

A person with long brown hair, seen from behind, is wearing a large red backpack. They are looking out over a vast, hazy landscape with a prominent mountain peak in the distance under a soft, golden light. The scene is captured in a cinematic style with a warm color palette.

worth it

HOST GUIDE

"Do not conform to the pattern of this world, but be transformed by the renewing of your mind. Then you will be able to test and approve what God's will is--His good, pleasing and perfect will."
Romans 12:2

GOAL OF GROUPS

Growth Groups are a place for us to be better together.

Groups help us **CARE** for one another while we **SERVE** others and **GROW** in our faith.

“Everyday they continued to meet together in the temple courts. They broke bread together in their homes and ate together with glad and sincere hearts, praising God and enjoying the favor of all people. And the Lord added to their number daily those who were being saved.” Acts 2:42-47

Your #1 job as a Host is to build relationships and provide hope on this journey. As a leader at Crossroads you are representing Jesus and the church. We ask that you agree by making the following commitments:

Grow

I am committed to grow in my personal relationship with God and my relationships with God’s people.

Pray

I am committed to pray for my group. I will show Jesus’ love by praying for and provide care for each of them.

Lead

I am committed to leading my group well. I will make the group a great experience through inviting others, preparing well, welcoming each person, communicating thoroughly, and beginning and ending on time.

Be

I am committed to be a team player. I am not alone and have support. I am fully on board with representing Jesus and Crossroads and following the church leadership.

UPCOMING EVENTS

Worth It Series Begins.....	September 7
Groups Begin Meeting.....	September 18
Week of Prayer.....	September 11-15
Last Week of Group Meetings.....	November 13
Celebration Sunday.....	November 26



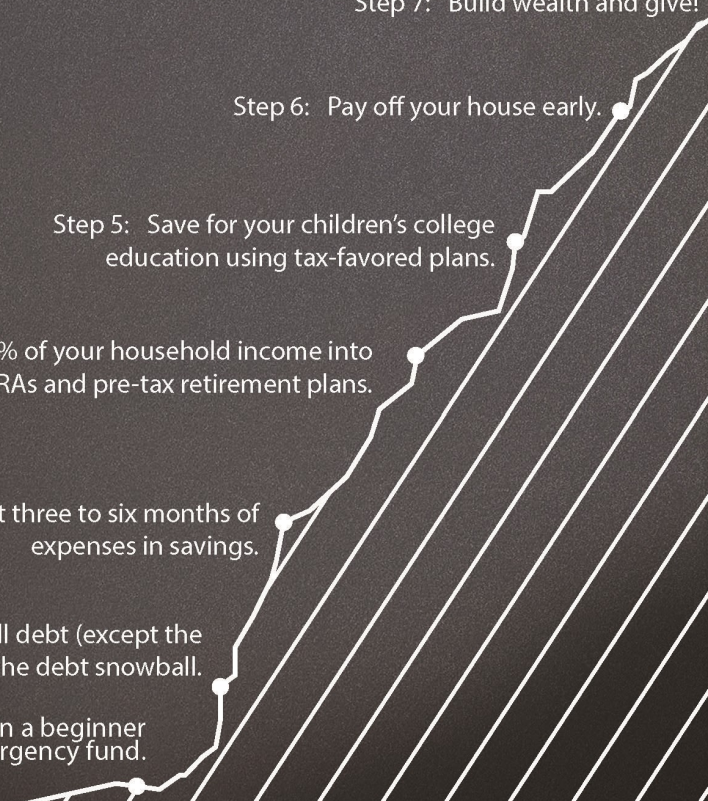
GROUP SIGN-UPS

Invite, invite, invite!

Start inviting people to your group. Your neighbor, friend, family or co-worker... a face-to-face invite is the best.

Once someone has joined your group they will be added to your “Worth It” group on My Crossroads, contact them asap.

Communicate with everyone before the first meeting about where and when you will meet. We want everyone to feel welcome and enjoy groups.



Step 7: Build wealth and give!

Step 6: Pay off your house early.

Step 5: Save for your children's college education using tax-favored plans.

Step 4: Invest 15% of your household income into Roth IRAs and pre-tax retirement plans.

Step 3: Put three to six months of expenses in savings.

Step 2: Pay off all debt (except the house) using the debt snowball.

Step 1: Save \$1,000 in a beginner emergency fund.



NOTES

TABLE HOSTS & CO-COORDINATORS PLEASE USE THE FOLLOWING PAGES TO FACILITATE DISCUSSION.

WEEK 1 - SUPER SAVINGS

Before The Video

Welcome & Introductions
Contact Info Cards
Index Cards for Sharing Stories
Turn to page 10 in your workbook

After the Video

Everyone share what they hope to get out of FPU.
Discuss questions on page 18 with your group.
(It's okay if no one answers immediately. Give the group some time to sit in silence and think.)

After the Questions

"I'm so excited to begin this journey with all of you!"

Prayer requests are prayed over weekly.
Complete homework on page 19.
Activate FPUCentral.com using your membership id.
Complete the Quick Start Budget Form.

*"No one will be looking at your exact numbers, ever!
One of our jobs every week is to make sure you all do your homework."*

Complete the Financial Reality Check on page 20 and bring results to group next week.

Pray and Dismiss

Before You Leave

Be sure to take attendance.
Collect contact info & index cards.

WEEK 2 - RELATING TO MONEY

Before The Video

Welcome & Introductions

Contact Info Cards & Index Cards if anyone missed last week.

Complete Snapshots & tally during video.

Turn to page 24 in your workbook

After the Video

Check with your group if they have their quick start budget completed.

Discuss questions on page 30 with your group.

After the Questions

“We are going to take a quick quiz, don’t worry there is no grade. It will show each of us how big of a Nerd or Free Spirit we are. Have fun with it, but don’t take it too literally. This is supposed to be fun!”

Take the Nerd/Free Spirit Quiz on page 31.

Turn to page 34 and discuss the results.

Remind your group to complete the homework on page 35 and ask them to bring their Quick Start Budget to group next week.

Ask if everyone was able to log into FPU Central.

Pray and Dismiss

Before You Leave

Please take attendance.

Give your class snapshots to the Room Coordinator.

WEEK 3 - CASH FLOW PLANNING

This week is about budgeting and is crucial for success!

Before The Video

Welcome

Room Coordinator share Group Snapshot

Ask if they had a Budget Committee Meeting with their accountability partner or spouse.

Turn to page 40 in your workbook

After the Video

Discuss questions on page 52 with your group.

Turn to page 53 to start applying what you've learned.

Breakout Group Exercise: Choose a Case Study to complete.

After the Questions

"Don't forget to bring your zero-based budget back to class next week."

Collect praises and prayer requests.

Remind them to complete homework on page 56.

- Complete zero-based budget.
- Call a Budget Committee Meeting.
- Stuff some envelopes.

Ask someone to pray and close your group.

Before You Leave

Be sure to take attendance.

Share any questions/concerns you may have with your Room Coordinator.

WEEK 4 - DUMPING DEBT

Before The Video

Welcome &

“Any have any cards they’re ready to cut?”

Budget Check! *(no #'s check, just that they have it)*

Turn to page 60 in your workbook

After the Video

Discuss questions on page 68 with your group.

If you are pressed for time, don’t skip question #2!

That question leads directly to the next activity.

After the Questions

“Benjamin Franklin once said, ‘when you run in debt, you give to another power over your liberty.’ Today, you have the chance to take some of your power and liberty back.”

Ask if anyone else would like to cut their cards.

Allow the whole group to celebrate the cutting!

Remind your group that prayer requests are prayed over weekly.

Homework is to complete the Debt Snowball form.

Remind your group to complete the homework on page 35 and ask them to bring their Quick Start Budget to group next week.

Pray and Dismiss

Before You Leave

Please take attendance.

WEEK 5 - BUYER BEWARE

Before The Video

Welcome & Introductions

Budget Check! *(no #'s check, just that they have it)*

Turn to page 74 in your workbook

After the Video

Discuss questions on page 78 with your group.

After the Questions

“Believe it or not, we’ve already reached the halfway mark of the group! This is the perfect time to take a breath for a few minutes and celebrate some victories. Tell us what your biggest takeaway has been, what’s made the biggest difference or if you have any wins to share since you’ve started FPU?”

Be sure to have index cards for writing down stories.

Complete homework on page 79.

Remind your group to write the budget for next month. The budget is needs to be completed before the month begins to help be successful!

Encourage your group to read the “7 Things You Don’t Really Need” article on page 80 this week.

Have someone in your group close in prayer.

Before You Leave

Be sure to take attendance.

Cut up any cards? Celebrate!

WEEK 6 - THE ROLE OF INSURANCE

This lesson is a bit longer, please be mindful of the time.

Before The Video

Welcome

Check to make sure homework is completed.

Turn to page 84 in your workbook

After the Video

Discuss questions on page 92 with your group.

After the Questions

Share what you enjoy most about this group and being on this journey with them.

Distribute index cards if any are needed.

Complete a Case Study on page 93 if there is time.

Answers on the next page in this guide.

Complete homework on page 97.

Encourage everyone to complete the new month budget & stick to it!

“Next week we’re going to start talking about long-term investing for retirement and college. Even if this is a few years away, or you’re already there, it’s important you come back next week. The goal is to stay motivated, but also to encourage one another on this journey.”

Pray to close.

Before You Leave

Thank you for taking attendance.

Remind your group about Celebration Sunday on November 26th.

WEEK 6 - CASE STUDY 3 DISCUSSION ANSWERS

Answer to Question 1:

Katie is right. They each have a \$50,000 income, so 10 times their income would be \$500,000 in term life coverage. That \$8 per month could cost them \$25,000 a year in lost income if one of them were to die.

Answer to Question 2:

Medical debt is consistently one of the leading causes of bankruptcy. You never know when a medical emergency or illness may strike—not to mention a car accident or other trauma! One round of chemo or emergency surgery could easily destroy many Americans' financial life without quality health insurance. That is definitely a risk you want to transfer to an insurance company.

Answer to Question 3:

They could switch to a Health Savings Account (HSA), raise their copay amount, and raise their deductible.

Answer to Question 4:

Because he is only 32 years old, there is no need for Bill to have long-term care insurance. Dave recommends long-term care coverage for people 60 years old and older.

WEEK 7 - RETIREMENT & COLLEGE PLANNING

Before The Video

Welcome

Budget Check (*no #'s check, just that they have it*)

Turn to page 102 in your workbook

Don't forget the index cards!

After the Video

Discuss questions on page 110 with your group.

"We've seen some great victories over the past seven weeks, one of the most important victories anyone can have on their journey toward financial peace is to cut up their credit cards once and for all..."

Please don't pressure, be open and encouraging.

Remember to offer hope to anyone who may be discouraged at this stage in the journey.

After the Questions

Collect index cards.

Remind them to complete homework on page 111.

*"The online calculators are great tools, not only for planning but also for dreaming. Go home and plug some numbers to see what your future could look like. Don't forget to visit the tools at **WORTHIT.LIFE**."*

Ask someone to pray and close your group.

Before You Leave

Be sure to take attendance.

Share how your group is going with your Room Coordinator.

WEEK 8 - REAL ESTATE & MORTGAGES

Before The Video

Welcome

“Any credit cards that you are ready to cut?”

Turn to page 116 in your workbook

After the Video

Take turns reading and discussing the questions on page 124.

After the Questions

“You will use the next 13 months to apply what you’ve just learned by working through real estate case studies. Turn to page 125 and let’s get started.”

Complete one or more of the Case Studies on pages 125-127. Answers are on page 16-17 in this guide.

Turn to page 128 and complete the class snapshot and collect them.

Remind your group to complete the homework on page 128.

Celebrate any credit cards that are getting cut up!
Encourage the group to find expert advice at DAVERAMSEY.COM/ASKDAVE.

Pray and Dismiss

Before You Leave

Please take attendance.

Give your class snapshots to the Room Coordinator.

WEEK 8 - CASE STUDY ANSWERS

Answer to Case Study 1 Question 1:

\$1,000 (25% of their take-home pay)

Answer to Case Study 1 Question 2:

\$20,000 (10% of \$200,000)

Answer to Case Study 1 Question 3:

This is not an emergency. If they use up the emergency fund to buy the house, they will have no cash on hand to cover any unforeseen expenses that will surely come up during the move.

Answer to Case Study 2 Question 1:

40 Months

Answer to Case Study 3 Question 1:

In your husband's salary range, we recommend buying a term policy for \$600,000. If he dies, you can invest that money and draw about \$60,000 a year off the growth without cutting into the principal. That will replace his lost income.

Answer to Case Study 3 Question 2:

Health Insurance is expensive, but you can't afford to go without it. One incident and you can financially be ruined. If you are unhappy with the price you are paying, shop around. You might be able to get a better price as an individual on the open market. Just be sure to use an agent with the heart of a teacher. To find one of our Endorsed Local Providers in your area, check out daveramsey.com/find-elp.

WEEK 8 - CASE STUDY ANSWERS

Answer to Case Study 3 Question 3:

Unless you are a millionaire, you simply can't afford it. New cars lose 60% of their value in the first four year. When you buy used, the original owner has already eaten the cost of depreciation. You, on the other hand, get an awesome four-year old car for a great deal—one well below the expensive wholesale prices of new cars.

Answer to Case Study 3 Question 4:

Actually buying a house is just the first in a long list of things you'll have to pay for. It costs more to own a home than it does to rent in the short term, because you're responsible for the repairs. If you move into a house without having an emergency fund or down payment, I can almost guarantee that the HVAC will blow out or the roof will need a repair within the first year. When that happens, you'll have to pay for it, there won't be a landlord to take care of it. Find a way to help your wife to understand that she is playing with your future lives and happiness. The only way you should be buying a home is to wait until you have your emergency fund in place, plus a good down payment.

Answer to Case Study 3 Question 5:

Let's say you got a \$4,800 tax refund this year. That breaks down to \$400 a month you're overpaying in taxes. That means you are actually giving the government an interest-free loan every sing month. If you happened to have some debt on a credit card at %18, and you used that \$400 a month to pay off your debt instead of loaning it the government, you would save almost \$900 in interest!

WEEK 9 - THE GREAT MISUNDERSTANDING

Before The Video

Thank your group for committing to this journey.
Room Coordinators will share Snapshot totals
Turn to page 134 in your workbook

After the Video

Discuss questions on page 138 with your group.

After the Questions

"Can you believe we accomplished this much in just nine weeks? Just think of what we can do in nine months or nine years! Can you imagine if our community or our nation applied God's ways of handling money? Think of what we could do! Think of what we could give! "

Ask if anyone else would like to cut their cards.
Have index cards available for story sharing.

"This is the perfect time to really celebrate some victories we've had during the nine weeks. Tell us what your biggest takeaway had been, what's made the biggest difference, or if you've already had some big wins that you can share with us."

Keep up the encouragement and communication.
Will you continue to meet in the Spring?
We have everything you need! For more info visit
CROSSROADSGRACE.ORG/GG.

Close your group in prayer.

In the Next Week

Follow up with everyone in your group. Thank them for sticking it out on this journey together!

THANK YOU FOR LEADING THE JOURNEY WITH US.

You did it! You led the change. You helped change some lives. And now, your group—who have become your friends and partners on this journey—are on a different path. Their lives are telling a different story. Very, very well done!

Lives are changed, relationships are restored, hurting marriages are healed, parents are empowered, and singles develop the self-accountability that is crucial for long-term success. Plus, men and women at any income level discover the hope that they can retire with dignity, leave a lasting legacy for their children, and become outrageous, lifelong givers.

This journey has been incredible, and you helped make that possible. Thank you.

“Success in personal finance is 20% head knowledge and 80% behavior.” Dave Ramsey

SHARE YOUR STORY

WORTHIT.LIFE

Stories

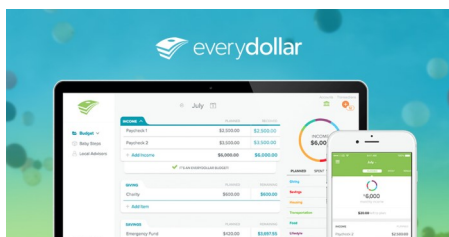
Over 4 million people have benefited from Financial Peace University.

SUBMIT YOUR FPU STORY

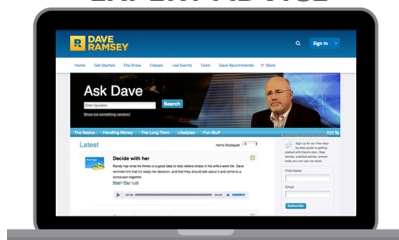
SUBMIT A PRAYER REQUEST



Join our
“Worth It Hosts”
Facebook
Group!



EXPERT ADVICE



DAVERAMSEY.COM/ASKDAVE



worth it

I am – They are – He is

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