

Participant Guide



MONEY MATTERS

SESSION 1: THE KEY OF STEWARDSHIP

Participant Name:



Quick Legend



Reflection



Stewardship Reminder



Warning



Strategy

Notes/Observations

Use this space to jot down truths, questions, or reminders you wish to review or dig deeper.

By the end of this session you will know:

- How biblical principles guide financial decision-making.
- How to set financial goals that honor God.
- How to use the 10/10/80 rule to help guide you as you create a budget.

Challenges you'll face:

- Unlocking wisdom from scripture inside an ancient church
- Practicing the rule of 10/10/80
- Helping two other travelers make tough financial decisions that test your stewardship skills.

What you will need:

- Computer access to the Session 1 eLearning module
- A pen or pencil
- Your learner guide
- A calculator (optional)





READ, APPLY, REFLECT

Dilligence

Proverbs 6:6-8

Debt

Proverbs 22:7

Diversification

Ecclesiastes 11: 1-2, 6



READ, APPLY, REFLECT

Luke 14:23-30

Savings

Malachi 3:10; 2 Corinthians 9:7

Tithing



TITHING, SAVINGS, SPENDING



The 10/10/80 Rule

Maya introduces a simple plan for prioritizing money:

Category	Percentage	Purpose
Tithing	10%	Putting God first
Savings	10%	Preparing for future needs
Spending	80%	Living expenses and daily life



If you earned \$1200 in one pay period, how would you apply the 10/10/80 rule? Use the chart below.

Category	Percentage	Amount
Tithing	10%	
Savings	10%	
Spending	80%	

Check Your Total

Do all three amounts equal \$1,200?

- ☐ Yes
- ☐ No

FIRST FRUITS FIRST

PRIORITY ORDER

Wise Stewardship Requires Priorities



When money comes in, stewardship asks:

- What should come first?
- What must be prepared for?
- What can wait?

When I feel stressed about money, I tend to prioritize:

One priority I may need to rethink is:

WANTS VS. NEEDS



Before making a purchase, ask:

- Is this a need or a want?
- Am I reacting emotionally?
- Will this decision create stress later?
- Is there a wiser alternative?

One purchase I sometimes justify emotionally is:



FIRST FRUITS FIRST

SMALL AMOUNTS MATTER



An unexpected amount of money can be:

- used wisely,
- spent emotionally,
- or ignored without a plan.

Wise stewardship asks, “What would help me most long-term?”

If I unexpectedly received \$200, my first instinct would probably be:



One wiser option I should at least consider is:



Wise financial habits are usually built through:

- practice
- patience
- learning from mistakes
- small consistent choices

NAOMI'S STEWARDSHIP CHALLENGE

Naomi's mechanism responds to wise stewardship choices. As you work through the scrolls and levers, focus on:

- patterns,
- priorities,
- and long-term consequences.

SECTION 1 — Decision Reminders



Before Making a Financial Decision, Ask:

Priority Questions:

- Is this a need or a want?
- Does this support long-term stability?
- Am I reacting emotionally?
- What future consequence could this create?

Stewardship Questions:

- Am I planning ahead?
- Am I avoiding unnecessary debt?
- Does this decision increase stability or risk?
- Am I preparing for the unexpected?

Budget Questions:

- Is this fixed or variable?
- Is this adjustable or non-adjustable?
- Is there a wiser alternative?

SECTION 2 — Scroll Pattern Notes



What Patterns Are You Noticing?

One mistake that seems to create financial problems:



One habit that seems to improve stability:

One choice that surprised me:

SECTION 3 — Fixed vs. Variable / Adjustable vs. Non-Adjustables



Quick Reference

Fixed Expense	Usually stays the same each month
Variable Expnse	Changes from month to month
Adjustable Expense	Can usually be reduced or changed quickly
Non-Adjustable Expense	Cannot easily be changed right away





Classify the following expenses.

Expense	Fixed or Variable?	Adjustable or Non-Adjustable?
Rent		
Dining Out		
Utilities		
Entertainment		
Car Payment		



Write one expense from your own life for each category.

Fixed + Non-Adjustable

Fixed + Adjustable

Variable + Adjustable

Variable + Non-Adjustable



SECTION 4 — Emergency Thinking



Unexpected expenses are not unusual. Wise stewardship prepares before emergencies happen.

One unexpected expense that could affect me is:

One way I could prepare ahead of time is:

SECTION 5 — Diversification and Income



Diversification means not relying entirely on one source of support when possible.

Examples may include savings, side work, education, job skills, community support, or emergency preparation.

One skill or opportunity I could build over time is:

One lesson I want to remember:



SESSION 1 WRAP-UP

One truth I want to remember:

One financial habit I want to improve:

One thing I still want to learn:

Before Next Session

Choose ONE:

- ☐ Track spending for 3 days
- ☐ Notice emotional spending triggers
- ☐ Practice the 10/10/80 mindset
- ☐ Identify fixed and variable expenses

