



MANAGING OUR FINANCES

GOD'S WAY



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Welcome to *Managing Our Finances God's Way*. Over the next seven weeks, expect to be convinced that God deeply cares about your finances.

Many of us think we don't need help with our finances. We're adults, after all, and we can make our own decisions. But the truth is, we all need help—and that's why this study has been created.

There are many experts out there who offer advice, but not everyone can get to know an expert. God has given you this group to be your "experts." As you work through these seven lessons, you'll be surprised to discover how much your group already knows.

Over the next few weeks, you will confront topics you may not always enjoy or feel comfortable with. I encourage you to persevere. God never said life would be easy, but he did promise to reward the diligent.

One step we'll be encouraging you to take in the coming weeks is to find a spiritual partner. Ideally, this is someone in your group you can check in with at least once a week through a phone call, e-mail, or a chat over coffee. Spiritual partners monitor each others progress, help sort out questions, and pray for each other as they grow together in godly understanding. This type of back-up system is completely biblical and life changing!

Along with the group study lessons, you'll find easy-to-use tools to guide you through this program. These tools are included in each lesson and there are additional copies in the back of your workbook. We have also included a Resource CD in the back of your workbook that contains electronic versions of these worksheets. The best part about the electronic files is that they do the calculations for you automatically. You will also find contact information to help answer your questions, and suggestions for how to keep your financial plans on track, making them lifelong habits.

Let me take a minute to explain the features of this study.

- *Catching Up:* You will open each meeting with an opportunity for everyone to check in with each other about how you are doing with the weekly assignments. Accountability is a key to success in this study!
- *Key Verse:* Each week you will find a key verse or Scripture passage for your group to read together. If someone in the group has a different translation, ask them to read it aloud so the group can get a bigger picture of the meaning of the passage.
- *Video Lesson:* There is a twenty minute video lesson for the group to watch together each week. Follow along by filling in the lesson outlines in the workbook.
- *Discussion Questions:* Each video segment is complemented by several questions for group discussion. Please don't feel like you have to answer every single question. The material in this study is meant to be your servant, not your master, so there is no reason to rush through your answers. Give everyone ample opportunity to share their thoughts. If you don't get through all of the discussion questions, that's okay.

- *Living on Purpose*: In his book, *The Purpose Driven® Life*, Rick Warren identifies God's five purposes for our lives. They are worship, fellowship, discipleship, ministry, and evangelism. We will focus on one of these five purposes in each lesson, and discuss how it relates to the subject of the study. This section is very important, so please be sure to leave time for it.
- *Prayer Direction*: At the end of each session we give you suggestions about how to pray together. Please don't skip this very important time with your group. Good intentions are one thing; but the power of prayer is indispensable. Praying together is one of the greatest privileges of small group life. Don't take it for granted.
- *Putting It into Practice*: This is where the rubber meets the road. We don't want to be just hearers of the Word. We also need to be doers of the Word (James 1:22). This section of the study explains the assignments we would like you to complete before your next meeting. These assignments are application exercises that will help you put into practice the truths you have discussed in the lesson. **We will not ask you to share your financial information with each other**, but we will ask you to keep each other accountable to do the work and follow through with your commitments.

The bottom line of this study is that you will get out of it what you are willing to put into it. You can't reap a harvest if you don't sow the seeds. In the same way, you can't expect to reap a harvest of knowledge and new habits from this study if you're not willing to roll up your sleeves and do the work. As the Bible says, "*Let us not become weary in doing good, for at the proper time we will reap a harvest if we do not give up*" (Galatians 6:9 NIV).

Some of these exercises may open your eyes to painful truths about your current financial situation. But please don't let fear or discouragement keep you from the truth. The Bible tells us that freedom begins with knowing the truth (John 8:32). So we have to take an honest look at where we are in order to determine how to get where we want to be. If you want to be financially free, you might have to make some tough choices and discipline yourself to make changes in your values and lifestyle. The Bible says, "*No discipline seems pleasant at the time, but painful. Later on, however, it produces a harvest of righteousness and peace for those who have been trained by it*" (Hebrews 12:11 NIV). If you want to experience the peace of God in your finances, then you have to follow God's plan for your finances. But be encouraged—God wants you to be financially free, and "*nothing is impossible with God*" (Luke 1:37 NIV)!

I'm so glad you're here! May God richly bless you as you discover his principles and become, at long last, financially free.

Chris Goulard
Pastor of Stewardship, Saddleback Church

HOW TO USE THIS VIDEO CURRICULUM

Follow these simple steps for a successful small group meeting:

1. Open your group meeting by using the *Looking Ahead/Catching Up* section of your study guide.
2. Watch the video lesson together and follow along in the outlines in this study guide. Each video lesson is about 20 minutes long.
3. Complete the rest of the discussion materials for each session, including the *Living on Purpose* section.
4. Review the *Putting It into Practice* assignments and commit to doing them before your next meeting.

It's just that simple. Have a great study together!

These assignments are application exercises that will help you put into practice the truths you have discussed in the lesson. **We will not ask you to share your financial information with each other**, but we will ask you to keep each other accountable to do the work and follow through with your commitments.



INTRODUCTION

THE BIG PICTURE

RICK WARREN

INTRODUCTION: THE BIG PICTURE

LOOKING AHEAD 10 MINUTES

- Welcome any new members to your small group. Read and discuss the *Purpose Driven Group Guidelines* on page 104 of this study guide.
- What do you hope to get out of this study?

- Opening Prayer: Pray that God will help you to be open to what he wants to teach you through this series.

KEY VERSE 2 MINUTES

HOST TIPS: Ask someone to read the verse below aloud. If anyone has a different translation, ask him or her to read this as well to expand your understanding.

*Tell them to use their money to do good . . .
 By doing this they will be storing up real treasure for
 themselves in heaven—it is the only safe
 investment for eternity!*

1 Timothy 6:18a, 19a (LB)

INTRODUCTION: THE BIG PICTURE



Watch the video lesson now and follow along in your outline. **25 MINUTES**

Everything you have is a gift from God.

God wants you to partner with him in accomplishing his purposes on earth . . . God really isn't interested in watching you fulfill *your* dream for your life; he wants you to fulfill *his* dream for your life—the reason he put you on this planet.

If Christ is truly your king, then you live in a kingdom different from the kingdoms of the world. Christ's kingdom has a different set of rules, a different set of values, and a different economy.

- In Christ's kingdom, we understand the purpose for earthly wealth is to invest it in _____ .

¹⁹“Do not store up for yourselves treasures on earth, where moth and rust destroy, and where thieves break in and steal. ²⁰But store up for yourselves treasures in heaven, where moth and rust do not destroy, and where thieves do not break in and steal.” (Matthew 6:19–20 NIV)

God's five purposes for our lives:

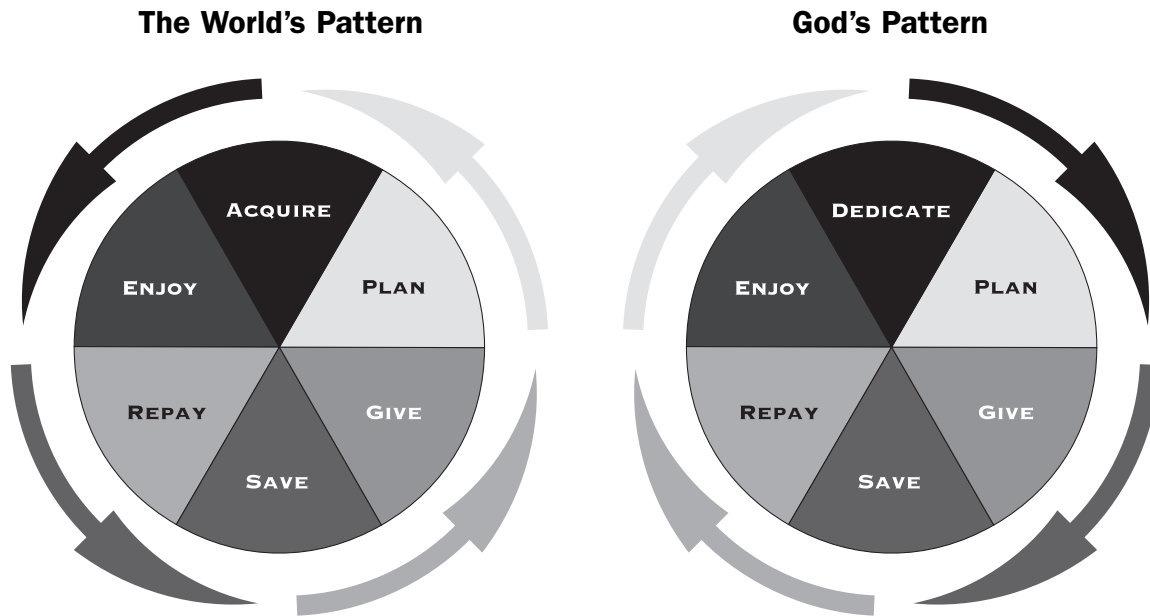
We are all called to:

- Worship
- Fellowship
- Grow like Christ
- Serve others
- Be on-mission for God in the world

“I will bless those who bless you, and whoever curses you I will curse; and all peoples on earth will be blessed through you.” (Genesis 12:3 NIV)

God desires to work through ordinary _____ with ordinary _____ .

Do not conform any longer to the pattern of this world, but be transformed by the renewing of your mind. (Romans 12:2a NIV)



The Big Picture

God wants to do something of eternal _____ through your life.

Where there is no vision, the people are unrestrained . . .
 (Proverbs 29:18a NASB)

God's vision changes how we live, in every way:

- Our values
- Our priorities
- Our way of life

56% of all divorces are the result of financial pressure.
 — Gallup Poll

God wants you to be financially free because he has a plan and a purpose for your life. But if you're tied up in financial bondage, you can't be free to be used the way God wants to use you.

INTRODUCTION: THE BIG PICTURE

BIBLE FACTS

- There are 2,350 verses in the Bible about money. (All of these verses are referenced on the Resource CD.)
- One out of every six verses in Matthew, Mark, and Luke is about material possessions.
- Nearly half of Jesus' parables are about possessions.
- Jesus spoke more about money and how to use it than he did about heaven and hell combined.

Two primary misconceptions about money:

First misconception: Money is _____ .

“The love of money is the root of all evil . . .” (1 Timothy 6:10a KJV)

If you make money your god, it's going to plague you like the devil.

Second misconception: Money is the _____ .

¹⁰Those who love money will never have enough. How absurd to think that wealth brings true happiness! ^{11a}The more you have, the more people come to help you spend it . . . (Ecclesiastes 5:10–11a NLT)

“. . . a man's life does not consist in the abundance of his possessions.”
(Luke 12:15b NIV)

“What shall it profit a man, if he shall gain the whole world, and lose his own soul?” (Mark 8:36 KJV)

- **Financial freedom is not determined by how much money you make. It's determined by _____ .**

. . . stupid people spend their money as fast as they get it.
(Proverbs 21:20b TEV)

- **In other words, most of us don't have a _____ problem. We have a _____ problem.**

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

- Without self-control, our _____ capacity will always exceed our _____ capacity.

One day we are all going to stand before God, and he is going to ask each of us two questions:

- What did you do with my son, Jesus Christ?
- What did you do with what I gave you?

“If you are untrustworthy about worldly wealth, who will trust you with the true riches of heaven?” (Luke 16:11 NLT)

^{18a}Tell them to use their money to do good . . . ^{19a}by doing this they will be storing up real treasure for themselves in heaven—it is the only safe investment for eternity! (1 Timothy 6:18a, 19a LB)

The Prayer of Agur

*Don't let me be too poor or too rich.
Give me just what I need. If I have too much to eat,
I might forget about you; if I don't have enough,
I might steal and disgrace your name.*

Proverbs 30:8–9 (CEV)

Godliness with contentment is great gain. (1 Timothy 6:6 NIV)

A new definition of what it means to be wealthy:

A truly wealthy person is a person who is _____ with what he or she has.

INTRODUCTION: THE BIG PICTURE

PUTTING IT INTO PRACTICE

Complete these assignments before your next meeting.

1. Review the verses in this lesson and ask God to give you his perspective on money. If you have time, look up some of the other references to money and possessions. Whatever your attitude has been up until now, whatever your current financial situation, God wants to work through you for his eternal purposes. The only thing stopping him is you. If you truly want financial freedom, God's way is the only way.
2. One of the most important ways to get control of our finances is to learn where our money is going. It is also the first step toward putting together a spending plan, which we will be doing in the coming weeks. Starting now, we are all going to write down every financial transaction we make—every purchase made, every bill paid, every dollar spent. Because holding on to receipts can become cumbersome, some people find it helpful to carry a small pad in a purse or car so it will always be handy for recording these transactions. On page 13, there is a *Transaction Record* that you can use as well. Whatever your system is, you need to know three things about every purchase you make: the date, the exact amount, and what you purchased. Do this faithfully until the next meeting, and then we will check in as a group to see how we did.
3. In his book, *The Purpose Driven® Life*, Rick Warren presents the concept of SHAPE: **S**piritual gifts, **H**eart (passions and interests), **A**bilities, **P**ersonality, **E**xperiences. Rick also said in today's lesson, "God wants to do something of eternal significance through your life." As you consider that statement in light of your God-given SHAPE, what do you think God's vision might be for your life? What do you think he would do through you if you were living in financial freedom? Turn to page 14 where you will find space to capture your thoughts and ideas throughout the week.

WORKBOOK EXPLANATION

Each week there will be a financial assignment to complete as part of the study. This workbook contains an explanation of the assignments, a completed sample to assist you, and a blank worksheet for you to fill out. We suggest you use pencil so you can easily make changes. If you are married, please complete the forms with your spouse.

Though we will not ask you to show this information to the group, we will ask you to discuss how the assignment went each week. It is important to you, and to the group as a whole, that you faithfully complete this work.

There are also additional copies of the forms in the back of the workbook, perforated so you can easily remove them and make photocopies. Students of this study are authorized to make photocopies of the forms for their personal use, but for no other purpose.

The CD-ROM located in the back of this workbook contains many helpful items. All the forms in the workbook are also in electronic form on the disc, along with a debt repayment calculator, screen saver, money scriptures (2,350 verses about finances), and much more. The benefit of using the electronic worksheets is that the calculations will be done automatically for you.

TRANSACTION RECORD

One of the most important ways to get control of our finances is to learn where our money is going. It is also the first step toward putting together a *Spending Plan*, which we will be doing in the coming weeks. Starting now, record your income and spending for 30 days. This will help you more accurately determine what you are actually earning and where it is going.

Write down every financial transaction you make—every check deposited, every purchase made, every bill paid, every dollar spent. Because holding on to receipts can become cumbersome, some people find it helpful to carry a small pad in a purse or car so it will always be handy for recording these transactions, while others may choose to record them in their PDA. On page 13, and in the back of your workbook, there is a *Transaction Record* that you can use as well. The Resource CD has a similar form, *Spending Register*, that you can also print out to record your transactions. Whatever your system is, you need to know three things about every purchase you make: (1) the date; (2) the exact amount; and, (3) what you purchased.

If you would like to work ahead, you can begin adding these transactions into the *Monthly Expenses* worksheet on page 72. This will be an assignment for a future lesson.

WHAT IS GOD'S VISION FOR MY LIFE?



1

SESSION ONE

DEDICATE IT ALL TO GOD

CHIP INGRAM

CATCHING UP 10 MINUTES

- Opening Prayer
- Are you beginning to see God's role in your finances in a different light? Were you successful in tracking your spending this past week? If this has been a struggle for you, don't give up! Persistence is the key to any healthy habit.

- Two or three of you briefly share what you discovered as you journaled about your life purpose. (Consider making this a group discussion topic down the road, or even using *40 Days of Purpose* as your next group study.)

KEY VERSE 2 MINUTES

HOST TIPS: Ask someone to read the verse below aloud. If anyone has a different translation, ask him or her to read this as well to expand your understanding.

*Everything in the heavens and on earth is yours,
O LORD, and this is your kingdom. We adore you as the
one who is over all things. Riches and honor come
from you alone, for you rule over everything.
Power and might are in your hand, and it is at your
discretion that people are made great
and given strength.*

1 Chronicles 29:11b-12 (NLT)

DEDICATE IT ALL TO GOD



Watch the video lesson now and follow along in your outline. **25 MINUTES**

God _____ everything.

You are his _____ .

The earth is the LORD's, and everything in it, the world, and all who live in it. (Psalm 24:1 NIV)

"The silver is mine and the gold is mine," declares the LORD Almighty. (Haggai 2:8 NIV)

But remember the LORD your God, for it is he who gives you the ability to produce wealth . . . (Deuteronomy 8:18a NIV)

^{19b}You are not your own; ^{20a}you were bought at a price. (1 Corinthians 6:19b–20a NIV)

THE "OIKONOMIA PRINCIPLE"

All that we are and all that we have belongs to God. He has temporarily entrusted it to us to manage according to his wishes.

Stewardship of God's property is not just about money. We are stewards of all these gifts as well:

- _____

Teach us to make the most of our time, so that we may grow in wisdom. (Psalm 90:12 NLT)

- _____

. . . a prudent wife is from the LORD. (Proverbs 19:14b NIV)

- _____
Children are a gift from the LORD; they are a reward from him.
(Psalm 127:3 NLT)

- _____
¹¹“And if you are untrustworthy about worldly wealth, who will trust you with the true riches of heaven? ¹²And if you are not faithful with other people’s money, why should you be trusted with money of your own?” (Luke 16:11–12 NLT)

- _____
God has given gifts to each of you from his great variety of spiritual gifts. Manage them well so that God’s generosity can flow through you.
(1 Peter 4:10 NLT)

- _____
¹People should think of us as servants of Christ and managers who are entrusted with God’s mysteries. ²Managers are required to be trustworthy. (1 Corinthians 4:1–2 GWT)

- _____
For the overseer must be above reproach as God’s steward . . .
(Titus 1:7a NASB)

DEDICATE IT ALL TO GOD

Every good thing bestowed and every perfect gift is from above, coming down from the Father of lights, with whom there is no variation, or shifting shadow. (James 1:17 NASB)

¹Let a man regard us in this manner, as servants of Christ, and stewards of the mysteries of God. ²In this case, moreover, it is required of stewards that one be found trustworthy. (1 Corinthians 4:1–2 NASB)

Five reasons to dedicate it all to God:

1. It all belongs to _____ .
2. You are his _____ .
3. You cannot serve _____ .
4. You can make an impact on _____ .
5. God blesses that which we _____ to him.

This is the wisest financial decision you will ever make—to do finances in a way that honors Christ. Make the decision to give your all to him.

DISCUSSION QUESTIONS 40 MINUTES

1. The dynamic of Chip’s relationship with John is exactly the dynamic that God wants in his relationship with you.
 - a. Chip started asking: “What would John want me to do?”
 - b. Chip became more faithful in handling John’s money than his own.
 - c. Chip and John became best friends.

What parallels can you draw from this story to your personal relationship with God and your attitude toward your finances? How are they related?

2. How would your financial habits be likely to change if you asked every day, "How does God want me to spend his money?" Think about Chip's example of putting the checkbook near his watch and keys. What will you do to remind yourself from time to time that you are a steward of God's resources?

3. Think about the people you may meet in heaven one day who were helped by your stewardship of God's resources. How does this make you feel about what you are learning in this study?

4. Review the "Oikonomia Principle." How does recognizing God's ultimate ownership of all things alter your life view?

LIVING ON PURPOSE 10 MINUTES**Evangelism**

Think about how Chip was able to touch people's lives for Christ through his relationship with John Saville. God wants you to know that how you use your financial resources is critical to fulfilling the purpose of evangelism in your life. Look for an opportunity to meet someone's needs this week as a way of sharing Christ's love. In the next session, be ready to tell your group about your experience.

DEDICATE IT ALL TO GOD

PRAYER DIRECTION 10 MINUTES

Ask God to open your eyes to the opportunities he brings your way to share the love of Christ with others. Ask him to give you his heart for people.

Ask God to help you loosen your grip on what he has given you so that his generosity can flow through you.

PUTTING IT INTO PRACTICE

Complete these assignments before your next meeting.

1. This week we will be filling out a *Personal Financial Profile*, which looks at “What I Own” and “What I Owe.” There are worksheets and instructions on pages 22–24, or you can use the Resource CD that came with this study. Because this information is personal, we will not be sharing it with each other in the group. We will, however, check in with each other next week to see how we did with the exercise.
2. Ask God to prepare you for relinquishing control of all you have to him. On page 27, you’ll find a form called *Quit Claim Deed*. Its purpose is to serve as a tangible reminder of this partnership you’re about to enter into with God. Prior to your next meeting, complete the deed, but do not sign it yet. Be sure to bring the deed with you next time, as you’ll be signing and witnessing these documents together as a group.
3. Be sure you continue to track your expenses over the next week!

PERSONAL FINANCIAL PROFILE

This worksheet is designed to give you a current picture of your financial situation. Accountants would refer to this page as a “balance sheet.” For the purposes of this study, it is not necessary to be precise to the penny; rather, give your best estimate of the current value of each asset (“What I Own”). When you have entered each asset, add up the total and enter it in the “Total Assets” box.

For the liabilities (“What I Owe”), look at your most recent statement for each debt to find the most accurate figures. Record all of your debts, and then enter the subtotals in the appropriate boxes. To calculate your Net Worth, subtract your Total Debt from your Total Assets. Don't be discouraged if you owe more than you own. That's not uncommon. The purpose for this study is to help you improve your financial picture. But you have to start with an honest assessment of your current position in order to know what steps you need to take. We recommend that you complete this form once each year to gauge your financial progress.

Remember, these worksheets are available on the Resource CD, where the calculations will be done automatically for you.



PERSONAL FINANCIAL PROFILE



Name:

Date:

WHAT I OWN (Assets)	
<i>(Please fill in all sections as well as you can)</i>	
CATEGORY	CURRENT VALUES
Checking Accounts	\$ 2,061.23
Savings Accounts	\$ 568.00
Money Market Accounts	\$ 1,827.00
Certificates of Deposit	\$ -
Stocks / Bonds / Mutual Funds	\$ -
Life Insurance (Cash Value)	\$ -
Primary Residence (Market Value)	\$ 250,000.00
Other Real Estate	\$ -
Car #1 Resale Value	\$ 6,000.00
Car #2 Resale Value	\$ 2,400.00
Car #3 Resale Value	\$ -
Other Personal Property	\$ 2,500.00
IRAs / Retirement Funds / 401K	\$ 10,000.00
Other (i.e., Business . . .)	\$ -
TOTAL ASSETS: \$ 275,356.23	

WHAT I OWE (Liabilities)				
<i>(Please fill in all sections as well as you can)</i>				
CATEGORY	DEBT NAME	MONTHLY PAYMENT	INTEREST %	TOTAL BALANCE
Mortgage / Rent	House Payment	\$ 1,200.89	6.00%	\$ 198,224.00
Additional Real Estate Loan		\$ -	%	\$ -
Car #1 Payment	Toyota Camry	\$ 198.00	5.50%	\$ 3,500.00
Car #2 Payment		\$ -	%	\$ -
Car #3 Payment		\$ -	%	\$ -
		\$ -	%	\$ -
		\$ -	%	\$ -
Mortgage and Car Debt Subtotal:		\$ 1,398.89		\$ 201,724.00
Credit Cards	VISA	\$ 100.00	18.00%	\$ 2,500.00
	MC	\$ 120.00	15.00%	\$ 5,725.00
		\$ -	%	\$ -
		\$ -	%	\$ -
		\$ -	%	\$ -
		\$ -	%	\$ -
		\$ -	%	\$ -
		\$ -	%	\$ -
Other Debts (personal loans, student loans, business debt, medical, legal, IRS, etc.)		\$	%	\$
	Student Loan	\$ 124.36	4.50%	\$ 12,150.00
		\$	%	\$
		\$	%	\$
		\$	%	\$
		\$	%	\$
Credit Cards and Other Subtotals:		\$ 344.36		\$ 20,375.00
TOTAL MONTHLY PAYMENTS:		\$ 1,743.25	TOTAL DEBT:	\$ 222,099.00
TOTAL ASSETS – TOTAL DEBT =			NET WORTH:	\$ 53,257.23

THE QUIT CLAIM DEED

This exercise symbolizes a transfer of the ownership of our possessions to the Lord. This deed is not a legally binding document; it is only for your use. The *Quit Claim Deed* exercise is a two step process:

- **Step One:** Fill in your name at the top of the deed. Do not fill in the date yet. Then, in the middle of the deed, prayerfully write a list of your possessions for which you are willing to acknowledge God's ultimate ownership.
- **Step Two:** At your next group meeting, sign the *Quit Claim Deed* (page 27 or 119) at the bottom, fill in the date at the top, and ask others in your group to witness your signature. In this way, you are agreeing to hold one another accountable in recognizing God as owner of your possessions.

In addition, you will find a small "Quit Claim Card" on the *Key Verses* page (page 111) in the back of this study guide. This card is to remind you of your completed *Quit Claim Deed*. We recommend that you date this card and tape it inside the cover of your Bible as a permanent reminder of your acknowledgement that God owns everything.

Quit Claim Deed

This Quit Claim Deed, Made the 15th day of February

From: John and Jane Sample

To: The Lord

I (we) hereby transfer to the Lord the ownership of the following possessions:

<u>Home</u>	<u>Golf clubs</u>
<u>John's car</u>	<u>Sewing machine</u>
<u>Jane's car</u>	<u>Stamp collection</u>
<u>Clothes</u>	<u>John's job</u>
<u>Savings account</u>	<u>Wedding rings</u>
<u>Boat</u>	<u>Children's educational fund</u>
<u>Furniture</u>	<u>Antique piano</u>
<u>Rental property</u>	<u>IBM stock</u>
<u>Retirement account</u>	<u>Pension fund</u>
<u>TV</u>	

Stewards of the possessions above:

John Sample

Jane Sample

Witnesses who hold me (us) accountable
in the recognition of the Lord's ownership:

This instrument is not a binding legal document and cannot be used to transfer property.

NOTES