

# COMPASS

*-finances God's way™*

## SMALL GROUP FACILITATOR TRAINING PACKET



*One Training for ALL Compass Small Group Studies*  
Navigating Your Finances God's Way and Money & Marriage God's Way.

Coming in 2013:  
**Charting Your Legacy and Business God's Way**

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October, 2012 edition

Version 1.8

# Welcome!

I am so thankful for your willingness to facilitate one of the Compass Small Group studies. The Lord has used these studies to help and encourage hundreds of thousands of people since 1985.

These studies will improve your life and your finances as you learn what God says about handling money. These studies are for everyone—young or old, whether you earn a lot or a little.

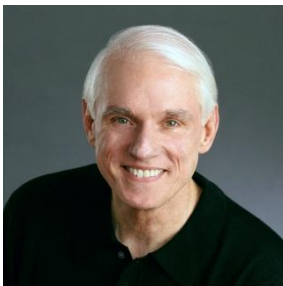
Amazingly the Bible contains more than 2,350 verses dealing with money and possessions, and 15 percent of everything Jesus Christ taught had to do with it. As you apply these truths from the Bible, you'll enjoy more financial health, freedom, peace, and even joy.

I've had the privilege of facilitating more than 60 of these groups and have witnessed first-hand the lives and finances of many participants being completely transformed.

The most important thing to remember as a facilitator: **People don't care how much you know, until they know how much you care!** So, love and encourage those in your group.

Through years of practice and experience, we've discovered the most effective ways to facilitate the studies. And that's what we will be sharing with you during this Compass Small Group Facilitator Training.

Again, we are **very** grateful for your willingness to facilitate a Compass small group. I pray that the Lord will bless you in **every** possible way as you serve faithfully the others in your group.



Warmly in Christ,

Howard Dayton  
Founder- *Compass-finances God's way*

- Purchase the [Facilitator Guide](#) for the study you plan to lead.  
Request the format you would like to receive the **Your Money Counts** book. (Hardcopy only, but *COMING SOON* versions in audio format & digital books: Kindle/Nook)
- Read or listen to the **Your Money Counts** provided with your Facilitator Guide purchase.
- Print this training packet in its entirety.
- Read pages 2-14 in this **Facilitator Training Packet**. Note any questions you would like addressed throughout the training. A Q&A will be near the end of the training for questions that were not addressed during the training.
- Complete pre-work on pages 15-28, including the memory verses and practical applications. Please write your answers in complete thoughts as you will be asked to share what you have written.
- Review the [Compass Map](#)
- If attending the Web-based training please plan to arrive at least 15 minutes in advance to ensure your computer will be able to run the GoTo Training software. Web trainings will start promptly. If you arrive late, you will be asked to join a future training. [Register here](#) for a web training or go to the [Small Groups](#) section of our website.

## About Us

Compass—finances God’s way™ is an interdenominational ministry that has developed life transforming Small Group studies to train people of all ages to apply the financial principles from the Bible. Although Compass has many other resources and a radio outreach, our primary emphasis is on small group studies because of the life-changing transformation that can take place in a small group environment.

## Financial Information

Compass—finances God’s way™ is a nonprofit, tax-exempt organization governed by a board of directors, none of whom receive a salary from serving on the Compass board. The ministry is funded primarily through donations, the bulk of which come from participants in our studies, radio listeners, or churches that are implementing Compass resources.

[Click here](#) to learn more about Compass.

## Vision

To see everyone, everywhere faithfully living by God’s financial principles in every area of their lives.

## Mission

Equipping people worldwide to faithfully apply God’s financial principles so they may know Christ more intimately, be free to serve Him and help fund the Great Commission.

## Core Values

Compass has 5 foundational core values:

1. Christ-Centered
2. Holy Spirit-led
3. Bible-Based
4. Prayer-Driven
5. Discipleship-Focused



A more detailed description can be viewed under the 'About' section of our website:  
[www.compass1.org/about/](http://www.compass1.org/about/)

## Small Group Overview

1. **Homework Questions.** The homework questions will take only about 15 minutes each day to complete. Space is provided in the Workbook to answer the questions. If a married couple takes the study, each will use a separate Workbook.
2. **Scripture Memory.** Memorize an assigned verse from the Bible each week and individually recite the verse at the beginning of class. This will help you remember the most important principles.
3. **Let's Get Practical!** Complete a practical financial exercise, such as beginning a spending plan or designing a debt repayment plan.
4. **Prayer.** Everyone prays for the other group members each day. Answers to prayers are one of the most encouraging parts of the small group experience.

If an individual is unable to complete the requirements for a particular week, we recommend that he or she refrain from participating in the class discussion (they can still read scripture) This insures the discussion is based on our response to God's Word and not the opinions of people. The accountability also helps us to be faithful and the more faithful we are, the more benefits we receive from the study.

Attendance: Encourage participants to attend every meeting, if possible. No one should miss more than one meeting to faithfully complete a study. Please ask the participants to notify you in advance if they anticipate missing a meeting or arriving late.

## *Objectives of the Studies*

- 1) Encourage people to experience a more intimate fellowship with Christ.**  
Luke 16:11 expresses the correlation between how we handle our resources and the quality of our fellowship with the Lord: “Therefore if you have not been faithful in the use of worldly wealth, who will entrust the true riches to you?”
- 2) Challenge each person to invite Jesus Christ to be his or her Lord.**  
We believe money is the primary competitor with Christ for the lordship of our lives. Jesus said, “No one can serve two masters, you will love one and hate the other... You cannot serve God and money” (Matthew 6:24)
- 3) Build close relationships among the small group participants.**
- 4) Disciple participants in daily applying God’s financial principles.**
- 5) Encourage and strengthen participants in their life long journey with the Lord.**

## *Primary Responsibilities of the Facilitator*

- 1) Unconditionally love and encourage small group participants.**  
People are more receptive to spiritual truth when they have been loved. People want to know how much you care before they care how much you know.
- 2) Hold the members accountable.**
- 3) Be a model of faithfulness.**  
In Luke 6:40 we read, “Everyone, after he has been fully trained, will be like his teacher.” Facilitators must be faithful to always arrive early, pray consistently for your small group participants, know the memory verses fluently and have all assignments completed.
- 4) Follow the Compass procedure of conducting the study.**  
We’ve learned in thousands of small groups the most effective way to conduct this study, and your group will benefit doing it the proven way.
- 5) Continue to love & follow up with participants beyond the assigned weeks of the study.**



# Information Facilitators Need to Know

## Purpose

The purpose of the small group studies are to equip people to learn and apply God's financial principles so they may know Christ more intimately and be free to serve Him.

## Group Size

It's best to limit the size to 12 including the facilitators, because the group dynamic is damaged if the group is too large. It's preferable for each group to have two facilitators from different households in case one is unable to attend a meeting.



## Meeting Time

The studies are formatted to meet for two hours once a week (this recommended time may be shortened if necessary). The time and day the group meets should be one that is most convenient for the facilitators and the small group participants.

## Scheduling the Study

Groups can be scheduled and conducted in a home, a coffee shop, a work place or in churches. For churches conducting multiple groups, the following time-line is a proven and helpful guide. It is possible to successfully accelerate the timeline, if necessary. Begin by selecting the date you feel God would have the study begin and then plan backwards.

### *6-10 weeks before groups start*

- **Train**

Invite potential facilitators to attend a live onsite or web-based facilitator training. The number of facilitators needed will depend on how many groups you will offer.

### *4-6 weeks before groups start*

- **Promotion**

Initial groups are sometimes filled by personal invitation, however if the study is open to the entire church it is wise to begin promotion 4-6 weeks in advance. As groups are being assembled, the facilitators should pray that the Lord will bring just the right people into the groups.

### *2-3 weeks before groups start*

- **Order**

Materials should be ordered at least 2-3 weeks before the participant orientation. If the study is sponsored by a church, the church can purchase the materials in advance and then be reimbursed by the participants at the orientation. Some churches elect to collect payment at sign-ups or at some point in advance to ordering.

- **Orientation** (More details on page 8)

The orientation should be held around two weeks prior to the Small Group start date to give participants ample time to read the book, **Your Money Counts**. During the orientation the facilitators will distribute materials (and collect payment if they have not done so in advance) and assign Week 1 homework.

## Information Facilitators Need to Know (continued)

### Celebrating

We strongly encourage facilitators to recognize and celebrate participants that have completed a Compass small group study. Printable certificates can be downloaded for free at [www.compass1.org](http://www.compass1.org) under the Small Groups section. In a church setting, recognizing small group graduates during a church service with a certificate can be very impactful, especially when testimonies are shared. This honors the students while bringing glory to God. Check with your church leadership if this could be done.

### Financial Policies:

- As a Compass Small Group facilitator, you should never use your affiliation with Compass—finances God's way™ to promote or influence the sale of any investments or financial services or professional services.
- Compass—finances God's way™ does not endorse, recommend, or sell any financial investments. No one may use their affiliation with Compass to promote or influence the sale of any financial products or services.
- The Compass small group studies do not give specific investment advice.
- These studies are affordably priced because we do not want cost to be an obstacle to people who desire to participate. If you find the study valuable and want to see more people reached with these studies, you may make a tax-deductible gift to Compass—finances God's way™.

### Website:

Compass has designed a Web site as a resource to provide participants and facilitators with up-to-date and detailed financial information. It contains helpful topics on what the Bible says about money, money Q&A, **Hey Howard** and **MoneyWise** radio programs, calculators, links to other helpful websites and many other valuable tools. You may also find electronic versions of the practical applications for your particular study. Please visit the Small Groups page of the website: [www.compass1.org](http://www.compass1.org).



### Follow Up Assistance:

Taking part in a Compass small group study is life transforming, but what happens after the studies is equally important. It is our desire to provide relevant and useful resources that will assist small group participants as they live out the principles they have learned.

Please help us keep in touch with the participants by encouraging each participant to sign up for the e-newsletter on the Compass website: [www.compass1.org](http://www.compass1.org). This quarterly communication provides helpful information, teaching and encouragement from Howard, discounts on resources and much more.

# Orientation



One of the most important steps in having successful groups is holding an orientation. Orientation will get your groups off to a great start by helping everyone understand what is expected of them. The orientation should be two weeks before the study begins to give participants ample time to read or listen to the book, **Your Money Counts**. Orientation may be done with just the members of one group or it may be a church-wide or even citywide orientation.

## ***At Orientation:***

### **1. Begin to love and build relationships with the participants.**

### **2. Review the following information with the group:**

Weekly assignments are designed to take only about two hours each week outside of class. If someone comes to class unprepared, ask them not to participate in the discussion. The requirements are:

*Daily homework*

*Scripture to memorize each week*

*Attend each meeting (if possible)*

*Daily prayer for each participant*

*Weekly Let's Get Practical exercise*

### **3. Describe the other “ground rules”**

- The class opens and closes in prayer.
- Scriptures are memorized in the version used in the Compass materials and not in another version of the Bible to prevent confusion when reciting the verses in class
- The classes start and stop on time. (Faithfulness in time as well as finances)
- Group discussions are confidential. (Very important for group members to trust each other enough to feel safe and be transparent with each other)
- Small group participants are given the opportunity to experience being a future facilitator by facilitating one of the meetings.
- No one will be embarrassed by being required to expose his or her financial situation.

### **4. Dispense the materials and collect payment.**

Each person enrolling in the study receives a workbook. Collect payment for the materials if you have not already done so.

### **5. Assign the Week 1 homework.**

This homework should be completed prior to attending Week 1. The assignment is to read or listen to **Your Money Counts**, memorize the assigned verse and answer the homework questions. Ask participants to write out their answers in complete thoughts as they will share what they have written. Also ask participants to bring their calendars to the first class to schedule the social(s).

### **6. Encourage all small group participants to register for the Compass e-newsletter.**

Participants can register for the Compass e-newsletter at [www.compass1.org](http://www.compass1.org). This quarterly communication provides helpful information, teaching and encouragement from Howard, discounts on resources and much more.



## Prayer Log

To help participants develop a more consistent prayer life, we use the Prayer Log at the back of each workbook. During the first meeting, ask each person or couple to provide the contact information at the top of the Prayer Log.

- One Prayer Log should be filled out for each person or couple.
- End each class sharing answers to prayer requests and taking prayer requests. The requests need not be limited to financial concerns. Encourage participants to share prayer requests related to their needs so the group can pray for each other specifically.
- We strongly recommend that facilitators have the participants complete their Prayer Logs before coming to class and share what is written. Typically only 10 minutes is allotted to take prayer requests and answers to prayer.
- Each participant should pray daily for every member in the group during the study. Examine the sample prayer log below.

Name: <u>Jim Dilworth</u>	Spouse: <u>Jennifer</u>
Cell Phone: <u>555-312-6567</u>	Spouse Cell Phone: <u>555-987-6543</u>
E-Mail Address: <u>jim@macl.com</u>	Spouse E-mail Address: <u>jend@wayout1.net</u>
Home Address: <u>272 Victor Ave.</u> <u>Portland, ME 09445</u>	Children (ages): <u>Matt (11)</u> <u>Danielle (5)</u>
Home Phone: <u>555-1776</u>	

	Prayer Requests	Answers to Prayers
Week 1	Matt recovers from illness Jim's relationship with boss improves	Matt feeling better
Week 2	Jim's relationship with boss improves friend comes to know Christ	

# Loving the Participants

## Love the participants INSIDE of class

The facilitator’s attitude should be loving, humble, and caring—not a critical or a “know-it-all” attitude. We are students among students, in that we all are growing in understanding the life-changing Word of God.

After a class member answers a question, encourage, affirm, and thank them. If an answer is incorrect, be careful not to discourage them by responding harshly or negatively. Maintain good eye contact, and be attentive. We communicate a great deal through our body language.

## Love the participants OUTSIDE of class

**Socials:** The facilitators should organize a social event for the small group. This may be a dessert, a meal or any other relaxed setting that will encourage the development of relationships. It is also a good idea to visit the small group participants where they work or live.



**Care log:** The purpose of the Care Log is to ensure that the facilitators contact the members of their class each week to encourage and love them. The weekly contacts may be by telephone, mail, e-mail, text message or in person. The facilitators should alternate each week in making the contacts. The participants should not be aware of the Care Log.

### CARE LOG

Facilitators: Ward and Mary Correll and Tim and Beth Diaz

Beginning Date of Study: MARCH 9, 2011

PARTICIPANTS								
WEEK	INITIAL OF FACILITATOR RESPONSIBLE FOR CONTACT	Talyn faith	Tim & Beth Diaz	Mary Thomas	Jason Roland	David Correll	Melissa & Taylor Hernandez	Debra & Yolanda White
1		WC LETTER	WC PHONE	WC TEXT	WC LETTER		WC PHONE	WC LUNCH
2		TD FACEBOOK	TD COFFEE	TD PHONE	TD TEXT	TD NOTE	TD PHONE	TD TEXT

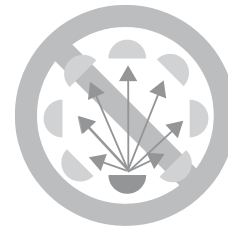
## How to Conduct Compass Studies

1. **Open with prayer.** We recommend that you pray on your knees (or in some way) as a tangible way of recognizing the Lordship of Christ.
2. **Individually recite the weekly scripture memory verse.**
3. **Conduct the group discussion.** The discussion should proceed as follows:
  - Different participants read the Scriptures for a particular day's homework.
  - Proceed in a circle, asking everyone to answer all the questions for that day's homework. If the answer to a question seems obvious, it is not necessary for more than one person to answer the question, but still offer the opportunity to respond.
4. **Complete the items listed in the Remaining Agenda in consecutive order:**

See Methods below:

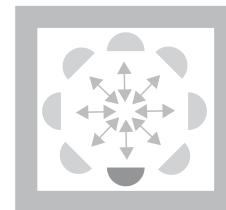
### **Wrong Method**

In this diagram the sole focus is on the facilitator, who does all the talking. The other participants are passive. This is **NOT** how Compass is designed.



### **Correct Method**

This diagram reflects a group interacting with one another, and a facilitator who guides the discussion, giving everyone the freedom to express their insights and questions.



# Select & Train Future Facilitators

## *Set the Stage*

In the class orientation, tell your group that you are going to train them to be facilitators. Whether they become facilitators depends on their faithfulness during the study and the Holy Spirit's leading of them to share the blessing of learning God's financial principles with others.

## *Give Participants the Opportunity to Facilitate*

The most experienced facilitator should facilitate weeks one and two. The co-facilitator should also facilitate a week and then the small group participants will be invited to facilitate the remaining weeks.

As a facilitator, you will want each participant that will facilitate a week to have access to the Facilitators Guide for that particular week. For this free guide go to [www.compass1.org](http://www.compass1.org) and click on "Resources" under the specific Small Group study you are using. Here's a couple options for getting the guide to participants the week prior to facilitating: (1) You can email a link to that page (2) Download and e-mail a copy of the file (3) Download & print a copy, then give it to them.

## *Selection of Facilitators*

You should only consider small group participants who have been faithful during the study as potential facilitators in the future. Any potential facilitator should be approved by the church leadership if the study is conducted within a church.

## *Invitation of Facilitators*

After a person has been selected and approved as a facilitator, invite that person to lead the study. If he or she decides to become a facilitator, that person needs to be trained.

## *Training of Facilitators*

To be qualified to facilitate a study, a future facilitator will need to:

- Secure a Facilitator's Guide for their particular study. This can be done two ways:
  1. Use their existing student's guide and download the Weekly Agendas, Compass Comments, Prayer Log and Care Log at [www.compass1.org](http://www.compass1.org).
  2. Purchase a new Facilitator's Guide from the Compass website.
- Contact your local Compass office or visit the Compass website to find an onsite or web-based Small Group Facilitator Training.



## FEATURES

### Compass—finances God's way map™

We have developed the map to help you on your journey to *financial faithfulness*. The map enables you to identify where you are, where you want to be and your next step to take for financial progress. [Click here](#) to access the map & directions on how to use it.

### Recommended Resources

At the end of most lessons, we recommend outstanding books, Web sites, financial tools and calculators, and organizations that will help you on your journey.

[www.compass1.org](http://www.compass1.org)

The Compass web site is a dynamic site created to accompany this study. It contains online tools, videos, and answers to frequently asked questions.

Allow me to add this one personal note: As I wrote this study, I prayed for you. I truly did. No, I may never have the privilege of meeting you personally, but I prayed that each and every person who embarks on this journey would experience the tremendous sense of hope, peace, and encouragement that comes from discovering God's way of handling money. I am excited even as I write these words, because I know that great things are in store for you.

## Let's Get Started

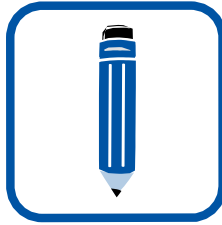
### *What I need to do to begin my first small group:*

- Pray for the Lord's direction for group(s) in your church
- Schedule a time with your pastor for their approval and recommendations of a good time to start the studies.
- Who will facilitate: \_\_\_\_\_ co facilitate: \_\_\_\_\_
- Set a date for: promotion to start: \_\_\_\_\_ orientation: \_\_\_\_\_  
Groups to start: \_\_\_\_\_
- I need to: \_\_\_\_\_
- \_\_\_\_\_
- \_\_\_\_\_

### *What I need to do to get Stewardship Ministry started in my church:*

- Meet with my pastor, church leadership and a Compass director to get the ministry started.
- Decide on who will serve as the point person in the church: \_\_\_\_\_
- Find those who may serve on an initial stewardship team:
  
- I need to: \_\_\_\_\_
- \_\_\_\_\_
- \_\_\_\_\_

[Return to homework assignments](#)



# INTRODUCTION

## Facilitators Guide for Week 1

### Overview

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

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

### Agenda

1. \_\_\_\_\_ (5 minutes) Open in prayer.
2. \_\_\_\_\_ (5 minutes) Each person individually recites from memory:

*“If therefore you have not been faithful in the use of worldly wealth, who will entrust the true riches to you?” (Luke 16:11).*

3. \_\_\_\_\_ (70 minutes) Ask each person to introduce themselves, beginning with a facilitator. Ask them to share how they were introduced to Jesus Christ, what they do for a living, and something about their family. To determine how much time each person is allotted, divide the number of people into 70 minutes. If a participant is too brief, gently ask additional questions to provide an opportunity to express himself or herself more fully.
4. \_\_\_\_\_ (15 minutes) Begin the homework discussion.



## Homework Questions

1. What was the most helpful information you learned from reading *Your Money Counts*?

2. What are two practical principles from the book you can apply now?

Read [Isaiah 55:8-9](#).

3. Based on this passage, do you think God's way of handling money will differ from how most people handle it? What do you think would be the greatest differences?

Note: Compass' comments, bracketed in parenthesis, will follow each question. Following the comments there will be a space for the facilitator's answers.

**[God's economy operates on totally different principles. The biggest difference is most people don't believe the Lord plays a role in finances, but the Bible reveals He has the dominant role.]**

4. What benefits do you hope to receive from participating in this study?



5. What are your personal goals concerning your:

Income —

Giving —

Saving —

Getting out of Debt —

## (Questions 6 & 7 are Not Required For Training)

Read the *Introduction Notes*, or you may download a free MP3 version of the Notes from the [Online Study Website](#).

6. What information especially interested you and why did it interest you?

[Emphasize that how we handle money affects our fellowship with Christ.]

7. When you learned the three reasons the Bible says so much about money, how did this challenge your thinking?

Remaining Agenda **(Remaining Agenda” is Not Required For Training)**

1. \_\_\_\_\_ (5 minutes) Remind Students to [Play the Week 1](#) segment of the *Navigating Your Finances* video.
2. \_\_\_\_\_ (5 minutes) Review what the participants are to do for the next class.

Complete the Week 2 Bible study homework.

Complete the Let’s Get Practical assignment - List Your Assets.

Complete the Let’s Get Practical assignment - Deed.

Begin the Let’s Get Practical assignment - Record Your Income & Spending.

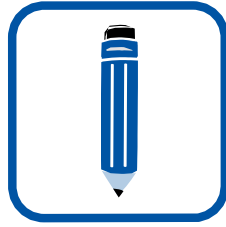
Remind everyone to begin memorizing 1 Chronicles 29:11-12 now because of its length, and remind them to do the homework daily.

Review the calendar to determine if any regularly scheduled classes fall on a holiday. If there are conflicts, please reschedule.

Schedule the social(s).

Complete the Prayer Log headers. There should be one Prayer Log for each person or couple.

3. \_\_\_\_\_ (10 minutes) Take prayer requests and note them in the Prayer Log.
4. \_\_\_\_\_ (5 minutes) End in prayer.



# DEBT

## Facilitators Guide for Week 3

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

Let's Get Practical! (**“Let's Get Practical” is Not Required For Training**)

Begin working with the [Compass—Finances God's Way Map™](#).

Complete the [List Your Debts & Snowball 'Em!](#)

Continue Recording your Income and Spending from Week 2 Let's Get Practical if you are using a Compass budget. [Click here](#) if you're using the online Money Lounge™ budget.

### Agenda

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



## Day One (Debt)

(Questions 1 & 2 Are Not Required For Training)

Complete the Compass Map and List Your Debts & Snowball 'Em!

1. Do you have any questions about the map or List Your Debts & Snowball 'Em?
  
  
  
  
  
  
  
  
  
  
2. What did you learn from completing them, and how will you use this knowledge?

Read [Deuteronomy 15:4-6](#); [Deuteronomy 28:1-2, 12](#) and [Deuteronomy 28:15, 43-45](#).

3. According to these passages how was debt viewed in the Old Testament, and what was the reason a person got into debt (became a borrower) or got out of it (became a lender)?

**[Debt was considered a curse. Being free from debt (being a lender) was a blessing. Disobedience led to debt and obedience led to getting out of debt.]**

4. What is your view of debt and how do you feel about your debt situation?

## Day Two (Debt)

Read [Romans 13:8](#) and [Proverbs 22:7](#).

1. Is debt encouraged in the Bible? Why?

*Romans 13:8*— [**We are encouraged to stay out of debt.**]

*Proverbs 22:7*— [**The debtor is servant to the lender.**]

2. How do these verses apply to you personally and to your business, if you have one?

3. If you are in debt, are you committed to get out of it? If you have a plan to eliminate it, please describe the plan.

## Day Three (Debt Repayment)

Read [Psalm 37:21](#) and [Proverbs 3:27-28](#).

1. What do these verses say about debt repayment, and why do you think God gave us these principles?

*Psalm 37:21*— [A person who borrows but does not repay debts is called “wicked.”]

*Proverbs 3:27-28*— [Pay debts promptly if you have the resources. Many delay repayment as long as possible, but this is not biblical.]

2. Is this how you repay your debt? If not, what steps will you take to begin?

\* *Facilitator*, you should have approximately one hour of class time remaining.

## Day Four (Getting out of debt)

Read [2 Kings 4:1-7](#).

1. What principles on getting out of debt can you identify from this passage?

**[Seek the counsel of godly people, as well as the Lord's help and direction. His supernatural intervention is required whether He answers quickly, as in the case of the widow, or more slowly over time. We should use whatever resources are available—however small—in an effort to get out of debt. Involve the entire family in your effort to get out of debt.]**

2. How can you apply them to your current situation?

## Day Five (Cosigning)

Read [Proverbs 22:26-27](#) and [Proverbs 17:18](#).

1. What does the Bible say about cosigning (striking hands, surety) and how does this apply to you?

*Proverbs 22:26-27*— **[Do not cosign. It may cause you to lose assets you need.]**

*Proverbs 17:18*— **[It is poor judgment to cosign.]**

Read [Proverbs 6:1-5](#).

2. If someone has cosigned, what should he or she attempt to do?

**[If we have cosigned, we are to humbly and diligently seek the release of our obligation.]**



## Day Six (The Notes)

### (Day 6 Is Not Required For Training)

Read or listen to the Debt Notes.

1. What did you learn about debt that proved to be especially helpful?
  
2. How will you implement what you learned?
  
3. I will take the following *action* as a result of this week's study:

### Remaining Agenda (Not Required For Training)

1. \_\_\_\_\_ (5 minutes) Remind students to Play the Week 3 segment of the *Navigating Your Finances* DVD after class.
2. \_\_\_\_\_ (10 minutes) Note in the Prayer Logs requests and answers to prayer.
3. \_\_\_\_\_ (5 minutes) End in prayer. Reminder for Facilitators:

In order to more consistently recognize God's ownership, encourage your students to continue meditating on *1 Chronicles 29:11-12*.

Contact each participant this week and note this in the Care Log.

Remind the students to visit Compass' web site at [www.compass1.org](http://www.compass1.org) and click on "Resources" for more practical assistance in getting out of debt.