

Faith & Finances Overview

Introduction to *Faith & Finances*

The teaching and miracles of Jesus Christ proclaim that His kingdom is here, and coming. He heals our diseases, restores our relationships, forgives our sins, calms our fears, fills our hunger, and yes—even offers the hope of resurrection and new life! Jesus is fixing all things on heaven and earth, both now and to come. And we are invited to experience this in all our relationships—including with our money!

Because of this *Faith & Finances* has been developed to provide a biblical vision of the healing of Jesus at work in our relationships and restoring our finances. Through *Faith & Finances* participants will obtain:

- Basic, technical financial management knowledge and skills that can be put into practice over the 12 week course and beyond.
- Awareness of good financial practices and systems and how to overcome real world pitfalls on the path to financial health.
- Encouragement from participants and allies, coming together to experience how Jesus can provide peace, healing, and freedom through restored relationship with Him, with other, with ourselves, and with our money.

Our previous money management course at Home Sweet Home Ministries consisted of a combination of Dave Ramsey's Financial Peace University, Crown Finance material and basic money management practical skills. These have not always been the best way to work with those with little or no income. Whereas previously, we started right out with savings, The *Faith & Finances* course starts with the concept of reconciliation to God, to others and to ourselves. *Faith & Finances* is designed to meet each person right where they are. It is the perfect course for those who think they don't need a money management course because they don't have enough money!

Faith & Finances course outline:

- Session 1: Our money and relationships
- Session 2: Values and attitudes about money
- Session 3: Overcoming financial challenges
- Session 4: Setting savings goals
- Session 5: Creating a spending plan
- Session 6: Living simply
- Session 7: Giving joyfully
- Session 8: Managing debt
- Session 9: Taking loans
- Session 10: Getting banked
- Session 11: Preparing for emergencies
- Session 12: Planning for long-term change

Class Structure:

Have incentives for participants:

- Meal provided (time of bonding and support)
- Childcare and homework help provided
- Certificate of completion
- Rewards for completion

Class will be 90 minutes long. It will include fun skits, activities, group discussions and general learning.

Faith & Finances is designed to have participants and “allies”. (Not mentors as mentors implies a hierarchy of one “better” than the other.) This can also be seen as accountability partners. However, people do not need to divulge their current financial status to anyone. It is more of an accountability of “Did you do your homework?” “Will you be in class?”, words of encouragement, long-term follow up, etc.

Faith & Finances is designed to be a twelve week class.

All classes must be taught by a *Faith & Finances* certified teacher. I (Nora) am a *Faith & Finances* certified teacher. But I can’t reach Bloomington-Normal alone. We need more certified instructors.

Who should take a *Faith & Finances* class:

- Those just starting out with money management (lower income)
- Church attenders
- Community invited by church attenders
- Clients of Home Sweet Home
- Participants from the community

Who can be allies:

- Friends or family of the participant
- Volunteers
- Church members

What are the qualification for becoming a certified instructor for *Faith & Finances*:

- Christian
- Financially stable for past several year (does not necessarily mean debt free)
- Willing to learn
- Willing to teach adults

(Ideally, I would envision volunteers or church members coming alongside clients or community members to assist in the class by being allies. Friends and family members who are doing their own finances well would also be encouraged. Each participant can have as many as three allies. Realistically, we usually have about 4 allies that attend a class on a regular basis.)