



# *Freed-Up* financial living

---

How to Get There Using Biblical Principles

---

Participant's Workbook

Dick Towner and John Tofilon  
With Shannon Plate



*Freed-Up Financial Living Participant's Workbook*  
Copyright © 2008 by Willow Creek Association

Requests for information should be addressed to:  
Willow Creek Association  
67 E. Algonquin Road  
South Barrington, IL 60010

ISBN: 0-744-19637-X

All Scripture quotations, unless otherwise indicated, are taken from the HOLY BIBLE, NEW INTERNATIONAL VERSION®. NIV®. Copyright © 1973, 1978, 1984 by International Bible Society. Used by permission of Zondervan. All rights reserved.

Scripture quotations marked (NLT) are taken from the Holy Bible, New Living Translation, copyright 1996, 2004. Used by permission of Tyndale House Publishers, Inc., Wheaton, Illinois 60189. All rights reserved.

Scripture quotations marked (TNIV) are taken from the HOLY BIBLE, TODAY'S NEW INTERNATIONAL VERSION®. TNIV®. Copyright© 2001, 2005 by International Bible Society. Used by permission of Zondervan. All rights reserved.

Scripture quotations marked (NASB) are taken from the New American Standard Bible®, Copyright © 1960, 1962, 1963, 1968, 1971, 1972, 1973, 1975, 1977, 1995 by The Lockman Foundation. Used by permission.

All rights reserved. No part of this publication may be reproduced, stored in a retrieval system, or transmitted in any form or by any means – electronic, mechanical, photocopy, recording, or any other – except for brief quotations in printed reviews, without the prior permission of the publisher.

Cover design by CHANGEeffect

Interior design by Rebecca Gallagher, 32 Design

Printed in the United States of America

08 09 10 11 12 13 14 • 10 9 8 7 6 5 4 3 2 1

# Contents

Foreword	7
Acknowledgments	9
Our Hopes for You	11
1. Two Masters, One Servant	13
2. Earning and Giving	23
3. Giving and Saving	41
4. Debt	51
5. Spending	61
6. Adjusting the Spending Plan and Commitment	85
Appendix	97

## Introduction and Welcome

### You Can Do It!

*I can do everything through him who gives me strength.*  
Philippians 4:13

## Our Relationship to Money

- Our relationship to money has an incredible amount to do with our relationship to God.
  - “There is no such thing as being right with God and being wrong with money.” – Ben Patterson
  - Money can become our chief rival god.

*For where your treasure is, there your heart will be also.*  
Matthew 6:21

*...You cannot serve both God and money.*  
Matthew 6:24 (NLT)

*For the love of money is a root of all kinds of evil...*  
1 Timothy 6:10

- Our relationship to money and possessions is at the heart of the macro issues facing our world today.
- Money is a powerful thing!

## The Pull of the Culture

▶▶▶ Video: *The Pull of the Culture*

Notes:

---

### ⚙⚙⚙ Activity: Reaction to *The Pull of the Culture*

---

1. Put a checkmark next to the myth in the list below that you think influences you the most.
  - Things bring happiness.
  - Debt is expected and unavoidable.
  - A little more money will solve all my problems.
2. If you're in a group, introduce yourself to each other, and then share the cultural myth that influences you most and how it impacts you.