



Group Facilitator's Guide

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Introduction

Welcome! Thank you for stepping up to facilitate a FreedUp group and help others thrive financially and grow spiritually!

This guide will:

- help you prepare for the group content provided in the FreedUp app.
- give you a preview of each week's key concepts.
- offer insight on handling questions and issues that may arise.
- set you up for overall FreedUp group facilitator success!

Overview

FreedUp is a six-week app experience. Each week is basically broken into three parts: video teachings, individual reflection and homework, and a group meeting. While the video content and homework vary week to week, the timing is about the same. Every week ends with group content for participants to do... well, ahem, as a group. Participants are encouraged to stop when their individual work is completed and save the group work for...again, the group. FreedUp groups will meet once a week for six weeks, discussing the most recent week's content at each meeting. Meeting time should be about an hour. Start thinking now about what that weekly rhythm might look like for you and your group.

NOTE: Your church or community may offer teachings on FreedUp content outside of the app experience. This can be highly beneficial, but there is a possibility that the teachings won't line up with the app experience. **To get the best experience for you and your group, start the app at your own pace and only complete one part in the app each week.**

Three Lanes of Content

FreedUp is designed with three lanes of content. While there may be some information overlap, these three lanes are custom built to meet FreedUppers where they are. Choosing the right lane is crucial for an optimal FreedUp experience. Some folks will be tempted to choose a lane where they'd like to be, but that won't work here. Like swimming, you might want to be a lifeguard, but first, you must be able to actually swim. Choose the lane that closest fits your current situation with hopes of choosing the next lane next time.

Here's a summarized description of each lane:

- Lane 1 (underwater): barely making ends meet, significant worry about money, maybe missing some payments, lots of debt.
- Lane 2 (treading water): Doing OK but not making headway. Not living paycheck to paycheck but if they missed a couple of checks, they'd be in trouble. Not saving much, probably have consumer debt.
- Lane 3 (swimming): Have more than enough resources but don't feel free financially. Worried about having enough though they have sufficient savings. Minimal consumer debt compared to their net worth. This is not just 7-figure income people!



Before Your First Group Meeting

Be sure to communicate the following to your group before your first meeting:

- Download the FreedUp app.
- If you have married/engaged couples in your group, review the married/engaged couples option in the next section and relay that information to your lovebirds.
- Complete the individual (and couples) work for Week 1 in your FreedUp app. STOP when you get to the group content.
- Always bring your phone or device with the app to the group meeting.
- Rest assured that everything shared in group meetings will remain confidential. Let your group know that you understand that this topic can be sensitive and set the tone that the FreedUp group will be a safe place for vulnerable discussion. Underscore that everyone must honor this commitment to confidentiality.
- Encourage group participants to purchase the app in full. Week 1 is a freebie, but in order to unlock the content for Weeks 2-6, go to getfreedup.com for instructions on how to download. Once the app is purchased, an accompanying workbook will be shipped directly to them. It will help to have this workbook as soon as possible.

*If your church or organization has a coupon code for a discounted purchase, make sure that your group members know and use that code.

Married/Engaged option

Married and engaged couples are encouraged to participate together. Financial circumstances and decisions can greatly impact a marriage. FreedUp offers a great opportunity for couples to get on the same page and grow together, especially in an area that can be challenging for marriages.

The most effective way for couples to share the experience is for each partner to go through the app on their own and then come together to review the questions at the end of each weeks' work. In future weeks there will be exercises related to gathering expenses, etc., not necessary for each spouse to do the same work. However, they should review it together to ensure they both understand their finances.

Facilitator's Weekly To-Dos

As a facilitator, plan on being a little more prepared than the rest of the group. Here are some helpful to-dos:

- Go through the week's content in the app and utilize the workbook when prompted.
- After completing the app experience, read through the group questions in the app.
- Review the week's overview found in this guide. It will provide you with helpful tips and prompts for your group.
- Model vulnerability. Be authentic and honest. Share your story. As the facilitator, you set the tone for the group. Your openness will encourage others to share openly, creating the best experience for everyone.
- Pray for your group

NOTE: Remember, you don't have to be a financial wizard or spiritual guru to facilitate a group. So the pressure is off! Just be yourself and take your commitment to facilitate seriously. If anything comes up that you're not sure about, reach out to your FreedUp contact.



The Group Experience

Group time will be guided by discussion questions. The questions provided in the group sessions are geared toward helping group members identify their struggles and work together through areas where they need help. *They do not require sharing of personal financial information.* Group questions are based on content everyone experiences, regardless of what lane they chose.

Some of the questions ask for all group members to participate. Be flexible and have grace for those who may not want to answer a specific question and give them the opportunity to “pass”.

For many of the questions, there is a “spinner” feature in the app that identifies who should answer the question next. This is a valuable tool for helping everyone to participate, but as the group gets more familiar, you may find it more effective to direct the conversation manually. You can also do this if you run into any issues with the spinner (which can happen, for example, if someone joins late). Alternatively, you may find that one or more group members don't sync up with the group and you may need to “spin” for them.

Several slides each week will contain text or verses to read. Add some variety for the group by having various group members read these slides rather than reading them all yourself.

Establishing Ground Rules

Each week, you'll be asked to repeat the ground rules for the group.

1. Listen to others. Don't try to solve or fix their problems.
2. Be open and honest. Group members will not be asked to share financial details.
3. Participate in the conversation but avoid dominating. Be conscious of time.
4. Anything shared during the group remains confidential.

If your group is virtual, we recommend that group members keep their cameras on and microphones muted unless speaking. This will help members connect visually and will help prevent distracting background noise.

Time Management

As a facilitator, it's important to manage the group discussion time.

- The app recommends an amount of time per question. Some of these will be “per person” and some will be for the entire group.
- You may find some weeks challenging to get through all of the questions. This guide will note weeks where the content may take a little longer to get through. If your group is larger than 6-8 people, consider the following options to help manage the time:
 - Suggest less time for individual responses or large group questions. Generally, the 2-minute questions are a good place to start.
 - Ask people to be conscious of the time before the first person answers.
 - Instead of using the spinner to call on each person, call on a subset of the group. You can do this using the spinner or call on people individually. Note: if you do this, try to make sure that different people participate in different questions so that it's not always the same people responding.

Be sure to leave sufficient time for the last question of the group discussion so each person has time to respond. Many weeks will end with a question asking something like “How did you modify



your Spending Plan this week?” Developing realistic Spending Plans is the biggest practical key to success. Some people may not have updated their Spending Plans. That’s OK, but encourage them to update as needed in the coming week.

Weekly Challenge

Except for the first week, each week includes a challenge. Everyone will be asked how they did with the previous week’s challenge. Because the challenge isn’t presented until the end of the material for each week, it’s possible that some group members won’t have enough time to complete the challenge for the week before coming to their group.

Share the “Challenge Preview” with your group each week. This will summarize the challenge for the following week so that individuals are aware of the challenge before they start the following weeks’ app work. The goal is so they have ample time to complete the challenge before attending the next group. (note: completing the challenge doesn’t require that a participant has completed the week’s material).



Facilitator's Guide: Week 1 – Freedom in Stewardship

Key Concept

The world tells us that everything we have is “ours.” But actually, everything belongs to God. He calls us to be good stewards, entrusting us with his resources to manage faithfully.

Heads Up: Some participants may not have received their workbooks yet. They can still work through the app using a journal or paper when needed.

Tips for Group Discussion

- Share the following definitions. They are found in the FreedUp workbook, pages 8 and 9, but some group members may not have a workbook for Week 1.
 - **Cash flow** = Money In – Money Out (workbook, p. 8)
 - **Net Worth** = Total Assets – Total Liabilities (workbook, p. 9)
- The final question is the most important this week. Be sure that each person answers this question with a clearly defined plan for tracking spending. Prompt with simple questions like “when” and “how”.
- If you’re running out of time, shorten the Money Motivation discussion in order to get to the expense tracking portion.

Common FAQs

How do I know if I chose the right lane?

Choose the lane that best fits your current financial circumstances; this will make the content most meaningful. (Refer to the Facilitator Guide Introduction.)

What if I want to change my lane?

You can change lanes by revisiting the “Choose Your Lane” section, card 15 in the app.

I’m not sure how to set up my expense categories.

Don’t overthink it. It’s more important to consistently categorize expenses than focusing on how you categorize them. For example, whether you decide to place “auto insurance” under “insurance” or “transportation”. Just be sure to categorize it the same way each time. Revisit the video on Card 8 in the “Plan for Freedom” section and details on Cards 9-16 for more information.

Do I need to summarize expenses for the past 3-6 months?

Summarizing your past expenses will help you plan for expenses in the future; the more data you have, the more realistic your estimates will be. If you don’t have good records - that’s okay. This can be a new start for you to consistently keep good records.

End of Group Reminders

1. Remind the group to purchase Weeks 2-6 in the app in order to proceed. They can do this at getfreedup.com.
2. Complete the work in their FreedUp workbooks (takes about 45-75 minutes). Be sure to bring their workbooks next time.
3. Underscore the importance of capturing and categorizing their expenses. It’s crucial that you complete this exercise and don’t put it off.
4. Encourage your FreedUppers! Affirm them for completing the first week!

Challenge Preview: Ask for a discount on something you buy. (Reminder: You may complete the challenge *before* you complete the app work, but not *instead of* the app work.)



Facilitators Guide: Week 2 – Diligent Earner

Key Concept

God calls us to be Diligent Earners - people who work with commitment, purpose, and a grateful attitude.

Heads Up

- Some participants may not have received their workbooks, depending on when they purchased/unlocked Weeks 2-6.
- In Lanes 2 and 3, the concept of “Lifestyle Cap/Creep” is introduced. This isn’t in the Lane 1 content. If questions arise, ask someone from Lane 2 or 3 to explain the concept. (This is a great way to see if they got it!)

Tips for Group Discussion

- Share the following definitions with the group. The definitions are found in the workbook.
 - **Gross Income** – Taxes = **Net Income** (workbook, p. 16)
 - **Net Income** – Other Deductions = **Take-home Pay** (workbook, p. 16)
 - **Gross Income** * .2 = **Target Housing Expense** (workbook, p. 17)
- The suggested time for each question should be loosely followed this week if you’re running short on time. To ensure you get to the last question, shorten the group question time (eg. instead of 10 minutes for the group to respond, cut it to 5).

Common FAQs

The 20% target for housing expenses seems low. Where did that come from?

The 20% benchmark is meant as a guideline, not an absolute rule.

- This is 20% of gross income, not 20% of net
- Consider cost of living for your area of the country
- Recognize the tradeoffs – if you’re spending significantly over the benchmark on housing, what are you giving up? Are you “house poor”?

What should I include in housing expenses?

Include mortgage/rent payments and related expenses, such as HOA dues, homeowners’ insurance, property taxes. Include utilities such as water, gas, electric, and internet. (Don’t include cable or other entertainment bills). See Card 9 in the “Income and Housing” level for more details.

My income isn’t the same from paycheck to paycheck. How do I account for this?

The goal is to get to an average monthly income. If your paychecks vary, you’ll want to add together the checks from the last 2-3 months and use that to calculate a monthly average.

End of Group Reminders

1. Week 3 includes the start of a Spending Plan. If group members didn’t gather info on expenses from previous months in Week 1, this may require some additional time. Expect to spend 1.5 to 2 hours on the homework this week. Underscore the importance of completing



this homework. They could feel behind, discouraged or overwhelmed going forward if they don't complete this work.

2. Encourage the group to continue tracking spending. It's OK if they need to use a different system or categorize it a little differently in order to be more consistent and accurate. It takes a little trial and error in the beginning.
3. Remind the group this is a safe space, ***no judgment***. The point of tracking spending is not to feel guilty about how little or how much we're spending. The point is simply to recognize reality.

Challenge Preview: Eat one meal out using only money you find lying around the house, in the car, etc.



Facilitators Guide: Week 3 – Prudent Spender

Key Concept

God calls us to be Prudent Spenders – people who enjoy the fruits of their labor yet guard against materialism.

Heads Up

- Some group members may have been (unpleasantly) surprised by working through their Spending Plan. Emphasize there's **no judgment** and the value of understanding reality.
- Group members may have understood the "non-negotiables" canvas differently. The exercise is meant to identify important things (eg, "I need to live in a neighborhood with a good school system" rather than, "I need \$2000/month for my mortgage payment").
- FreedUp defines "spending" as "everything we do with money", including saving, giving, and debt repayment. This may be a different definition than people are used to. This week focuses specifically on lifestyle spending.
- The "10-10-80" targets for the spending plan are very general guidelines. People may have different ratios. For example, older participants may need higher savings ratios.

Tips for Group Discussion

- If your group has frequent "pass-ers" for individual response questions, encourage everyone to respond this week. Likely, your group has started to feel more comfortable with each other and the content. Plus, different perspectives are helpful. As the facilitator, don't be afraid to challenge someone to share that hasn't shared.
- It's also okay if someone's response leads another person to answer. Skip the spinner and let the conversation flow!
- This week's challenge may not have been applicable for some group members who don't use much cash. Don't spend a lot of time on the challenge question if you find it's not relevant for the group.

Common FAQs

The 10-10-80 target isn't realistic for me. What should I do?

This is where managing trade-offs comes in, especially if you can't fit your lifestyle spending within 80% of your gross income. You may need a higher percentage for lifestyle for a period of time, but this may be an indication that you are not truly financially free.

End of Group Reminders

1. Underscore the importance of tracking spending. This is how they will validate their Spending Plan or identify areas where adjustments are needed.
2. Remind the participants: there's no judgment here and everything remains confidential. The point of tracking spending is not to feel guilty about how or how much we're spending; the point is simply to recognize reality.
3. Encourage, encourage, encourage! Remind your FreedUppers that this is hard work and they've got what it takes.

Challenge Preview: Pay it Backwards. Pay the bill for someone behind you in a drive-thru line, coffee shop, etc.



Facilitators Guide: Week 4 – Generous Giver

Key Concept

God calls us to be Generous Givers – people who give with an obedient will, a joyful attitude, and a compassionate heart.

Heads Up

- This week is so good but it can also be tough. Some members of your group may not have encountered tithing prior to this week's material. Alternatively, others might have major baggage with tithing based on previous Church experience. You might even put yourself in one of those two camps *and that's okay*. Remember, this is a place for grace rather than judgment, and heart change is a process. Some in the group may be tithing and others may not. Watch for signs that the conversation is getting judgmental or prideful.
- Your church may also have different ideas about tithing. There are varying opinions and this has the potential to be a lengthy discussion that might digress the group from the main point. You can navigate this by simply steering people back to their own personal journey. Our hearts matter more than our theology. Jesus called out the Pharisees for caring more about the details of the tithe than the more important matters of the law like justice and mercy (Matthew 23:23; Luke 11:42). He also told us that our hearts tend to follow our treasure (Matthew 6:21). And Paul reminded us that God loves a cheerful giver (2 Cor. 9:7). If the conversation veers into details of the tithe, bring the group back to the heart.
- Lanes 2 and 3 introduced the concept of a Generosity Fund, which is intended to be used for giving beyond the tithe. Lane 1 does not have this content.

Tips for Group Discussion

- This discussion may take longer than in previous weeks, depending on the group size.
- You may need to limit the sharing on some questions in order to get to key content at the end regarding the Spending Plan.
- Continue to ensure the group that there's no judgment here, but diversity of opinions is beneficial. All should be encouraged to share.
- The topic of giving may elicit some pushback and some emotional responses from group members who have had different experiences on this. While honoring the experiences of group members, you may need to direct the conversation more than in other weeks in order to stay on track.

Common FAQs

Is tithing based on gross income realistic? Take-home pay is what I actually have.

Ultimately, this is a matter of the heart with regard to giving. We encourage tithing based on Gross Income because this is an indication that we're putting God first – before the government (taxes) and before ourselves (retirement and health care). Not everyone is in a position to tithe this way immediately, but we encourage that tithing based on gross income be a benchmark.



End of Group Reminders

1. Keep tracking that spending! These are new muscles your FreedUppers are building and it's crucial that they stay the course. Tracking spending validates their Spending Plan and/or spots areas where they need to make adjustments.
2. Encourage your group that they're doing great work and there's no judgment. Getting to a new place of financial freedom means building some habits and ending some others. Tracking spending helps identify those areas where our spending is working, and where it needs to change.

Challenge Preview: Only drink water when you eat out or buy food out.



Facilitators Guide: Week 5 – Wise Saver

Key Concept

God calls us to be Wise Savers – people who build, preserve, and invest with discernment.

Heads Up

- Group members will be at different places with saving. Lane 1 may have difficulty saving, but Lane 3 may be over saving or hoarding. You know the drill -- **no judgment**. Encourage group members to share their struggles and to listen with empathy.
- This week the content for Lane 3 differs significantly from Lanes 1 and 2. The group discussion questions won't focus on lane-specific content, but it's something to be aware of during the conversation.
- Group members may need to budget more or less than the recommended 10% of gross income for saving, depending on their stage in life and accumulated savings.
- A key learning for many group members may be the idea that "retiring debt" is a form of saving – both help to increase net worth (more on this next week).

Tips for Group Discussion:

- The second question (What were you taught about saving growing up?) tends to elicit long responses. Try to stay on topic.
 - **TIME-SAVING TIP:** If you have a large group (more than 6-8 people), you may want to have half the group respond to the first question (the water challenge) and the other half respond to the second question.
- Some group members may want recommendations for resources to help them save (investment vehicles, etc.). If the discussion goes there, redirect back to the topic of stewardship and recommend that members find a good financial planner. **FreedUp does not make recommendations or give specific financial advice beyond the guidelines taught in the course.**
- Be sure everyone responds to the question about difficulties and the next steps in saving. If they identify steps that they want to take but haven't taken yet, press in on how they will take those steps in the coming week. This is an opportunity for transformation.
- The final question asks everyone to share prayer requests. If your group is meeting virtually, consider how you would want to do this: via text, sharing out loud, etc. It's important to pray for each other!
- At the end, the group will be asked to share ideas for a celebration next week (the final session). If your group is virtual, you could consider "sharing" a meal together virtually. Or you could try an individual activity such as donating to a food bank and share your stories next week. Encourage the group to be creative!

Participant FAQs

How should I balance saving with debt retirement?

Individual situations vary, but the following guideline is a good starting point.

1. Before anything else, build up Emergency Savings to 2% of annual gross income, while making minimum credit card payments.
2. Next, emphasize accelerating debt retirement with payments beyond the minimum (more in Week 6). But, continue to work on short-term savings (3-month net). And, if the employer offers a 401(k) match, consider beginning to contribute there.



3. After credit card debt is retired, devote that extra money to building the 3-month net and maxing out the 401(k) match.

How long should it take to build up the three types of short-term savings recommended in the course?

Emergency savings is a “sprint” – most people should be able to do this in 2-3 months if they prioritize it. 3-month net and replacement savings will take longer to build up, and should be taken together with debt retirement as priorities. It’s not uncommon to take 2-3 years to build up this level of savings.

Where should I keep my Emergency Savings?

This money needs to be easily accessible, so keep it in a savings account or checking account – but separate from the account you use to pay your bills. If you keep it in your main bill-paying account, the money will tend to disappear. Remember, the goal here is not to earn interest – it’s to protect you in case of an emergency.

Should I save for retirement while paying off credit cards?

There’s some room for prayer and decision-making here. If your employer offers a 401(k) match, contributing to your 401(k) will get you some “free money”. However, you’ll be spending some of that free money in interest on your credit card debt. If you are cash-flow negative or neutral (see Week 1), prioritize paying down credit cards to create some margin. If you are cash-flow positive, balance paying down credit cards with contributing to a 401(k) up to the amount that your employer will match. Note that all of this comes **after** establishing Emergency Savings of 2% of annual gross income.

End of Group Reminders

1. Emphasize the importance of continuing to track spending even after the 6-week course is over; this needs to become a lifetime habit in order to be effective. We wouldn’t try to get to a location we’ve never been to without our trusty GPS! A Spending Plan is the GPS to financial freedom, but tracking our spending is the only way to feed the GPS current information as to our location.
2. Remind the group what tracking spending *isn’t* about: **judgment**. The point of tracking our spending is not to feel guilty about our spending habits; the point is to recognize reality.

Challenge Preview: Zero-cost activity (find a free activity in place of a movie or other paid event).



Facilitators Guide: Week 6 – Cautious Debtor

Key Concept

God calls us to be Cautious Debtors – people who generally avoid debt, are strategic and careful when entering into debt, and always repay debt.

Heads Up

- As in Week 5, the content for Lanes 1 and 2 differs significantly from the content in Lane 3, since people in Lane 3 will experience debt differently than the other two lanes.
- Be prepared to have a celebration based on what the group decided the previous week. The app touches on the celebration at the beginning of the group, but feel free to modify as needed.

Tips for Group Discussion:

- C-E-L-E-B-R-A-T-E! You did it and that's HUGE. If everyone made it to the end, that alone is worth celebrating. The discussion this week is a little shorter than previous weeks so let's soak in the goodness and take some time to recognize all the hard work the group has done., to allow some time for celebration.
- The final question, "What's the best use of this next dollar?" is a key one. Encourage participants to pre-plan what they'll do with raises, bonuses, tax refunds, and any other extra income.

Participant FAQs

Paying off credit cards starting with the smallest balance doesn't make sense. Shouldn't I start with the highest interest rate?

While starting with the highest interest rate seems logical, experience has taught that the encouragement from paying off balances more quickly is a powerful motivator. The sooner you start seeing results, the more likely you are to stick with the program!

One of the videos mentioned that we should prioritize giving even over retiring credit card debt. Do I need to reach the 10% benchmark for giving while still struggling to make ends meet?

Giving and debt retirement are both important. The exact targets are a matter of personal choice. However, making giving a significant priority is one way of saying to God that we trust Him to provide for us, even while getting out of debt. Prayerfully consider how God would have you balance these. Remember, this is a spiritual journey as much as it is a financial one.

End of Group Reminders

1. Emphasize one last time the importance of continuing to track spending even after the 6-week course is over. This needs to become a lifetime habit in order to be effective. We wouldn't try to get to a location we've never been to without our trusty GPS! A Spending Plan is the GPS to financial freedom, but tracking our spending is the only way to feed the GPS current information as to our location.



2. Remind the group: **No judgment.** The point of tracking spending is not to feel guilty about how much we're spending or where we're spending it. The point is to recognize reality. Having the correct information about our spending empowers us to make good choices.
3. The Spending Plan is not written in stone! It should be adjusted as needed to reflect changes in our situations and to reflect our actual spending.
4. Updating the Spending Plan will always mean tradeoffs. An additional dollar here means one less dollar there. Remind the group to make their tradeoffs intentionally and to revisit their non-negotiables canvas as they do so.

Continuing the Journey

If your group was formed around this study, you may want to set up a "check-in" as a follow-up a month or so. If your group is an ongoing group, consider a monthly touchpoint to see how people are continuing to apply the lessons learned. A couple of ideas for questions for such a touchpoint (you can add others) would be:

1. Are you still tracking your spending? Has anything surprised you, and have you had to make any adjustments to your Spending Plan?
2. Are you making progress toward the financial goals you identified? (Ask people to share specifics if they are comfortable.)
3. What next steps do you plan to take in the coming month in pursuit of those goals?

Sharing Stories

Be prepared to hear great stories of impact and change! Please let your group know that FreedUp wants to hear their stories! Share stories at:

If anyone in your group would like to share a testimony to be used for future marketing purposes, have them send an email to info@getfreedup.com.

Thank you for facilitating a FreedUp group!

