



WEEK 1 INTRODUCTION

Welcome to week one of Surviving Financial Meltdown! Rob, Ron, and Jeremy were all excited and motivated to share their hearts with you during the taping of the study. They spent much time working through their messages so that they could communicate the points that they felt would be most pertinent to you. As you listen to them, you will hear the hearts of three men who have walked with the Lord and served their families and their businesses faithfully. All three men have backgrounds in financial planning, and all three have experienced God's call to minister through their businesses. Each of the three brings something unique to the study.

Rob West, your facilitator, is the President of TrustHouse, a financial planning and investment firm, as well as being the Training and Communications Director for Kingdom Advisors. He is also the father of four preschool-aged children. He is active in his church, community, and business. Rob has a heart to reach people with the Truth of God's Word as it applies to their finances. He is sharing the principles in this study daily as he both leads his clients and mentors other advisors.

Jeremy White is a seasoned author and a veteran CPA. Through his practice (Blythe, White & Associates, PLLC) in Kentucky, he works with clients on a daily basis to help them with all aspects of financial planning. He knows what challenges and questions that an economic upheaval can create for you and your family.

Ron Blue comes to this study after nearly 45 years of experience in various aspects of the financial services world. He has owned a bank, run an accounting firm, and begun a Christian financial planning practice; and now he is the head of an organization that trains financial advisors to integrate biblical principles into their advice to clients. Over the years, he and Jeremy have co-authored several books, including *Surviving Financial Meltdown*.

This week, as you meet Rob and Ron and Jeremy, enjoy the voice of experience they offer and know that their heart is for you, individually, to experience the grace, freedom, and confidence that applying scriptural principles to your financial life can bring.



WEEK 1 LISTENING GUIDE

Turn Down the Noise by Turning Up God's Voice

Part One: Introduction

1. God's word speaks to _____ about his or her financial situation.
2. Some problems are _____; others are _____.

Part Two: Defining the Noise

1. Our focus will be blocking out the _____ and taking in _____.
2. Thermometer: _____ to its environment.
3. Thermostat: Works toward the _____ in its environment.
4. Economic conditions are always out of _____, whereas biblical principles are _____.

Part Three: Reducing the Noise and Turning Up God's Voice

Paradox of Prosperity:

1. The more you have, the more _____ you have and the greater your _____ in life.
2. The more you have, the greater your _____.

Four Fundamental Principles:

1. Spend _____ than you _____.
2. _____ the use of _____.
3. _____ for the _____.
4. Set _____ term _____.

Biblical Principles:

1. Always _____.
2. Always _____.
3. Never _____.

God's Capabilities and Willingness:

1. God is always going to be my _____.
2. God is always going to be my _____.

Finally, God _____ it _____.



WEEK 1 DISCUSSION GUIDE

The goal of this week is to remind participants that finances are a part of a larger spiritual context.

(15 MINUTES) BEFORE THE DVD: Introduce yourselves and share what brought you to this particular study. What do you hope to gain from it?

(20 MINUTES) AFTER THE DVD: Discuss some of the following questions as a group:

Concept #1: Turn down the noise

1. What are some things that create noise for you? What do you do to block out the noise in your own life?
2. In Chapter One of their book, Ron and Jeremy list the top five personal financial fears that people have. They are: rising cost of living, the economic downturn and job insecurity, consumer debt, the housing crisis, and savings. Which of these things do you worry about the most?
3. Do the changes in our world (the exponential growth of so many sources of information) that Ron talks about scare you?

Concept #2: Turn up God's voice

1. What are some examples of financial questions that may actually have spiritual answers? Can you think of a situation in which you found relief from a problem that appeared to be financial in nature through spiritual means?
2. Discuss the following: When you are tempted to become a thermometer rather than a thermostat, what practical steps do you take to change your perspective so that you don't feel controlled by your finances?
3. Ron mentions three keys to financial freedom. They are: turn down the volume of the world's voice, turn up the volume of God's Word, and hold everything with an open hand. Discuss how can you implement these, practically, in your daily life.
4. How do you apply the Truth that God owns it all? Jeremy gives an example of using God's money to buy a new roof. He says that you should not be upset or resentful when "God's money" needs to be spent for a legitimate purpose. Can you think of an example like this in your own life? Did it bother you, or were you able to have the perspective that it was God's money?
5. Ron mentioned that God does not delegate His position as Provider and Protector to another – particularly to our money. How does this concept challenge and / or encourage you? Does this concept change your understanding of the current financial upheaval in America?



WEEK 1 PRACTICAL APPLICATIONS GUIDE

In the practical applications of Chapters 1 - 2 this week, focus on starting small. The four steps that Ron and Jeremy highlight (listed below) are all habits and lifestyle issues. Financial change for you might seem like it will involve a huge overhaul, but more than likely, it will only take small steps to begin moving in a better direction. Choose one or more areas listed below and start small this week.

1. Step one is spend less than you earn. List a few places where you can decrease your spending so that you can move towards spending less than you earn. Or, try using cash rather than a credit or debit card for your expenditures this week. See if using cash makes a difference in your spending habits (research shows that paying with cash only will most likely reduce your spending.)

2. Avoid the use of debt is the second step. Is debt or even credit card use a problem for you? Do you have anything you can do this week to minimize the use of credit cards or to pay off part of a balance? Think of something small, and take that first step.



WEEK 1 PRACTICAL APPLICATIONS GUIDE

3. The third step is to save for the unexpected. Set a small goal for this week of saving some money to an account (savings, 401(k), etc). Could you find ways to save just \$83 per month (which adds to \$1000 per year)?

4. The last step is to set long-term goals. Begin to think on your own, and start a conversation with your spouse (if applicable), about where each of you wants to be financially ten years from now. How about twenty years from now? Think about this apart, and then look at your answers together. If you'd like, use the goal setting worksheet at the end of Week 3 to aid your thoughts and discussions.

5. Visit www.masteryourmoney.com/sfm to find links to the following resources:
- "Did You Know?" video that Ron used for his statistics in the video.
 - Goal Setting Worksheet