



KINGDOM *FINANCE*[®]

LEADER GUIDE



INTRODUCTION TO KINGDOM FINANCE

What is Kingdom Finance?

- Kingdom Finance is a program created by The Vineyard Church to help individuals align their finances with God's principles. It focuses on teaching strategies to steward time, talent, and treasure effectively, including budgeting, debt reduction, saving, and giving.

Who is this course for?

- This course is for anyone seeking to understand and apply biblical principles to their finances, regardless of their current financial situation.

What are my responsibilities as a leader in Kingdom Finance?

- Facilitate weekly discussions using biblical principles and reflection questions.
- Encourage participation and sharing in a safe and respectful environment.
- Provide guidance on practical applications such as budgeting and saving.
- Pray with and for participants as they journey toward financial freedom.



SESSION OVERVIEW

Week One: Give Freely

Key Scriptures: Psalm 24:1, Romans 12:2, Luke 12:29-32

1. **Icebreaker:** Share one lesson or value about money you learned growing up.
2. **Discussion Points:**
 - Ownership: All belongs to God; we are stewards.
 - The "Two Sides of the Coin": Generosity (trusting God) vs. Stewardship (God trusting us).
 - The principle of tithing: Giving 10% back to God.
3. **Reflection Questions:**
 - On a scale of 1 to 10, how much financial stress are you experiencing?
 - What financial goals do you have for your future?
4. **Action Steps:**
 - Start tracking expenses.
 - Begin practicing tithing.

FAQ's

Why is giving freely emphasized in Kingdom Finance?

- Giving reflects trust in God and acknowledges His ownership of all things. Scriptures like Malachi 3:10 and Proverbs 3:9 show that giving the first 10% (tithing) is a way to honor God and invite His blessings.

What if I feel financially insecure about tithing?

- Tithing is a step of faith, trusting God to provide for your needs. Malachi 3:10 even challenges believers to "test" God in this, promising blessings for obedience.

How do I start tracking my expenses?

- Begin by collecting all receipts and recording every expense in the spending journal provided in the manual.

Week Two: Spend Intentionally

Key Scriptures: 1 Thessalonians 5:11, Psalm 24:1, Luke 14:28-30

1. **Icebreaker:** What surprised you most when you started tracking expenses?
2. **Discussion Points:**
 - Stewardship: Managing what belongs to God.
 - Budgeting: Counting the cost and planning ahead.
 - The importance of planning for gifts, holidays, and annual expenses.
3. **Reflection Questions:**
 - What has been your experience with budgeting in the past?
 - How can planning ahead reduce financial stress?
4. **Action Steps:**
 - Set a spending limit with a 24-hour wait period for purchases over a specific amount.
 - Pray before making significant purchases.
 - Continue tracking expenses.

FAQ's

What does it mean to "spend intentionally"?

- Spending intentionally means creating and following a budget that reflects God's priorities for your finances, such as giving, saving, and reducing debt.

How do I create a budget?

- A budget should list income and expenses, account for both fixed and variable costs, and assign every dollar a purpose using a zero-dollar budgeting method.

What are some tips for controlling impulse spending?

- Set a spending limit for large purchases, wait 24 hours before buying non-essentials, and pray for wisdom before making big financial decisions.

Week Three: Save Purposefully

Key Scriptures: Proverbs 21:20, Proverbs 6:6-8, 2 Corinthians 3:17

1. **Icebreaker:** Share one positive financial change you've made since starting the class.
2. **Discussion Points:**
 - Establishing an emergency fund: 3-6 months of living expenses.
 - The "Debt Snowball" method: Paying off the smallest debts first to build momentum.

- The power of compound interest.
- 3. **Reflection Questions:**
 - How would having an emergency fund benefit you?
 - What motivates you to replace current financial habits with healthier ones?
- 4. **Action Steps:**
 - Research ways to lower costs (e.g., contacting service providers).
 - Start or add to an emergency fund.
 - Continue tracking expenses.

FAQ's

Why is saving important?

- Saving prepares you for emergencies, provides financial freedom, and allows for future generosity. Proverbs 21:20 highlights the wisdom of saving for the future.

What is an emergency fund, and how do I build one?

- An emergency fund is 3-6 months of living expenses set aside for unexpected events. Start small by saving \$1,000 as a goal, then build from there.

What is the debt snowball method?

- The debt snowball involves listing all debts from smallest to largest, paying minimums on all but the smallest, and focusing all extra payments there. Once one debt is paid, the funds are rolled into the next.

Week Four: Living Out God's Best for Your Finances

Key Scriptures: Romans 12:2, Malachi 3:10-11, Luke 16:10

1. **Icebreaker:** What financial victories or changes have you experienced during this class?
2. **Discussion Points:**
 - Making a mental shift: Viewing money through the lens of stewardship and trust.
 - Living a life of maximum impact: Giving, budgeting, and saving.
 - Aligning finances with God's principles to reduce stress and increase impact.
3. **Reflection Questions:**
 - How has this class changed your view of money and finances?
 - What principles are you still working to believe or implement?
4. **Action Steps:**
 - Review financial goals and create a detailed plan.
 - Build a comprehensive budget based on class learnings.

FAQ's

How do I maintain the mental shift about money?

- By renewing your mind through scripture, such as Romans 12:2, and consistently reflecting on how God's principles align with your financial decisions.

What are the steps to living with less financial stress?

- Focus on giving generously, budgeting diligently, reducing debt, and saving for the future. Align your spending with God's purpose for your resources.

What should I do after completing the class?

- Continue tracking expenses, refine your budget, and review your financial goals regularly to ensure they align with biblical principles.

How can I lower my monthly expenses?

- Contact service providers like your power, internet, or insurance companies to negotiate lower rates. Consider switching to budget billing or comparison shopping.

Is all debt bad?

- Not all debt is bad, but it's important to distinguish between "good debt" (e.g., a mortgage) and "bad debt" (e.g., high-interest credit cards). Pay off consumer debts quickly to avoid financial strain.

What are the best ways to save money?

- Start with small, consistent savings, reduce unnecessary expenses, shop smarter (e.g., comparison shopping), and plan for annual and variable costs in your budget.



PRACTICAL TIPS FOR LEADERS

1. **Preparation:**
 - Review materials and scriptures in advance.
 - Pray for guidance and participants' growth.
 2. **Engagement:**
 - Encourage open sharing and celebrate small victories.
 - Use personal examples to illustrate points and build connection.
 3. **Support:**
 - Offer resources for budgeting tools and debt management.
 - Be available for one-on-one discussions or prayer.
 4. **Follow-Up:**
 - Check in with participants between sessions.
 - Encourage accountability partners for continued progress.
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Closing Encouragement

Remind participants that aligning their finances with God's plan is a journey of faith and obedience. Celebrate the progress made, no matter how small, and encourage continued trust in God's provision.