Navigating Your Finances God’s Way
Facilitator Guides (Week 1-9)
Navigating- Introduction- Facilitators Guide for Week 1

Overview
The primary objectives for week 1 are to begin to develop close relationships among the participants and review the study requirements.

Note: The blank space following each agenda number is for the facilitator to fill in the scheduled time for each agenda item. For example, if your class begins at 7:00, #1 would read 7:00, #2 would read 7:05, and so forth. This is designed to help you monitor the time so that the class will end punctually.

Agenda

1. _______ (5 minutes) Open in prayer.

2. _______ (5 minutes) Each person individually recites from memory:
“If therefore you have not been faithful in the use of worldly wealth, who will entrust the true riches to you?”

3. _______ (70 minutes) Ask each person to introduce themselves, beginning with a facilitator. Ask them to share how they were introduced to Jesus Christ, what they do for a living, and something about their family. To determine how much time each person is allotted, divide the number of people into 70 minutes. If a participant is too brief, gently ask additional questions to provide an opportunity to express himself or herself more fully.

4. _______ (15 minutes) Begin the homework discussion.

Remaining Agenda

1. _______ (5 minutes) Play the Week 1 segment of the Navigating Your Finances DVD

2. _______ (5 minutes) Review what the participants are to do for the next class.
   • Complete the Homework on pages 16-24.
   • Complete the List Your Assets on page 35-36.
   • Complete the Deed on pages 37-39.
   • Begin recording your Income & Spending on pages 40-47.
   • Remind everyone to begin memorizing 1 Chronicles 29:11-12 now because of its length, and
   • remind them to do the homework daily.
   • Review the calendar to determine if any regularly scheduled classes fall on a holiday. If there are conflicts, please reschedule.
   • Schedule the social.
   • Complete the Prayer Logs. There should be one Prayer Log for each person or couple

3. _______ (10 minutes) Take prayer requests and note them in the Prayer Log.

4. _______ (5 minutes) End in prayer.
Navigating- God’s Part our Part-Facilitators Guide for Week 2

Overview
This is the most important section because the remainder of the study builds on understanding God’s ownership of everything.

Let’s Get Practical!
- Complete List Your Assets on pages 35-36.
- Complete the Deed on pages 37-39.
- Read Budget Options on page 40 and select the type of budget you prefer to use.
  Begin recording your Income & Spending on pages 44-45.

Agenda
1.________ (5 minutes) Open in prayer.

2. ________ (5 minutes) Each person individually recites from memory:
“Everything in the heavens and earth is yours, O Lord, and this is your kingdom. We adore you as being in control of everything. Riches and honor come from you alone, and you are the Ruler of all mankind; your hand controls power and might, and it is at your discretion that men are made great and given strength” (1 Chronicles 29:11-12, TLB).

3. ________ (85 minutes) Begin the group discussion.

Reminder: The discussion for each day’s homework proceeds as follows: (1) Assign one passage of Scripture from that day’s homework to each person to read (as far as the verses will go); (2) Proceed in a circle asking each person to answer all the questions for that day’s homework. If the answer to a question is obvious, it’s unnecessary for more than one person to answer the question. If you’re running out of time, ask the responses to be brief.

Remaining Agenda
1.________ (10 minutes) Play the Week 2 segment of the Navigating Your Finances DVD.

2. ________ (10 minutes) Note in the Prayer Log requests and answers to prayers.

3.________ (5 minutes) End in prayer.

Reminder for Facilitators: Contact each participant this week and record it in the Care Log page 274 or 275.
Navigating- Debt- Facilitators Guide for Week 3

Overview: Debt is a struggle for many and is discouraged in the Bible.

Let’s Get Practical!
- Begin working with the Compass—Finances God’s Way Map™ on pages 73-75.
- Complete the List Your Debts & Snowball ’em! on pages 76-80.
- Continue Recording your Income and Spending on pages 44-45 if you are using Compass budget.
- If you’re using the online Money Lounge budget, log on to www.compass1.org and click on “Small Group Studies” then moneylounge.

Agenda
1.________ (5 minutes) Open in prayer.
2.________ (5 minutes) Each person individually recites from memory: “Just as the rich rule the poor, so the borrower is servant to the lender” (Proverbs 22:7, TLB)
3.________ (85 minutes) Begin the group discussion.

Remaining Agenda
1. ________ (10 minutes) Play the Week 3 segment of the Navigating Your Finances DVD.
2. ________ (10 minutes) Note in the Prayer Logs requests and answers to prayer.
3. ________ (5 minutes) End in prayer.

Reminder for Facilitators
- In order to more consistently recognize God’s ownership encourage your students to continue meditating on 1 Chronicles 29:11-12.
- Contact each participant this week and note this in the Care Log.
- Remind the students to visit Compass’s web site at www.compass1.org and click on Resources for more practical assistance in getting out of debt.
Navigating- Honesty & Counsel- Facilitators Guide for Week 4

**Overview:** The Lord requires us to be totally honest. Everyone should seek counsel when they make a major financial decision. In our culture people are discouraged from seeking counsel.

**Let’s Get Practical!**
- Begin to use the **Filing System** on page 105.
- Complete **Determining Your Life Insurance Needs** on pages 105-107.
- Continue **Recording your Income and Spending** on pages 44-45 if you are using Compass budget.
- **If you’re using the online Money Loung™ budget,** to continue log on to **www.compass1.org** and click on “Small Group Studies” then moneylounge.

**Agenda**

1. _______ (5 minutes) Open in prayer.

2. _______ (5 minutes) Each person individually recites from memory:
   “You shall not steal, nor deal falsely, nor lie to one another” (Leviticus 19:11).

3. _______ (85 minutes) Begin the group discussion.

**Remaining Agenda**

1. _______ (10 minutes) Play the Week 4 segment of the **Navigating Your Finances** DVD.

2. _______ (10 minutes) Note in the Prayer Logs requests and answers to prayer.

3. _______ (5 minutes) End in prayer.
Navigating- Generosity- Facilitators Guide for Week 5

Overview: Emphasize the importance of giving with the proper attitude.

Let's Get Practical!
   • Continue **Recording your Income and Spending** on pages 44-45 if you are using a Compass budget.
   • **If you’re using the online Money Lounge budget**, to continue log on to [www.compass1.org](http://www.compass1.org) and click on “Small Group Studies” then moneylounge.
   • Complete your **Journey to Generosity** on pages 126-127.

Agenda

1.______ (5 minutes) Open in prayer.

2.______ (5 minutes) Each individual recites from memory: 
   “Remember the words of the Lord Jesus, that He Himself said, ‘It is more blessed to give than to receive’”
   (Acts 20:35).

3.______ (85 minutes) Begin the group discussion.

Remaining Agenda

1. _______ (10 minutes) Play the Week 5 segment of the *Navigating Your Finances* DVD.

2. _______ (10 minutes) Note in the Prayer Log requests and answers to prayers.

3. _______ (5 minutes) End in prayer.

Reminder: Encourage the participants to review the **Spending Plan Hints** at [www.compass1.org](http://www.compass1.org). Click on “Small Group Studies.”
Navigating- Work- Facilitators Guide for Week 6

Overview: Work can fulfilling or frustrating. Our satisfaction depends on understanding the Lord's perspective of work.

Let's Get Practical!

- Complete the Complete the Estimated Spending Plan (Budget) on pages 150-156
- Complete the free Personality Profile by logging on to www.compass1.org and clicking on “Small Group Studies” and then “Personality Profile.

Agenda

1. _______ (5 minutes) Open in prayer.

2. _______ (5 minutes) Everyone individually recites from memory:
   “Whatever you do, do your work heartily, as for the Lord rather than for men; knowing that from the Lord you will receive the reward of the inheritance. It is the Lord Christ whom you serve” (Colossians 3:23-24).

3.______ (85 minutes) Begin the group discussion.

Remaining Agenda

1. _______ (10 minutes) Play the Week 6 segment of the Navigating Your Finances DVD.

2. _______ (10 minutes) Note in the Prayer Logs requests and answers to prayers.

3. _______ (5 minutes) End in prayer.
Navigating- Saving & Investing- Facilitators Guide for Week 7

Overview
This week’s objectives are to learn the biblical attitudes toward saving and investing and to teach the scriptural framework for savings and investing. The Facilitator should not recommend any specific investments or financial products or services. Compass—Finances God’s Way assumes no liability for any actions taken related to specific investments or savings.

Let’s Get Practical!
• Complete Your Net Worth Calculation on page 179.
• Complete Track & Tweak your Compass budget on pages 179-182. If you’re using the Money Lounge budget, log on to www.compass1.org and click on “Small Group Studies” then moneylounge.
• Check out How to Increase Savings on compass1.org and clicking on “Small Group Studies.”

Agenda

1. ______(5 minutes) Open in prayer.

2. ______ (5 minutes) Everyone individually recites from memory:
“The wise man saves for the future, but the foolish man spends whatever he gets” (Proverbs 21:20, TLB).
“Steady plodding brings prosperity; hasty speculation brings poverty” (Proverbs 21:5, TLB).

3. ______(85 minutes) Begin the group discussion.

Remaining Agenda

1. ______ (10 minutes) Play the Week 7 segment of the Navigating Your Finances DVD.

2. ______ (10 minutes) Note in the Prayer Log requests and answers to prayers.

3. ______ (5 minutes) End in prayer.

Reminder
• Please recommend the participants who are qualified to be future facilitators.
• Encourage those who do not yet have a current will to secure one.
• Remind everyone to visit www.compass1.org and click on Resources for more practical information on investing.
Navigating- Crisis & Perspective- Facilitators Guide for Week 8

Let's Get Practical!
• Complete Organizing Your Estate on pages 223-228.
• Complete the Crisis Budget on pages 229-230.
• Secure a current will if you do not yet have one.

Agenda

1. ______ (5 minutes) Open in prayer.

2. ______ (5 minutes) Everyone individually recites from memory:
   “For I have learned to be content in whatever circumstances I am. I know how to get along with humble means, and I also know how to live in prosperity... I can do all things through Him who strengthens me”
   (Philippians 4:11-13).

3. ______ (85 minutes) Begin the group discussion.

Remaining Agenda

1. ______ (10 minutes) Play the Week 8 segment of the Navigating Your Finances DVD.

2. ______ (10 minutes) Note in the Prayer Log requests and answers to prayers.

3. ______ (5 minutes) End in prayer.
Navigating- Eternity- Facilitators Guide for Week 9

Let’s Get Practical!
• Continue Tracking & Tweaking your budget or visit the Money Lounge online.
• Complete your Financial Goals on pages 253-259.
• Share your Compass experience and give us advice on how to improve the Navigating course by logging on to compass1.org and clicking on Small Group Studies.

Agenda

1. _______ (5 minutes) Open in prayer.

2. _______ (5 minutes) Everyone individually recites from memory: “For what does it profit a man to gain the whole world, and forfeit his soul?” (Mark 8: 36)

3. _______ (85 minutes) Begin the group discussion.

Reminder
Encourage everyone to complete their Navigating story and share suggestions to improve the study by logging on to compass1.org and clicking on Small Group Studies.

Remaining Agenda

1. _______ (10 minutes) Play the Week 9 segment of the Navigating Your Finances DVD.

2. _______ (5 minutes) Take long-term prayer requests and note them on the Prayer Logs.

3. _______ (5 minutes) Facilitators, pray for each participant individually.

Reminder
Facilitators, we suggest you write each class member (or couple) an encouraging letter, e-mail or text message summarizing what you appreciate most about them.

May the Lord richly bless you in every way for serving others.