FACILITATOR'S GUIDE

The 10 Laws of Finance

STEWARDSHIP, WISDOM, AND FREEDOM FOR THE KINGDOM

FAITH EDITION

Devon Coombs, CPA, MBA

Before You Launch: Logistics & Culture

Healthy groups don't happen by accident. Here are the operational standards for launching a successful cohort.

1. GROUP SIZING & COMPOSITION

- **Ideal Size:** 8–12 people. (Below 6 feels awkward; above 14 discussion dies.)
- **Couples vs. Singles:** Mixed groups work, but be mindful of life-stage dynamics. If married, BOTH spouses should attend. Financial secrets destroy marriages; shared language heals them.

2. LEADERSHIP TEAMS

- **Co-Lead:** Recruit a partner. One facilitates discussion, the other handles logistics/prayer.
- **No Experts Required:** Your authority comes from your humility, not your bank account. You do not need to be wealthy to lead this.

3. THE ROOM

- **Childcare:** Critical. Parents cannot discuss financial stress if they are distracted. Ideally hire a sitter for the group.
- **Food:** Always serve something. It disarms people.

4. RECRUIT WITH CLARITY

"This is not a budgeting class. It is a discipleship course on how money shapes our hearts. Come ready to be honest."

Facilitator Guardrails

To ensure a safe, legal, and healthy environment for everyone, please adhere to these standards.

1. NOT FINANCIAL ADVICE

We are a discipleship group, not a wealth management firm.

- **Do not give specific investment advice** (e.g., "Buy this stock," "Sell this house").
- **When Asked for Advice:** Use this script: *"That sounds like a complex decision. We can't give specific council, but we can pray for you and ask: What biblical principles apply here?"*
- **Refer to Professionals:** If someone needs complex technical help, encourage them to find a CPA or CFP.

2. CONFIDENTIALITY & SAFETY

- **What is said here, stays here.** This is the golden rule.
- **Freedom to Pass:** Normalize this early. *"It is always okay to say 'pass.' No explanation needed."*
- **Duty to Report:** Confidentiality ends if someone discloses imminent harm to self/others, or abuse.

3. MANAGING CONFLICT

- **No Fixing:** If a couple argues, do not take sides. Gently pause and say: "This seems like an important conversation for you two to have privately. Let's bookmark it."
- **No Shaming:** Zero tolerance for judgment of debt, salary, or past mistakes.

A Theology of Stewardship

Money isn't just practical; it reveals allegiance and shapes desire.

A NOTE ON THE PROSPERITY GOSPEL
This curriculum teaches that God calls us to faithfulness, not that He guarantees wealth. Stewardship is often hard, and suffering is a real part of the Christian life. Our goal is not "more"—our goal is obedience, contentment, and availability for the Kingdom.

Jesus spoke more about money than almost any other topic because He knew its power to reveal our true allegiances. This course is not just about getting out of debt. It is about **discipleship**.

OUR CORE CONVICTIONS

- **God Owns It All:** "The earth is the Lord's, and everything in it." (Psalm 24:1). We are managers, not owners.
- **Truth is Spiritual:** We cannot grow in God while living in a lie about our finances.
- **Wisdom over Wealth:** The goal is not "more"—the goal is faithfulness.

Facilitator Quick Start

Thank you for leading. You do not need to be a financial expert. You need to be a faithful host.

THE LEADER'S ROLE

You are a Facilitator, not a Guru.

- Role: Create safety, ask questions, keep time, and pray.
- Not Role: Fix people's finances, have all the answers, or judge outcomes.

CHOOSE YOUR TRACK

Element	The "Deep Dive" (90 Min)	The "Time Crunch" (60 Min)
Connect (5 min)	Coffee & Connection	Quick Check-in
Worship (10-15 min)	Guided Prayer + Scripture Reading	Guided Prayer (Read aloud)
Learn (20-25 min)	Watch Video + Teaching Summary	**SKIP Video** (Read Summary + 1 Q)
Discuss (25-30 min)	Deep Discussion (3-4 Qs)	Focused Discussion (1-2 Key Qs)
Practice (20 min)	Do Exercise Together	Intro Exercise (Do at home)
Close (5 min)	Closing Prayer	Closing Prayer

Group Covenant

To create a safe place for honest conversation about money (which is often shameful or private), we ask every group to agree to these norms:

- **Confidentiality is Sacred:** What is shared in this room stays in this room. We protect each other's stories.
- **No Forced Disclosure:** No one will ever be forced to share specific numbers (salary, debt totals) unless they choose to.
- **No Judgment/Fixing:** We are here to listen and pray, not to fix each other's finances unless asked. We meet confession with grace.
- **Freedom to Pass:** It is always okay to say "pass."

WHY THIS MATTERS

Money carries more shame than almost any other topic. Without this explicit covenant, most people will hide. Read this aloud in Session 1.

Anchor Scriptures

These passages form the theological backbone of our study. We encourage you to read one of these aloud if the conversation drifts from biblical truth.

Matthew 6:24 (Lordship)
"No one can serve two masters... You cannot serve both God and money."
(Note: It's an allegiance issue, not just a budgeting issue.)

1 Timothy 6:10 (The Warning)
"For the love of money is a root of all kinds of evil..."
(Note: Money itself is neutral; the LOVE of it is the poison.)

Luke 12:15 (Greed)
"Watch out! Be on your guard against all kinds of greed; life does not consist in an abundance of possessions."
(Note: Greed is subtle and socially acceptable. Watch closely.)

Proverbs 22:7 (Debt)
"The rich rule over the poor, and the borrower is slave to the lender."
(Note: This is a principle of reality, not a sin condemnation. Debt restricts freedom.)

2 Corinthians 9:7 (Generosity)
"God loves a cheerful giver."
(Note: Giving breaks the grip of greed.)

SESSION 01

You Cannot Fix What You Hide

"John 3:19-21 (NIV)"

Guided Prayer

God of Light, we confess our tendency to hide. We hide our mistakes, our fears, and our true condition from You and from others. Grant us the courage to step out of the shadows. Remove our shame by Your grace, and help us see our reality as You see it—with clarity and with love.

Scripture Reading

"This is the verdict: Light has come into the world, but people loved darkness instead of light because their deeds were evil. Everyone who does evil hates the light... But whoever lives by the truth comes into the light."

WHY THIS MATTERS

The financial application of 'hiding' is deeply spiritual. Shame thrives in darkness. When we hide our debts or mistakes, we give shame power. The Gospel says we are fully known and fully loved, so we are free to step into the light without fear of condemnation.

LEADER'S HEART

Watch for shame. Talking about money often triggers deep insecurity. Create a safe space where confession is met with grace, not judgment. Remind them: 'Your net worth is not your self-worth.'

Teaching Summary

GOSPEL PIVOT

The world says: 'Hide your weakness to be safe.' The King says: 'Bring your weakness into the Light to be healed.'

REMEMBER: GRACE → TRUTH → OBEDIENCE

KEY CONCEPTS

- Progress requires clarity, and clarity requires truth.
- Most people avoid confronting their finances because truth forces accountability.
- Money is a spiritual mirror—it reflects what we truly value, fear, and trust.
- Confession is the first step toward freedom. We cannot steward what we refuse to see.

Heart Check (Discussion)

Honest conversation in community.

1. Why do you think we are so tempted to hide our financial reality from God and others?
2. How does 'financial hiding' reveal a lack of trust in God's grace?
3. What area of your heart (Pride? Security? Comfort?) feels threatened when we tell the truth about our money?
4. How does bringing our finances into the light change our relationship with shame?

Practice

Seeing the Truth Clearly

SPIRITUAL PRACTICE

Confession

Before you can set meaningful goals, you need a foundation rooted in truth. This week, we practice the discipline of Confession—agreeing with God about reality.

1. Invite God In
Pause. Pray. Ask God to remove shame and give you eyes to see.

2. What is your current position?
List everything you have and owe. This is not just a net worth—it is the resources entrusted to you right now.

3. What don't you know?
Identify the gaps. What are you avoiding? What have you been afraid to look at? Write it down.

4. Confess the Avoidance
If you find something you've been hiding, confess it to the Lord. 'God, I have been afraid to look at this. Help me.'

5. What does the story say?
Step back. if this were a stranger's life, what would you say they worship, trust, or fear based on these numbers?

Practice Notes

Closing Prayer

Lord, we bring our whole selves to You—our debts, our assets, our fears, and our hopes. Thank You that Your grace is sufficient for our reality. Help us walk in the light as You are in the light. Amen.

THIS SESSION'S READING

Read **Law 1: You Cannot Fix What You Hide**

In The 10 Laws of Finance

SESSION 02

Displaying Wealth Consumes It

"1 Samuel 16:7 (NIV)"

Guided Prayer

Lord, purify our motives. Help us see through the illusions of success that the world offering. Teach us to value steady faithfulness over flashy appearances, and to steward our resources for Your Kingdom rather than our image.

Scripture Reading

"The Lord does not look at the things people look at. People look at the outward appearance, but the Lord looks at the heart."

WHY THIS MATTERS

Our culture is obsessed with 'signaling' success. But biblically, true wealth is inward (character, peace, generosity). When we spend money to 'look' rich, we are often trying to manufacture an identity that God has already given us in Christ.

LEADER'S HEART

Challenge the performance trap. Many people spend to feel worthy. Remind them that their identity is 'Beloved Child', not 'Successful Consumer'. Value acts of invisible stewardship.

Teaching Summary

GOSPEL PIVOT

The world says: 'You are what you show.' The King says: 'You are who I say you are.' Stop paying for an identity you already have.

REMEMBER: GRACE → TRUTH → OBEDIENCE

KEY CONCEPTS

- What looks successful to the world is often spiritually and financially fragile.
- Displaying wealth consumes the very resources needed to build true stability.
- God calls us to be stewards of substance, not curators of an image.
- The recording studio looked like success but bled cash; the tutoring business looked small but quietly compounded.

Heart Check (Discussion)

Honest conversation in community.

1. Devon contrasts 'Display vs. Control.' How does this map to the biblical concept of 'hypocrisy' vs. 'integrity'?
2. Why is it so hard to be content with 'invisible' wealth (savings, peace, generosity) when the world celebrates visible wealth?
3. What desire (Status? Approval?) drives the need to display wealth?
4. Jesus warns against practicing righteousness 'to be seen by others' (Matt 6:1). How does this apply to our lifestyle spending?

Practice

Reading the Truth in Your Numbers

SPIRITUAL PRACTICE

Secret Generosity

Review your balance sheet with a heart of stewardship. Our practice this week is Secret Generosity—giving without anyone knowing, to break the addiction to applause.

1. What story am I projecting?
What do I want the world to believe about me? What image am I buying?

2. What story do the numbers actually tell?
Look at the reality. Is my financial foundation built on rock or sand?

3. Identity Check
Am I spending to heal a wound that only God can heal?

4. The Secret Gift
Identify one act of generosity you can do this week that no one will ever know about. Do it for an Audience of One.

Practice Notes

Closing Prayer

Father, free us from the need to impress. Grant us the quiet confidence of those whose treasure is in heaven and whose stewardship is sound on earth. Teach us to build what lasts. Amen.

THIS SESSION'S READING

Read **Law 2: Displaying Wealth Consumes It**

In The 10 Laws of Finance

SESSION 03

A Number Alone Will Lie to You

"Psalm 90:12 (NIV)"

Guided Prayer

Spirit of Wisdom, grant us discernment. Help us look beyond the surface numbers to understand the deeper reality of our lives. Teach us to number our days and our dollars with a heart of wisdom.

Scripture Reading

"Teach us to number our days, that we may gain a heart of wisdom."

WHY THIS MATTERS

Data without wisdom is dangerous. The Psalmist asks God to help him interpret the 'number' of his days so he can live wisely. We must do the same with our financial numbers—interpreting them through the lens of God's purposes, seasons, and truth.

LEADER'S HEART

Encourage discernment over reactivity. Help them move from 'Is this number good or bad?' to 'What is God showing me through this trend?'

Teaching Summary

GOSPEL PIVOT

The world says: 'More is better.' The King says: 'Wisdom is better.' God judges the heart and the stewardship, not just the total.

REMEMBER: GRACE → TRUTH → OBEDIENCE

KEY CONCEPTS

- A metric without context becomes a story you tell yourself—often a deceptive one.
- Biblical wisdom requires seeing the whole picture, not just isolated data points.
- Trend analysis reveals trajectory; ratio analysis reveals efficiency.
- Context transforms raw data into discernment.

Heart Check (Discussion)

Honest conversation in community.

1. Why is 'context' essential for wise stewardship?
2. How does comparing ourselves to others (benchmarking) often lead to the sins of envy or pride?
3. Devon talks about 'Trend Analysis'—looking at direction. How does this apply to your spiritual life as well as your finances?
4. What 'lies' do single numbers often tell us (e.g., salary, bank balance) if we don't look deeper?

Practice

Putting Numbers in Context

SPIRITUAL PRACTICE

The Examen

Take your data and add wisdom. We will use the Examen—a prayerful review of the past—to see God's hand in our financial trends.

1. Review the Trend
Look back 3-6 months. Where has God provided? Where have you struggled?

2. Calculate the Ratios
Assess the health of your system. Are you living within God's provision?

3. The Examen Question
Ask the Holy Spirit: 'Where in these numbers do I see evidence of Your grace? Where do I see my own fear?'

4. Identify the missing context
Pick one number that worries you. Bring it to God in prayer and ask for His perspective.

Practice Notes

Closing Prayer

Lord, give us eyes to see clearly. Protect us from self-deception. May our understanding deepen so that we can steward Your resources with excellence and truth. Amen.

THIS SESSION'S READING

Read **Law 3: A Number Alone Will Lie to You**

In The 10 Laws of Finance

SESSION 04

Accuracy Emerges From Error

"James 4:13–15 (NIV)"

Guided Prayer

Sovereign Lord, we submit our plans to You. We acknowledge that we see in part and know in part. Teach us to plan with wisdom but hold our plans with open hands, trusting in Your correction and Your guidance.

Scripture Reading

"Now listen, you who say, 'Today or tomorrow we will go to this or that city, spend a year there, carry on business and make money.' Why, you do not even know what will happen tomorrow... Instead, you ought to say, 'If it is the Lord's will, we will live and do this or that.'"

WHY THIS MATTERS

Biblical planning is humble. It acknowledges that we do not control the future. Forecasting is not an act of arrogance ('I will do this'), but an act of stewardship ('I am preparing for this, subject to God's will').

LEADER'S HEART

Address anxiety. Planning often triggers fear of the unknown. Remind them that their security is in the God who holds the future, not in the perfection of their plan.

Teaching Summary

GOSPEL PIVOT

The world says: 'Control the future.' The King says: 'Trust the One who holds the future.'

REMEMBER: GRACE → TRUTH → OBEDIENCE

KEY CONCEPTS

- Forecasting is not about predicting the future; it's about preparing for it.
- The MARCS framework helps us steward our intentions.
- We get less wrong on purpose by humble correction.
- Correction creates accuracy. In faith, repentance creates righteousness.

Idol Analysis (Discussion)

Honest conversation in community.

1. How does the MARCS process (track, correct, adjust) mirror the spiritual process of sanctification (repent, changing direction)?
2. Why is humility essential for good forecasting?
3. Which cognitive error (optimism bias, anchoring) most affects your ability to see God's reality clearly?
4. James 4 warns against arrogant planning. How can we make financial plans without being arrogant?

Practice

Building a MARCS Forecast

SPIRITUAL PRACTICE

Holding Plans Loosely

Build a forecast for a domain of your life. Do this prayerfully, practicing Surrender at each step.

1. Measurable: Define the target
What are you aiming for stewardship-wise? Be specific.

2. Assumptions: State your faith
What are you assuming about God's provision? Write it down.

3. Results: Track with honesty
Did it happen? Truth-telling is a spiritual discipline.

4. The 'Deo Volente' Check
Review your plan. Add 'If the Lord wills' to your goals. Mean it.

Practice Notes

Closing Prayer

Father, hearing 'no' to our plans is hard. Teach us to love Your correction as much as Your direction. May our plans align with Your will, and may our hearts remain pliable in Your hands. Amen.

THIS SESSION'S READING

Read **Law 4: Accuracy Emerges From Error**

In The 10 Laws of Finance

SESSION 05

Decisions Create Exponential Impact

"Galatians 6:7-9 (NIV)"

Guided Prayer

Lord of the Harvest, grant us patience. In a world of instant gratification, teach us the slow, steady work of faithfulness. Help us to sow wisely today, trusting You for the harvest in due time.

Scripture Reading

"Do not be deceived: God cannot be mocked. A man reaps what he sows... Let us not become weary in doing good, for at the proper time we will reap a harvest if we do not give up."

WHY THIS MATTERS

Compounding is God's law of the harvest. We reap later than we sow, and we reap more than we sow. This session requires the spiritual fruit of patience (long-suffering) to keep doing the right thing when the results are invisible.

LEADER'S HEART

Validate the waiting. Many feel discouraged because they've been faithful but haven't seen the 'breakthrough.' Remind them that the Kingdom is like a seed growing underground (Mark 4:26).

Teaching Summary

NOTE: Ensure the group understands that "compounding" is a metaphor for faithfulness, not a "get rich quick" promise. God is sovereign over the harvest.

GOSPEL PIVOT

The world says: 'Get rich quick.' The King says: 'Faithfulness over a lifetime.'

REMEMBER: GRACE → TRUTH → OBEDIENCE

KEY CONCEPTS

- Compounding is the natural law of sowing and reaping.
- Small, faithful decisions today create massive downstream impact.
- Faithfulness in the little things (Luke 16:10) leads to authority over much.
- The hardest part is the 'flat part' of the curve—waiting on the Lord.

Idol Analysis (Discussion)

Honest conversation in community.

1. How does the principle of compounding reflect God's Kingdom (mustard seed, leaven)?
2. Devon shows that starting early matters more than starting big. How does this encourage us in our spiritual disciplines?
3. What 'weeds' (debt, bad habits) are compounding in your life right now that need to be pulled?
4. How does understanding the 'Time Value of Money' change how you view the days God has given you?

Practice

Making Time Visible

SPIRITUAL PRACTICE

Patience / Waiting

See the power of time. God has given you a measure of days. We will practice Numbering our Days to gain a heart of wisdom.

1. Define the destination
What vision has God given you for your family or ministry?

2. Calculate your runway
How much time has God given you to prepare?

3. Run the scenarios
See the cost of delay. See the power of faithfulness starting NOW.

4. Identify the killers
What is eating your harvest? Debt? Consumption? Fear?

Practice Notes

Closing Prayer

God, we trust You with the timing. Help us to be faithful with today, knowing that You hold tomorrow. May our small acts of obedience compound into a legacy of grace. Amen.

THIS SESSION'S READING

Read **Law 5: Present Decisions Create Exponential Future Impact**

In The 10 Laws of Finance

SESSION 06

Potential Is a Story; Cash Flow Is Reality

"Luke 14:28-30 (NIV)"

Guided Prayer

Lord, keep our feet on the ground and our eyes on You. Protect us from the idolatry of 'potential' and the seduction of 'what could be.' Help us to value what is real and to steward the actual resources You have placed in our hands.

Scripture Reading

"Suppose one of you wants to build a tower. Won't you first sit down and estimate the cost to see if you have enough money to complete it? For if you lay the foundation and are not able to finish it, everyone who sees it will ridicule you."

WHY THIS MATTERS

Jesus uses construction accounting to teach discipleship. We must 'count the cost.' Buying into a false story ('potential') leads to ruin. Facing the reality ('cash flow') leads to finishing the work God gave us to do.

LEADER'S HEART

Confront idolatry. We often overvalue things (houses, degrees, investments) because we've attached our hope to them. Gently ask: 'What story are you buying because you feel empty?'

Teaching Summary

GOSPEL PIVOT

The world says: 'Chase the dream.' The King says: 'Count the cost.' Build on truth, not fantasy.

REMEMBER: GRACE → TRUTH → OBEDIENCE

KEY CONCEPTS

- A comforting narrative can be a dangerous idol.
- We must separate the story we love from the truth of the situation.
- Cash flow is reality. It is the truth of the fruit.
- Valuation lenses help us count the cost before we build.

Idol Analysis (Discussion)

Honest conversation in community.

1. The 'Value Approach' looks at fruit (cash flow), not hype. How is this a spiritual discipline?
2. How does the 'Rent vs. Buy' analysis challenge the cultural idols of ownership and status?
3. What does it mean to 'count the cost' in your current season of life?
4. Where are we tempted to 'overvalue' things because of emotional attachment?

Practice

Applying the Value Lens

SPIRITUAL PRACTICE

Simplicity Audit

Take a major decision or asset and bring it before the Lord. We will practice Simplicity—stripping away the narrative to see the truth.

1. Which lens are you using?
Are you looking at cost, market hype, or true value?

2. What does the reality say?
Ignore the dream for a moment. Look at the fruit. What acts are being produced?

3. Is it an idol?
Are you treating a consumption item as an investment to justify it?

4. Qualitative check
Does this decision bring you closer to God's purpose or distract you?

Practice Notes

Closing Prayer

Lord, we want to build on the Rock. Strip away our illusions. Help us to value what You value and to let go of what is merely a story. Give us the courage to live in the truth. Amen.

THIS SESSION'S READING

Read **Law 6: Potential Is a Story; Cash Flow Is Reality**

In The 10 Laws of Finance

SESSION 07

Risk Commands Incremental Rewards

"Matthew 25:14-30 (NIV)"

Guided Prayer

Lord, You are the Owner; we are the managers. Deliver us from the fear that buries talent in the ground. Give us the courage to take wise risks for the sake of Your Kingdom and the flourishing of our families.

Scripture Reading

"The Parable of the Talents. 'Master, I knew that you are a hard man... So I was afraid and went out and hid your gold in the ground.' ... 'You wicked, lazy servant!'"

WHY THIS MATTERS

This parable is shocking: Jesus calls the risk-averse servant 'wicked and lazy.' Why? Because he acted out of fear, not love. biblical stewardship involves active risk-taking for the Masters's gain. Fear is not holiness.

LEADER'S HEART

Redefine safety. Many Christians think 'safe' means 'holy.' Challenge them. Safety is obedience. Hiding talent is disobedience. Diagnosis: Is it prudence, or is it the spirit of fear?

Teaching Summary

GOSPEL PIVOT

The world says: 'Protect what is yours.' The King says: 'Invest what is heavenly.' Risk-taking for God is an act of worship.

REMEMBER: GRACE → TRUTH → OBEDIENCE

KEY CONCEPTS

- Risk is not gambling; it is stewardship of uncertainty.
- The wicked servant buried the talent out of fear. The faithful servants took risks.
- We calculate Expected Value to make wise decisions, not to control the outcome.
- Our 'hurdle rate' should reflect our calling and season of life.

Idol Analysis (Discussion)

Honest conversation in community.

1. How does the Parable of the Talents change your view of financial risk?
2. Devon talks about 'Expected Value.' How can we apply wisdom to uncertain outcomes?
3. Why does fear often disguise itself as 'responsibility' or 'prudence'?
4. What risks is God inviting you to take that you have been avoiding?

Practice

Risk Evaluation Framework

SPIRITUAL PRACTICE

Risk as Worship

Evaluate a risk you are facing. Invite the Holy Spirit into the process. We are practicing Agency—stepping out in faith.

1. Identify the decision
Lay it out clearly.

2. Calculate the Expected Value
Use the math. Be sober-minded about the probabilities.

3. Assess survivability
Don't test the Lord. Can you survive the downside?

4. Check your heart
Are you moving in faith or fear? Are you seeking Kingdom gain or worldly status?

Practice Notes

Closing Prayer

God, we want to be found faithful. Where we have been paralyzed by fear, give us faith. Where we have been reckless, give us wisdom. Teach us to trade wisely with what You have entrusted to us. Amen.

THIS SESSION'S READING

Read **Law 7: The Only Worthwhile Risks Command Incremental Expected Rewards**

In The 10 Laws of Finance

SESSION 08

Concentration Creates Fragility

"Ecclesiastes 11:1–2 (NIV)"

Guided Prayer

Father, our trust is in You, not in our distinct income streams. Yet You call us to handle our affairs with prudence. Help us to build a life that is resilient, so that when storms come, we can stand firm and continue to be a blessing to others.

Scripture Reading

"Ship your grain across the sea; after many days you may receive a return. Invest in seven ventures, yes, in eight; you do not know what disaster may come upon the land."

WHY THIS MATTERS

Solomon ties diversification directly to our lack of control over the future ('you do not know what disaster may come'). Diversification is an act of humility. It admits we are not God. We prepare for uncertainty because we trust God's wisdom, not our own foresight.

LEADER'S HEART

Address fear of lack. Some may feel that 'trusting God' means not having a backup plan. Correct this: God provides *through* wisdom (Prov 6:6-8). The goal of resilience is to be able to serve others in a crisis.

Teaching Summary

GOSPEL PIVOT

The world says: 'Bet it all on yourself.' The King says: 'Prepare for the storm so you can be a Shelter.'

REMEMBER: GRACE → TRUTH → OBEDIENCE

KEY CONCEPTS

- Relying on one thing creates fragility. trusting God means preparing for the unknown.
- Ecclesiastes calls us to diversify ('seven ventures, yes eight').
- Diversification is an act of humility—admitting we don't know the future.
- A fragile life is consumed with survival; a resilient life is free to serve.

Idol Analysis (Discussion)

Honest conversation in community.

1. How is diversification an admission of our limited knowledge (humility)?
2. Devon suggests we diversify skills and relationships, not just money. How does this align with the Body of Christ concept?
3. Where is the line between wise preparation and hoarding/lack of trust?
4. What would 'anti-fragility' look like in your spiritual life?

Practice

The Fragility Audit

SPIRITUAL PRACTICE

Diversified Giving

Look at your life's structure. Where are the cracks? Ask God for wisdom to strengthen the walls.

1. Map your concentration
Where are you over-exposed? Income? One relationship? One skill?

2. Stress test
If the storm comes, will the house stand? Be honest.

3. The 30-Day Question
If your main support vanished, what would you do?

4. Build the plan
What is the wise, prudent step to take next?

Practice Notes

Closing Prayer

Lord, You are our Fortress and our Shield. Help us to build lives that can withstand the storm. We commit our security to You, asking for the wisdom to steward our lives with prudence. Amen.

THIS SESSION'S READING

Read **Law 8: Concentration Creates Unnecessary Fragility**

In The 10 Laws of Finance

SESSION 09

Every "Yes" Has a Casualty

"Matthew 6:24 (NIV)"

Guided Prayer

Lord, unite our hearts to fear Your name. We are pulled in so many directions. Help us to see the hidden costs of our choices. Teach us to say no to the good so we can say yes to the best—to Your Kingdom.

Scripture Reading

"No one can serve two masters. Either you will hate the one and love the other, or you will be devoted to the one and despise the other. You cannot serve both God and money."

WHY THIS MATTERS

Opportunity cost is the economic version of Lordship. You cannot have everything. Saying 'yes' to Money often means saying 'no' to God, family, or mission. We must count the casualty of every decision to ensure Christ remains Lord.

LEADER'S HEART

Clarify loyalties. This is the 'altar moment' of the course. Every financial choice is a spiritual declaration of who is Lord. Gently push: 'If you say yes to this purchase/job, what are you unknowingly sacrificing?'

Teaching Summary

GOSPEL PIVOT

The world says: 'You can have it all.' The King says: 'Choose this day whom you will serve.'

REMEMBER: GRACE → TRUTH → OBEDIENCE

KEY CONCEPTS

- Every decision has a cost. Every 'yes' to the world helps define our 'no' to God.
- We cannot serve two masters. We must choose.
- Opportunity cost is a spiritual reality—time and resources are finite.
- Our emotions often lead us astray; we need a framework for truth.

Idol Analysis (Discussion)

Honest conversation in community.

1. Devon paid off a cheap mortgage out of fear/comfort, costing him growth. Where do we choose comfort over stewardship?
2. How does the concept of 'Opportunity Cost' apply to your time with God?
3. What is your 'Personal Hurdle Rate'—the bar a decision must clear to be worth your life?
4. How do we guard our hearts against serving money while trying to be responsible with it?

Practice

Making Decisions You Won't Regret

SPIRITUAL PRACTICE

Fasting

Bring a decision to the altar. We will practice Fasting (from food or spending) to clarify our hunger for God over our hunger for things.

1. Define the Hurdle
What is your life for? What must this decision achieve to be worth it?

2. Identify Alternatives
Don't just look at the shiny object. What else could this resource do for the Kingdom?

3. Count the Friction
What will this cost your soul? Your family? Your peace?

4. Decide
Before God, make the choice. Then walk in it without regret.

Practice Notes

Closing Prayer

Father, our time is short. Teach us to number our days. Give us the holy boldness to say no to the trivial, so we may say yes to the eternal. Be the only Master of our hearts. Amen.

THIS SESSION'S READING

Read **Law 9: Every "Yes" Has a Casualty**

In The 10 Laws of Finance

SESSION 10

Success Hardens Into Constraints

"Mark 8:36 (NIV)"

Guided Prayer

Lord, set us free. Free us from the golden handcuffs, the identity traps, and the cages of our own making. Remind us that we are Your children, not our careers. Let our success be defined by faithfulness to You alone.

Scripture Reading

"What good is it for someone to gain the whole world, yet forfeit their soul? Or what can anyone give in exchange for their soul?"

WHY THIS MATTERS

The ultimate constraint is success itself. The rich young ruler was constrained by his wealth. Paul counted all gain as loss for the sake of Christ. The goal of financial laws is to build a life free enough to drop everything and follow Jesus.

LEADER'S HEART

Cast a vision of Freedom. Show them that financial freedom is not for self-indulgence (better vacations), but for availability (Kingdom service). Challenge the 'Golden Handcuffs' of lifestyle creep.

Teaching Summary

GOSPEL PIVOT

The world says: 'Success is accumulation.' The King says: 'Success is availability.' Are you free to follow?

REMEMBER: GRACE → TRUTH → OBEDIENCE

KEY CONCEPTS

- The systems that built our success often become the walls that imprison us.
- We can gain the world and lose our soul—or at least our freedom.
- The Time Value Index asks: What is your life worth?
- Success can become an idol. We must hold it loosely.

Idol Analysis (Discussion)

Honest conversation in community.

1. How does success 'harden' into constraints? Why is it hard to step back?
2. What does 'buying back your time' look like as a spiritual act?
3. Which cognitive bias (fear of loss, identity attachment) is the biggest threat to your spiritual freedom?
4. What would it look like to be 'rich toward God' (Luke 12:21) in this season?

Practice

ROADMAP: Finding Freedom

SPIRITUAL PRACTICE

Sabbath

Use this framework to break free. We practice Sabbath—stopping our work to remember that God is the Provider and we are not machines.

1. R - Resource
What do you really have? (You have God).

2. O - Optionality
You are not trapped. See the doors God has opened.

3. A - Actual Reality
Look with spiritual eyes. What really matters?

4. D - Dependencies
Who are you trusting?

5. M - Magnitude
Is this eternal or temporary?

6. A - Action
Take a step of faith.

Practice Notes

Closing Prayer

Lord, we are Yours. Break every chain that binds us to this world. Give us the freedom to follow You wherever You lead. May our lives be a living sacrifice, holy and pleasing to You. Amen.

THIS SESSION'S READING

Read **Law 10: Success Hardens Into Constraints**

In The 10 Laws of Finance

Next Steps: The Journey Continues

The goal of financial freedom is not leisure; it is availability. Now that you have begun to master these laws, what is God calling you to DO with your stewardship?

1. SERVE

Use your newfound clarity to serve others. Can you mentor a younger believer in these principles? Can you serve on a church stewardship team?

2. GIVE

Test the Lord in generosity. As you gain margin, intentionally increase your giving percentage. Experience the joy of open-handedness.

3. MULTIPLY

Discipleship multiplies. Who can you invite to go through this material with you next year?

> "Well done, good and faithful servant... Come and share your master's happiness!"
>
> Matthew 25:21

Appendix: Pastoral Care & Referrals

Discussions about money often reveal deeper issues: trauma, marital conflict, or addiction. As a facilitator, your role is to listen and pray, **not to fix crisis situations**.

WHEN TO REFER OUT

If you see these signs, gently suggest they speak to a pastor or professional counselor:

- **Marital Crisis:** Intense fighting, threats of divorce, or evidence of financial infidelity.
- **Compulsion/Addiction:** Signs of gambling addiction, compulsive spending, or hoarding that feels out of control.
- **Trauma Responses:** Intense panic, shutting down completely, or historical trauma related to poverty/abuse.
- **Severe Mental Health:** Depression or anxiety that seems crippling.

THE REFERRAL SCRIPT

"Thank you for sharing that with me. It sounds like a heavy burden. I want to make sure you have the best support possible. Would you be open to talking with [Name of Pastor/Counselor] about this? They are equipped to walk with you in this."