

# Before we begin

Dear Mastering Money Facilitator,

Thank you for accepting the invitation to lead this important ministry. By facilitating Mastering Money, you are helping individuals and families discover God's wisdom for faithful stewardship and experience the peace that comes from trusting Him in every area of life.

This journey is not about getting rich, discovering financial shortcuts or comparing ourselves with others. It is about something deeper — learning what Scripture teaches about stewardship, contentment, generosity and faithful living in a world shaped by money.

God speaks often about money, not because He needs it, but because our relationship with it reveals our priorities, our trust and our hearts.

As a facilitator, you are not simply presenting material, you are guiding a spiritual journey that can transform perspectives, habits and lives.

## WHAT THIS COURSE IS — AND WHAT IT IS NOT

This course explores biblical principles and practical wisdom to help participants think prayerfully and act wisely in their financial lives.

It is not a financial planning course and does not provide financial product advice or personal financial, legal or taxation advice. Each person's circumstances are unique and important financial decisions should be made with the guidance of qualified professionals where appropriate.

In this context, you must understand your boundaries as a facilitator.

## UNDERSTANDING THE BOUNDARIES OF FACILITATION

As a facilitator, you guide discussion and reflection on biblical principles and general financial wisdom.

You are not acting as a financial adviser.

### **During discussions:**

- focus on biblical principles and general wisdom;
- do not recommend financial products or services;
- do not provide advice tailored to individual circumstances;
- do not suggest investment, superannuation, insurance, tax or debt strategies or products;
- avoid telling participants what they "should" do financially.

If participants request personal financial guidance, acknowledge the importance of their question and refer them to a licensed financial adviser, their accountant or trusted public resources.

You must emphasise to the participants that financial decisions should be made prayerfully and, where appropriate, with guidance from qualified professionals. Each participant remains responsible for decisions made in their own circumstances.

## PREPARING TO FACILITATE

Leading Mastering Money is both a ministry and a practical responsibility. You do not need to be a financial expert. Your role is to guide discussion, encourage reflection and help participants engage with biblical principles in meaningful ways. Many participants will carry these principles into their families, churches and communities. Faithful facilitation helps ensure the message is shared clearly, responsibly and with integrity. The following information will help you plan and deliver the course effectively.

- **PURPOSE OF COURSE:** To help individuals and families find financial peace and freedom through new knowledge and skills that will help them to be faithful stewards as they put God First in all aspects of their lives.
- **AUDIENCE:** The course is suitable for all interested people aged 12 and above. Being able to write is very helpful, but those who can't write can also learn from the program as they listen and share.
- **EXTENDED AUDIENCE:** Keep in mind that while facilitating this course you are also training the participants so that they can go out as Mastering Money Facilitators and share the same materials in their homes, churches and communities.
- **DURATION:** If possible, Mastering Money should be run over five or six days/evenings with two to three sessions per day/evening. It is possible to compress it into two full days, but it becomes overwhelming for people to try and learn so much in a short time. People need time to reflect and digest what they learn.

## YOUR ROLE AS A FACILITATOR:

Your role is to guide participants through the material, encourage discussion and reflection, and create a supportive learning environment.

As a facilitator, you:

- represent God's ways through your attitude, words and actions
- guide discussion rather than deliver a lecture
- create a welcoming environment where participants feel safe to engage
- listen with empathy and respond with grace
- keep the group focused and moving at a comfortable pace
- adapt your approach to meet participants' needs
- remain within the scope of the course and avoid providing personal financial advice.

Pray for wisdom and sensitivity as you lead.

## EXTRA TIPS FOR FACILITATORS

- Creating comfort and trust:
  - arrive early and greet participants personally
  - learn and use people's names
  - arrange seating to encourage interaction where possible
  - be mindful that money can be a sensitive topic
  - encourage hope rather than guilt or pressure.
- Guiding discussion smoothly:
  - allow short moments of silence for reflection
  - gently redirect conversation if one person dominates
  - summarise key points before moving on.
  - Your Facilitator notes, to help you with leading, are highlighted like this in this handbook.
- Handling difficult questions:
  - it is okay to pause and return to a question later
  - refer questions beyond the scope of the course to appropriate professionals.

## PREPARATION CHECKLIST:

- Confirm venue, timing and room setup (seating and writing surfaces)
- Prepare slides, projector and cables if using PowerPoint
- Provide one workbook per participant/family and pens or pencils
- Plan how you will welcome and orient the group
- Optional: prepare small prizes for session review questions.

May the Holy Spirit fill you, and speak through you, as you share these Biblical principles for financial peace and freedom.

## FACILITATOR DECLARATION

Please complete and sign this page and send a photograph or copy of the signed page to your local Conference/Mission Stewardship Director (or SPD Stewardship Director) prior to facilitating the first session.

By facilitating the Mastering Money course, I acknowledge and agree that I will:

- Present the course as a biblical stewardship resource;
- Guide discussion and reflection rather than provide personal financial advice;
- Remain within the scope of the course materials;
- Not recommend financial products or services;
- Not add or give personal tips, strategies or local practices that may be interpreted as financial advice;
- Refer participants seeking personal financial guidance to qualified professionals or trusted public resources;
- Read the session disclaimer at the start of each session;
- Use only the official materials without alteration;
- Foster a respectful and confidential learning environment.

I commit to facilitating this course with integrity, humility and dependence on God's guidance.

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

Signature: \_\_\_\_\_

Date: \_\_\_\_\_

Church/Location: \_\_\_\_\_

## DISCLAIMER

This disclaimer must be read to the Mastering Money students at the start of each session:

*This course explores Biblical stewardship principles and general financial information. It does not provide personal financial or financial product advice. Individual circumstances differ, so you should seek guidance from a licensed financial adviser or other qualified professional before making financial decisions.*