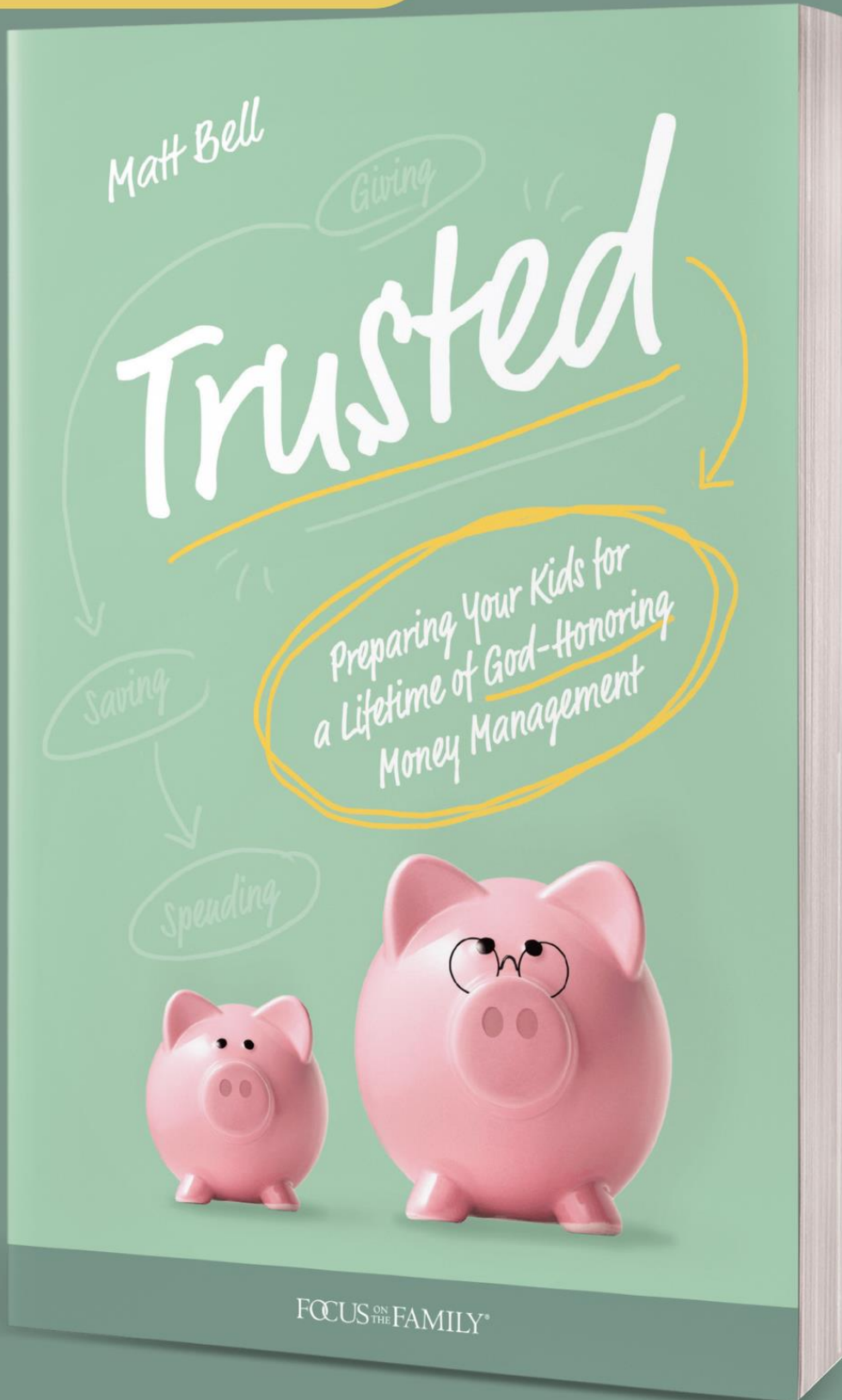


GROUP STUDY

Participant's Guide & Leader's Guide

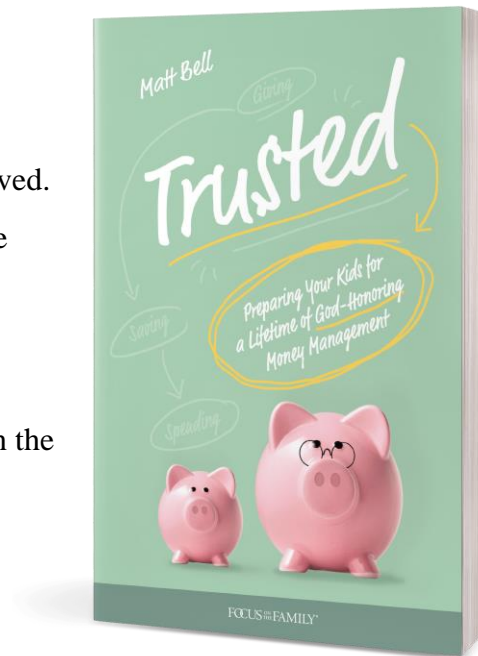


FOCUS ON THE FAMILY®

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Trusted: The Study

Participant's Guide



Welcome!

I'm so glad you've decided to take part in this study of *Trusted: Preparing Your Kids for a Lifetime of God-Honoring Money Management*. As I said in the book, there's so much at stake here. If we don't teach our kids about money, it isn't that they won't learn. They *will* learn, but our consumer culture will be the teacher.

There's also so much potential in this area. Helping your kids get on a God-honoring path with money will deepen their relationship with Christ, greatly benefit their future marriage, free them to follow God's design for their life, and so much more.

I encourage you to commit to participate in this study, act on what you learn, and teach these principles to your children. Attend each session and take part in the conversations. If you can't attend a session, let your leader know ahead of time, do that session's reading, and complete its activities. Extra points if you meet with someone from your group to talk through the discussion questions!

Of course, you'll experience the greatest benefits when you act on what you learn—incorporating the ideas into your own life and teaching them to your kids. Consider these words from Scripture:

Do not merely listen to the word, and so deceive yourselves. Do what it says. Anyone who listens to the word but does not do what it says is like someone who looks at his face in a mirror and, after looking at himself, goes away and immediately forgets what he looks like. But whoever looks intently into the perfect law that gives freedom, and continues in it, not forgetting what they have heard, but doing it—they will be blessed in what they do.

James 1:22-25 (NIV)

Did you catch that? “The perfect law that gives *freedom*.” And in listening to God's Word and doing it, you will be *blessed* in what you do.

As you participate in this study and apply the principles to your life, I know that you and your children will be mightily blessed.

Matt Bell

Session 1

Endless Potential

The Big Idea

By observing the world around them, kids begin learning about money at an earlier age that we might imagine. If we're not intentional about being their teacher, they *will* still learn, but the consumer culture will be their teacher.



Luke 16:10 provides a key framework we'll use throughout this study: "Whoever can be trusted with very little can also be trusted with much." The idea is that as you teach your kids and entrust them with small amounts of money and responsibility, and as they prove themselves trustworthy, you should then entrust them with more. That process equips them to eventually make good decisions on their own.

Kids have an invaluable asset—they have time. By developing good, God-honoring financial perspectives and practices from an early age, the exponential returns God could generate in and through your kids over their lifetimes are beyond imagination. Doing so will deepen their relationship with Christ, greatly benefit their relationship with their future spouse, free them to make the difference with their life they were designed to make, and so much more.

Before the group meeting . . .

- Read the introduction and chapter 1 from *Trusted*.
- Memorize the key verse.
- Write your answers to the "Think It Through" questions.
- Review the "Talk It Over" questions and start thinking about what you might share during your group meeting.

Key Verse

"His master said to him, 'Well done, good and faithful servant. You have been faithful over a little; I will set you over much. Enter into the joy of your master'" (Matthew 25:21).

Think It Through

1. Overall, what are two or three ideas from this session's reader are most relevant and actionable in your own life? What lessons do you want to teach your kids?

2. What are some of your greatest hopes for your kids in terms of their lifelong relationship with money?

During the group meeting . . .

Talk It Over

1. What are some financial lessons you learned earlier in life that you hope to help your kids learn without so much difficulty or pain?
2. What have you already taught your kids about this topic? In what ways have you brought a biblical perspective to your teaching about money? What hesitations might you have in teaching your kids about money?
3. Think about the funnel metaphor described in the reading and demonstrated in the key verse. How have you seen this idea in action in your own parenting?
4. Consider the three parenting roles in the reading: the gatekeeper, teacher, and role model. Which one comes most naturally to you, and which one is the most challenging? Why?
5. The reading discussed the importance of teaching kids about money by taking advantage of natural teaching opportunities, such as explaining how we're making certain financial decisions. What are some ways that you have done that, either with big decisions (perhaps buying a car or house) or smaller decisions (such as buying groceries)? How could you do this more?
6. Have your kids made any memorable mistakes with money? Did you let them learn from their mistake? How hard was it to resist the temptation to swoop in and save the day?
7. Why is it important for your kids to make some mistakes with money while they are still living at home with you? Can you think of a financial mistake you made earlier in life and how beneficial the lesson you learned from it turned out to be?
8. Matt talked about the exponential returns God could generate through your kids by teaching them a biblical approach to money at an early age. What excites you about the potential of helping your kids get on a good, God-honoring path with money early in life? How do you hope that will play out in their lives?

Pray About It

Ask God to guide you as you more fully align your own money management with biblical teaching. Then ask Him for help in teaching your kids about money and getting past any hesitations you may feel about being their teacher on this topic. Pray for your kids, asking God to help them develop biblical perspectives and practices around money so that money will not be a source of struggle or strife for them, but will be a great blessing in their lives.

4. Read Matthew 25:14-27 with your kids. Talk about how Jesus is describing what a relationship with God and money is supposed to be like. The man going on the journey represents God. He owns everything. The servants represent us. Everything in our possession has been temporarily entrusted to us by God, to be managed according to His principles and for His purposes.
5. Kids can do more at a younger age than we sometimes assume, including memorizing Scripture! Encourage them to memorize Matthew 25:21: “His master said to him, ‘Well done, good and faithful servant. You have been faithful over a little; I will set you over much. Enter into the joy of your master.’” Explain to them that this is an important biblical principle—that as they prove themselves trustworthy in handling small responsibilities and small amounts of God’s resources, they will be entrusted with more.

Personal Prayer

Pray with your children, thanking God for the resources He has entrusted to you—the gift of life, your family, your friends, your home, your work, and more. Then ask Him to help you and your children grow as stewards of His resources, ask Him to guide you and your children in learning more about what it means to take a biblical approach to money, and ask Him to cultivate within you hearts to glorify Him in your use of money.

Session 2

Growing Up as a Target Market

The Big Idea

We live in a marketing-saturated world that works overtime to shape our identity and behavior—and it gets to work on our kids at a very early age. This world tells us we are consumers—that life is all about *us*, happiness is found in things we own, and life is a competition to buy more of these things. God’s Word tells us something very different about money, that we are stewards of God’s resources. We are to see ourselves as wise builders—that life is all about God, happiness is found in relationships, and life is an opportunity for contribution.



We can help our kids learn to live *in* our consumer culture without becoming *of* it by helping them understand who they are in Christ—children of God, fully loved just as they are. By filling their hearts and minds with the Truth of God’s Word. By establishing healthy screen time boundaries. By helping them see marketing messages for what they are. By encouraging them to practice gratitude. And by modeling the life of a steward.

Before the group meeting . . .

- Read chapter 2 from *Trusted*.
- Memorize the key verse.
- Write your answers to the "Think It Through" questions.
- Review the "Talk It Over" questions to start thinking about what you might share during your group meeting.

Key Verse

“See what kind of love the Father has given to us, that we should be called children of God; and so we are” (1 John 3:1).

Think It Through

1. Overall, what are two or three ideas from chapter 2 that are most relevant and actionable in your own life?

2. What are some lessons from this chapter that you want to be sure to teach your kids?
3. Our computers, phones, tablets and other devices are today's primary conduits of the messages of our consumer culture. As you think about the screen time rhythms and rules in your household, how would you rate your own screen time habits? (This includes the amount of free time you spend online, the types of content you regularly take in, and the types of content you post.) Put an X on the scale below.



My screen time habits are fine. No changes needed.

My screen time habits would benefit from a lot of change.

What, if any, changes would be helpful?

4. Overall would you rate the screen time structure you've established for your kids? Have you created and clearly communicated screen time rules? If so, how well do you enforce those rules? Do you have rules regarding the use of social media? Put an X on the scale below.



We have not established any rules.

Our rules work well. No changes needed.

What, if any, changes would be helpful?

During the group meeting . . .

Talk It Over

1. How have things gone since our first session? Have you tried any new ways of talking with your kids about money? What other ideas from the first session have you put into practice either yourself or with your kids, and how has that gone.
2. For this week, we're looking at chapter 2 from *Trusted*. What are some of your main take-aways? What stood out to you?

3. Matt said the identity of a steward (or wise builder) is completely different than the identity of a consumer. They differ in *who* life is about, *where* happiness is found, and *what* life is about. What do you understand those key differences to be? How difficult is it for you to live as a steward in our consumer culture and why?
4. Where are your kids seeing or hearing advertising and marketing messages these days? How are they influenced by consumerist messages? Have you seen the messages “I don’t *have* enough” or “*I’m* not enough” impacting your kids? In what ways? Where and how are they getting those messages?
5. Read Ephesians 4:22-24. What are some practical ways we can “put off” our old consumer self and “put on” our new steward self? How can we help kids do the same?
6. What rules do you have in place regarding screen time and social media in your household? How well do they work? Why is it so difficult to set and enforce screen time boundaries with our kids?
7. Gratitude is a very effective antidote for our consumer culture. When and how do you typically practice gratitude in your household? What are some new ways you could practice gratitude and encourage your kids to do the same?
8. What are some of the main ideas from this chapter that you plan to use with your kids?

Group Prayer

Share any prayer requests you have that pertain to this week’s topic. Ask God to show you, as parents, how you can more fully embrace your own identity as a steward of God’s resources, not a consumer. Ask God to give you the wisdom, courage, and patience to establish healthy screen time boundaries in your home. Then pray for your kids, asking God to protect them from the lies of our consumer culture, walk confidently and contentedly in their identity as children of God, and cultivate within them hearts of gratitude.

After the group meeting . . .

Answer the “Personal Reflection Questions” individually first and then discuss your answers as a couple. Then read the “Personal Action Steps” together and make some joint decisions about your next steps.

Personal Reflection Questions

1. What are your main take-aways from this week’s session and group discussion that pertain to your own ability to live as a steward of God’s resources in our consumer culture?

2. What are your two or three main takeaways from this week’s session and group discussion that pertain to helping your kids navigate our consumer culture?

Personal Action Steps

1. Talk with your kids about a brand they like. (Even very young kids can identify logos and have opinions about why they like certain products.) Why do they like it? Is it about the quality of the brand or the brand's image? How is the brand's image promoted? Help you kids understand that buying things isn't bad. In fact, the Bible says God "provides us with everything for our enjoyment" (1 Timothy 6:17). We just need to be careful not to take our identity from the things we buy.
2. Ask your kids to notice our culture's usage of the word "consumer." Where have they seen that word appear. Compare its meaning with the word "steward" or "manager" and talk about the differences. Then discuss how embracing their identity as a steward of God's resources might influence their lives.
3. If you haven't done this yet, determine (with your spouse, if you are married) what screen time and social media rules you will establish in your household. Consider the use of a contract with any of your children who have their own device. There's a sample contract available at www.mattaboutmoney.com/resources. (Feel free to customize.)
4. If your kids are about 12 or older, watch the documentary *The Social Dilemma* together and discuss. What are your kids' take-aways? Were they surprised by anything? What, if anything, do they feel prompted to do or stop doing based on what they learned?
5. With Scripture memory, we can fill our kids' hearts with the truths and wisdom in God's Word so that there's no room for the lies of our culture. Talk with your kids about the ideas and verses on pages 45 and 46 from the book and then encourage them to memorize 1 John 3:1: "See what kind of love the Father has given to us, that we should be called children of God; and so we are." Talk with them about the importance of always remembering that.

Personal Prayer

Pray with your kids, asking God to search your hearts and reveal any ways you may have become overly influenced by our consumer culture. Ask Him to protect your family from the lies that you don't have enough and that *you* are not enough. Ask Him to help you and your kids develop a rock-solid embrace of your identity as beloved children of God.

Session 3

Learning to Earn

The Big Idea

Our work is an important platform for glorifying God, loving others, and making a difference in our community. We can help orient our kids toward a God-honoring work ethic by using household chores, outside-the-home work, and extracurricular activities. Through these activities, we begin to cultivate within our kids the habits of “owning” (taking responsibility for) their work, finishing what they start, doing their work well, and working with a good attitude. And it will involve helping them connect their work-related habits and attitudes to their relationship with Jesus.



A strong, God-honoring work ethic is one of the most important traits for a young person to develop. We don't want our kids to be lazy or entitled. We want them to be go-getters, making full use of their gifts, talents, and passions for God's glory because, “Each person is given something to do that shows who God is” (1 Corinthians 12:7, MSG).

Before the group meeting . . .

- Read chapter 3 from *Trusted*.
- Memorize the key verse.
- Write your answers to the “Think It Through” questions.
- Review “Talk It Over” questions and consider what you might share during your group meeting.

Key Verse

“Whatever you do, do your work heartily, as for the Lord and not for people, knowing that it is from the Lord that you will receive the reward of the inheritance. It is the Lord Christ whom you serve” (Colossians 3:23-24, NASB).

Think It Through

1. Overall, what are two or three ideas from chapter 3 that are most relevant and actionable in your own work?

3. When you think about your own work, how often do you think of it through a biblical lens (a Colossians 3:23-24 lens) and in what ways? Does your work enable you to love God, love people, and make a difference in your community?
4. Think about an especially influential teacher, coach, or boss you had. What did you learn from them and how did you grow as a person under their leadership? What was it about their leadership that worked especially well? How have you or could you incorporate some of their methods in how you are cultivating a good work ethic in your kids?
5. How strong of a work ethic did you develop as a kid? What did your parents do or not do that impacted your work ethic? Did you have chores to do? How often did you do them?
6. What chores are your kids responsible for? Do you give them both mandatory and optional jobs? How are you connecting money with the work your kids do around the house? How well does your system work?
7. When you think about the work that's expected of your kids, how do they have it harder or easier than you when you were their age? Are you reluctant to give them too much responsibility? Why? In what ways could expecting too little of them be detrimental?
8. The chapter made the point that of the various styles of parenting that have been studied over the years, the "authoritative" or "wise" style has been found to be the most effective. How would you summarize this style of parenting? How well are you practicing this style of parenting as it pertains to helping your kids develop a strong work ethic?
9. What are some of your greatest hopes for your kids in terms of the work ethic they're developing now and how that will impact their lives in the future?

Group Prayer

Share any prayer requests you have that pertain to this week's topic. Ask God to show you, as parents, how you can use your work as a platform to glorify Him, love well the people He puts in your path throughout your workday, and use your work or the fruits of your labor to seek the good of your community. Then pray for your kids, asking God to give you the wisdom, patience, and courage you may need to help instill in them a God-honoring work ethic.

After the group meeting . . .

Answer the "Personal Reflection Questions" individually first and then discuss your answers as a couple. Then read the "Personal Action Steps" together and make some joint decisions about your next steps.

Personal Reflection Questions

1. What are your main take-aways from this week's session and group discussion that pertain to your own work ethic? Write down at least two or three.

2. What are your main take-aways from this week's session and group discussion that pertain to helping your kids cultivate a God-honoring work ethic? Write down at least two or three.

Personal Action Steps

1. One of the points made in the book is that kids should begin helping out around the house. Have you established a chore system in your household? If not, use this time between group meetings to decide on one. Who will be responsible for what? How will money be incorporated into your system? What consequences will there be for not "owning" a job, not finishing it, not doing it well, or having a bad attitude? Will you offer a mix of jobs, such as some that are expected to be done without pay, some that are expected to be done with pay, and some optional jobs that are available for extra pay? For younger children, remember this step-by-step process: First do the chore for them, then do it with them, then watch them do it, and then let them do it completely independently.
2. When you think about how your kids do household chores or outside-the-home jobs, how would you evaluate each of your kids on the following dimensions? (Put a number from 1-5 next to each one, with 1 meaning "poor" and 5 meaning "great.") Are there any areas where you'd like to see some improvement? Which one and how will you help them grow in that area?
 - Owning (taking responsibility for) their work ___
 - Finishing what they start ___
 - Doing their work well ___
 - Bringing a positive attitude to their work ___
3. It's important to help your kids make the connection between how they work and their relationship with Jesus. So, pick a day this week when your child did a job particularly well and affirm them for it. Help them see how the work they did and how they did it was glorifying to God. Or how it was a way of loving your family. Or how it contributed to the good of your neighborhood or community.
4. Read Colossians 3:23-24 with them and ask what they think it means to work "heartily, as for the Lord." Read those verses with them each day and have them recite more and more of that passage from memory until they have the whole verse memorized.

Personal Prayer

Pray with your child. Thank Him for the job He has provided you with and how that enables you to provide for your family. Ask Him if there are ways you could better glorify Him, love others, and make a difference in your community through your work. Then thank God for how hard your child has recently worked on something and ask Him continue cultivating within your child a work ethic that is glorifying to Him.

Session 4

Planning to Succeed

The Big Idea

Budgets get a bad rap. People think of them as being about *less*—less freedom, less spending, and less fun. Or they think of them in the same way that they think of diets—as something you *go on*. In truth, budgets are about *more*—more knowledge about what’s happening with your money, so you can be more intentional with it, so you end up having more for what matters most. And they’re not something you *go on*, they’re a tool you use to manage money well. For many people, a budget helps them get their finances under control. For some, it provides a new sense of freedom around money. A budget can even strengthen marriages, fostering greater financial responsibility, transparency, and teamwork.



Getting kids started with a budget begins with the right attitude. They’ve learned to be diligent *workers*; a budget helps them be diligent *managers* of the money they’ve earned or received. Even when they’re very young, they can learn some of the basics of budgeting, such as proactively, habitually allocating portions of any money they receive to different priorities (giving, saving, spending) and living within their means. A budget is the single most powerful tool available for managing money well, so getting your kids in the habit of using a budget from a young age will serve them well.

Before the group meeting . . .

- Read chapter 4 from *Trusted*
- Memorize the key verse
- Write your answers to the “Think It Through” questions
- Review the “Talk It Over” questions to start thinking about what you might share during your group meeting

Key Verse

“The plans of the diligent certainly lead to profit, but anyone who is reckless certainly becomes poor” (Proverbs 21:5, HCSB)

Think It Through

1. Overall, what are two or three ideas from this chapter that are most relevant and actionable regarding your own use of a budget?
2. What are two or three lessons from chapter 4 that you want to be sure to teach your kids?
3. If you don't use a cash flow plan to manage your household's finances, how open are you to using one? If you do use one, what, if any, changes do you feel prompted to make after reading chapter 4?

During the group meeting . . .

Talk It Over

1. How have things gone since our last session? What ideas have you put into practice, both yourself or with your kids? What changes did you make in your household's chore system or in how you're helping your kids develop a good work ethic? How has it gone?
2. This week, we're looking at chapter 4 from *Trusted*. What are some main take-aways that stood out you?
3. Matt said that people who *do* use a budget often find it freeing, that it gives them the information they need to manage money well. He went so far as to call a budget the single most powerful tool anyone can use to manage money well. If you do use a budget, what benefits have you experienced?
4. Is there a biblical basis for budgeting? If so, how would you explain it?
5. There are three key activities to using a budget: planning, tracking, and reviewing/adjusting. Is one of those steps more of a challenge for you than the others? Which one and why?
6. Even when kids are very young, one essential budgeting lesson they can learn is to proactively allocate portions of every dollar they receive toward different priorities, starting with giving, saving, and spending. Matt said that a good financial framework for adults is 10-10-80 (give 10 percent of income, save or invest 10 percent, and spend 80 percent), although he prefers 10-15-75. For kids, he suggested 10-50-40. If you have started on this with your kids, how well is your approach working? What percentages are you using for each priority?

7. Another essential budgeting lesson young kids can learn is to live within their means. So, if they get two dollars of spending money this week and spend it all right away, it's important for us as parents not to give them more—to let them experience limits and have to wait until they have more money before they can buy something else. How has this played out in your household?
8. Matt said it's important to be careful about how we talk about budgeting with our kids. One couple quoted in chapter 4 suggested that instead of saying things like, “We can't afford that,” use phrases like, “That's not in our plan right now” or “We'll save up for that” instead. Why do you think this sort of language is important?

Group Prayer

Share any prayer requests you have that pertain to this week's topic. Ask God to show you how you can be more intentional in managing the resources God has entrusted to you. Then pray for your kids, asking God to help you teach your kids how to be proactive in managing the money they have flowing into their life rather than reactive.

After the group meeting . . .

Answer the “Personal Reflection Questions” individually first and then discuss your answers as a couple. Then read the “Personal Action Steps” together and make some joint decisions about your next steps.

Personal Reflection Questions

1. What are your main take-aways from this week's session and group discussion that pertain to your own use of a cash flow plan? Write down at least two or three.

2. What are your main take-aways from this week's session and group discussion that pertain to helping your kids learn to be intentional in their use of money? Write down at least two or three.

Personal Action Steps

1. If you don't use a budget, give it a try by putting one together this week. Use the “Cash Flow Plan” form found at www.mattaboutmoney.com/resources as well as the “Recommended Cash Flow Guidelines” to draft a budget. Fill in the plan by starting with giving, saving/investing, and debt payments. Then go on to other essential expenses, and lastly, enter discretionary expenses. Try to make income minus outgo equal zero. Also, use the “Cash

Flow Tracker” to record each day’s income and expenses. If you do use a budget, go over the guidelines to see if your plan could use any tweaks. If you don’t use an electronic tool, review the options at the link above and consider opening an account.

2. Talk with your kids about the importance of being intentional in their use of money. Remind them that they are stewards, or managers, of God’s resources and that *planning* how to use the money He has entrusted to them is part of good stewardship. Teach them that a good starting point in planning their use of money is to divide any money they receive into at least three categories: giving, saving, and spending. If your kids are very young, buy a three-slotted piggy bank for this purpose or put labels on three Mason jars or envelopes.
3. Get your kids in the habit of living within their means. If you give them an allowance and they quickly use up their spending allocation, don’t give them a loan or an advance on next week’s allowance.
4. Pay attention to how you talk with your kids about spending decisions. When they ask for something, try not to say, “We can’t afford it.” Instead, try, “That isn’t in our plan right now” or “We’ll save up for that.”
5. Read Proverbs 21:5 together: “The plans of the diligent lead surely to abundance, but everyone who is hasty comes only to poverty.” Encourage your kids to memorize a version of this verse.

Personal Prayer

Pray with your child, thanking God for the many ways He provides for your family and asking Him for His help in managing His resources well. Ask Him to help you and your child be proactive in managing the money He has entrusted to you instead of reactive, using it according to His principles and for His purposes.

Session 5

Living Generously

The Big Idea

We were made in God’s image, and one of God’s most defining characteristics is generosity. He gave us his Son. He gave us our lives. He gave us everything we have. That means we were designed to live generously. It’s no wonder that the Bible and plenty of secular research conclude that living generously is the most meaningful, joyful way to live. Scripture gives us plenty of specific guidance here, teaching us to make generosity our first financial priority, to give proportionately (a percentage of income), and to give at least 10 percent of our financial “increase” to further God’s work in the world. Living generously isn’t about duty or obligation; it’s about joyfully living the lives we were designed to live.



As soon as your kids have any money flowing into their lives, that’s the time to begin fostering the habit of giving a portion to Jesus. And it’s important to explain why. Giving is an essential part of living the life God designed us all to live. It’s an expression of gratitude toward God for His provision, an act of worship, and a way that our kids—even with small amounts of money—can partner with Jesus in his life-changing, eternity-shaping work. Cultivating within our kids generous hearts and habits will infuse their lives with great meaning and joy.

Before the group meeting . . .

- Read chapter 5 from *Trusted*.
- Memorize the key verse.
- Write your answers to the “Think It Through” questions.
- Review the “Talk It Over” questions to start thinking about what you might share during your group meeting.

Key Verse

“The world of the generous gets larger and larger; the world of the stingy gets smaller and smaller” (Proverbs 11:24, MSG)

Think It Through

1. Overall, what are two or three ideas from chapter 5 that are most relevant and actionable for you personally in this area of generosity?

2. What are two or three lessons from this chapter that you want to be sure to teach your kids?

3. As you think about this topic of generosity, where would you place yourself on the scale below?



What, if any, changes do you feel prompted to make in this area of generosity?

What, if any, changes do you feel prompted to make in teaching your kids about generosity?

During the group meeting . . .

Talk It Over

1. How have things gone since our last session? What ideas from that session, which covered planning and budgeting, have you put into practice, either yourself or with your kids. How has that turned out?
2. For this week, we're looking at chapter 5 from *Trusted*. What points stood out to you as especially helpful or challenging in this area of generosity?
3. What did generosity look like in your household as you were growing up? Were your parents generous? Did you notice? How did your parents' habits impact you?
4. Does God *need* our financial assistance? If not, why is it important that we give toward Christ-centered causes?
5. In Acts 20:35, the apostle Paul relates a teaching of Jesus: "It is more blessed to give than to receive." There are countless secular studies that have found generous people to be happier than those who are not generous. Why do you think that is? How have you experienced that truth in your life?

6. Read Matthew 6:21. In essence, it says our hearts follow our treasure. Where have you seen that principle play out in your spending? In other words, how has buying something expensive oriented your time, attention, and heart toward that item? In what ways does this principle apply to generosity? In other words, how does giving impact our relationship with God?
7. How much have you taught your kids about biblical generosity? Are there any changes you plan to make in these areas?
8. What are some ways you've been living a lifestyle of generosity in your family? How have you involved your kids, and how has that impacted them? What are some new ways you'd like involve your kids in this?

Group Prayer

Share any prayer requests you have that pertain to this week's topic. Ask God to show you, as parents, what next steps He is encouraging you to take in your journey of generosity. Then pray for your kids, asking God to give you wisdom in how to best foster within your kids ever more compassionate hearts and generous habits.

After the group meeting . . .

Answer the "Personal Reflection Questions" individually first and then discuss your answers as a couple. Then read the "Personal Action Steps" together and make some joint decisions about your next steps.

Personal Reflection Questions

1. What are your main take-aways from this week's session and group discussion that pertain to your own generosity? Write down at least two or three.

2. What are your main take-aways from this week's session and group discussion that pertain to helping your kids develop generous hearts and habits? Write down at least two or three.

Personal Action Steps

1. Talk with your spouse about generosity. What, if any, changes or do you feel prompted to make in your own habits? What next steps do you feel God prompting you to take? What hesitations do you have?

2. If your kids are very young, and if you haven't done this yet, teach them the habit of setting aside the first portion—at least 10 percent—of any money they receive for giving to your church or another Christ-centered ministry. If your young kids *are* in the habit of giving at least 10 percent of everything they receive, ask them if they know why the Bible teaches us to live generously. Help them understand that, yes, it's partly about obedience. But it's about so much more than that. It's a way of saying *thank you* to God for His many good gifts to us. It's also an act of worship and an opportunity to partner with Jesus in addressing the many needs he cares about.
3. If your kids are a bit older and you haven't taught them about generosity, open up a conversation with them on this topic. Share with them what you're learning about generosity and some next steps you're planning to take. Invite them to be part of the journey.
4. Consider sponsoring a child through Compassion International or World Vision as a way of making generosity more tangible for your kids.
5. Read Proverbs 11:24 (MSG) with your kids and encourage them to memorize that verse: "The world of the generous gets larger and larger; the world of the stingy gets smaller and smaller." Talk with them about what that verse means. Talk about where you've seen that play out in your life and ask them where they've seen it play out in theirs.

Personal Prayer

Pray with your child, thanking God for His generosity toward your family. Ask for His help in being attentive to the needs of others and growing in generosity.

Session 6

Saving Patiently

The Big Idea

Some biblical financial teaching seems so practical, so commonsense, that it can leave you wondering, “What’s so different about this than what the culture teaches?”

That may be nowhere truer than with the biblical teaching found in Proverbs 21:20: “The wise man saves for the future, but the foolish man spends whatever he gets” (TLB). However, far too few people have enough money

in savings to handle life’s unexpected expenses or to replace high-cost items without going into debt. Saving a portion of all that we earn is an important aspect of good stewardship. It’s also a very practical way we (and our kids) can follow biblical teaching, which shows our love for God.



Here’s one more important benefit of teaching our kids to save for something they want to buy over time instead of buying it for them. It helps them build a uniquely powerful character trait—the ability to delay gratification. Cultivating that trait from a young age will be of great help to our kids throughout their lives.

Before the group meeting . . .

- Read chapter 6 from *Trusted*.
- Memorize the key verse.
- Write your answers to the “Think It Through” questions.
- Review the “Talk It Over” questions to start thinking about what you might share during the group meeting.

Key Verse

“The wise man saves for the future, but the foolish man spends whatever he gets” (Proverbs 21:20, TLB)

Think It Through

1. Overall, what are some ideas from this chapter that are most relevant and actionable for you personally in this area of maintaining a reserve of savings?

2. What are two or three lessons from chapter 6 that you want to be sure to teach your kids?

3. As you think about your savings, how solid is *your* reserve? Put an “x” on the line below.



I/we don't have any savings.

I/we have enough money in savings.

What, if any, changes do you feel prompted to make regarding your savings?

4. Do your kids have a savings account (a piggy bank counts) and are they in the habit of saving a portion of all the money they earn or receive?



No, they do not save some of what they earn/receive.

Yes, they regularly save some of what they earn/receive.

What, if any, changes do you feel prompted to make in how you're teaching your kids' about saving money?

During the group meeting . . .

Talk It Over

1. In our last session, we talked about generosity. What changes did you make in your own generosity habits or in teaching your kids about generosity following that last session?
2. Overall, what feedback do you have about *this* week's chapter on saving? What stood out to you? What helpful ideas did you learn that pertain to your own saving habits and practices and to teaching your kids about saving?
3. The practical benefits of maintaining a reserve of savings are easy to see, but why does the habit of saving money make sense from a spiritual perspective?
4. What have you found helpful in building and maintaining adequate savings? What gets in the way?

5. Have someone read Proverbs 21:20. Then have someone read Luke 12:16-21. These verses teach that it's foolish not to maintain a reserve of savings and it's foolish to save too much. Where would you draw the line between maintaining an adequate reserve and hoarding?
6. Does saving money seem to come naturally to your child or not? If you have more than one child, how do they differ in their saving habits? If you have a child who doesn't like to save, what ideas from this chapter do you think might help?
7. Dr. Edward Hallowell, author of *The Childhood Roots of Adult Happiness*, said, "Good parents often do too much for their children. This is their one great mistake." How does this relate to teaching our kids to save?
8. Teaching kids to save for something that'll take time helps them develop the character trait of delayed gratification. Why is that such an important trait? What ideas did you learn from this chapter that might help you foster this trait in your kids?
9. To help your kids learn to delay gratification, this chapter encouraged the tactics of "cool it" and "time shift." What are those techniques? How could you see yourself using them with your kids?
10. What next steps do you feel prompted to take in teaching your kids the habit of saving a portion of all that they earn or receive?

Group Prayer

Share any prayer requests you have that pertain to this week's topic. Ask God to show you, as parents, what next steps He is encouraging you to take with regard to your saving habits. Then pray for your kids, asking God to give you wisdom in how to best foster within your kids the habit of saving a portion of all that they receive.

After the group meeting . . .

Answer the Personal Reflection Questions individually first and then discuss your answers as a couple. Then read the Personal Action Steps together and make some joint decisions about your next steps.

Personal Reflection Questions

1. What are your main take-aways from this week's session and group discussion that pertain to your own savings? Write down at least two or three.

2. What are your main take-aways from this week's session and group discussion that pertain to helping your kids develop healthy habits around saving money? Write down at least two or three.

Personal Action Steps

1. Do you have a dedicated savings account? If not, open one this week and consider setting up an automatic monthly transfer of a certain amount of money to build that account so that it eventually has three- to six-months' worth of essential living expenses. Remember, it's helpful to keep savings in a separate savings account instead of mingling it with your checking account money.
2. Do you use a savings account to save for periodic bills and expenses, such as a semi-annual auto insurance premium, vacations, and Christmas gifts? If not, go through your Cash Flow Plan, identify all periodic bills or expenses, and set up an automatic monthly transfer of the total of all such monthly amounts. Also consider whether there is a big-ticket item you may need to replace within the next five years or so and see if you can begin saving for that. If you're using a single savings account for all of these types of savings, create a spreadsheet that shows how much of the total is earmarked for each purpose.
3. Review with your kids the main choices that they have with any money they receive: giving, saving, and spending. Hopefully you've now had discussions with them about the importance of giving a portion of all that they receive. Now talk with them about the importance of saving a portion. Remind them that, while keeping money in savings is a wise money management practice, it's also a spiritual practice. God teaches us to maintain a reserve and one of the ways we show our love for God is by following His teaching.
4. Do your kids have a separate place to keep savings? Either a piggy bank if they're very young, a brick-and-mortar bank if they are about four to eight years old, or an online bank if they are older. If not, set that up this week. Talk with them about setting some short-term and long-term savings goals. Matt suggested helping your kids save for something that'll take time by having them put a picture of what they want to buy in their room and using a financial thermometer to help them track their progress in saving for what they want to buy.
5. Read Proverbs 21:20 (TLB) with your kids: "The wise man saves for the future, but the foolish man spends whatever he gets." Encourage them to memorize that verse.

Personal Prayer

Pray with your child, thanking God for such practical money management guidance as saving for the future. Acknowledge to Him that sometimes it's hard to save when there are so many more enjoyable uses of money! Ask him to give you and your child the discipline you need to save a portion of all that He blesses you with.

Session 7

Multiplying Money

The Big Idea

Kids can understand more about money at an earlier age than we may assume, even complicated topics like investing. It'll be a huge benefit for them to learn about investing at a young age because time is one of the most important factors when it comes to multiplying money through the power of compounding.



In fact, your kids could have their retirement largely funded by the time they graduate from high school! If they could get \$3,000 into an Individual Retirement Account (IRA) by age 18 and invest that money aggressively, even if they never add another penny to that account, it could very realistically grow to over \$1 million by the time they are 70. And if the money is in a *Roth* IRA, all of it will be available to your kids tax-free.

As was true with the previous chapter on saving, investing can seem like a purely secular topic, but the Bible teaches several principles that are essential for taking a God-honoring approach to investing.

Before the group meeting . . .

- Read chapter 7 from *Trusted*.
- Memorize the key verse.
- Write your answers to the “Think It Through” questions.
- Review the “Talk It Over” questions to start thinking about what you might share during your group meeting.

Key Verse

“Steady plodding brings prosperity; hasty speculation brings poverty” (Proverbs 21:5, TLB).

Think It Through

1. Overall, what are two or three ideas from this chapter that are most relevant and actionable for you personally in this area of investing?

2. What are two or three lessons from chapter 7 that you want to be sure to teach your kids?

3. This chapter taught that biblical investing is largely about our motives for investing. That it's not about building wealth for the sake of building wealth, but rather to provide for our family long-term and perhaps to help our kids pay for college.

4. How well are you doing in this area? Are you investing a portion of what you earn? Are your motives for investing God-honoring? Do you have an investment plan where you know your goal? Have you broken that goal down to a monthly investment account contribution amount?

5. Do you have an objective way of choosing investments? Are you adequately diversified?



I/we have a lot of work to do with our investing.

I/we are in a good place with our investing.

What, if any, next steps do you feel prompted to take with your investing?

6. How much have you taught your kids about investing?



I/we haven't started yet on this topic.

I/we have done a lot of teaching on this topic.

What, if any, next steps do you feel prompted to take in teaching your kids about investing?

During the group meeting . . .

Talk It Over

1. In our last session, we talked about saving money. What saving-related steps did you take, both in your own life and in teaching your kids about saving? How is it going?
2. This session is about investing. What stood out to you from chapter 7? What were some main take-aways?
3. Before reading this chapter, did you think the Bible could inform your investing? What assumptions did you have about what the Bible might say, if anything, about investing? What do you now understand about why investing is part of good stewardship?
4. What are some biblical *motivations* for investing and how do they differ from what the world teaches?
5. What are some biblical principles that can be applied to *how* we invest?
6. One biblical principle that applies to investing can be seen in Proverbs 21:5. What is that principle? Do you find it easy or difficult to apply that principle to your own investing? How does it compare to some of the wealth-building ideas we hear in our culture?
7. Have you begun talking with your kids about investing? In what ways?
8. Matt said that if your kids could get \$3,000 into an Individual Retirement Account by age 18 and invest that money aggressively, even if they never added another penny to the account, it could realistically grow to over \$1 million by the time they are 70. What do you think about that idea?
9. How could it be helpful for your kids to have some of their own money invested and experience the market's ups and downs while they are still living at home?
10. What ideas from this chapter do you plan to use in helping your kids learn how to invest?

Group Prayer

Share any prayer requests you have that pertain to this week's topic. Ask God to show you, as parents, what next steps He is encouraging you to take in the way you invest. Ask God for the patience and wisdom to take a "steady plodding" approach to growing the money He has entrusted to you. Then pray for your kids, asking God to help them become God-honoring investors.

After the group meeting . . .

Answer the "Personal Reflection Questions" individually first and then discuss your answers as a couple. Then read the "Personal Action Steps" together and make some joint decisions about your next steps.

Personal Reflection Questions

1. What are your main take-aways from this week's session and group discussion that pertain to your own investing? Write down at least two or three.

2. What are your main take-aways from this week's session and group discussion that pertain to helping your kids learn how to invest? Write down at least two or three.

Personal Action Steps

1. Take some time this week to review how you are now investing. What are your investment-related goals? When do you plan to retire? How much money are you likely to need in an investment account at that point? Do you want to help your kids cover the cost of college? Do you know how much you need to invest each month to accomplish those goals? If not, there are calculators and other resources at www.mattaboutmoney.com/resources that will help with all of this.
2. Do you have investment accounts for retirement and to help your kids pay for college? If not, use the resources found at the link above to open those accounts this week and begin contributing to them. If you need to free up some money to be better able to contribute to your investment accounts, review your cash flow plan to look for areas where you could possibly redirect some money. (The next session will help you with this.)
3. If your kids have learned to divide any money they earn or receive into the three priorities of give, save, and spend, and if they are around six years old or older, begin talking with them about investing. Over time, help them understand the difference between linear growth and exponential growth, using some the resources found at www.mattaboutmoney.com/resources. Teach them about stocks and how they could become part owners of companies they're familiar with. (Use the mantra, "Why just buy what all the other kids buy when you could buy the companies that make what all the other kids buy?") Then introduce them to the idea of diversification and teach them about mutual funds.
4. Consider opening a custodial brokerage account for your kids this week. Or, if they have earned income, a custodial Roth IRA.
5. Read Proverbs 21:5 (TLB) with your kids and encourage them to memorize that verse.

Personal Prayer

Pray with your child, talking with God about how you are investing. Ask Him to guide you in your investing, teaching you more about how to apply the principles found in His Word to investing. Then ask Him for help in cultivating within your kids God-honoring attitudes and habits regarding investing.

Session 8

Spending Smart

The Big Idea

Since everything belongs to God and we have been entrusted with the responsibility to manage all that belongs to Him, every financial decision we make is a spiritual decision. That includes big decisions like buying a house, and it includes small decisions like buying groceries. In every spending category, there are opportunities to be proactive about spending wisely. That isn't about obsessive frugality. It's about being intentional.



Because spending is the financial activity we do most often, it provides regular opportunities to teach our kids important lessons about spending wisely. Oftentimes, that's simply about explaining how we're making decisions about everything from what to buy at the grocery store to why we're spending money to have our car's oil changed. One of the best ways to teach them how to make wise spending decisions is to give them responsibility for more spending categories, such as clothing. By making real decisions with real money in the real world, they will learn about comparison shopping, making trade-offs, and getting the best value for their money.

Before the group meeting . . .

- Read chapter 8 from *Trusted*
- Memorize the key verse
- Write your answers to the “Think It Through” questions
- Review the “Talk It Over” questions to start thinking about what you might share during your group meeting

Key Verse

“One who is faithful in a very little is also faithful in much” (Luke 16:10).

Think It Through

1. Overall, what are two or three ideas from this chapter that are most relevant and actionable for you personally in this area of spending smart?

2. What are two or three lessons from chapter 8 that you want to be sure to teach your kids?

3. As you consider wise spending habits, how would you rate yourself? For example, do you see all spending decisions as spiritual decisions since you're managing God's resources? Would you say you tend to be more proactive in your spending (you spend according to a plan) or reactive? How intentional are you in trying to get a good value for your money?



I/we have much room
for improvement.

I/we do a good job
in this area.

What, if any, changes do you feel promoted to make in your own spending?

4. How much have you taught your kids about spending smart? Have you helped them understand that every spending decision is a spiritual decision? Have you taught them practical shopping lessons, such as comparison shopping and making trade-offs?



I/we have not begun to teach
our kids about spending.

I/we have been very involved in
teaching our kids about spending.

What, if any, changes do you feel prompted to take in helping your kids learn to make good spending decisions?

During the group meeting . . .

Talk It Over

1. The last session was about investing. What, if any, changes did you make (or are you planning to make) in your own investing? What steps did you take in teaching your kids about investing? How did that go?
2. What are some of your biggest take-aways from this week's session on spending smart? What new ideas did you learn that pertain to your own spending and to teaching your kids about spending wisely?

3. Have you ever thought of the idea that every spending decision is a spiritual decision? What are some implications of that for how you spend, whether on big-ticket items like a house or on smaller items like groceries or clothing?
4. What spending decisions do your kids have responsibility for? What do they spend money on? What decisions do they have to make in buying those things?
5. How could you teach new lessons, such as comparison shopping, making trade-offs, or getting the best value for their money?
6. What did you think of the suggestion to give your kids responsibility to manage more and more of their spending categories, such as clothing? Have you tried that? How well has it worked?
7. When you take your kids to the grocery store or the movie theater, how do you manage their expectations about what you will buy for them and what they will be responsible for?
8. Do your kids have any experience with negotiating? Have you ever taken them to a garage sale or a second-hand store and encouraged them to ask for a better price? How did that go?
9. Do your kids have their own checking account and debit card yet? (Freshman or sophomore year of high school is about the right time for this.) If so, how has that gone? What new lessons are they learning as they use a debit card?
10. What are some spending-related lessons you've learned the hard way that you hope your kids will learn without the pain?

Group Prayer

Share any prayer requests you have that pertain to this week's topic. Ask God to show you, as parents, what next steps He is encouraging you to take in how you spend. Then pray for your kids, asking God to give you the wisdom in how to best foster within your kids the mindset that every spending decision a spiritual decision as well as the practical habits of spending wisely.

After the group meeting . . .

Answer the "Personal Reflection Questions" individually first and then discuss your answers as a couple. Then read the "Personal Action Steps" together and make some joint decisions about your next steps.

Personal Reflection Questions

1. What are your main take-aways from this week's session and group discussion that pertain to your own spending habits? What ideas do you want to try? What changes do you feel prompted to make? Write down at least two or three.

2. What are your main take-aways from this week's session and group discussion that pertain to helping your kids learn how to spend wisely? Write down at least two or three.

Personal Action Steps

1. If you haven't done this previously, spend some time reflecting on the idea that every spending decision is a spiritual decision because everything belongs to God. Keep that idea in mind as you spend money this week and notice how it impacts you.
2. Housing and transportation are two of the biggest outgo categories for most households. Matt said that how much we spend on those two categories greatly influence whether we can give generously and enjoy financial margin. What do you think about Matt's recommendation to spend no more than 25 percent of monthly gross income on the combination of your mortgage, property taxes, and homeowners insurance—even better if it's closer to 20 percent? And what about his "kicker" that it's best to base that on one income? Are you within this 20 to 25 percent range? If you're spending much more than that, discuss and prayerfully consider what you might do. What do you think about Matt's recommendation to not finance vehicles? If you have a financed vehicle, are you willing to make this the last vehicle you ever finance?
3. Consider what practical money management lessons you could teach your kids this week. For example, take them to the grocery store and show them how the shelf labels provide information on cost per ounce or cost per count and how you use that information to make good decisions. Show your kids how much you spend on electricity, gas, and water for your home each month. Encourage them to be more intentional in their use of these utilities.
4. Is there a spending category you could give your kids responsibility for, such as their clothing? Implement that change this week, giving your kids the cash you would spend on their clothing this month. Take them clothing shopping and give them the freedom to spend that money. What were your take-aways? Did they comparison shop? Get a good value for their money? When they got home, were they happy with what they bought? What, if anything, would they have done differently?
5. Read Luke 16:10 with your kids: "One who is faithful in a very little is also faithful in much." Use the principle from that verse to help them understand that all financial decisions, even the little ones, are important because we're managing God's resources. Encourage them to memorize that verse.

Personal Prayer

Pray with your child, talking with God about your own habits around making good spending decisions. Then ask Him for help in cultivating within your child God-honoring attitudes and habits regarding their spending.

Session 9

Borrowing Cautiously

The Big Idea

The Bible reminds us that Jesus paid an unthinkable price for our freedom, so it cautions us not to become “slaves of people” (1 Corinthians 7:23, NASB). One very common way that could happen is through our use of debt. It would be a wonderful gift to your kids if you would be extremely cautious in your use of debt. It may be impossible for most to buy a house without

borrowing, but *is* possible (and wise!) to not borrow for other things, like cars, or to carry a balance on a credit card. Chapter 9 from *Trusted* offers guidance about various types of debt along with a step-by-step process for getting out—and staying out—of debt.



We can help even young kids learn some important lessons about borrowing. For example, instead of giving your kids a loan against next week’s allowance, teach them to save for what they want. By the time they are in middle school, show them how debt works and how long it can take to pay off even small amounts of debt. Then, when they are a junior or senior in high school, help them gain some hands-on experience using credit cards responsibly by making them an authorized user on one of your cards. Teach them the rules of the road while they are under your roof: they can only charge pre-planned, budgeted amounts; they must track their use of the credit card as they use it; they must pay the full balance of what they owe when the bill comes due; and if they can’t follow those first three guidelines, they are not ready to use a credit card. (Of course, this idea of making your children authorized users on your credit card is only if you use credit cards. If you have chosen not to use credit cards, feel free to take a pass on this step, explaining to them, instead, why you have made that choice.)

Before Your Group Meeting

- Read chapter 9 from *Trusted*
- Memorize the key verse
- Write your answers to the “Think It Through” questions
- Review the “Talk It Over” questions to start thinking about what you might share during your group meeting

Key Verse

“You were bought for a price; do not become slaves of people.” - 1 Corinthians 7:23, NASB

Think It Through

1. Overall, what are two or three ideas from this chapter that are most relevant and actionable for you personally regarding the use of credit and debt?

I don't doubt Jamie's intentions. I won't extend that same grace to the leaders, the ones who weaponized suicide against parents.

2. Sometimes the road to hell is paved with just the sort of intentions you'd expect such a road to be paved with.

3. What are two or three lessons from chapter 9 that you want to be sure to teach your kids?

4. As you think about the lessons from this chapter, where do you stand in your own use of credit and debt?



I/we need to make
some big changes.

Our rules work well.
No changes needed.

What, if any, specific changes do you feel prompted to make?

5. How much you've taught your kids about credit and debt?



I/we need to begin
teaching on this topic.

I/we have been
teaching on this topic.

What, if any, specific changes do you feel prompted to make?

During the group meeting . . .

Talk It Over

1. The last session was about spending. What, if any, changes did you make (or are you planning to make) in your own spending? What steps did you take in teaching your kids about spending? How did that go?
2. What are some of your biggest take-aways from this week's session on borrowing? What new ideas did you learn, or what new convictions did you develop, that pertain to your own use of credit and debt. How do you plan to teach your kids about this topic?
3. What are some of the unhelpful messages our culture communicates about borrowing?
4. What good or bad lessons about credit and debt did you learn from your parents and how have those lessons shaped your own choices?
5. Did you have any early experiences with credit or debt that have impacted you in especially significant ways?
6. What are some ways to think about debt biblically?
7. Some people feel strongly that no one should use credit cards. Others believe we can learn to use credit cards responsibly. What are your thoughts on this and why?
8. How difficult is it for you to resist the temptation to buy things for your kids or to loan them money instead of requiring them to save for what they want to buy? How have you overcome that temptation? What have you said to your kids at times like that? What has been effective and not so effective?
9. Have you begun talking with your kids about college—how much it may cost and how much they might be responsible for? (Sixth or seventh grade is not too early!) What details would you be willing to share with the group that could be helpful to all?
10. What hopes do you have for your kids regarding their future use of credit and debt?

Group Prayer

Share any prayer requests you have that pertain to this week's topic. Ask God to show you, as parents, what next steps He is encouraging you to take in your own use of credit and debt. Then pray for your kids, asking God to give you wisdom in how to best foster within your kids good, God-honoring perspectives and practices around borrowing.

After the group meeting . . .

Answer the "Personal Reflection Questions" individually first and then discuss your answers as a couple. Then read the "Personal Action Steps" together and make some joint decisions about your next steps.

Personal Reflection Questions

1. What are your main take-aways from this week's session and group discussion that pertain to your own use of credit and debt? Write down at least two or three.

2. What are your main take-aways from this week’s session and group discussion that pertain to helping your kids develop healthy perspectives and practices around this topic? Write down at least two or three.

Personal Action Steps

1. Make some commitments in faith this week regarding your own use of credit and debt. Do you have some work to do in getting to a better place with any debt you’re carrying? What, if any, changes do you feel prompted to make?
2. Could you use a prayer and encouragement partner regarding your own situation with debt and your commitments regarding any changes you want to make? If so, who would you choose? Make a plan regarding your debt (use the steps in chapter 9 as a guide), talk with the person you’ve identified as a prayer and encouragement partner this week, share your plan, and ask for their prayers and encouragement.
3. Based on the age of your kids, what lessons can you begin to convey to them this week regarding credit and debt? Decide on any steps you plan to take to require them to “live within their means.”
4. If your kids are at least in middle school, talk with them more specifically about debt and show them how long it can take to get out of debt. If they plan to go to college, talk with them about that—how much it may cost, some of the options for keeping costs manageable (in-state vs. out-of-state, public vs. private) and paying for college, and how beneficial it would be for them to be able to graduate from college debt-free.
5. Read Proverbs 22:7 (“The borrower is slave to the lender.”) and 1 Corinthians 7:23, NASB (“You were bought for a price; do not become slaves of people.”) with your kids. Talk with them about the principles taught in these proverbs. Depending on their age, encourage them to memorize these verses.

Personal Prayer

Pray with your child, thanking God for the incredible price He paid for your freedom, acknowledging the very real danger the use of credit and debt present in causing people to become “servants” to lenders, and asking for His help—both for you and your child—in avoiding that danger.

Session 10

Our Inner Money Manager and Building God-Honoring Financial Habits That Last

The Big Idea

Temperament may be the most underrated, under-appreciated factor that influences how we manage money. Our God-given temperaments (each of us has a primary and secondary temperament) come with certain inherent money management strengths and weaknesses. While our temperaments won't change, we can learn to manage them, and it's important to do so in order to maximize their strengths and avoid living at the effect of their weaknesses.



While we may be able to see hints of our kids' temperaments at an early age, it won't be until their tween or early teen years that we will be able to more clearly identify their temperaments. Then we can begin helping them understand how to maximize their inherent money-management strengths and minimize their weaknesses.

In order for all of the money management lessons we've been discussing to stick, it's important to incorporate the three elements of habit formation: heart (identity, worldview, attitudes), head (knowledge), and hands (behavior). Help your kids understand who they are in Christ. They're stewards, managers, wise builders—not consumers. Teach them what God's Word says about each of the financial topics we've covered and how to apply His Word in making wise financial decisions. Be sure to give them lots of hands-on experience with all of this while they're still living under your roof.

Before group meeting . . .

- Read chapters 10 and 11 from *Trusted*.
- Memorize the key verses.
- Write your answers to the “Think It Through” questions.
- Review the “Talk It Over” questions to start thinking about what you might share during your group meeting.

Key Verses

“I praise you, for I am fearfully and wonderfully made. Wonderful are your works; my soul knows it very well” (Psalm 139:14).

“Do not be conformed to this world, but be transformed by the renewal of your mind, that by testing you may discern what is the will of God, what is good and acceptable and perfect” Romans 12:2).

Think It Through

1. Overall, what are two or three ideas from chapters 10 and 11 that are most relevant and actionable for you personally in these areas of temperament and building good money management habits that will stick?
2. What are two or three lessons from these chapters do you want to be sure to teach your kids?
3. What is your primary temperament type and how do you see it impacting the way you think about and use money? What do you think is your child's primary temperament?

During the group meeting . . .

Talk It Over

1. The last session was about borrowing. What, if any, changes did you make (or are you planning to make) regarding your own use of credit or debt? What steps did you take in teaching your kids about borrowing? How did that go?
2. What are some of your biggest take-aways from this week's session on temperaments and teaching wise money management habits in a way that will last? What new ideas did you learn that pertain to your own life or in how you plan to teach your kids about these topics?
3. What is your primary temperament and how do you see that impacting your financial beliefs or behavior? What is your spouse's primary temperament and how do you see your temperaments impacting how you manage money as a couple?
4. What do you think are your kids' primary temperaments? If they are very young, can you see some hints as to what their primary temperament might be? If they are about 12 or older, are you more clear about their primary temperament? Has your child taken the temperament test to determine their primary temperament? Have you filled out a test on their behalf to see what *you* think their primary temperament is? Did you both come to the same conclusion?
5. If you have figured out your child's primary temperament, in what ways does it align with some the financial beliefs or behaviors you have seen in them? How do you see their temperament impacting the way they think about and use money?

6. How might parents incorporate the three elements of habit formation (heart, head, and hands) while helping kids learn about money? Is there one element you may have overemphasized? If so, which one and why? Is there one you have underemphasized? If so, which one and why? Why is it essential to incorporate all three?
7. As a result of this study, how have you grown as a Christian money manager? What have been some of your most significant take-aways? What are some of the most important changes you have made? Where do you still need to grow?
8. As a result of this study, how has your child grown in the way they think about and use money? How well are they bringing their faith into their use of money? Where do they still need to grow?

Group Prayer

Share any prayer requests you have that pertain to this week's topics. Ask God to show you, as parents, how to more fully understand how He has wired you up and how you can more fully maximize your natural money management abilities while navigating around your weaknesses. Then pray for your kids, asking God to give you wisdom in helping them better understand their God-given temperament and how that can be used to manage money well. Then ask God to help you incorporate all three elements of habit formation to build lasting God-honoring money management perspectives and practices in yourselves and your kids.

After the group meeting . . .

Answer the "Personal Reflection Questions" individually first and then discuss your answers as a couple. Then read the "Personal Action Steps" together and make some joint decisions about your next steps.

Personal Reflection Questions

1. What are your main take-aways from this week's session and group discussion that pertain to your own temperament and how it influences your relationship with money? Write down at least two or three.

2. What are your main take-aways from this week's session and group discussion that pertain to helping your kids discover their primary temperament and make the most of it in terms of how they manage money? Write down at least two or three.

Personal Action Steps

1. If you and your spouse haven't done so already, take the temperament test to determine your primary and secondary temperaments. Discuss how you see your temperaments impacting your views on managing money? Then discuss ways you could use those insights to better manage money as a couple.
2. If your child is old enough, have him or her complete the temperament test and complete one on their behalf. Talk about your conclusions, try to discern their primary temperament, and discuss some of the money management strengths and weaknesses that tend to come with that temperament. Talk about ways they could maximize their inherent strengths and minimize their inherent weaknesses.
3. Take a financial topic or two this week, such as giving or saving, and consciously incorporate all three dimensions of habit formation in teaching your kids about those topics. Talk with them about taking a biblical approach to the topic (How would a steward approach it?), teach them what the Bible says on that topic and some of the practical ways to apply that teaching, and give them an opportunity to put all of that into practice.
4. In session one, you asked your kids, "If someone gave you \$100 (or, if your kids are teenagers, \$1,000), what would you do with it and why?" Ask them again. Then compare their answer to what they said back in session 1. Has anything changed? Note and affirm any ways your kids have grown in their application of biblical principles in answering that question.
5. Read Psalm 139:14 with your child: "I praise you, for I am fearfully and wonderfully made. Wonderful are your works; my soul knows it very well." Discuss the facts that God has uniquely designed your child, their design is a gift from God, and it has implications for how they use money. Also read Romans 12:2: "Do not be conformed to this world, but be transformed by the renewal of your mind, that by testing you may discern what is the will of God, what is good and acceptable and perfect." Talk with your child about the idea that, as Christians, we are designed to be guided by God's Word, not by the world. Encourage your child to memorize those verses.

Personal Prayer

Pray with your child, thanking God for the unique and wonderful way He has designed them. Ask God to give your child discernment in how to use their unique design to manage money well. Thank Him for all that He has been teaching you and your child, and ask for His continued guidance in this area.

Trusted: The Study

Leader's Guide

Thank you for agreeing to lead this study! You don't need to be a financial expert in order to serve your group well. Your responsibilities are to organize your group meetings, create a welcoming environment, facilitate your group's discussions, be in touch with your group in between sessions, and pray for your group members. Here are a few guidelines to help your Trusted study be successful.

Note that each session—meaning, the time you meet together as a group—is intended to last ninety minutes or longer, although sixty minutes can also work. Longer sessions allow for some social time before you jump into the discussion.

To make the content work in shorter sessions, you'll need to shorten the social time and choose fewer discussion questions from the “Talk It Over” section in each session. Look these questions over before your group gathers to identify the best options for your group.

Your priority should be to have quality discussions. By having open, honest conversations about these ideas—how you're applying them in your own lives and how you're teaching them to your kids—you'll learn from and encourage each other.

Be sure everyone has access to a copy of *Trusted* and has downloaded a copy of the free discussion guide. Before the first session, encourage group participants to read the introduction and chapter 1 from the book and complete the “Before Your Group Meeting” section of the discussion guide.

When you gather for the first session, spend a little time getting to know each other. Have each participant introduce themselves, mention how many kids they have and how old their kids are, and then say what drew them to this study.

Before asking the first question in the “Talk It Over” section, ask someone to read “The Big Picture.” Then see if someone can recite the memory verse, and then go to the first question in the “Talk It Over” section.

For all the rest of the sessions, ask the first question in the “Talk It Over” section, then ask someone to read “The Big Picture,” then see who can recite the memory verse, and then go to question 2 in the “Talk It Over” section. (The reason this order is different for sessions 2-10 is that, for those sessions, question 1 pertains to what action steps people took from the previous sessions.)

Within 24 hours after each meeting, send an email, thanking people for taking part in the study and encouraging them to complete the “After Your Group Meeting” section of the discussion guide. (Be sure to do this work yourself!)

A couple of days before the next session, send another email, reminding group members about the time and location of the next meeting, and encouraging them to be sure to complete the “Before Your Group Meeting” for the upcoming session.

The importance of prayer can't be overstated. Pray for your group before your first meeting, that each person will come ready to learn and share. Pray with your group at the end of each group meeting. And pray in between sessions, for each group member and for everyone's children, that God will use each session to equip, encourage, and embolden all of you to grow as stewards of all that He has generously entrusted to your care.

Facilitating Session 1: Endless Potential

As you welcome people to the start of this study, acknowledge that money can be a tough topic to talk about with other people. Assure the participants that they will not be required to reveal personal details of their financial situation, and remind them that what is said in the group is designed to stay within the group. There is an expectation of confidentiality. The group is intended to be a safe place where people feel heard. While people are certainly free to ask for input, it's best to resist the temptation to “fix” people's problems. Far better to truly listen to each other and seek God's help through prayer.

Acknowledge that everyone's situation is unique. While the biblical principles you'll be exploring are applicable to all, how they get applied and how they are taught to your kids may vary, depending on people's circumstances and the age of each other's children.

Some key goals for this session are for you to get to know each other, to establish a warm and welcoming atmosphere in your group, and also to help people get comfortable talking about money. This session's discussion questions are all pretty non-threatening.

After having everyone introduce themselves, ask someone to read “The Big Picture,” see if someone can recite the memory verse (establish Scripture memory as an important value for your group), and then go to the first question in the “Talk It Over” section.

As you wrap up your time together, strongly encourage people to be all-in with this group—to do the work before each session, to implement the ideas in between sessions, and to be “in it together,” encouraging and praying for each other. Be sure to pray to end your time together.

Remember, there's a lot at stake here, and there's so much potential here!

Facilitating Session 2: Growing Up as a Target Market

This session compares our identity as Christ followers, as stewards of God's resources or wise builders, with the identity of a consumer. This may seem vague or intangible, but it's really important because so much of what we do flows out of who we are—our identity and worldview.

This session also talks about something that can be a touchy subject for some parents: screen time. Remind people that managing screen time is pretty much *every* parent's challenge. As you share ideas and discuss content from chapter 2, be mindful about keeping the atmosphere judgement-free!

Remember to begin your discussion by asking the first question in the "Talk It Over" section, which follows up on what has happened since the first session. Then, to introduce *this* session's content, have someone read "The Big Picture," see if someone can recite this session's memory verse, and then go to question 2 in the "Talk It Over" section.

In each session, have someone read one or more of the Bible verses used in the related chapter of the book. In this session, for example, in discussing question 3, have someone read Matthew 7:23-24. The idea of seeing ourselves as wise builders comes from those verses. We are to build our lives (financially and otherwise) on the rock of God's Word, not the shifting sand of our consumer culture.

As with the last session (and every session!), communication between sessions is important. Send an email to all group members shortly after session 2, thanking them for the discussion and encouraging them to complete the "After Your Group Meeting" section. Send another email a day or two before session 3, telling them you're looking forward to gathering again and reminding them to be sure to complete the "Before Your Group Meeting" content for session 3.

Facilitating Session 3: Learning to Earn

As with the last session (and for every session going forward), begin your discussion by asking the first question in the “Talk It Over” section, which follows up on what has happened since the last session. Then, to introduce *this* session’s content, have someone read “The Big Picture,” see if someone can recite this session’s memory verse, and then go to question 2 in the “Talk It Over” section.

With each group discussion, be sure to spend time discussing that week’s content in two ways: how it pertains to you as adults and then to how you can bring teaching about each topic to your kids. Both are equally important—the application to you as adult Christ followers and parents and the application to your kids.

For this week’s topic, for example, which is about work, there’s a question about how you each see (or could see) biblical purposes in your work. Remember, too, that “work” certainly includes being home full-time with kids.

The topic of allowances can get surprisingly contentious, so be forewarned! Again, do your best to create an atmosphere where it’s safe to be heard and understood. You’re there to learn from and encourage each other. There isn’t one single right way to bring money into a chore system. What’s important is for each parent and their spouse to decide on an approach that works for their family and then implement it consistently.

As you discuss question 9, have someone read Hebrews 12:11. Ask your group, How difficult is it to warmly enforce high standards with your kids? To give consequences if one of your kids doesn’t do a job well or with a good attitude? What have they found helpful?

Don’t forget your follow-up emails this week—ideally, one soon after this session and one a day or so before the next session.

Facilitating Session 4: Planning to Succeed

Remember, begin your discussion by asking the first question in the “Talk It Over” section, which follows up on what has happened since the last session. Then, to introduce *this* session’s content, have someone read “The Big Picture,” see if someone can recite this session’s memory verse, and then go to question 2 in the “Talk It Over” section.

This session is about everyone’s favorite topic—the dreaded “B” word, or budget. A lot of people resist the idea of using a budget because it seems like it’ll be restrictive or a lot of work. If there’s a budgeting enthusiast in your group, let them explain why they find a budget to be so useful. For those who don’t use one, encourage everyone to give it a try. They may just discover that, as you read in the book, a budget is the single most powerful tool anyone can use for managing money well.

As an essential starting point for tangible money management, it would be wonderful if everyone’s kids learned the habit of allocating portions of every dollar they receive toward the priorities of giving, saving, and spending. Strongly encourage everyone to get their kids to establish these habits.

With every session, encourage people to talk about ways they are not only teaching their kids how to *do* certain things with money but also how they are bringing Scripture into their teaching. For this week’s topic, as an example, as important as it is to teach your kids how to divide up any money they receive for different purposes, it’s also important that they see planning as an essential activity of a steward, or manager, of God’s resources. That’s what this week’s key verse, Proverbs 21:5 (HCSB), is all about.

And, you know the email routine—send one shortly after this session and one shortly before the next.

Facilitating Session 5: Living Generously

Remember, discuss question 1 from the “Talk It Over” section, then have someone read “The Big Picture,” see who can recite this session’s memory verse, and then go on to question 2 from the “Talk It Over” section.

Since this session is about generosity, consider ways that your group could make the idea of living a lifestyle of generosity more real for your kids. That could mean one family hosting a dinner for all of the families in your group where each family brings part of the meal and your kids are involved in making that part of the meal. Or, maybe there’s a family in your community you know of that is hurting. Perhaps each of your families could choose a night to bring them a meal, and again, your kids could help prepare and deliver that meal. Or, if there is a family someone in your group knows that has a loved one in the hospital or a nursing home, maybe you could have a social gathering with your group that includes a time when you all write notes of encouragement to that person.

Don’t forget—send emails to your group after this session!

Facilitating Session 6: Saving Patiently

After discussing the first question from the “Talk It Over” section, having someone read “The Big Picture,” and asking who can recite this week’s memory verse, discuss question 2 from the “Talk It Over” section.

The fact that God’s Word would encourage such a practical step as maintaining a reserve of money is worth commenting on. It’s such a helpful and loving lesson to teach since living without a reserve can be stressful and even lead us into debt.

How to foster the character trait of delayed gratification can make for a lively discussion. The “Marshmallow Test” research is very compelling, showing the multi-faceted and lasting benefits that come to those who cultivate this trait. Feel free to brainstorm other activities you could do with your kids where they have to wait for the reward—everything from baking together to planting a vegetable garden. What are some other ideas? Talk about “waiting rituals” you could create in your family, such as, “No one eats until everyone is seated at the dinner table and we’ve given thanks.” That’s a routine, a rhythm of family life, that builds the habit of waiting.

Remember, stay in touch in between sessions.

Session 7: Multiplying Money

As with all of the sessions, be sure to give question 1 in the “Talk It Over” section its due. It’s important that everyone is taking action in between sessions. Plus, by devoting adequate time to this question, you’ll be able to learn from each other on how to best implement the ideas you’re discussing, both in your own lives and in bringing the ideas to your kids.

Of all the specific financial topics, investing is the one where people are most likely to separate their finances from their faith. Some have simply never considered the idea that the Bible could inform how they invest. Others may wrongly assume that the Bible frowns on investing.

Question 3 in the “Talk It Over” section should foster some good discussion about assumptions people may have about what the Bible says, or doesn’t say, about investing.

The principle you’ll discuss in question 6 is about taking a slow, “steady plodding” approach to building wealth. In many ways, our culture encourages “get rich quick” schemes, so it’s important to spend some time on this one. Consider having someone read 1 Timothy 6:10, which highlights the dangers of being “eager” for money. What are people’s take-aways?

Don’t forget to send a couple of emails between this session and the next one.

Session 8: Spending Smart

In discussing question 1 from the “Talk It Over” section, find out whether anyone opened a custodial investment account for their kids after the last session. Where did they decide to open the account and why? Remember, there are resources related to investing at www.mattaboutmoney.com/resources. Getting kids started with investing at a young age will be very beneficial to them.

As always, as you jump into this session’s content, have someone read “The Big Picture” and then ask someone to recite the memory verse. Then, you might ask for a couple of examples of financial decisions people made over the past 24 hours. What did they spend money on? How aware were they that they were using God’s resources when they made those decisions? That isn’t intended to make anyone feel guilty about what they spent money on. After all, in 1 Timothy 6:17, the Bible says that God “richly provides us with everything for our enjoyment.” It’s just to encourage the habit of regularly talking with God as you use money. That could be as simple as thanking Him for the treat of a nice cup of coffee.

As you email your group this week, encourage the habit of bringing God into your day-to-day uses of money, whether that means asking for wisdom about certain spending decisions or expressing gratitude for what you can afford to buy.

Session 9: Borrowing Cautiously

As you discuss question 1 from the “Talk It Over” section, conversation should flow easily. Encourage open sharing about how people are teaching their kids to make wise spending decisions, and see if anyone has given their kids responsibility for a new spending category, such as their clothing. This is one of the most powerful ways to teach kids how to make good spending choices.

As you move into *this* session, which is about borrowing, have someone read “The Big Picture,” see who can recite the memory verse, and then discuss question 2.

Much like allowances, the topic of credit cards can get contentious. Some people feel very strongly that no one should use a credit card. Remind people that it’s fine for some to choose *not* to use credit cards and it’s fine for some to choose *to* use them (as long as they follow the “rules of the road” spelled out in this session’s chapter).

In your emails this week, encourage everyone to finish strong, taking any action steps they have intended to take but have not yet taken. Encourage them to make full use of the accountability and encouragement of the group to put the ideas you’ve been discussing into action!

Session 10: Our Inner Money Manager and Building God-Honoring Financial Habits That Last

In your discussion of question 1 from the “Talk It Over” section, if no one answers immediately, let the topic of action steps from the last session hang in the air for a bit. If anyone ends up talking about steps they felt compelled to take regarding their own use of credit or debt, strongly acknowledge their willingness to say so. It’s very common for people to carry a stressful level of debt. What *isn’t* so common is talking about it and making some decisions to resist the pull of the culture in this area.

As you get into *this* session’s topic, keep in mind that there are really two topics within this final session: temperaments and cultivating good, God-honoring financial habits that last. Do your best to cover both. Be sure to discuss questions 9 and 10. In fact, it would be good if everyone answered those questions. Naming the specific ways people have grown (and how their kids have grown) through the study is a good way to reinforce that growth. Then, identifying areas where each person feels compelled to grow further (and where they see their kids needing to grow further) will help each of you know how you can continue to pray for and encourage each other.

It would be wonderful if you would all stay in touch in the days and months ahead, and get together occasionally. That would enable you to continue supporting each other as you all grow as stewards of God’s resources and as your children’s teachers in this important area.