

WORKBOOK

SIX SESSIONS

# BALANCED

GAINING & MAINTAINING  
FINANCIAL STABILITY

ANDY STANLEY

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# CONTENTS

HOW TO USE THIS STUDY .....	1
INTRODUCTION .....	3
[1] OPENING THE BOOKS .....	9
[2] READING THE FINE PRINT .....	19
[3] BACK IN THE BLACK .....	29
[4] CREATING A NEW LINE ITEM .....	41
[5] MANAGING YOUR EXPENSES .....	51
[6] DEVELOPING A PLAN .....	63
EPILOGUE .....	71
APPENDIX .....	73
LEADER'S GUIDE .....	91
LEADER'S GUIDE SESSION NOTES .....	93

# HOW TO USE THIS STUDY

This study has been designed to help you evaluate your understanding of money and the role it plays in your life. Our goal is to explore what God says about the relationship between your faith and your finances. In addition, you will have the opportunity to develop your personal financial map. We've designed this study to work in the context of a small group setting in the following way:

## PRIOR TO EACH SESSION:

*Reading* – Read the content in this section before the group meeting. This will provide everyone with some context for working through the Discussion Questions.

*Practical Application* – Complete the Practical Application section before coming to group.

*Discussion Starter and Discussion Questions* – Answer the questions and be prepared to share with your group.

## DURING EACH SESSION:

*Discussion Starter* – A question designed to initiate discussion by focusing on the Practical Application for that week.

*Video Segment* – A 15–20 minute DVD clip for each week's session provided in the back of this workbook.

*Discussion Questions* – Questions that should be completed by group members before coming to the meeting and discussed during the group meeting.

*Changing Your Mind* – A key verse to be memorized during the time between group sessions.

*Flip a Coin* – Additional material designed to help groups wrestle with real-life financial situations.

You should plan about 90 minutes for a typical group meeting. The following is a sample agenda

for your meeting time:

*10 minutes: Enjoy snacks and reconnecting.*

*10 minutes: Talk through the Discussion Starter.*

*15–20 minutes: Watch the video clip for that session.*

*35 minutes: Talk through the Discussion Questions and Flip a Coin material.*

*15–20 minutes: Take time to share prayer requests and pray together.*

Feel free to experiment and adapt the schedule to suit your group's unique situation. Most of all, have fun learning and growing together.

# INTRODUCTION

*Balanced: a condition in which different elements are equal or in the correct proportions.*

Success in life usually comes by maintaining balance, or being balanced, with the things that matter most to us.

As children, we need a healthy balance of independence paired with the right amount of parental nurture.

As adults, we're attracted to balanced people. For example, we want to be with people who have a good sense of humor, but who are also comfortable sharing about more serious life issues.

As working individuals, failure to find a balance between our jobs and our families and friends leads to either professional or personal irresponsibility.

*All of life requires balance.* Without the correct proportions of life's ingredients, we experience instability, resulting in a crash. So what's the secret to maintaining your balance as you navigate through life's circumstances?

Well, if you have ever tried to balance anything, you know that there are three things to remember:

- 1. Maintain a reference point.**

Tightrope walkers know this. Cheerleaders know this. Anybody whose safety depends on maintaining balance will tell you that you need to focus on a reference point.

- 2. Make constant corrections.**

Given an environment with fluctuating circumstances, you have to make constant corrections in order to stay balanced. Try balancing a pole in the palm of your hand and you will soon realize that you have to make constant corrections in order to keep the pole from falling.

- 3. Establish a clear objective.**

What are you trying to do? What are you trying to balance?



We call these the three laws of balance.

However, these laws aren't limited to just balancing physical objects. These laws apply to all areas of life in which you're trying to achieve balance.

For example . . . your health. If you're trying to eat healthier, lose weight, or observe a balanced diet, you'll need to maintain a reference point, make constant corrections, and have a clear objective.

Trying to find a balance between your professional and personal life? Well, observe these three laws and you'll be off to a good start.

It's the same with your finances. If you weave these three laws into your financial strategy, you'll be balanced. And that's going to be our goal for the next six sessions. We'll discuss what it means to find and maintain a reference point for all your financial decisions. We'll talk about the corrections required to stay balanced. We'll dig deeply to discover what should be driving the decisions we make about our money.

There is, however, one major difference when it comes to balancing a physical object and balancing your finances. Using our example of balancing a pole, if you observe these three laws, you will be able to balance the pole in the palm of your hand. If you ignore one of these laws, the pole will fall. But with financial balance, if you ignore one of the laws . . . nothing will happen right away! You can violate foundational financial principles and pass through several seasons of your life without realizing that you're in trouble.

That's the tricky thing about trying to achieve financial balance. When there are immediate consequences, we respond right away. If the pole in my palm is about to fall, I'll make immediate adjustments. If my doctor tells me my cholesterol is too high, I'll make immediate adjustments to my diet. But in the realm of personal finances, this principle of immediacy doesn't apply. In fact, financial balance follows a different principle—*the principle of the harvest*.

*Sow now. Reap later. Reap greater.*

Instead of looking at your immediate situation and asking, *What am I doing wrong?* you have to look at your past decisions. You have to examine your lifestyle. Healthy decisions in the past reap positive results in the future. And to no surprise, unhealthy financial decisions reap negative results. Ask people who abused credit during their college years or their early adult years. Many of them are still struggling with the consequences of those decisions.

What we're not always aware of is that our financial decisions often affect other areas of our lives. Money, or at least our perspectives on money, has that kind of viral influence. Good or bad, money influences our relationship with God, our relationships with our families and friends—the big and small decisions that we make every day. No wonder the Bible has so much to say about money.

Gaining and maintaining financial balance requires that you assess your attitudes and actions about your finances and then make the necessary changes. Otherwise, money can have a grip on you it was never meant to have. That's why we'll discuss not only what God has to say about money, but also concrete principles to move us toward financial balance.

And that is where the rubber meets the road—taking the steps required to achieve financial stability. We'll spend a lot of time discovering new perspectives and attitudes toward money and possessions, but it is critical that you do not stop there. To experience greater intimacy with God and greater freedom in your finances, you must make real changes. To that end, we have provided several Practical Application exercises for each session. Completing these exercises will help you gain clarity on where you are now and where you want to be.

An equally important part of this study is experiencing it with other people. One of the benefits of a healthy small group environment is that it provides accountability. We won't be asking everyone to pass around W2s, but there is an expectation that group members will encourage each other to follow through with the commitments they make.

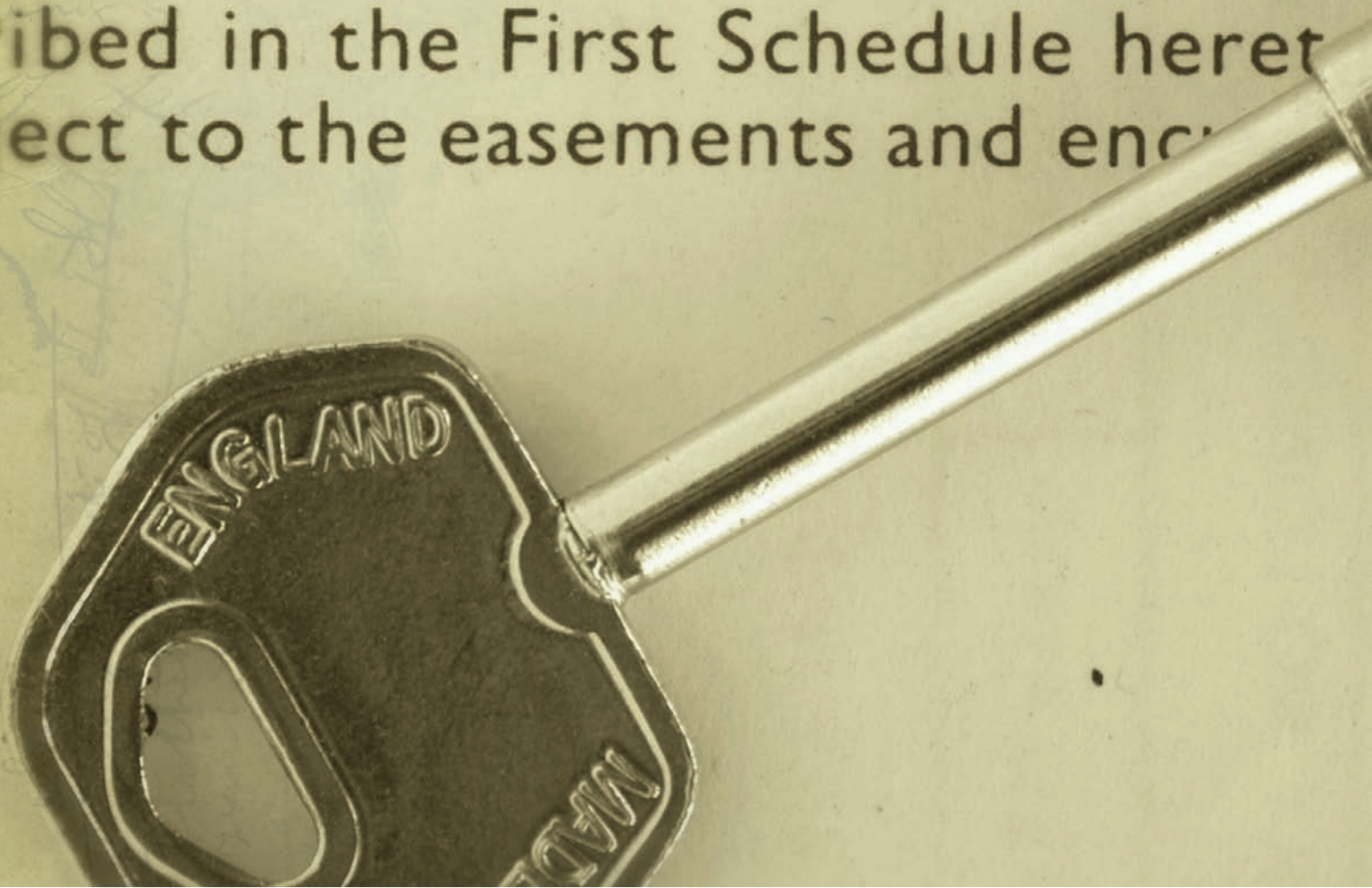
As we begin this journey together, remember that achieving financial balance will not be easy. The road to financial freedom is filled with challenges, both in how we think about our money and what we do with our money. However, when we not only *hear* what Jesus has to say about financial balance, but also put it into practice, we will have ringside seats to God's faithfulness.



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## SESSION 1

# OPENING THE BOOKS

*Read this before you get together with your group and answer the Discussion Questions that follow.*

Does the Bible really say that much about money? Isn't it more interested in spiritual things? It might surprise you to find out how often the Bible addresses the issue of money. But when you think about it, it shouldn't be all that surprising, should it? For example, the Bible addresses some of the most important issues about our lives:

*Relationships*

*Love*

*Family*

*Trust*

These are all issues of the heart. And along those lines, God knows better than anyone else that money... and your attitude toward money... is very much a heart issue.

## FAITH AND FINANCES

Finances should be private, shouldn't they? Why bring God into the picture? Why mix faith and finances? After all, what could an invisible God have to do with the very visible stack of unpaid bills on my desk? And what does Jesus have to do with my 401K? How many of us think about God when we swipe our credit cards?

Now we might think about God and say a prayer or two when that credit card is denied or the rent check bounces, but how many of us acknowledge God when our investments are returning double digits? The truth is when it comes to the world of personal finance, many of us tend to think of God as irrelevant—*he's not*... and our faith as separate from our finances—*they aren't*.

Well, guess what? The relationship between faith and finances is not only a Christian thing. All religious systems have something to say about money. In the Bible, God has more things to say

about money than about heaven or hell or just about anything else. The Bible suggests that you can't be upside down in your finances and in harmony with God. **In other words, you can't be a committed follower of Jesus Christ and remain irresponsible with your money.**

This study is about more than persuading you to give money to a church or some other religious organization. There is far more in the Bible about *managing* money than about *giving* money. God isn't after your money. Jesus is not in the business of religious fundraising. The Bible doesn't give us exact dollar amounts on how much we should be giving or where exactly we should be giving.

Then what exactly does the Bible say about money?

We will focus on two key verses throughout this study. Here's the first one:

*For where your treasure is, there your heart will be also.*

*Matthew 6:21*

This isn't an indictment; it's a natural principle. For example, the principle of gravity tells us that no matter how high we throw a ball up in the air, it will return to the earth. The same is true with your heart and money. Want to know where your heart is? Look at your checkbook.

Now... does God want your checkbook? *No*.

Does God want your heart? *Yes*.

Here's the other verse we will focus on:

*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.*

*Luke 16:13*

Jesus said that the number one competitor for your allegiance to God is money, or material possessions—your stuff. Money is that powerful. It's a conflict you face every day: are you going to serve your stuff or are you going to serve God?

This is why Jesus talked so much about money. He knew that your approach to finances revealed something about your relationship with God. And Jesus wasn't alone in this. The topics of



money and possessions are addressed throughout the Bible. And in the following sessions, you'll explore more of what the Bible has to say about being financially balanced.

Again, this study is not about making you feel guilty so you give more to your church or some other organization. Jesus doesn't need your money. He's not trying to get your money. *He wants to make sure that your money doesn't get you.*

## Practical Application

*What's going on in your financial world? Where are you spending your money? How much are you saving?*

The Practical Application for this session is to spy on your money, to keep track of your spending for the week. In fact, this will be an ongoing exercise for the rest of this study. When this study is over, you won't have to wonder where your money goes. You'll know.

If you never open the books, you'll never know the details of your finances. And without the details, your financial picture will always seem a bit cloudy. You would start looking for a new financial advisor if your current one told you, "I'm not exactly sure how your money is allocated..." Why not be sure where your money is going?

We've provided a ledger in the back of this guide that you can use to keep track of your expenses. (An electronic ledger is also available for download at [northpointstore.com/balanced](http://northpointstore.com/balanced)) This ledger is not the only tool, or necessarily the best way. If you have a personal finance software tool, feel free to use it. Or if you already have another method of tracking your expenses (maybe the ledger in your checkbook or a spreadsheet), continue to use that. The point is not *how* you track your finances; it is that you *do it*.

So here's what you do: Save all of your receipts from the day and record them in the ledger each night. You can put the receipts in your wallet or in an envelope in your purse. Print out electronic bills or bank statements for items you pay online and record those. If you are married, designate one person to track the spending and go over it together to make sure everything is covered.

## Session 1 – Group Discussion

### INTRODUCTION

Mystery novels are great entertainment. We eagerly turn the pages to uncover the plot. But the elements that make a great mystery novel, uncertainty and suspense, are not very helpful when it comes to our finances. That's why the first step in this study is to open the books and solve the mystery of where our money goes. In one sense, we want to bring to light our heart's orientation to God and money—*What do we believe?* And in another sense, we need to bring to light our actual spending habits—*Where does our money go?*

The Practical Application for this week will be to track your spending.

### DISCUSSION STARTER

If you could change one thing about your current financial situation, what would it be?

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### VIDEO SEGMENT

Watch the Session 1 clip with your group.

## DISCUSSION QUESTIONS

1. Do you agree that it is impossible to be a committed follower of Jesus Christ and remain financially irresponsible? Why or why not?

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2. What are some of the things that cause people to become financially unbalanced?

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3. Read Matthew 6:21. What are some examples in your life of your heart following your stuff?

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4. Read Luke 16:13. How does our stuff compete with our devotion to God?

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5. When it comes to your finances, what do you think God wants for you (as opposed to what most people think he wants from you)?

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6. How easy is it for you to trust God with your finances? What would you do differently if you were confident that God wanted the best for you in that area?

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7. What would you like to see happen in your finances as a result of this study?

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## CHANGING YOUR MIND

*For where your treasure is, there your heart will be also.*

*Matthew 6:21*

## FLIP A COIN

A question about your heart...

*Robert always had a shrewd eye for business. As a result, he had profited on nearly all of his business ventures. He had done well for himself (evidenced by his standard of living) and had rarely experienced any financial hardships. Moreover, given his affluence, he was able to be generous... to his church, to local charities, and to international development projects. But during one of his small group meetings, as they studied Jesus' words about two masters: God and money (Luke 16:13), Robert wondered about his allegiance. Was he serving God and seeing his finances through God's perspective? Or was his allegiance to money and his ability to be generous merely a by-product of his financial success?*

In the Gospels, Jesus would often speak in absolute terms in order to make a point. For example, while understanding the realities of money and commerce, Jesus made an extreme point about the impossibility of serving both God and money (Luke 16:13). Speaking to the Pharisees, a group well-versed in displays of piety, Jesus knew that you could appear to be making all the right moves with regard to faith and finances. But if your heart were not loyal to God, then you would still be a slave to Money, regardless of your perceived generosity.

Unfortunately, there is no machine you can hook up to your heart to gauge whether you are serving God or Money. Instead, this requires a little bit of soul-searching, honest assessment, and accountability.

Is it possible to have sound financial principles, a generous lifestyle... and still serve Money as a master? Yes. For as Jesus would go on to say in Luke 16:15: *"You are the ones who justify yourselves in the eyes of others, but God knows your heart."* Being financially balanced isn't just about having a balanced checkbook; it's first and foremost about whom our hearts are serving. Is it God? Is it Money? Jesus was right about this: there is no in-between.

Given recent media attention, issues of social justice, charitable giving, and financial management are in vogue. Do you agree that it's possible to be pursuing these practices yet still be serving Money?

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Is there a way to determine when you have crossed the line from serving Money to serving God or vice versa? Is there even a line that marks those boundaries?

## Prayer Requests

### FOR THE NEXT GROUP MEETING:

- Read the content for Session 2.
- Complete the Discussion Questions for Session 2.
- Memorize the “Changing Your Mind” verse for Session 2.
- After reading through Session 2, continue tracking your expenses and complete the Financial Overview.