



**TRUE  
NORTH  
RETREAT**  
THE COMPASS INITIATIVE



# Leader's Guide

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An Intensive Weekend Retreat on  
Personal Finances for Pastors and Spouses



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# Foreword



The True North Retreat concept was one of the original programs developed for the COMPASS Initiative. The first True North Retreat took place in January 2018 on the campus of Point Loma Nazarene University. Initially, the True North Retreat was very much an experiment. Everyone involved in developing and facilitating this first TNR knew we were pioneering something brand new. We had no idea if it would be well received or achieve any of the goals proposed in the design and development. The response and results of the first TNR was so remarkable that we immediately changed plans to host at least five retreats instead of the original plan of hosting three. The COMPASS Initiative team has now hosted five True North Retreats with invitations sent out on all eight USA fields. The testimonies from participating ministers and spouses have confirmed that the True North Retreat concept and materials are valuable resources that need to be shared with our district leaders (You can find some of those testimonies on the [compassinitiative.org](https://compassinitiative.org) website).

It is our hope that you will find this resource helpful and a blessing as you provide an opportunity for ministers and spouses on your district to find true financial freedom and well-being. This leader’s guide gives options for hosting a TNR that can fit any district situation and presents you with the “how to” and materials to host a highly effective retreat. Many of our ministers and spouses live with a very high level of stress because of the financial challenges they face and feel they have no one to whom they can turn for help. We found that the TNR participants were very willing to be vulnerable when they felt safe, and they were very grateful for the opportunity to talk together with their respective spouses, with each other as colleagues, and with the TNR facilitating team. Only time will reveal the incredible impact you will have on the lives of your ministers by providing them an opportunity to participate in a True North Retreat.

Grace and Peace,

**Dr. Stephen L. Berger**

Director, COMPASS Initiative



# Introduction



Welcome to the Leader’s Guide for hosting a COMPASS True North Retreat. The True North Retreat has been a powerful and transformative experience for numerous Nazarene clergy and their spouses. We are pleased that you are interested in offering this financially life-saving event to the ministers under your care.

In the pages that follow, you will find a step-by-step guide for hosting your own retreat. Each section of the guide addresses one session of the retreat, providing:

1. Session title,
2. Key concepts for that session,
3. A brief narrative regarding the philosophy of that session along with practical tips and suggestions, followed by
4. An outline for you to use in developing your own session.

You will find each of the retreat sessions color-coded to correspond with each of the four movements in the flow of the True North Retreat. The retreat begins with establishing a safe environment for financial conversations (**A Safe Start**). It then moves into laying the foundations of biblical stewardship and financial management (**Financial Foundations**). After this, the participants are given time to create a budget and debt reduction plans (**Practice in Planning**). The retreat concludes with next step ideas and the formation of cohort groups that will meet throughout the following year (**Facing the Future**).

Most of the presentations that we used in our original COMPASS True North Retreats are available to you in the form of manuscripts and PowerPoint slides in **Appendix J** and **Appendix I** at the end of this guide. They are also available on the COMPASS Initiative website for individual download. You are free to edit and adapt them to your own setting and style. We simply ask that you maintain the integrity of the purpose for each session.

To assist you in planning and hosting your own True North Retreat, we have included an estimated cost analysis (**Appendix G**) based on our experience in hosting these retreats. You will also find a variety of communication templates such as a sample retreat invitation (**Appendix A**), a participant registration form (**Appendix C**), pre-retreat instruction letter and assignments (**Appendix D** and **Appendix E**), as well as a copy of the True North Retreat Participant Covenant (**Appendix B**). These resources are also available for individual download on the COMPASS Initiative website.



# Introduction



This leader’s guide is based on the three-day retreat. We know that holding a weekend retreat for busy pastors is challenging, and sometimes it is not feasible, so optional scheduling for one and two-day retreats are included in [Appendix F](#). However, we strongly encourage you to set aside as much time as possible for the event. Much of the value of the retreat is simply in creating an extended period away from the distractions of life and ministry so ministers and spouses can have the necessary conversations with each other regarding their finances. Please keep this in mind as you determine the length of the retreat in your setting.

Another valuable benefit of the True North Retreat is forming new relationships with ministry colleagues and deepening established relationships. A new level of authenticity and vulnerability is encouraged at this retreat. This may be the first time that some pastors talk about their financial difficulties with someone else. This retreat is designed to be a safe place for them to discover that they are not alone. Many pastors face similar financial challenges, and they can learn to support each other as they begin to implement new plans for their spending, saving, giving, and earning.

To jumpstart the relational aspect of the retreat, we encourage you to begin by providing a meal. Welcome the participants to a feast where they are the guests of honor. Give them some time to relax, get to know each other, and settle in for a life-changing weekend.

We pray that the following resource will help you host a life-transforming retreat for the ministers under your care. We trust that as our clergy become stronger biblical stewards, they will be more courageous and confident in preaching and teaching these principles in their congregations.

## A Safe Start: Orientation & Introductions

### Key Concepts:

1. Welcome
2. Basic housekeeping information
3. Introduction of staff
4. Turn in Pre-Retreat Self-Assessment Form

Use this time to introduce yourselves to the participants, giving background for each of the outside personnel you have brought in. Explain what role each person will be fulfilling (eg. presenter, testimony, counselor). Share any particular “housekeeping” information that participants will need during the retreat, such as restroom locations, check-in/out procedures, or snacks and coffee.

Hand out one participant notebook per person, so both husband and wife have their own copy. Direct them to the Pre-Retreat Self-Assessment Form inside, and give them a few minutes to complete the assessment. Each notebook should have a unique number printed on the cover. Ask the participants to write their notebook numbers on their assessments, and instruct them to keep the same notebook throughout the weekend.

There is a post-retreat self-assessment at the end of the notebook, which you will ask them to complete at the end of the retreat. They will need to use the same unique notebook number on that assessment as well. This will allow you to measure the impact of the retreat on each individual.

## A Safe Start: Addressing Shame & Financial Testimony #1

### Key Concepts:

1. Everyone feels shame.
2. Vulnerability and empathy are the antidote to shame.
3. This is a safe place.

This session is critical for creating a safe environment for participants to be honest about their finances. Do not take this session lightly. It will lay the foundation for the hard work in which the participants are about to engage.

It may seem counterintuitive, but the first item to discuss is shame. Most, if not all, of the participants are experiencing some level of shame concerning their financial situation. Shame is the proverbial “elephant in the room,” so name it. Talk about it. Do a little education about shame. Dr. Brené Brown’s work on courage and shame is very insightful. Help the participants to understand that shame is common and can be overcome. Empathy is the antidote to shame; however, shame must be exposed in order for empathy to be received. This involves a tremendous – and vulnerable – leap of faith.

Talking about the issues that cause shame and acknowledging one’s feeling of shame require taking risks and being vulnerable. Therefore, it is essential for you, the leaders, to model this kind of vulnerability and empathy. One of the leaders, ideally a minister and spouse, must set the tone for the retreat by sharing openly and honestly about their experience of shame in regard to finances. As the one sharing your own story, share how it affected your marriage and its impact on your ministry. Set an example of empathy and compassion for yourself (and your spouse) as you talk about your past. Then explain what you have done or what you have experienced that has brought about a positive change. End with your successes. How is your financial situation different today? Why or how do you feel differently today? What has changed in your marriage and in your ministry?

The following is an outline of Session 1 from the original COMPASS True North Retreats. You may want to have a trained counselor present the information about shame, but the pastor who shares the testimony in this session may be able to present the shame content if he or she has a basic understanding of the shame issue.

# A Safe Start: Addressing Shame & Financial Testimony #1

## Outline:

### I. Shame: The elephant in the room

- A. Acknowledge shame
- B. Dr. Brené Brown's research in shame
- C. The role of vulnerability and empathy
- D. Gender differences

### II. How financial shame impacted a pastor

- A. My financial shame
  - 1. Credit card debt
  - 2. Lack of self-control
- B. Its impact on my ministry
  - 1. Never suggested financial curriculum small groups
  - 2. Never taught/preached about stewardship
  - 3. A disservice to the people I served
- C. What is different now
  - 1. Talk about finances in the context of discipleship
  - 2. Share hope with others
  - 3. Create spaces where shame can be met with empathy

### III. How financial shame impacted the pastor's family

- A. My spouse's financial shame
  - 1. Story of Sisyphus: doomed to push boulder uphill only to have it roll down
  - 2. Business degree does not equal good financial management
  - 3. Cycle of indebtedness: work hard to get out of debt, get back into debt...
- B. The impact of shame in our marriage
  - 1. Fighting about money
  - 2. Power struggle
  - 3. One person disengages and the other bears the weight
- C. What made a difference
  - 1. Financial Peace University
  - 2. Living into our strengths
  - 3. Facing finances as a team
  - 4. Accountability



# Financial Foundations: Getting Our Personal Financial House in Order

## Key Concepts:

1. Your financial situation does not define you.
2. Income must be larger than outgo.
3. Practice gratitude, generosity, and dreaming.
4. Change is hard, AND change is worth it.

After beginning with the rather heavy topic of shame, this next session becomes lighter. Open the session with a couple of humorous video clips about money, such as the Saturday Night Live clip, “Don’t Buy Stuff” and comedian Tim Clue’s set, “Tim Clue Debt.” Then transition to the first two video sessions of “God Owns it All” by Ron Blue.

The remaining presentation is a brief look at the emotional aspects of our finances. Remind participants that their financial situation does not define them. Their identity is in Christ. Although budgeting, saving, and paying off debt are simple concepts, they are infused with emotions, and each spouse has his or her own emotional experience, history, and dreams for the future. It is important to understand the role of emotions in their financial decisions and to remember that they are a team.

As the participants begin to think about budgeting, they will need to do some hard work and ask themselves some difficult questions. How much is enough? Am I willing to make the necessary changes? Can I be content with what I have? You will want to encourage the participants to develop some healthy habits such as being generous, practicing gratitude, and tithing while also dreaming and setting goals.

Finally, acknowledge the difficulty of making significant financial changes. It may involve compromise and sacrifice. They may feel uncomfortable and deprived. However, remind them of all of the benefits of making significant changes, such as less stress, a healthier marriage, and hope for the future.

The following is an outline of this session from the original COMPASS True North Retreats. URLs for the videos are available in [Appendix H](#).

## Outline:

### I. Show videos

- A. SNL clip, “Don’t Buy Stuff”
- B. Tim Clue, “Tim Clue Debt”
- C. Ron Blue, “God Owns it All: Perspective”
- D. Ron Blue, “God Owns it All: Principles”

# Financial Foundations: Getting Our Personal Financial House in Order

## II. Begin at the beginning

- A. Your financial situation does not define you.
- B. A healthy relationship with your spouse is of utmost importance.
- C. Emotions play a critical role in our financial decisions, actions, and reactions.

## III. Create a budget

- A. Income must be larger than outgo.
- B. Work together – you are a team.
- C. Stick to it... it is easier said than done!

## IV. Assess your situation

- A. Honestly, look at where you are.
- B. How much is enough?
- C. Be content.
- D. Be willing to change.

## V. Practice gratitude and generosity

- A. Create a “Gratitude Journal.”
- B. Be generous... sometimes with money.
- C. Tithe and save.

## VI. Make goals and dream dreams

- A. Start with short-term goals.
- B. Develop long-term goals.
- C. Do not forget to dream!

## VII. Disadvantages of making life changes

- A. Longstanding habits may have to go.
- B. Everyone in the family may have to sacrifice.
- C. It may be very uncomfortable, at least for a time.
- D. You may have to compromise.
- E. You may feel deprived.

## VIII. Advantages of making life changes

- A. Less stress
- B. A closer marriage relationship
- C. Better self-discipline
- D. Healthy self-esteem
- E. Peace of mind

## Financial Foundations: Financial Testimony #2

### Key Concepts:

1. Respected leaders have their own stories of financial struggle.
2. Everybody has something to learn and areas for growth.
3. Big goals can be achieved with simple changes in behavior.

This session is another opportunity for you or another retreat leader to model courage, vulnerability, and empathy by sharing another story of financial struggle and victory. The participants need to see their leaders being vulnerable in sharing their financial failures and successes. This testimony should be from a respected pastor with whom the participants can identify. The testimony does not have to be a dramatic or extreme story. Simply sharing the financial struggles that are common for most pastors (educational debt, low income, lack of savings, etc.) and explaining what practices or behaviors have made a difference can be inspiring to participants in the midst of the struggle.

The following is the outline of the testimony that was shared at the original COMPASS True North Retreats. It was nothing dramatic, but it demonstrated how a few simple changes made a big difference.

### Outline:

#### I. Our financial challenges

- A. \$20,000 of debt
- B. Communication struggles
- C. Not working as a team

#### II. What changes we made

- A. Willingness to enter a financial program
- B. Set goals together
- C. Established boundaries so we could say “yes” to the right things

#### III. Amazing results

- A. Paid off debt in less than one year
- B. Improved relationship
- C. Increased self-esteem and confidence

## Financial Foundations: Table Discussions

### Key Concepts:

1. Begin to build relationships and trust.
2. Self-disclosure at a safe level.

Ideally, you were able to begin the retreat with a meal together to establish and nurture relationships between pastoral couples. If not, then this table discussion may be the first time the couples have met or spoken with each other. In this case, they may need to introduce themselves. The intent of this exercise is to begin to build relationships and build trust.

Ask the participants to share their insights from or reactions to the homework assignments with the others at their table. Be sure to tell participants that they are free to share as little or as much as they feel comfortable. No one should feel forced to share but all are encouraged to begin opening up to those around their table. This weekend is about being honest with our finances and finding a new path forward. Hopefully, the first few sessions have created a safe environment where the participants are able to practice vulnerability and “test the waters.”

Take a moment to remind participants that everyone is probably feeling uncomfortable and has some level of shame. Yet, encourage them to listen to each other with empathy. This level of sharing should be rather low risk, but it will give them an opportunity to practice giving and receiving empathy, thereby building trust.

### Outline:

- I. Give instructions for table discussions.
- II. Table groups share insights and reactions from the “homework assignments.”
- III. Close with prayer.

## Financial Foundations: Devotional Message

### “Foundations for Biblical Stewardship”

#### Key Concepts:

1. Faithfulness with our finances is the basis of stewardship.
2. Generosity is a characteristic of God and His Church.
3. Sacrifice is a spiritual attitude and discipline toward which God often calls us.

This session is a theology of stewardship. It is a devotional message or sermon about the biblical foundation of stewardship. A triangle or pyramid is the visual theme that displays three levels of stewardship.

The first and foundational level is “Faithfulness.” Grounded in Luke 12:48, faithfulness is an action based on the understanding that what we have (money, time, talent, resources) has come from the Lord. We are expected to be stewards of what God has given us in ways that represent His kingdom. This certainly involves tithing, but it is so much more than tithing.

The second level is “Generosity.” The chapters of 2 Corinthians 8 and 9 contain much about the idea of generosity and teach that generosity is possible even in the midst of poverty. These chapters contain an example of generosity, an exhortation to generosity, and an encouragement for generosity. There are also six principles of biblical generosity in chapter 9.

1. “We will reap what we sow.” v. 6
2. “God loves a cheerful giver.” v. 7
3. “God’s grace is abundant.” v. 8
4. “Generosity multiplies the harvest.” v. 10-11
5. “Generosity encourages others.” v. 13
6. “Generosity produces prayer, power, and praise.” v. 14

The third level, the highest level, is “Sacrifice.” The foundation of faithfulness undergirds the practice of generosity, and it is only after faithfulness and generosity are firmly established that the practice of sacrifice can truly be made. Using King David’s words from 2 Samuel 24:24, what we offer to God must come at a personal cost. This is the smallest section of the triangle or pyramid. It happens less frequently. Yet there are times when the stewardship of God’s resources requires a personal sacrifice.

The following is the outline of the devotional from the original COMPASS True North Retreats. A full manuscript is available in [Appendix J](#).

# Financial Foundations: Devotional Message

## “Foundations for Biblical Stewardship”

### Outline:

#### I. Pyramid of biblical stewardship

- A. Faithfulness on the bottom
- B. Generosity is next level
- C. Sacrifice on the top

#### II. Faithfulness

- A. Luke 12:48, “From everyone who has been given much, much will be demanded...”
- B. Faithfulness is not just about **being** but mostly about **doing**.
- C. Financial stewardship **begins** with tithing, but is not **just** tithing.

#### III. Generosity

- A. 2 Corinthians 8:2, “Out of the most severe trial, their overflowing joy and their extreme poverty welled up in rich generosity.”
- B. Three themes of generosity in 2 Corinthians 8 & 9
  - 1. An example of generosity
  - 2. An exhortation to generosity
  - 3. An encouragement for generosity
- C. Six biblical principles in 2 Corinthians 9
  - 1. “We will reap what we sow.” v. 6
  - 2. “God loves a cheerful giver.” v. 7
  - 3. “God’s grace is abundant.” v. 8
  - 4. “Generosity multiplies the harvest.” v. 10-11
  - 5. “Generosity encourages others.” v. 13
  - 6. “Generosity produces prayer, power, and praise.” v. 14

#### IV. Sacrifice

- A. 2 Samuel 24:24, “I will not sacrifice to the LORD my God burnt offerings that cost me nothing.”
- B. True sacrifice is rare.
- C. Sometimes praise demands a sacrifice.

## Financial Foundations: Financial Best Questions

### Key Concepts:

1. Proactively manage and protect your finances.
2. Your financial habits make a difference.
3. You probably do not need as much as you think you do.
4. Utilize your spouse's strengths and yours to work together toward achieving your financial goals.

In some ways, this session is about financial best practices, but the best practice is to ask yourself the right questions regarding your finances. The presentation is based on three key questions to ask yourself.

The first question is, "Is my financial life organized and protected?" Discuss such topics as budgeting resources, fraud and identity theft, free credit reports, and establishing an emergency fund.

The second question is, "What are the long-term costs to my financial habits?" Discuss such topics as credit scores, the proper use of credit cards, regular maintenance of cars and homes, and overspending.

The third question is, "How much is enough?" This may be the hardest and most emotionally laden question, yet it is an essential question for each disciple of Jesus to ask himself or herself. Discuss such topics as needing the latest gadget, shopping for discounts, and living more simply.

Conclude with a brief overview of the DiSC personality inventory. Most people can identify themselves in one of the quadrants. Share how each personality type approaches money. Help the participants to understand their own approach while also appreciating the approach of their respective spouses. Direct the participants to the DiSC profile pages in their participant notebooks.

The following is an outline of the session from the original COMPASS True North Retreats. A PowerPoint presentation and manuscript are available in [Appendix I](#) and [Appendix J](#) and are available for individual download at [compassinitiative.org](http://compassinitiative.org).

## Financial Foundations: Financial Best Questions

### Outline:

#### I. The best practice is to ask the right questions.

#### II. Three questions to ask yourself

- A. Is my financial life organized and protected?
  - 1. Do I make a monthly budget and follow it?
    - a. Mint.com
    - b. Everydollar.com
    - c. YNAB.com
  - 2. Am I monitoring my accounts for fraud or identity theft?
  - 3. Have I been accessing my free credit reports?
    - a. AnnualCreditReport.com
    - b. One annual report from each of the three agencies
  - 4. Do I have an emergency fund?
    - a. How much do I need?
    - b. How will this protect me from future debt?
- B. What are the long-term costs to my financial habits?
  - 1. Do I know my credit score?
  - 2. Do I use credit cards for rewards?
  - 3. Am I neglecting maintenance?
  - 4. Is my credit card debt rolling over month to month?
  - 5. Am I overspending on luxury items?
- C. How much is enough?
  - 1. Do I need the latest gadget?
  - 2. Can I find brand name clothes at thrift stores?
  - 3. Is it possible to simplify my life?

#### III. Understand what motivates me, and my spouse, to reach our goals.

- A. Explain DiSC personality inventory
- B. Where do I fit on the DiSC?
- C. Where is my spouse on the DiSC?
- D. Can we work together to reach our goals?



## Financial Foundations: Building a Financial Freedom Plan

### Key Concepts:

1. Understand a vision statement.
2. Understand “SMART” goals to achieve the vision statement.
3. Understand the concept of budgeting.

Instruct participants to turn to the Financial Freedom Plan page of their notebooks. They will be given time later to complete this page. For now, you are simply introducing them to the ideas presented here.

The first idea is the vision statement. What do they, as participants, want to achieve as a result of this event? Do they want to get out of debt? Do they want to be ready for retirement? Do they want to communicate about finances better? Help them think and dream about what their financial future could look like.

The next step, after creating a vision statement, is to set goals to achieve that vision. Many will be familiar with SMART goals, but take time to review the idea. Give specific examples for achieving a financial vision.

Thirdly, take time to explain how a budget works. Many people do not know how to budget. Do not assume that everyone in the room already understands the concept. The Financial Freedom Plan page in the participant notebook has a section titled, “Steps to Financial Freedom” that can be a reference and reminder for the participants when they begin their budget later.

The following is the outline of this section from the original COMPASS True North Retreats.

## Financial Foundations: Building a Financial Freedom Plan

### Outline:

- I. Open participant notebooks to the Financial Freedom Plan page.
- II. Present the idea of a financial vision statement.
- III. Present the idea of SMART goals.
  - A. Specific
  - B. Measurable
  - C. Action-oriented
  - D. Realistic
  - E. Timely
- IV. Review how a budget works.
  - A. More income than outgo
  - B. Tithe first
  - C. Save 3%
  - D. Begin with minimum payments for debts

## Practice in Planning: Building a Budget Exercise

### Key Concepts:

1. Develop a financial vision statement as a couple.
2. Establish SMART goals together.
3. Create a balanced budget.

This is the first block of time for couples to begin working on their own finances. You will want to make sure there is enough physical space in your venue for couples to have some amount of privacy in their conversations and room to work together. A good Wi-Fi signal is also encouraged as many participants will want to access their online banking/loan information. Encourage the participants to spread out and use the spaces available. Direct them to the Financial Freedom Plan page in the notebook and the monthly budget worksheet on the following page.

Each couple will have two notebooks, so they may use one of the notebooks as their draft or working copy and use the other notebook for their final plan. It is also a good idea to have a few extra copies of the monthly budget worksheet available. They may be needed! Links to different budget worksheets from organizations such as Crown Financial and Dave Ramsey's Financial Peace University are available in [Appendix K](#). Ramsey's Irregular Income Planning Worksheet is helpful for pastors and spouses who have sporadic or irregular income. You may want to have a few copies of that as well.

Before releasing the couples to do their work, explain to them that you and the rest of the retreat staff are available to coach them. Budgeting is their work to do, but you are there to assist them as needed. The staff will need to be open and available to answer questions, look at budgets and make suggestions, and share from their own experiences. Remind the participants that you are not financial planners or tax lawyers (unless one of you is); therefore, your role is that of coach and fellow journeyer.

If you have a professional psychologist or counselor available at the retreat, let the participants know how and where to access them. These kinds of financial conversations have the potential to get heated, or they can bring up old wounds. Sometimes couples will need a little assistance in working through their communications.

## Practice in Planning: Building a Budget Exercise

As a coach, you are not a financial expert, but you have a fresh perspective when looking at a budget for the first time. Avoid telling participants what they should do with their money; instead ask them questions that will help them make their own choices. For example, a couple struggling to balance their budget may ask you to look over their budget. You notice that they have budgeted \$300/month for groceries and \$800/month in eating out. Ask them if they have considered whether they could cook at home more often. You may need to ask, “Do you really need...?” “Can you afford NOT to have insurance?” “Have you shopped around for better phone plans?”

Be available without hovering. Offer assistance without offending. Listen with empathy. Challenge with love.

### Outline:

- I. Direct participants to the correct pages in their notebooks.
- II. Review instructions.
- III. Give participants time to do the exercises (1-2 hours).
- IV. Staff should move throughout the room to be available for coaching and reviewing the participants' work. Offer suggestions or questions for them to consider.
- V. Model empathy and unconditional love.

## Practice in Planning: Table Discussion

### Key Concepts:

1. Deepening trust between participants
2. Increased sharing of struggles or financial details
3. Mutual encouragement

If time allows, bring the participants back to their tables and encourage them to talk about their experience in creating a vision statement, setting goals, and creating a budget. Remind them that they are free to share as much or as little as they are comfortable sharing. Reiterate that they are all in this together and can support and encourage each other. The goal with this exercise is to continue to deepen relationships and foster deeper vulnerability and empathy.

### Outline:

- I. Remind them to share only what they are comfortable sharing.**
- II. Remind them to receive each other with empathy.**
- III. Have people share around their tables.**
  - A. What are they learning?
  - B. What is challenging?
  - C. What is encouraging?

## Practice in Planning: Building a Budget Exercise

### Key Concepts:

1. Complete the Financial Freedom Plan
2. Balance their monthly budget
3. Continued collaboration and communication between spouses

This is the second large block of time for couples to continue editing and finalizing their budgets. Remind participants that you are there to review what they have done and offer whatever assistance you can, and remind them how they can access the professional counselor if they would like to take advantage of that service.

Be available to the couples and be sure to model empathy and unconditional love.

### Outline:

- I. Direct participants to the correct pages in their notebooks.
- II. Review instructions.
- III. Give participants time to complete the exercises (1-2 hours).
- IV. Staff should move throughout the room to be available to coach and review the participants' work. Offer suggestions or questions for them to consider.
- V. Model empathy and unconditional love.

## Practice in Planning: Building a Debt Plan and More

### Key Concepts:

1. Managing debt well can save you money in the long run.
2. Interest rates and pay off amounts can be negotiated.
3. You do NOT need to pay anyone to do this. You can negotiate yourself.

Now that the participants have completed their annual or monthly budgets, they are ready to take a look at managing their debt well. The first step is to understand the importance of paying more than the minimum payment. Show them how to use the Debt Reduction Worksheet and how to apply the debt snowball method, beginning with the smallest debt total or the highest rate of interest. They will have an opportunity to fill out this worksheet after this session.

The next sections of the participant notebook contain suggestions and guidelines for working with creditors to negotiate lower interest rates and pay-off amounts. Go over these documents, highlighting the importance of being polite and keeping good notes about the conversations. Warn them about the dangers of using debt consolidation companies or hiring debt negotiators. Most people should be able to negotiate their own debts and interest rates when they know what to do and what to say.

Because the participants have already gone through the process of creating a budget, they now know what they can and cannot afford to pay toward their debts. This is very important when working with creditors.

The following is the outline of this presentation at the original COMPASS True North Retreats.

## Practice in Planning: Building a Debt Plan and More

### Outline:

#### **I. Direct participants to the appropriate pages in their notebooks.**

#### **II. How to use the Debt Reduction Worksheet**

- A. Add to minimum payments.
- B. Use the debt snowball method.

#### **III. Working with creditors**

- A. Negotiating pay-offs and lower interest rates is one way to lower your debt.
- B. Listen well.
- C. Be polite but firm.
- D. Ask for everything in writing.
- E. Keep accurate notes.
- F. Follow up with letters.

#### **IV. How to lower your credit card interest rates**

- A. Credit card companies want your business.
- B. Polite persistence pays.
- C. Keep accurate notes.

#### **V. Strategies for negotiating your debt**

- A. Warning about debt consolidators/debt negotiators.
- B. Get organized.
- C. Know how much you can and cannot pay.
- D. Keep accurate notes.
- E. Stay positive.



## Practice in Planning: Building a Debt Freedom Plan Exercise

### Key Concepts:

1. Fill out the Debt Reduction Plan Worksheet
2. Continued collaboration and communication between spouses

This is the final block of time for couples to build a debt reduction plan and complete their budgets. In light of the information that they learned in the previous session, they may want to revisit their budget and see if they can tighten up their budget to make more money available for implementing the debt snowball method.

Remind participants that you are there to review what they have done and offer whatever assistance you can, and remind them how they can access the professional counselor if they would like to take advantage of that service.

Be available to the couples and be sure to model empathy and unconditional love.

### Outline:

- I. **Review instructions.**
- II. **Give participants time to do the exercise (1-2 hours).**
- III. **Staff should move throughout the room to be available for coaching and reviewing the participants' work. Offer suggestions or questions for them to consider.**
- IV. **Model empathy and unconditional love.**

## Facing the Future: The COMPASS Initiative Programs

### Key Concepts:

1. Understanding the other COMPASS programs (Journey & Quest)
2. How to build a Journey Plan
3. Exposure to the COMPASS Academy resources

The purpose of this session is to educate participants about the other COMPASS Initiative programs and resources that are available to them. The True North Retreat is only one of the programs, and everyone should be encouraged to enroll in one or both of the other two programs.

The COMPASS Quest is a six-session online video course on personal finances for clergy, designed as a six-month course. The pastor and spouse complete one video and the corresponding assignments each month according to their own schedules, and upon completion of the COMPASS Quest, they are eligible to receive a \$1,000 matching grant. This grant must be used for personal debt reduction or retirement savings.

The COMPASS Journey is a one-year process of education, training, and accountability in the area of personal finances. Qualifying pastors create a self-guided plan for accomplishing 40 hours of training that addresses their personal financial concerns as well as financial stewardship within the church. The pastor also chooses two lay leaders to serve as accountability partners, meeting regularly throughout the year for encouragement, accountability, and prayer. Upon completion of the COMPASS Journey, the pastor is eligible to receive a \$5,000 matching grant that must be used for personal debt reduction or retirement savings.

Clearly communicate the fact that the local church raises this grant or budgets for it. The COMPASS Initiative then matches whatever the church's grant is, dollar for dollar, up to \$1,000 or \$5,000 for the Quest and Journey respectively. Pastors are often concerned about their church's ability to raise those funds or are unsure how to approach their church leadership about this opportunity. The COMPASS Initiative has put together a Pastor Appreciation Love Offering Kit that can be sent to a church leader to help them. Some districts are assisting churches with the grant. Some district superintendents are willing to speak to the church board on behalf of the pastor. Determine what your district is able to do to assist pastors and their churches, and communicate that to the participants.

Another important point to highlight is that grant monies are considered income for the pastor. If the grant is contributed to their Fidelity 403(b) retirement account, it is not taxable at this time. If the grant is used for debt reduction, it will be considered taxable income, and the pastor should plan accordingly. Pastors can apply for these programs online at [compassinitiative.org](https://compassinitiative.org). They may enroll in both programs or just one. Any minister and spouse may participate in the COMPASS Quest Personal Finances course; however, only those clergy meeting certain qualifications are eligible for the grant.

## Facing the Future: The COMPASS Initiative Programs

The COMPASS Academy is another resource that is available to everyone. It is an online collection of resources in financial literacy and biblical stewardship. It contains links to some of the best materials that we have found. Located on the COMPASS website, these materials are publicly available to all pastors and lay leaders. Topics include personal budgeting, debt management, preaching on stewardship, retirement preparation, small group financial studies, and more.

### Outline:

#### I. Point out and celebrate the participants who have already enrolled in the Journey or Quest.

#### II. Introduce the Quest

- A. Six monthly online sessions
  - 1. Watch the video anytime.
  - 2. Do assignments with your spouse at your convenience.
  - 3. Implement learning.
- B. Available to any pastor or associate pastor
  - 1. Designed specifically for clergy personal finances
  - 2. In partnership with the National Association of Evangelicals
- C. A \$1,000 matching grant is available to lead pastors and full-time associates
  - 1. Local church raises/allocates the base grant.
  - 2. COMPASS matches the church's grant up to \$1,000.
  - 3. Grant must be used for personal debt reduction and/or retirement savings.
  - 4. Grant must be reported as income for tax purposes.
  - 5. Amount used for debt reduction IS TAXABLE INCOME.

#### III. Introduce the Journey

- A. For lead pastors and full-time associates who meet qualifications (at least 4 of the following)
  - 1. You have a "debt ratio" of 20% or higher (debt ratio = total monthly debt payments, divided by gross monthly household income, times 100).
  - 2. You have more than \$5,000 USD in ministerial student debt remaining.
  - 3. You have more than \$10,000 USD in combined student debt with spouse remaining.
  - 4. You have not signed up for a US Nazarene Fidelity 403(b) account or a Canadian Registered Retirement Savings Plan.

## Facing the Future: The COMPASS Initiative Programs

5. You have not contributed to a US Nazarene Fidelity 403(b) account or a Canadian Registered Retirement Savings Plan for past three years or more.
  6. You live in a parsonage or rental and have no other housing investments.
  7. You have less than 3% of annual household income in non-retirement savings.
  8. You have delayed medical treatment for yourself, spouse, or child due to financial stress.
  9. You do not have medical insurance coverage.
  10. You owe more than \$10,000 USD on “family participation” student loans for a child or children.
- B. The Journey Plan is a one-year process of education, training, and accountability.
1. Forty hours are required over the course of one year.
  2. The 40 hours may be used for Lifelong Learning credit.
  3. Establish training goals for yourself and for your church.
    - a. Show samples
    - b. Ideas available on COMPASS Academy
    - c. Tailor to your personal needs and the needs of your church.
  4. Choose two lay leaders for accountability and encouragement.
- C. A \$5,000 matching grant is available upon completion
1. Local church raises/allocates the base grant.
  2. COMPASS matches the church’s grant up to \$5,000.
  3. Grant must be used for personal debt reduction and/or retirement savings.
  4. Grant must be reported as income for tax purposes.
  5. Amount used for debt reduction IS TAXABLE INCOME.

### IV. Explain the grant process

- A. Local church raises/allocates the base grant.
- B. COMPASS sends the match to the local church at the end of the Journey or Quest.
- C. Local church disburses all grant monies to the pastor.
- D. Local church may disburse their portion of the grant earlier, if desired.

### V. Invite everyone to enroll

## Facing the Future: Completing a Debt Freedom Plan Exercise

### Key Concepts:

1. Completing their budgets and debt reduction plans
2. Continued collaboration and communication between clergy and spouse

By this point in the retreat, most people are done with their budgets and debt reduction plans, although there may be a few who need some additional time. Participants are likely to be emotionally exhausted from the hard work that they have done and may need some gentle encouragement to persevere.

Based on feedback from previous retreat attendees, we offer an alternative option for this session where participants have time to relax and decompress. See below.

### Outline:

- I. Review instructions.
- II. Give participants time to do the exercise.
- III. Staff should move throughout the room to be available for coaching and reviewing the participants' work. Offer suggestions or questions for them to consider.
- IV. Model empathy and unconditional love.

## Facing the Future: Building Relationships — Alternative Option —

### Key Concepts:

1. Building trusting relationships among all of the couples
2. After a day of hard work, “play” can be therapeutic

Participants in previous COMPASS True North Retreats have suggested adding a fun activity at the end of a challenging day. After sitting all day and engaging in difficult and emotional financial conversations, people need a physical release. One or several options may be offered. See the outline for some suggestions.

This time of “play” may be physically and mentally regenerating for some, and it also has the potential to deepen friendships and build trust among the participants. This time may be useful to you as you begin to think about assigning participants to their yearlong cohorts. You can use this as an opportunity to observe people and take note of the natural connections that begin to form.

### Outline:

- I. If all of the participant couples have completed their budgets and debt reduction plans, this time could be used for recreation and stress release.**
- II. Depending on your setting, season, and financial resources, you could offer recreation options for everyone to participate.**
  - A. Board games
  - B. A softball game
  - C. Sight-seeing
  - D. Laser tag
  - E. Go on a hike
  - F. Swimming
  - G. Ugly art contest, talent show, etc.

## Facing the Future: Cohort Assignments

### Key Concepts:

1. Put couples into groups for follow up accountability
2. Agree to TNR cohort covenant
3. Share contact information
4. Set date/time for first cohort meeting

The yearlong cohort is a critical aspect of the True North Retreat. Research shows that making lasting changes in behaviors takes time. When it comes to personal finances, old patterns and habits are hard to break. It will take encouragement, accountability, and time to establish new habits and new patterns.

By this point in the retreat, you will have observed group dynamics and seen which couples seem to connect and/or which ones could help each other. Assign 3-4 couples and a retreat leader(s) to each cohort group. Instruct each group to sit together during this session. (See [Appendix M](#) for the cohort leader's job description.)

Briefly explain that each cohort group will commit to meeting one hour each month for the next 12 months. The purpose of this one-hour meeting is to talk about how their budgeting and debt reduction is going, encourage each other by celebrating successes, and support each other through prayer. The monthly cohort meetings may be held online through a service such as Zoom or GoToMeeting; however, we believe there would be added benefit to meeting in person, which may be possible at the district level. You may even want to assign cohorts based on physical proximity and encourage them to share a meal together when they meet. We have found that those who are faithful to the cohorts create authentic, lasting friendships, and they get back on track quickly when financial challenges arise.

Give the participants time to share with the others in their cohort group. They can share their financial plans moving forward, what they have learned about themselves during this retreat, or a key take-away from the event.

Then direct them to look at the Cohort Covenant at the end of their participant notebooks. Read the covenant aloud and have each cohort discuss this. Instruct them to determine how they will do this within their cohort. They should be sure to establish the date, time, and location for their first meeting besides exchanging phone numbers and emails. After signing each other's covenants, encourage them to pray together.

Below is a sample outline for this session based on the original COMPASS True North Retreats.

## Facing the Future: Cohort Assignments

### Outline:

#### **I. Assign couples into cohort groups.**

- A. Cohort groups should be 3-4 couples.
- B. You may want to group them according to affinity. They may already have been sitting with other couples with whom they connect.
- C. You may want to group them according to age, years in ministry, ministry positions...
- D. Make the assignments in such a way as to provide the best long-term accountability and support for the couples.

#### **II. Have participants share their plans.**

- A. Share reflections on what they have learned, experienced, or felt during the retreat.
- B. Share one of their “takeaways” from the retreat.
- C. Share what they plan to do as a result of the retreat.

#### **III. Direct participants to the Cohort Covenant in their notebooks.**

- A. Read the covenant aloud for the entire group.
- B. Have each cohort discuss what this will look like for individuals in the cohort.
- C. Sign each other’s covenants, including best contact information.

#### **IV. Establish a date and time for their first cohort meeting together.**

- A. Cohort meetings can be in person or online.
- B. Find a day and time that works for everybody in the cohort (including spouses).



## Facing the Future: Q & A with Retreat Staff

### Key Concepts:

1. Answer any questions that have risen from the retreat exercises.
2. Encourage everyone to commit to his or her cohort.
3. Encourage everyone to enroll in the Journey and Quest.
4. Collect post-retreat self-assessments.

This session can be as long or as short as you need. Some groups may have many questions, while others may have none. Minimally, take a few minutes to celebrate the participants for the hard work they have done throughout the retreat. Once again, encourage them to follow through on their budgets and debt reduction plans, to commit to meeting with their cohorts for the next year, and to enroll in one or both of the other COMPASS programs: the Journey and the Quest.

This would also be a good time to direct the participants to the post-retreat self-assessment and the retreat evaluation forms located in the back of their participant notebooks. Give them a few minutes to complete those evaluations and collect the forms when they are done. Remind them to include their notebook number on their self-evaluation. This is the same number they used on their pre-retreat self-assessment.

If you are hosting this retreat at a hotel or conference center, this would be a good time to go over checkout procedures and other housekeeping announcements.

### Outline:

- I. Have all retreat staff available to answer questions.**
- II. Encourage participants to take their cohort commitment seriously, and make it a priority for the next year.**
- III. Encourage everyone to enroll in the COMPASS Journey and/or the COMPASS Quest, and answer any lingering questions about those programs.**
- IV. Direct participants to the post-retreat self-assessment in their notebooks.**
  - A. Complete the post-retreat self-assessment.
  - B. Include their unique participant number.
  - C. Collect completed assessments.

## Facing the Future: Worship & Covenant Service

### Key Concepts:

1. God's grace brings us to reality.
2. God's grace meets us in our reality.
3. The embrace of God's extravagant grace is sufficient for today.

This closing session is an uplifting and empowering worship service for commissioning the participants into their new financial lives. Include songs, readings, and prayers that reflect on God's love and grace and the hope we have in His strength. Then close the service with sharing communion together.

The following is an outline of the sermon that was preached at the original COMPASS True North Retreats. An expanded sermon outline is available in [Appendix J](#).

### Outline:

#### **An Extravagant Grace** **Acts 26:9-22**

##### **I. A Divine Disruption**

- A. In His grace-filled ways of relating to us, God insists on dealing with reality.
- B. The first movement of grace is to bring us to reality.
- C. We must face our reality.

##### **II. The Divine Embrace**

- A. The next movement of grace is to meet us in our reality.
- B. His grace ushers us into the divine embrace.
- C. When we own what we must own, the grace of God moves from our heads to our hearts... and we begin to live life from His embrace.

##### **III. The Divine Invitation**

- A. You have an invitation into "the now" of God's extravagant grace.
- B. From the embrace of your grace, I let go of the past.
- C. From the embrace of your grace, I trust the future to you.
- D. "I have God's help this very day; and I choose to stand... in the now of His grace."

##### **IV. Close with Communion**

## Wrap Up & Exit Interviews

### Key Concepts:

1. Give any final instructions.
2. Capture the excitement of the True North Retreat experience.

Final instructions may be given regarding cohort meetings and housekeeping instructions. Encourage participants to enroll in the COMPASS Journey and the COMPASS Quest. You may also want to invite participants to be interviewed about their experience, for future advertising or for feedback on the retreat's value. If you are recording the interview, remember to get the participant's written permission to record and to use their interview in publications. A sample media release form is included in [Appendix N](#).

### Outline:

#### I. Final Instructions

- A. Final cohort instructions
- B. Enrollment in Journey/Quest instructions
- C. Housekeeping instructions

#### II. Invite couples to exit interviews

- A. Find a nearby quiet spot for the interviews.
- B. Record the interview on a phone if they are willing.
  1. Ask their permission to record.
  2. Have them sign a media release form.
- C. Possible questions
  1. How did you feel coming into this retreat?
  2. How do you feel now, leaving the retreat?
  3. What would you tell a pastor who is not sure whether to attend a True North Retreat?
  4. What is one of your "takeaways" from the retreat?
  5. How did this retreat benefit you?

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## Appendix A: Sample Retreat Invitation

Dear Pastor Heidi,

Our district is hosting a COMPASS True North Retreat at our district campground on July 24-26, 2020. This is a weekend for a pastor and spouse to work on their personal finances together, gain practical skills, and develop a financial plan to follow. The focus is on budgeting and debt reduction. This retreat has proven to be transformational for pastors' finances as well as their marriages.

The event expenses (materials, coaches, meals, and housing) are all covered by the district, so the only expenses for you would be the travel cost to and from the campground. For more information about the True North Retreat, visit [compassinitiative.org/compass-true-north-retreat](https://compassinitiative.org/compass-true-north-retreat).

To register for the retreat, please visit the COMPASS Initiative website and complete the True North Retreat Registration. In addition to the registration form, please read, sign, and email the attached True North Retreat Covenant to [districtoffice@district.org](mailto:districtoffice@district.org). You will receive a packet of materials and instructions one month prior to the event. This packet will contain the pre-retreat assignments and materials that you will need to bring to the retreat in July.

If you have any questions, please feel free to call me at my number below. I hope you and your spouse will consider attending this True North Retreat.

Sincerely,  
District COMPASS True North Retreat Coordinator

## Appendix B: TNR Participant Covenant



# Participant Covenant Agreement

*The True North Retreat is an opportunity for ministers and spouses to experience personal financial transformation and to be equipped to serve as models for other ministry households. This intervention retreat includes financial training exercises, challenges, and encouragement, followed by a one-year accountability commitment within a peer cohort.*

**Recognizing the financial and personnel resources being invested in me personally and as a minister, I commit to the following statements of covenantal agreement:**

- ▶ I will immediately apply for the COMPASS Journey online at [compassinitiative.org](https://compassinitiative.org).
- ▶ If married, my spouse will attend the retreat with me and I/we will both commit to attending all sessions during the weekend.
- ▶ I/we will commit to faithfully logging everything I/we spend in the “30 Day Spending Notebook.”
- ▶ I/we will bring to the retreat all financial information outlined in the “Personal Budget Information.”
- ▶ I/we will agree to join an accountability cohort of peers also attending the retreat and connect at least monthly for one year.
- ▶ I/we will complete a Personal Financial Plan during the retreat and commit to following the plan for at least a year.
- ▶ I/we will complete a Debt Freedom Plan during the retreat and commit to following the plan for at least a year.
- ▶ I/we agree to share a brief written report of the retreat experience with my district superintendent.

---

Minister's Printed Name

---

Minister's Signature

---

Date

---

Spouse's Printed Name

---

Spouse's Signature

---

Date

## Appendix C: Participant Registration Form



# Participant Registration Form

Name: \_\_\_\_\_

Address: \_\_\_\_\_

City: \_\_\_\_\_ State/Province: \_\_\_\_\_ Zip/Postal Code: \_\_\_\_\_

Email: \_\_\_\_\_

Phone: \_\_\_\_\_

Age: \_\_\_\_\_

District: \_\_\_\_\_

Church Name: \_\_\_\_\_

Spouse's Name: \_\_\_\_\_

### Check all of the following statements that apply to you.

- You have more than \$10,000 USD/\$13,000 CAD in combined (including your spouse's) educational debt remaining.
- You have more than \$10,000 USD/\$13,000 CAD in "family participation" student loans for a child or children.
- You have not signed up for a US Nazarene Fidelity 403(b) account/Canadian RRSP account.
- You have not contributed to a US Nazarene Fidelity 403(b) account/Canadian RRSP account for the past three years.
- You live in a parsonage or rental, and you have no other housing investments.
- You have less than 3% of your annual household income in non-retirement savings.
- You have delayed medical treatment for yourself, spouse, or child due to financial stress.
- You do not have medical insurance.

## Appendix C: Participant Registration Form

### Savings

Annual contribution to US Nazarene 403(b) account/Canadian RRSP: \_\_\_\_\_

Annual contribution to “other” retirement accounts: \_\_\_\_\_

Current total retirement savings: \_\_\_\_\_

Current total NON-retirement savings: \_\_\_\_\_

Percentage of annual income currently in NON-retirement savings: \_\_\_\_\_

### Debt

Household debt ratio (total monthly debt payments / gross monthly income) x 100: \_\_\_\_\_

Total educational debt (combined household educational debts): \_\_\_\_\_

Total NON-educational debt (Do NOT include mortgages.): \_\_\_\_\_

### Housing

Do you live in a church provided parsonage?  Yes  No

Do you receive a housing allowance from the church?  Yes  No

Do you own the home in which you live?  Yes  No

If “Yes,” what is the estimated equity in your home? \_\_\_\_\_

Do you own any other houses or property?  Yes  No

If “Yes,” what is the estimated equity? \_\_\_\_\_



.....

## Appendix C: Participant Registration Form

### Financial Literacy

List all the undergraduate and graduate courses in business or finance that you have completed.

---

---

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List all the continuing education courses and seminars in business or finance that you have completed.

---

---

---

### Church Finances

Church debt ratio (Annual rent or mortgage payments/church's annual income) x 100:

---

---

Has the church paid 100% of its denominational allocations for the past three years?

Yes  No

If "No," please list the reasons and the percentage that was paid.

---

---

---

What biblical financial stewardship classes does the church offer?

---

---

---

## Appendix D: Pre-Retreat Instruction Letter

Dear Pastor Heidi,

The COMPASS True North Retreat is only a month away, and we are glad that you have decided to attend. We believe the retreat will be a transformational experience for you, your family, and your ministry.

Enclosed, you should find one copy of the Christian Legacy Organizer and two copies of the 30-Day Spending Tracker. It is important for you to **complete the following assignments before you leave home for the retreat.**

1. In the **Christian Legacy Organizer**, complete pages 13 through 18:
  - List of Accounts (p. 13)
  - Income Sources (p. 14)
  - Lifestyle Expenses (p. 15)
  - Liabilities & Debts (p. 16)
  - Assets & Possessions (p. 17)
  - Christian and Charitable Giving (p. 18)
2. Using the **30-Day Spending Tracker**, immediately begin tracking your daily spending. Write down every penny you spend between now and the retreat. You and your spouse should separately track your own individual spending. Monthly bills should be included in only one of your 30 Day Spending Trackers.
  - Note the date and the amount you spend.
  - Note the item or description of the expense.
  - Include a general category for your spending.
  - Also, note how the purchase was made (cash, credit, debit, check).

Be sure to bring your completed Christian Legacy Organizer (pp. 13-18) and both 30-Day Spending Trackers with you to the True North Retreat.

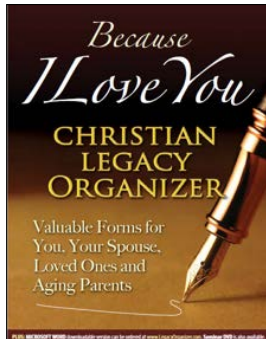
The retreat will be held on our district campground, July 24-26, and we will begin at 6:00 pm Friday night with dinner and conclude at 1:30 pm Sunday afternoon. Childcare is NOT provided, so please plan accordingly.

As a reminder, the district is covering all the costs for your materials, housing, and meals. We look forward to seeing you at the retreat. Please feel free to contact me if you have any further questions.

Sincerely,  
District COMPASS True North Retreat Coordinator

## Appendix E: Pre-Retreat Assignments

### Christian Legacy Organizer



**LIST OF ACCOUNTS**  
To use after you complete the remaining forms in this kit.

Provide information and maintain it as needed for the following types of accounts:

1. Bank Accounts  
2. Investment Accounts  
3. Real Estate Accounts  
4. Retirement Accounts  
5. Other Accounts

Account Name	Type	Bank	Address	Balance	Contact Person	Other Info

**INCOME SOURCES**  
To use after you complete the remaining forms in this kit.

Provide information and maintain it as needed for the following types of income sources:

1. Wages and Salaries  
2. Dividends and Interest  
3. Rental Income  
4. Pension and Retirement  
5. Social Security  
6. Other Income

Income Source	Amount	Frequency	Start Date	End Date	Contact Person	Other Info

**LIFESTYLE EXPENSES**  
To use after you complete the remaining forms in this kit.

Provide information and maintain it as needed for the following types of lifestyle expenses:

1. Housing  
2. Transportation  
3. Food  
4. Entertainment  
5. Health and Wellness  
6. Other Expenses

Expense Category	Amount	Frequency	Start Date	End Date	Contact Person	Other Info

**LIABILITIES & DEBTS**  
To use after you complete the remaining forms in this kit.

Provide information and maintain it as needed for the following types of liabilities and debts:

1. Mortgages  
2. Car Loans  
3. Credit Cards  
4. Personal Loans  
5. Other Debts

Liability/Debt	Amount	Frequency	Start Date	End Date	Contact Person	Other Info

**ASSETS & POSSESSIONS**  
To use after you complete the remaining forms in this kit.

Provide information and maintain it as needed for the following types of assets and possessions:

1. Real Estate  
2. Personal Property  
3. Art and Collectibles  
4. Other Assets

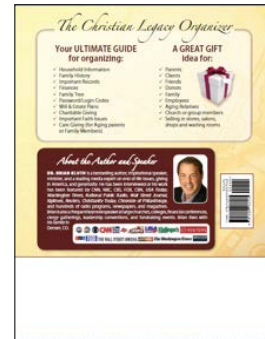
Asset/Possession	Value	Location	Contact Person	Other Info

**CHRISTIAN AND CHARITABLE GIVING**  
To use after you complete the remaining forms in this kit.

Provide information and maintain it as needed for the following types of giving:

1. Churches  
2. Charities  
3. Foundations  
4. Other Organizations

Organization	Amount	Frequency	Start Date	End Date	Contact Person	Other Info



### 30-Day Spending Tracker



**30-Day Spending Tracker**

**Track Your Spending**

In preparation for attending the COMPASS True North Retreat, carry this tracker with you for 30 days and record everything you purchase during that time. That's right—EVERYTHING!

Note what you spend money on, how much you spend, how you pay for it, and what category of spending you consider that item to be. Record every penny that leaves your pocket, wallet, or bank account.

If you are married, be sure to have your spouse track his or her own spending in a separate 30-Day Spending Tracker. Household bills such as electricity and rent should be recorded in only one of the trackers.

Remember to bring your completed 30-Day Spending Tracker(s) with you to the COMPASS True North Retreat, where you will be creating a personal financial budget and developing your COMPASS Journey Plan for the coming year.

Date	Amount	Item/Description	Category			
10/18	4.83	Luft	Spending Club	✓		
	28.90	Cash for House	Auto	✓		
	32.00	Bank	Banking	✓		
10/19	120	Auto Insurance	Auto/Ins	✓		
	26.44	General	Food	✓		
	30	J.C. Penney	Clothing	✓		
	56.54	Electric Bill	Utilities	✓		
	1.25	Toll	Transportation	✓		
10/20	19.53	Cash	Auto	✓		
	4.83	Luft	Spending Club	✓		

## Appendix F: Retreat Schedules

### — ONE-DAY SCHEDULE —

#### MORNING

- 9:00-9:30 am** Registration & Continental Breakfast
- 9:30 am** Orientation & Introductions
- 9:40 am** Addressing Shame: The elephant in the room
- 9:55 am** Testimony: Financial Challenges & Victories
- 10:15 am** Videos – “SNL” & “Clue” & “Stewardship...God Owns It All”
- 10:30 am** Getting Our Personal Financial House in Order
- 10:50 am** Table Discussion (*insights & reactions from homework assignments: 30-Day Spending Tracker & Legacy Organizer*)
- 11:10 am** Devotional Message: Biblical Financial Stewardship
- 11:30 am** Financial Best Questions

#### AFTERNOON

- Noon** Lunch
- 12:45 pm** Building a Financial Plan/Budget
- 1:00 pm** Begin working on a Financial Plan/Budget
- 3:00 pm** Building a Debt Freedom Plan & Other Resources
- 3:30 pm** Begin working on Debt Freedom Plan
- 4:30 pm** Table Discussion (*What is surprising/challenging? What are you learning?*)
- 4:45 pm** Complete Budget & Debt Freedom Plan

#### EVENING

- 5:30 pm** Dinner
- 6:00 pm** Introduction to COMPASS Journey/Quest
- 6:30 pm** Cohorts Assigned and Share “Plans”
- 7:00 pm** Q&A with Event Team
- 7:15 pm** Worship and Covenant Service: An Extravagant Grace
- 8:15 pm** Wrap up, TNR Evaluations, and Video Exit Interviews
- 8:30 pm** Dismissal

## Appendix F: Retreat Schedules

### — TWO-DAY SCHEDULE —

#### FRIDAY

- 9:00-9:30 am** Registration & Continental Breakfast
- 9:30 am** Orientation & Introductions
- 9:45 am** Addressing Shame: The elephant in the room
- 10:00 am** Testimony #1: Financial Challenges & Victories
- 10:15 am** Break
- 10:25 am** Videos – “SNL” & “Clue” & “Stewardship...God Owns It All”
- 10:35 am** Getting Our Personal Financial House in Order
- 11:00 am** Devotional Message: Biblical Financial Stewardship
- 11:30 am** Financial Best Questions
- Noon** Lunch
- 1:00 pm** Building a Financial Plan/Budget
- 1:30 pm** Begin Working on a Financial Plan/Budget
- 2:45 pm** Table Discussion (*What is surprising/challenging? What are you learning?*)
- 3:00 pm** Complete Financial Plan/Budget
- 4:30 pm** Break
- 5:00 pm** Dinner
- 5:00 pm** Games or Group Recreation

#### SATURDAY

- 8:30 am** Breakfast
- 9:00 am** Building a Debt Freedom Plan & Other Resources
- 9:30 am** Begin work on Debt Freedom Plan
- 10:30 am** Break
- 10:45 am** Introduction to COMPASS Journey/Quest
- 11:15 am** Cohort Assignments: Share Plans & Covenants
- 11:45 am** Q&A with Event Team
- Noon** Lunch
- 1:00 pm** Worship and Covenant Service: An Extravagant Grace
- 2:00 pm** Wrap up, TNR Evaluations, and Video Exit Interviews
- 2:30 pm** Dismissal

## Appendix F: Retreat Schedules

### — WEEKEND SCHEDULE —

#### FRIDAY

- 5:00-6:00 pm Registration
- 6:00 pm Dinner
- 7:00 pm Orientation & Introductions
- 7:15 pm Addressing Shame: The elephant in the room
- 7:30 pm Testimony #1: Financial Challenges & Victories
- 7:45 pm Break
- 7:55 pm Videos – “SNL” & “Clue” & “Stewardship...God Owns It All”
- 8:05 pm Getting Our Personal Financial House in Order
- 8:35 pm Break
- 8:45 pm Testimony #2: Financial Challenges & Victories
- 9:00 pm Table Discussion (*insights & reactions from homework assignments: 30-Day Spending Tracker & Legacy Organizer*)
- 9:15 pm Dismissal

#### SATURDAY

- 8:00 am Breakfast
- 8:30 am Devotional Message: Biblical Financial Stewardship
- 9:00 am Financial Best Questions
- 9:30 am Building a Financial Plan/Budget
- 10:00 am Break
- 10:15 am Begin working on a Financial Plan/Budget
- 11:30 am Table Discussion (*What is surprising/challenging? What are you learning?*)
- Noon Lunch
- 1:00 pm Complete Financial Plan/Budget
- 2:30 pm Break
- 3:00 pm Building a Debt Freedom Plan & Other Resources
- 3:30 pm Begin work on Debt Freedom Plan
- 6:00 pm Dinner\*
- 7:00 pm Introduction to COMPASS Journey/Quest
- 7:45 pm Break
- 8:00 pm Complete work on Budget and Debt Freedom Plan
- 9:00 pm Dismissal

## Appendix F: Retreat Schedules

### — WEEKEND SCHEDULE —

#### SUNDAY

- 8:30 am** Breakfast
- 9:00 am** Cohort Assignments: Share Plans & Covenant
- 10:00 am** Break
- 10:15 am** Q&A with Event Team
- 11:00 am** Worship and Covenant Service: An Extravagant Grace
- Noon** Lunch
- 1:00 pm** Wrap up, TNR Evaluation, and Video Exit Interviews
- 1:30 pm** Dismissal

### — \*Alternative Ending —

#### SATURDAY

- 6:00 pm** Dinner
- 7:00 pm** Games or Group Recreation

#### SUNDAY

- 8:30 am** Breakfast
- 9:00 am** Introduction to COMPASS Journey/Quest
- 9:50 am** Break
- 10:00 am** Cohort Assignments: Share Plans & Covenant
- 10:30 am** Q&A with Event Team
- 11:00 am** Worship and Covenant Service: An Extravagant Grace
- Noon** Lunch
- 1:00 pm** Wrap up, TNR Evaluation, and Video Exit Interviews
- 1:30 pm** Dismissal

## Appendix G: Estimated Cost Analysis

### COMPASS True North Retreat Estimated Cost Analysis

An important goal of the COMPASS True North Retreat is to provide participants with a setting that is free from distractions. This includes providing meals and comfortable accommodations. Participants are working hard to face their financial realities and work through the difficulties. It is emotionally draining and, at times, the work uncovers relational issues within the marriage. Therefore, we want to provide good meals, comfortable sleeping accommodations, and nice amenities for them, so they can focus on their relationships and the financial tasks at hand.

	BASED ON A 3-DAY RETREAT	RANGE
STAFFING	<b>COMPASS Staff</b> Up to four experienced retreat staff from the COMPASS Initiative are available as main speakers at the retreat. (roundtrip airline tickets at \$500/ticket/person)	\$0 - \$2,000
	<b>Local district speakers</b> (\$100/session/person)	\$0 - \$600
	<b>Testimony speakers</b> (stipends or volunteers for two people/couples)	\$0 - \$200
	<b>Professional counselor</b> A professional counselor should be on hand throughout the retreat to assist couples if the financial discussions bring up issues. He or she can also serve as a financial coach. (Paid for full retreat hours, discount rate, or stipend.)	\$100 - \$1,500
MEETING SPACE	<b>Hotel meeting room(s)</b> (\$300/day, some waive the meeting room fee with a minimum purchase in catering)	\$0 - \$900
	<b>District retreat center</b> Meeting space may be complementary if guest rooms are being rented. (Full price, discount rate, or free)	\$0 - \$400
	<b>Local church facility</b> (Prices vary depending upon location. Full price, discount rate, or free)	\$0 - \$500
LODGING	<b>Hotel accommodations</b> Hotel accommodations are highly recommended, as the retreat participants will be doing very challenging and emotional work. This will allow couples to relax in a comfortable setting without the distractions of home. (Prices vary depending upon location. Based on 6 staff and 10 couples/16 rooms for two nights.)	\$3,200 - \$6,400
	<b>District retreat center</b> Participants and staff could be housed at a district retreat center or comfortable hotel-like accommodations at a district campground. (Prices vary depending upon location. Based on 6 staff and 10 couples/16 rooms for two nights. Full price, discount rate, or free.)	\$0 - \$2,400
PARTICIPANT ASSISTANCE	<b>Transportation to the retreat</b> (airline ticket) In some districts, participants might need to fly. This would help offset some of their expense.	\$0 - \$500
	<b>Transportation while at the retreat</b> (car/van rental) If the restaurant meal option is used, a large van might be useful for transportation, especially if some participants/staff fly to the retreat.	\$0 - \$500
	<b>Non-retreat meals</b> Another option to help offset the travel costs for participants.	\$0 - \$100



## Appendix G: Estimated Cost Analysis

MEALS	<b>Hotel catering</b> This is the most convenient meal option. Some hotels require a minimum number of people, or they may reduce rates for meeting space or guest rooms with the catering purchase. Certain hotels have complimentary breakfast for all guests. (\$30-\$50/person/meal for 26 people.)	\$4,680 - \$7,800
	<b>Restaurant dining/catering</b> This option requires more work for the staff at the retreat, communicating with restaurants regarding reservations, or receiving deliveries and meal setup. (Prices vary depending upon location. \$15-\$25/person/meal for 26 people.)	\$2,340 - \$3,900
	<b>District retreat center catering</b> (Prices vary depending upon location. Full price, discount rate, or only food cost. \$5-\$15/person/meal for 26 people.)	\$780 - \$2,340
	<b>District/local church volunteers</b> This could be a relatively inexpensive option if there are volunteers to cook, serve, and clean up. (Cost of food and stipend, cost of food and love offering, cost of food. 6 meals for 26 people.)	\$780 - \$1,000
	<b>Snacks</b> A mix of healthy, sweet, salty snacks and drinks are important to have available between meals and during sessions. Often included in hotel catering. (Coffee, water, fruit, chips, nuts, chocolates, etc. for 26 people.)	\$25 - \$100
PARTICIPANT MATERIALS	<b>Christian Legacy Organizer by Brian Kluth</b> One copy per couple \$9.95 each for 10-19 copies     \$7.95 each for 20-49 copies \$4.95 each for 50-99 copies     Free for digital download	\$0 - \$250
	<b>30-Day Spending Tracker</b> Download and printed by district (\$1/participant) Participants use own paper/notebook or an app (free)	\$0 - \$20
	<b>3-Ring Binders</b> One per person (26)	\$50 - \$100
	<b>Binder Contents</b> Purchased from COMPASS (\$2/participant) Download/print on quality paper (\$1/participant) Download/print (\$0.50/participant)	\$10 - \$40
	<b>Name Tags/Lanyards</b> Lanyard and badge holder kits Lanyards and badge holders Name tag stickers	\$10 - \$60
<b>AVERAGE ESTIMATED COST</b>		<b>\$3,500 - \$18,000</b>

The vast majority of the retreat expenses are for food and housing. The estimates above are based on a three-day/two-night retreat. Of course, if you choose to shorten the retreat to two days or even to a one-day intensive retreat, the financial costs will decrease. However, the trade-off will be less time for the couples to work together on their financial plans and less opportunity for building relational trust with other ministry couples, both of which are significant aspects of the COMPASS True North Retreat.

## Appendix H: Video Links

### Session 1

Dr. Brené Brown

- ▶ [brenebrown.com/videos](https://www.brenebrown.com/videos)
  - TED Talk: The Power of Vulnerability
  - TED Talk: Listening to Shame
  - RSA Short: Empathy

Saturday Night Live Skit: Don't Buy Stuff

- ▶ [nbc.com/saturday-night-live/video/dont-buy-stuff/n12020](https://www.nbc.com/saturday-night-live/video/dont-buy-stuff/n12020)

Tim Clue: Debt

- ▶ [youtube.com/watch?v=Lh8wgzljgGU&t=8s](https://www.youtube.com/watch?v=Lh8wgzljgGU&t=8s)

Ron Blue: God Owns It All – Session 1

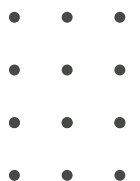
- ▶ [youtube.com/watch?v=O3nrtHAcpxo](https://www.youtube.com/watch?v=O3nrtHAcpxo)

Ron Blue: God Owns It All – Session 2

- ▶ [youtube.com/watch?v=RFahQI5IWio](https://www.youtube.com/watch?v=RFahQI5IWio)

COMPASS Participant Testimonies/Interviews

- ▶ [compassinitiative.org/resources/videos](https://compassinitiative.org/resources/videos)



## Appendix I: PowerPoint Presentations





Credit: Maile Wilson

## Shame Research

- ▶ Dr. Brené Brown
- ▶ University of Houston
- ▶ Author of *Daring Greatly* and *Dare to Lead*

**Shame:**  
The fear of disconnection

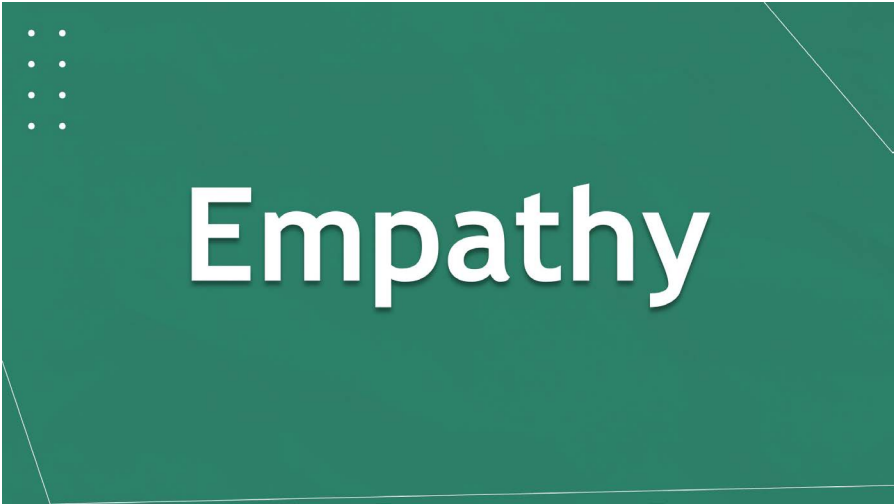
**Guilt**

I did something bad.

**Shame**

I am bad.

**Shame**



# Empathy




## Gender Differences

### Female Shame

- ▶ Do it all.
- ▶ Do it perfectly.
- ▶ Never let them see you sweat.

Conflicting expectations for what I am supposed to be.



## Gender Differences

### Female Shame

- ▶ Do it all.
- ▶ Do it perfectly.
- ▶ Never let them see you sweat.

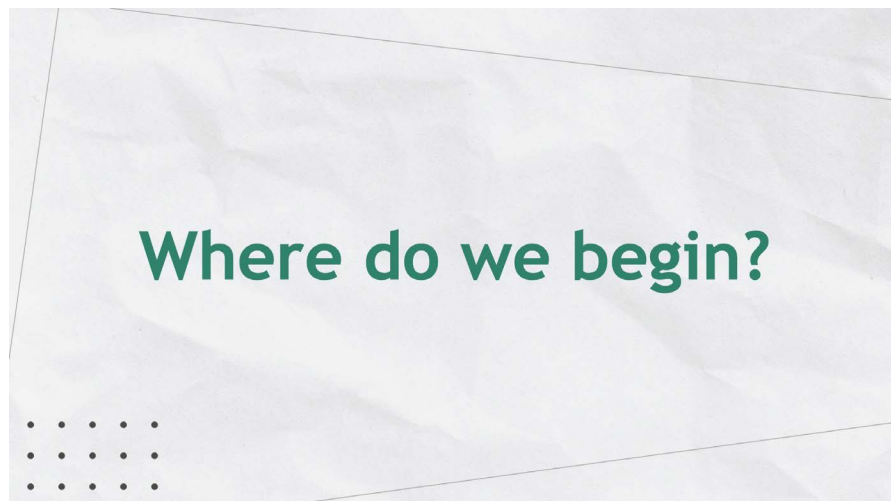
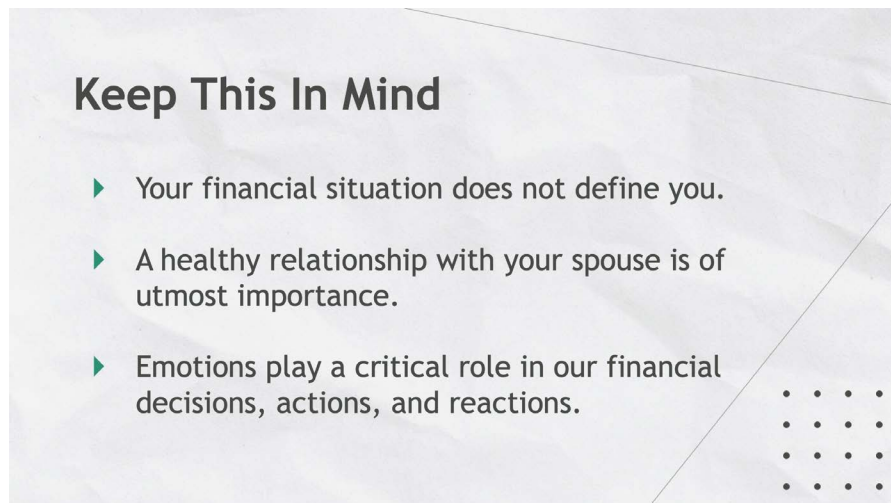
Conflicting expectations for what I am supposed to be.

### Male Shame

- ▶ Be strong.
- ▶ Be the hero.
- ▶ Never be perceived as weak.

A singular expectation for what I am supposed to be.

## Appendix I: PowerPoint Presentations





## Create a Budget

- ▶ Income must be larger than outgo.
- ▶ Work together—you are a team.
- ▶ Stick to it... it's easier said than done!

## Assess Your Situation

- ▶ Honestly look at where you are.
- ▶ How much is enough?





## Assess Your Situation

- ▶ Honestly look at where you are.
- ▶ How much is enough?
- ▶ Be content.
- ▶ Be willing to change.



## Practice Gratitude & Generosity

- ▶ Create a “Gratitude Journal.”
- ▶ Be generous... sometimes with money.
- ▶ Tithe and save.
- ▶ How much is enough?



## Make Goals and Dream Dreams

- ▶ Start with short-term goals.
- ▶ Develop long-term goals.
- ▶ Don't forget to dream!







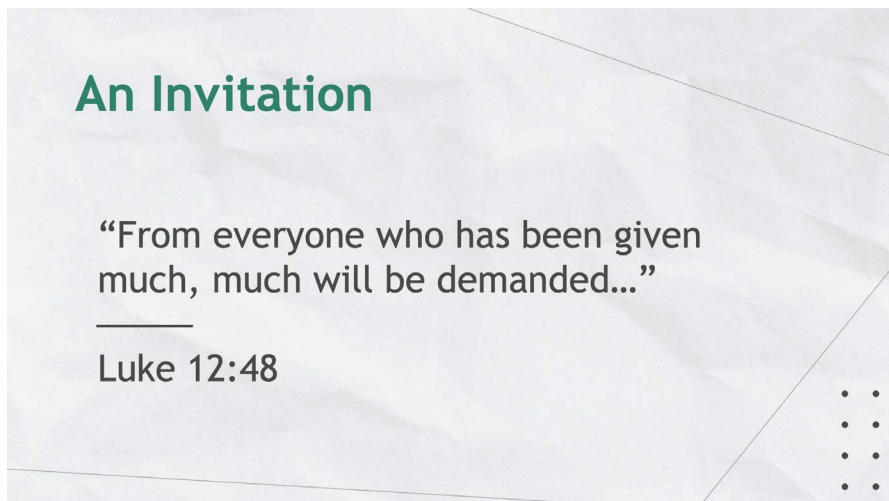
## Disadvantages to Making Life Changes


- ▶ Longstanding habits may have to go.
- ▶ Everyone in the family may have to sacrifice.
- ▶ It may be very uncomfortable at least for a time.
- ▶ You may have to compromise.
- ▶ You may feel deprived.

## Advantages to Making Life Changes

- ▶ Less stress.
- ▶ A closer marriage relationship.
- ▶ Better self discipline.
- ▶ Healthy self-esteem.
- ▶ Peace of mind.

## Appendix I: PowerPoint Presentations





**Faithfulness is not just  
about being but mostly  
about doing.**



**Biblical stewardship of  
finances really does  
begin with tithing.**



**Faithfulness is not just  
about tithing.**



## Generosity

“Out of the most severe trial, their overflowing joy and their extreme poverty welled up in rich generosity.”

2 Corinthians 8:2



## 2 Corinthians 8 & 9

- ▶ An Example of Generosity
- ▶ An Exhortation to Generosity
- ▶ An Encouragement for Generosity



## Seven Biblical Principles in 2 Corinthians 9



- ▶ v.6 – We will reap what we sow.
- ▶ v. 7 – God loves a cheerful giver.
- ▶ v. 8 – God’s grace is abundant.
- ▶ v. 10-11 – Generosity multiplies the harvest.
- ▶ v. 13 – Generosity encourages others.
- ▶ v. 14 – Generosity produces prayer, power, and praise.

## Sacrifice

“I will not sacrifice to the LORD my God  
burnt offerings that cost me nothing.”

2 Samuel 24:24



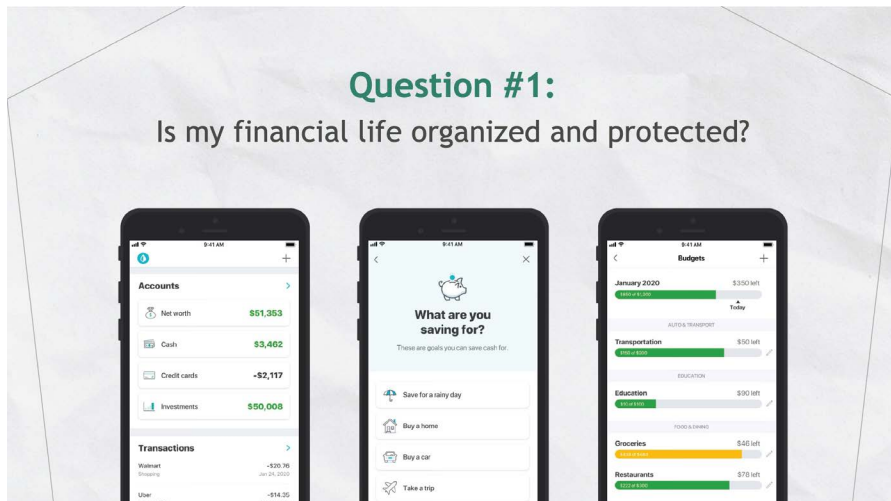
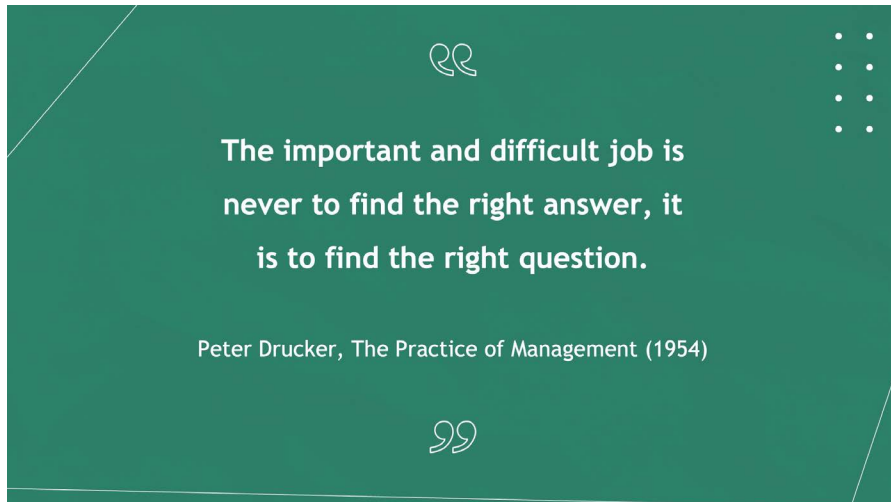
When praise demands a sacrifice,  
I'll worship even then.  
Surrendering the dearest things in life.  
And if devotion costs me all,  
He'll find me faithful to His call.  
When praise demands a sacrifice.

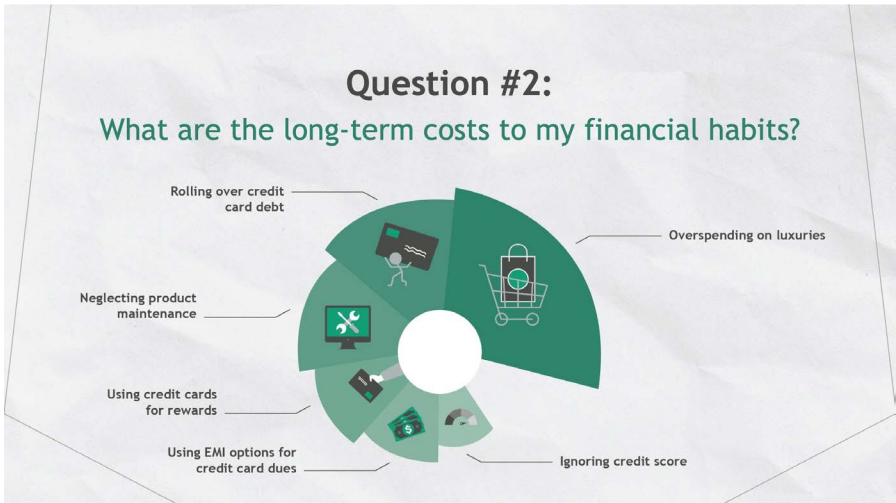
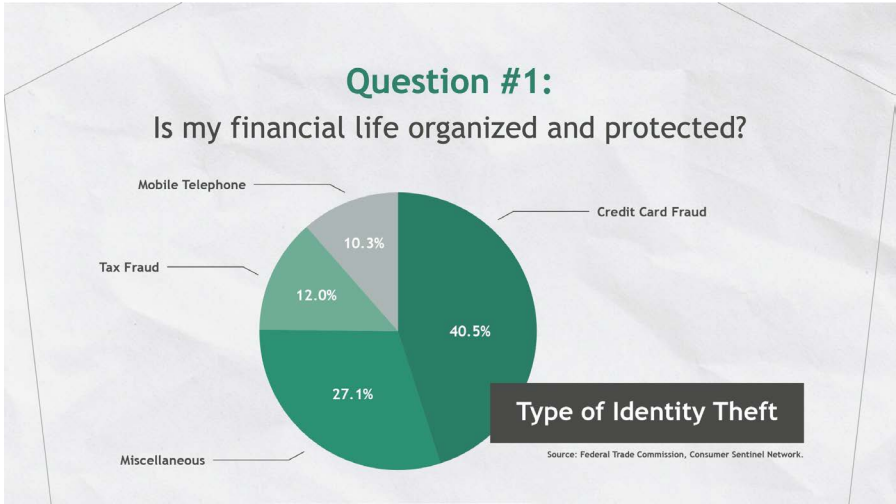
CCU Song # 996387  
Russell Heidlin | Sue Smith  
© 1990 New Spring (Admin. by Brezewood-Benson Music Publishing, Inc.)  
For use solely with the SongSelect® Terms of Use.  
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CCU License # 376812



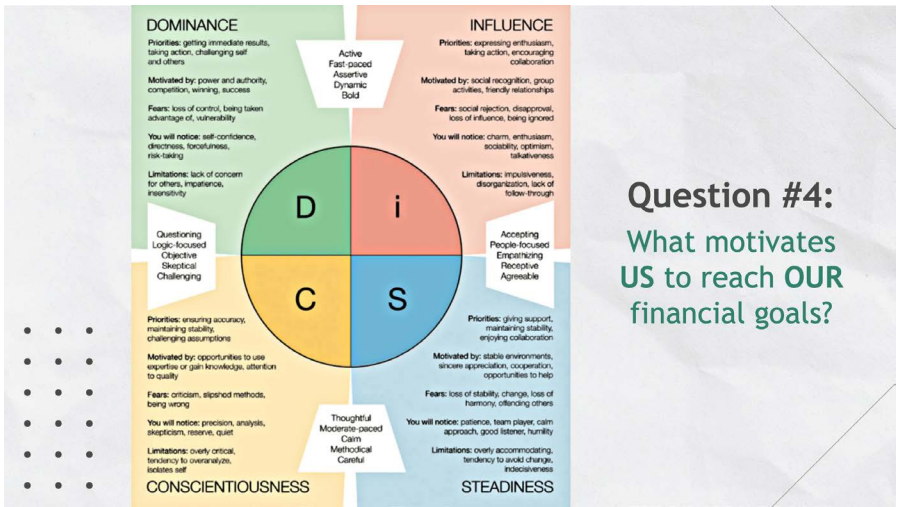


# Appendix I: PowerPoint Presentations





### Question #3: How much is enough?



### Question #4: What motivates US to reach OUR financial goals?



### Tendencies for people with high Dominance



<input type="checkbox"/> Set ambitious financial goals	<input type="checkbox"/> Delegate tasks with details
<input type="checkbox"/> Pioneering attitude	<input type="checkbox"/> Demand accountability for expenditures
<input type="checkbox"/> Not afraid of borrowing large sums of money	<input type="checkbox"/> May keep spouse "in the dark" financially
<input type="checkbox"/> Seek financial challenges	<input type="checkbox"/> Frustrated; breeds anger
<input type="checkbox"/> Willing to sacrifice today to reach tomorrow's goals	<input type="checkbox"/> Dictator when under financial stress
<input type="checkbox"/> Not easily distracted from financial plans	<input type="checkbox"/> Determined to find a way
<input type="checkbox"/> Impatient with financial setbacks	<input type="checkbox"/> Quick to "bounce back"
<input type="checkbox"/> May overlook family needs	<input type="checkbox"/> Entrepreneur
<input type="checkbox"/> Strive for financial independence	<input type="checkbox"/> Financial risk-taker



Tendencies for people with high

## Influence

<input type="checkbox"/> Buy things to impress others	<input type="checkbox"/> Resist living on a budget
<input type="checkbox"/> Carefree	<input type="checkbox"/> Spend to have fun
<input type="checkbox"/> Quick, impulsive purchases	<input type="checkbox"/> Forgetful of financial details
<input type="checkbox"/> Financially optimistic	<input type="checkbox"/> May struggle with numbers
<input type="checkbox"/> Overlook practical aspects of fulfilling a vision or dream	<input type="checkbox"/> Faithful giver
<input type="checkbox"/> Spend to overcome depression (thereby usually making the problem worse)	<input type="checkbox"/> Seek approval of others
<input type="checkbox"/> Naïve and gullible	<input type="checkbox"/> Easily distracted
<input type="checkbox"/> Blame others for problems	<input type="checkbox"/> Responsive to appeals to help others
<input type="checkbox"/> Struggle with self-control	<input type="checkbox"/> Live in the "fast lane" of life
<input type="checkbox"/> Like flashy clothes, jewelry	<input type="checkbox"/>

Tendencies for people with high

## Steadiness

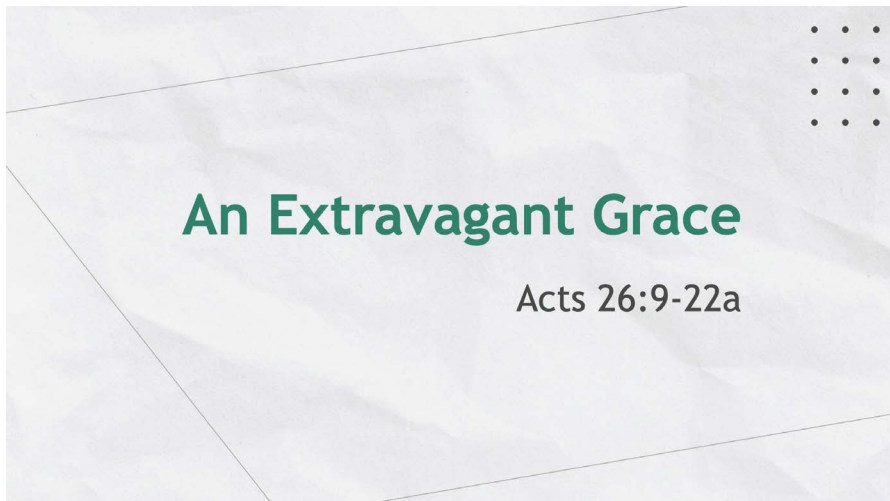
<input type="checkbox"/> Generous in helping others	<input type="checkbox"/> Never shop as a "leisure" activity
<input type="checkbox"/> Tend to avoid creditors	<input type="checkbox"/> Slow to make financial decisions
<input type="checkbox"/> Procrastinate	<input type="checkbox"/> May be stubborn about making changes
<input type="checkbox"/> Able to "tighten the belt"	<input type="checkbox"/> Dependable employee
<input type="checkbox"/> Good saver	<input type="checkbox"/> Live within my income
<input type="checkbox"/> Reluctant to make and carry out long-range plans	<input type="checkbox"/> Seek consensus for making decisions
<input type="checkbox"/> Give to lessen human suffering	<input type="checkbox"/> Eager to support the plans that others make
<input type="checkbox"/> Slow to change investments	<input type="checkbox"/> May hide real feelings
<input type="checkbox"/> Spend to "enjoy the moment"	<input type="checkbox"/> Prefer for others to make the "tough" financial choices

Tendencies for people with high

## Conscientiousness

<input type="checkbox"/> Great at balancing the checkbook	<input type="checkbox"/> Desire to have financial plans
<input type="checkbox"/> May be moody or distant at times	<input type="checkbox"/> Stick to the rules; no deviation
<input type="checkbox"/> Insist on efficiency	<input type="checkbox"/> Miss opportunities while analyzing the options
<input type="checkbox"/> Willing to spend for quality	<input type="checkbox"/> Resist urgent decisions in order to be well prepared
<input type="checkbox"/> Control family dynamics with facts and figures	<input type="checkbox"/> Logical planner
<input type="checkbox"/> Cautious about new investments	<input type="checkbox"/> Fearful of what the future may bring
<input type="checkbox"/> Supreme organizational skills	<input type="checkbox"/> May combat fear by stashing money
<input type="checkbox"/> Postpone decisions to gather more facts in order to "be right"	<input type="checkbox"/> Great appreciation for aesthetics
<input type="checkbox"/> A natural at the budgeting process	<input type="checkbox"/> Shop-a-holic

Appendix I: PowerPoint Presentations



In His grace-filled  
relating to us, God insists  
on dealing with reality.



## A Divine Disruption

- ▶ The first movement of grace is to bring us to reality.
- ▶ We must face our reality.



## The Divine Embrace

- ▶ The next movement of grace is to meet us in our reality.



## The Divine Embrace

- ▶ When we own what we must own, the grace of God moves from our heads to our hearts... and we begin to live life from His embrace.



## The Divine Invitation

- ▶ You have an invitation into “the now” of God’s grace.





## The Divine Invitation

- ▶ From the embrace of your grace, I let go of the past.
- ▶ From the embrace of your grace, I trust the future to you.



## The Divine Invitation

“I have God’s help this very day; and I choose to stand... In the now of His grace.”



## Communion





# Appendix J: Session Manuscripts





# Addressing Shame



Let’s talk about the elephant in the room—SHAME. Do you remember in the movie *The Princess Bride* when the old lady outside the castle starts yelling, “Shame! Shame! Shame!” Well, that’s not what we are going to do here. However, chances are that if you are here today at this retreat, you have probably been wrestling with your finances for a while, and you may feel a touch of shame about it. The purpose in putting this big red word on the screen is NOT to make you feel shame but rather to help you recognize it, label it, and address it.

**“Shame is universal. We all have it. The less you talk about it the more you have it.”  
- Dr. Brené Brown**

This quote is from Dr. Brené Brown, a research professor at the University of Houston. She studies courage, vulnerability, empathy, and shame. Dr. Brown defines shame as “the fear of disconnection.” Social disconnection. It is the fear that there is something about me that is flawed, which makes me unacceptable. This universal feeling of shame is the fear of losing connections with others or of never making the connections in the first place.

We were hard-wired for connection by God, but connection with others is not guaranteed in this life. So, we are vulnerable. Hence the fear! The fundamental question that we all ask ourselves is this: “Is there something about me that, if other people know it or see it, makes me unworthy of connection?”

“Is there something about me that I must hide so I will be acceptable?”

“Is there something about me that I hope nobody finds out, so others will think I am worthy of connection?”

“Is there something about me that makes me inherently unworthy of love?”

Shame is different from guilt. Guilt is a feeling of remorse about **doing** something bad or **not doing** something good. Shame, on the other hand, is a feeling that I am bad because of what I did or did not do.

Guilt says “I **did** something bad.”

Shame says “I **am** bad.”

The voice of shame in our heads has two mantras:

1. You’re not good enough.
2. Who do you think you are?



As clergy, and clergy spouses, we are not immune to shame. We hear the voice of shame as, “You are not qualified to manage the church’s finances.”

“Who are you to preach about financial stewardship when you’ve got so much debt?”

“You will never get out of this financial hole.”

“What would people in the congregation think if they knew?”

“What’s wrong with me? Why can’t I ever make ends meet?”

“By this point in my life, I should have...” fill in the blank.

When we hear the voices of shame in our heads—when we feel that sinking feeling of unworthiness deep in our gut—we fear disconnection. We feel vulnerable. And what do most Americans do when we feel vulnerable? We NUMB! We are the most obese, the most addicted, and the most in debt cohort of adults in history. And if we don’t numb, we PERFECT. We perfect our bodies. We perfect our homes. We perfect our children. We perfect our churches.

So what is the antidote to shame? What will diminish shame? What will eventually dissolve shame? It is empathy. Empathy, kindness to ourselves, self-compassion—that’s what it takes to overcome shame. Brené Brown said that we must have compassion with ourselves first and then with others, because we cannot treat others kindly if we cannot treat ourselves kindly. Sounds very similar to Christ’s command to “love others as we love ourselves.”

We have to love and accept ourselves as we are, where we are, with all of our limitations, shortcomings, and failures. We have to treat ourselves with kindness and compassion, especially in those areas where we feel shame. When we accept ourselves with love and allow ourselves to be imperfect, we free ourselves to be vulnerable. We free ourselves to risk being authentic with others. We free ourselves to find connections with others based on really being seen and known instead of based on the mask we have put up to hide our shame.

Shame has some gender differences. For women, it tends to be about trying to live up to **conflicting expectations**. “Do it all. Do it perfectly. And never let them see you sweat.” For men, it tends to be about trying to live up to a **singular expectation**. “Be strong. Be the hero. Never be perceived as weak.”

Why bring up shame at the beginning of a retreat about finances? I bring it up because I suspect that your financial situation evokes shame in you. Mine did.

*[Share your own story of financial challenges, shame, and victories. Or have one of the retreat staff share theirs.]*



*[The testimony from the original True North Retreats]*

*[Pastor]* For a long time, I was really ashamed of our financial situation. I remember being really embarrassed and ashamed when I had to list our indebtedness on my licensing and ordination paperwork. I worried that I was the only one with that much debt. I wondered if I could be denied ordination because of my poor financial management. After all, God calls us to be good stewards, and Scripture is full of admonitions to live simply and give generously. Debt complicates life and certainly hinders your ability to be generous. Proverbs often talk about the foolishness of being in debt and the wisdom of handling finances well.

The shame tapes in my head said, “You’re not good enough.” “Who do you think you are, to be a leader in the church with all this debt?” As a staff pastor in charge of adult discipleship, I remember my senior pastor handing me some Crown Financial curriculum and suggesting this would be a good thing to offer in the church. I glanced at it, and shame washed over me. I thought to myself, “How could I possibly encourage people to do this, let alone teach this, when my own finances are a mess? What a hypocrite I would be.” So I put the curriculum on the back burner. I avoided it. I never mentioned it to any small group leaders. I found that just looking at the folder with the curriculum information in it was enough to make shame rise up again. My shame kept me from encouraging biblical financial stewardship. I did a huge disservice to the church I was serving. My financial situation certainly impacted my ability to lead as a pastor. Maybe it impacts yours too.

The shame I felt about my financial situation impacted me as a pastor, but it also had a huge impact in my home. They say that money is one of the biggest areas of conflict in a marriage. That is certainly part of our marital history.

*[Spouse]* So, when I think about my financial history, I often think of the Greek myth of Sisyphus. He was the Greek god who would push the rock up a mountain. Then, when he was near the top, the rock would roll back down and he would be forced to start over. He did this for all eternity. My relationship with money, of course, started when I was a kid. I grew up in a family of what we now call “the working poor.” I think for her entire life, my mother never understood money. Whenever money came into the house, it simply was spent on the crisis of the moment. The happiest day of the year was the day the tax refund arrived. It lasted a day. Get it, spend it.

There were also the religious pressures that having money and being rich was evil. Being poor was Christlike. I vividly remember the evils of Jordache blue jeans and designer shoes sending you straight to hell.

From there, I went on to college and ironically became a business major learning about finance, the stock market, and accounting. Here is the part nobody mentions: undergraduate business education does not translate into personal financial management like we all assume it does.

I worked full time to pay for college and made \$4.25 an hour—the most money I ever made in my life. Needless to say, I did not handle my new-found wealth very well. I graduated college with a fair amount of student loan debt and then got married. That’s when I learned another great lesson in finance—her debt plus my debt is a lot of debt. The only way to fix that, of course, was to charge our honeymoon.

Since we were both working and realized that a lot of debt was bad, we spent the next two years putting all our money into paying off debt and student loans, and we got out of debt. Then our son Matthew came along, and we decided to become a one-income household so my wife could stay at home. The issue became that, in addition to having a child, I never really did change my spending habits. So naturally, we got back into debt.

That’s what I mean by feeling like Sisyphus: I get into debt, feel trapped by it, get out of debt, feel good about it, get back into debt, feel bad about it, and up the hill I push the boulder only to have it roll back down.

Undergirding all this was my understanding of what it means to provide for my family. I grew up in a single parent household, so all I know about being a husband or father was from Sunday school and Focus on the Family. So I took “providing for my family” to mean I need to do the budget. So, a budget was created on these huge accounting paper sheets in a notebook. We kind of talked about what it should be, but it was not really a collaborative budget. In the end, it mostly ended up being an historical look back on how I failed. In fact, the only thing that was done right was that no matter what we always paid tithe, and that was at my wife’s insistence.

Guess what we fought about, a lot?

So:

- ▶ I had no real understanding of money from early on,
- ▶ I thought I was educated,
- ▶ I had poor teaching on what the Bible says about money,
- ▶ I insisted on being in control because God said so,
- ▶ And I was not big on saying no to myself (or my wife).

Thus, the shame cycle was in full force for decades of pushing the rock up the hill to get out of debt. It would roll back down into debt, I would feel bad, ashamed, embarrassed, and angry and begin pushing the rock back up again, and down and up and down and up....

I don’t know that there was a single point where this all changed. I did not wakeup with a new plan God gave me in a dream or anything like that. It took a long time, but there were several aspects of dealing with money issues.

1. I needed personal counseling to deal with my issues. Come to terms with that.
2. Work on rebuilding my relationship with my wife.
3. I had to learn that not having the money for fancy vacations or new cars or other things did not mean I was a failure as a man.
4. I needed to learn to cooperate and not be in control. My wife is very smart, talented, and detail-oriented, so my insistence on being the “budget guy” was just plain stupid. Neither of us were working in our strengths. Letting go of that was a big step. I am still involved in the budget process, but my wife can plan out into the future and create scenarios that we can then together make decisions on.
5. There were some educational things that were very helpful. I had to swallow my pride and take the “pedestrian” Dave Ramsey course, which turned out to be an enormous help. That gave us an outsiders language that we could use to discuss money that was not personal. It was just money. And the plan was something we could agree to follow.

Not everything is perfect, but at this point we are essentially debt free, with a mortgage. We have a realistic, sound budget every year that allows us to make decisions together. We are way, way behind on saving for retirement, but we are now heading in the right direction. I feel like I now have more hope and less shame and embarrassment.

# Foundations for Biblical Stewardship

My topic this morning, “Foundations for Biblical Stewardship,” is as daunting to approach as it is significant to share. There have been hundreds of books written as well as millions of sermons preached on the subject. With that in mind, I want to focus on the first word, “foundations.” My intention is to present a view of biblical stewardship in a simple but not simplistic picture.

In the 2016 survey conducted by Nazarene Research that led to the creation of the COMPASS Initiative, there were some interesting discoveries concerning this subject of biblical stewardship. In the responses we received, over 95% of Nazarene clergy consider the teaching of biblical stewardship in the area of financial management as absolutely essential for discipleship. The response of lay leaders to that question was over 88% in agreement. However, while 60% of our senior pastors said they agreed or strongly agreed that it was a “high priority,” only 45% felt “well qualified” to teach it, and less than 23% of the churches had any plan in place for teaching biblical stewardship principles of financial management. The primary approach was to periodically preach on biblical stewardship in general terms or specifically on tithing. It was also interesting to notice in our research that the impression of lay leaders was that they heard the subject address less often than the ministers said they did indeed preach or taught it. So, pastors, you might take note that what you think you are preaching or teaching is not always being heard or remembered.

Here are some more statistics on what pastors say they preach versus what the congregation hears:

Pastors	Lay leaders
<b>How often do you preach or teach on biblical financial management?</b>	<b>How often have you heard preaching or teaching on biblical financial management?</b>
Monthly: 6.5%	Monthly: 1.3%
Quarterly: 18.5%	Quarterly: 16.9%
1-2 times per year: 54.6%	1-2 times per year: 45.5%



Pastors	Lay leaders
<b>How often do you preach or teach on tithing?</b>	<b>How often have you heard preaching or teaching on tithing?</b>
Monthly: 10%	Monthly: 3.9%
Quarterly: 25%	Quarterly: 16.9%
1-2 times per year: 53%	1-2 times per year: 56%

One of the goals of the COMPASS Initiative is to provide better access to excellent materials for both understanding and communicating the full range of biblical stewardship within the local church and to encourage and incentivize a significant number of our local churches to develop and implement plans for teaching and training on the subject. The Church of the Nazarene's Stewardship Development office has produced some really excellent material that is available online, and the office either sponsors or participates in events like this one several times a year. The COMPASS Initiative will collaborate with leaders and events like these to enhance the economic well-being of our ministers and our local churches.

So, let me suggest a solid biblical stewardship foundation upon which we can build our lives and lead our people toward true economic well-being and freedom. I have been working for many years now out of a viewpoint that there are three primary stages or aspects of a foundation for biblical stewardship. These three build upon each other, and I am convinced you can't begin to develop the second before the first one is firmly in place. Similarly, the third is built upon one and two. The three biblical words I have chosen to express the elements of a biblical foundation are faithfulness, generosity, and sacrifice. I suppose to capture my conviction that they build one upon the other, we would say 1. faithfulness, 2. generosity, and 3. sacrifice. Let's take a brief walk through scripture to look at each of these.

### **Faithfulness**

In Luke 12:48, Jesus said, "From everyone who has been given much, much will be demanded..."

Let's take a closer look at the word faithfulness.

- ▶ It is a word used very frequently in the Old Testament to describe the contrasting qualities of God to the people of God.
  - God is always faithful.
  - The people of God continually struggle with being faithful.
- ▶ It is not just an expanded version of the root word, "faith."
  - Faith is certainly where we begin.
  - It is "by grace through faith" that we are saved.
  - Faithfulness is a fruit of the Spirit.
- ▶ Faithfulness is not just about being but mostly about doing.

Being faithful is a response (-ability) to someone (mainly God but family and others as well) or with something you have been entrusted, a fiduciary responsibility.

By the way, the word “fiduciary” is a word I spent 13 years as a district superintendent trying to be certain every pastor, associate, and church board member/leader knew and understood. If it is not a word in your vocabulary please, get it there. See if over the next year you can use the word “fiduciary” at least once a month.

For the Christian, faithfulness in the biblical stewardship of finances really does begin with tithing. Stewardship is certainly much more than tithing, but I am more convinced than ever (and I’ve been preaching this and living it for at least 45 years) tithing is a crucial starting point on the journey to faithfulness. First, it is foundational because tithing has to do with money. As Richard Foster wrote in his book *Money, Sex, & Power* years ago, money is not just an inanimate object we can do with what we want. It has a power all of its own that will seek to control us if we do not control it. Over the years of my ministry, there is no other subject that I might have preach on—NONE—that can elicit such a range of emotion and stir such dramatic responses as the subject of money.

*[Illustration of the dramatic response of some people to the subject of money within a church setting]*

Martin Luther said there are three conversions necessary: conversion of the heart, conversion of the mind, and conversion of the purse. In Jesus’ teaching as recorded in the Gospels, the only subject that receives more attention than money is the Kingdom of God, and we are trying to build a foundation for dealing with the one and living in the other, so they are truly connected.

Second, tithing is foundational to faithfulness because we don’t have all the same amount of financial ability or responsibility. And tithing breaks it down so simply that anyone can understand the concept. I actually heard someone preaching recently, and they declared from the pulpit that you need to decide in your heart what a “tithe” might be for you... 2% or 3%. I understand the concern and compassion of that preacher, and I’m not commending legalism, but “tithe” does simply mean 10%. And it is easy to figure out. And you don’t have to tithe on what someone else has but on what you have.

I know stewardship is not just about money. It is absolutely vital to consider the significance of our “time” in this matter of faithfulness, but we do all have the same amount of time. Every one of us has 24 hours a day, 365 days a year, and every four years we get one extra day. In fact, in the long view of things, “time” may be truly more valuable than money, but it does not seem to connect to our emotions quite like the subject of money. Perhaps “time” will be a more significant issue when we get to generosity and sacrifice.

Third, tithing is foundational to faithfulness because it is a regular spiritual discipline. It can be truly an act of worship, and it is a significant step in being freed from the control of money. I’ve never quite figured out the total mystery of tithing, but I am convinced that a significant part of the “blessing” (90% goes further than 100% when the first 10% is given in obedience to God’s word) is that when we in faithfulness release with hands down, no strings attached one tenth of all we earn, the potential negative power of money begins to lose its control. We then begin a journey to be better stewards of everything else we have, including our time.

Tithing was God's idea. In early Hebrew times, Abraham was the first recorded tither. He gave tithes to the priest of God, Melchizedek (Genesis 14:20). His grandson Jacob gave a tenth of all God gave to him. Later, Moses taught the people of God to tithe their increase. The people were to give a tenth of their increase from both the field and the flock every year (Deuteronomy 14:22). Leviticus 27:30 tells us the tithe is the Lord's: "A tithe of everything from the land whether grain from the soil or fruit from the trees, belongs to the LORD; it is holy to the LORD." At first, all tithes were carried to a central place of worship (Bethel or Jerusalem), and a great tithe feast of worship and praise to God was held. Then, anything that remained was distributed to the needy and to the priests. In addition, every third year the tithe festival was held locally so the poor in the rural and small towns back home would not be neglected, and their needs were better served.

In later times, the prophets railed at those who robbed God of tithes and offerings (Malachi 3:8-11) and at those who legalistically paid tithes but lacked a heart for mercy and justice (Amos 4:4). As time went by, the spiritual meaning of tithing eroded and the tithe became more of a temple tax that the "powers that be" in Jerusalem levied and collected with vigor. The tithe is not to be seen as a "tax." Historically, when the tithe has been made a tax, its spiritual dimension has been lost. In New Testament times, Jesus said little about tithes. He once criticized the Pharisees, who carefully paid tithe on everything right down to the herbs growing in their backyards—so God couldn't claim their tithes weren't paid up and levy a judgment on them—but neglected mercy and justice. He also said that in tithing, "the Pharisees did well but must not forget the weightier matters."

The first century church seems to have said little about tithing. They gave so much more than a mere tenth that giving all—rather than the Old Testament minimum—was common among those who risked livelihood, reputation, persecution, and even death for their faith. When we follow the spirit of 1 Corinthians 16:2-3, where everyone is to give, give regularly (weekly), and give proportionately (according to one's ability), it proves to be a bountiful blessing and begins to measure our life as one who will be counted faithful.

Faithfulness is not just about tithing. It is about our time, talents, family, community, creation, discipleship. Discipleship includes, among other things, reading Scripture and prayer and is itself a means of grace.

In the words of the song, "may all who come behind us find us faithful"! Let's each one be willing to place the measuring stick up against our own lives. And we need to know how to lead, guide, instruct, and encourage others toward a life of biblical stewardship. It begins with faithfulness: first living it ourselves and then leading others in how to live faithful lives.

### **Generosity**

Jesus warned against greed in the parable of the rich fool (Read Luke 12:13-21). Note v. 21: "This is how it will be with anyone who stores up things for himself but is not rich toward God." The apostle Paul thanked the Philippian believers for their generosity (Read Philippians 4:14-16). Paul even commended their spirit of generosity to the Corinthian church, and encouraged the Corinthian believers to "excel in this grace of giving" (Read 2 Corinthians 8:1-7).

Giving and generosity are tied inescapably to all of the other spiritual disciplines. Notice verse 7: “as you excel in everything – in faith, in speech, in knowledge, in complete earnestness, and in your love for us – see that you also excel in this grace of giving.” Giving is inescapably tied to our spiritual lives. Giving is inescapably tied to our spiritual maturity and growth. Giving is also inescapably tied to our emotions. There is no subject that I know of that causes more discomfort in the church than the subject of money.

In our scripture context, two of our foundational principles are being highlighted: faithfulness and generosity. Faithfulness always precedes generosity! Individuals will never learn generosity or sacrifice (our next step) until they have been faithful. Let’s look at our scriptural call to generosity.

## I. An Example of Generosity

2 Corinthians 8:1-2

Macedonian Church

- ▶ Generosity out of poverty and persecution – v.2
  - Paul is writing to perhaps the wealthiest of the churches.
  - They had been filled with joy.
  - Their hearts were in it a year ago.
- ▶ Generosity because of great joy
  - When giving goes beyond “duty,” something powerful happens
  - “Just Give It Away”
- ▶ Generosity as an act of worship
  - ...their love for God!
  - Tithing is an act of worship!
  - Giving can be done “as unto the Lord”
  - Jesus said of those who had given to those in need “you have done it to me”
- ▶ Generosity because of right priorities

## II. An Exhortation to Generosity

- ▶ Generosity is in keeping with other graces – v.7
- ▶ Generosity is evidence of sincerity – v.8
- ▶ Christ is the model of generosity – v.9



- ▶ Generosity comes out of faithfulness — v.10
  - You don't just start being generous one day. It is a life of faithfulness.
  - Sometimes we need to stop and consider if there are promises we have ignored.
- ▶ Generosity is always based on what we have — v.12
- ▶ I am to be a steward of what I have.

*[Illustration: A pastor had a farmer friend in his congregation and they were talking over the fence one day. The pastor asked the farmer, "Abe, if you had one hundred horses, would you give me fifty?" Abe said, "Certainly." The pastor asked, "If you had one hundred cows, would you give me fifty?" Abe said, "Yes." Then the pastor asked, "If you had two pigs, would you give me one?" Abe said, "Now cut that out, pastor; you know I have two pigs!" It is easy to be generous in theory, but true generosity is based on the reality of what you have.]*

- ▶ Generosity is a response to God's word — v.15
  - ALL the promises of God!

### III. An Encouragement for Generosity

Seven Biblical Principles in 2 Corinthians 9

- ▶ v.6 — We will reap what we sow.
- ▶ v. 7 — God loves a cheerful giver.
- ▶ v. 8 — God's grace is abundant.
- ▶ v. 10-11 — Generosity multiplies the harvest.
- ▶ v. 13 — Generosity encourages others.
- ▶ v. 14 — Generosity produces prayer, power, and praise.

#### **Sacrifice**

[Read Luke 21:1-4.]

I want you to know that I am very hesitant to talk about this third element of a foundation for biblical stewardship. I do believe that it is absolutely vital, and I believe we have a biblical mandate to live it. I'm just not sure how well I do, and it always makes me feel uncomfortable when I suggest this is part of biblical stewardship. I can feel fairly confident that faithfulness has characterized my life, and although there is no doubt I've fallen short many times, overall, I have a sense that my spiritual formation has included living toward a life of faithfulness. In fact, I would say that most of the people I had the privilege of pastoring lived strong lives of faithfulness. Generosity does leave me a bit uncertain at times. It is something I have aspired to, and when I reflect on my attitudes and my stewardship, I do have a sense that I've grown in this area and at times do okay.

But sacrifice... I have struggled with that one. Historically the church has many great examples of those who lived a life of sacrifice. Most of us would have a list of those we would include as the exemplary models throughout the centuries of the church. For example, I would guess most of us would include Mother Teresa. As a young minister, I recall many times thinking that probably every generation had those incredible models of sacrificial living, but I did wonder about my generation. I had read the historical accounts and I had witnessed personally those of my parent's generation living sacrificially when I was a child growing up in the church. I knew there were Christian brothers and sisters in other lands who lived sacrificially, but I really did wonder if it was even possible for Christians in our culture of consumerism and those with so many privileges to become examples of sacrifice. I questioned whether or not we would be able to live into that third element of a foundation for biblical stewardship. I will tell you that I have come to believe it does happen. In a few minutes, I will tell you a story of what I witnessed as a pastor and how I had to confess my lack of faith in how I believed the people of God in my generation would respond to God's call. I believe that just as there is a measuring stick for faithfulness and for generosity, we have a biblical model or lens through which we can view our own response to God's call to sacrifice.

The scripture text that has become that lens for me is 2 Samuel 24:24 when David declares "I will not sacrifice to the Lord my God burnt offerings that cost me nothing."

It is not that David was perfect — for we know he was not. King David has tried to calculate how his ability and the power of Israel's army could protect them. And God was not very pleased with that action of the king. And of course, we know that was not the only non-perfect thing David did in his life. So, 2 Samuel closes as 1 Samuel begins. We see the entire story of Samuel, Saul, and David between the book-ends of two simple acts of devotion, worship, and sacrifice. 1 Samuel begins with the prayer of Hannah. She is a woman who definitely represents the marginalized of all time. She had no status, no power, no respect, and even felt she had no reason to live. Her prayer — her lament — is an act of worship before almighty God. She has nothing to offer but faith. But out of that faith, she declares that if her praise demands a sacrifice, she would worship still. If God would give her a son, she would give that son back to God. There are very few stories as powerfully compelling as this story of Hannah and God's gift to her and to the nation of young Samuel.

Then 2 Samuel closes with the response of one who not only was not among the marginalized but one who represented grand political and economic power. But David's declaration was the same: "I will put my life into God's hands, and I will not offer to God what costs me nothing."

Notice that David's act of worship was to be a burnt offering.

- ▶ The burnt offering was a consecration offering.
  - Burnt offerings were offered daily by the priest
  - Signified complete surrender to God

Notice how the New Testament idea of giving is tied to the Old Testament practice of burnt offerings.

- ▶ Romans 12:1-2
  - “Give your life”
- ▶ 2 Corinthians 8
  - Out of poverty
  - True sacrifice
  - Surrender to God... completely/wholly
- ▶ Jesus’ teaching:
  - “Widow’s mite”: comparing to those who gave to be seen and out of abundance

I think we can find a biblical measure of sacrifice in those words; “I will not offer to God that which costs me nothing.” The act of tithing is truly an act of worship and is a measure of faithfulness but God has declared “the tithe is His.” So, when I tithe, I’m giving what already belongs to Him. If I give with strings attached, it does not really cost me; I’m still in control. When I give beyond the tithe – whatever the amount may be – if it is out of abundance, it may be generosity but it is not sacrifice. Jesus said, “if you give love to only those who love you or only bless those who bless you,” has it really cost you anything?

There is a song that Larnelle Harris made popular many years ago by the title “When Praise Demands a Sacrifice.”

*When praise demands a sacrifice, I'll worship even then.  
Surrendering the dearest things in life.  
And if devotion costs me all, He'll find me faithful to His call.  
When praise demands a sacrifice.*

*[Illustration: Share a story of sacrificial giving you saw as a child in the church or that you have seen in the older generations.]*

As a young pastor, I began to wonder if there really were people like that anymore in the church, or at least any in the USA. I began to wonder if because we were so blessed with so much and that consumerism had so captivated our hearts and minds, we just didn’t see sacrificial living anymore. Oh, I did believe there were those who were generous, but that was out of abundance so in my mind it did not rise to the level of sacrifice.

*[Illustration: Share a story of sacrificial giving by a younger person.]*

The story in 2 Samuel captures my heart and mind. The call to sacrifice is a biblical call. I do believe it is a greater challenge for those of us who have so much. I think that is what Jesus was saying when He referenced the rich entering the Kingdom. But I needed a lens through which I could see it. I deplored those who trivialized the call of Romans 12:1-2 to “present ourselves as living sacrifices.” I’ve heard that powerful call from the Apostle so spiritualized that it sounded nothing like a call to real living. But I was also certain that the biblical call to sacrifice was not a mandate for a vow of poverty. I am aware there are those over the centuries who have thought it indeed was that. But I began to see the power of this declaration of David “I will not sacrifice to God that which costs me nothing.” Sacrifice: the third foundation stone in biblical stewardship.

*When praise demands a sacrifice, I'll worship even then.  
Surrendering the dearest things in life.  
And if devotion costs me all, He'll find me faithful to His call.  
When praise demands a sacrifice.*



# Financial Best Questions



One of the greatest lessons I learned while studying for the ministry is this: in order to find the right answers, you have to know how to ask the right questions.

Many people make significant mistakes in life by simply going along with whatever they are told instead of asking the right questions. This is, for example, a really bad way to buy a car, especially when the salesperson is paid by commission.

Other people ask questions, but they ask the wrong questions. For example, when looking to buy a home, it's a bad idea to ask your lender "how much house can I afford to buy?" Lenders are generally willing to loan you more money than is financially healthy for you to pay back.

So, as we talk about financial best practices this morning, I do not want to give you a list of 50 financial rules to live by. Instead, I want to give you just a few "right questions" to ask. And if you are able to ask these "right questions," you will be in a very strong position to maintain a financially healthy lifestyle.

## Question #1: Is my financial life organized and protected?

These may sound like two different questions but they are largely interrelated. You will be working on a personal budget, the bedrock of an organized financial life. But it also serves as a protection, for if followed, it will protect you from unnecessary expenses.

Here are some other ways to think about this question. There are several websites that will help you keep track of your financial life. They aggregate all of your financial life from credit cards to bank accounts to retirement accounts and even home values. The first of these sites to really take off was Mint.com, which is the site I use. Since then other sites have arisen, such as Dave Ramsey's EveryDollar and YNAB.

If you are willing to take on a measure of risk by putting all your financial information on one platform, these aggregate sites can be great tools. You can use them to not only keep up on your loans, accounts, and investments but also keep track of your budget. Because they can track your debit and credit cards as well as your checks, they can make maintaining your budget much easier as they learn to categorize your spending. These services can also send you reminders when bills are coming due, send you alerts if you have unusual spending on a bank account or credit card, and also offer services like a free credit score every month.

Another benefit of a service like this is it helps both spouses be on the same page about your financial condition. Sometimes the spouse who does not pay the bills can feel in the dark about your financial condition, and these services allow them to go to the site and quickly see the bank account balance, credit card balances, etc.



Which brings me to the protection part of this question. There are services you can pay to monitor your credit and identity. For many years I assumed if I could just closely monitor my credit card and bank statements, and if I was very careful with the personal information I gave out to others, I could avoid having my identity stolen. However, I changed my thinking on that when the Experian data breach was revealed. Experian is one of the three big credit rating agencies. So, here was a company to whom I never gave my personal information, never signed a lending contract, and yet they had just about all my financial data. And they were hacked. Since then, I have signed up for a service that not only monitors my accounts but that will do the leg work for me to correct mistakes.

You don't have to hire a company to do this. You can access your annual credit report yourself. According to U.S. law, you are entitled to receive a free copy of your credit report each year from each of the three credit reporting agencies. If you space the reports out, you could get one every four months, so you can keep track of what is on your report throughout the year. Be sure to go to the official site, listed here: [annualcreditreport.com](https://annualcreditreport.com). There are many websites out there that will charge you for getting your reports, so be sure to use this one. Frequently reviewing your credit report will help you catch signs of identity theft early and allow you to take the necessary action to correct it.

Keeping your financial life organized can also help you keep your interests rates lower. Missed or even late payments can result in increased interest rates on loans and credit cards.

Another part of protecting your financial life is having an emergency fund. A survey by CareerBuilder.com last year found 75% of Americans live paycheck to paycheck. When you live paycheck to paycheck, it steals away your ability to handle unforeseen expenses. Those unforeseen expenses then become debts as they go on credit cards. The car will break down, the refrigerator will go out, the hot water heater will need to be replaced, and odds are, they will all happen in the same month. Well, hopefully not, but an emergency fund will help protect you from going further into debt.

There are many other aspects to what it means to be organized and protected, but hopefully these few examples have made you think of just how well organized and protected you are right now.

## **Question #2: What are the long-term costs to my financial habits?**

This is an important question to ask when making big purchases like a vehicle or appliances. A lot of businesses will offer you 0% financing if you pay off your purchase in a set amount of time. Now, why in the world, with credit card interest rates around 20%, would a company offer to lend you money to buy their product at 0% interest? Well, they have learned that a good number of people will not get those items paid off by the end of the 0% interest window, and guess what happens when you can't pay it off in time? The buyers are not just paying interest on the remaining balance, but now they owe interest on that whole 0% interest payment period.

It may sound great to buy appliances at 0% interest, but what is the long-term cost if life happens and you are not able to get those items paid off in time? You may think you will have no problem paying it off on time, but trust me, shops only offer these deals because enough people fail to pay them off.

Thinking about the long-term cost is not just about big items like cars or appliances. It is also a question that needs to be asked about any purchase you make that goes on a credit card whose balance is not paid off at the end of the month. If you make the minimum payment on a \$50 date night of dinner and a movie, it is actually a \$55 date night. That does not sound like a big deal, but if you continually add one small credit card charge upon another one, the long-term cost becomes significant.

Now, I know this is going to make me sound like a very old, out of touch person, but using credit cards is expensive. It is expensive because study after study shows that people pay more when they use credit cards than when they use cash. For example, McDonald's reports that people spend on average \$7 when using credit cards versus \$4.50 for cash. Other studies have found people spend on average 12-18% more when using a credit card than when using cash. And notice this does not even take into account whether or not you are carrying a monthly balance. So, even if you pay off your credit card bill each month, simply using credit cards is probably costing you more money than you realize.

Many people do not have a "daily snack" line in the budget even though they buy a coffee each day and an afternoon snack at the vending machine. These "daily dribbles" can really add up. If you have a daily Starbucks Venti Mocha for \$3.50, or just a Coke and vending machine snack for \$3.50 a day, that adds up to \$1,430 a year.

### **Question #3: How much is enough?**

How do you determine when you have "enough?" How much money in the bank account would be "enough?" How many square feet would make your house big "enough?" What would attendance at worship have to be for you to consider it "enough?"

Truth be told, most Americans do not think in terms of "enough;" we think in terms of "more." For all the questions above, the natural response is to not to think in terms of a set number — whether it be dollars, square footage, or people — but to think in terms of "more." Regardless of how much money we have in the bank, we always want "more." Regardless of how many bedrooms are in our house, we would love "more." No matter how many people attended worship Sunday, we always hope for "more" next week.

And to a certain extent, it is very good to have high expectations, goals to reach, and optimism that the future will be better than the present or past. However, there is also a danger of only thinking in terms of "more" and never in terms of "enough." The danger is that we miss out on appreciating the present blessings God is already providing.

Paul writes to the Christians in Philippi: “I know what it is to be in need, and I know what it is to have plenty. I have learned the secret of being content in any and every situation, whether well fed or hungry, whether living in plenty or in want. I can do all this through him who gives me strength” (4:12-13, NIV).

What does it look like to live, plan, and enjoy life under the blessings of being content with having “enough” versus always wanting “more?”

On a personal level, in our household at least, it looks like living at a lower standard of living than our paychecks provide. One of the problems many Americans face is they do not have a personal budget to guide how they spend their money. However, even for those who do have a budget, they mistakenly begin the budgeting process with how much income they project and then determine how much money they can spend. What would happen if instead we began our budgeting process with what is needed? When we determine our lifestyle based on what we need rather than what we want, we find freedom from simply spending all the money that we receive.

To many, all this may sound like a lack of faith. Don't we believe in a God who can do immeasurably more than all we can ask or imagine? Don't we believe in a God who owns the cattle on a thousand hills? So, why would we not expect this God who has more than enough to give us more than enough?

I believe God will give us more than we need, but He will not give us more than we want. For, as Americans, our wants are unlimited. We are taught from a very young age to “need” the newest toy, the latest fashions, and the fastest devices. When we learn contentment, we discern if the newest, latest, fastest things we desire are really necessary.

Apparently having unlimited wants is not just a 21st century American problem, for John Wesley addressed it himself. John Wesley gives three directives in his sermon *The Use of Money*: “Gain all you can,” “Save all you can,” “Give all you can.” This second directive, “Save all you can,” is not about savings accounts or retirement planning. Instead, his focus is on saving money by refusing to waste money on “idle expenses.”

We must provide food, clothing, and housing for ourselves and our families. However, Wesley warns we can end up wasting much of our money by allowing our desires rather than our needs to determine what kind of food, what kind of clothing, and what kind of housing we purchase.

He also warns we waste much of our money by allowing our pride rather than our needs determine what we buy. When we dress to impress, when we want our vehicle or house to be a reflection of who we are, we are allowing pride to determine how we spend our money.

Wesley also warns about the vicious cycle we then enter into when we allow our desires and our pride to determine how we spend our money. For the more we feed our desires and the more we feed our pride, the more we will crave. And he says, “daily experience shows, the more they are indulged, they increase the more.”



When we discover what is “enough,” we will learn to find satisfaction with whatever God is already providing. When all we want is “more,” we will struggle to ever find satisfaction with God’s provisions. What safeguards can you put in place to help you appreciate all the blessings God is already entrusting to you rather than focusing only on the blessings you have yet to receive?

#### **Question 4: What motivates us to reach our financial goals?**

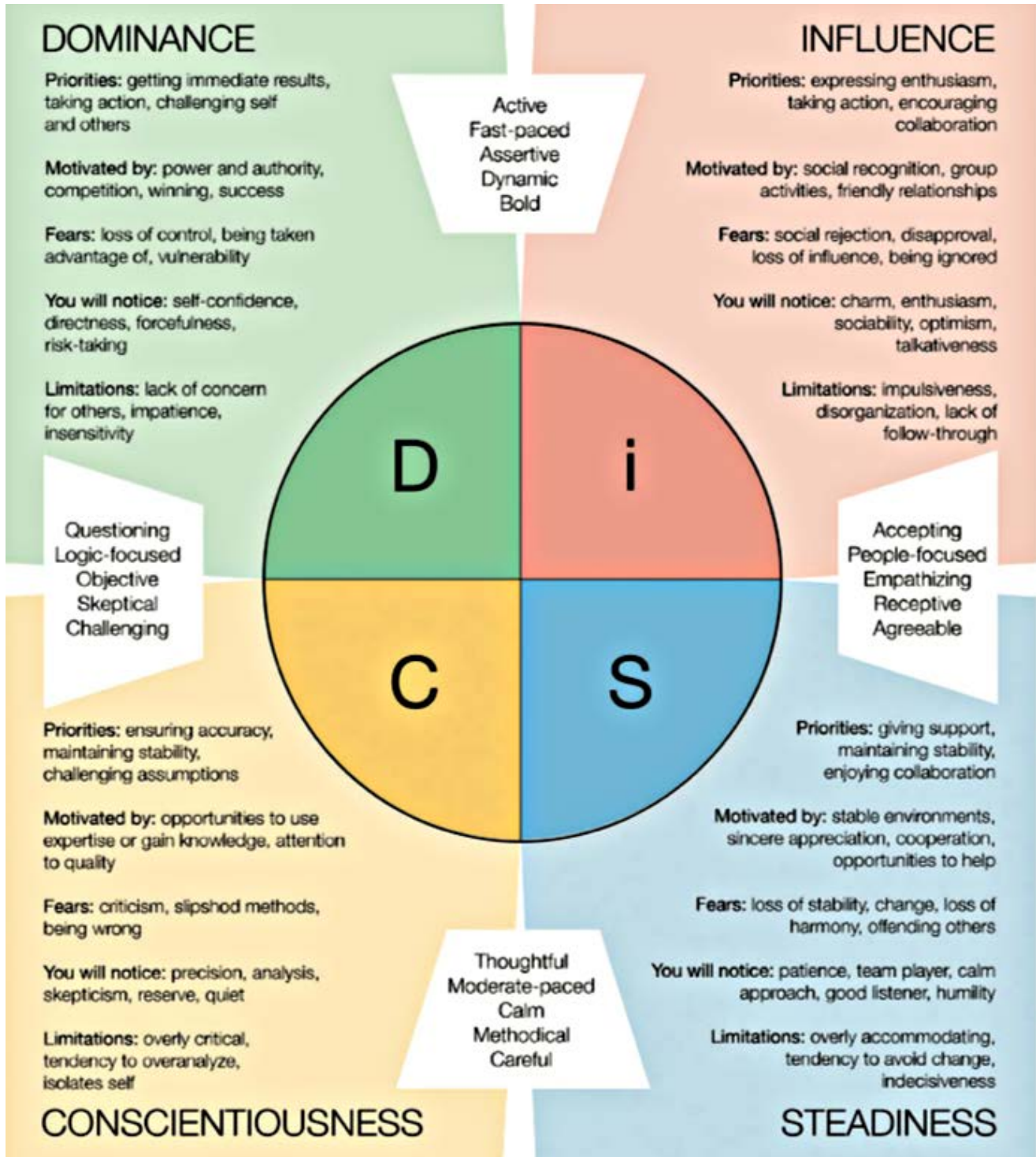
Our personalities have a significant influence on how we both feel about and treat money. We are not “blank slates” when it comes to finances but have our own innate tendencies on how we feel about and treat money. Recognizing our own tendencies in this regard is an essential step to mastering money rather than being mastered by money.

Further, this is also an important truth to recognize if you are married. To have a healthy relationship with your spouse, you must not only have a healthy relationship with money yourself but also recognize how your spouse feels about and treats money. Just as opposites sometimes attract when it comes to marriage, so opposites sometimes attract when it comes to how couples feel about finances.

Personality tests are useful tools in helping us recognize how we feel about money and giving us insights into why we use money the way we do. The DiSC personality test is one personality test that both Christian financial author Larry Burkett and Christian financial personality Dave Ramsey use to help Christians understand their attitudes toward and habits with money. Larry Burkett has an excellent exposition of the DiSC personality traits and money in his book *More than Finances*. Dave Ramsey also has some excellent information on his website ([daveramsey.com/blog/disc-personality-test](http://daveramsey.com/blog/disc-personality-test)).

Before we get into the personality traits, I want to make clear two limitations of personality tests. First, these tests do not give you the whole picture. Our personhood cannot be summarized in one of any number of categories, nor do the following generalities apply perfectly to you. So, take the test for what it is: a tool to help begin a discussion on how personalities view and handle money differently.

Second, as with all personality discussions, there is no “right” or “wrong” personality. This is true with how personalities feel about and treat money. Each of the following personality traits have something good to bring to the table when it comes to their money practices. Each of the following also have some warnings when it comes to their money practices. Everyone can handle money well, regardless of their personalities. In order for this to happen though, we need to know our own strengths and weaknesses, so we can build on our strengths and make provisions for our weaknesses.



**Dominance.** In general, people with a high “D” are achievers. They are “big picture” thinkers who like to like to turn dreams into reality. They are the ones who volunteer to take responsibility for projects at work. They like to develop clearly defined goals for the projects and make sure the goals are accomplished. They excel in providing direction to the family or organization.

They are also great planners when it comes to finances. However, gaining money is often not their goal. Instead, money is usually a means to an end. Money is a tool to be used in order for them to save time and energy as they pursue their big goals. For example, money allows them to hire the right people to get a project done. Yet money can also make them quite frustrated when it is not available.

Because dominance personalities are focused on the goals, they often do not want to be bothered with the details or the process. Therefore, they cringe at the thought of balancing a checkbook or looking over the line items of a budget. It is not that they cannot do these tasks, they just see their time and energy better focused on supervising people who do these kinds of tasks.

Think about the strengths that high “D”s bring to the table regarding finances in a marriage. What would be some weaknesses high “D”s might bring? If you are a high “D,” which of these tendencies do you recognize within yourself? If you are married to a high “D” person, which do you recognize in him or her?

<input type="checkbox"/>	Set ambitious financial goals	<input type="checkbox"/>	Delegate tasks with details
<input type="checkbox"/>	Pioneering attitude	<input type="checkbox"/>	Demand accountability for expenditures
<input type="checkbox"/>	Not afraid of borrowing large sums of money	<input type="checkbox"/>	May keep spouse “in the dark” financially
<input type="checkbox"/>	Seek financial challenges	<input type="checkbox"/>	Frustrated; breeds anger
<input type="checkbox"/>	Willing to sacrifice today to reach tomorrow’s goals	<input type="checkbox"/>	Dictator when under financial stress
<input type="checkbox"/>	Not easily distracted from financial plans	<input type="checkbox"/>	Determined to find a way
<input type="checkbox"/>	Impatient with financial setbacks	<input type="checkbox"/>	Quick to “bounce back”
<input type="checkbox"/>	May overlook family needs	<input type="checkbox"/>	Entrepreneur
<input type="checkbox"/>	Strive for financial independence	<input type="checkbox"/>	Financial risk-taker

**Influence.** People with a high “I” are initiators, but their initiation focuses on *people*, not *goals*. Influencers are “people-persons” who enjoy and gain satisfaction in relating to others. Influencers excel as promoters who convince others to follow their ideas. They are the “life of the party” and bring fun to the family.

One of the influencer’s strengths is in recognizing how to use money to help others. Unlike the high “D”s who are tempted to simply ignore other people’s concerns, high “I”s will stop and listen to the concerns of others. Because of their concern for others, they also tend to be very compassionate and generous people, using money to meet the physical and felt needs of others.

However, one of the temptations for influencers is to allow their concern for what others think and feel to sidetrack their financial goals. They may be tempted to use money to gain recognition or approval from others. Mutually agreed on budgets and goals can be pushed aside for the sake of avoiding personal conflict. And like high “D”s, influencers also struggle with financial details and organization.

Think about the strengths that high “I”s bring to the table regarding finances in a marriage. What would be some weaknesses high “I”s might bring? If you are a high “I,” which of these tendencies do you recognize within yourself? If you are married to a high “I” person, which do you recognize in him or her?

<input type="checkbox"/>	Buy things to impress others	<input type="checkbox"/>	Resist living on a budget
<input type="checkbox"/>	Carefree	<input type="checkbox"/>	Spend to have fun
<input type="checkbox"/>	Quick, impulsive purchases	<input type="checkbox"/>	Forgetful of financial details
<input type="checkbox"/>	Financially optimistic	<input type="checkbox"/>	May struggle with numbers
<input type="checkbox"/>	Overlook practical aspects of fulfilling a vision or dream	<input type="checkbox"/>	Faithful giver
<input type="checkbox"/>	Spend to overcome depression (thereby usually making the problem worse)	<input type="checkbox"/>	Seek approval of others
<input type="checkbox"/>	Naïve and gullible	<input type="checkbox"/>	Easily distracted
<input type="checkbox"/>	Blame others for problems	<input type="checkbox"/>	Responsive to appeals to help others
<input type="checkbox"/>	Struggle with self-control	<input type="checkbox"/>	Live in the “fast lane” of life
<input type="checkbox"/>	Like flashy clothes, jewelry	<input type="checkbox"/>	

**Steadiness.** People with a high “S” tend to be responsive to people. They are usually caring individuals. They excel in relationships, in one-on-one relationships, and in small groups. High “S”s are very attentive and responsive to the needs of others. They are patient, loyal, and dependable.

When it comes to money, they are team players who like to bring people together to achieve goals. They can be very organized and detail-focused when it comes to handling money, however, they do not want to go it alone. As their name suggests, they are the rock of the family or organization, bringing steadiness and patience to projects.

However, high “S”s are tempted, in their desire for relationships, to avoid conflict when it comes to money. Whether it is struggling to tell a salesperson “no” or holding the team to their future goals when the team wants to focus more on the present reality, high “S”s can struggle to stay focused on the goal while also trying to avoid conflict.

Think about the strengths that a high “S” brings to the table regarding finances in a marriage. What would be some weaknesses a high “S” might bring? If you are a high “S,” which of these tendencies do you recognize within yourself? If you are married to a high “S” person, which do you recognize in him or her?

<input type="checkbox"/>	Generous in helping others	<input type="checkbox"/>	Never shop as a “leisure” activity
<input type="checkbox"/>	Tend to avoid creditors	<input type="checkbox"/>	Slow to make financial decisions
<input type="checkbox"/>	Procrastinate	<input type="checkbox"/>	May be stubborn about making changes
<input type="checkbox"/>	Able to “tighten the belt”	<input type="checkbox"/>	Dependable employee
<input type="checkbox"/>	Good saver	<input type="checkbox"/>	Live within my income
<input type="checkbox"/>	Reluctant to make and carry out long-range plans	<input type="checkbox"/>	Seek consensus for making decisions
<input type="checkbox"/>	Give to lessen human suffering	<input type="checkbox"/>	Eager to support the plans that others make
<input type="checkbox"/>	Slow to change investments	<input type="checkbox"/>	May hide real feelings
<input type="checkbox"/>	Spend to “enjoy the moment”	<input type="checkbox"/>	Prefer for others to make the “tough” financial choices

**Conscientiousness.** People with a high “C” tend to focus on the quality and accuracy of tasks and are conscientious employees. High “C” people excel at organization, quality, and efficiency. They are detail oriented, structured, and logical. They create safety and order in the family.

Unlike the natural tendencies of the other three personality types, high “C”s love making and maintaining budgets. While high “D”s make the goals and push others to achieve the goals, the high “C”s are the ones doing the detailed work to get those goals achieved. They love it when the checkbook balances!

High “C”s can be tempted though to care more about the “bottom line” than about people. Their high standards can make them inflexible and overly cautious. When it comes to making changes to budgets or making financial decisions, they may not take into account other people’s input or feelings. They also tend to over-analyze and may become so focused on making the “right” decision that they end up making no decision.

Think about the strengths that a high “C” brings to the table regarding finances in a marriage. What would be some weaknesses high “C”s might bring? If you are a high “C,” which of these tendencies do you recognize within yourself? If you are married to a high “C” person, which do you recognize in him or her?

<input type="checkbox"/>	Great at balancing the checkbook	<input type="checkbox"/>	Desire to have financial plans
<input type="checkbox"/>	May be moody or distant at times	<input type="checkbox"/>	Stick to the rules; no deviation
<input type="checkbox"/>	Insist on efficiency	<input type="checkbox"/>	Miss opportunities while analyzing the options
<input type="checkbox"/>	Willing to spend for quality	<input type="checkbox"/>	Resist urgent decisions in order to be well prepared
<input type="checkbox"/>	Control family dynamics with facts and figures	<input type="checkbox"/>	Logical planner
<input type="checkbox"/>	Cautious about new investments	<input type="checkbox"/>	Fearful of what the future may bring
<input type="checkbox"/>	Supreme organizational skills	<input type="checkbox"/>	May combat fear by stashing money
<input type="checkbox"/>	Postpone decisions to gather more facts in order to “be right”	<input type="checkbox"/>	Great appreciation for aesthetics
<input type="checkbox"/>	A natural at the budgeting process	<input type="checkbox"/>	Shop-a-holic

Setting wonderful goals and good budgets for our lives are important. However, if we are not aware of how we personally feel about and treat money, much less how our spouse feels about and treats money, even the best goals and budgets can become worthless. The good news is that there is great strength and promise when people come together, using all their talents to create a roadmap for their financial future. When love, mutual respect, reflection, and prayer are the foundations of both marriage and finances, God can create something beautiful.

*Note: The information on pages 90-94 was adapted from Larry Burkett, More than Finances (Chicago, Illinois: Moody Publishers, 2000), 57-80.*



# An Extravagant Grace



## ACTS 26:9-22a

**Purpose:** To bring about a surge of courage in the face of any and every challenge (finances, family, or ministry) through a fresh encounter with the God of extravagant grace.

- ▶ Introduction
- ▶ A Divine Disruption
- ▶ The Divine Embrace
- ▶ The Divine Invitation
- ▶ Communion

## Introduction

I commend you for being here—for your courage, for the hunger in your hearts to care well for your marriage, your ministry. I commend you for your hard work.

These sorts of steps involve spiritual warfare, and thankfully, we have the armor of God. And, we have each other—this time with each other this weekend and these cohorts.

When Wesley used the phrase, “social holiness,” he was not talking about how holiness moves us to social action in response to the needs of others. He was speaking of how holiness, as a work of God in our hearts, comes to maturity and into its fullest impact only as we are connected to a community of believers. Otherwise, our growth in holiness is stunted.

Introduce the sermon text. It is part of a long story within community that begins in Acts 21.

- ▶ the arrest
- ▶ a series of situations where Paul makes his defense
- ▶ transfer to Caesarea from Jerusalem
- ▶ a long period with Festus (2 years!), then Felix and then King Agrippa

**Enter into the moment.** Read text: Acts 26:9-22a.

Let’s pray.



## A Divine Disruption

What Paul describes here is what some would call a **God moment**: A moment of God breaking in.

In relating to us, God—in His grace—insists on dealing with reality (the good, the bad, and the ugly).

The problem is, reality is **not our** starting point! This has been the case since the Fall. We are self-deluded. John Wesley reminded early Methodists that **the first movement of grace is to bring us to reality**.

John Wesley said, we must first have the veil removed from our eyes. The initial conversations God has with us prod us toward reality.

[Illustration: God breaking into someone's routine to open their eyes to the spiritual reality around them or in them.]

### Magic Bus Story

A Nazarene preacher boarded this city bus in London, England, just as he had done every day for the past two weeks. There was nothing magical about it. He rode that particular bus because it was the cheapest. As such, it was also one of the most crowded, but he boarded at the end of the line so he was one of the first to enter.

There was nothing special about this day. He got on, as usual, and settled in for his 35-minute ride to the library where he was working on his doctoral dissertation. Yet, this morning as he watched person after person board the bus at each stop, God spoke into his heart. God said, "I am already at work in the life of **each one** of these people."

The pastor responded, "Surely not everybody on this bus is a believer!"

"No," said God, "not yet, but I am intimately aware of every circumstance in each of their lives, and I am in conversation with each one. Some have not recognized me yet, but I am actively pursuing all of them."

As this Nazarene pastor continued his bus ride, his eyes welled up with tears. For years he had preached about prevenient grace, but this morning prevenient grace became almost palpable. He suddenly saw each person in a new way. He experienced a taste of God's love and grace for each of them. As God's grace was initiating conversations with the lost, God's grace also initiated a conversation with that pastor, and it changed him profoundly. He never looked at a stranger the same way again.



At some point, these grace-initiated conversations create a divine disruption and disturbance.

- ▶ “The Spirit was present to wound and to heal” was a phrase Wesley used often. The Spirit “wounded” in the sense of bringing an awareness of sin...
- ▶ In Acts 2:37, “They were cut to the heart.”
  - Meaning:
    - to strike or prick violently
    - to stun

And so here is Paul – then, named SAUL – who has been brought face to face with reality. “Saul, Saul! Why do you persecute me?”

This is an awe-full GOD MOMENT!

The reality comes into full view for Paul: **You are persecuting Me!**

PROD – It is hard for you to “kick against the goads.”

[Illustration: A story of God revealing a person’s spiritual lost-ness to him or her.]

In His great grace, God keeps on insisting on dealing with reality in our lives as believers, too.

## The Divine Embrace

The next movement of grace is to meet us in the moment when we lay down every angle of self-defense and own what we must own.

[Illustration: Refer to one of the testimonies that was shared earlier in the retreat. Remind the listener about the person’s difficulty and pain in acknowledging their financial reality.]

Whew! Facing and owning what we must own can be scary and disheartening. John Wesley described its affect in terms of mourning.

Back to Paul telling his story to King Agrippa:

- ▶ “Now get up and stand on your feet.”
  - What will happen next? What are the next words he will hear?
  - Paul doesn’t know!

- ▶ “...stand on your feet. I have appeared to you:
- to read the whole list of accusations and guilty verdicts against you
  - to bring before you mind the image of the face of every person you have threatened or allowed to be beaten or killed
  - to give you what you deserve.”

But this is not what happens!

Instead, Paul experiences what we experience when we just simply come clean, when we stand there having let God’s light into every space...

When we do this, we experience the **divine embrace**.

We do not, and will not, ever encounter the grace of God in all its magnificence until we own what we must own.

But when we do own what we must own, the grace of God moves from our heads to our hearts. And as we live from God’s embrace, we enter into a freedom and authenticity that restores joy and hope... and courage... and a capacity for what Eugene Peterson calls “A long obedience in the same direction.”

One word I especially love in the NIV translation – a word that captures the feel of the Greek text – is the word **NOW**.

## The Divine Invitation

First, the **divine interruption**—God shows us the reality of who we are or what we have done. Then the **divine embrace**—Even as we see our reality, God surrounds us with this incredible grace. And NOW, the **divine invitation**—an immediate invitation to rise up. And this **divine invitation** is for each one of us here today.

The **divine invitation**: “Now, get up and stand on your feet.” We are no longer staggering under the weight of the reality but standing with God-granted strength on His words of purpose and presence.

Note the invitation and hope in Acts 26:16-18, 22. **The now** is a hallmark of His grace.

I invite you into the “now” of God.

- ▶ Out of the swamp of regrets,
- ▶ out of patterns of misdirection,
- ▶ out of the blame game,
- ▶ out of the hopelessness of victim thinking...
- ▶ and into the now, the new moment God gives.

Yes, He GIVES it. It is not a reward for good behavior. It is a gift... and it is a lavish gift; it is not a crumb, a stingy expression of God fulfilling His obligation to act like the God of grace and peace.

It is a gift from a Father whose generosity flows from uncontaminated, unrelenting love.

And this gift is for you. As you are; with your history, your stuff, your hills yet to climb, your fears of failing again, your weakness. And, of course, it is for you NOW!

[Illustration: Imagine an embrace and you embracing back... you put all your stuff down and use both arms to return the embrace!]

From the embrace of your grace, I let go of the past.  
From the embrace of your grace, I trust the future to you.

**Stand and repeat together:**

“I have God’s help this very day, and so I stand here... in the now of His grace”

“I have Your help, God, this very day, and so I stand here... in the now of Your grace”

## Transition to Communion


## Appendix K: Additional Budgeting Materials

### Practice in Planning: Building a Budget Exercise

Dave Ramsey/Financial Peace University worksheets

▶ [daveramsey.com/askdave/other/useful-forms](http://daveramsey.com/askdave/other/useful-forms)

Crown Financial Budgeting Worksheet

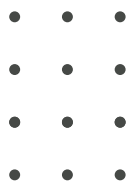
▶ [crown.org/resources/estimated-budget-worksheet](http://crown.org/resources/estimated-budget-worksheet)

Debt Management Excel Spreadsheets

▶ [vertex42.com/Calculators/debt-calculators.html](http://vertex42.com/Calculators/debt-calculators.html)

Ron Blue Institute Budgeting Tools

▶ [ronblueinstitute.com/tools](http://ronblueinstitute.com/tools)



## Appendix L: TNR Cohort Covenant



# Cohort Covenant

I gratefully acknowledge the grace of God extended to me in the honest and compassionate conversations and fellowship throughout this weekend. I declare my readiness to value the gifts of wisdom, resources, and encouragement I have received by entering into this covenant with the undersigned, my companions, who share my passion to honor the lordship of Jesus in every aspect of my life.

- ▶ I covenant to be honest and transparent with others in my cohort about my progress in diligently implementing the next steps to which I have agreed, applying what I have learned, and persevering in establishing priorities and disciplines that will bring glory to God.
- ▶ I covenant to be an encourager and a faithful accountability partner to others in my cohort and to maintain confidentiality unless I have received permission to relate to others what has been shared with me.
- ▶ I covenant to pray for those in my cohort and to communicate with them my prayerfulness and interest in their journey.
- ▶ I covenant to meet at least once each month over the next twelve months, by phone or by some electronic means, as part of my commitment to be faithful to this covenant.

\_\_\_\_\_  
Pastor

\_\_\_\_\_  
Spouse

### Supporting Cohort:

Name:

Phone:

Email:

_____	_____	_____
_____	_____	_____
_____	_____	_____
_____	_____	_____

## Appendix M: TNR Cohort Leader(s) Job Description

Assign a cohort leader or leaders to each TNR cohort. This person(s) will be responsible to facilitate timely and effective meetings. Although we initially considered making a cohort participant be responsible to schedule and facilitate the monthly meetings, we decided to have a retreat leader/couple fulfill that role. Based on our experience, we now believe that was the correct decision.

The TNR cohort model works best with leadership from someone who is known and trusted by the cohort members. The cohort leader may be an individual or a married couple, but we highly recommend having a married couple.

The TNR cohort leader(s) responsibilities:

- ▶ Schedule a monthly meeting that enables participating ministers and spouses to attend.
  - Face-to-face meetings are preferable if everyone is within close proximity. Sharing a meal together may also increase relational depth.
  - Video conferencing (Zoom, GotoMeeting, etc.) is an effective platform when time or distance is an issue.
- ▶ Begin or end the sessions with prayer and keep a prayer list. (A significant aspect of the cohort experience is to join in support and prayer for one another.)
- ▶ Facilitate a time for each ministry couple to share their successes, failures, challenges, progress on their COMPASS Journey program, local church engagement, and overall well-being.
- ▶ Keep the flow of the meeting going helping some to share and others to not share so long.
- ▶ Follow up on those who miss the meeting.
- ▶ Be an ENCOURAGER.
- ▶ Never project SHAME.

The cohort model has been extremely successful, but it depends considerably on the efforts of the cohort leader. Although journeying with ministry couples once a month for a full year is a significant commitment, it is extremely rewarding, too. Choose your cohort leaders carefully and encourage them often.

## Appendix N: Sample Media Release Form

### Consent, Waiver and Release

I, \_\_\_\_\_, grant to the Church of the Nazarene, Inc., a Missouri nonprofit corporation, and its employees, officers, agents and assigns (hereinafter referred to as "Nazarene Church"), the right to use, reproduce, adopt, distribute, and publish photographs, video, audio or related content ("Content") taken by the Nazarene Church on \_\_\_\_\_, 20\_\_\_\_\_, or that I have taken independently and voluntarily submitted to Nazarene Church for use by any of the ministries of the Nazarene Church for purposes of informing and promoting the work of the Nazarene Church and it's ministries.

I understand and agree that the Content(s) may be the used in whole or in part, at any time, in composite or distorted form, in color or otherwise and may be published through any medium including, but not limited to, printed medium, video, and/or on the Internet.

I waive any right to inspect or approve any finished product, advertising or other copy that uses the Content.

I agree to indemnify Nazarene Church from and against any claims, losses, judgments, settlements, expenses and reasonable legal fees, incurred by Nazarene Church by reason of any claim of invasion of privacy or trespass created in the taking or publication of the Content(s). I also agree to indemnify Nazarene Church for any such amounts arising from my breach of any covenant, representation, or warranty of this agreement.

I understand that the terms herein are contractual and not a mere recital, that this instrument is legally binding, and that I have voluntarily signed this document.

I HAVE FULLY INFORMED MYSELF OF THE CONTENTS OF THIS CONSENT, WAIVER AND RELEASE BY READING IT BEFORE SIGNING IT ON BEHALF OF MYSELF AND MY HEIRS.

\_\_\_\_\_  
By

\_\_\_\_\_  
Printed Name

\_\_\_\_\_  
Address

\_\_\_\_\_  
City/State/Zip

\_\_\_\_\_  
Phone

\_\_\_\_\_  
Date