



# Making Ends Meet

## Leader's Guide



Welcome and thanks for leading the Making Ends Meet study! We're praying for you – that this study will help you and those you lead overcome financial challenges. There are 9 lessons in this workbook. Each one can be done in 30 minutes to an hour.

The workbook is designed to help students learn God's way of handling money. Even more importantly, it will help them apply it to their life and multiply it into the lives of others. Each chapter has 4 sections.

The first is called **LEARN**. The blank spaces are for students to fill in key verses as they watch the video. As a leader, you'll also have the opportunity to ask discussion questions and facilitate conversations with the students in your class.

The second section is called **APPLY**. Here you'll have additional discussion questions and worksheets for students to apply the lesson topic. This is super important for positive life change.

While many of these applications may need to be completed outside of class, we'd encourage you to thoroughly review each of the applications during your class time.

The third part is the **MULTIPLY** section. This helps students think through how they can take what they've learned and share it with others.

The last part is the **PRAYER** section. Here students will write down prayer requests and pray for those in their group. Praying and celebrating answers to prayer are like keys: they unlock God's blessing for students on their financial journey.

Again, thank you for leading this study. We can't wait to see what the Lord has in store for you and your students!

You can find a list of leader tools for this study at [VideoStudy.org](https://VideoStudy.org).

## INCENTIVES

Many of the partners who helped us in the creation of this study recommended an incentive for students. While we don't have a broad incentive for all, we do have ways that you could encourage and incentivize students taking the class. These are only meant as examples to give you a vision of how you could incorporate this in your class.

Banking: free bank account from a local bank or a specific dollar amount contributed for opening a savings account.

Emergency Fund: matching funds for students who are creating an emergency fund.

Investing: an initial investment match for opening an investment account.

High-Interest Loans: matching funds toward paying off debt.

Wills: having a lawyer who will draft a will free of charge for students.

We'd encourage you to prayerfully think of ways that you could include the local community in helping to equip and incentivize students on their financial journey by assisting with matching gifts, offering free services and more.

## LOCAL ASSISTANCE PROGRAMS

Many of the chapters have sections for you to identify local and public assistance programs in your areas as well as organizations and institutions that may be able to help. You may be able to identify these programs and organizations through relationships you already have or by searching for them through your county-provided social services, local churches and/or agencies in your area. Many community service organizations already have a list of these resources, so ask around!

Because of this, we'd encourage you to **review each chapter at least 4 days before leading a class**. This will give you time to research, explore and identify programs and organizations that could be of assistance to the students in your class. Specific leader prep work is **highlighted** in chapters 2,4,5,6 and 8.

## TIME FRAMES FOR THE STUDY

This study is designed to be as flexible as you need it to be. There are many ways you could lead the study, here are a couple options:

### One-Hour Time Frame (generally most effective)

#### Section 1 – Learn

- Open in prayer
- Watch the Learn Video
- Answer discussion questions

#### Section 2 – Apply

- Have students write down answers to the application questions and briefly discuss them as a group.
- Review & explain the worksheets
- Watch the Count the Cost Video
- Have students fill out the worksheets in class

#### Section 3 – Multiply

- Review the Multiply section and have students write answers in their workbooks.
- Watch the videos in the Multiply section.

#### Section 4 – Prayer Requests

- Take prayer requests and end in prayer.

If you are having challenges finishing in a 1-hour time frame, we would suggest the following:

- Rather than having a group discussion for each question in Sections 1 and 2, ask one person to share their answer for question #1, another person to share their answer from #2, another person for question #3, etc.

- Assign Section 3 as an assignment to do outside of class.

### 30-Minute Time Frame

We recommend this model only if you have leaders who can follow up with students outside of class.

#### Section 1

- Open in prayer
- Watch the Learn Video
- Answer discussion questions

#### Section 2

- Have students write down answers to the application questions and briefly discuss them as a group.
- Review & explain the worksheets
- Assign the worksheets and Count the Cost video to be completed outside of class.

#### Section 3

- Assign as homework to be completed outside of class.

#### Section 4

- Take prayer requests and end in prayer.

With this model (30-Minute Time Frame), it is imperative that leaders follow up with students outside of class to answer any questions they might have, encourage them and help them as they are completing the applications from the chapter.

# Chapter 1 – God, Money & Me

Overview:

This chapter of the study is foundational to students understanding what God's role with money is and what our role with money is.

Open in Prayer

Learn Section:

Play the video, then go through each of the discussion questions. Do your best to include everyone in the discussions and don't be afraid to call on students specifically who may be more quiet or less engaged.

Apply Section:

1. Review the discussion questions by giving your group a few minutes to write their answers in their workbook then have students share their answers with the rest of the group.
2. Take the Steps

Handing it Over

- Review and explain the worksheet
- Have students fill out the worksheet

The Maintenance Checklist

- Review and explain the worksheet
- Play the Count the Cost video
- Have students fill out the worksheet

Multiply Section:

Review the Multiply section, and if time permits, ask students to share their answers to the questions. If time permits, you can also show The Owner and The Manager videos. While these are primarily meant to share with others, they also reinforce to the students some of the main themes of the chapter.

Prayer Section:

Have students share prayer requests and write them down in the workbook. Encourage students to pray for these requests throughout the week.

## Chapter 2 – Getting Advice

Overview:

This chapter of the study helps students understand where to get advice and where not to get advice.

Open in Prayer

Learn Section:

Play the video, then go through each of the discussion questions. Do your best to include everyone in the discussions and don't be afraid to call on students specifically who may be more quiet or less engaged. Be sure to share any experiences you've had regarding advice.

Apply Section:

1. Review the discussion questions by giving your group a few minutes to write their answers in their workbook then have students share their answers with the rest of the group.
2. Take the Steps

List of Advisors

- Review and explain the worksheet
- Have students fill out the worksheet—some items may not need to be filled

Opening Bank Accounts

- Leader Prep Work – Identify and recommend local banks for opening an account.
- Review and explain the worksheet
- Play the Count the Cost Video
- Have students fill out the worksheet

Public Assistance Programs

- Leader Prep Work – Identify and recommend local programs that can provide assistance to students
- Review and explain the worksheet

#### Multiply Section:

Review the Multiply section, and if time permits, ask students to share their answers to the questions. If time permits, you can also show the Seeking Advice and Biased Advice videos. While these are primarily meant to share with others, they also reinforce to the students some of the main themes of the chapter.

#### Prayer Section:

Have students share any answers to prayers from the previous week. Have students share prayer requests and write them down in the workbook. Encourage students to pray for these requests throughout the week.

## Chapter 3 – Saving, Investing & Giving

#### Overview:

This chapter of the study helps student learn the biblical principles of saving, investing and giving, as well as how they can apply these principles through an emergency fund, investing and through giving.

#### Open in Prayer

#### Learn Section:

Play the video, then go through each of the discussion questions. Do your best to include everyone in the discussions and don't be afraid to call on students specifically who may be more quiet or less engaged. Be sure to share any experiences you've had as they relate to the topics of this chapter.

#### Apply Section:

1. Review the discussion questions by giving your group a few minutes to write their answers in their workbook then have students share their answers with the rest of the group.
2. Take the Steps

#### Creating an Emergency Fund

- Review and explain the worksheet
- Have students fill out the worksheet



### Investing

- Review and explain the worksheet
- Play the Count the Cost Video
- Have students fill out the worksheet

### The Giving Grid

- Review and explain the worksheet
- Have students fill out the worksheet

### Multiply Section:

Review the Multiply section, and if time permits, ask students to share their answers to the questions. If time permits, you can also show the Starting an Emergency Fund, Time to Invest and the Heart of Giving videos. While these are primarily meant to share with others, they also reinforce to the students some of the main themes of the chapter.

### Prayer Section:

Have students share any answers to prayers from the previous week. Have students share prayer requests and write them down in the workbook. Encourage students to pray for these requests throughout the week.

## Chapter 4 – Caring for Your Family

### Overview:

This chapter of the study helps students learn the biblical principles of caring for your family and applying these principles through getting a will, exploring health insurance options and childcare.

### Open in Prayer

### Learn Section:

Play the video, then go through each of the discussion questions. Do your best to include everyone in the discussions and don't be afraid to call on students specifically who may be more quiet or less engaged. Be sure to share any experiences you've had as they relate to the topics of this chapter.

### Apply Section:

1. Review the discussion questions by giving your group a few minutes to write their answers in their workbook then have students share their answers with the rest of the group.
2. Take the Steps

#### Creating a Will

- o Leader Prep Work – Identify and recommend local programs that can provide assistance to students needing a will
- o Review and explain the worksheet
- o Have students fill out the worksheet

#### Health Insurance

- o Leader Prep Work – Identify and recommend local programs that can provide assistance to students needing health insurance
- o Review and explain the worksheet
- o Play the Count the Cost Video
- o Have students fill out the worksheet

#### Childcare

- o Leader Prep Work – Identify and recommend local programs that can provide assistance to students needing childcare
- o Review and explain the worksheet
- o Have students fill out the worksheet

### Multiply Section:

Review the Multiply section, and if time permits, ask students to share their answers to the questions. If time permits, you can also show the Getting a Will and MVP Parent videos. While these are primarily meant to share with others, they also reinforce to the students some of the main themes of the chapter.

### Prayer Section:

Have students share any answers to prayers from the previous week. Have students share prayer requests and write them down in the workbook. Encourage students to pray for these requests throughout the week.

## Chapter 5 – Credit Scores

Overview:

This chapter of the study helps students learn the biblical principles related to a credit score, as well as ways to improve a credit score.

Open in Prayer

Learn Section:

Play the video, then go through each of the discussion questions. Do your best to include everyone in the discussions and don't be afraid to call on students specifically who may be more quiet or less engaged. Be sure to share any experiences you've had as they relate to the topics of this chapter.

Apply Section:

1. Review the discussion questions by giving your group a few minutes to write their answers in their workbook then have students share their answers with the rest of the group.
2. Take the Steps

Credit Score

- o Leader Prep Work – Go to [videostudy.org](https://videostudy.org) to see the recommended online tools to find a credit score and recommended services for credit monitoring.
- o Review and explain the worksheet
- o Play the Count the Cost Video
- o Have students fill out the worksheet

Multiply Section:

Review the Multiply section, and if time permits, ask students to share their answers to the questions. If time permits, you can also show the Credit Scores and Identity Theft videos. While these are primarily meant to share with others, they also reinforce to the students some of the main themes of the chapter.

Prayer Section:

Have students share any answers to prayers from the previous week. Have students share prayer requests and write them down in the workbook. Encourage students to pray for these requests throughout the week.

## Chapter 6 – Work

Overview:

This chapter of the study helps students learn the biblical principles of work and how to apply these principles through their current jobs, finding a new job and using a SWOT analysis.

Open in Prayer

Learn Section:

Play the video, then go through each of the discussion questions. Do your best to include everyone in the discussions and don't be afraid to call on students specifically who may be more quiet or less engaged. Be sure to share any experiences you've had as they relate to the topics of this chapter.

Apply Section:

1. Review the discussion questions by giving your group a few minutes to write their answers in their workbook then have students share their answers with the rest of the group.
2. Take the Steps

Excelling in Your Current Job

- Review and explain the worksheet
- Have students fill out the worksheet

Finding a New Job

- Leader Prep Work – Identify and recommend local programs that can provide assistance to students seeking employment
- Review and explain the worksheet
- Have students fill out the worksheet

### SWOT Analysis

- Review and explain the worksheet
- Play the Count the Cost Video
- Have students fill out the worksheet

#### Multiply Section:

Review the Multiply section, and if time permits, ask students to share their answers to the questions. If time permits, you can also show the Job Interviews and Taking Initiative at Work videos. While these are primarily meant to share with others, they also reinforce to the students some of the main themes of the chapter.

#### Prayer Section:

Have students share any answers to prayers from the previous week. Have students share prayer requests and write them down in the workbook. Encourage students to pray for these requests throughout the week.

## Chapter 7 – Planning

#### Overview:

This chapter of the study helps students learn the biblical principles of planning and how to apply these principles through creating a simplified budget.

#### Open in Prayer

#### Learn Section:

Play the video, then go through each of the discussion questions. Do your best to include everyone in the discussions and don't be afraid to call on students specifically who may be more quiet or less engaged. Be sure to share any experiences you've had as they relate to the topics of this chapter.

#### Apply Section:

1. Review the discussion questions by giving your group a few minutes to write their answers in their workbook then have students share their answers with the rest of the group.
2. Take the Steps

### Creating a Simplified Budget

- Review and explain the worksheet
- Play the Count the Cost video
- Have students fill out the worksheet

### Multiply Section:

Review the Multiply section, and if time permits, ask students to share their answers to the questions. If time permits, you can also show the Budgeting and Honesty videos. While these are primarily meant to share with others, they also reinforce to the students some of the main themes of the chapter.

### Prayer Section:

Have students share any answers to prayers from the previous week. Have students share prayer requests and write them down in the workbook. Encourage students to pray for these requests throughout the week.

## Chapter 8 – Scams & Debt

### Overview:

This chapter of the study helps students learn the biblical principles on how and why to avoid scams and debt, and what to do if we are in either of these situations.

### Open in Prayer

### Learn Section:

Play the video, then go through each of the discussion questions. Do your best to include everyone in the discussions and don't be afraid to call on students specifically who may be more quiet or less engaged. Be sure to share any experiences you've had as they relate to the topics of this chapter.

### Apply Section:

- 1 Review the discussion questions by giving your group a few minutes to write their answers in their workbook then have students share their answers with the rest of the group.

## 2 Take the Steps

### Payday Loans and High-Interest Loans

- Leader Prep Work – Identify and recommend local programs that can provide debt relief assistance to students
- Review and explain the worksheet
- Play the Count the Cost video
- Have students fill out the worksheet

### Paying off Debt

- Review and explain the worksheet
- Have students fill out the worksheet

### Multiply Section:

Review the Multiply section, and if time permits, ask students to share their answers to the questions. If time permits, you can also show the Scams and Run to Your Creditor videos. While these are primarily meant to share with others, they also reinforce to the students some of the main themes of the chapter.

### Prayer Section:

Have students share any answers to prayers from the previous week. Have students share prayer requests and write them down in the workbook. Encourage students to pray for these requests throughout the week.

## Chapter 9 – Finishing Well

### Overview:

This chapter of the study helps students learn the biblical principles of finishing well and steps we can take to finish well.

### Open in Prayer

### Learn Section:

Play the video, then go through each of the discussion questions. Do your best to include everyone in the discussions and don't be afraid to call on students specifically who may be more quiet or less engaged. Be sure to share any experiences you've had as they relate to the topics of this chapter.

### Apply Section:

1. Review the discussion questions by giving your group a few minutes to write their answers in their workbook then have students share their answers with the rest of the group.
2. Take the Steps

#### The Making Ends Meet Map

- Review and explain the map
- Have students identify their starting point on the map

#### Spiritual Goals

- Review and explain the worksheet
- Have students fill out the worksheet

### Multiply Section:

Review the Multiply section, and if time permits, ask students to share their answers to the questions. If time permits, you can also show the Eternal Perspective and You Can Know God videos. While these are primarily meant to share with others, they also reinforce to the students some of the main themes of the chapter.

### Prayer Section:

Have students share any answers to prayers from the previous week. Have students share prayer requests and write them down in the workbook. Encourage students to pray for these requests throughout the week.