



**GROUP  
STUDY**

# WELCOME

To the introduction of the finance course offered by our Hillsong London Family.

We are so glad you are going to be doing this course with your Group!

Please remember, this resource was written by our Hillsong London Family so if there are references to a different currency or there is terminology that you are not sure of, please don't hesitate to ask us or ask google :)

TO access the videos that go along with this course, you are welcome to use this link and utilise this password.

**<https://vimeopro.com/hillsonglondon/hillsong-financial-freedom>**

**Password: freedom**

**The Material:** you are welcome to print the material out for you group

**PLEASE** use discretion with these login details.

**DON'T FORGET** you will need to be connected to wifi to watch these videos with your group as they are not accessible offline.

# HAPPY FINANCIAL FREEDOM!

# Financial Freedom.

FACILITATOR'S GUIDE





In case of loss, please return to:

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Dear Friend,

Welcome to the Financial Freedom Course.

Do you believe it is possible to completely change your life in a matter of weeks? This course will provide you with the opportunity and the tools to make that happen, regardless of your current financial situation.

The biblical principles that are the foundation to Financial Freedom are relevant whether you're a millionaire or currently struggling to make ends meet. Over the next five weeks we'll be looking at managing your money, breaking free from debt, saving for your future, giving, and leaving a legacy.

Each week there will be time set aside to watch a video relating to the topic, an opportunity to discuss what you've watched and a practical application for you to take home and make the change you desire.

Over the next few weeks we're believing that that this Course will help empower you to move forward in your finances, and that through applying these principles God will lead you into greater financial freedom.

Enjoy!

Gary & Cathy Clarke  
Lead Pastors Hillsong UK

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“No one can serve two masters.  
Either you will hate the one  
and love the other,  
or you will be devoted to the one  
and despise the other.  
You cannot serve  
both God and money.”

MATTHEW 6:24 NIV



# **Week 1: Budget**

“MANAGING MONEY WELL”

## **Week 1: Budget**

“MANAGING MONEY WELL”

### **SUMMARY**

To help equip people to better manage their money.

### **GOAL**

For people to set financial goals for the future, and to establish where they're currently at by either creating a budget, or re-evaluating their current budget.

### **INTRODUCTION**

You / Your story / Who you are / What your role in church is / What you're doing in your career / The “why” behind you running this course, etc.

Introduction to who's in the room / What each person is looking to get out of the course, etc.

Welcome to Week 1 of Financial Freedom where our starting point is going to be looking at the topic of managing your money.

In Matthew 6:24 talking on the subject of money Jesus says “No man can serve two masters” and when it comes to money management it's clear that you can either manage money or money will manage you.

Wherever you are in your current financial situation, understanding the biblical principles laid out in this first chapter will help you identify how you can take your first steps to achieving your financial dreams.

**Week 1: Budget**  
"MANAGING MONEY WELL"

We’re going to start off each week with a video featuring Jeff Lestz and Gunnar Johnson\* who are being interviewed by our very own Kris Mikkelson and Dan Watson, pastors in the life of our church. Let’s check this out:

**VIDEO**

\*For more information on Jeff Lestz and Gunnar Johnson please refer to page 40.

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## **Week 1: Budget**

### **“MANAGING MONEY WELL”**

So each week once we've watched these videos we plan to have a discussion around the topic and you'll find in your course book the tools mentioned so that you can take home and complete for this week ahead.

## **DISCUSSION**

- So we started with Jeff's incredible rags-to-riches story. What are your thoughts on his personal journey and how does this inspire you when it comes to your financial situation?
- Gunnar made the point that Stewardship is Management, and to be a good manager of money begins first with acknowledging that God owns everything. Our role is to manage well what God has given us. How does this change the way that you see your finance?
- The bible says “Where there is no vision [no revelation of God and His word], the people are unrestrained...” (Proverbs 29:18 Amplified). How does having a vision impact your current financial situation right now?
- Jeff and Gunnar talked about trimming your current budget, and how on average people can save £100 - £250 per month when they apply this principal. What disciplines could you implement to see you achieve your financial goals?
- Jeff mentioned the principal of 10/10/10/70 where you first bring 10% of your income to God, save 10% in short-term savings, 10% in long-term savings and live off the remaining 70%. How could this principle help you take control of your finances?

## **Week 1: Budget**

“MANAGING MONEY WELL”

### **APPLICATION**

During this week’s video, Jeff & Gunnar introduced us to three practical steps that we can take to apply Biblical principles to our personal finances. The challenge for this week is to go home and begin to put these principles into practice.

#### **Step 1:**

Determine and write down your Top 5 Financial Goals.

#### **Step 2:**

If you don’t currently have a budget, commit to using the 30-Day Income & Outgoings Tracker as a starting point to help you create a financial plan. To complete this, simply keep a record of every penny you earn or spend in the Tracker to help you identify where your money is going. Once you have completed this for a month, then create a budget based on your tracker. Withdrawing cash at the beginning of each week for the money that you’ve allocated to spend, rather than using a debit or credit card, is a great way of ensuring that you stay disciplined in sticking to your planned budget.

#### **Step 3:**

Once a budget is established use the Fat Finder to identify and trim any excess spending. Using comparison websites such as Money Supermarket or Compare the Market is a great way of reducing monthly bills.



## STEP 1: **MY TOP 5 FINANCIAL GOALS**

**S.M.A.R.T. Goals** = Specific, Measurable, Attainable, Realistic and Timely

Financial Goals	Description	Estimated Cost	Goal Completion Date
Example	Buy a car	£5,000	01/06/18
1			
2			
3			
4			
5			

## STEP 2: 30-DAY INCOME & OUTGOINGS TRACKER

Net Income			
Date	Payee	Description	Income
Example	Company	Salary	1,500.00
		Total	

Food (Groceries, Restaurants)			
Date	Payee	Description	Income
		Total	



STEP 2: **30-DAY INCOME & OUTGOINGS TRACKER** (CONT.)

Giving (Tithe, Offerings, Charitable Gifts)			
Date	Payee	Description	Outgoing
Example	Supermarket	Groceries	75.00
<b>Total</b>			

Savings			
Date	Payee	Description	Outgoing
<b>Total</b>			

Personal (Health/Life/Disability Premiums & Pocket Money, Hair Care, Clothing)			
Date	Payee	Description	Outgoing
<b>Total</b>			

STEP 2: **30-DAY INCOME & OUTGOINGS TRACKER (CONT.)**

Housing (Mortgage/Rent, Utilities, Phone, TV, Internet, Taxes, Insurance, Maintenance/Repair)			
Date	Payee	Description	Outgoing
Total			

Recreation (His, Her, Entertainment, Holiday)			
Date	Payee	Description	Outgoing
Total			

Miscellaneous (including Gifts)			
Date	Payee	Description	Outgoing
Total			

## STEP 2: **30-DAY INCOME & OUTGOINGS TRACKER** (CONT.)

Transportation (Car Payment, Petrol, Insurance, MOT, Maintenance/Repair)			
Date	Payee	Description	Outgoing
<b>Total</b>			

Child Expenses (Child Care, Tuition, Other Lessons, Clothes, Treats)			
Date	Payee	Description	Outgoing
<b>Total</b>			

Debt (Car Loans, Bank Overdraft, Store Card, Uni Loans, etc.)			
Date	Payee	Description	Outgoing
10th			
<b>Total</b>			

### STEP 3: **FAT FINDER**

INCOME	Weekly	Monthly
Combined Total Income (inc Benefits)		£
<b>COMBINED TOTAL INCOME</b>		£

HOUSEHOLD	Weekly	Monthly	Can Reduce To	Total Savings
Mortgage/Rent				
Council Tax/Service Charge				
Electricity				
Gas				
Water Rates				
Home Phone and Internet				
Household/Garden Maintenance				
Mobile Phone(s)				
Shopping Bulk (Food, Toiletries etc)				
Shopping Odd Bits weekly (Bread, Milk etc.)				
Other (Insert Name)				
<b>HOUSEHOLD TOTAL</b>		£		
<b>HOUSEHOLD TOTAL SAVINGS</b>				£

INSURANCE	Weekly	Monthly	Can Reduce To	Total Savings
Building and Content				
Car Insurance(s)				
Life Insurance(s)				
Private Health Care/Health Insurance				
Pet Insurance				
Travel Insurance				
Credit Card Payment Protection				
Mortgage Protection				
Other Insurance (Insert Name)				
<b>INSURANCE CURRENT TOTAL</b>		£		
<b>INSURANCE TOTAL SAVINGS</b>				£

### STEP 3: **FAT FINDER** (CONT.)

CARD & LOAN REPAYMENTS	Weekly	Monthly	Can Reduce To	Total Savings
Debt(s) Combined				
<b>DEBT TOTAL</b>				
SAVINGS				
Savings (inc, Pension, ISA's, Trust, Stocks, etc.)		£		
<b>SAVINGS CURRENT TOTAL</b>				£

TRAVEL	Weekly	Monthly	Can Reduce To	Total Savings
Petrol/Diesel				
Road Tax				
Parking				
Break Down Cover				
Oyster Card/Travel Card				
Other (Insert Name)				
<b>TRAVEL CURRENT TOTAL</b>		£		
<b>TRAVEL TOTAL SAVINGS</b>				£

FOOD & DRINK	Weekly	Monthly	Can Reduce To	Total Savings
Meals/Snacks/Beverages Partner 1				
Meals/Snacks/Beverages Partner 2				
<b>FOOD &amp; DRINK CURRENT TOTAL</b>		£		
<b>FOOD &amp; DRINK TOTAL SAVINGS</b>				£

LEISURE	Weekly	Monthly	Can Reduce To	Total Savings
Socialising/Nights Out				
Alcohol				
Smoking				
TV License				
Satellite/Cable etc				
Other (Insert Name)				
<b>LEISURE CURRENT TOTAL</b>		£		
<b>LEISURE TOTAL SAVINGS</b>				£

### STEP 3: **FAT FINDER** (CONT.)

CHILDCARE	Weekly	Monthly	Can Reduce To	Total Savings
Child Maintenance				
Childcare/Babysitting/Nursery				
School Meals				
Children's Activities/Hobbies				
Pocket Money				
Other (Insert Name)				
<b>CHILDCARE CURRENT TOTAL</b>		£		
<b>CHILDCARE TOTAL SAVINGS</b>				£

HEALTH & BEAUTY	Weekly	Monthly	Can Reduce To	Total Savings
Gym Membership/Other Recreation				
Haircut His				
Hairdressing Hers				
Beauty treatment (inc. Nails, Facials etc)				
Beauty Products				
Other (Insert Name)				
<b>HEALTH &amp; BEAUTY CURRENT TOTAL</b>		£		
<b>HEALTH &amp; BEAUTY TOTAL SAVINGS</b>				£

MISCELLANEOUS	Weekly	Monthly	Can Reduce To	Total Savings
New Clothes				
Newspaper/Magazine				
Tithing/Charity				
Other (Insert Name)				
<b>MISCELLANEOUS CURRENT TOTAL</b>		£		
<b>MISCELLANEOUS TOTAL SAVINGS</b>				£

SUMMARY				
TOTAL MONTHLY INCOME	£			
TOTAL MONTHLY EXPENDITURE		£		
<b>TOTAL MONTHLY SAVINGS (FAT FOUND)</b>				£







**Week 1: Budget**  
“MANAGING MONEY WELL”

Notes

Lined area for writing notes, consisting of 24 horizontal lines.

“The borrower is  
slave to the lender.”  
PROVERBS 22:7 NIV

# **Week 2: Debt**

“BREAKING FREE”

## **Week 2: Debt**

“BREAKING FREE”

### **SUMMARY**

To highlight why debt is an issue in many people’s lives and to help empower people to break free from it.

### **GOAL**

To encourage everyone to apply the debt freedom accelerator and move towards living completely free of debt.

### **INTRODUCTION**

#### **Re-Cap of Last Week:**

Last week we covered money management. We spoke about how we can take control of our finances wherever we may be at. Also, we addressed three practical applications: determining My Top 5 Financial Goals, using the 30-Day Income & Outgoings Tracker and following the Fat Finder to figure out what we can trim in our budgets. How did everyone get on with that this week? Does anyone want to share any good reports?

#### **This Week:**

Welcome to week 2 of our Financial Freedom course. Today we’re going to be covering the topic of debt.

In Proverbs 22:7, the bible says that the “borrower is slave to the lender” and in the western world today it can feel to many like debt is a form of modern day slavery. Debt has the potential to grip people’s lives and perhaps we can all relate to a time where we were tempted to live beyond our means.

## **Week 2: Debt**

“BREAKING FREE”

Today as we hear from Jeff and Gunnar, we'll explore what it takes to break free from debt and how, wherever you're at right now, you can get there.

Let's check this out:

### **VIDEO**

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## **Week 2: Debt**

### **“BREAKING FREE”**

What a great insight this week, and the application to take home will be the Debt Freedom Accelerator found in your journals. Before that though we’re going to have a discussion around the topic of breaking free from debt.

### **DISCUSSION**

- What thoughts did you have from this week’s testimony?
- We live in a consumer culture with an insatiable desire for always wanting more. What pressures do you feel when it comes to buying things?
- How do you personally respond to this pressure and how well do you currently practice restraint?
- How do you personally determine the difference between what you need and what you want?
- What adjustments do you need, if any, to make to your lifestyle in order to break free of debt?
- What’s one practical “take-home” that you can apply from this week’s session to your financial situation?

## Week 2: Debt “BREAKING FREE”

### APPLICATION

During this week’s video, Jeff & Gunnar introduced the *Debt Freedom Accelerator*, which when applied has a snowball effect when it comes to reducing your debt. Follow these instructions below and put this into practice this week.

#### How to fill in the Debt Freedom Accelerator:

1. List the full amount of all of your debts in order of the smallest balance to the largest (regardless of the interest rate), including the minimum payment amount required for each debt. This will provide you with two important totals:
  - I. The sum of all your debts combined.
  - II. The sum of your minimum monthly payments.
2. To press the accelerator in paying off debt, add as much money as you can squeeze out of your budget to the smallest debt to get it paid off as quickly as possible.
3. Once the first debt with the smallest balance is paid off in full, add what you were paying towards the first debt to your current payment on the second debt and whatever extra you can find, and roll that onto the second debt. As you gather more funds, it will make a bigger impact - that’s the accelerator effect. By making continuous payments, over time the second debt will be paid off.
4. Then take full amount you were paying on the second debt, add on the minimum payment you were paying on the third debt and put the total amount towards paying on your next (third) largest debt. Soon you will be accelerating even more. You’ll be amazed to see how fast God works on your behalf to get you out of debt.
5. Repeat steps 2-4 all the way down your *Debt Freedom Accelerator* entries until you are debt-free. It does take time but you’ll be amazed to see God’s hand in your finances to speed up the process.





## DEBT FREEDOM ACCELERATOR (EXAMPLE)

The cost of debt is more a function of time (pay-off date) than the interest rate.

Your Current Debt Situation				
Monthly Bills	Current Balance (From £ to ££££)	Interest Rate	Minimum Monthly Payment	Accelerated Monthly Payment
1. Store Card	984	18.9%	20	59
2. Bank Overdraft	1,546	12%	26	26
3. MasterCard	3,635	18.9%	107	107
4. Visa	5,671	21.9%	135	135
4. Car Payment	11,042	5.9%	212	212
6. Personal Residence Mortgage	177,210	3.5%	889	889
7.				
8.				
9.				
10.				
11.				
12.				
13.				
14.				
15.				
<b>Total:</b>	<b>£200,088</b>	<b>—</b>	<b>£1,389</b>	<b>£1,428</b>

# DEBT FREEDOM ACCELERATOR

The cost of debt is more a function of time (pay-off date) than the interest rate.

Your Current Debt Situation				
Monthly Bills	Current Balance (From £ to ££££)	Interest Rate	Minimum Monthly Payment	Accelerated Monthly Payment
1.				
2.				
3.				
4.				
5.				
6.				
7.				
8.				
9.				
10.				
11.				
12.				
13.				
14.				
15.				
<b>Total:</b>				







“The wise store up  
choice food and olive oil,  
but fools gulp theirs down.”

PROVERBS 21:10 NIV

# **Week 3: Savings**

“BUILDING YOUR FUTURE”

## **Week 3: Savings**

“BUILDING YOUR FUTURE”

### **SUMMARY**

To highlight the importance of savings from a biblical perspective and how that enables us to plan for the future.

### **GOAL**

To encourage everyone, regardless of where they're at to establish an emergency fund and to have a savings plan in place appropriate to their current financial situation.

### **INTRODUCTION**

#### **Re-Cap of Last Week:**

So over the last two weeks we've looked at Money Management in Week 1 and last week we looked at Breaking Free from Debt. How did people go with the Debt Freedom Accelerator in the week? Does anyone want to share any adjustments that you've made this week?

#### **This Week:**

This is Week 3 of Financial Freedom and today we're looking at the topic of Savings.

In Proverbs 21:20 on the topic of savings the Bible says “The wise store up choice food and olive oil, but fools gulp theirs down. Throughout the bible we see a link between both wisdom and savings to prepare for the future. For example, in the story of Joseph in Genesis 41 we see Pharaoh declare “Can we find anyone like this man, one in whom is the spirit of God?” in response to Joseph savings plan for Egypt.

Having a plan in place when it comes to saving your money will lead you into a financial peace and security when it comes to the future.





## **Week 3: Savings**

“BUILDING YOUR FUTURE”

What a great insight this week, and the application to take home will be the Debt Freedom Accelerator found in your journals. Before that though we're going to have a discussion around the topic of breaking free from debt.

### **DISCUSSION**

- What encouragement did you take from this week's testimony?
- How mindful are you of future events and up to this point how have your finances reflected this?
- Do you find yourself just getting to the end of the month, trying to stay afloat? If necessary, how do you think you could re-order your financial priorities to tithe first, save second and live off the rest?
- What could be your first step in making this a reality?
- Jeff and Gunnar spoke about setting aside an emergency fund of £1,000, and building towards having 3 months of living expenses saved. How achievable is this for you right now and what impact would this have on you personally and to others in your world.
- The importance of having savings for the short-term and the long-term was also mentioned. What benefits would this give you and how do you think saving in the way would impact your future.
- God wants us to trust Him rather than in our wealth and our ability to save. How might your savings cause you to step out in faith and trust God more?

## Week 3: Savings

“BUILDING YOUR FUTURE”

### APPLICATION

In this session we've been looking at Savings. Our application for this week is to set out personal savings goals, whether this is for:

1. £1,000 Emergency Fund Established
2. 3-6 months Expenditure Emergency Fund established
3. Short-Term & Long-Term Savings plan established

### MY SAVINGS GOALS

**S.M.A.R.T. Goals** = Specific, Measurable, Attainable, Realistic and Timely

Savings Goals	Description	Estimated Cost	Projected Completion Date
<b>£1,000 Emergency Fund</b>	Reserved exclusively for unforeseen circumstances	£1,000	
<b>3-6 Months Emergency Fund</b>	Reserved exclusively for unforeseen circumstances		
<b>Short-Term</b>			
<b>Long-Term</b>			

## THE RULE OF 72

The Rule of 72 approximates the number of years it will take to double your money at a fixed rate of interest over the period.

The Rule of 72 is calculated by dividing 72 by the rate of return that your investment earns.

Number of years	3%	6%	12%
0	£10,000	£10,000	£10,000
6			£20,000
12		£20,000	£40,000
18			£80,000
24	£20,000	£40,000	£160,000
30			£320,000
36		£80,000	£640,000
42			£1,280,000
48	£40,000	£160,000	£2,560,000



## **Week 3: Savings**

“BUILDING YOUR FUTURE”

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“The world of the generous  
gets larger and larger;  
the world of the stingy  
gets smaller and smaller.”

PROVERBS 11:24 MSG



# **Week 4: Giving**

“ENLARGING YOUR WORLD”

## **Week 4: Giving**

“ENLARGING YOUR WORLD”

### **SUMMARY**

To help people live a life of generosity.

### **GOAL**

To encourage people to have a ‘coffee with God’ this week and to step out in trusting Him more in the area of giving.

### **INTRODUCTION**

#### **Re-Cap of Last Week:**

So over the last few weeks we’ve looked at Money Management, Breaking Free from Debt and Savings. Last week the application was to look at our Savings Goals and we want to start this week by talking about how people found that exercise. Has anyone got any thoughts they’d like to share relating to your savings goals?

#### **This week:**

This week’s topic is Giving. In Proverbs 11:24 we’re told “the world of the generous gets larger and larger, but the world of the stingy get’s smaller and smaller.” Living a large, generous life is one of the hallmarks of what being a Christian is all about, and this should cover every aspect of our lives, including being generous with our words, with our time and with our resources. This week we’re talking specifically about building capacity into our lives to be generous with our finances.

**Week 4: Giving**  
"ENLARGING YOUR WORLD"

Let's watch this week's video with Jeff and Gunnar:

**VIDEO**

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## **Week 4: Giving**

“ENLARGING YOUR WORLD”

Great to hear from Jeff and Gunnar around this week’s topic of Giving. Not many of us would say that we don’t want to live large, generous lives and when we make the decision to put our faith in Jesus, there’s a godly desire within us to be generous. The intention of our topics over the last 3 weeks is to see us moving forward in our finances so we can be. This week we want to empower you to be able to find a greater sense of purpose in your finances through living a life of generosity.

### **DISCUSSION**

- What inspiration did you take from this week’s testimony?
- Many people confuse living a life of generosity with tithing, or think that the two are the same thing. What are your thoughts on this?
- Gunnar made the statement “Whatever is first is best” and how our challenge is to step out in faith and trust God. How does this encourage you to step out when it comes to this area?
- How have you personally seen God’s blessing in your life if/when you’ve made the decision to trust God in this area of your finances?
- One of Jesus’ most famous parables is the story of the Good Samaritan, where the Samaritan demonstrates generosity by making room in his life to reach out to another. In what way are you inspired to live like this?
- Isaiah 32:8 says “the generous man devises generous things, and by generosity he shall stand.” What practical steps could you take to demonstrate a generous life?
- The early church is described in Acts 4 as a community where there is “no unmet need amongst them.” What do you imagine our church could look like if every person was inspired to live a generous life?

**Week 4: Giving**  
“ENLARGING YOUR WORLD”

**APPLICATION**

This week’s topic was Giving and our application this week is simple; Set time aside this week to “have a coffee with God” and consider how your life can be defined by generosity.

In particular ask the following questions:

- 1. How does my current giving reflect God being first in my life?
- 2. What practical steps can I take in my finances to enable me to be more generous?
- 3. Who can I bless and how?

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“A good man leaves an inheritance  
to his children’s children.”

PROVERBS 13:22 ESV



# **Week 5: Legacy**

“LIVING WITH PURPOSE”

## **Week 5: Legacy**

“LIVING WITH PURPOSE”

### **SUMMARY**

To review the last 4 weeks and discover a purpose for my finances that impacts the lives of others.

### **GOAL**

To encourage people to find a mentor and/or a mentee and consider what opportunities exist within church to enable them to leave a legacy.

### **INTRODUCTION**

#### **Re-Cap of Last Week:**

Welcome to our last week of Financial Freedom. We've now covered the topics of Money Management, Breaking Free from Debt, Savings and last week's topic of Giving. Our Application from last week's session on Giving was to set time aside to have a "coffee with God" and consider ways in which you could live a generous life. Would anyone like to share how they found that, or how God has been speaking to you regarding anything over the last few weeks?

#### **This week:**

This week's topic is centered on leaving a legacy. Proverbs 13:22 says "The good man leaves an inheritance for his children's children" and speaks of building a life that endures beyond the life that you live here on earth. Up to this point in the course we've been talking about you and your finances in the here and now, but this week we want to talk about having a Godly perspective when it comes to the impact your life can have on the generations to come.



## Week 5: Legacy

“LIVING WITH PURPOSE”

That’s the last time we’re hearing from Jeff and Gunnar on this course and good to hear from them some practical advice on a few aspects of what it takes to leave a legacy. What we now want to talk about is how we as individuals would like our lives to count for something greater than ourselves. In Matthew 6:18-19 Jesus tells us rather than to lay treasures up on earth to lay treasures in heaven, and the purpose of this final session is to inspire us to live a life that has eternal significance.

### DISCUSSION

- So we heard another powerful testimony at the beginning of this week’s topic. What particularly impacted you from this week’s story?
- What does leaving a legacy mean to you personally?
- How would you like to be remembered by those people your life impacts?
- How much is leaving a legacy based on personal wealth? How can you start living with legacy in mind where you’re at right now?
- What practical things could you take from Jeff and Gunnar’s talk to better prepare yourself for future planning?
- Large purchases, such as buying a car, house or investment property can either help or hurt your financial legacy. What experience do you have or wisdom do you apply when it comes to making big financial decisions? E.g. Take your time, save your money, do your research and pray about the decision.
- What opportunities do you see in church that you could get involved with when it comes to leaving a legacy? E.g. Hillsong Foundation, Nation Builders, Because We Can.
- What has been the biggest stand-out thing from the last few weeks that you will take away from this course?
- By applying some of the principles in this course where do you see yourself in 5 years time?

## **Week 5: Legacy**

“LIVING WITH PURPOSE”

### **APPLICATION**

This week’s topic was around Legacy and our application now is to review the last few weeks and consider the lasting impact that you would like to have.

In particular ask yourself the following questions:

- 1.** Who is a financial mentor that you could learn from, who is perhaps ahead of you in the area of finance, and who is one person you could help move forward?
- 2.** What opportunities do you see in church that you could commit to when it comes to leaving a legacy? For example:
  - Hillsong Foundation
  - Compassion Child Sponsorship
  - Vision Rescue
  - A21
  - Refugee Crisis
  - Green Light
  - Nation Builders
- 3.** What principles from the last 5 weeks will I now apply, and how will I commit to making these things consistent in my life so that I can live a life of Financial Freedom?

**Week 5: Legacy**  
"LIVING WITH PURPOSE"

Notes

Lined area for taking notes, consisting of 21 horizontal lines.

**Week 5: Legacy**  
"LIVING WITH PURPOSE"

Notes

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# **Additional Information**



## ABOUT THE COURSE

Financial Freedom has been put together by Hillsong Church in partnership with Jeff Lestz and Pastor Gunnar Johnson.

Jeff is co-CEO of Genistar Ltd, a London-based financial education and financial services company, and the author of *True Riches*. He has devoted over thirty-five years to financial education. His mission is to help people to understand both the biblical and practical aspects of how to live financially free.

Jeff is married to the love of his life from high school years, Margo. They celebrated their 40th anniversary in December 2015. He serves on the board of directors at his local church, Hillsong London, and is a Licensed Auctioneer.

Jeff was born and raised in a Jewish family. Through a series of traumatic events, he was orphaned at only seven years old. At age twelve, after struggling in one foster home after another, he ran away and lived on the streets of Chicago, Illinois. Eating out of rubbish bins and sleeping in alleyways was his harsh reality until age fifteen, when following a sudden and miraculous encounter with God, his life began to dramatically change. Pastor Gunnar Johnson is the Executive Pastor of Financial Stewardship at Gateway Church in Southlake, Texas and the author of *Generous Life Journey*. As a business entrepreneur, he has established, owned and operated two successful companies.

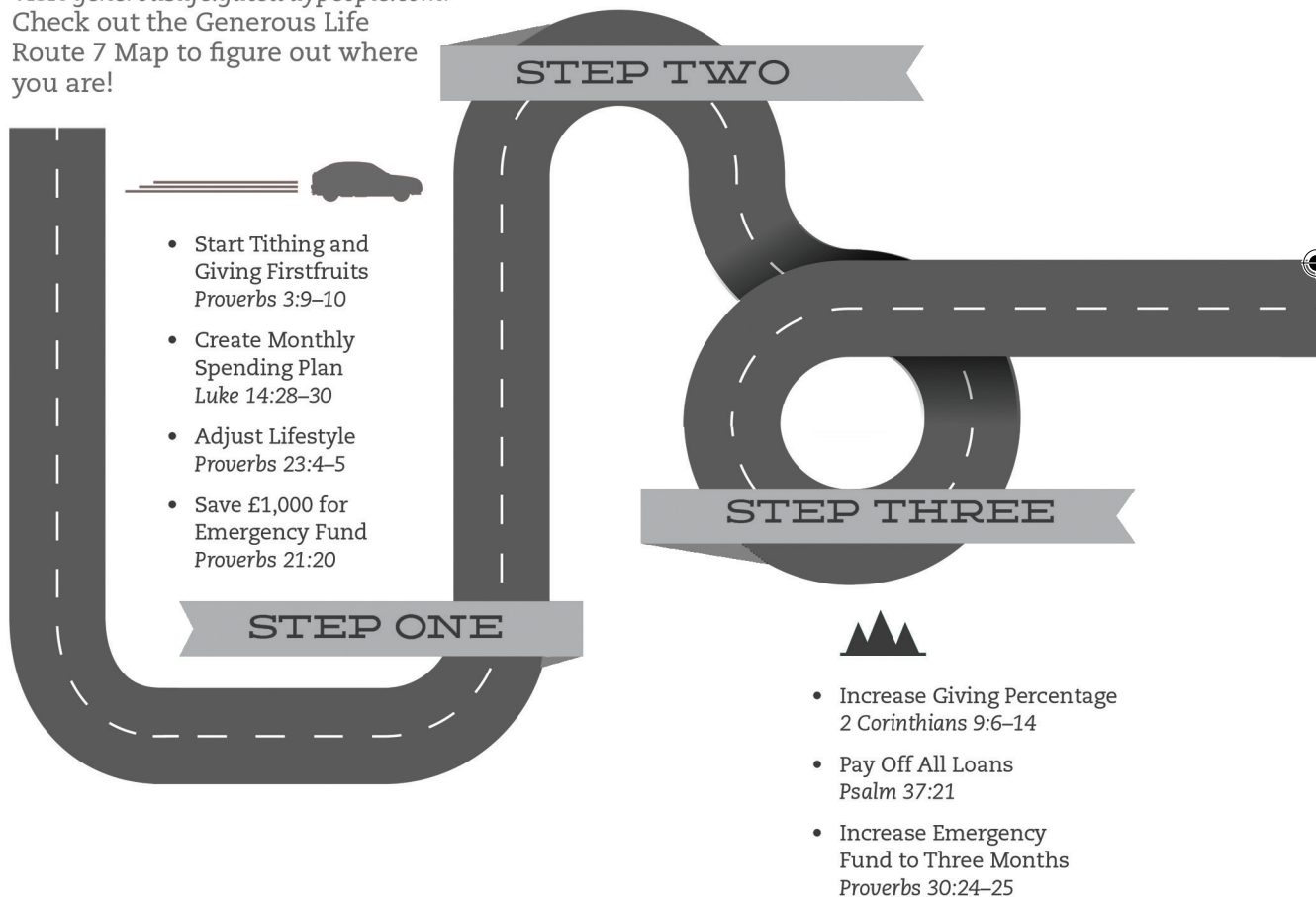
Gunnar has been happily married to Missy, his high-school sweetheart, since June 1996. They have three children—Faith, Katelyn and Elijah. He has been an active board member of Christian Stewardship Network since 2005 and a vocational pastor since 2004. Gunnar rides his Harley Davidson motorcycle to work and loves virtually any sport that involves a board.

Gunnar knew at the age of seventeen that he was called into full-time ministry, but didn't want to have anything to do with it. He grew up in a Christian home which had fallen apart when he was thirteen. After a season of searching, he eventually accepted Jesus as his Lord and Saviour. Then, his life really began to make sense. Gunnar brings the message of stewardship to thousands of people in the United States, as well as reaching across international borders, to Europe and Israel.

# THE FINANCIAL ROADMAP

## STARTING THE GENEROUS LIFE ROUTE

Generous Life Route 7 is here for you! We offer education for everyone—whether you want to learn how to better manage your finances, get out of debt, or give the way God intended. Our goal is for each person to maximize their kingdom impact for Jesus using the gifts and abilities given to them. For more information, visit [generouslife.gatewaypeople.com](http://generouslife.gatewaypeople.com). Check out the Generous Life Route 7 Map to figure out where you are!





## STEP SEVEN



- Continue Strategic Giving Plan  
*2 Corinthians 9:6-14*
- Pay Off Mortgage  
*Romans 13:8*

- Extravagant Generosity  
*2 Corinthians 9:6-14*
- 100% Strategic Living  
*1 Timothy 6:17-19*

## STEP SIX

## STEP FIVE



- Continue Strategic Giving Plan  
*Proverbs 28:22*
- Calling Evaluation: Back to College, Start Business, Career Change  
*1 Timothy 6:7-10*
- Investment Stage: Build Assets that Create Cash Flow  
*Ecclesiastes 11:2*
- Prepay Mortgage  
*Proverbs 28:19*



## STEP FOUR

- Create Strategic Giving Plan  
*1 Corinthians 16:2*
- Create Strategic Storehouse Savings  
*1 Timothy 6:6*
  - Short-Term Goal: Car Replacement, Home Upgrades, College  
*Proverbs 28:20*
  - Mid-Term Goal: One-Year Living Expenses  
*Proverbs 6:6-8*
  - Long-Term Goal: Income Replacement

\*Financial Road Map Courtesy of Gateway Church, Generous Life (Financial Stewardship).  
<http://gatewaypeople.com/ministries/stewardship/resources>

# Further Reading Resources

## **True Riches: Prosperity with Purpose**

Author: Jeff Lestz

The theme of *True Riches* is that you can have a healthy, happy life in every area especially when you get your finances on track and do things God's way. It has both Biblical and practical steps to financial freedom. The book, also, covers how to not just make money but how to become kingdom-minded financially. If you have an interest in looking at finances from a Biblical, Jewish perspective this book is for you.

## **Generous Life Journey: The Road To Financial Freedom**

Author: Gunnar Johnson

At some point in life we will all encounter things that bring us to the intersection of faith and finances. How we navigate these roads will determine our success in our walk with God and in life. Picture in your mind what your life would look like if you were financially free. Dwell on that image. Then, begin to dwell on the impact your financial liberation life could have on your community—and on the world.

Pastor Gunnar Johnson has written about the powerful impact of a *Generous Life Journey*. This book is the culmination of over 10 years of faith, struggles and obedience in carrying out a very clear and precise vision God gave him on how to build a stewardship ministry. It's the story of how Gunnar's encounter with God forever changed his life and taught him how handling finances is an issue of the heart.

## **The Blessed Life: Unlocking The Rewards Of Generous Living**

Author: Robert Morris

Discover the Joy of Giving - and the Reward of Receiving.

This book will transform your life for the better, bringing you guaranteed financial results. But it will do more than that. It will change every area of your life: marriage, family, health and relationships. For when God changes your heart from selfishness to generosity, every part of your life-journey is affected.

If all believers followed the practical guidance of *The Blessed Life*, every church could be built, every nation would have an abundance of missionaries - and all would reap the benefits of having a generous heart. With humor, passion and clarity, Robert Morris presents the secrets of living a blessed life both financially and spiritually.

## **God's Economic Engine: Discovering Tithing In The New Covenant**

Author: Scott Wilson

This book examines a Biblical principle that still endures today. The author shows that tithing is a New Testament idea. Contemporary theological views are also examined in light of this historical topic. *God's Economic Engine* is written for those who are new to faith but provide ample resource for those who choose to examine the subject further. Whether you are a layperson or Pastor this book is a great tool to understand and help others understand the real truth about tithing.

