

INTRODUCTION

The purpose for this study is to help you and me grow in our ability to manage or steward the resources that God has entrusted to us. Why did I include both of us in the previous statement? I'll tell you why. I've counseled and taught on this subject for 18 years and dealt with it personally on a monthly basis for 30 years prior to that. If I've learned one thing, it is that the enemy takes great pleasure in disrupting our financial lives. We all are affected by his schemes, and, with God's help, it requires continued diligence and effort on our part to rise above societal pressures and manage finances in a way that honors God.

The study is organized in weekly segments in order to facilitate the weekly small group discussion session, which should be scheduled at the end of each weekly segment. There are individual lessons for reading as well as reflection time and action steps for each lesson. You should notice that there are fewer lessons than there are days in a week. And, a big plus, the lessons are short! This is intentional in hopes that the reading assignments will not be overwhelming and that more time can be devoted to the reflection portion and following through with the action steps.

A Video, which is to be viewed after each week's lessons have been completed, will accompany the study. This will serve two purposes: one, to provide additional teaching and examples during your weekly small group session, and; two, to function as the facilitator for the small group session. This was done with the hope that no additional responsibility or pressure would fall on any one group member and that all of the group participants could focus on their own personal study and growth.

Note: While this study was designed to be used with a small group (ideally 6 to 10 people), it can be successfully completed by an individual or with a larger group. If you are participating in this study on your own, use the discussion questions on the Video for additional reflection time. If the study is being used in a large group session, consider assigning the Video discussion questions to smaller groups to be discussed during the week.

Not surprisingly, the study begins with laying out the scriptural foundation which should motivate all of our financial decisions. Two subjects that both Larry Burkett and Howard Dayton (Crown Financial Ministries) introduced to me were God's Ownership and our stewardship. I relied on much of their teaching and the scriptures they cited to support it, to help communicate God's truths in the first several lessons. Later, the study moves into extremely detailed and practical methods and techniques to aid us in managing finances both now and into the future.

It is my hope and prayer that this study clearly communicates two main topics:

1. The truth of God's principles in a straight forward and concise manner.
2. Easy to understand practical methods to help put His principles into practice.

I will trust the Holy Spirit to do just that.



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About the Author:

David Scobey retired from military service as a Colonel after completing a career that spanned 30 years. As a United States Air Force instructor pilot, David began his professional career teaching. He continues to use his gift of teaching today. In the last several years David has spoken to hundreds of audiences and counseled hundreds of individuals and couples on the basics of getting their financial house in order.

He formerly served as both a counselor and an educator for Consumer Credit Counseling Service, a national non-profit agency that assists individuals with basic financial management and debt reduction. For over a decade he has volunteered, developed seminars and taught with Crown Financial Ministries, a financial ministry co-founded by Larry Burkett and Howard Dayton. Like thousands across this country, David was profoundly impacted and influenced by Larry Burkett's teaching, first through Christian Financial Concepts and subsequently Crown Financial Ministries. It is David's experience and teaching with both Consumer Credit Counseling Service and Crown Financial Ministries plus his interaction with peers and subordinates in his military career that have inspired this study. While Crown Financial Ministries inspired the framework of the study, all discussion, explanations and illustrations, except as noted, are those of the author. Several interactions and experiences with others are shared in both the text and the associated video. The names are fictitious and specifics of those interactions have been changed to protect privacy. Any resemblance to an actual person is entirely coincidental.

David and his wife, Judi, are both graduates from the University of Arkansas. They have two daughters and five grandchildren. They currently reside in Gainesville, GA.