



Freed-Up Financial Living
Ministry Implementation
Guide



Good \$ense Ministry Implementation Guide
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Introduction

Before venturing into how to implement a Good \$ense ministry, it is legitimate to ask *why* a financial stewardship ministry is important. So let's answer that question first.

The Importance of a Financial Stewardship Ministry

The financial and emotional results of poor money management are well known — debt, anxiety, guilt, shame, broken relationships — the list could go on and on. Often overlooked are the spiritual ramifications. There has been a historic feud between God and money and, for many people, money has become the chief rival god. This reality places a biblically based stewardship ministry at the forefront of spiritual warfare.

Money is a powerful thing and it can be a spiritual ally or a spiritual enemy. As an ally, money enables us to carry out God's work in the world and provide comfort and joy for others and ourselves. As an enemy, it creates barriers that inhibit God's work and cause us to falter on the path to spiritual growth and transformation.

The Bible is clear that our relationship to money and stuff is very important. As Jesus taught, an improper relationship to money can:

- Keep us from serving God - We can only serve one master (Matthew 6:24).
- Steal our hearts from God - Where our treasure is our hearts will be (Matthew 6:21).
- Choke out the Word of God in our lives and make it unfruitful. The weeds and the vines that choked out the good growth in the parable of the sower were the "deceitfulness of riches" (Matthew 13:22).
- And Paul pointed out that the love of money is a root of all kinds of evil (1 Tim. 6:10).

These four verses alone, not to mention 2,300 others throughout Scripture, that deal with the topic of money, should convince us of the vital importance of this issue for every church and every believer. Our relationship to our money and stuff has an incredible impact on our relationship to God. For the church to be silent on the topic is to yield the day to the competing claims of materialism as the way to happiness and security.

The Benefits of a Good \$ense Ministry

The most significant benefit of a Good \$ense Ministry in the local church is that God can use it to remove money as a major stumbling block to spiritual growth and transformation. In addition, lives will be changed as individuals are freed from the crush of consumer debt and come to a deeper understanding of what it means to be a trustee — rather than an owner — of the resources God has entrusted to them. Marriages will be strengthened as money ceases to be a contentious issue in family life and decisions. Your church's ability to fulfill its vision and mission will increase as members are freed up to give with glad and generous hearts.

A Good \$ense Ministry also provides a meaningful way to reach out beyond the walls of your church into the community. Money issues are present in almost everyone's life. Seeker sensitive teaching and training that assists with those issues can be a very effective outreach ministry. At the same time, failure by the church to speak to those issues is an act of self-marginalization for both those within and outside the church.

A Road Map to Implementation

This *Implementation Guide* is a road map that will guide you to the successful launch and ongoing administration of a thriving Good \$ense ministry. As with any map, there are certainly alternate routes you can take, and you may choose to adapt the route to your unique circumstances. However, the most effective Good \$ense ministries typically travel through the following phases:

Phase I: Commitment

1. Obtain preliminary support from senior church leadership
2. Identify a Good \$ense ministry champion
3. Prepare a Good \$ense ministry proposal
4. Secure final approval from senior church leadership
5. Commission the Good \$ense ministry champion

Phase II: Development

1. Recruit volunteers for the Good \$ense ministry team
2. Identify a ministry administrator and set up the Good \$ense "office"
3. Select and train course facilitators and counselors
4. Establish team meeting schedule and core agenda

Phase III: Launch

1. Promote *Freed-Up Financial Living* to your congregation
2. Hold the first *Freed-Up Financial Living* course
3. Promote and begin providing counseling services
4. Evaluate, celebrate and improve

Phase IV: Expansion

1. Recruit and train additional team members and counselors
2. Expand course offerings
3. Seek opportunities to partner with other church ministries

It's been said you never get a second chance to make a good first impression. The same could be said of launching a new ministry. To effectively launch a ministry, it is important to lay a firm foundation by beginning with steps in the first phase and then following the steps in subsequent phases until all have been completed. Doing so will help you to develop a broad base of support for the ministry within your congregation. It will also give you confidence that you have taken the necessary steps for launching a ministry that God can use to profoundly change lives.

The pages that follow provide an overview of all four phases, including the purpose, steps, and importance of each phase as well as detailed descriptions of each step within that phase. Some FAQs concerning implementation appear on pages 30-32.

PHASE I: COMMITMENT

Overview:

Purpose

The purpose of this phase is to establish the foundation of your ministry by securing the support of church leadership and determining who will lead the ministry.

Steps

During this phase, a meeting is held with church leaders to introduce them to Good \$ense and seek their initial support for the launch of a ministry. A ministry champion is identified, who then prepares a ministry proposal. The detailed proposal is used to secure final approval for the ministry from senior church leadership.

Importance

While Good \$ense resources are designed to be easy to implement, it is important not to race ahead with course offerings before building a solid ministry foundation. Winning the full support of church leadership, choosing the right ministry leader and having a ministry plan are essential to the successful launch of a sustainable stewardship ministry.

Step 1: Obtain Preliminary Support from Senior Church Leadership

The best way to secure the support of your church leadership may depend on the size and structure of your church. In a smaller church, you may meet with the senior pastor and a few key lay leaders. In a large church you may need to meet first with an executive or associate pastor. Find out who has the decision-making authority on new ministries and whether there is a formal process for reviewing and approving new ministries.

Once you know who to meet with, consider whether it would be helpful to have an experienced Good \$ense leader take part in the meeting. Good \$ense Regional Associates are located throughout the country and one may be available to help you with your presentation. You'll find a list of Regional Associates on the Good \$ense Ministry web site [www.goodsenseministry.com] If you plan to handle the meeting on your own, we have a scripted PowerPoint deck you can utilize. [www.goodsenseministry.com].

The purpose of this initial meeting is to share the benefits of a Good \$ense ministry, who it serves, and to receive approval and support in taking next steps to establish the ministry. At this meeting identify who it is you will interact with between this meeting and a future meeting at which you will seek senior leadership's formal approval.

Step 2: Identify a Good \$ense Ministry Champion

What is a Ministry Champion?

The Ministry Champion has a passion to help people develop God-honoring perspectives and practices with regard to money, and feels led to initiate and lead a Good \$ense ministry.

Why is a Ministry Champion Necessary?

Implementing and leading a Good \$ense ministry involves more than just facilitating a course. It requires vision casting, team building, and an unwavering belief in the importance of helping people manage money according to biblical principles...a belief that flows out of recognition of both the practical, day-to-day importance as well as the spiritual importance of one's relationship to their money and stuff.

What Gifts and Skills Does the Ministry Champion Need?

In addition to having a passion for biblical money management, the primary spiritual gift required of the ministry champion is leadership — the ability to form, direct, and build team unity. A gifted ministry champion has the skills to articulate the Good \$ense vision to church leadership and the congregation, overcome obstacles, and champion the cause of good financial stewardship.

It would also be helpful to have the gift of administration — the ability to plan, arrange, prioritize, and implement. However, it may be possible for another team member to perform the important administrative work of the ministry.

How is the Ministry Champion Identified?

Since you're reading this *Implementation Guide*, there's a good chance that you are the Ministry Champion. But it's also possible that while you strongly desire to see a stewardship ministry operating in your church, you do not envision leading the ministry yourself. In that case, the first step is to pray and seek the guidance of the Holy Spirit. Prayer is essential in finding the right person who has the right gifts and passion, and feels called to lead the ministry. In many cases, it will be someone who has a reputation for generosity and handling their finances wisely.

Cautions

It takes a good deal of time and energy to successfully launch and lead a new ministry. Since Good \$ense is a year-round, multi-faceted ministry, it is recommended that this endeavor be the ministry champion's only area of ministry.

If the ministry champion is a financial services professional, it must be recognized that they are not permitted to solicit for new clients through their involvement in the ministry. This is necessary to ensure the ministry's integrity.

Step 3: Prepare a Ministry Proposal

The Ministry Proposal consists of a vision statement and a strategic plan for your ministry. It describes how a Good \$ense ministry fits within the context of your unique church and outlines the key steps for successfully launching and operating your ministry. There's an example of a ministry proposal in the Appendix of this *Implementation Guide*. Use this to guide the development of a ministry proposal for your church.

If you are in a larger church, show a draft of your ministry proposal to your main contact on the leadership team and invite his or her guidance before your next meeting with the full senior leadership team.

A well-prepared proposal is a necessary step in establishing credibility with and securing the support of senior church leadership...and to ensuring clarity regarding the support needed from them.

Step 4: Secure Final Approval from Senior Church Leadership

Once the ministry proposal is completed, arrange for a meeting with the full leadership team. Distribute the ministry proposal and walk through each section.

Listen to any concerns with the proposal so they can be properly addressed. There is a list of Frequently Asked Questions in the Appendix, which may help you respond to questions raised in this meeting. Review these questions and their recommended answers prior to the meeting. Agree to refine the proposal as needed, but seek formal approval to move ahead with the ministry with the understanding that you will make any necessary changes to the proposal and return it to the leadership team promptly (within a week?).

Arrange to have your leadership team contact recommend a formal commissioning of the ministry and of you as ministry champion.

Step 5: Commission the Ministry Champion

Commissioning means being set apart for ministry and recognized in an official way in public, usually as part of a weekend service. This gives the ministry champion the official blessing of senior leadership, begins to build awareness of the ministry among members of the congregation, and empowers the ministry champion to take the next step in launching a Good \$ense ministry.

Caution

If leadership seems hesitant regarding moving ahead with a financial stewardship ministry, take time to determine the reasons for their hesitancy and what issues need to be addressed. Be sensitive but firm in making the biblical case for addressing the topic of money. You have a lot of scripture on your side! Reference the FAQs on the Good \$ense website [www.goodsenseministry.com].

PHASE II: DEVELOPMENT

Overview:

Purpose

The purpose of the development phase is to establish your ministry team and prepare members for the launch of the ministry.

Steps

In this phase, volunteers will be recruited and trained, the ministry “office” will be set up, and a team meeting schedule and structure will be established.

Importance

The course facilitators and counselors will be on the front lines of implementing the ministry vision. It is critical that these individuals are thoroughly trained in their roles, feel comfortable in them, and have the support they need.

Caution

The Good \$ense Ministry will be most successful when volunteers with the appropriate spiritual gifts are selected. That means selecting volunteers who know their spiritual gifts. For those who do not, you will need to use extra discernment in determining whether a candidate is a good fit for the team. Encourage potential volunteers who do not know their spiritual gifts to utilize the resource, “*Discover Your Spiritual Gifts the Network Way.*” For more information on this resource, go to www.goodsenseministry.com.

Step 1: Recruit volunteers for the Good \$ense Ministry team

In this step seek to fill the roles of the Good \$ense administrator, course facilitators, and counselors. The Good \$ense administrator is needed to set up the Good \$ense Ministry “office” and procedures so the infrastructure is in place for training and counseling. Facilitators are needed to conduct the Good \$ense *Freed-Up Financial Living* course. Ideally, counselors are available to help during the course and to provide follow-up after the course. As the ministry grows, it may be necessary to add additional positions such as an events or communications manager.

Why is recruiting important?

As the ministry begins and the number of people it serves grows, the need for dedicated ministry volunteers grows as well.

How is recruiting accomplished?

1. Prepare ministry position descriptions. Sample position descriptions are in the Appendix on pages 42-45.
2. Publicize the needs and recruit throughout the church. Personal one-on-one recruiting is often very effective. Stress the significance and rewards of being involved in such a life-changing ministry as Good \$ense.

Step 2: Identify a Good \$ense Administrator and Set Up the Good \$ense Ministry “Office”

What is a Good \$ense administrator?

The Good \$ense administrator coordinates the administrative functions of the ministry. He or she is responsible for the forms, files, and counseling procedures. The administrator pairs counselors with clients and assists with registration for ministry events. There is a position description for this position in the Appendix on page 43.

What needs to be accomplished to set up the Good \$ense Ministry “office”?

1. Secure the space necessary for files and materials. This may be a lockable file cabinet in the church office or in the home of the church administrator. Remember, much of the information the ministry will handle is very confidential and ensuring it will stay that way is central to the ministry’s credibility.
2. Establish a procedure for prospective counseling clients to get in touch with the ministry, how they will be matched with counselors, and how client progress will be tracked. Sample forms and procedures are in the appendix on page 41.

Step 3: Select and Train Good \$ense Course Facilitators and Counselors

Why are Good \$ense facilitators important?

A core element of the Good \$ense Ministry is course offerings which present Biblical financial principles, contrast them with the messages of our culture, and present practical ways to live them out. A facilitator sets the stage for the course offering, facilitates the course and provides a “personal touch” in guiding the participants through the course.

How are Good \$ense facilitators selected?

First and foremost among criteria for selecting facilitators is a passion for this ministry and spiritual maturity. Ideally, the person would also have the gift of teaching. While they won't actually need to “teach” a course, they will need to be comfortable communicating in front of an audience, as their role will call for greeting course participants, providing directions, and facilitating various exercises throughout a course. There is a sample position description for this position in the Appendix on page 44.

Why are Good \$ense counselors important?

Counseling is a key component of the overall Good \$ense Ministry strategy. The Good \$ense courses teach (the “what” and the “why”) and train (the “how to”). For some, that is all that's necessary. But others find the need for ongoing encouragement and support as they attempt to change the habits of a lifetime in the midst of the ever-present “pull of the culture.” Trained budget counselors provide that support.

In addition, the impact of the Good \$ense courses will be significantly enhanced if a cadre of trained counselors is on hand to assist participants during the course and to provide follow-up to those requesting it.

How are Good \$ense counselors selected?

Counselor selection should be done very carefully. Counselors are entrusted with an individual or family in a very sensitive and spiritually significant area of their life. Counselors should be members of the church, mature in their faith journey, and living in accordance with the biblical financial principles upon which the ministry is founded. It is not a volunteer responsibility to be entered into lightly or to be given to a spiritually immature person. A sample position description for a counselor is in the Appendix on page 45. The recommended process for counselor selection follows:

- **Application.** Prospective counselors are given an application form and information outlining the qualifications and responsibilities of a Good \$ense team member. They complete the application and return it to the Good \$ense office. See pages 46-47 in the Appendix for a sample Volunteer Application form.
- **Interview.** The Good \$ense Ministry champion conducts an in-depth interview with each candidate. Topics explored include the person's faith journey, why they feel called to this ministry and how they are handling their finances. If the applicant is a financial services professional, it is made very clear that they may not solicit for business from anyone they serve in the ministry. This stipulation protects the ministry from criticism in this area. Qualifications of a Good \$ense Team member and potential interview questions are on pages 48-49 of the Appendix.

How is training conducted?

Once you have your team in place, go through *Freed-Up Financial Living* together, with the ministry champion serving as facilitator. This will give all team members a feel for the core Good \$ense teaching, will begin to train facilitators, and will equip counselors to help during the church-wide offering of this course.

In addition, counselors will need to complete a *Good \$ense Counselor Training* workshop. The *Good \$ense Counselor Training* workshop is an eight-hour course that covers the biblical financial principles, the counseling process, and listening skills. Counselors are given the opportunity to practice counseling meetings before encountering an actual client.

The resources necessary for you to train your counselors are available for purchase on the Good \$ense website. In addition, training is provided quarterly at Willow Creek and periodically at locations around the country. See the Good \$ense web site for specific information on dates and locations.

Periodic "continuing education" opportunities for counselors sharpen their skills and provides team-building opportunities. The Good \$ense web site contains ideas for counselor continuing education. [www.goodsenseministry.com]

Step 4: Establish a Team Meeting Schedule and Core Agenda

Why are team meetings important?

Meeting with your team once a month will help build relationships among team members, allow for ongoing training, enable team members to help each other with key questions or issues, and keep everyone informed about upcoming events.

Team meetings can also be used to review evaluations from church-wide course offerings and counseling clients. Learn from the feedback, implement appropriate changes, and celebrate your successes.

A typical meeting might begin with a brief time for each person to “log in” regarding how they are doing personally and to report on one or two things going on in their life in general. Other elements of the meeting might include:

- Update on key events and information
- Review of responsibilities for upcoming events
- Training time (reviewing and discussing a book or video; study of stewardship scriptures, etc.)
- Time for counselors to seek input related to challenges they may be facing with specific clients (be careful to guard confidentiality!)
- Closing prayer time

PHASE III: LAUNCH

Overview:

Purpose

The purpose of the launch phase is to go public with the first offerings of the ministry. It is the fulfillment of the tremendous efforts of your team to date.

Steps

In this phase, the vision will be communicated to the congregation, the Good \$ense *Freed-Up Financial Living* course will be presented, counseling services will begin and you will evaluate your early results, celebrate successes, and make adjustments as needed.

Importance

It's easy to feel that you are not ready to launch, that you need more time for training and preparation. Be encouraged that following the previous steps will give you the preparation you need. Trust that God will guide your steps and be motivated by the fact that many people are in dire need of what you are now in a position to provide.

Step 1: Promote Freed-Up Financial Living to Your Congregation

When should this be done?

An ideal time to begin this communication is in early January, with the Good \$ense *Freed-Up Financial Living* course being offered in late January or early February. The full impact of Christmas spending has hit and New Year's resolutions (almost 50% of which have to do with money, reports one *USA Today* survey) still have some validity.

A second good opportunity is mid-to-late April, just after tax time. A third opportune time is early fall, as vacation bills and school expenses have created heightened awareness of family finances. Ideally the course would be presented at least twice per year.

How is this accomplished?

A significant aid to establishing the ministry and its vision, and to the success of the initial Good \$ense *Freed-Up Financial Living* course, is a well-timed series of teaching messages on what the Bible says about money and our relationship to it. This will demonstrate that the vision has been shared with and embraced by the pastoral staff and can be a lead in for the course.

These messages should not focus on giving and should not be traditional stewardship messages simply presented at a different time of the year. It is very important that the Good \$ense Ministry not be interpreted as simply a program aimed at getting people to give more to the church.

Messages on finances that have been presented at Willow Creek are listed in the Recommended Resources list on the Good \$ense ministry web site. In addition, message transcripts, drama scripts, and some drama videos are available. They can be ordered through the Willow Creek Association website [www.willowcreek.com]

Promotion of the course should also stress that it is a foundational course, not just for those in financial difficulty, but for everyone who wishes to understand more deeply and apply more effectively what the Bible says about money management. You may safely say — and our experience is — that everyone, from the person who has never budgeted to the astute financial planner, will have much to learn.

With or without the aid of a Sunday message about money, use several vehicles to promote *Freed-Up Financial Living*. These could include announcements in weekly bulletins, the church newsletter, and church web site. You may also wish to distribute a brochure describing the course. Samples of promotional materials which can be downloaded and personalized are on the Good \$ense website at www.goodsenseministry.com

Don't hesitate to be creative when promoting the course. In addition to printed materials, consider the use of drama in a worship service. The topic of budgeting often lends itself to humor. If used appropriately, humor can be very effective in lowering defenses and helping people to feel more at ease. Personal testimonies are also very effective. After holding your first course, there will be people whose lives and hearts are changed. Ask them if they would be willing to share their stories with the congregation prior to the next course offering. Personal testimonies are always very powerful promotional tools.

Good \$ense counseling services also need to be publicized. Inform the congregation that trained counselors are available for free, biblically based, in-depth, confidential meetings with individuals and families.

Step 2: Hold the First *Freed-Up Financial Living* Course

Why is this important?

Freed-Up Financial Living is the core Good \$ense curriculum. It is applicable to households across all economic levels and situations. It provides a highly visible, church-wide event to draw attention to the launch of the ministry and serves as a logical entry point for people to receive ongoing counseling. In addition, it can serve as an excellent opportunity to invite those outside the church to an event that is highly relevant to their lives.

How is this accomplished?

The main ways that churches present *Freed-Up Financial Living* are as a one-day event (typically on a Saturday), as a two-day event (typically covering sessions one and two on a Friday evening and then sessions three through six on Saturday), or as an adult Bible study (some churches hold these sessions on consecutive Sunday mornings before the main church service or on the same weekday evening over consecutive weeks).

Ample time must be given for attendees to register ahead of time and do the pre-work, which is necessary to realize maximum benefit from the course. Registration should begin no less than three weeks before the date of the course.

Before initiating registration, determine whether or not to charge a fee for the course. We have found that people are more committed to following through on the course requirements when they pay at least part of the cost.

Since the pre-work is important and takes some time, registration should begin several weeks before the course. Encourage early registration. 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 electronic registration.

Pre-work is included in the *Freed-Up Financial Living* Participant's Guide. An alternative to handing out the Participant's Guide at registration is to have copies of the pre-work to hand out at registration. The Participant's Guide would then be distributed on the day of the course. A copy of the pre-work is on the Good \$ense website [www.goodsenseministry.com]. The pre-work could also be downloaded from your church web site for those who register electronically.

Be sure all logistical information is clearly presented. This includes:

- Starting time
- Length of the course
- Location
- Lunch arrangements (if offered in one day)
- Cost

An example of a registration confirmation letter that can be handed out with the Participant's Guide or pre-work is included in the Appendix on page 50.

When participants arrive at the course, the pre-work can serve as their admission ticket. Ideally, the ministry should have a record of course attendees. This can be useful for a variety of future purposes — follow-up, feedback, invitations to future course 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 attendee information by circulating sign-up sheets the day of the course.

On the day of the course, it is helpful for counselors to be available to help the attendees as they develop their Spending Plan worksheet and work on other activities throughout the day. This is always a fruitful and exciting day for the counselors as they have multiple opportunities to assist attendees.

Counselors should be identified by nametags or other means and introduced at the start of the course along with a brief explanation of their role and that they are pledged to confidentiality. They should also sit among the audience and personally introduce themselves as participants arrive.

There is also a *Freed-Up Financial Living* course checklist in the Appendix on page 51.

Hint: When launching the ministry, it is ideal to present the *Freed-Up Financial Living* course for team members as a “dress rehearsal” prior to the first church-wide presentation.

Step 3: Promote and Begin Providing Counseling Services

The conclusion of a *Freed-Up Financial Living* course is an ideal time to offer ongoing counseling services. Provide the phone number and/or e-mail address of the Good \$ense “office” and invite those who desire additional help to call. Be sure to have Client Profiles available at the course for anyone interested in counseling to take with them.

Step 4: Evaluate, celebrate and improve

Evaluate

At the conclusion of the course, participants are asked to complete an evaluation form. A sample form is included on page 52 (Course Evaluation) or you may elect to develop your own. Review and summarize these evaluations.

Also gather the opinions and ideas of the facilitators, the counselors, and other ministry team members. Gather testimonials from participants for whom the course is having a life-changing impact to be used in future publicity.

One way to evaluate your counseling services is to have clients complete an evaluation form when their counseling concludes. Another way is to look at the percentage of “successful” cases. A successful case for a client in financial trouble is defined as one in which the client has established a balanced spending plan and has maintained it and their record keeping system for three months. In addition, a Debt Reduction Plan has been operative for three months, the client is making decisions based upon the Biblical Financial Principles, and is in the process of meeting his or her goals.

Celebrate

Look at how far your ministry has come! Take the time to pause, to pray, and to thank God for the blessings he has provided to your ministry. Be encouraged to accept God’s pleasure with what you are doing and the impact you are having in people’s lives.

Recognize and thank senior church leadership, team members, facilitators, and counselors for the importance of what they’ve done. Consider holding some type of “thank you” celebration for all who have been involved in the ministry launch.

Improve

Develop action plans to respond to areas that need improvement. These items may include additional training for counselors or facilitators, other avenues of publicity for the workshop or counseling services, additional ministry positions, etc.

PHASE IV: EXPANSION

Overview:

Purpose

The purpose of this phase is to grow the Good \$ense Ministry into an ongoing, year-round integrated ministry. In this phase, seek to expand both the counseling and teaching arms of the ministry and to establish ministry partnerships throughout the church in which Good \$ense teaching can be tailored to the goals of the other ministries while furthering the church-wide understanding of the biblical financial principles on which Good \$ense is based.

Steps

In this ongoing phase, additional team members will be recruited, the number and variety of Good \$ense courses will be increased, and other church ministries which wish to partner will be identified.

Importance

Money and our relationship to it is a huge part of life and of our spiritual well being and growth. Consequently, the Good \$ense ministry leadership should consistently look for appropriate ways in which the ministry can more fully serve the church at large. Specially adapted teaching and training opportunities for specific segments of the congregation can be an effective way to do so.

Step 1: Recruit and Train Additional Team Members

Why is this important?

Once the Good \$ense ministry becomes public, additional courses are held, and word spreads concerning the availability of counseling, more counselors may be needed to meet the demand.

A potential way to expand your counseling services is through small group counseling. Some churches have begun offering counseling to small groups of people and in some cases it has proven to be effective. See the Appendix (page 33) for tips on how to do this.

Your team may benefit from more trained course facilitators as well. This could enable you to take courses to specific ministries. For example, someone involved in a 20-somethings ministry could become trained as a facilitator and then offer the course specifically for those involved in that ministry.

How?

Potential new team members should go through the selection and training process described earlier.

Step 2: Expand Course Offerings

Why is this important?

The Good \$ense *Freed-Up Financial Living* Course has produced life-changing results in literally thousands of lives over the years. In many cases, individuals find it helpful to come to the course on repeated occasions for a review of concepts, new insights, and fresh encouragement. As word spreads concerning the impact of the course, additional people will wish to attend. In addition, there are a variety of other, more specific topics on which seminars and workshops can be held (see Step 3 below).

How?

Ideally, dates for the next *Freed-Up Financial Living* course should be established even before the first course is held. Improvements for the course and final planning details would flow out of the evaluations of the first workshop. As previously mentioned, a reasonable expectation is that the *Freed-Up Financial Living* course would be presented at least twice a year.

In addition, the Good \$ense ministry offers other courses. Be sure to check the Good \$ense website for information: www.GoodSenseMinistry.com.

Step 3: Seek Opportunities to Partner with Other Church Ministries

Why is this important?

Our relationship to money is not confined to one part of our lives but, in fact, impacts most — if not all — parts. Thus, the core teachings of the Good \$ense ministry have relevance to many ministries throughout the church.

How?

Be alert for how you could offer Good \$ense courses for specific ministries or integrate elements of the courses into the programs of these other ministries.

Some ideas include:

- Consider training leaders of other ministries to be Good \$ense facilitators so that *Freed-Up Financial Living* and other courses could be delivered during regularly scheduled meeting times for those ministries.
- Membership: Since membership has responsibilities as well as benefits and one of those is supporting the work of God in the world through the church, consider part of the membership process being completion of the *Freed-Up Financial Living* course.

- Marriage Ministry: Since conflict over money is said to be at the root of as much as 70% of marital discord, consider requiring that couples headed toward marriage complete *Freed-Up Financial Living*.
- Benevolence Ministry: In an effort to “not just give the person a fish but teach them to fish,” consider requiring that anyone seeking benevolence assistance from your church ministry either meet with a Good \$ense counselor or complete *Freed-Up Financial Living*.

Since stewardship cuts across many ministry areas, the possibilities of how Good \$ense can relate to and impact other ministries are only limited by one's imagination.

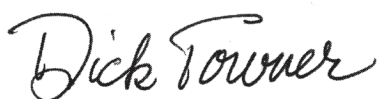
A final word to the Good \$ense Ministry Champion:

Congratulations! You now have everything in place for a fully integrated Good \$ense Ministry! Only God knows how the ministry will be used in the days and years ahead. Can you imagine...

- How many lives will be spiritually deepened because their relationship to money now follows biblical guidelines?
- How many marriages will be restored and strengthened because conflict over money has been eliminated?
- How much anxiety and stress will be relieved as consumer debt is paid off?
- How many young people will start out life implementing biblical wisdom into their monetary decisions?
- How many additional resources will be made available to God's work in the world?
- How many persons will be brought to Christ because the church reached out to them in an incredibly relevant area of their lives?

Only God knows for certain the answers to those questions, but you can dream. Do so! Allow the vision of what could be to sustain, motivate, and energize you in your Good \$ense leadership role.

Sincerely in God's name and power,



Dick Towner
Executive Director
Good \$ense Ministry Movement
Willow Creek Association

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The Biblical Foundation of the Good \$ense Ministry

The Good \$ense Ministry is founded upon a set of biblical financial principles that express the ministry's beliefs about how the Bible tells us to manage our money.

The overarching and most important of the principles is the cultivation of a steward's mindset. By that, we mean the mindset of one who is managing resources rather than owning them. A modern analogy to that of being a steward would be being a trustee. If you were incapacitated, and someone was made the trustee of your estate, that person would have no rights to those assets that belonged to you, simply the responsibility to manage them in the way that was in your best interest.

In a similar fashion, the Bible makes clear that in the eternal perspective, we own nothing; God has simply entrusted us with resources that ultimately belong to him. Consequently, we are to use them in ways that honor and please him.

The concept of stewardship/trusteeship versus ownership is at the heart of everything the Bible has to say about money and our proper relationship to it.

The remaining Biblical Financial Principles center around the five financial areas of our lives: earning, giving, saving, debt, and spending. These areas represent the usual way in which we get money (earning) and the four things we can do with it once we have it—we can give it away, save it, pay debt with it, or spend it.

The Bible is clear and has much to say on each of these topics. We are to be diligent earners, generous givers, wise savers, cautious debtors, and prudent spenders. The biblical basis for these statements appears on the following pages in summary form. A more detailed listing of key scriptures grouped by financial area is on pages 28.

Biblical Financial Principles

Steward's Mindset

We came into the world with nothing, and we will leave the world with nothing. Everything that we have in the interim has been entrusted to us by a loving God who created all things and retained ownership of everything he created. Biblical references include:

- God created everything. (Genesis 1:1)
- God owns everything. (Psalm 24:1; 50:10, 12b)
- We are stewards/trustees. (1 Colossians 4:1-2)

Earning

In Genesis, God invited humankind to join him in the ongoing work of creation. In the process, God established work as a blessing, not as a curse, and gave all work dignity. We are called to work diligently, with purpose, and to be grateful for the gift of our innate intelligence and health, which allow us to work and to receive compensation for it.

- Be diligent. (Colossians 3:23)
- Be purposeful. (Colossians 3:23; 1 Timothy 5:8)
- Be grateful. (Deuteronomy 8:18)

Giving

We are made to give. We are created in the image of God, and God is a loving and generous being. Therefore, we will only be fully satisfied when we are sharing with those less fortunate than ourselves. The Bible lists many reasons to give:

- As a response to God's goodness. (James 1:17)
- To focus on God as our source of security. (Matthew 6:19-20a, 23b-33)
- To help achieve economic justice. (Deuteronomy 15:11; 2 Corinthians 8:13-14)
- To bless others. (Genesis 12:2-3)

In addition to the biblical reasons to give, it is evident that the act of giving is the most effective way to break the powerful hold that money can otherwise have on us.

Saving

While we are to depend on God as our ultimate source of security and not on money, the Bible encourages us to plan for the future and for the unexpected by saving wisely. But while it is wise to save for appropriate goals, it is sinful to hoard. To avoid hoarding, we each must come to grips with the question, "When is enough, enough?"

- It is wise to save. (Proverbs 6:8; 21:20)
- It is sinful to hoard. (Luke 12:16-21)

Debt

The Bible is clear that we are to repay our debts, but since the borrower is slave to the lender, it is wiser still to avoid debt.

- Repay debt. (Psalm 37:21)
- Avoid debt. (Proverbs 22:7)

Spending

As Christians, we are called to live with moderation and discipline and to be content with what we have. We must recognize that materialism is a competing theology in which things become idols and greed becomes a driving force.

- Beware of idols. (Deuteronomy 5:8; Romans 1:25)
- Guard against greed. (Luke 12:15)
- Be content. (Philippians 4:12)

See the following pages for a detailed list of biblical financial principles.

Biblical Financial Principles

FOUNDATION OF THE GOOD \$ENSE MINISTRY

Cultivate a steward's mindset.

GOD CREATED EVERYTHING

In the beginning there was nothing, and God created (Genesis 1:1).

GOD OWNS EVERYTHING

"The silver is mine and the gold is mine," declares the LORD Almighty" (Haggai 2:8). "Every animal of the forest is mine, and the cattle on a thousand hills" (Psalm 50:10). "The earth is the LORD's, and everything in it, the world, and all who live in it" (Psalm 24:1).

Flowing out of the fact that God created and owns everything is the logical conclusion that whatever we possess is not really ours, but belongs to God; we are simply entrusted with our possessions. Therefore, we are trustees, not owners. Although 1 Corinthians 4 (quoted below) does not directly refer to material possessions, its counsel is applicable to this aspect of life as well.

WE ARE TRUSTEES

"A person who is put in charge as a manager must be faithful" (1 Corinthians 4:2, NLT).

WE CAN'T SERVE TWO MASTERS

"No one can serve two masters. For you will hate one and love the other; you will be devoted to one and despise the other. You cannot serve both God and money" (Matthew 6:24, NLT).

USE RESOURCES WISELY

"His master replied, 'Well done, good and faithful servant! You have been faithful with a few things; I will put you in charge of many things. Come and share your master's happiness!'" (Matthew 25:21).

PURSUE BIBLICAL FINANCIAL KNOWLEDGE

"Buy the truth and do not sell it; get wisdom, discipline and understanding" (Proverbs 23:23). "Plans fail for lack of counsel, but with many advisers they succeed" (Proverbs 15:22).

MEASURABLE GOALS AND REALISTIC PLANS

"Commit to the LORD whatever you do, and your plans will succeed" (Proverbs 16:3).

TRUSTWORTHINESS MATTERS

"Whoever can be trusted with very little can also be trusted with much, and whoever is dishonest with very little will also be dishonest with much. So if you have not been trustworthy in handling worldly wealth, who will trust you with true riches? And if you have not been trustworthy with someone else's property, who will give you property of your own?" (Luke 16:10-12).

EARNING

The Diligent Earner – One who produces with diligence and purpose and is content and grateful for what he or she has.

God established work while Adam and Eve were yet in the Garden of Eden. God invited them to join him in the ongoing act of caring for creation. Work came before the fall of Adam and Eve and is a blessing, not a curse. All work has dignity. Our work should be characterized by the following principles.

BE DILIGENT; SERVE GOD

"Whatever you do, work at it with all your heart, as working for the Lord" (Colossians 3:23).

PROVIDE FOR OURSELVES

AND THOSE DEPENDENT ON US

"Those who won't care for their relatives, especially those in their own household, have denied the true faith. Such people are worse than unbelievers" (1 Timothy 5:8).

BE GRATEFUL; REMEMBER FROM WHOM INCOME REALLY

COMES

"Remember the LORD your God, for it is he who gives you the ability to produce wealth" (Deuteronomy 8:18).

ENJOY YOUR WORK; BE CONTENT IN IT

"... it is good for people to eat, drink, and enjoy their work under the sun during the short life God has given them, and to accept their lot in life. And it is a good thing to receive wealth from God and the good health to enjoy it. To enjoy your work and accept your lot in life – this is indeed a gift from God" (Ecclesiastes 5:18-19 NLT).

BE TRANSFORMED WORKERS

"Slaves, obey your earthly masters with respect and fear, and with sincerity of heart, just as you would obey Christ. Obey them not only to win their favor when their eye is on you, but like slaves of Christ, doing the will of God from your heart" (Ephesians 6:5-6).

EARN POTENTIAL, SHARE EXCESS

"If you are a thief, quit stealing. Instead, use your hands for good, hard work, and then give generously to others in need" (Ephesians 4:28 NLT).

GIVING

The Generous Giver – One who gives with an obedient will, a joyful attitude, and a compassionate heart.

WE ARE MADE TO GIVE

We are made in the image of God (Genesis 1:26-27). God is gracious and generous. We will lead a more satisfied and fulfilled life when we give to others.

GIVE AS A RESPONSE TO GOD'S GOODNESS

"Every good and perfect gift is from above..." (James 1:17). Therefore, we give out of gratefulness for what we have received.

GIVE TO FOCUS ON GOD AS OUR SOURCE AND SECURITY

"But seek first his kingdom and his righteousness and all these things will be given to you as well" (Matthew 6:33).

GIVE TO HELP ACHIEVE ECONOMIC JUSTICE

"Our desire is ... that there might be equality. At the present time your plenty will supply what they need" (2 Corinthians 8:13-14). Throughout Scripture, God expresses his concern for the poor and calls us to share with those less fortunate.

GIVE TO BLESS OTHERS

"I will make you into a great nation and I will bless you; I will make your name great, and you will be a blessing." (Genesis 12:2). If we are blessed with resources beyond our needs, it is not for the purpose of living more lavishly but to bless others. We are blessed to be a blessing.

BE WILLING TO SHARE

"Command them [the rich] to do good, to be rich in good deeds, and to be generous and willing to share" (1 Timothy 6:18).

GIVE TO BREAK THE HOLD OF MONEY

Another reason to give is that doing so breaks the hold that money might otherwise have on us. While the Bible doesn't specifically say so, it is evident that persons who give freely and generously are not controlled by money but have freedom.

GIVE JOYFULLY, GENEROUSLY, IN A TIMELY MANNER

"Out of the most severe trial, their overflowing joy and their extreme poverty welled up in rich generosity. For I testify that they gave as much as they were able, and even beyond their ability. Entirely on their own, they urgently pleaded with us for the privilege of sharing in this service to the saints" (2 Corinthians 8:2-4).

GIVE WISELY

"We want to avoid any criticism of the way we administer this liberal gift" (2 Corinthians 8:20).

GIVE EXPECTANTLY AND CHEERFULLY

"... The one who plants generously will get a generous crop. You must each decide in your heart how much to give. And don't give reluctantly or in response to pressure. For God loves a person who gives cheerfully" (2 Corinthians 9:6-7 NLT; see also verses 10-14).

MOTIVES FOR GIVING ARE IMPORTANT

Unless our motives are right, we can give all we have – even our bodies as sacrifices – and it will be for naught (1 Cor. 13). We can be scrupulous with tithing and still not have the right motives. Jesus rebuked the religious leaders of his day for this very thing: "... You hypocrites! You give a tenth of your spices – mint, dill and cummin. But you have neglected the more important matters of the law – justice, mercy and faithfulness" (Matthew 23:23).

SAVING

The Wise Saver – One who builds, preserves, and invests with discernment.

IT IS WISE TO SAVE

"The wise store up choice food and oil, but fools gulp theirs down." (Proverbs 21:20 TNIV). "Go to the ant, you sluggard; consider its ways and be wise! It has no commander, no overseer or ruler, yet it stores its provisions in summer and gathers its food at harvest" (Proverbs 6:6-8).

IT IS SINFUL TO HOARD

"Then he told them a story: 'A rich man had a fertile farm that produced fine crops. He said to himself, "What should I do? I don't have room for all my crops." Then he said, "I know! I'll tear down my barns and build bigger ones. Then I'll have room enough to store all my wheat and other goods. And I'll sit back and say to myself, 'My friend, you have enough stored away for years to come. Now take it easy! Eat, drink, and be merry!'" But God said to him, "You fool! You will die this very night. Then who will get everything you worked for?" Yes, a person is a fool to store up earthly wealth but not have a rich relationship with God'" (Luke 12:16-21 NLT).

CALCULATE COST; PRIORITIZE

"But don't begin until you count the cost. For who would begin construction of a building without first calculating the cost to see if there is enough money to finish it? Otherwise, you might complete only the foundation before running out of money, and then everyone would laugh at you. They would say, 'There's the person who started that building and couldn't afford to finish it!'" (Luke 14:28-30 NLT).

AVOID GET-RICH-QUICK SCHEMES

"The trustworthy person will get a rich reward, but a person who wants quick riches will get into trouble" (Proverbs 28:20 NLT).

SEEK WISE COUNSELORS

"Let the wise listen and add to their learning, and let the discerning get guidance" (Proverbs 1:5).

ESTABLISH A JOB BEFORE BUYING HOME

"Finish your outdoor work and get your fields ready; after that, build your house" (Proverbs 24:27).

DIVERSIFY YOUR HOLDINGS

"Give portions to seven, yes to eight, for you do not know what disaster may come upon the land" (Eccles. 11:2).

DEBT

The Cautious Debtor – One who avoids entering into debt, is careful and strategic when incurring debt, and always repays debt.

REPAY DEBT AND DO SO PROMPTLY

"The wicked borrow and do not repay, but the righteous give generously" (Psalm 37:21). "Do not say to your neighbor, 'Come back later; I'll give it tomorrow' – when you now have it with you" (Proverbs 3:28).

AVOID THE BONDAGE OF DEBT

"The rich rule over the poor, and the borrower is servant to the lender" (Proverbs 22:7).

DEBT PRESUMES ON THE FUTURE

"Now listen, you who say, 'Today or tomorrow we will go to this or that city, spend a year there, carry on business and make money.' Why, you do not even know what will happen tomorrow. What is your life? You are a mist that appears for a little while and then vanishes" (James 4:13-14).

DEBT CAN DENY GOD THE OPPORTUNITY TO WORK IN OUR LIVES AND TEACH US VALUABLE LESSONS

God may wish to show us his love by providing us with something we desire but for which we have no resources. If we go into debt to get it anyway, we deny him that opportunity (see Luke 12:22-32). In the same way that parents refrain from giving a child everything the child wants because parents know it isn't in the child's best interest, incurring debt can rob God of the opportunity to teach us through denial. Ecclesiastes 7:14 reminds us: "When times are good, be happy; but when times are bad, consider: God has made the one as well as the other."

DEBT CAN FOSTER ENVY AND GREED

"Beware! Guard against every kind of greed. Life is not measured by how much you own" (Luke 12:15 NLT).

GIVE AND PAY WHAT YOU OWE

"Give to everyone what you owe them: Pay your taxes and government fees to those who collect them, and give respect and honor to those who are in authority" (Romans 13:7 NLT).

DON'T CO-SIGN

"Don't agree to guarantee another person's debt or put up security for someone else. If you can't pay it, even your bed will be snatched from under you" (Proverbs 22:26-27 NLT).

DEBT CAN DISRUPT SPIRITUAL GROWTH

"The fruit of the Spirit is love, joy, peace, patience, kindness, goodness, faithfulness, gentleness and self-control. Against such things there is no law" (Galatians 5:22-23).

SPENDING

The Prudent Consumer – One who enjoys the fruits of their labor yet guards against materialism.

BEWARE OF IDOLS

"You shall not make for yourself an idol in the form of anything in heaven above or on the earth beneath or in the waters below" (Deuteronomy 5:8). Materialism – which so saturates our culture – is nothing less than a competing theology in which matter (things) is of ultimate significance; that is, things become gods or idols. "They ... worshiped and served created things rather than the Creator" (Romans 1:25).

GUARD AGAINST GREED;

THINGS DO NOT BRING HAPPINESS

"...Beware! Guard against every kind of greed. Life is not measured by how much you own" (Luke 12:15, NLT).

SEEK MODERATION

"...Give me neither poverty nor riches, but give me only my daily bread. Otherwise, I may have too much and disown you and say, 'Who is the LORD?' Or I may become poor and steal, and so dishonor the name of my God" (Proverbs 30:8-9).

BE CONTENT

"I know what it is to be in need, and I know what it is to have plenty. I have learned the secret of being content in any and every situation, whether well fed or hungry, whether living in plenty or in want. I can do everything through him who gives me strength" (Philippians 4:12-13).

"...Godliness with contentment is great gain. For we brought nothing into the world, and we can take nothing out of it. But if we have food and clothing, we will be content with that" (1 Timothy 6:6-8).

DON'T WASTE GOD'S RESOURCES

"When they had all had enough to eat, he said to his disciples, 'Gather the pieces that are left over. Let nothing be wasted'" (John 6:12).

ENJOY A PORTION OF GOD'S PROVISION

"Command those who are rich in this present world not to be arrogant nor to put their hope in wealth, which is so uncertain, but to put their hope in God, who richly provides us with everything for our enjoyment. Command them to do good, to be rich in good deeds, and to be generous and willing to share. In this way they will lay up treasure for themselves as a firm foundation for the coming age, so that they may take hold of the life that is truly life" (1 Timothy 6:17-19).

WATCH YOUR FINANCES (BUDGET)

"Be sure you know the condition of your flocks, give careful attention to your herds; for riches do not endure forever, and a z is not secure for all generations" (Proverbs 27:23-24).

Questions and Answers about Implementing a Good \$ense Ministry

Will people come to a Good \$ense Course?

The success of the Good \$ense Freed Up Course depends on many factors and attendance at the initial offering varies widely. One church has a membership of 900 and had 400 show up to their first Good \$ense Freed Up Course. While you may not experience the same level of response, experience has shown that people do attend and that generally attendance grows the second and third times the course is offered as word about it spreads by word of mouth.

One key factor that will affect attendance is the support of the church leaders, especially the senior pastor. When a senior pastor becomes engaged in actively and openly supporting the program, the results are usually greater than anticipated. In addition, it is important to publicize that the course is for everyone, not just those in financial difficulty. The course offers important insights into what the Bible says about one's relationship to money that are helpful to those who already manage money well. And it provides affirmation and encouragement to those who are living in accord with Biblical Financial Principles.

Should the church be talking about money? After all, it is a rather secular subject and not very spiritual.

The fact is that money is a recurring underlying spiritual topic. The Bible contains some 2,300 verses about money and possessions, a majority of Jesus' parables were about how we relate to our money and our stuff, and 15 percent of all of Jesus' recorded words had to do with money. It could be said that you could not teach the whole word of God without saying a lot about money. Teaching what scripture says about money is essential in helping people become fully devoted followers of Christ.

Our church is known as a seeker-friendly church. Won't talking about money the way the Bible does, scare seekers away?

Most of the "turn off" that people—committed members as well as seekers—feel over the church talking about money is because the talk is most often about giving and comes at the time of the annual stewardship drive or some budgetary crisis.

The reality is that the Bible speaks about money in many more contexts than just giving—as important as that is. And many of those contexts are very "seeker friendly," speaking to the very issues that seekers are most concerned about.

For example, most seekers are looking for meaning, purpose and the answer to the question, “What is life really all about?” Many seekers have turned to the world’s answer - money and the stuff money can buy. If a pastor were to announce that a person’s life does not consist in the abundance of their possessions (Luke 12:15), most seekers would probably respond, “I agree. Been there, done that. So what does life consist of?” A message that followed and explained how money and things fall short of providing the happiness and security they so often promise but that a life committed to Christ does, could provide the ultimate answer to the questions the seeker is raising.

Won’t people be reluctant to reveal their personal finances to a counselor who is a fellow church member?

Finances have long been a very private matter within our culture and there may be hesitancy on the part of some to seek counsel, especially in the early stages of your ministry. One way to affirm the value of transparency around this issue is to stress the high value Good \$ense places on confidentiality. No one besides the counselor will know a counselee’s situation.

Over time, an even more significant factor in encouraging people to take advantage of counseling services will be the testimonies of those whose lives have been changed because of the help, encouragement, and hope they received from the ministry.

Will counseling people about their finances open up the church to potential liabilities?

Counselors are trained and clearly understand their role as budget counselors, not financial planners. Counselors do not recommend specific investments, for example. Their main role is to help counselees develop a workable budget.

There is also a disclaimer on the last page of the Client Profile that clients read and agree to when they sign the form, which provides documentation that the ministry clearly communicated—and the client agreed to—the expectations and goals of Good \$ense counseling.

How can we keep the ministry from being perceived as one more way to get people to give more money to the church?

First, be sure senior church leadership is clear on this point and that giving is not unduly stressed in messages from the pulpit that precede Good \$ense events.

Second, be strategic about how the ministry is positioned organizationally. It is best not to align the Good \$ense Ministry with the church finance committee or department. Instead, it should be positioned as a discipleship ministry.

Finally, affirm the core teaching of the Good \$ense materials themselves. Rather than focusing primarily on giving, Good \$ense emphasizes spiritual formation by understanding and applying the Mind and Heart of God about money.

My church already offers biblical money management courses. So, we have no need for Good \$ense

Good \$ense can help you expand your reach and impact. Various resources appeal to different segments of people within the church. Good \$ense resources have been characterized as being biblically sound, grace-filled, seeker sensitive and providing an excellent balance between teaching and application. By offering a greater variety of courses or counseling opportunities, more people will be helped.

Small Groups within Good \$ense

There are two main ways that small groups can make use of Good \$ense materials. First, in addition to offering Freed-Up Financial Living as a church-wide workshop, the materials are also designed for use by small groups. Second, counselees, especially those in the most difficult financial circumstances, could participate in a group led by two experienced Good \$ense counselors.

Freed-Up Financial Living Small Group

One intended use of the Freed-Up Financial Living course is in a small group setting. Because all of the instruction is on the DVD, small group leaders do not need to feel like financial experts in order to bring financial teaching into their group. Make sure the person in charge of small groups at your church is aware of this resource. One very helpful step in integrating Freed-Up Financial Living into your church's small group program is to hold a course just for small group leaders. Once they've experienced the course themselves, they will be more likely to be motivated to bring it to their small groups.

Group Counseling

While many clients will opt for one-on-one counseling, a surprising number of clients are willing to receive counsel in the context of a small group. Sometimes such a group will evolve out of relationships developed around the tables at the Freed-Up Financial Living course. While every client's situation is unique, there are also similarities that allow for a group approach. For example, everyone needs to develop a spending plan, learn to track expenses, create a Debt Reduction Plan, etc.

Although the administration and coordination of such an approach is more complex, there are some significant benefits:

- The use of counselors is leveraged. Two counselors are can be used to serve a group of five or six clients.
- The members of the group can act as accountability and encouragement for one another and, as such, add a powerful supplement to the efforts of the counselors.
- The counselors learn from one another as they work together and compliment one another's strengths.
- Unlike the situation in which a one-on-one client fails to show up for an appointment and the counselor's time is wasted, if one group member is unable to come at the last minute, the other members of the group can still provide a productive use of counselor's time.

This type of group initially commits to meeting for three to six months and then may choose to continue as a support group, independent of their counselors.

A typical group counseling agenda might be:

- Coverage of the appropriate steps of the counseling process with group input. This comprises a majority of the time.
- Sharing. Group member discussion of successes and concerns.
- Prayer. Prayer for all group members.

From time to time during a meeting, it may be appropriate for one of the counselors to work one-on-one with a client on a particular matter. At such a time, the other counselor would continue the group meeting.

Tips for Group Counseling

There are a number of important considerations for group counseling. These include clarifying expectations, working as a team, and building credibility and rapport.

Clarifying Expectations in a Group Setting

- Explain that confidentiality is very important. What members of the group share is not to go outside the group under any circumstances.
- The meetings will start on time. Being on time is a way of honoring others in the group.
- Unsolicited advice, faultfinding, and criticizing of self or other group members has no place in the group.
- Opportunity will be given for all members to ask questions.

Working as a Team

- You and your fellow counselor are a team, not competitors for the group's attention or acclaim.
- Function as a "tag team." Play off each other's strengths. When one is speaking, the other should observe the group and be ready to supplement what has been said or interject appropriately.
- Learn from each other. Be alert to how that can most productively occur. Rest assured you don't know it all yet!
- Prepare together beforehand. Be clear on your goals for the meeting, the time frame, and have clarity regarding your respective assignments. Be sure there is flexibility built into your plans so you can adequately deal with situations as they arise.
- In addition to dealing with the serious matters at hand, have fun! Appropriate, sensitive humor can help the group work well together. But be careful. Hurt feelings can cripple the group.

Building Credibility and Rapport

- As in one-on-one counseling, building rapport is key to ultimately helping the client. In this case you are not only building your personal rapport, but also you are attempting to create an environment in which the group is building relationships with each other.
- Building your rapport and credibility with the group is similar to one-on-one counseling (e.g., self disclosure, how and why you became a counselor, showing an interest in them, being a good listener, etc.).
- At the initial meeting, give the clients an opportunity to share about themselves, why they are in the group, etc. This is important for them to begin to build rapport with one another.
- Do not favor one client(s) over another by giving them more attention. Keep in mind that one of your roles is to rein in the gregarious group member so they do not monopolize time and attention and draw out the shy member so they participate and feel a part of the group.
- Share with the group that one of your hopes is that they will be an encouragement and support to one another. However, be careful to not let the group feel burdened by this expectation. Your hopes will be realized naturally if the group is working well.

Good \$ense Ministry Proposal

Strategic Plan

This example illustrates how the Good \$ense vision can relate to the overall church vision and how the two might be presented in the context of a proposal to senior church leadership.

Vision of Our Church

To establish a safe home for God's people to mature and be equipped as followers of Christ in order to establish an effective mission to non-kingdom people.

To bring our community into an encounter with the kingdom of God so that our moral, social, educational, and political structures can be transformed.

Vision of Our Good \$ense Ministry

Vision Statement

That every person experience the spiritual, emotional, and relational freedom and joy that results from practicing biblically based stewardship.

Mission Statement

To honor God by educating people about the Biblical Financial Principles of money management and to train and encourage them in the practical, daily application of those principles.

Strategies

- To present courses that educate people on Biblical Financial Principles and train them on how they can apply these principles to their lives.
- To provide free, confidential, budget counseling services to those who need one-on-one assistance and encouragement with their finances.

Benefits

- More openness to the presence of God, and the facilitation of spiritual growth and formation by removing money as the chief rival god.
- Reduced stress in the lives of our people. As the crush of consumer debt is reduced, conflict in marriages lessens and contentment increases.
- Increased giving to the church.
- Increased opportunity for our church to impact our community.

Good \$ense Ministry Proposal continued

Overview of Plans

1. Initially offer a one-day *Freed-Up Financial Living Course* to all those who are interested.
2. Offer counseling services to *Freed-Up Financial Living Course* attendees who desire additional assistance.
3. Offer additional opportunities to attend the *Freed-Up Financial Living Course* through our weekly evening adult education classes.
4. Open up budget counseling services to all who desire assistance, not just those who attended the *Freed-Up Financial Living Course*.
5. Offer the *Freed-Up Financial Living Course*, additional courses on other financial topics, and counseling services to the community at large to begin to bring them into an encounter with God.
6. Establish partnerships with other ministries in the church and integrate the Biblical Financial Principles as applicable.

How a Good \$ense Ministry Supports the Ministry of the Church

Good \$ense helps create the safe haven we desire for our people. It helps eliminate stress and anxiety among those who are burdened with debt, living from paycheck to paycheck, or are managing their finances well but not aware of what a God-honoring lifestyle is. Money is the second most-frequently mentioned topic in the Bible, so we need to open up this area of communication for our people to truly mature and be equipped as followers of Christ.

Good \$ense will facilitate increased giving to the church. This provides additional resources for the church to fulfill its mission.

Good \$ense provides an entryway into our church for non-believers, since wise financial management is a topic that is relevant to everyone.

Good \$ense can impact our community by exposing the powerful cultural myths that lead people to a materialistic, rather than God-honoring, lifestyle.

Good \$ense Ministry Proposal continued

Resource Requirements

Volunteer Positions

- 1 ministry champion (filled)
- 6 ministry team members (5 are filled—seeking a bilingual member)
- 1 Good \$ense administrator (may be a core team member initially)
- 10 counselors (will need to expand to more as ministry expands)
- 2 facilitators (may be core team members initially)

Office Space

Workstation for the Good \$ense administrator

Equipment

- Laptop computer for presentations and other administrative functions
- Phone with voice mail
- File cabinets that can be locked

Budget

\$ ____ travel (church visits)	\$ ____ training materials
\$ ____ publicity	\$ ____ office supplies
\$ ____ training supplies	\$ ____ refreshments
\$ ____ celebrations	\$ ____ Total

Publicity

The initial course offerings will be tied in with a series of sermons on our relationship to money and will be announced from the pulpit. In addition, advertising will be in the bulletin and on posters throughout the church. When the course is opened up to the public, the congregation will be encouraged to invite a friend and advertising will be done in the local newspaper.

Course Format

The initial *Freed-Up Financial Living Course* will be presented in a one-day workshop format. Subsequent courses will be offered through the adult education weeknight offerings in a six-week format and as one-day workshops.

Good \$ense Ministry Proposal continued

Timeline for Implementation

Recruit counselors	September
Set up the Good \$ense Ministry office	September
Select and train Good \$ense counselors	November
Set up counseling teams	November
Communicate the Good \$ense Ministry vision to the congregation and promote the Freed-Up Financial Living Course (early January)	January
Hold the Freed-Up Financial Living Course (late January)	January
Offer counseling services	February
Evaluate the Freed-Up Financial Living Course and counseling services	February
Hold a “thank you” celebration	March
Implement ministry improvements	March
Select and train additional counselors	April
Offer the Freed-Up Financial Living Course to congregation in a six-week format	April
Offer the Freed-Up Financial Living Course in one-day format, including those outside the church	September
Develop plan for further expansion	September

Unique Concerns

Due to the large Spanish-speaking population in our community, we may need to also offer our courses and counseling in Spanish. We will consider how to best approach this as we develop our plan for further expansion. In the short-term, we are in the process of adding one bilingual core team member.

Procedure for Counselor-Client Assignment and Follow-up

1. The client contacts the Good \$ense office and secures a Client Profile and explanation sheet. (The Client Profile is a four-page document provided as part of the Counselor Training resources.)
2. The client completes the Client Profile and submits it back to the Good \$ense office.
3. The Good \$ense administrator reviews the Client Profile and assigns a counselor. Factors such as the nature of the case (positive or negative cash flow), severity of the financial situation, the age, gender, marital status, and profession of the client, and previous counseling history (if any) are taken into consideration when matching clients to counselors.

The client's completed Client Profile is given to the counselor. A copy is retained for the administrator's file. If a counselor is not immediately available, the client is contacted and told how soon one is anticipated to be available.

4. The counselor calls the client within forty-eight hours of receiving the Client Profile and arranges the first meeting.
5. The counselor completes a Client Progress Report for each meeting and a Case Completion Report when the case is closed. All paperwork is forwarded to the Good \$ense administrator when a case is complete and filed appropriately by the administrator.

P.S. If the counselor knows the client, both should be agree that they are comfortable entering into the counseling relationship.

Sample Position Description for MINISTRY CHAMPION

Ministry Position Description

Position Title

Ministry Champion

Ministry

Good Sense

Responsibilities

*Communicate the Good Sense vision.
Lead the ministry team.
Act as a liaison for the Good Sense
Ministry to serve church leadership.
Enlist volunteers.
Organize training and counseling.*

Passion for

*Helping every believer experience and live a
God-honoring financial lifestyle*

Spiritual Gifts

*Leadership
Administration
Discernment
Wisdom*

Personal Style

Energized People-Oriented
 Task-Oriented
Organized Structured
 Unstructured

Spiritual Maturity

Leading / guiding

Talents/Skills/Abilities

*Ability to handle a variety of organizational,
administrative, and interpersonal problems.
Models the principles of good stewardship.**

Availability

Flexible

Mon.	Tues.	Wed.	Thurs.	Fri.	Sat.	Sun.

Regular Commitments

*Weekly core team meetings. Frequent
training events/other meetings.*

Length of Commitment

2 years

Additional Comments

*May not sell or profit from a product or service they can offer to an individual or family
they are personally working with or have come in contact with as a result of functioning
under the Good Sense Ministry.*

Location

Church Home Other:

Special Notes

Membership required

* Living on a budget, eliminating and not incurring consumer debt; giving cheerfully,
regularly, and proportionally; achieving savings goals; and living a moderate lifestyle.

Sample Position Description for ADMINISTRATOR

Ministry Position Description

Position Title

Administrator

Ministry

Good Sense

Responsibilities

*Coordinate the administrative functions of the Good Sense Ministry.
Match clients with counselors.
Organize training course registrations.*

Passion for

Helping every believer experience and live a God-honoring financial lifestyle

Spiritual Gifts

Administration

Personal Style

Energized People-Oriented
 Task-Oriented
 Organized Structured
 Unstructured

Talents/Skills/Abilities

*Ability to organize forms, files, and procedures
Word processing skills
Models the principles of good stewardship**

Spiritual Maturity

Stable / growing

Regular Commitments

Occasional meetings.

Availability

Flexible

Mon.	Tues.	Wed.	Thurs.	Fri.	Sat.	Sun.

Length of Commitment

1 year

Additional Comments

May not sell or profit from a product or service they can offer to an individual or family they are personally working with or have come in contact with as a result of functioning under the Good Sense Ministry.

Location

Church Home Other:

Special Notes

Membership required

* Living on a budget, eliminating and not incurring consumer debt; giving cheerfully, regularly, and proportionally; achieving savings goals; and living a moderate lifestyle.

Sample Position Description for COURSE FACILITATOR

Ministry Position Description

Position Title

Teacher

Ministry

Good Sense

Responsibilities

Prepare for and facilitate Good Sense Courses.

Passion for

Helping every believer experience and live a God-honoring financial lifestyle

Spiritual Gifts

Teaching

Personal Style

Energized People-Oriented
 Task-Oriented
 Organized Structured
 Unstructured

Spiritual Maturity

Stable / growing

Talents/Skills/Abilities

*Presentation, facilitation, and organizational skills
 Models the principles of good stewardship**

Availability

Flexible

Mon.	Tues.	Wed.	Thurs.	Fri.	Sat.	Sun.

Regular Commitments

Courses several times a year

Length of Commitment

1 year

Additional Comments

May not sell or profit from a product or service they can offer to an individual or family they are personally working with or have come in contact with as a result of functioning under the Good Sense Ministry.

Location

Church Home Other:

Special Notes

Membership required

* Living on a budget, eliminating and not incurring consumer debt; giving cheerfully, regularly, and proportionally; achieving savings goals; and living a moderate lifestyle.

Sample Position Description for COUNSELOR

Ministry Position Description

Position Title

Budget Counselor

Ministry

Good Sense

Responsibilities

One-on-one budget counseling

Passion for

Helping every believer experience and live a God-honoring financial lifestyle

Spiritual Gifts

*Discernment
Encouragement
Wisdom*

Personal Style

Energized People-Oriented
 Task-Oriented
 Organized Structured
 Unstructured

Spiritual Maturity

Stable / growing

Talents/Skills/Abilities

*Relational skills
Budgeting experience
Models the principles of good stewardship**

Availability

Flexible

Mon.	Tues.	Wed.	Thurs.	Fri.	Sat.	Sun.

Regular Commitments

*Counseling sessions every other week
Monthly group meetings
Occasional training events/meetings*

Length of Commitment

1 year

Additional Comments

May not sell or profit from a product or service they can offer to an individual or family they are personally working with or have come in contact with as a result of functioning under the Good Sense Ministry.

Location

Church Home Other:

Special Notes

Membership required

* *Living on a budget, eliminating and not incurring consumer debt; giving cheerfully, regularly, and proportionally; achieving savings goals; and living a moderate lifestyle.*

GOOD \$ENSE MINISTRY

Name _____

Address _____ Birth date _____

_____ Work phone _____

Home phone _____ Cell phone _____

Fax _____ E-mail _____

Married Single

Name of spouse and/or children _____

Position for which you are applying (circle one):

Team Member Course Facilitator Counselor Administrator

Other _____

Briefly describe your spiritual journey and how you came to know Jesus Christ.

Are you a member of the church? Yes No

When did you start regularly attending the church? _____

Are you involved in other ministries? Yes No

If yes, please briefly state which one(s) and the nature of your involvement.

Is there someone at the church who knows you well and could be a reference on your behalf? Please list their name and phone number:

Do you know your spiritual gifts? Yes No

If yes, what do you understand your spiritual gifts to be?

1. _____ 2. _____ 3. _____

Which, if any, Good \$ense courses have you attended?

Place of employment and nature of responsibilities:

Organization: _____

Responsibilities: _____

Would you stand to benefit financially or professionally from your association with this ministry?

Yes No If yes, how?

Do you feel you are modeling principles of good stewardship in your personal finances?

Yes No

Please explain: _____

What attracted you to serving In the Good \$ense Ministry?

What strengths/weaknesses do you believe you would bring to the ministry?

APPLICANT, PLEASE DO NOT WRITE BELOW THIS LINE

Interviewer's comments and recommendation: _____

For counselor candidates only:

Candidate Was _____ Was not _____ notified of the next Good \$ense
Counselor Training Workshop

Candidate Was _____ Was not _____ given the Participant's Guide
and Manual for the Good \$ense
Counselor Training Workshop

Interviewer's Signature

Qualifications of a Good \$ense Team Member

A Good \$ense team member should be mature in their faith and have a growing personal relationship with Jesus Christ.

A Good \$ense team member must consistently model the principles of good stewardship which undergird the ministry. For example, each team member should be using a budget to guide their spending. Their financial life need not be totally free from past financial errors, but should be one that is moving toward responsible Christian stewardship.

A Good \$ense team member should be growing in their understanding of Biblical Financial Principles by regular bible study and reading of related books and other materials.

A Good \$ense team member must agree to faithfully serve the ministry within the format designed by its leaders.

A Good \$ense team member must be willing to receive and act upon constructive feedback provided by the ministry leadership and by participant evaluations.

A Good \$ense team member may not solicit business or benefit financially from any individual or family he or she is personally working with or have come in contact with as a result of serving under the Good \$ense Ministry.

A Good \$ense course facilitator must be very familiar with the content of any course he or she facilitates. That means going through the materials at least twice. For example, a facilitator may “take” the course as part of the Good \$ense ministry team training and then review the materials in their entirety once more on their own.

A Good \$ense counselor must complete the 8-hour counselor training workshop, including all pre-work assignments.

Interview Outline For Team Member Selection

Prior to the interview, review the candidate's application. The purpose of your interview with the candidate is to determine whether he or she meets the qualification criteria. An additional purpose is to determine “soft” data—such as what the person is passionate or motivated about. Is he or she enthusiastic/excited about serving in Good \$ense? Eager to learn? Is there evidence of a compassionate versus judgmental spirit? The following outline can be used to guide your interview.

1. Share an overview of the Good \$ense Ministry and how it is a key ministry in the life and strategy of the church. Be an enthusiastic spokesperson for the ministry!
2. Ask:
 - Why are you interested in serving with Good \$ense?
 - Describe your personal relationship with Jesus Christ. How is it growing?
 - How do you currently participate in the church?
 - What are your spiritual gifts?
 - Tell me about your financial life. Do you use a budget? How do you make financial decisions? Do you have consumer debt?
 - Have you had any prior financial teaching or counseling experience?
3. Review the guidelines for serving in this ministry and ask if they are agreeable to those guidelines.
4. For counselor candidates, mention that if the candidate is married, you welcome the participation of his or her spouse, even if she/he is not financially oriented. The spouse often adds a “soft” side to the counseling relationship. It also provides the opportunity for a couple to minister together and gives greater flexibility in assigning single women or men to a counselor.
5. Ask what questions the candidate has about the Good \$ense Ministry.

When the interview is complete, write your comments on the bottom of the Volunteer Application form.

SAMPLE GOOD \$ENSE FREED-UP COURSE REGISTRATION LETTER

This letter should be given out at registration along with the Good \$ense Budget Course Participant's Guide or pre-work packet.

Dear Freed-Up Financial Living Participant:

We're glad you're registered for the Freed-Up Course! Regardless of one's financial situation, a budget, or Spending Plan, is the necessary and fundamental tool that enables you to control your money rather than having your money control you. Contrary to popular thought, it is not restrictive, but rather it is freedom-producing. We believe this course will prove the truth of that to you. Please note the information below.

Goal

The goal of the course is for you to develop and commit to a first-draft, biblically-based Spending Plan. We desire that you leave with your Spending Plan in hand, the knowledge in your head to implement it, and a commitment in your heart to follow through on it. Our commitment is to provide you with the principles, practical steps, and individual assistance (where necessary), to help make that happen.

Pre-work

The pre-work is important for the course to be as valuable and productive as possible. Please complete the pre-work **BEFORE THE COURSE**. Completion may take several hours, so we recommend you begin as soon as possible. The information you are asked to collect is confidential and no one else will see it. Throughout the course, you will use your pre-work information to establish your personal Spending Plan.

Supplies

In addition to your completed pre-work, please bring a couple pencils, an eraser, and your pocket calculator to the course.

Food

For your convenience, coffee and doughnuts will be available at 8:00 A.M. Drinks will be provided throughout the day, and lunch is provided as part of your registration fee.

Time

The workshop will begin at 9:00 A.M. sharp and end by 4:00 P.M.

Prayer

Please pray that this experience will be a valuable one for you and the others in attendance, and that we all grow in our understanding of Biblical Financial Principles and our ability to put them into practice.

Looking forward to seeing you there!

The Good \$ense Ministry

Good \$ense Freed-Up Course Checklist

As Far Out as Possible

- Set course dates
- Reserve room and equipment*
- Determine lunch arrangements (bring your own, catered, etc.)**

Eight Weeks Prior to Course

- Order Good \$ense Freed-Up Course Participant's Guides
- Prepare registration materials
- Prepare announcements/ advertising/ letters to send to membership

Six Weeks Prior to Course

- Put up posters in the church announcing the course
- Place the initial announcement in the church bulletin/weekly publication

Four Weeks Prior to Course

- Begin regular announcements in church bulletin/weekly publication
- Begin regular announcements or integration into messages during services
- Open registration and make Participant's Guides or pre-work available
- Confirm room reservation and arrangements
- Begin final facilitator preparation

One Week Prior to Course

- Order food (snacks and lunches if applicable)
- Purchase supplies (extra pencils, calculators, name tags, etc.)

Day Before the Course

Registration Area

- Make sure registration materials and Participant's Guides are available for walk-in registrants

Equipment

- Set up and test projector, DVD player, and sound system

Room

- Make sure tables and chairs are set up
- Check lighting

Morning of Course

- Pray for God's blessing on the courses
- Place any materials, announcements, or handouts on the tables
- Set out food and/or drinks
- Assign counselors to tables
- Do a final sound check

Note: This serves as a guideline only. Actual times at your church may vary.

* Participants should have tables (preferably round) to work at.

** Lunch should not be off-site

Course Evaluation

In what ways did the course meet or not meet your expectations?

Were you able to complete the draft of your spending plan? If not, do you have what you need to do so on your own in the days ahead? If not, what are you missing?

In what ways will your financial behavior change as a result of the course?

What were 2 or 3 of the major insights or learnings you received?

In what ways might the facilitator have been more helpful?

How could conditions in the room have been improved?

Would you attend a one hour group follow-up meeting in a few weeks to share how you're doing, ask questions, etc?

Additional comments or suggestions
