



Faith & Finances Overview

What is *Faith & Finances*?

Introduction to *Faith & Finances*

The *Faith & Finances* curriculum has been developed to provide local churches with a tool for equipping vulnerable individuals and families in their community with a biblical vision for how the comprehensive healing of Jesus encompasses finances. Through *Faith & Finances*, the local church is equipped to:



- Transfer basic, technical financial management skills to vulnerable people in their congregation or community;
- Build awareness among vulnerable families of financial practices and systems and how to overcome real world pitfalls on the path to financial health; and
- Encourage vulnerable people, showing them that they are known and loved by God, and that He can provide peace, healing, and freedom in their relationship with Him, with others, with themselves, and with their money.

Getting Started

Faith & Finances is a series of twelve sessions on financial literacy for low-income or financially vulnerable adults. Each 90-minute session is designed to meet the learning needs of those who struggle to manage their money. Through group discussions, participants gain important information and skills relevant to their everyday lives.

Who should participate and who should facilitate *Faith & Finances*?

Ideal participants are financially vulnerable adults with limited financial training and a high school level education. The typical course participant has some level of personal debt, no emergency fund, does not live within a budget, and has a net worth near or below zero. Ideal participants are: men and women with job skills (i.e. they are employable), single mothers with small children, men with mandated child support payments, or any person with low or fixed income (e.g. Social Security, disability).

The spiritual maturity of the target audience may vary greatly from those who are not



Christians to those who are mature Christians. The curriculum encourages both groups into deeper relationship with Jesus and one another, gaining biblically motivated skills, knowledge, and attitudes on good financial stewardship.

The ideal facilitator will have completed at least two years of college and have successfully managed their own assets and finances for at least five years post-college. Facilitators help participants to understand and enjoy the learning process, to consider it time well-spent, and to take action on the basis of the discussions. Facilitators should be relational and accessible both during and outside the training. They should also have a strong ability to hold participants accountable to their commitments and persuade them to take action. Facilitators will be trained to recruit a support team to help them implement a *Faith & Finances* ministry.

When should *Faith & Finances* take place?

The *Faith & Finances* training is provided in sessions of 90 minutes for a duration of 12 total sessions. The ideal configuration is weekly classes for 12 weeks (approx. three months). This allows the participants weekly time to track their income and expenses—which is key weekly data for building a monthly spending plan. The *Faith & Finances* lessons are designed to be easy to use, scripted so that the facilitator only needs 20-30 minutes of preparation time each week.

Where should *Faith & Finances* take place?

The primary intention of *Faith & Finances* is that the training takes place in the local church. The training may also take place at a Christian community service provider or as part of a matched savings program. The learning space for the course should be large enough to accommodate up to 20 people with access to tables for writing, wall space for posting group activities, and physical space for small group discussions and activities.