



Small Group Leader Guide

Josh and Jenny Lawson

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Welcome Letter

Thank you for your willingness to be a small group leader in your local *REALIGN*. We believe wholeheartedly in the purpose and potential of this ministry, as we have seen thousands of families changed forever because they are now financially free. Finances are a major issue on God's heart and a perfect place to touch the hearts and lives of millions of Christians and non-Christians.


The intentions of God are clear— He came so that we might be free. The problem is there is a stranglehold on people and their families in the area of finances. In order for us to know the fullness of this freedom, we must break free from this hold and be restored financially.

That is why we started *REALIGN*. We have come face to face with the realities of the financial crisis worldwide, in America, in our neighborhoods, and in our homes, yet we know that God desires for every person to be financially free.

So, in this gap between intentions and reality is where this class exists. Our goal is to bring people out of their present financial situation and see them restored to financial wholeness. We want to see every person set financially free- free from debt, materialism, and greed, and free to respond to God's leadership and give extravagantly.

We have prepared this packet to aid you in *facilitating* small group discussions inside of your class each week. We know that it can be intimidating to facilitate a discussion on such a sensitive topic, but we have tried our best to give you a step-by-step guide to see this class become a change agent in your community. We know that you have the heart to see your community transformed. Now, we believe you have an incredible tool to help you accomplish that goal.

Living For His Kingdom,

A handwritten signature in black ink, appearing to read 'Josh Lawson', written over a light gray horizontal line.

Josh Lawson

How to Lead A Small Group

If we have learned anything over the years about finances, it is that lasting change must begin at a heart level. The challenge is that people often shy away from going to the deeper places for fear of what they will find there. That is where you come in as a small group leader. Your job is to create an environment where people feel safe and are more likely to open up about their situation. Remember that your job is not to solve everyone's problems or even get people to make the right choice – that is their own responsibility. Your job is to simply create the environment for change and help facilitate that process.

Parts of the Class

The course is designed so the teaching and discussion time can be completed in about 90 minutes per lesson.

There are four major sections of this class that will allow people to connect and apply the teachings:

- 1) **Connection Time** - At the beginning of each class after a brief introduction from the class leader, we will have a *Connection Time*. This is the time for your class to review the previous week's teaching, check on **Next Steps** and memory verse, and connect with how people are doing on a deeper level.
- 2) **Video Shown** – Each week the teaching will come from Josh and Jenny on DVD. The teachings are designed to give the highlights and then allow the group to discuss the issue more in depth.
- 3) **Discussion Time**- After the teaching we will have a time for group discussion. This is where people will begin to wrestle through what has been taught in the videos. The key for you the small group leader is to make sure that the discussion continues to flow and that everyone has the opportunity to share.
- 4) **Class Exercise** -And finally, the **Class Exercise** time is where the class will begin to put things on paper. We have intentionally given you time during class to work on items discussed in the video so that people can immediately apply the teachings. Your job during this time is to help answer any questions that people might have as they are working through the exercise. At the end of the **Class Exercise** time, the class will end by discussing the **Next Steps** for the week and closing with prayer in your small groups.

Before Every Class

It might seem like a no-brainer, but prayer is the most vital part of any successful class. Ephesians 6:12 says that, "For our struggle is not against flesh and blood, but against the rulers, against the authorities, against the powers of this dark world and against the spiritual forces of evil in the heavenly realms." You have to believe that the enemy does not want your people to become restored financially.

In light of this revelation, Paul encourages us in verse 18, "With this in mind, be alert and always keep on praying for all the Lord's people." Pray for your people on a daily basis before, during and after the class.

Pray that they don't just get on track financially, but that they grow in intimacy with Jesus and their foundations are restored.

Prior to each week be sure to take some time and read through the class lesson and agenda and preview the discussion questions and class exercise. Be sure to show up a few minutes before each class to make sure you are there when your small group arrives. As members come in, greet them and make them feel welcome.

Connection Time

The Connection Time at the beginning of class is meant to help your group remember what was talked about the previous week and share how they applied it during the week. Each week we ask that you review the teaching points from the previous week, and then ask people how the **Next Steps** went. Accountability is key in the transformation process, so make sure and ask people if they did the **Next Steps**, readings and memory verses. We have intentionally put these things in the **Next Steps** section to allow people to process and apply the teachings on a consistent basis. Our goal is NOT to make people feel like a failure, instead we want to help them change and we know that change happens when we learn *and* apply.

During some of the weeks, we have included a class introduction before the Video Lesson Notes begin. These notes help give some background to the teaching that they are about to watch. We ask that you have your class members read this section either before class begins or during the **Connection Time**.

Facilitating Small Group Discussion

The make or break of this class is the small group discussion. It is during these times that people are able to process what they have been learning and communicate with the group where they are at in the journey. It is VITAL that as a class leader, you encourage openness and vulnerability. This is usually best done through you communicating your own failures and struggles through the process. We encourage you to share your story the very first week during the class introduction time.

The best way to facilitate the small group discussion time is to ask a question and then PAUSE. Silence is a good thing. It means that people are thinking, so don't jump in and give your two cents just because there are a few seconds of dead air. One great strategy for encouraging the group to talk with *each other* and not just give *you* their answers is to ask a question and look down briefly or look around at others in the group. This will encourage people to not lock eyes with you, but to look around at the other people around the table also.

Graciously walk with your class members in grace and truth. Give them grace when you see that it is needed and speak truth when you see it as necessary. Always guide people back to answering the question of how they can change their belief systems and ultimately actions.

During discussion time, encourage everyone to share their thoughts. Take note of the people who are slow processors and be sure to give them time to express themselves. If you notice that the discussion is shallow, lead out in going to a deeper place of vulnerability. But also remember that your main job is to facilitate this discussion, which means that you will be asking more questions than giving your own answers all of the time. If you have a "talker" in your group, be polite and courteous but keep the

conversation moving to allow other people in the group to share by saying, “Those are great insights, does anyone else have something to share?”

We also encourage you to mention the first week that everything that is said inside of the small group discussion will be kept confidential unless you sense that someone’s safety is at risk. Confidentiality will allow your group to be more open and transparent about their situation.

Class Exercise

Once your group has finished with discussion, it is time to transition into the ***Class Exercise***. This is a time for your group to begin to work on tasks that will help reinforce the teachings. As the Small Group Leader, your job during this time is to help answer any questions that the group might have about the specific exercise, therefore you need to make sure that you fully understand how each exercise will work. People do not have to finish the entire ***Class Exercise***, but the goal is that they will simply get started. Many times the hardest part of applying the class teachings is taking the first step. Make sure that people understand this is why the ***Class Exercise*** time is during class and not just in the ***Next Steps*** section.

End of Class

Wrap up each class with a prayer inside of each of the small groups. Each week you should make sure and end the class on time. People can feel free to stay and visit, but the official class time should end as promised. We have structured the class so that once the video is over, the rest of the class can be facilitated inside of the smaller groups.

After Each Class

After each class take some time and send a follow-up email to the class members reminding them of the ***Next Steps*** and giving an encouraging thought or scripture for the week. If there are any class members who missed the class, then either you or their small group leader should be sure to send them an email or give them a phone call and see if everything is okay and if they need anything.

Ending the Class

At the end of the eight weeks, we ask that you have a time of reflection and encouragement. The Bible tells us that “they overcame by the blood of the lamb and the word of their testimony,” so be sure and allow people to share the good, bad, and ugly places of their journey.

Weekly Class Guides

Week 1 Class Flow - Foundations

Total Time- 90 Minutes

1. Welcome and Introduce the Class: 5 Minutes **Start Time** _____ :

- As people walk in, greet them, hand out class notebooks, and have them sign in. While they are waiting have them read over the Class Introduction in their workbook.

2. Play DVD: 15 Minutes **Time** _____ :

3. Discussion: 30 Minutes **Time** _____ :

- If your group is not already in a circle or at a table, take a minute and rearrange the chairs so that the group is in a circle.
- Facilitate the discussion based upon the discussion questions inside of the workbook.

4. Class Exercise-

Participant Introduction: 10 minutes **Time** _____ :

- Have everyone get the names and contact information for people in their particular group using the form in their workbook.

Review & Sign Class Agreement: 5 Minutes **Time** _____ :

- Tell everyone about the **Class Agreement**. Encourage everyone to be diligent to go to the deeper issues and take care of the foundation instead of simply fixing the presenting problems. Take a few minutes and have them read over the agreement, commit to the class, and then sign the agreement.
- They do not have to turn in the agreement; it is more to serve as a reminder of what they have committed to.

Fill Out Forms: 15 Minutes **Time** _____ :

- Explain to everyone the forms, **What I Want to Get Out of This Class** and **Where I Am Currently**. These forms are intended to give a quick snapshot of where they are in their financial journey. This is not intended to beat them up or expose them, rather it is intended to help track if they are accomplishing the major goals of the class.
- We will be filling out the **Where I Am Currently** on weeks 1, 4 and 8, so we will be able to understand what people are or are not applying during the class.
- Please have them turn both of these forms into you.

7. Explain Next Steps, Goals and Close with Prayer: 10 Minutes **Time** _____ :

- Explain how each week we will have **Next Steps** from the class for them to accomplish before the next class. Let them know that accountability will be a major part of this class and that **Next Steps** must be completed if success is to be realized. Let them know that at the beginning of each week **Next Steps** will be checked during the **Connection Time**.
- Read through each of the **Next Step** assignments and answer any questions the participants may have. The **10 Steps to Realignment** is simply a tool for them to have during this class and this week we are asking them to review it.
- Each week we will give them a **Key Verse** to memorize for the week and we will be asking one person from each group to recite it during the **Connection Time** at beginning of the next class. This is not simply busy work. We wholeheartedly believe that the Word of God transforms us; therefore we want to make sure that we are allowing it to renew our minds each week.
- **Key Verse:** *"For no one can lay any foundation other than the one already laid, which is Jesus Christ." 1 Corinthians 3:11*
- We also highly encourage each class participant to read the Chapter(s) from the *Realign* book that are designated each week. These chapters will only expound upon the class teachings and will unpack some of the principles more in depth.
- If people would like to, we also encourage reviewing the notes from class.
- The **Personal Goals** section is something that each class participant will come up with on their own. We are simply giving them space to decide if there are any items outside of the **Next Steps** that they want to take care of that week. This can be as simple as committing to come to the class, or reading their Bible every day. It is completely up to them.
- We ask that you close each week with a prayer. If your class is broken up into smaller groups, then these groups can end on their own time and the small group leader would close in prayer.

Week 2 Class Flow – Beliefs

Total Time- 90 Minutes

1. Welcome: 5 Minutes Start Time _____ :

- ***Please Note:** If there are people who were not in week 1, have them take a minute and review and sign the **Class Agreement**, then fill out the **Where I Am Currently** and **What I Want to Get Out of This Class** forms.

2. Connection Time: Review Week 1 Class and Check Next Steps: 10 Minutes Time _____ :

- Spend a few minutes asking people what the main points were or what their main takeaways from week 1 were.
 - Be sure to highlight any main points that are not spoken: Our financial brokenness is only a sign of deeper brokenness; Jesus came to restore our brokenness; Don't just fix the surface level problems.
- **Review Questions:**
 - "Why is it important to have Jesus at the center of our financial lives?"
- **Next Steps Check-up:** Explain again that each week we will be checking that each person accomplished the Next Steps from the previous week. This is not a time to beat-up on people, but to help them stay committed to something.
- Ask people to show their tables their **Next Steps** and share with their tables what they learned through the **Foundation Analysis** process.
- **Please Note:** Since this is the first time you will ask them to show their work, it is imperative that you do not allow them to skip this part and not show their work. Accountability is an important part of helping them succeed. Don't be afraid to reinforce this important part of the class.
- Ask someone to share one thing that they took away from the book reading.
- Encourage two people to recite the memory verse from the previous week. - *"For no one can lay any foundation other than the one already laid, which is Jesus Christ." 1 Corinthians 3:11*
- **Transition** the class back to the front of the room and transition into the Victory Stories.

3. Share Victory Stories: 5 Minutes Time _____ :

4. Play DVD Lesson 2: 15 Minutes Time _____ :

5. Discussion: 30 Minutes Time _____ :

- Facilitate the discussion based upon the discussion questions inside of the workbook.
- ****Please Note:** For this section since it is such a vulnerable topic, it would be good to start with your own story and lies that you have believed.

6. Class Exercise: 15 Minutes Time _____ :

- Explain to the class the **Class Exercise**. You want people to spend some time asking God what lies they have been believing. They can use the chart, “Examples of Lies We Believe” to help them get started. Then spend some time writing the lies in the **Lies Journal** and then getting some good “Fighting Verses.”

7. Explain Next Steps and Close with Prayer: 10 Minutes Time _____ :

- Read through the **Next Steps** and answer any questions about the **Spending Journal**. Explain the importance of keeping track of our expenses and how this will eventually turn into our **Spending Plan** in week 5.
- Reinforce the importance of continuing to memorize the verses and read the *Realign* book chapter(s) assigned.
- **Key Verse:** *“Do not conform to the pattern of this world, but be transformed by the renewing of your mind. Then you will be able to test and approve what God’s will is – His good, pleasing and perfect will. Romans 12:2*
- Close with prayer in the groups.

Week 3 Class Flow – Money Personalities

Total Time- 90 Minutes

1. **Welcome:** 5 Minutes **Start Time** _____ :

2. **Connection Time: Review Week 2 Class and Check Next Steps:** 10 Minutes **Time** _____ :

- Spend a few minutes asking people what the main points and their main takeaways from week 2 were.
 - Be sure to highlight any main points that are not covered – our actions follow our beliefs; Satan is constantly attacking our thoughts; 3 Steps: Stop It, Switch It, Speak It.
- **Review Questions:**
 - “Did anyone catch themselves believing a lie this past week? Can you share about the experience?”
 - “What truth about God, yourself, or money made the most impact on them?”
 - “How do we transform our beliefs?”
- **Next Steps Check-up:** Ask people to show the table their **Spending Journal**. Ask two people to share what they learned through the process of keeping track of their spending.
- Encourage two people to recite the memory verse from the previous week. *“Do not conform to the patten of this world, but be transformed by the renewing of your mind. Then you will be able to test and approve what God’s will is – His good, pleasing and perfect will. Romans 12:2*
- Ask one person what their main takeaway from the book was.
- **Class Introduction:** Have everyone read the brief **Class Introduction**.

3. **Share Victory Stories:** 5 Minutes **Time** _____ :

4. **Play DVD Lesson 3:** 15 Minutes **Time** _____ :

5. **Discussion:** 30 Minutes **Time** _____ :

- Facilitate the discussion based upon the discussion questions inside of the workbook.
- ****Be Aware:** For many couples this teaching will bring up issues from the past. Take some time at the beginning of this discussion to help people understand that we want this to be a safe place to share their experiences, but we also want to make sure that we honor one another in our failures and mistakes.
- ****Please Note:** If there are couples who need more help, we encourage you to connect them with a qualified marriage counselor.

6. **Class Exercise:** 15 Minutes **Time** _____ :

- Explain to the class the **Class Exercise**. This week we are going to spend some time transferring our numbers from our **Spending Journal** into our **Transaction Record**. Take a look at the numbers that you have tracked in your **Spending Journal** and begin to delegate them into specific categories.
- Explain to the class that they will now begin tracking their spending in their **Transaction Record**. Again emphasize the importance of continuing to track expenses and this will eventually turn into our spending plan in a couple of weeks. We will continue to ask people to show the group that they are consistently tracking their expenses.
- **Please Note**** If people would like more copies of the **Transaction Record**, we have these available on our website. RealignClass.com/Forms.

7. Explain Next Steps and Close with Prayer: 10 Minutes Time_____ :

- Read through the **Next Steps** and answer any questions about the **Transaction Record**.
- Reinforce the importance of memorizing the verses and reading the *Realign* book.
- **Key Verse:** *“Do nothing out of selfish ambition or vain conceit. Rather, in humility value others above yourselves, not looking to your own interests but each of you to the interests of the others. In your relationships with one another, have the same mindset as Christ Jesus.” Philippians 2:3-5*
- Close with prayer.

Week 4 Class Flow – Work

Total Time- 90 Minutes

1. **Welcome:** 5 Minutes **Start Time** _____ :

2. **Connection Time: Review Week 3 Class and Check Next Steps:** 10 Minutes **Time** _____ :

- Spend a few minutes asking people what the main points and their main takeaways from week 3 were.
 - Be sure to highlight any main points that are not covered – God has created each of us with a unique money personality; 3 Keys to Thrive: Understand and Value Your Differences, Put Others First, Live in Community
- **Review Questions:**
 - “Which money personality did you relate with the most?”
 - “What are some of the effects of us believing that we aren’t a ‘money person’?”
 - “Why causes the majority of our conflicts and frustration with money?”
 - “Review the ‘Four Keys to Winning in Money and Marriage’ and ‘Secrets to Success in Singleness and Money’ and share what stands out to you.”
- **Next Steps Check-up:** Ask people to show their **Transaction Record** at their tables. Ask two people to share what they learned through the process.
- Encourage two people to recite the memory verse from the previous week. *“Do nothing out of selfish ambition or vain conceit. Rather, in humility value others above yourselves, not looking to your own interests but each of you to the interests of the others. In your relationships with one another, have the same mindset as Christ Jesus.” Philippians 2:3-5*
- Ask one person what their main takeaway from the *Realign* book was.

3. **Share Victory Stories:** 5 Minutes **Time** _____ :

4. **Play DVD Lesson 4:** 15 Minutes **Time** _____ :

5. **Discussion:** 30 Minutes **Time** _____ :

- Facilitate the discussion based upon the discussion questions inside of the workbook.

6. **Class Exercise:** 15 Minutes **Time** _____ :

- Explain to the class the **Class Exercise**. This week we are asking everyone to fill out the two forms **Where Am I Currently** and **Personal Inventory**.
- Since you are halfway through the class, the **Where Am I Currently** serves as a check-in to see if people’s financial lives are changing as a result of being a part of the class.
- The **Personal Inventory** form is a direct application of the teaching. Encourage people no matter what stage they are at in life to take the time and process each of these questions. We always want to be asking God what He has for us in terms of work in each

season, so that we are open and willing to doing whatever He asks and not becoming dependent on a job to provide us our security.

- After they fill out the ***Where Am I Currently*** form, please have them turn it in to you.

7. Explain *Next Steps* and Close with Prayer: 10 Minutes Time_____:

- Read through the ***Next Steps*** and answer any questions about the True Balance Sheet.
- The ***True Household Balance Sheet*** form helps people make rest a normal part of their lives. This form should be done with both spouses if they are married.
- The “personal days” are either half-day or full-day getaways to get refreshed spiritually, emotionally and physically. It is a great time to read the Bible, pray, relax, and create a plan for the next few months. The vacation/getaway section can sometimes be tricky for those who don’t have an abundance of resources or are trying to live simply in order to pay down debt. The vacation/getaway doesn’t have to be extravagant and can be a “staycation” and/or combined with the quarterly personal days.
- Continue to encourage everyone to keep track of their spending because next week we will be developing our first, full-blown Spending Plan.
- Continue to reinforce the importance of memorizing the verses and reading the chapters in the book.
- ***Key Verse: “For we are God’s handiwork, created in Christ Jesus to do good works, which God prepared in advance for us to do.” Ephesians 2:10***
- ****Special Announcement****- Since we will be doing the spending plan next week, encourage people to bring their computers to class with them. If they don’t have a computer, they can still fill out the forms on paper.
- Close with prayer.

Week 5 Class Flow – Cash Flow Planning

Total Time- 90 Minutes

1. **Welcome:** 5 Minutes **Start Time** _____ :

2. **Connection Time: Review Week 4 Class and Check Next Steps:** 10 Minutes **Time** _____ :

- Spend a few minutes asking people what the main points and their main takeaways from week 4 were.
 - Be sure to highlight any main points that are not covered – God created work before the fall and places incredible value on it; Our view of work is broken and we either see it as our worth or as worthless; 3 Purposes for Work: We are to work with excellence, We are to find something we love, We are to learn the secret of rest; 4 Questions to ask to find work you love: 1)What am I good at?, 2) What is my unique personality?, 3) What is my passion?, 4) What is God’s timing?
- **Review Questions:**
 - “After last week’s discussion, what did you realize about your view of work?”
 - “How often do we align our daily work lives with God’s purposes and plans?”
 - “Did you change how you worked this past week because of the teaching?”
- **Next Steps Check-up:** Ask people to show their tables their **Household True Balance Sheet**. Ask two people to share what they learned through the process of planning out their rest.
- Encourage two people to recite the memory verse from the previous week. *“For we are God’s handiwork, created in Christ Jesus to do good works, which God prepared in advance for us to do.” Ephesians 2:10*
- Ask one person what their main takeaway from the *Realign* book was.
- **Transition** the class back to the front of the room and transition into the Victory Stories.
- **Class Introduction:** Have everyone read the brief **Class Introduction**.

3. **Share Victory Stories:** 5 Minutes **Time** _____ :

4. **Play DVD Lesson 5:** 15 Minutes **Time** _____ :

5. **Discussion:** 15 Minutes **Time** _____ :

- This week we are going to spend a brief amount of time on the discussion, so that we can have an extended amount of time for people to fill out their first **Monthly Spending Plan**.
- Facilitate the discussion based upon the discussion questions inside of the workbook.

6. **Class Exercise:** 30 Minutes **Time** _____ :

- Explain to the class the **Class Exercise**. This week we are going to be transferring our numbers from the **Transaction Record** to the **Basic Monthly Spending Plan**. If you brought a computer, now is the time for you to take it out. The Class Leader and table leaders are going to be going around answering any questions and helping people with their plans.
- The first thing they will do is transfer their numbers from the **Transaction Record** into the Spending Plan. Next, they will enter the recommended percentages based upon their family size and if they have roommates. For families larger than six, simply use the numbers for a family of six. Once they have entered the recommended percentages, then calculate their actual percentages using their spending from the past month.
- Now, they can begin creating a budget amount that is realistic for their lives and is close to the guideline amount. After they have input all of the numbers, they will then begin to work the plan until it is a zero.

7. Explain Next Steps and Close with Prayer: 10 Minutes Time_____ :

- Read through the **Next Steps** and answer any questions about the **Savings Goal Planning** form or the **Basic Monthly Spending Plan**. Continue to encourage the class to make sure and still keep track of their expenses. If they need more forms, we have these available on our website: RealignClass.com/Forms
- Reinforce the importance of memorizing the verse and reading from the book.
- **Key Verse:** *“No discipline seems pleasant at the time, but painful. Later on, however, it produces a harvest of righteousness and peace for those who have been trained by it.” Hebrews 12:11*
- **Let the group know that they can download a digital version of the Monthly Spending Plan form online: RealignClass.com/Forms.**
- Close with prayer.

Week 6 Class Flow – Contentment

Total Time- 90 Minutes

1. **Welcome:** 5 Minutes **Start Time** _____ :

2. **Connection Time: Review Week 5 Class and Check Next Steps:** 10 Minutes **Time** _____ :

- Spend a few minutes asking people what the main points and their main takeaways from week 5 were.
 - Be sure to highlight main points that are not covered – Income – Outflow = 0; Steps to Create a Plan; Main Ways to Stick to the Plan – Save for everything and Be Flexible
- **Review Questions:**
 - “Why does it matter that we manage our resources?”
 - “What are the two things we should be saving for?”
 - “Explain what the cash system is.”
 - “What is the order for expenses when creating a spending plan? Why is it in that order?”
- **Next Steps Check-up:** Ask people to show their tables their finished **Basic Monthly Spending Plan**. Ask two people to share what they learned through the process of creating a plan for their savings goals.
- Encourage two people to recite the memory verse from the previous week. *“No discipline seems pleasant at the time, but painful. Later on, however, it produces a harvest of righteousness and peace for those who have been trained by it.” Hebrews 12:11*
- Ask one person what their main takeaway from the *Realign* book was.
- **Class Introduction:** Have everyone read the brief **Class Introduction**.
- **Transition** the class back to the front of the room and transition into the Victory Stories.

3. **Share Victory Stories:** 5 Minutes **Time** _____ :

4. **Play DVD Lesson 6:** 15 Minutes **Time** _____ :

5. **Discussion:** 30 Minutes

- Facilitate the discussion based upon the discussion questions inside of the workbook.

6. **Class Exercise:** 15 Minutes **Time** _____ :

- Explain to the class the **Class Exercise**. The first part of this exercise is filling out the **Count Your Blessings** Form. This form is intended to get people thinking about what all they have going on in their life. All too often we focus on what we don’t have, but this exercise will help the class begin to think about what all they already have. Encourage the class to think of at least 20 different things that they can be thankful for.

- Next, have the group fill out the **Needs vs. Wants** form. We are not trying to beat people up for wanting things, we are simply helping them put those items in their right place and make sure that they understand the difference.

7. Explain Next Steps and Close with Prayer: 10 Minutes Time_____:

- Read through the **Next Steps** and answer any questions about the **Basic Debt Form**. Explain the importance of getting all of these numbers together before next week because next week we will be developing a plan to pay down these debts.
- They do not have to list them in any particular order since we will be doing that next week.
- **Key Verse:** *“LORD you alone are my portion and my cup; you make my lot secure. The boundary lines have fallen for me in pleasant places; surely I have a delightful inheritance.” Psalm 16:6*
- ****Special Announcement****- Invite friends to the next class because it is about debt!
- Close with prayer.

Week 7 Class Flow - Debt

Total Time- 90 Minutes

1. Welcome: 5 Minutes **Start Time** _____ :

- Welcome everyone to the class and encourage them that there are only two weeks left to go for class.
- **Visitors!** If there are any visitors to the class, be sure to welcome them to the class and tell them when the next round of Realign classes will begin.
- **Transition:** Pray for the class, then turn it over to the tables for a **Connection Time**.

2. **Connection Time: Review Week 6 Class and Check Next Steps:** 10 Minutes **Time** _____ :

- Spend a few minutes asking people what the main points and their main takeaways from week 6 were.
 - Be sure to highlight any main points that are not covered – “A Little Bit More” concept with 2 trees; Contentment Is Learned; Contentment Is About Your Heart; Contentment Is About Your Focus
- **Review Questions:**
 - “What was the difference between the two trees in the Garden of Eden?”
 - “What are some ‘fruits’ of discontentment?”
 - “What was the definition of contentment?”
 - “What is the greatest tool to help us learn contentment?”
- **Next Steps Check-up:** Ask people to show their tables their **Basic Debt Form**. Ask two people to share what they learned through the process of getting all of their debts on paper.
- Encourage two people to recite the memory verse from the previous week. *“LORD you alone are my portion and my cup; you make my lot secure. The boundary lines have fallen for me in pleasant places; surely I have a delightful inheritance.” Psalm 16:6*
- Ask one person what their main takeaway from the book was.
- **Transition** the class back to the front of the room and transition into the Victory Stories.

3. Share Victory Stories: 5 Minutes **Time** _____ :

4. Play DVD Lesson 7: 15 Minutes **Time** _____ :

5. Discussion: 30 Minutes **Time** _____ :

- Facilitate the discussion based upon the discussion questions inside of the workbook.

6. **Class Exercise:** 15 Minutes **Time** _____ :

- Explain to the class the **Class Exercise**. **Say This:** “This week we are going to be developing a **Debt Snowball Plan** using the numbers that we brought to class and our spending plan.”
- People will list out their debts from smallest to largest, not worrying about the interest rates. Any disposable income that they are able to locate from their **Basic Monthly Spending Plan** will then be added to their smallest debt minimum payment.
- Make sure that each person works the plan all the way down until they have a final payoff date.

7. Explain Next Steps and Close with Prayer: 10 Minutes Time _____ :

- Read through the **Next Steps** and answer any questions about the **Resources Available for Debt Payoff**. Explain the importance of making whatever sacrifices necessary in order to get out of debt faster. Sometimes this means selling our possessions even when we really don’t want to.
- Reinforce the importance of memorizing the verses and continuing to read the book.
- **Key Verse:** “*The rich rule over the poor and the borrower is slave to the lender.*” Proverbs 22:7
- ****Special Announcement****- Next week is the last week of class! At the beginning of class, we encourage you to have a class party celebrating the group’s accomplishment. Send around a piece of paper and have people sign-up to bring food, drinks and supplies for the party, but be sure that people don’t spend more than \$5 to \$20 on their items (and pay cash!).
- Close with prayer.

Week 8 Class Flow - Giving

*Times can be adjusted according to class length.

Total Time- 90 Minutes

1. Welcome: 5 Minutes **Start Time** _____ :

2. Connection Time: Review Week 7 Class and Check Next Steps: 10 Minutes **Time** _____ :

- Spend a few minutes asking people what the main points and their main takeaways from week 7 were.
 - Be sure to highlight any main points that are not covered – Debt has become Normal; 2 Allies – God and Accountability Partner; Debt Snowball Plan; Ways to Pay Down Debt Faster; Keys to stay out of debt
- **Review Questions:**
 - “Why does debt rob so many people of accomplishing their dreams?”
 - “Explain how the debt snowball works.”
 - “What are some ways that we can pay down debt faster?”
 - “What are the four major keys for us to stay out of debt?”
- **Next Steps Check-up:** Ask people to show their tables their **Debt Snowball Plan** and the **Resources Available for Debt Payoff**. Ask two people to share what they learned through the process of creating a plan to pay off their debt and finding extra money to attack it with.
- Encourage two people to recite the memory verse from the previous week. *“The rich rule over the poor and the borrower is slave to the lender.” Proverbs 22:7*
- Ask one person what their main takeaway from the book was.

3. Share Victory Stories: 5 Minutes **Time** _____ :

4. Play DVD Lesson 8: 15 Minutes **Time** _____ :

5. Class Exercise: 15 Minutes **Time** _____ :

- Explain to the class the **Class Exercise**. This week we are asking everyone to fill out the “What Could We Do” form to envision people for the change that we could make if we were debt free, living on a plan, and giving like crazy.
- Have everyone take a few minutes and fill out this form following the instructions in the workbook.
- Next, have everyone fill out the “Where I Am Currently Form”, the Class Testimony, and the “Class Feedback Form.”

6. Discussion: 20 Minutes **Time** _____ :

- Have each person share their answers to the previously mentioned forms.
- Have people compare where they are currently in the class and what their life looked like at the beginning.

- Then, facilitate the remaining discussion time based upon the questions in the workbook. **Transition** back to the front of the room for ***Graduation Ceremony***.

7. Class Graduation Ceremony: 10 Minutes **Time**_____:

8. Explain Next Steps and Close with Prayer: 10 Minutes **Time**_____:

Thank You for being an incredible Small Group Leader! It's people like you who are helping change the stories of millions of people worldwide!

Helpful Forms

Weekly Sign-In Sheet

Class Lesson: # _____

Date: _____

Table Leaders

1. _____

2. _____

Table Participants

Name	Phone	Email
1.		
2.		
3.		
4.		
5.		
6.		
7.		
8.		
9.		
10.		

Frequently Asked Questions

What if I don't know the answer to someone's question?

It is okay to not know everything! Your job as Class Leader is not to be the financial guru, but it is to help facilitate the transformation process in people's lives. If you don't know the answer to someone's question, then start by saying, "That's a great question and I am not sure of the answer. But I will commit to finding an answer for you this week and getting back to you." In the meantime, you can either contact our team or a local expert on the issue.

What is your website? What forms are available online?

Our website is RealignClass.com and on it we have included every form for you as a Class Leader and for your class members. Simply visit RealignClass.com/Forms

As a leader, what if I have to miss a class?

As a Small Group Leader, it is vitally important to try and make it to every class .If you must miss a class, we encourage you to find someone from your class that can help facilitate your group in your absence. Make sure that you give them plenty of notice ahead of time on how to lead the class and give them this Small Group Leader Guide.

Do I need to buy a member kit?

As the Small Group Leader, you will need to purchase a Member's Kit only. You can purchase a Kit at RealignClass.com/Store1