



Small Group  
Leader's Guide

# *From Debt to Life*

## Small Group Plan

*From Debt to Life: 10 Proven Steps to Beat Credit Crisis and Build Financial Freedom* is designed for both individual and group use. When used in a group, the ten steps can be taught as a four week interactive class. The goal is to create a healthy environment where people in financial crisis receive Christian financial coaching, encouragement, and loving accountability. Ideally, you'll want to lead a class or small group through this material in four weeks, with one session per week. This approach is very relational and discussion-oriented.

### To the Leader

#### Your Primary Purposes for each session:

- Give participants a positive feeling about the steps they're taking to move from credit crisis to financial freedom.
- Build their faith in the Lord as their guide in this process.
- Develop relationships with people who can help them reach financial freedom.
- Prepare the participants to develop their own responses to the questions and activities after each chapter.

#### Before each session:

- Pray for the people you will be leading.
- Read (or re-read) the chapters you will cover in *From Debt to Life*.
- Prepare your responses to the questions or activities at the end of each chapter.

- **Make note of a few experiences you've had with the money issues that will be dealt with in each session. Be ready to give both positive and negative examples so people can relate to the many ways these ideas can be applied.**

# Session 1

1. Welcome.
  - a. Thank the group for coming and affirm their decisions to let the Lord lead them to manage their money and trust Him in the process.
  - b. Make sure everyone has a copy of *From Debt to Life*. Let them know that you will be leading them in a 10-step process over the next four weeks and that the steps come from the chapters in the book.
  - c. Mention that the sessions will guide them to develop their own plans, take charge of debt, and move toward financial freedom.
  
2. Get acquainted.
  - a. Take a few minutes to introduce yourself and talk about your own personal experiences with money management. Share your struggles, your victories, and your discoveries. Let them know that your role is to be a coach as they put their plans together.
  - b. Ask all the people in the group to introduce themselves individually, and tell a little about their goals for attending the sessions.
  - c. Reassure the group that they will have a good experience in these sessions and that no one will judge them for past mistakes.
  - d. Remind them of God's grace — the same God who forgives our sins and raised Jesus from the dead will help us overcome our financial problems.

- e. Everyone should take an oath of confidentiality. Things that will be disclosed during these four weeks are private and will remain so.
3. Give a brief description of the three sections you're going to work on together: beating debt, balancing credit, and building financial freedom.
  - a. Make your personal comments and give your personal insights about step one (chapter one).
  - b. Ask the group to work on the questions at the end of chapter one. (They will not have had time to work on this before but a few moments of Bible study will prepare them to answer quickly.)
  - c. Ask the group for their responses (and share your own perspectives).
4. Give a brief description of steps two through four (chapters two –four).
  - a. Make your personal comments and insights about each step.
  - b. Pay special attention to the essential step of creating a good spending plan (step four) and how steps two and three show them how to gain the encouragement and information for this plan.
  - c. Describe how to fill out the worksheets.
5. Save time for a question and answer session.
  - a. Don't feel like you're expected to be the expert on all questions.
  - b. Others in the group will have excellent insights for many of the questions.
  - c. Get lots of feedback and keep the discussion practical and encouraging.
6. Ask everyone to read the introduction and the first four chapters, answer the questions, fill out the worksheets, and bring them back to the next session.

- a. Remind everyone of the next session, time location, etc.
  - b. Mention that you will be available after the session or during the week to talk about their specific situations. Tell them how and when to get in touch with you.
7. Pray for God's blessings on each person.
- a. In this first session you may want to pray specifically for God's peace and ask the Lord to open up new doors of opportunity in the financial arena: new jobs, increased income, wisdom about spending issues, etc.
  - b. Thank the group for coming. Remind them to honor confidentiality and refrain from judgement.