

## Teacher's Guide—Before You Begin

### Overview

--Each session should last around 60 minutes, depending upon the length of time needed for discussion.

--The series consists of 7 sessions, designed for groups that meet once a week. When you preview the Cash Flow Planning lesson, you may decide to allow an extra week for work on the budgets your class will create.

--The series is designed for High School-age students. Part of the emphasis of this series is on preparing for life after living at home. NOTE: If you have Junior High students, you may want to include them in the first three weeks of this series, however, the last 4 sessions may be a bit over their heads.

### To prepare for each lesson

- Click on the appropriate icon for the lesson that you're on. Print out the lesson and any other worksheets or activities that you need.
- **The page numbers on the lesson correlate to the STUDENT WORKBOOK**, so you can follow along with them. Everything that is in the student workbook is in the Teacher's Guide, so you're not missing a thing.
- Each lesson will have the answers to the 'fill-in-the-blanks' underlined and in bold.
- Each lesson will begin with an objective and some verses to read aloud and suggest for memorization.

### As you prepare for each session

#### --PRAY SPECIFICALLY

Review your notes for the next session and pray for your youth specifically to receive that lesson.

#### --REVIEW LAST WEEK'S LESSON

This will bring to mind what happened from last week and put it into perspective regarding this week's lesson. Note things that you will want to reiterate to your class. Remember, repetition is the key to learning!

#### --WATCH THE VIDEO

Go ahead and watch the video on your own **before** your class gathers. This will give you a sense of how to lead the discussion and will help you judge how much time to allow for the activities and prayer for the session.

#### --DISCUSS THE VIDEO

Each session contains several questions to help your youth really start thinking about this stuff for real life. Feel free to add your own questions to the list, and open it up to your youth to have their questions answered.

#### --ACTIVITY/REALITY BITES CD

At the end of each session, there is an activity listed. Most activities can be done fairly quickly, however, if you find yourself running short on time, don't worry about getting to the activity. There are alternative activities for the Cash Flow Planning and Buyer Beware lessons, if you feel that you need to switch them out. As an alternative to or in addition to the activities, there is a CD called Reality Bites that is great for opening up discussion with your class. There are instructions for this disk in the Reality Bites folder.

## --OVERVIEW OF THE NEXT SESSION

During the end of each session, give the youth a quick overview of the next session to let them know what to expect. If there's a worksheet to be done for the next week, or an activity to be completed, be sure to hand that out.

## --CLOSE IN PRAYER

It's important to close every session with a prayer to seal the events that have taken place. Money management is a spiritual matter. It can't be said enough! Materialism is a huge epidemic in our youth's culture today so, rather than putting our trust in material things, we should put our trust in God and His Word. Make sure your teens understand that the only way to true Financial Peace is to walk daily with the Prince of Peace, Jesus Christ.

Here's a short list of things we **highly** recommend for you to do for your class:

1. Read Financial Peace Revisited or The Total Money Makeover by Dave Ramsey. It's the best way to get in touch with who we are and what we do. (You can order the book online at [www.daveramsey.com](http://www.daveramsey.com) or call us at 888.227.3223.) It's a quick, easy read loaded with the information you'll need to know to effectively teach these principles.
2. Check out our recommended reading list at [www.daveramsey.com](http://www.daveramsey.com). These are some incredibly useful resources for your current class and future endeavors.
3. Have lots of CONFIDENCE with your class. The youth in your class will come from all different walks of life, each have parents with a different view on how to handle money...plus their own viewpoints. You might be the first person to ever tell them that there's a Biblical way to handle money. Focus on Scripture and guide them along to a potentially debt-free future!!
4. BE EXCITED! Your kids will be as enthusiastic as you are about this money stuff, so have a blast with it! Keep in mind that most 'money' classes are a major snooze, so have FUN with your kids! Don't be afraid to laugh and be energetic with the class.
5. PRAY. If you don't already, make prayer a part of your daily routine...and I'm not just talking about the stuff you say before meals. I mean, really talk to God—about everything. Whatever you're going through right now will affect how you come across to the kids you're trying to impact. So, make sure you're giving your dreams, fears, doubts, and every thought to the One who created you. Encourage your youth to do the same.
6. WATCH the 1<sup>st</sup> part of the Super Savers video called "For Instructors Only." This is a message straight from Dave to the teachers of the No Matter What series.

## Set the Tone

The stuff you're going to be discussing is going to affect some kids differently than others. They all come from various backgrounds, families, and all are just beginning to form their own set of values. For the best way around stepping on toes in this kind of a situation, we recommend that you make it known that personal testimonies and stories that are shared are welcome and will stay in the group and in the room. Part of your goal is to create an exciting learning environment, encourage kids to step up and take a stand for what they believe in, and honor their friends by keeping their stories confidential. If you have any questions along the way, or need some more ideas, please feel free to contact our No Matter What team at [nomatterwhat@daveramsey.com](mailto:nomatterwhat@daveramsey.com) or 888.227.3223.

The best way to create this safe, comfortable environment is to share your own story. We don't know each and every single one of you, but we know that you have a story and a heart to share it, or else you wouldn't be reading this!! So, don't be afraid to open up and share—no, you don't have to share all the nitty gritty details, if you don't feel comfortable. But by experience, the best way to get others to share is to be open yourself. Here are some questions to get you thinking about your own story:

- Did you get into credit card debt? When? How?
- Did you have student loans? Are you still paying on them?

- How does debt make you feel?
- Do you have a budget? (If not, we ask that you commit to making a budget for the duration of this class series in order to be able to help the students more. If you need help with this, please contact our office).

**Remember**

- Make these sessions a time where your youth can confide in each other.
- Help create a level of trust in your group by sharing your own story.
- Actions speak louder than words. You're teaching these kids about changing their way of life. If you're not living it, chances are, they won't either. Believe what you teach! And live what you teach!

**Goals for Each Class**

- To become more Christ-like
- To understand the principles of giving and becoming a cheerful giver
- To prepare your youth for living on their own
- To understand the cost of living on their own
- To fully understand the purpose of a budget, how to create a monthly budget, and how to live on it
- To understand and create short and long term savings goals
- To grow financially, spiritually, and personally through the course of this series

Please, if you have any questions or need anything, don't hesitate to contact us at [nomatterwhat@daveramsey.com](mailto:nomatterwhat@daveramsey.com) or 888.227.3223