In addition, a free download of the *Good \$ense Implementation Guide* which provides a step-by-step process for the formation of a year-round stewardship ministry can be found on the Good \$ense website at www.GoodSenseMinistry.com/FreedUp/Bonus.

May God’s spirit empower your efforts as you facilitate this workshop.

The Good \$ense Team