

Crown Financial Small Group Information

What is Crown Financial?: Crown is a small group study that uses material from Crown Financial Ministries to look at what the Bible specifically says about God's ownership of everything and our part in the stewardship of what He gives us. It covers topics such as debt, counsel with others, honesty, giving, work and investing. There are 2350 verses in the Bible dealing with how we should handle money -- more than any other topic!

As part of the Crown study you answer questions in a Life Group Manual every day in preparation for the weekly discussion and memorize a specific Bible verse every week. The small group discussion and the weekly preparation in the Life Group Manual do not relate to working through your personal financial issues. However, at the same time you are working in the Life Group Manual you will be working in the Practical Application Workbook on a variety of financial topics related to your specific financial situation such as reducing debt, tracking expenses, putting together a budget, investing, creating wills and determining how much insurance you need. You will never be asked about any of the personal financial exercises or have to share your personal financial information with the group.

The group gets to know each other pretty well by the time the study is over. In addition to the weekly discussion, we have two "socials". One is usually at the beginning of the ten weeks and the other is usually at the end. This gives everyone a chance to get to know each other a little better. These take place in a variety of ways, but usually the group decides to start a little earlier and have a potluck meal. We also share prayer requests at the end of each session and pray on our knees at the beginning and end of each session. We also ask everyone to pray daily for those in their group. The first four weeks the co-leaders lead the session, but after that we encourage members of the class to volunteer to lead the remaining sessions.

Time Commitment: The small group meets for 10 weeks and we ask that everyone commits to making at least 8 of the meetings (two hours each week) and doing all of the homework in the Life Group Manual (approximately 30 minutes per day) and in the Practical Application Workbook (time required depends on how much budgeting you have already done). In addition we ask that you read the book Your Money Counts prior to the first class. The book is 168 pages but is an easy read. Once you have signed up and paid for the class we will give you the material so that you can begin reading the book as soon as possible and begin the homework for the first week. If you can't commit to this amount of time we ask that you wait until a time when they can.

When Will Groups Meet?: The next session isn't scheduled yet, but will begin the week of September 13 so that we will be done by Thanksgiving. The day(s) that the small groups meet will be determined by the availability of the participants and the leaders. In

the past we have had up to three groups at one time. Groups have met Saturday mornings, Wednesday evenings and Thursday evenings.

Cost: The Crown materials cost \$55 for a couple (one Practical Application Workbook, two Life Group Manuals and one Your Money Counts book) and \$45 for a single (one Practical Application Workbook, one Life Group Manual and one Your Money Counts book). This is just a pass-thru of our costs from Crown.

Other Information: It is strongly recommended that a married couple participate in the class together; however, this is not a requirement. Given that the class will potentially make significant changes to your life (e.g., decisions around how a family will spend money, how much they will give, how they will invest, etc.) plus needing to track all the family's spending it can be difficult if the other spouse doesn't understand why and agree with making changes.