BUILD UNTIL

LEADER GUIDE

FINANCIAL PURPOSE ACADEMY

> **Do business with this until I come back.**
> LUKE 19:13

This guide belongs to _____

FINANCIAL PURPOSE ACADEMY BY BUILD UNTIL

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View Jesse Wood's page: https://mymiliaregroup.com/agent/jesse-wood/

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BEFORE YOU LEAD

YOU DON'T HAVE TO BE A FINANCE PERSON.

First things first, thank you. You said yes to something, and I know what that can feel like. Maybe your pastor asked you. Maybe you read the words Leader Guide and your stomach dropped a little, because you've never felt like the money person in any room you've ever been in.

Here's what I need you to hear. I'm honestly a recovering life and financial idiot. I didn't get here because I had it all together, and you don't need to have it all together either. You are not the expert in this room, and nobody is asking you to be. You're the one who opens the door, reads what's written, asks good questions and loves on people while they take an honest look.

Everything you need is in here: what to say, when to say it, how long it takes, what to do when someone gets stuck, and what to do when it's more than money. You can read it word for word. You won't hurt my feelings.

Jesus told a story about a master who handed his servants something and said, "Do business with this until I come back." That's the work you're stepping into. God's job is the plans and the provision. Our job is daily discipline. So show up, tell the truth and give people grace. That's the thing.

I'm here for you.

I'm absolutely blessed that we are building together.
Jesse Wood

NOTES

BEFORE YOU LEAD

WHAT THIS IS, AND WHAT IT ISN'T.

THIS IS

- Free, faith-based education with no sales pitch in the room.
- Eight sessions built on one parable, Luke 19:11-27.
- A private, honest look at what each person has been entrusted with.
- Grace first. Nobody is shamed and nobody is compared.
- A paper workbook and a web app that work the same way.

THIS IS NOT

- A get rich class. Nothing here promises money, results or a return.
- Tax, legal or investment advice.
- A replacement for your pastor, a counselor or a licensed professional.
- A place where anyone's numbers or grade are seen by the group.
- A way to sell anything, recruit anyone or build a list.

HOW TO USE THIS GUIDE

- **Green boxes marked Say** are written to be spoken. Read them word for word or put them in your own words. Both are fine.
- **Scripture is printed for you.** The small note under each verse is the context. It keeps us from promising what the text doesn't promise.
- **The run sheet is your clock.** It adds up to 90 minutes. If you fall behind, cut teaching before you cut prayer or the workshop.
- **Exercise numbers match the workbook.** Exercise 2.3 here is Exercise 2.3 on the page, and the app walks through the same ones in the same order.
- **Do the exercises yourself first.** A few days before each session, read that session and fill in the pages. You will lead better from your own table than from this guide.

SAY

This is a sample of what to say. Green boxes like this one are yours to read out loud, or to say your own way.

NOTES

BEFORE YOU LEAD

ONE COURSE. TWO FORMATS.

	SMALL GROUP SESSIONS	ONE DAY INTENSIVE
What it is	8 sessions, 90 minutes each	All 8 sessions in one Saturday, 8:30 to 4:00
The pace	The church decides. Most groups meet the same day each week for a series of weeks. A group can also do them all within one week.	335 teaching minutes, with breaks and lunch
Who leads	A church volunteer, with this guide, the decks and the workbook	Jesse or a trained facilitator
Teaching	The full teaching point, in your own words	The bold line of each point
Exercises	Done in the room, with time to talk	The main ones in the room, and the longer ones finished at home

We number by session, never by week. Always say Session 1, Session 2 and so on. The church decides the pace, so a group that needs to slow down never feels behind.

EVERY SMALL GROUP SESSION RUNS THE SAME WAY

CLOCK	MINUTES	WHAT HAPPENS
0:00	10	Welcome and prayer
0:10	10	Wins since last time
0:20	25	Teaching
0:45	30	Workshop
1:15	10	Talk it over
1:25	5	Next steps and prayer

Session 1 uses the wins time for introductions and group agreements. Each session in this guide has its own run sheet, minute by minute, and its own shorter version for the Intensive.

NOTES

BEFORE YOU LEAD

WHO CAN LEAD, AND WHO COMES NEXT.

WHO CAN LEAD

- **One Day Intensive:** Jesse or a trained facilitator.
- **Small Group Sessions:** a church volunteer, with this guide, the decks and the workbook.

You do not have to be a financial expert. You teach what's written, ask good questions and care for people. If you can lead a Bible study, you can lead this. In fact, a little nervous is a good sign. It usually means you'll be gentle with people.

RAISE UP THE NEXT LEADER

Every group leader brings an apprentice who co-leads by Session 3 and leads a session by Session 6, so the next group already has a leader.

WHEN	YOUR APPRENTICE
Before Session 1	Pick your apprentice and ask your pastor to bless it. Pray together.
Sessions 1 and 2	Your apprentice watches, helps people with the app and learns the run sheet.
By Session 3	Your apprentice co-leads.
By Session 6	Your apprentice leads a session, and you sit in the room and cheer.
After Session 8	Talk with your pastor about when the next group starts, and who leads it.

THE PASTOR STAYS THE SHEPHERD

The pastor stays the shepherd: review every session before it is taught. Where churches differ, like the tithe, the host church's teaching leads.

Your pastor is not a guest in this course. Your pastor is the shepherd of these people, before, during and after it. Walk through each session together before you teach it, and tell your pastor right away about anything you can't carry. Where churches differ, you don't need to settle anything. You follow your pastor.

NOTES

BEFORE YOU LEAD

KEEP THE ROOM A SAFE PLACE.

THE RULES OF THE ROOM

- What's said in the group stays in the group.
- Nobody shares a number they don't want to share.
- Passing is always okay.
- No selling, no recruiting, no business cards, ever.
- Leaders teach and ask questions. They do not give individual advice.
- We don't compare.
- If it's more than money, we call the pastor.

SAY IT IN SESSION 1

Here's how we do this together. What's said in the group stays in the group. Nobody shares a number they don't want to share. Passing is always okay. No selling, no recruiting, no business cards, ever. I'm going to teach and ask questions, and I won't be giving anybody individual advice. We don't compare. And if it's more than money, we call the pastor. Can we all agree on that?

Read these out loud in Session 1, and come back to them any time the room drifts. If someone breaks one, don't embarrass them. Just say, "Let's come back to our agreement," and keep going. If someone hands out a card or offers a deal, talk with them privately right after, and tell your pastor.

WHAT LEADERS NEVER DO

- Recommend, name or compare any product, company, carrier or investment.
- Answer tax, legal, underwriting or medical questions. Say: "That's a great question for your own professional."
- Promise that faithfulness or giving will produce money. Scripture doesn't, so we don't.
- Ask to see anyone's numbers or grade.
- Bring up anyone's progress, or who's behind, in front of the group. What you see on your leader screen stays with you.
- Tell anyone to buy, cancel, move or change anything specific. Next steps are general and educational.
- Bring up the private session anywhere but the close of Session 8, and only once. The written disclosure is read as written. It never needs your commentary.
- Offer a job, a business, a side income or a referral to anyone in the group.
- Tell anyone their suffering is a money problem, or that their money problem is a faith problem.

BEFORE YOU LEAD

PRIVACY PROMISES, IN PLAIN WORDS.

People will ask, and they should. These are promises we printed, so here they are in plain words. You can say them just like this.

The church never sees anyone's answers or grade.	Not the pastor, not the office, not you.
Leaders see who joined and how far along they are, by session only.	That's it. You will never see an answer or a grade, even if you wanted to.
Nothing reaches a licensed professional without a clear yes.	A person has to choose it, and that yes is recorded with a timestamp.
No one is called because they attended.	Coming to the group doesn't put anybody on a list.
No automatic texts or emails from enrolling.	The only thing that goes out is what they asked for: the one sign-in code.
Contact is opt-in.	It's separate from the agreement and never required.
No recruiting.	Nobody in this course will be invited to join a team or a business.
Paper stays private too.	Nobody sees the workbook unless its owner shows it. Never collect workbooks. Remind people never to write a Social Security number, a full account number or a password in it.
Anyone can do the numbers at home.	A blank page in the room is fine. So is sitting out an exercise, and so is passing on any question.
Anyone can leave a group.	They can leave from their own home screen at any time. Their answers stay theirs, and you won't get a message about it.

When someone asks what this is, say it the way we say it: "free, faith-based education with no sales pitch in the room." Use those exact words, and don't reach for bigger claims than that. The Privacy Policy lives at builduntil.com/fpa/privacy and the agreements at builduntil.com/fpa/terms.

NOTES

HOW TO START A GROUP IN THE APP

1. Before anything else, confirm your pastor or church authority is fine with the Host Church Agreement. You can read it at **builduntil.com/fpa/terms**.
2. Go to **builduntil.com/fpa/leader**, sign in and accept the Host Church Agreement. You need to do this before you can create a group.
3. Create your group: the name, your church and the format.
4. You'll get a join link, a code and a QR code for the screen.
5. Put the QR code on the screen at your first gathering, or share the link and code ahead of time.
6. People start at **builduntil.com/fpa** and enroll with their first name and an email or cell. The church or group code is optional, and it's how they land in your group. Every participant accepts the Participant Agreement in the app before Session 1.
7. Your leader screen shows who joined and how far along each person is, by session only.

Leaders
builduntil.com/fpa/leader

Everyone else
builduntil.com/fpa

Everything autosaves, and it works on a phone. Anyone who would rather use paper can. The paper workbook works the same way, and paper groups print the one page Participant Agreement from builduntil.com/fpa/terms/print and keep a signed copy.

HOW TO RUN A SESSION FROM THE APP

1. Sign in at **builduntil.com/fpa/leader** and open your group.
2. Tap **Run This Session** for the session you're leading. It opens that session's presentation.
3. Put the presentation on the room screen. Keep **Presenter View** on your own screen. That's where your speaker notes are.
4. Lead from the run sheet in this guide. The slides are there to help you, not to drive you.

If the screen, the wifi or the app gives out, keep going. Everything you need to lead is in this guide, and people can work on paper. Nobody came for the slides. Say, "Well, that's why we pray," and keep moving.

NOTES

BEFORE YOU LEAD

WHEN IT GETS HEAVY, SLOW DOWN.

WHEN SOMEONE IS OVERWHELMED

It's going to happen. Somebody will see a number for the first time and go quiet, or tear up, or get up and leave. That's not a failure. That's what honest looks like. Here's what to do.

Slow down.	You don't have to finish the exercise. Nobody does.
Go to them quietly.	Sit down next to them, don't stand over them. If they stepped out, send your apprentice to keep the room going and go check on them.
Don't fix it.	Don't do the math for them, and don't offer a plan. Your presence is the help.
Say the true thing.	Use the words in the box below, and then be quiet for a minute.
Give them the next small step.	Close the book. Have a glass of water. Come back next session. That's enough for today.
Follow up.	Check on them in the next day or two as a friend. Ask how they are, never how the numbers are.

SAY

I see you. You're not behind, and you're not in trouble. You just looked at something a lot of people never have the courage to look at. You can close the book for today. You're not stuck. You're just on a step.

NOTES

BEFORE YOU LEAD

IF IT'S MORE THAN MONEY.

Crisis, abuse, addiction, grief or thoughts of self-harm: stop being a teacher and be a shepherd. Bring in the pastor. The course can wait. A person can't.

WHEN YOU HEAR	WHAT YOU DO
Someone may be in danger right now	Call 911. Stay with them.
Thoughts of self-harm or suicide	In the US, call or text 988 for the Suicide and Crisis Lifeline. Stay with them, and bring in the pastor.
Abuse, addiction or a crisis at home	Bring in the pastor right away and follow your church's own safety policy. Don't investigate, and don't promise to keep it secret.
Fresh grief or a recent loss	Leave room. Let them step out of any exercise. Speak with them privately before sessions that may be tender, especially Sessions 5 and 7.
Collections, lawsuits or bankruptcy questions	Refer them to a nonprofit credit counselor or an attorney. Don't advise.

SAY

I'm really glad you told me. This is bigger than a money class, and you shouldn't carry it alone. Can we bring our pastor in, right now, together?

THE SPOKEN DISCLOSURE

READ THIS WORD FOR WORD

Financial Purpose Academy is free faith-based education. No products are offered or sold in the room, and no one is recruited. It is not tax, legal or investment advice. The complimentary strategy session is optional and is with a licensed financial professional, who may earn a commission if you later choose to buy a product through them. You are never obligated to buy anything. The church receives no compensation.

WHEN	HOW
Start of Session 1	Read it during Welcome and prayer, before any teaching.
Close of Session 8	Read it after the closing prayer. It's part of the one and only mention of the private session.
One Day Intensive	Read it at the start of Session 1 at 9:00 and again after the closing prayer at 3:50.

Read it word for word, in a normal voice, and move on. Don't paraphrase it, add to it or explain it. It's also on the back page of the workbook. Reading it plainly is how we earn trust.

BEFORE YOU LEAD

YOUR FIRST SESSION, READY TO GO.

FIRST SESSION CHECKLIST

- [ ] Your pastor has reviewed Session 1 and knows the date.
- [ ] Your group is created and the join QR code is ready for the screen.
- [ ] Every participant has accepted the Participant Agreement in the app before Session 1. Paper groups print it from builduntil.com/fpa/terms/print and keep a signed copy.
- [ ] The room is set so people can write and can see each other.
- [ ] You've read the disclosure out loud at home at least once.
- [ ] Your three minute story is ready, with no numbers in it.
- [ ] Your apprentice knows the plan and is ready to help with phones.
- [ ] You've tapped Run This Session once, so nothing surprises you.
- [ ] Someone is ready to greet people at the door by name.
- [ ] Extra workbooks and pens are on a table by the door.
- [ ] You've prayed for the people coming, by name if you can.

SUPPLIES

- [ ] Printed workbooks for anyone who wants paper (a free PDF your church can print)
- [ ] This guide, and a Bible if you like reading from your own
- [ ] Pens, and a few calculators for the paper folks
- [ ] Copies of the Participant Agreement to sign, for paper groups
- [ ] A screen or projector, and a laptop or tablet for Presenter View
- [ ] Wifi details on the wall, if your building has it
- [ ] Name tags for the first two sessions
- [ ] Tissues. Please don't skip the tissues.
- [ ] Coffee, water and something to snack on, if your church likes to feed people

NOTES

SESSION 1

ENTRUSTED

1

Kingdom stewardship: everything we have was handed to us

BIG IDEA

God didn't call us to just be at peace with our money. He called us to walk in purpose, with a peace that surpasses all understanding. He put something in your hands and said, "Do business with this until I come back." Before we touch a single number, we settle whose it is and why it matters. We will answer for what we were given, and that is an honor before it is ever a weight.

MINUTES

90
Small group

45
Intensive
9:00 to 9:45

WHAT TO BRING

- Workbooks, pens or the app on phones
- The join QR code on the screen
- The parable, printed in this session
- Your three minute story

DECK

builduntil.com/p/fpaSession1

PREPARE

- [ ] Read Luke 19:11-27 twice. Most readers take the nobleman as a picture of Jesus, and the story echoes a real ruler of that day who traveled to receive a kingdom. Some scholars read it differently. Teach it as a parable about faithfulness, and let your pastor settle anything further.
- [ ] Prepare a three minute story of your own.
- [ ] Print workbooks or confirm everyone has the app.
- [ ] Read the disclosure out loud once so the words feel normal.
- [ ] Fill in Exercise 1.1 yourself.

NOTES

RUN SHEET: SMALL GROUP, 90 MINUTES

CLOCK	MIN	WHAT HAPPENS
0:00	**10**	**Welcome and prayer** Welcome people at the door. Open in prayer. Read the disclosure word for word. Put the join QR code on the screen.
0:10	**10**	**Introductions and group agreements** This time is for introductions and group agreements. Go around the room: first name, and one thing you hope comes out of this. Passing is fine. Then read the rules of the room and ask everyone to agree out loud.
0:20	**25**	**Teaching**
0:20	8	Open with the line, then read the whole parable, Luke 19:11-27
0:28	14	Teach the seven points
0:42	3	Tell your story right after point 5, The third servant was afraid
0:45	**30**	**Workshop**
0:45	12	Exercise 1.1, What Was Put in My Hands
0:57	8	Exercise 1.2, The Question Underneath
1:05	5	Exercise 1.3, Your Dreams First
1:10	5	Exercise 1.4, The Six Steps Pulse
1:15	**10**	**Talk it over** Use the questions below. Pick the question the room needs. You don't have to use all three. Let silence sit for a slow count of ten before you rescue it.
1:25	**5**	**Next steps and prayer** Read the list and pray the prayer.

SHORTEN IT FOR THE INTENSIVE: 45 MINUTES, 9:00 TO 9:45

CLOCK	MIN	WHAT HAPPENS
9:00	5	Welcome, prayer, the disclosure and the rules of the room
9:05	5	Open with the line and read the parable
9:10	3	Your three minute story
9:13	9	The bold line of each point
9:22	15	What Was Put in My Hands, then The Six Steps Pulse
9:37	5	One Talk it over question, in pairs
9:42	3	The prayer

Finish at home: The Question Underneath and Your Dreams First. Ask people to do these at lunch or at home, because Session 8 comes back to them.

WHAT TO SAY

OPEN WITH

Before we open a single statement, I want to read you a story Jesus told.

THE STORY

Jesse opens with his own story, in his words: where he was, how hard it was, what God did. "I'm honestly a recovering life and financial idiot." Leaders tell their own story of a time they hid from their finances, no numbers needed.

How to tell it. Keep it to three minutes, and keep the numbers out of it. Where were you? How did it feel to avoid it? What did God do? You're not the hero of this story. You're just the first one in the room to tell the truth, and that makes it safe for everybody else. Tell it right after point 5. Don't tell a story that isn't finished hurting yet. Pick one you can tell without needing the room to take care of you.

SCRIPTURE

> **Do business with this until I come back.**
>
> **LUKE 19:13**
>
> The heart of the course. Jesus tells the whole parable in Luke 19:11-27 to people who thought the kingdom was about to appear right away.

> **And the peace of God, which surpasses all understanding, will guard your hearts and your thoughts in Christ Jesus.**
>
> **PHILIPPIANS 4:7**
>
> Paul is teaching prayer instead of anxiety. This peace is God's gift, and it doesn't depend on a balance. We honor it, and we carry it with us into the work.

> **When he had come back again, having received the kingdom, he commanded these servants, to whom he had given the money, to be called to him, that he might know what they had gained by conducting business.**
>
> **LUKE 19:15**
>
> The master comes back and calls his servants in. That is the accountability in the story.

> **He who is faithful in a very little is faithful also in much. He who is dishonest in a very little is also dishonest in much. If therefore you have not been faithful in the unrighteous mammon, who will commit to your trust the true riches?**
>
> **LUKE 16:10-11**
>
> Jesus connects how we handle money to what else we can be trusted with.

> **The earth is Yahweh's, with its fullness; the world, and those who dwell therein.**
>
> **PSALM 24:1**
>
> God owns it. We manage it.

> **and lest you say in your heart, 'My power and the might of my hand has gotten me this wealth.' But you shall remember Yahweh your God, for it is he who gives you power to get wealth; that he may establish his covenant which he swore to your fathers, as it is today.**
>
> **DEUTERONOMY 8:17-18**
>
> Spoken to Israel as a warning against pride, and tied to God's covenant. It tells us where ability comes from. It is not a personal promise of wealth.

> **So then each one of us will give account of himself to God.**
>
> **ROMANS 14:12**
>
> Each of us gives an account. Paul says this about how we live and how we treat each other.

READ IT ALOUD: LUKE 19:11-27

11 As they heard these things, he went on and told a parable, because he was near Jerusalem, and they
supposed that God's Kingdom would be revealed immediately. 12 He said therefore, "A certain
nobleman went into a far country to receive for himself a kingdom, and to return. 13 He called ten
servants of his, and gave them ten mina coins, and told them, 'Do business with this until I come
back.' 14 But his citizens hated him, and sent an envoy after him, saying, 'We don't want this man to
reign over us.' 15 "When he had come back again, having received the kingdom, he commanded these
servants, to whom he had given the money, to be called to him, that he might know what they had
gained by conducting business. 16 The first came before him, saying, 'Lord, your mina has made ten
more minas.' 17 "He said to him, 'Well done, you good servant! Because you were found faithful with
very little, you shall have authority over ten cities.' 18 "The second came, saying, 'Your mina, Lord, has
made five minas.' 19 "So he said to him, 'And you are to be over five cities.' 20 Another came, saying,
'Lord, behold, your mina, which I kept laid away in a handkerchief, 21 for I feared you, because you are
an exacting man. You take up that which you didn't lay down, and reap that which you didn't sow.'
22 "He said to him, 'Out of your own mouth will I judge you, you wicked servant! You knew that I am an
exacting man, taking up that which I didn't lay down, and reaping that which I didn't sow. 23 Then why
didn't you deposit my money in the bank, and at my coming, I might have earned interest on it?' 24 He
said to those who stood by, 'Take the mina away from him, and give it to him who has the ten minas.'
25 "They said to him, 'Lord, he has ten minas!' 26 'For I tell you that to everyone who has, will more be
given; but from him who doesn't have, even that which he has will be taken away from him. 27 But
bring those enemies of mine who didn't want me to reign over them here, and kill them before me.'"

TEACHING POINTS

1 **Purpose, with peace.** God didn't call us to just be at peace with our money. He called us to walk in purpose, with a peace that surpasses all understanding. Peace is a gift, and we want every bit of it. Purpose is where that peace goes to work.

> **SAY**
>
> **Here's the heart of it. Peace is a gift, and I want every bit of it for you. But God didn't call us to just be at peace with our money. He called us to walk in purpose, with a peace that surpasses all understanding. That's Philippians 4:7. We're not leaving peace behind. We're taking it with us to go do what He put us here to do.**

2 **Read the whole parable, Luke 19:11-27.** Jesus told it near Jerusalem to people who thought the kingdom was coming immediately. So it answers one question: what do we do while we wait? That's the thing. He didn't tell us to stand around.

> **SAY**
>
> **So here's what I love about this. They wanted to know when. Jesus answered with what. He didn't give them a date, he gave them a job. We're not here to figure out the timing of the kingdom. We're here to ask what faithful looks like while we wait.**

3 **Everybody started the same.** Each servant got one mina. In this story the difference is not how much they had. The difference is what they did with it.

> **SAY**
> Look around this room. I don't know what anybody has in the bank, and I don't need to. In this story, that's not the question. Nobody in here is ahead of anybody. We're all starting from the same place today, which is right where we are.

4 **The reward Jesus names is responsibility.** "Faithful with very little" led to authority over ten cities and five cities. This is not a get rich story, and we will never teach it as one. It is a faithfulness story.

> **SAY**
> If you came here hoping this is how to get rich, I love you, and this isn't it. Listen to what the master says. He doesn't say here's your payout. He says I can trust you with more. That's what we're after.

5 **The third servant was afraid.** He says so: "I feared you." He hid what he was given and then blamed the master. A lot of us have hidden our finances the same way, in a drawer of unopened mail, in an app we won't open. Fear hides. Faithfulness looks.

> **SAY**
> Has anybody ever had that drawer? The one with the envelopes you don't open? Fear tells you that if you don't look at it, it isn't real. So we're going to do something different here. We're going to look, and we're going to do it together.

Ask the room. What's your version of the handkerchief?

6 **This story has a hard edge, and we won't pretend it doesn't.** Verse 27 is about people who rejected the king. Jesus is serious. And the same Jesus went on to Jerusalem to die for us. We take the accountability seriously because we are loved, not so we can earn it.

For you. Don't skip verse 27, and don't preach past what's written here. Read the point, say it plainly and move on. If someone wants to go deeper, that's a great conversation with your pastor.

7 **Money is not the whole mina.** Your time, your gifts, your family, your health, your open doors. Money is just the part we can count, and it tends to show us the rest. Where your treasure is, there your heart will be also.

> **SAY**
> So when I say what was put in your hands, I don't just mean your paycheck. I mean your time, your gifts, the people God gave you, the doors that are open right now. Money is just the part that's easy to count.

NOTES

RUN THE WORKSHOP

EXERCISE 1.1 WHAT WAS PUT IN MY HANDS — 12 min

SAY

Take twelve minutes. Write what God has actually given you, not what you wish you had. Then be honest about what you're doing with it. Nobody is reading this page but you.

IF THEY GET STUCK

- Someone leaves Income or What I own blank and looks embarrassed. Point them to Time or People. Everybody has something on this page.
- Someone is writing guilt in the second column. Say, "Just write what's true. Nobody grades this."

App and paper. Same six rows on the phone and on paper.

EXERCISE 1.2 THE QUESTION UNDERNEATH — 8 min

SAY

These are three questions most people have never been asked. Answer them the way you'd say it at the kitchen table. Nobody grades this page.

IF THEY GET STUCK

- "I don't know what my biggest frustration is." Ask, "What do you think about when you can't sleep?"
- Someone wants to read theirs out loud. Let them if they choose. Never ask them to.

App and paper. Tell people to hold on to this answer. Session 8 comes back to it in their own words.

EXERCISE 1.3 YOUR DREAMS FIRST — 5 min

SAY

Money is only the fuel. So before we talk about the fuel, where do you actually want to go? Check every dream that matters to you and circle the top one.

IF THEY GET STUCK

- Someone feels guilty about dreaming. Tell them wanting to care for your family isn't greed.
- Spouses pick different dreams. Great. Each person answers for themselves.

App and paper. Works the same on the phone and on paper.

NOTES

EXERCISE 1.4 THE SIX STEPS PULSE — 5 min

SAY

Six steps, two scores, one to ten. How important is this to you, and how urgent is it right now? Go with your gut. Then pick the one step that matters most.

IF THEY GET STUCK

- Importance and urgency feel like the same thing. Say, "Important is how much it matters. Urgent is how soon it needs you."
- Someone doesn't know what a step means yet. That's okay. We'll get to all six. Go with your gut.

App and paper. These two scores help point to the next faithful step at the end of the course, so encourage everyone to finish this one.

TALK IT OVER

Pick the question the room needs. You don't have to use all three. Let silence sit for a slow count of ten before you rescue it.

- What surprised you in the parable when you read the whole thing?
- Where in your life right now does it feel like you have a mina in a handkerchief?
- What changes if you see your paycheck as something entrusted instead of something earned?

WATCH FOR

- Someone hearing "account" as "you are in trouble." Say it out loud: this is grace first.
- People who feel behind compared to the room. Everybody in this parable starts with the same mina, and nobody shares numbers here.
- Someone hears verse 26 as "the rich get richer." Say: "Jesus is talking about faithfulness with what we're given, not bank balances. If this one sits heavy, that's a great conversation with our pastor."

BEFORE NEXT SESSION

Before next time, read the parable once more, gather your last 60 days of bank and card statements, and pick one person who will pray for you. That's it. Now let's pray.

BEFORE NEXT SESSION

- [ ] Read Luke 19:11-27 one more time, slowly, out loud if you can.
- [ ] Gather the last 60 days of bank and card statements for next session.
- [ ] Pick one person who will pray for you and ask how it's going.

THE PRAYER

Father, everything we have came from You. Show us what's in our hands, take the fear out of looking, and make us faithful with what You trusted us with. In Jesus's name.

NOTES

SESSION 2 · STEP 1 OF 6

KNOW THE STATE OF YOUR FLOCKS

2

Step 1, Cash Flow: earn additional income, manage and budget expenses

BIG IDEA

Every other step gets paid from this one. You can't steward what you won't look at, so today we look, and we do it without shame. A budget is just a plan for your money before the month starts.

MINUTES

90
Small group

45
Intensive
9:45 to 10:30

WHAT TO BRING

- Your own last 60 days of statements
- A few calculators for the paper folks
- Extra workbooks for anyone new

DECK

builduntil.com/p/fpaSession2

PREPARE

- [ ] Remind everyone to bring 60 days of statements.
- [ ] Do the exercise yourself first.
- [ ] Remind everyone at the end of Session 1 to bring statements or have their banking app handy.
- [ ] Think through what you'd say to someone whose number comes back negative.

NOTES

RUN SHEET: SMALL GROUP, 90 MINUTES

CLOCK	MIN	WHAT HAPPENS
0:00	**10**	**Welcome and prayer** Welcome people. Open in prayer. Say out loud that nobody will see anyone's numbers today.
0:10	**10**	**Wins since last time** Ask, "What's one thing you did since last time?" Reading the parable counts. Finding the statements counts. Showing up counts.
0:20	**25**	**Teaching**
0:20	2	Open with the line
0:22	5	Tell the story
0:27	4	Read the scripture
0:31	14	Teach the six points
0:45	**30**	**Workshop**
0:45	6	Exercise 2.1, What Comes In
0:51	16	Exercise 2.2, What Goes Out
1:07	5	Exercise 2.3, Your Real Number
1:12	3	Exercise 2.4, Breathing Room (start it here, finish at home)
Home		Exercise 2.5, The Amount
1:15	**10**	**Talk it over** Use the questions below. Ask about feelings, not numbers. If someone starts sharing a dollar amount, thank them and remind the room nobody has to.
1:25	**5**	**Next steps and prayer** Read the list and pray the prayer.

These exercises add up to 35 minutes and the workshop is 30. Protect What Goes Out and Your Real Number. Start Breathing Room in the room and let The Amount go home.

SHORTEN IT FOR THE INTENSIVE: 45 MINUTES, 9:45 TO 10:30

CLOCK	MIN	WHAT HAPPENS
9:45	4	Open with the line and Proverbs 27:23
9:49	3	The story, short
9:52	8	The bold line of each point
10:00	5	What Comes In
10:05	14	What Goes Out
10:19	6	Your Real Number
10:25	3	One Talk it over question
10:28	2	The prayer

Finish at home: Breathing Room and The Amount.

WHAT TO SAY

OPEN WITH

Today we look at the real number, and nobody here is going to shame you for it.

THE STORY

A couple who stopped talking about money sits down with the statements for the first time. Leaders can tell how that first conversation really goes, the awkward silence and all.

How to tell it. This couple could be anyone in the room, so tell it plainly and don't make either one the bad guy. If you've lived it, tell your own version with permission from your spouse. The moment that matters is the awkward silence at the table, and then one of them saying, "Okay. Let's look." Keep the numbers out of it. Land on this: the first conversation is the hardest one, and it's worth it.

SCRIPTURE

> Know well the state of your flocks, and pay attention to your herds:
>
> **PROVERBS 27:23**
>
> A shepherd's wealth was on four legs. Knowing the state of it was daily work.

> For which of you, desiring to build a tower, doesn't first sit down and count the cost, to see if he has enough to complete it?
>
> **LUKE 14:28**
>
> Jesus says this about counting the cost of following him. We borrow the picture: builders plan before they build.

> for where your treasure is, there your heart will be also.
>
> **MATTHEW 6:21**
>
> A bank statement is not a holiness score, but it is an honest picture of what has our attention.

TEACHING POINTS

1. **Cash flow is the center.** Income minus what actually goes out each month. Everything else in this course is paid out of that one number.

   SAY

   Everything else in this course gets paid out of this one number. Debt, the cushion, protecting your family, all of it. Think of it like the fuel gauge in your car. Nobody's mad at the gauge. It just tells you the truth so you can plan the trip.

2. **True cash flow first.** We use what really happened on your statements, not what you hope happened. Most of us are off, and that's normal.

   SAY

   What we think we spend and what we actually spend are usually two different people. That's normal. The statement isn't judging you. We're just reading it.

3 **Two levers.** Spend less or earn more. Both are faithful. Some budgets don't need trimming, they need more income, and that's okay to say out loud.

> **SAY**
> I want to say this clearly, because some of us need to hear it. You might not have a discipline problem. You might have a math problem, and the money just isn't enough right now. That doesn't make you a bad steward. It just tells you which lever to look at.

For you. Earning more is a real lever, and the course says so. Never suggest a specific job, business or side income to anyone in the group.

4 **Giving goes on the plan, not at the end of it.** Whatever your church teaches about giving, put it on the page on purpose.

> **SAY**
> Whatever you and your church have decided about giving, this is where it goes on the page. On purpose. Not with whatever is left over at the end.

For you. Your pastor's teaching leads here. Don't set a number for anyone.

5 **If your income changes month to month,** plan on a typical month, not your best month.

> **SAY**
> If you're on commission, tips, gig work or seasonal work, I see you. Don't plan on your best month. Plan on a typical one, so a good month becomes a gift and not a surprise you've already spent.

6 **Find the first win.** You don't need to fix everything today. You need to find some breathing room.

> **SAY**
> You don't have to fix your whole financial life today. I just want you to find a little breathing room. One line. One change. That's the win.

RUN THE WORKSHOP

EXERCISE 2.1 WHAT COMES IN — 6 min

> **SAY**
> Start with what comes in. Take-home pay, after taxes. If it changes month to month, write your low month, your typical month and your high month.

IF THEY GET STUCK

- Someone only knows their yearly salary. Tell them to use a recent paycheck or a deposit on their statement.
- Someone has no income right now. Say, "That's okay. Write what's true, even if it's a zero or help from family."

App and paper. The app adds these up for them. On paper, use a calculator for the total.

EXERCISE 2.2 WHAT GOES OUT

16 min

SAY

This is the big one. Use your statements, not your memory. Round to the dollar, and put a check next to anything you truly must pay. You've got sixteen minutes, so don't get stuck on one line.

IF THEY GET STUCK

- Someone can't find a line. Write a best guess, mark it and keep moving. Finish it at home.
- Someone forgot statements. Have them use their banking app, or estimate today and fix it later.
- Yearly bills get missed. Ask, "What do you pay once or twice a year?"

App and paper. Same line names in the app and the workbook. The app keeps the running total.

EXERCISE 2.3 YOUR REAL NUMBER

5 min

SAY

Now take what came in, minus what went out. That's your real number. Whatever it is, it's the most useful number you've seen in a long time.

IF THEY GET STUCK

- The number is negative. Go to them quietly and use the words under Watch for.
- The number looks wrong. It may be. Ask them to check for something counted twice.

App and paper. The grade later on uses the margin from this page. On paper, it's cash flow divided by income.

EXERCISE 2.4 BREATHING ROOM

3 of 5 min

SAY

Pick up to three lines you could change this month, or write down what you could do to earn more. Small and real beats big and pretend. Get started here and finish at home.

IF THEY GET STUCK

- Everything feels like a must pay. Ask, "Which one would you look at first if you had to?"
- Someone starts lecturing their spouse. Bring it back to their own line.

App and paper. The app works out what each change frees up.

EXERCISE 2.5 THE AMOUNT

3 min, at home

SAY

Last one, and take this one home if you need to. If you had a plan you trusted, how much could you comfortably set aside each month? Write the number you can actually live with.

IF THEY GET STUCK

- The honest answer is zero right now. Tell them that's a fine answer today.

App and paper. One number. Nobody sees it but them.

TALK IT OVER

Ask about feelings, not numbers. If someone starts sharing a dollar amount, thank them and remind the room nobody has to.

- What was the hardest part of opening your statements?
- What did you find that you did not expect?
- What would an extra $200 a month actually change for your family?

WATCH FOR

- A negative number. Tell them that's the most useful thing they've learned so far, and point them to the next faithful step.
- Couples in conflict. Have them do the numbers separately, then compare.

BEFORE NEXT SESSION

Before next time, finish any lines you couldn't fill in, walk your spouse or accountability partner through your real number, and make the one change from Breathing Room. Let's pray.

BEFORE NEXT SESSION

- [ ] Finish any lines you couldn't fill in.
- [ ] When you're ready, sit down with your spouse or someone you trust and walk them through your real number.
- [ ] Make the one change from Breathing Room.

THE PRAYER

Lord, thank You for what came in this month, however much it was. Give us eyes to see it clearly and courage to change what needs changing.

NOTES

SESSION 3 · STEP 2 OF 6

THE BORROWER AND THE WAY OUT

3

Step 2, Debt Management: consolidate and eliminate debt, restore and rebuild credit

BIG IDEA

Debt is not a sin, and it is not a personality. It's a number with a payoff date. The Bible is honest about what debt does to us, and today you get your date.

MINUTES

90
Small group

40
Intensive
10:45 to 11:25

WHAT TO BRING

- Your own list of debts
- Calculators for the paper folks
- The name of a nonprofit credit counselor, if your church keeps one

DECK

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PREPARE

- [ ] Read the notes: Scripture warns about debt but does not call all debt sin.
- [ ] Fill in Exercises 3.1 and 3.2 yourself.
- [ ] Ask your pastor how the church would like you to handle a bankruptcy or collections question.

NOTES

RUN SHEET: SMALL GROUP, 90 MINUTES

CLOCK	MIN	WHAT HAPPENS
0:00	**10**	**Welcome and prayer** Welcome people. Open in prayer. Remind the room: no numbers shared, and everything stays here.
0:10	**10**	**Wins since last time** Ask, "Anybody have a win to share? Maybe you had the conversation, or made the one change." Celebrate the people who just opened the statements. That was the hard part. Nobody has to answer, and don't call on anyone.
0:20	**25**	**Teaching**
0:20	2	Open with the line
0:22	5	Tell the story
0:27	4	Read the scripture
0:31	14	Teach the six points
0:45	**30**	**Workshop**
0:45	12	Exercise 3.1, Every Debt, on One Page
0:57	8	Exercise 3.2, Your Way Out
1:05	5	Exercise 3.3, Your Credit
1:10	3	Exercise 3.4, Say It Out Loud
1:13	2	Finish anything left on the list, or help someone find a rate.
1:15	**10**	**Talk it over** Use the questions below. This can be the most vulnerable conversation of the course. Go first if you need to. Share a feeling, not a figure.
1:25	**5**	**Next steps and prayer** Read the list and pray the prayer.

SHORTEN IT FOR THE INTENSIVE: 40 MINUTES, 10:45 TO 11:25

CLOCK	MIN	WHAT HAPPENS
10:45	3	Open with the line and Proverbs 22:7
10:48	3	The story, short
10:51	7	The bold line of each point
10:58	10	Every Debt, on One Page
11:08	8	Your Way Out
11:16	3	Say It Out Loud
11:19	4	One Talk it over question
11:23	2	The prayer

Finish at home: Your Credit.

WHAT TO SAY

OPEN WITH

Debt is not who you are. It's a number with a payoff date.

THE STORY

The man in the third row. Sings every Sunday, hasn't told a soul. Leaders can share how it felt the first time they said their number out loud.

How to tell it. The man in the third row is real to somebody in your room. Tell it slowly, and don't look at anyone while you do. He sings every Sunday, and he hasn't told a soul. Don't guess at his amount, and don't give him a happy ending. If you can, add how it felt the first time you said your own number out loud, without saying the number. Land on this: he's not a bad man, he's a lonely one, and that's exactly why we're here.

SCRIPTURE

> **The rich rule over the poor. The borrower is servant to the lender.**
> **PROVERBS 22:7**
> An honest observation about how debt works. It does not say all debt is wrong.

> **Owe no one anything, except to love one another; for he who loves his neighbor has fulfilled the law.**
> **ROMANS 13:8**
> Paul is teaching that love is the debt we never finish paying. The application: keep your obligations and walk in love.

> **Bear one another's burdens, and so fulfill the law of Christ.**
> **GALATIANS 6:2**
> Nobody gets out of a hole alone.

TEACHING POINTS

1. **Name it.** Write down every debt, every rate, every payment. The number is rarely as scary as the not knowing.

   SAY
   I know this is the page you don't want to write. But here's what I've seen over and over. The thing in your head is usually bigger than the number on the page. Once it's written down, it's not a monster anymore. It's a list.

NOTES

2 **Not all debt is the same.** A mortgage and a store card are different animals. High interest debt means credit cards and anything at 10 percent or more.

SAY
We're not going to treat every debt like it's the same animal. The one that's really eating your lunch is the high interest one.

For you. High interest in this course means credit cards and anything at 10 percent or more. Don't go further than that. Don't tell anyone which debt is good or bad for them.

3 **Two ways out.** Snowball: pay the smallest balance first and feel the win. Highest rate first: pay the most expensive debt first and save the most interest. We put them side by side and you choose the one you'll stick with.

SAY
Here's the honest truth. The best plan is the one you'll actually stick with. If you need to feel a win, go smallest first. If it bugs you to pay interest, go highest rate first. Both of them get you out.

4 **Roll the payment forward.** When one debt dies, its payment goes to the next one. That's what makes it speed up.

SAY
This is my favorite part. When one debt is gone, don't spend that payment. Roll it onto the next one. Then the next. It's like a snowball rolling downhill, and that's why it speeds up.

5 **Credit can be rebuilt.** Pay on time, keep balances low, and check your report for free at AnnualCreditReport.com.

SAY
Your credit is not your identity. It's a record, and records can change. Pay on time, keep balances low and go look at your report for free.

6 **Tell someone, when you're ready.** Carrying it alone is the heaviest part. There's no deadline, and nobody in this course will ask you who. When you're ready, tell one safe person.

SAY
Secrets get heavier the longer you carry them. Galatians says bear one another's burdens, and nobody can bear a burden they've never heard about. You don't have to tell this room, and there's no deadline. When you're ready, tell one safe person.

NOTES

RUN THE WORKSHOP

EXERCISE 3.1 EVERY DEBT, ON ONE PAGE — 12 min

SAY

List them all, including the ones you'd rather skip. Balance, rate, minimum and what you're actually paying. Never write a full account number. If you don't know a rate, write not sure and keep going.

IF THEY GET STUCK

- Someone doesn't know their rates. Write not sure, and find it on the statement or by calling at home.
- Someone has a debt to family or a friend. It counts. Put it on the list.
- Someone's spouse has debt they didn't know about. Keep it private, and point them to your pastor if it's heavy.

App and paper. The app totals the balance. On paper, add them up at the bottom.

EXERCISE 3.2 YOUR WAY OUT — 8 min

SAY

Pick your way out: smallest balance first or highest rate first. Then write down any extra you can add each month, and your target debt free date.

IF THEY GET STUCK

- Someone can't pick. Ask, "Do you need a quick win, or does the interest bother you more?"
- There's no extra to add right now. That's okay. Rolling payments forward still works, and Breathing Room may help later.
- Someone asks whether to consolidate. That's a question for their own professional.

App and paper. The app works out the debt free date month by month. On paper, write a target date and don't sweat the exact math.

EXERCISE 3.3 YOUR CREDIT — 5 min

SAY

If you know your score, write it down. If you don't, that's fine. Then write one thing you'll do for your credit in the next 30 days.

IF THEY GET STUCK

- Someone is afraid checking will hurt them. Point them to the free report at AnnualCreditReport.com, and leave any questions about scores to a professional.

App and paper. The score is optional on both.

NOTES

EXERCISE 3.4 SAY IT OUT LOUD — 3 min

SAY

Who's the one safe person you'll tell when you're ready? Write down one name, or leave it blank for now. Nobody will ask you.

IF THEY GET STUCK

- Someone has no one. Gently offer to help them find someone, and let your pastor know if they'd like that.

App and paper. Same on both.

TALK IT OVER

This can be the most vulnerable conversation of the course. Go first if you need to. Share a feeling, not a figure.

- What has debt cost you that doesn't show up on a statement?
- Which way out fits how you're wired, the quick win or the lowest cost?
- What would it take to tell one safe person the truth? You don't need to say who.

WATCH FOR

- Shame around bankruptcy, medical debt, or a spouse's debt. Keep it private.
- Requests for advice on bankruptcy, collections or lawsuits. Refer them to a nonprofit credit counselor or attorney.

BEFORE NEXT SESSION

Before next time, call one creditor with a question you've been avoiding or make your first extra payment. Pull your credit report. And when you're ready, tell your safe person. Let's pray.

BEFORE NEXT SESSION

- [ ] Call one creditor with a question you've been avoiding, or make the first extra payment.
- [ ] Pull your credit report.
- [ ] When you're ready, tell your safe person.

THE PRAYER

Father, we bring You every balance on this page. Set us free from what we've been hiding, and teach us to walk in love and in truth.

NOTES

SESSION 4 · STEP 3 OF 6

ROOM TO BREATHE

4

Step 3, Emergency Fund: save 3 to 6 months, prepare for unexpected expenses

BIG IDEA

A cushion turns an emergency into an inconvenience. Saving isn't a lack of faith. It's what the ant does in the summer, and it's how a family gets to sleep at night.

MINUTES

90
Small group

35
Intensive
11:25 to 12:00

WHAT TO BRING

- Your own numbers from Session 2
- Calculators for the paper folks
- Index cards, for What counts as an emergency

DECK

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PREPARE

- [ ] Know that 3 to 6 months here means expenses, not income. The workbook and the app use the same math.
- [ ] Fill in Exercises 4.1 and 4.2 yourself.

NOTES

RUN SHEET: SMALL GROUP, 90 MINUTES

CLOCK	MIN	WHAT HAPPENS
0:00	**10**	**Welcome and prayer** Welcome people. Open in prayer. Check in gently on anyone who was carrying something heavy last time.
0:10	**10**	**Wins since last time** Ask, "Anybody have a win to share? Maybe you made a call you'd been avoiding." Don't ask who told their safe person. That one has no deadline. Let the room celebrate without hearing any details.
0:20	**25**	**Teaching**
0:20	2	Open with the line
0:22	5	Tell the story
0:27	4	Read the scripture
0:31	14	Teach the six points
0:45	**30**	**Workshop**
0:45	8	Exercise 4.1, How Long Could You Last?
0:53	8	Exercise 4.2, Your Cushion Plan
1:01	14	Use the extra time well. Let people set up their automatic transfer on their phones right there, or call out what counts as an emergency while your apprentice writes it up, or go back and finish Breathing Room and The Amount.
1:15	**10**	**Talk it over** Use the questions below. This is usually a lighter session. Let people laugh about the surprise bills. Laughter is healing, too.
1:25	**5**	**Next steps and prayer** Read the list and pray the prayer.

SHORTEN IT FOR THE INTENSIVE: 35 MINUTES, 11:25 TO 12:00

CLOCK	MIN	WHAT HAPPENS
11:25	3	Open with the line and Proverbs 21:20
11:28	3	The story, short
11:31	6	The bold line of each point
11:37	8	How Long Could You Last?
11:45	8	Your Cushion Plan
11:53	5	One Talk it over question
11:58	2	The prayer

At home: Nothing extra. Both exercises fit in the room. Send people to lunch on time.

WHAT TO SAY

OPEN WITH

What was the last surprise bill that knocked the wind out of you?

THE STORY

The single mom whose car broke down the same week the rent was due. What would one month of cushion have changed that week?

How to tell it. Tell it simply: the car, the rent, the same week. Then stop and ask the question in the story out loud. Let it sit. Don't make her a cautionary tale. She's a hard working mom doing her best. If she's in your room today, she should feel seen, not pitied.

SCRIPTURE

> **There is precious treasure and oil in the dwelling of the wise; but a foolish man swallows it up.**
> **PROVERBS 21:20**
> The wise keep something in the house.

> **Go to the ant, you sluggard. Consider her ways, and be wise; which having no chief, overseer, or ruler, provides her bread in the summer, and gathers her food in the harvest.**
> **PROVERBS 6:6-8**
> The ant gathers while it can. Nobody has to tell her.

> **In nothing be anxious, but in everything, by prayer and petition with thanksgiving, let your requests be made known to God. And the peace of God, which surpasses all understanding, will guard your hearts and your thoughts in Christ Jesus.**
> **PHILIPPIANS 4:6-7**
> Peace comes from God, not from a balance. We save and we pray.

TEACHING POINTS

1. **The target is 3 to 6 months of expenses,** in a liquid account you can reach. If your income changes month to month, aim for six.

   SAY
   Liquid just means you can get to it when you need it. The goal is three to six months of what you actually spend. Not what you earn. What you spend. And if your income moves around, aim for the six.

2. **Start with one month.** Three to six months can feel a mile away. So we break it into steps: one month, then three, then six.

   SAY
   If six months feels like a mile away, I get it. So we're not starting there. We're starting with one month. Then three. Then six. You can't take six steps at once anyway.

3. **Keep it separate and boring.** Its own account, not your checking. It's not growing, it's waiting.

   SAY
   If it's sitting in checking, it'll find a way out. So give it its own home. This money has one job. It's not growing, it's waiting. That's the thing.

4 **Decide what counts before it happens.** A car repair, a job loss, a medical bill. Not a sale.

SAY

Decide what counts now, while you're calm, because it's really hard to decide in the middle of the sale. A car repair, yes. A job loss, yes. A medical bill, yes. A great deal on a couch, no.

5 **Automate it.** Even a small amount, moved on payday, beats a big intention.

SAY

I don't care if it's ten dollars. A small amount that moves by itself on payday beats a big plan you have to remember.

6 **Run it side by side with the rest.** If you have people depending on you, don't wait on the fund to address protection. We'll get there next session.

SAY

Here's why this matters. Some of these steps run at the same time. If people are depending on you, don't wait until this fund is full before you look at protecting them. We'll get there next session.

RUN THE WORKSHOP

EXERCISE 4.1 HOW LONG COULD YOU LAST? 8 min

SAY

Take your monthly expenses from Session 2, and the cash you have in checking and savings. Divide. That's how long you could last. Then write your one, three and six month targets.

IF THEY GET STUCK

- Someone doesn't have their Session 2 number. Have them estimate today and fix it later.
- The answer is well under a month. Say, "Now you know where to start. One month is the goal, and that's all."
- Someone asks if retirement money counts. Keep it to checking and savings, as the page says.

App and paper. The app fills in monthly expenses from Session 2 and works out the months and all three targets. On paper, use a calculator.

NOTES

EXERCISE 4.2 YOUR CUSHION PLAN — 8 min

SAY

Where will this money live, how much goes there each month, and what's your next milestone? Then write down what counts as an emergency in your house.

IF THEY GET STUCK

- Someone asks which bank or account to use. Don't name one. Say, "Somewhere separate that you can reach."
- There's no room for any amount right now. Say, "Then your plan is to find some breathing room first." No pressure.

App and paper. Same questions on both. Encourage people to copy What counts onto an index card for the fridge.

TALK IT OVER

This is usually a lighter session. Let people laugh about the surprise bills. Laughter is healing, too.

- What was the last surprise bill, and how did you pay it?
- What would you feel if you knew you had one month set aside?
- What makes saving hard in your house?

WATCH FOR

- People who feel saving is unbelief. Proverbs 21:20 and 6:6-8 help.
- People with no margin at all. Point back to Breathing Room, without pressure.

BEFORE NEXT SESSION

Before next time, open the separate account if you don't have one, set up one automatic transfer in any amount, and put What counts on the fridge. Let's pray.

BEFORE NEXT SESSION

- [ ] Open the separate account if you don't have one.
- [ ] Set up one automatic transfer, any amount.
- [ ] Write down what counts as an emergency and put it on the fridge.

THE PRAYER

Lord, You are our provider, and You also taught us to gather while we can. Give us peace that doesn't depend on a balance, and wisdom to prepare.

NOTES

SESSION 5 · STEP 4 OF 6

COVER WHO YOU LOVE

5

Step 4, Proper Protection: protect against loss of income, protect family assets

BIG IDEA

Providing for your family includes the day you can't. We're not here to scare anybody. We're here to look at the question most families have never had the chance to sit down with: if the paycheck stopped, what happens to the people you love?

MINUTES

90
Small group

45
Intensive
12:45 to 1:30

WHAT TO BRING

- Your own policies or work benefits summary
- Tissues
- Calculators for the paper folks

DECK

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PREPARE

- [ ] This session must stay free of product recommendations. No company names, no quotes, no comparison.
- [ ] Be aware of anyone recently widowed or bereaved. Speak with them beforehand if you can.
- [ ] Fill in Exercises 5.1 and 5.2 yourself, for each adult in your home.
- [ ] Decide with your pastor who will sit near anyone who is grieving.

NOTES

RUN SHEET: SMALL GROUP, 90 MINUTES

CLOCK	MIN	WHAT HAPPENS
0:00	**10**	**Welcome and prayer** Welcome people. Open in prayer. Tell the room up front that today may be tender, and that anyone can step out at any time.
0:10	**10**	**Wins since last time** Ask, "Anybody have a win to share? Any amount counts." Keep it short today, so you have time for the teaching. Nobody has to answer.
0:20	**25**	**Teaching**
0:20	2	Open with the line
0:22	5	Tell the story
0:27	4	Read the scripture
0:31	14	Teach the six points
0:45	**30**	**Workshop**
0:45	8	Exercise 5.1, What's in Place Today
0:53	15	Exercise 5.2, D.I.M.E. and the F
1:08	7	Exercise 5.3, If the Paycheck Stopped
1:15	**10**	**Talk it over** Use the questions below. Go slowly today. If someone in the room has lost a spouse, let them lead the tone. Don't ask them to share, and don't skip past them if they do.
1:25	**5**	**Next steps and prayer** Read the list and pray the prayer.

SHORTEN IT FOR THE INTENSIVE: 45 MINUTES, 12:45 TO 1:30

CLOCK	MIN	WHAT HAPPENS
12:45	3	Open with the line and Proverbs 22:3
12:48	4	The story, told gently
12:52	9	The bold line of each point
1:01	5	What's in Place Today
1:06	14	D.I.M.E. and the F
1:20	4	If the Paycheck Stopped
1:24	4	One Talk it over question
1:28	2	The prayer

Finish at home: Finish anything left on D.I.M.E. and the F, for each adult.

WHAT TO SAY

OPEN WITH

If the paycheck stopped next month, what happens to the people you love?

THE STORY

A widow finding out what her husband did and didn't put in place. Tell it gently. If a real family gave permission, a true story of a good plan landing well is even better.

How to tell it. This is the most delicate story in the course. Tell it gently and slowly, with no fear in your voice and no dollar figures. We are not here to scare anybody. If a real family gave you permission, a true story of a good plan landing well is even better. Before you tell any of it, look at who is in the room. If someone there lost a spouse recently, talk with them first, or tell a different story.

SCRIPTURE

> **A prudent man sees danger, and hides himself; but the simple pass on, and suffer for it.**
>
> **PROVERBS 22:3**
>
> Wise people look ahead at what could happen and take cover.

> **But if anyone doesn't provide for his own, and especially his own household, he has denied the faith, and is worse than an unbeliever.**
>
> **1 TIMOTHY 5:8**
>
> Paul wrote this about caring for widows and relatives in your own family. It is a call, not a club. If you are trying and falling short, this verse is not aimed at you, and we will never aim it at anyone who is struggling.

TEACHING POINTS

1. **Income is the engine.** Your ability to earn is usually the biggest asset your family has. Protect the engine.

   SAY

   Most of us think about protecting the car and the house. But your ability to get up and earn is usually the biggest thing your family has. If the engine stops, everything it's been pulling stops too.

2. **Work coverage has a catch.** It usually stays with the job. If it's the only coverage you have, know that.

   SAY

   A lot of us have something through work, and that's good. I just want you to know what happens to it. It usually stays with the job. So if it's the only coverage you have, just know that.

NOTES

3 **Estimate the need with DIME, then the F.** Debts, Income (how many years your family would need it), Mortgage, Education, and Final expenses kept separate. This is an estimate to start a conversation, not an amount to buy.

SAY

This isn't a sales number, and nobody is telling you to buy this amount. It's a way to start a conversation at your own kitchen table. Debts, Income, Mortgage, Education. Then the F, final expenses, is kept on its own line.

For you. The years of income are each person's own choice. Don't suggest a number. If someone asks what's enough, say that's for them and their own professional.

4 **Two people, two numbers.** Each adult gets their own. A stay at home parent has a real number too.

SAY

Each adult gets their own column. And if you're a stay at home parent, please hear me. You have a real number. Your family would feel it if you were gone.

5 **Know the two basic kinds.** Term covers a set period. Permanent is designed to last a lifetime, and costs more. Neither is right for everyone, and nobody in this room will tell you which one to buy.

SAY

That's all I'm going to say about that, on purpose.

For you. Read this point once, as written, and stop. If someone asks which one is better, say, "That's a great question for your own professional." Don't compare them.

6 **Disability counts too.** Being alive and unable to work can be harder on a budget than people expect. Find out if you have coverage.

SAY

We talk a lot about what happens if you die. We don't talk as much about what happens if you live and can't work. All I want you to do today is find out what you have.

For you. Don't discuss specific conditions, health questions or what anyone would qualify for. Nobody in class answers those.

NOTES

RUN THE WORKSHOP

EXERCISE 5.1 WHAT'S IN PLACE TODAY — 8 min

SAY

Write down what's in place today. Who's covered, what kind, how much, what it costs, and whether it stays with the job. If you don't know, write not sure. That's useful too. Never write policy numbers.

IF THEY GET STUCK

- Someone has no idea what they have. Perfect. Not sure is the answer, and finding out is this session's homework.
- Someone has no coverage at all. Don't react. Just say, "Thanks for being honest with yourself."
- Someone asks if their policy is any good. Say, "That's a great question for your own professional."

App and paper. The app totals the amounts. No policy numbers on either one.

EXERCISE 5.2 D.I.M.E. AND THE F — 15 min

SAY

One column for each adult. Go line by line. Pick how many years of income your family would need. That's your choice. Remember, this is an estimate to start a conversation, not an amount to buy.

IF THEY GET STUCK

- The total feels huge and someone freezes. Say, "It's only an estimate. Take a breath. Nobody is asking you to do anything about it today."
- Someone wants to know how many years is right. It's their choice. Don't answer it for them.
- Someone doesn't know their mortgage balance or debts. Write a best guess, or pull it from Session 3.
- A single person with no dependents feels left out. Tell them to fill in what fits, and to skip what doesn't.

App and paper. The app does the math on the income line, the estimate, the remaining estimate and the percent covered. On paper those are the shaded rows.

EXERCISE 5.3 IF THE PAYCHECK STOPPED — 7 min

SAY

Four quick questions. How long would your household stay okay? What replaces your income if you couldn't work for a year? Is all of your coverage through work? And who do you need to have this conversation with?

IF THEY GET STUCK

- Someone gets emotional at the first question. Let them skip to the last one. It's the one that matters.
- Someone doesn't know. Not sure is on the list, and it never counts against them.

App and paper. Same on both. Not sure is always a choice.

TALK IT OVER

Go slowly today. If someone in the room has lost a spouse, let them lead the tone. Don't ask them to share, and don't skip past them if they do.

- Have you and your family ever talked about this? What made it hard?
- If your paycheck stopped next month, how long would your family be okay?
- Who depends on you that may not be under your own roof?

WATCH FOR

- Questions like "which policy should I buy?" Answer: "That's a great question for your own professional."
- Health questions. Nobody in class answers underwriting or medical questions.

BEFORE NEXT SESSION

Before next time, find your policies and your work benefits summary and write down what's there. Check every beneficiary. And have the conversation. Let's pray.

BEFORE NEXT SESSION

- [ ] Find your policies and your work benefits summary. Write down what's there.
- [ ] Check every beneficiary.
- [ ] Have the conversation.

THE PRAYER

Father, thank You for the people You've given us to love. Help us care for them today and for the days we can't see.

NOTES

SESSION 6 · STEP 5 OF 6

GATHER LITTLE BY LITTLE

6

Step 5, Build Wealth: outpace inflation, reduce taxation, plan for retirement

BIG IDEA

Wealth in Scripture is never the point, and hoping in it is a trap. But patience, diligence and planning are wise. We're building so we can keep serving, keep giving and not be a burden, not so we can stop needing God.

MINUTES

90
Small group

45
Intensive
1:30 to 2:15

WHAT TO BRING

- Your own recent account statements
- Calculators for the paper folks
- The workbook's retirement lookup table, in the back

DECK

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PREPARE

- [ ] Read the rules: no investment recommendations, no products, no rollover conversations, no securities advice.
- [ ] Practice the lookup table once.
- [ ] Work through the lookup table once with your own numbers.
- [ ] Say the three teaching assumptions out loud until they feel easy: 3% inflation, 6.5% growth, 4% withdrawal.

NOTES

RUN SHEET: SMALL GROUP, 90 MINUTES

CLOCK	MIN	WHAT HAPPENS
0:00	**10**	**Welcome and prayer** Welcome people. Open in prayer. Say it plainly up front: today nobody recommends an investment.
0:10	**10**	**Wins since last time** Ask, "Anybody have a win to share? Maybe you found your policies, or had the conversation." Those are hard. Honor them. Nobody has to answer.
0:20	**25**	**Teaching**
0:20	2	Open with the line
0:22	5	Tell the story
0:27	4	Read the scripture
0:31	14	Teach the six points
0:45	**30**	**Workshop**
0:45	4	Exercise 6.1, Rule of 72
0:49	12	Exercise 6.2, Where Your Money Sits
1:01	4	Exercise 6.3, Your Nine Boxes
1:05	10	Exercise 6.4, Your Retirement Number (start it here, finish at home)
1:15	**10**	**Talk it over** Use the questions below. Keep this one on the heart, not the numbers. These questions are about what retirement is even for. Let people dream a little about serving.
1:25	**5**	**Next steps and prayer** Read the list and pray the prayer.

These exercises add up to 35 minutes and the workshop is 30. Give Your Retirement Number 10 of its 15 minutes in the room, and let people finish at home.

SHORTEN IT FOR THE INTENSIVE: 45 MINUTES, 1:30 TO 2:15

CLOCK	MIN	WHAT HAPPENS
1:30	3	Open with the line and Proverbs 21:5
1:33	3	The made up story, labeled as made up
1:36	8	The bold line of each point
1:44	3	Rule of 72
1:47	8	Where Your Money Sits
1:55	12	Your Retirement Number
2:07	5	One Talk it over question
2:12	3	The prayer

Finish at home: Your Nine Boxes, and whatever is left of Your Retirement Number.

WHAT TO SAY

OPEN WITH

We're not building so we can stop needing God. We're building so we can keep serving.

THE STORY

Two people who started at different ages. Use a fictional example, and label it as fictional.

How to tell it. Before you start, say, "This is a made up example." Then use two made up people with the same habits who started at different ages. Don't use dollar figures, and don't say what either one ended up with. The point isn't that one won. The point is that time is a gift, and the best day to start is the one you've got. Then look right at the older folks in the room and say that. Nobody here is too late to be faithful.

SCRIPTURE

> **The plans of the diligent surely lead to profit; and everyone who is hasty surely rushes to poverty.**
> **PROVERBS 21:5**
> A proverb tells us how life generally works. It is wisdom, not a guarantee of profit.

> **Wealth gained dishonestly dwindles away, but he who gathers by hand makes it grow.**
> **PROVERBS 13:11**
> Slow and honest beats fast.

> **Give a portion to seven, yes, even to eight; for you don't know what evil will be on the earth.**
> **ECCLESIASTES 11:2**
> Readers differ on whether this is about sharing or spreading risk. Either way, nobody knows what's coming.

> **No one can serve two masters, for either he will hate the one and love the other; or else he will be devoted to one and despise the other. You can't serve both God and Mammon.**
> **MATTHEW 6:24**
> The guardrail. Money makes a good tool and a terrible master.

TEACHING POINTS

1. **Time does the heavy lifting.** The Rule of 72: divide 72 by a rate to estimate how many years money takes to double at that rate. It's a teaching shortcut, not a projection.

   SAY
   Here's a shortcut. Take 72, divide by a rate, and that's about how many years money takes to double at that rate. It's not a promise. It's just a way to see what time does.

2 **Three ways money can grow.** Fixed, variable and indexed. Each has trade-offs. Know which one each account is.

> **SAY**
> Every account you have grows in some way. You don't need to become an expert today. You just need to know which one each of yours is. If you don't know, that's your homework.

For you. Don't define these beyond what's here, and don't say any one is better. Send those questions to their own professional.

3 **Three ways money is taxed.** Taxable, tax-deferred, and tax-advantaged. Three by three makes nine places money can sit. Most families have never seen where theirs is.

> **SAY**
> Three ways to grow, three ways to be taxed. Three by three is nine boxes. All we're doing today is seeing where yours sits. It's just a picture.

For you. Don't explain how anything is taxed. Say, "That's a great question for your tax professional."

4 **Take the match.** If your employer matches retirement contributions, learn exactly how it works.

> **SAY**
> If your employer offers a match, I just want you to go find out exactly how it works. Ask at work. That's your homework, and it might be the easiest one in the whole course.

5 **Find your number.** What income do you want, in today's dollars? We estimate what that takes, using a 4 percent withdrawal rule of thumb and a 6.5 percent assumed growth rate, and we show a 5 to 8 percent range. Those are teaching assumptions. Nothing here is a promise.

> **SAY**
> We're going to make an estimate, using simple teaching assumptions. Real life will be different. Nothing here is a promise. It's a starting line, and the only goal is to see it.

For you. Always say the words teaching assumptions out loud. Never tell anyone what they will have.

6 **The class never recommends an investment.** No securities advice, no products, no moving accounts. Your tax professional and any advisor you choose make those calls with you.

> **SAY**
> I want to say this one more time so we're all clear. Nobody here is telling you to buy, sell or move anything. The people you choose to work with make those calls with you.

NOTES

RUN THE WORKSHOP

EXERCISE 6.1 RULE OF 72 — 4 min

SAY

72 divided by the rate is roughly how many years it takes to double. Try each one. Remember, it's a shortcut, not a projection.

IF THEY GET STUCK

- Math anxiety. Let them do it with a neighbor, or just call out the answers together.

App and paper. The app shows the answer. On paper, use a calculator. Answers: 3% is about 24 years, 6.5% is about 11 years, 8% is about 9 years.

EXERCISE 6.2 WHERE YOUR MONEY SITS — 12 min

SAY

List each account. If you're not sure how it grows or how it's taxed, write not sure. That's a great question to go find out. Never write account numbers.

IF THEY GET STUCK

- Someone has no accounts to list. Say, "That's okay. Today can be your starting line."
- Nobody knows how an account grows or is taxed. Write not sure. Whoever holds the account can tell them later.
- Someone asks whether they should move an account. Say, "That's a question for your own professional."

App and paper. The app totals the balance and the monthly amount.

EXERCISE 6.3 YOUR NINE BOXES — 4 min

SAY

Put a mark in the box for each account you just listed. This isn't right or wrong. It's just a picture.

IF THEY GET STUCK

- It's all not sure. Fine. They can leave this blank and come back.
- Someone asks which box is best. Don't answer. There's no best box in this class.

App and paper. The app fills in the boxes from Exercise 6.2. On paper, people mark them by hand.

NOTES

EXERCISE 6.4 YOUR RETIREMENT NUMBER

10 of 15 min

SAY

This is an estimate using teaching assumptions: 3% inflation, 6.5% growth, 4% withdrawal. Work down the page. Get as far as you can in the room, and finish at home.

IF THEY GET STUCK

- Paper folks get lost. Show them the lookup table in the back of the workbook and walk one row with them. Or suggest the app, which does this for them.
- The big number is discouraging. The grade is a starting line, and most people have time to take steps.
- Someone doesn't know their Social Security estimate. They can check it at ssa.gov. That's on this session's homework.

App and paper. The app works out everything on this page. On paper, it's the lookup table in the back of the workbook.

TALK IT OVER

Keep this one on the heart, not the numbers. These questions are about what retirement is even for. Let people dream a little about serving.

- How did your family talk about money when you were growing up?
- What is retirement actually for, if you're a follower of Jesus?
- What would it look like to keep serving at 75?

WATCH FOR

- Anyone asking whether to move an account. Answer: that's a question for your own professional.
- Discouragement from a big number. The grade is a starting line, and most people have time to take steps.

BEFORE NEXT SESSION

Before next time, log in to one account you haven't looked at in a year, find out exactly how your employer match works, and look up your Social Security estimate at ssa.gov. Let's pray.

BEFORE NEXT SESSION

- [ ] Log in to one account you haven't looked at in a year.
- [ ] Find out exactly how your employer match works.
- [ ] Look up your Social Security estimate at ssa.gov.

THE PRAYER

Lord, keep our hope on You and not on what we can gather. Give us patience, and make us generous with whatever You grow.

NOTES

SESSION 7 · STEP 6 OF 6

WHAT OUTLIVES YOU

7

Step 6, Preserve Wealth: leave a family legacy, reduce the impact of taxation

BIG IDEA

A legacy is more than money. It's the documents that keep your family out of chaos, the generosity they watched you live, and the faith they saw you keep. You can't take it with you, so let's decide where it goes.

MINUTES

90
Small group

40
Intensive
2:30 to 3:10

WHAT TO BRING

- Your church's teaching on the tithe, from your pastor
- Tissues
- A list of local estate attorneys, if your church keeps one

DECK

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PREPARE

- [ ] Know your church's teaching on the tithe. Your pastor's teaching leads here.
- [ ] Have a list of local estate attorneys if your church keeps one.
- [ ] Fill in Exercises 7.1 and 7.2 yourself.
- [ ] Start your own letter from Exercise 7.4 before you ask anyone else to.
- [ ] Think about who in the room has recently lost someone.

NOTES

RUN SHEET: SMALL GROUP, 90 MINUTES

CLOCK	MIN	WHAT HAPPENS
0:00	**10**	**Welcome and prayer** Welcome people. Open in prayer. Let the room know this session touches death and legacy, and that anyone can step out at any time.
0:10	**10**	**Wins since last time** Ask, "Anybody have a win to share? Maybe you logged in to an account you'd been avoiding." Keep it light. Today gets heavy on its own. Nobody has to answer.
0:20	**25**	**Teaching**
0:20	2	Open with the line
0:22	5	Tell the story
0:27	4	Read the scripture
0:31	14	Teach the six points
0:45	**30**	**Workshop**
0:45	7	Exercise 7.1, The Legacy Checklist
0:52	6	Exercise 7.2, Family Emergency Card
0:58	6	Exercise 7.3, Generosity on Purpose
1:04	6	Exercise 7.4, A Letter to Those Who Come After You
1:10	5	Let the letter run long. Give it the extra minutes. Keep the room quiet, and put on soft music if your group likes that.
1:15	**10**	**Talk it over** Use the questions below. Let this be slow. People may tell you about someone who has died. Don't hurry them to the next question.
1:25	**5**	**Next steps and prayer** Read the list and pray the prayer.

SHORTEN IT FOR THE INTENSIVE: 40 MINUTES, 2:30 TO 3:10

CLOCK	MIN	WHAT HAPPENS
2:30	3	Open with the line and Proverbs 13:22
2:33	3	The story, in two scenes
2:36	8	The bold line of each point
2:44	7	The Legacy Checklist
2:51	5	Family Emergency Card
2:56	6	Generosity on Purpose
3:02	5	One Talk it over question
3:07	3	The prayer

Finish at home: A Letter to Those Who Come After You.

WHAT TO SAY

OPEN WITH

If you passed away tomorrow, what would your family not be able to find?

THE STORY

A family during the week after a funeral, looking for documents nobody can find, then a family who had a folder on the shelf.

How to tell it. Tell this one in two scenes. First, the family in the week after a funeral, going through drawers, looking for papers nobody can find. Then the family who had a folder on the shelf. Don't get dramatic. Let the contrast do the work. And end on love: that folder is one of the kindest things anyone ever did for their family.

SCRIPTURE

> **A good man leaves an inheritance to his children's children,**
>
> **PROVERBS 13:22**
>
> A proverb about generations of faithfulness. It isn't a promise that every faithful family leaves money, and it's not a wealth transfer teaching.

> **Yahweh says, 'Set your house in order, for you will die, and not live.'**
>
> **ISAIAH 38:1**
>
> Said to King Hezekiah in his illness. We use it as a picture of being ready.

> **Charge those who are rich in this present world that they not be haughty, nor have their hope set on the uncertainty of riches, but on the living God, who richly provides us with everything to enjoy; that they do good, that they be rich in good works, that they be ready to distribute, willing to share; laying up in store for themselves a good foundation against the time to come, that they may lay hold of eternal life.**
>
> **1 TIMOTHY 6:17-19**
>
> Riches are uncertain. The call is to hope in God, do good and share.

> **Remember this: he who sows sparingly will also reap sparingly. He who sows bountifully will also reap bountifully. Let each man give according as he has determined in his heart; not grudgingly, or under compulsion; for God loves a cheerful giver. And God is able to make all grace abound to you, that you, always having all sufficiency in everything, may abound to every good work.**
>
> **2 CORINTHIANS 9:6-8**
>
> Grace supplies what we need for every good work. This is Paul on cheerful giving, not a return on investment.

NOTES

> **Bring the whole tithe into the storehouse, that there may be food in my house, and test me now in this, says Yahweh of Armies, if I will not open you the windows of heaven, and pour you out a blessing, that there will not be room enough for.**
>
> **MALACHI 3:10**
>
> God's word to covenant Israel at a moment of withholding. Your church may teach this in its own way. Follow your pastor's lead. It is not a formula.

TEACHING POINTS

1 **Get the documents done.** A will, beneficiaries, a power of attorney, a healthcare directive, and a guardian if you have minor children. About one in four adults has a will (Caring.com and YouGov, 2025). Most who don't just haven't gotten around to it.

SAY

Nobody wakes up excited to do this. Most people who don't have these papers aren't irresponsible, they just haven't gotten around to it. So today let's just find out what's done and what's not.

For you. Don't explain what any of these documents do or which ones someone needs. An estate attorney answers that.

2 **Beneficiaries can override your will.** Check every one. Your attorney can explain how this works where you live.

SAY

This one surprises people. So go check every one. You might have a name on an account from twenty years ago. Five minutes could save your family a lot of heartache.

For you. Don't explain the law. Leave it at what's written, and say, "Your attorney can explain how this works where you live."

3 **Tell someone where things are.** The kindest thing you can do is keep your family from a scavenger hunt during the worst week of their lives.

SAY

I think about this a lot. On the worst week of your family's life, what do you want them doing? Hunting for papers, or holding each other?

4 **Be generous on purpose.** God is a giver. Giving loosens money's grip on us. Whatever your church teaches about the tithe, decide with joy, "not grudgingly, or under compulsion."

SAY

God is a giver, and when we give, we start to look like Him. Notice what the point says. Giving loosens money's grip on us. It doesn't buy anything from God.

For you. Your pastor's teaching leads on the tithe. Never say giving earns financial blessing. If someone says it, gently correct it.

5 **Leave the story too.** Write down what you want your kids and grandkids to know about what God did.

> **SAY**
> Your kids may forget your balance, but they won't forget your story. What did God do? Write that down. That might be the most valuable thing you leave.

6 **Get real help.** An estate attorney and a tax professional decide what's right for you. This class teaches the questions.

> **SAY**
> This class teaches the questions. It doesn't give the answers. Those belong to real professionals who know your family.

RUN THE WORKSHOP

EXERCISE 7.1 THE LEGACY CHECKLIST — 7 min

> **SAY**
> Yes, no or not sure for each one. Not sure is a great answer. It tells you what to go find out.

IF THEY GET STUCK

- Someone asks what a document is or whether they need it. Say, "That's a great question for an estate attorney."
- No minor children? Skip the guardian line.
- A person feels ashamed of all the no's. Say, "Every one of those is just your next step."

App and paper. This one feeds the Preserve Wealth step in the Stewardship Check. Not sure is left out of that count.

EXERCISE 7.2 FAMILY EMERGENCY CARD — 6 min

> **SAY**
> Fill this in and tell someone where it lives. Never write passwords, account numbers or Social Security numbers here.

IF THEY GET STUCK

- Someone has no attorney or tax professional. Leave it blank. It's a card, not a test.
- Someone starts to write down a password. Stop them gently.

App and paper. Same on both. Paper may be better here, so it can sit somewhere the family can find it.

NOTES

EXERCISE 7.3 GENEROSITY ON PURPOSE — 6 min

SAY

Look at what you give today. Then ask what God is putting on your heart, and write one step of generosity you'll take in the next 90 days.

IF THEY GET STUCK

- Someone has nothing to give right now. Say, "Generosity isn't only money. Time counts. What's on your heart?"
- Someone asks how much they should give. Say, "Talk with your pastor and pray on it."

App and paper. The app fills in what they give from Session 2 and the percent of income. On paper, it's a quick calculation.

EXERCISE 7.4 A LETTER TO THOSE WHO COME AFTER YOU — 6 min

SAY

Start a short letter to your children, your grandchildren or someone you're pouring into. What did God do? What do you want them to know? It doesn't need to be good. It just needs to be yours.

IF THEY GET STUCK

- Someone has no children. Ask who they're pouring into, a niece, a neighbor, someone at church.
- Someone is crying. Let them. Don't interrupt that.

App and paper. People can start on either one. Some folks will want this one handwritten.

TALK IT OVER

Let this be slow. People may tell you about someone who has died. Don't hurry them to the next question.

- Who taught you about generosity? What did you see them do?
- If you passed away tomorrow, what would your family not be able to find?
- What's one thing you want your grandchildren to say about how you handled what God gave you?

WATCH FOR

- Any hint that giving earns financial blessing. Don't say it, and gently correct it.
- Grief. Leave room.

NOTES

BEFORE NEXT SESSION

Before next time, pick the one document you're missing and make the appointment. Check every beneficiary you haven't. And finish your letter. Let's pray.

BEFORE NEXT SESSION

- [ ] Pick the one document you're missing and make the appointment.
- [ ] Check every beneficiary you haven't.
- [ ] Finish your letter.

THE PRAYER

Father, teach us to hold everything loosely and give it gladly. Let what outlives us point to You.

NOTES

SESSION 8

THE ACCOUNT

8

Your Stewardship Check, your plan, and your next faithful step

BIG IDEA

The master came back and called his servants in. So today we do what most people never do: we take an honest look at what we've been entrusted with. Your grade is a mirror, not a verdict. It can't measure your faith or your worth. It just shows you where to take your next faithful step.

MINUTES

90
Small group

40
Intensive
3:10 to 3:50

WHAT TO BRING

- Your own finished Stewardship Check
- Everyone's worksheets from the earlier sessions, or the app
- The rubric in the back of the workbook
- The booking link on the back page of the workbook
- Time after the closing prayer, with nothing else planned

DECK

builduntil.com/p/fpaSession8

PREPARE

- [ ] Do your own Stewardship Check first.
- [ ] Have the booking QR code ready for one mention, at the very end, and only after prayer.
- [ ] Pray for anyone you know is dreading today.
- [ ] Ask someone with a story to share, and get their permission first.
- [ ] Read The close of Session 8 at the end of this section until it feels natural.

NOTES

RUN SHEET: SMALL GROUP, 90 MINUTES

CLOCK	MIN	WHAT HAPPENS
0:00	**10**	**Welcome and prayer** Welcome people. Open in prayer. Say this first: nobody will see your grade today. Not me, not the group, not the church.
0:10	**10**	**Wins since last time** Ask for wins from the whole course, not just the last session. What's different now? Keep it about people, not dollars. Testimonies only with permission, and no dollar amounts as promises.
0:20	**25**	**Teaching**
0:20	2	Open with the line
0:22	5	Tell the story
0:27	4	Read the scripture
0:31	14	Teach the six points
0:45	**30**	**Workshop**
0:45	15	Exercise 8.1, Your Stewardship Check
1:00	5	Exercise 8.2, The Heart Check (a little shorter today)
1:05	8	Exercise 8.3, My Next 90 Days (a little shorter today)
1:13	2	Exercise 8.4, My Next Step (a little shorter today)
1:15	**10**	**Talk it over** Use the questions below. Let this one be a celebration. If someone starts comparing grades, step in kindly and say, "We don't compare." Then ask the next question.
1:25	**5**	**Next steps and prayer** Read the list and pray. Then the disclosure and the one mention, using The close of Session 8.

These exercises add up to 35 minutes and the workshop is 30. Keep the full 15 for the Stewardship Check, and trim the others a little. People can finish The Heart Check at home.

SHORTEN IT FOR THE INTENSIVE: 40 MINUTES, 3:10 TO 3:50

CLOCK	MIN	WHAT HAPPENS
3:10	3	Open with the line and Luke 19:15
3:13	2	A short story of where you started
3:15	6	The bold line of each point
3:21	13	Your Stewardship Check
3:34	6	The Heart Check
3:40	7	My Next 90 Days
3:47	3	One Talk it over question

The close: At 3:50, Closing prayer and next steps, pray the prayer and use The close of Session 8. The Intensive closes the same way as the small group. My Next Step can wait until then too.

WHAT TO SAY

OPEN WITH

The master came back and asked. Let's take an honest look, and let's do it in grace.

THE STORY

Leaders share where they started and what changed. Testimonies only with permission, and no dollar amounts as promises.

How to tell it. Tell where you started and what changed. Keep it honest and short, including what still isn't fixed. If someone in the group agreed to share, let them, and thank them. Testimonies only with permission, and no dollar amounts as promises. What you're showing the room is not a success story. It's a faithful one.

SCRIPTURE

> **When he had come back again, having received the kingdom, he commanded these servants, to whom he had given the money, to be called to him, that he might know what they had gained by conducting business.**
>
> **LUKE 19:15**
>
> The accounting in the parable.

> **He said to him, 'Well done, you good servant! Because you were found faithful with very little, you shall have authority over ten cities.'**
>
> **LUKE 19:17**
>
> "Faithful with very little" is what the master praises.

> **For we must all be revealed before the judgment seat of Christ; that each one may receive the things in the body, according to what he has done, whether good or bad.**
>
> **2 CORINTHIANS 5:10**
>
> Paul takes accountability seriously, and he says it to people who belong to Christ.

> **There is therefore now no condemnation to those who are in Christ Jesus, who don't walk according to the flesh, but according to the Spirit.**
>
> **ROMANS 8:1**
>
> For those in Christ Jesus, no condemnation. The grade doesn't change that.

> **It is because of Yahweh's loving kindnesses that we are not consumed, because his compassion doesn't fail. They are new every morning. Great is your faithfulness.**
>
> **LAMENTATIONS 3:22-23**
>
> Written in the middle of ruin. Mercy is new every morning.

> **being confident of this very thing, that he who began a good work in you will complete it until the day of Jesus Christ.**
>
> **PHILIPPIANS 1:6**
>
> He finishes what He starts.

> We know that all things work together for good for those who love God, to those who are called according to his purpose.
>
> **ROMANS 8:28**
>
> Why we can say "we don't live lucky, we live called." We don't rely on luck, because God works all things for good for those who love Him, called according to His purpose. It is not a promise of financial outcomes.

TEACHING POINTS

1. **Accountability is a gift.** Most people go their whole lives without seeing the full picture. You just did.

   SAY
   Whatever your numbers are today, you looked. A lot of folks in this room were afraid to do that when we started. That's a really big deal.

2. **The grade is about the numbers.** It's not your faithfulness before God and it's not your worth. You're not stuck. You're just on a step.

   SAY
   Listen to me. Your grade is a mirror, not a verdict. It's a self-assessment, worked out by a fixed formula from what you typed in, and nobody reviews it. It can't measure your faith, and it can't measure your worth. There's no F in this room. The lowest mark is S, and S stands for Starting Line.

3. **Nobody's grade is shared.** Not with the group, not with the leader, not with the church.

   SAY
   I will never see your grade. I can't. The church can't. So today, this is between you and the Lord and the page.

   For you. This is true. The leader screen shows progress by session only. Say it with confidence.

4. **Go back to the first page.** Look at your frustration and your dreams. Now pick the next faithful step from your own words.

   SAY
   That's why you came. Your next step should come from your own words, not from me.

5. **Faithful with very little.** Ninety days. Three steps. One person to walk with you.

   SAY
   You don't need a plan for the rest of your life today. You need the next 90 days. The master said faithful with very little. He didn't say impressive.

6. **Keep going.** The next step is yours. Thank you, and I'm absolutely blessed that we are building together.

   SAY
   This isn't the end of anything. You've got a next step, and it's yours to take.

   For you. Don't mention anything else here. The one mention comes at the very end, after prayer.

RUN THE WORKSHOP

EXERCISE 8.1 YOUR STEWARDSHIP CHECK — 15 min

SAY

Use the rubric in the back of your workbook, or let the app do it for you. Work out each step, then your overall grade. Nobody sees this but you. If you don't know something, not sure never counts against you.

IF THEY GET STUCK

- A step can't be graded yet. That's fine. It goes on the Still To Find Out list. The overall grade needs at least four of the six.
- Someone asks you to check their grade. Don't look. Show them the rubric and point to the line.
- Someone is crushed. Go to them quietly. Read Romans 8:1 together.

App and paper. In the app this fills in for you. On paper, use the scorecard page and the rubric in the back of the workbook.

EXERCISE 8.2 THE HEART CHECK — 5 of 7 min

SAY

This page is never graded. Four questions, just you and the Lord. Go slow.

IF THEY GET STUCK

- Someone isn't sure what to write. Tell them to answer just one question, and to answer it honestly.

App and paper. Never graded, on either one.

EXERCISE 8.3 MY NEXT 90 DAYS — 8 of 10 min

SAY

Three steps. Small and real. Start with the step you rated most urgent. Write what you'll do, by when, and who will ask you about it.

IF THEY GET STUCK

- The steps are too big. Ask, "What's the first small piece of that?"
- Someone has no one to ask them. Offer to help them find a partner in the group.

App and paper. The app suggests a next faithful step from their grades and ratings, in their own words. On paper, people choose it themselves. Next steps are general and educational, so never tell anyone to buy, cancel, move or change anything specific.

NOTES

EXERCISE 8.4 MY NEXT STEP

2 of 3 min

SAY

Write down your accountability partner. Leave the other question on that page for now. We'll come to it at the very end.

IF THEY GET STUCK

- Someone asks about the other question. Say, "We'll get to that right at the end."

App and paper. In the app and on paper, this answer is theirs alone. Nothing goes to anyone without a clear yes.

TALK IT OVER

Let this one be a celebration. If someone starts comparing grades, step in kindly and say, "We don't compare." Then ask the next question.

- What did you see in this course that you had never seen before?
- Where did fear lose some ground?
- What does faithful with very little look like for you in the next 90 days?

WATCH FOR

- Comparing grades. Don't allow it.
- Anyone crushed by their grade. Sit with them. Read Romans 8:1 together. Bring in your pastor if it's more than money.

BEFORE NEXT SESSION

Take your first faithful step. Tell your partner your 90 day plan. And come back to this workbook in 90 days and grade it again. Let's pray.

AFTER SESSION 8

- [ ] Take your first faithful step.
- [ ] Tell your partner your 90 day plan.
- [ ] Come back to this workbook in 90 days and grade it again.

THE PRAYER

Father, we've looked. Thank You that there is no condemnation in Christ Jesus, and that Your mercies are new every morning. Make us faithful with what You've given us, until You come back.

NOTES

SESSION 8

THE CLOSE OF SESSION 8.

This is the only time in the entire course you bring up the private session. Do it after the prayer, once, and then let it go. Don't repeat it, don't look around the room, and don't follow up with anyone about it later.

1. Pray the closing prayer. Let the room be quiet for a moment.
2. Read the disclosure word for word.
3. Say the words below, one time.
4. Show the booking link, and thank everyone. Then go hug your people.

READ THIS WORD FOR WORD

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SAY IT ONCE

One last thing, and it's completely optional. If you would like a complimentary private strategy session with a licensed professional, you can book one with the link on the back page of your workbook. If that's not for you, that is perfectly fine. Nothing you've written is shared unless you say so. Thank you, and I'm absolutely blessed that we are building together.

builduntil.com/go/fpa-book

NOTES

BACK OF THE GUIDE

ONE DAY. EIGHT SESSIONS.

All 8 sessions in one Saturday, led by Jesse or a trained facilitator

THE FULL SCHEDULE

TIME	WHAT HAPPENS	MINUTES
8:30	Doors open, coffee, workbooks	
9:00	**Session 1, Entrusted**	45
9:45	**Session 2, Know the State of Your Flocks**	45
10:30	Break	
10:45	**Session 3, The Borrower and the Way Out**	40
11:25	**Session 4, Room to Breathe**	35
12:00	Lunch	
12:45	**Session 5, Cover Who You Love**	45
1:30	**Session 6, Gather Little by Little**	45
2:15	Break	
2:30	**Session 7, What Outlives You**	40
3:10	**Session 8, The Account**	40
3:50	Closing prayer and next steps	
4:00	Done	

In the Intensive, teach the bold line of each point and let people finish longer exercises at home. Every exercise marked for the app can be finished later.

BEFORE THE DAY

- [ ] Your pastor has reviewed all eight sessions, and the date is on the church calendar.
- [ ] A facilitator is confirmed. The One Day Intensive is led by Jesse or a trained facilitator.
- [ ] Your group is created in the app as a One Day Intensive, and the QR code is ready.
- [ ] Workbooks are printed for anyone who wants paper.
- [ ] People know to bring 60 days of statements, or their banking app, and any policy and account paperwork they can find. There's no time between sessions to go get it.
- [ ] Lunch, coffee and childcare are decided, if your church offers them.

NOTES

THE MORNING OF

Set up early	Be in the room well before 8:30. Test the screen, Presenter View and the wifi.
Greeters	Two people at the door with name tags, workbooks and pens. Have the QR code up as people arrive.
Tables	Set tables so people can spread out and write. Leave a little room between families. Privacy matters today.
Helpers	Put one app helper at the back of the room. Have a pastor or a prayer person in the building all day.

DURING THE DAY

- Protect the clock. Teach the bold line of each point, and let people finish longer exercises at home.
- Say "today" where the guide says "today."
- Every exercise can be finished later in the app or the workbook. Say so often. It lowers the temperature.
- Each session's Before next session list becomes one take home list. Don't assign anything between sessions.
- Eight sessions in a day is a lot of honest looking. Watch for tired faces after lunch, and keep Sessions 5 and 7 gentle.
- Read the disclosure at 9:00 and again after the closing prayer at 3:50. The one mention of the private session waits for 3:50.

AFTER

- Thank your pastor, your helpers and the people who fed everyone.
- Tell your pastor about anyone who needs care.
- Don't contact anyone about their results. There's nothing for you to see, and that's on purpose.

NOTES

BACK OF THE GUIDE

THE STEWARDSHIP CHECK, FOR LEADERS.

A mirror, not a verdict

An honest look at what we've been entrusted with. A mirror for the next faithful step. It never measures faith, worth or standing before God, and it is never shared with the church, the group or the leader.

- **It's a self-assessment.** The grade comes from a fixed formula based on what each person typed in. Nobody reviews it.
- **A mirror, not a verdict.** It shows where to take the next faithful step. It says nothing about anyone's faith, worth or standing before God.
- **There is no F.** The lowest mark is S, for Starting Line. You're not stuck. You're just on a step.
- **Leaders never see it.** Your screen shows progress by session only. You can't see a grade even if someone wants you to. If someone offers to show you theirs, gently say you'd rather be their encourager than their grader, and send them to their accountability partner.
- **Not sure is safe.** It never counts against anyone.
- **Next steps are general and educational.** Leaders never tell anyone to buy, cancel, move or change anything specific.
- **Retake it.** The workbook invites people to come back in 90 days and grade it again.

Education only, not financial, tax, legal or insurance advice

THE FIVE MARKS

MARK	MEANING	POINTS	WHAT THE PERSON READS
A	**Strong**	4	This step is strong. Keep it up, and think about who you could help.
B	**Steady**	3	This step is steady. A little more attention and it's strong.
C	**Building**	2	You're building here. Keep going.
D	**Beginning**	1	You've begun, and beginning is the hard part.
S	**Starting Line**	0	This is your starting line. You're not stuck. You're just on a step.

THE NEXT FAITHFUL STEP

At the end, the person's own words point the way. The check looks at their grades and how they rated each step in Session 1, and it always keeps Proper Protection near the top if they have dependents and that step is C or lower.

WHAT THE PERSON READS

Because you said [their own words from Exercise 1.2], your next faithful step is [step].

HOW EACH STEP IS GRADED

STEP	A	B	C	D	S
Cash Flow Margin = monthly cash flow / monthly net income	15% or more	10% to 14.9%	5% to 9.9%	0% to 4.9%	below 0%
Debt Management Non-mortgage debt payments / monthly net income, and any debt at 10% or more	No high interest debt and payments at or under 10% of income	No high interest debt and payments at or under 20%	Payments at or under 20%, with high interest debt	Payments from 20.1% to 35%	Payments over 35%
Emergency Fund Months covered = liquid cash / monthly expenses	6 months or more	3 to 5.9 months	1 to 2.9 months	0.25 to 0.9 months	under a week or so (below 0.25 months)
Proper Protection Percent covered = coverage in place / D.I.M.E. estimate, each adult with income or dependents; the lowest adult sets the grade	100% or more	75% to 99%	50% to 74%	1% to 49%	0%
Build Wealth Percent funded = projected balance / savings needed, on the teaching assumptions	100% or more	75% to 99%	50% to 74%	25% to 49%	under 25%
Preserve Wealth Share of Legacy Checklist answered Yes (Not sure is left out; guardian skipped if there are no minor children; needs at least 5 answered)	6 or more Yes, or every item	5 Yes	3 or 4 Yes	1 or 2 Yes	none yet

If all of your coverage stays with the job, this grade can't be above B. No dependents and no shared debts? Proper Protection is B if final expenses are covered, otherwise D. If an employer match is offered and you aren't getting all of it, this grade can't be above B.

Overall: average the points of every step that has a grade. A is 3.5 or more, B 2.5 to 3.49, C 1.5 to 2.49, D 0.5 to 1.49, S below 0.5. It needs at least 4 of the six steps.

THE RULES THAT PROTECT PEOPLE

- "I'm not sure" never counts against anyone. An unknown goes on a Still To Find Out list, and that step shows no grade until it's known.
- There is no F. The lowest mark is S, for Starting Line: "You're not stuck. You're just on a step."
- The overall grade averages every step that has a grade, and needs at least four of the six.
- The Heart Check is never graded.
- A year of low income can't be scored as unfaithfulness. Each step's words talk about the next step, never about the person.

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BACK OF THE GUIDE

TOUGH QUESTIONS, AND HOW TO ANSWER THEM.

You don't have to win these. Thank the person for asking, answer from what's written here, and point them to their own professional, their pastor, or grace.

Which policy should I buy?

What's underneath. Usually they've just seen a number that scared them, and they want someone to tell them it's going to be okay.

SAY

I'm so glad you're thinking about the people you love. I can't tell you that, and nobody in this class will. What I can tell you is that this is a great question for your own professional. Today, you just need to know what you have and what you're not sure about.

POINTS TO THEIR OWN PROFESSIONAL

Should I move my 401k?

What's underneath. Something in Session 6 made them nervous, or a friend said something.

SAY

That's a big decision, and it's not one this class can help with. We don't recommend investments, and we don't talk about moving accounts. That's a question for your own professional, someone who can see your whole picture.

POINTS TO THEIR OWN PROFESSIONAL

Is debt a sin?

What's underneath. Someone is carrying shame. Answer the shame first.

SAY

Scripture warns about debt, but it doesn't call all debt sin. Proverbs says the borrower is servant to the lender. That's an honest observation, not a condemnation. You are not your balance. And for those in Christ Jesus, there is no condemnation. If this is sitting heavy on you, I'd love for us to talk with our pastor.

POINTS TO GRACE, AND THEIR PASTOR

Does tithing bring blessing?

What's underneath. They may have been promised something once, or they may be hurting because it didn't happen.

SAY

We don't teach that giving is a formula, and we never promise that giving will produce money. Scripture calls us to give cheerfully, and it tells us God is able to supply what we need for every good work. How our church teaches the tithe is something our pastor leads on, so that's a great conversation to have with our pastor.

POINTS TO THEIR PASTOR

What if I have no margin?

What's underneath. They may feel like the whole course is for someone else.

SAY

Then you're exactly who this is for. A year of low income is not unfaithfulness. Nobody is asking you to find money that isn't there. Go back to Breathing Room, one line at a time, and only if you can. No pressure. Faithful with very little is still faithful, and God sees you right where you are.

POINTS TO GRACE

What if my spouse won't come?

What's underneath. They may be lonely in this, or afraid of a fight at home.

SAY

You can still do this. Do your own pages, and don't use them against anybody. Don't push. Invite. When the time feels right, share what you're learning, not what your spouse is doing wrong. And if money has become a hard place in your marriage, our pastor would be glad to walk with you.

POINTS TO THEIR PASTOR

Can I see the group's grades?

What's underneath. Usually a well meaning leader or a church staff member wants to know how people are doing.

SAY

No, and neither can anyone else. Leaders see who joined and how far along they are, by session only. Nobody sees anyone's answers or grade. That's a promise we made in print. If you want to know how someone is doing, ask them how they are, and pray for them. If it's more than money, bring in the pastor.

POINTS TO THEIR PASTOR, AND GRACE

Are you selling something?

What's underneath. It's a fair question. Thank them for asking it.

SAY

Fair question. This is free, faith-based education with no sales pitch in the room. No products are offered or sold here, and the church receives no compensation. You are never obligated to buy anything. We read the full disclosure out loud on the first day, and it's printed in the back of your workbook, so you can read every word for yourself. If you'd like to talk it through, our pastor would be a great person to ask.

POINTS TO THEIR PASTOR

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LEADER QUESTIONS, PLAINLY ANSWERED.

What if I don't know the answer?
Say, "I don't know." It's one of the best things a leader can say. If it's a course question, look it up here. If it's tax, legal, underwriting or medical, say, "That's a great question for your own professional."

What if I'm behind on my own finances?
Good. You'll be a better leader for it. You don't have to have arrived. You just have to be walking honestly. Do the exercises for yourself first, and talk with your pastor if something is heavy.

What if someone misses a session?
Reach out as a friend. Tell them they can catch up in the workbook or the app, and they're welcome back no matter how much they missed.

What if only two or three people come?
Run it anyway. Small rooms are often the most honest ones. Faithful with very little applies to you too.

Can we change the pace?
Yes. The church decides. Most groups meet the same day each week for a series of weeks, and a group can also do them all within one week. Always say Session 1, Session 2. The sessions stay in order, because each one builds on the last.

Can I skip a session or add my own teaching?
Please keep all eight, and keep the language that protects people: no promises, no products and no advice. Your own stories are welcome. Your pastor has the final word on what's taught at your church.

What if someone dominates the conversation?
Thank them and turn to the room: "Let's hear from someone who hasn't shared yet." If it keeps happening, have a kind word with them afterward.

What if a financial professional is in my group?
They're welcome here as a person, not as a professional. The rules of the room apply to everybody: no selling, no recruiting, no business cards, ever. Have a friendly word ahead of time if you can.

What if someone doesn't want to use the app?
That's fine. The paper workbook works the same. Paper groups print the one page Participant Agreement from builduntil.com/fpa/terms/print and keep a signed copy.

Do married couples use one login or two?
One household, one login is the simple answer: they sit down together on one phone and use the second adult lines. If that's too hard right now, each one can make a login and go at their own pace. Two logins never connect, so neither can see the other's answers. Either way is fine.

What if a couple disagrees at the table?

Don't referee. Tell them they don't have to agree to keep going. They write what's true today, mark what they can't settle as not sure, and come back to it. If money talk at home sounds like fear or control, that's more than money. Call the pastor.

Someone is doing this alone. What do I say?

The whole course works for one person. Skip the second adult lines. Where it says talk it over, a friend, a pastor or a journal all count. Don't assume who has a spouse, and don't ask.

Who is behind this, if someone asks?

Say, "Financial Purpose Academy by Build Until is offered by Hughes Solutions, LLC, and it's powered by independent agents with The Miliare Group. It stays free education with no products in the room."

What does it cost?

The course, the workbook PDF and the web app are free. The church receives no compensation.

Who do I call when I'm out of my depth?

Your pastor. Every time. That's what "the pastor stays the shepherd" means.

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BACK OF THE GUIDE

AN HONEST WORD ON SOURCES.

- **Scripture.** Scripture is from the World English Bible (public domain), except Luke 19:13 (NASB 1995). The context notes in this guide are there so we don't promise what the text doesn't promise. Where faithful readers differ, your pastor's teaching leads.
- **The six steps.** Cash Flow, Debt Management, Emergency Fund, Proper Protection, Build Wealth and Preserve Wealth come from the financial needs outline Jesse's team uses with families. We use them because they are a sensible order, not because they are the only one.
- **The numbers.** The one statistic taught in the sessions, about wills, is credited where it appears. The 3% inflation, 6.5% growth and 4% withdrawal figures are teaching assumptions we chose so everyone can do the same math. They are not forecasts, and real life will differ. Nothing here is a promise.
- **The Stewardship Check.** We wrote it for this course. It's a self-assessment from a fixed formula based on what each person typed in, and nobody reviews it. It isn't a credit score, a financial plan or a scientific measure, and it can't measure anyone's faith.
- **The translation.** The World English Bible uses "Yahweh" and "Yahweh of Armies" where many Bibles say "the Lord" and "the Lord of hosts." It may surprise some people. Read from your church's Bible if you prefer.
- **What we don't know.** We don't know your people's situations, and neither does this guide. That's why the answer to so many hard questions is their own professional, their pastor, or grace.

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BACK OF THE GUIDE

THE DISCLOSURE, IN FULL.

READ THIS WORD FOR WORD

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Read it at the start of Session 1 and at the close of Session 8. In the One Day Intensive, read it at 9:00 and after the closing prayer at 3:50.

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THE FULL DISCLOSURE

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WFGIA Headquarters: 6400 C Street SW, Cedar Rapids IA 52499. Phone: 770.453.9300. Miliare Group Headquarters: 2280 Wardlow Cir # 205, Corona, CA 92880

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PASTOR, ONE MORE THING

Pastor, if this served your people, tell one pastor you trust. Send them builduntil.com/fpa-church.

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