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THE STEWARDSHIP OF MONEY

LIFE-SKILLS WORKSHOPS

INTRANSITION GROUPZINE CHAPTER EXCERPT

The InTransition Workbook/Magazine equips and prepares graduating seniors to transition to post-graduation life and make an impact for Christ in the world.

Single life, finances, life-transitions, the will of God, a theology of work, evangelism in the real world: InTransition addresses all the critical issues of a successful transition from campus-a resource for the last and most neglected phase of campus discipleship.



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OVERVIEW

A PERSONAL DEVELOPMENT WORKSHOP

CONT

Let's say, for example, that you think it would be cool to read the whole Bible through at least once. (I agree, that would be cool.) So you decide that you'll just try it for a few days and see how easy it might be and then decide whether you'll commit to it. Day one, your alarm doesn't go off. You're already behind three chapters. Day two, you plan to read during your lunch hour, but you forget your Bible. Day three, you decide it's just too difficult and maybe you'll try again in six months when things slow down a little. Taking this approach, you tell yourself that you'll give it a shot and see if it turns into a commitment. If you fail, you haven't lost anything. You have no money invested and no one else knows about it.

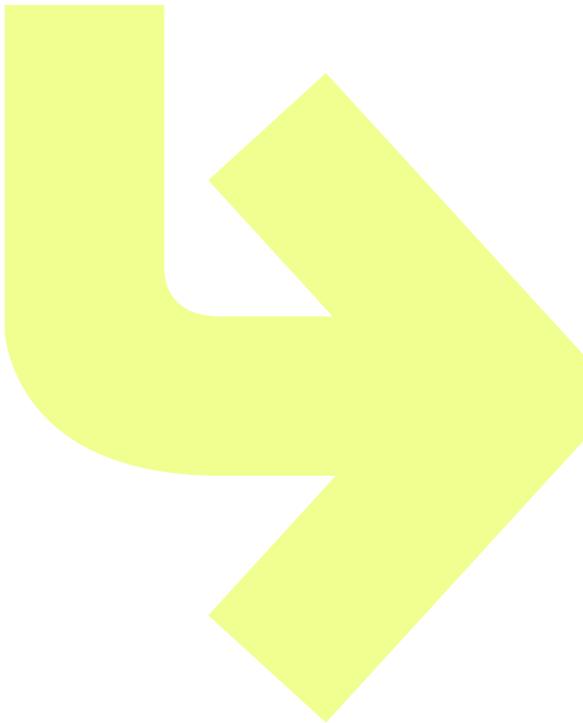
The opposite approach is growth that comes out of a commitment. Using the same example of wanting to read the Bible through, you would perhaps start by buying a One Year Bible or downloading a Bible reading plan from the Internet. Then you would tell a couple of friends (maybe one would want to join you in the commitment). Then you would start reading. Day one, your alarm doesn't go off. Because you have made a commitment, however, you stay up later that evening to complete your first day's reading. That night, you set two alarms to make sure you get up the next morning. The commitment up front keeps you from being derailed by a bump in the road. You push through the difficulties that come. You will grow because you made a commitment.

Because we desire to see you grow—in all areas of your life—we are going to unapologetically ask you to make a few commitments. Six, to be exact. At the end of each workshop, which is related to your personal development plan, you will have the opportunity to make one commitment that can be carried out during the first 12 to 24 months after graduation.

Make a few commitments. Seek out the counsel of a mentor. Do these two things and you'll be off to a great start in this passage from college to the world of work. ("The world of work"—now there's an inviting name!)

But we don't want you to embark on a development plan without a context. So in the first workshop we'll discuss the areas of life that will change in the upcoming transition, and in the second workshop you'll construct a personal mission statement. This will be your compass, establishing your priorities and shaping your commitments.

The Personal Development Work Sheet, where you'll be recording your commitments, is on the last page of this workshop section. (page 31) You can't miss it—it says PERSONAL DEVELOPMENT WORKSHEET on the top. Whatever you choose, have fun with this and try to take someone with you on your journey through *InTransition*. You may also want to purchase a notebook to record your thoughts and journal to and with Christ through the process.



WORKSHOP

ONE

ASSESSING THE TRANSITION

Before we get to the specifics of the personal development plan, we want to first get our minds around the transition we are about to encounter. What exactly are we looking at here? Well, let's start with a reality check. Not someone else's reality. Your reality. Let's get all the issues out on the table.

SO WHAT EXACTLY WILL CHANGE?

To know in advance the exact nature of any transition—all that will be involved and how we'll personally respond—is impossible. But that doesn't mean we can't intelligently project and assess the major issues that will factor in. To that end, filling out this chart will be helpful.

- In the left-hand column, check the statements that are true of you.
- In the right-hand column, write how this statement might read after you graduate and start a new job.
- After completing this list, add at least five more items that come to your mind as changes that will occur in your life.

WHAT'S TRUE ABOUT MY LIFE IN COLLEGE

- My parents are paying my rent and/or bills.
- I am on my parent's health and/or car insurance.
- I do not make car payments.
- My monthly paychecks are between \$0 and \$800/month.
- I have roommates and we have been friends for at least two years.
- I am part of a small group and/or church body.
- Most of the people I am surrounded by each day are my own age.
- I see my closest friends every day.
- I have an older person who meets with me on a regular basis to help me grow spiritually.
- I usually go to class, but sometimes I just don't feel like going and skip out.

WHAT WILL BE TRUE AFTER I GRADUATE AND START A NEW JOB

ASSESSING THE TRANSITION

CONT

WHAT'S TRUE ABOUT MY LIFE IN COLLEGE

- I schedule my classes so that I do not have to get up before 9:00 A.M.
- I have dropped several classes because I did not like the professor.
- On the weekends, I just do whatever my friends are doing.
- I have been building relationships with my unbelieving friends in order to be able to share the gospel with them at the appropriate time.
- I have served in ministry because someone approached me and challenged me to a specific role or position.

WHAT WILL BE TRUE AFTER I GRADUATE AND START A NEW JOB

KEY QUESTIONS

Discuss or write answers to the following questions using the first thoughts that come to your mind. Be real. Talk or write about what's really on your mind.

- ↳ When you think about graduating, what are some of the first things that come to your mind?
- ↳ What concerns you the most as you think about leaving the college environment?
- ↳ How do you picture yourself serving the Lord and ministering to others after you leave college?
- ↳ What temptations do you think you could encounter that might distract you in your walk with God?
- ↳ From a practical standpoint, how are you preparing yourself for the transitions ahead?

Obviously this is not exhaustive, nor is it a crystal ball. There is much we cannot know until we actually go through it, and God will of course be going through it with us. But as we move ahead in these workshops, we at least have a sketch—some contours—of the transition that lies ahead, enabling us to wisely begin making preparations.

These changes can sometimes take people by surprise. Not to mention that our "enemy the devil prowls around like a roaring lion looking for someone to devour." Because I so want to see you "resist him, standing firm in the faith" (1 Peter 5:8-9), I am asking you to do a special out-of-class assignment.

At the end of this lesson you will find some interview questions. Find a couple of people who have been out of college less than three years and set up a coffee/lunch phone appointment with them or get together if they're close (leave the bill for them, as they are gainfully employed). See what you can learn from their successes and failures.

OPTIONAL QUESTIONS FOR SMALL-GROUP DISCUSSIONS

- ↳ What emotions did you experience as you listed the changes about to take place in your life?
- ↳ What do you think you personally need the most in order to prepare you for the transition ahead?
- ↳ What do you hope to gain from going through these workshops?

OPTIONAL PERSONAL STUDY

In the Briefcase section, read "Commuting" by Mat Weiss.

ASSESSING THE TRANSITION HOMEWORK_{CONT}

CONDUCT INTERVIEW

Ask one or two people who have been out of school less than three years to have lunch, coffee, or a phone appointment with you. These questions are intended to be a starting point. You can make up some of your own or ask follow-up questions as appropriate. In order to be considerate of the other person's time, try to keep this to about an hour.

INTERVIEW QUESTIONS

- ↳ Where did you go to school, and when did you graduate?
- ↳ Did you move to a new city after graduation?
- ↳ I know that we all anticipate changes after college, but what surprised you the most about your transition from college to the work world?
- ↳ What have you enjoyed the most since leaving college?
- ↳ How long did it take you to find a church to get involved with? What was that process like?
- ↳ What does your church involvement consist of now? How is it different from the Christian experiences you had in college?
- ↳ I have heard that the financial adjustments are often bigger than one anticipates. From your experiences or observations, what do you think college graduates should know about being good stewards of their finances?
- ↳ If you could recommend just one financial habit to adopt immediately out of college, what would it be and why?
- ↳ How has moving and getting a new job affected you spiritually?
- ↳ What would you say are the biggest hindrances to a growing and maturing walk with God right out of college?
- ↳ Have you been able to find spiritually encouraging friends or mentors? What do you think it takes to develop such relationships, and how long should it take?
- ↳ Are you serving in ministry somewhere? If so, what are you doing and how did you decide to commit to that area of service?
- ↳ I have heard people say that you will be much busier after college than during college. Did you find that to be true? If so, what has helped you to manage your time well?
- ↳ If you could give me and my friends any piece of advice, what would it be?

WORKSHOP

TWO

WRITING A MISSION STATEMENT

“What’s your greatest fear?” Bob Reccord and Randy Singer report in their book *Made to Count* that the initial responses to that question cover a broad range of concerns and common fears (encountering snakes, being alone, speaking in front of an audience, and the like). They go on to say, however, that “by far the most voiced response strikes deep at the heart of all of us: *to come to life’s end without having made a significant difference*. Atychiphobia. The fear of failure.”

Does that resonate with you as much as it does with me? I don’t want to wander aimlessly through my life. I don’t think you do either. So as we enter into this journey from college to the workplace, we want to ponder the question “Where am I going?” This will be the North Star for our personal development plan.

In the end, what do you want to be true of your life? Here is a creepy, but helpful, exercise. Imagine what you want people to say about you when you die. In the space below, summarize those thoughts in the form of your own obituary.

Rather than just waiting until the end of your life, and hoping that you will somehow have made a difference or accomplished something of importance, why not start now with an end in mind?

Crafting a personal mission statement is one way to gain a clearer vision and purpose for your life. And there are several benefits to taking the time and making the effort to write one.

- ↳ It helps to give purpose to your life.
- ↳ It helps you to identify your values and beliefs.
- ↳ It helps you to get involved in something greater than yourself.
- ↳ It helps you to make wise choices about what you will and will not give your time to.
- ↳ It guides your decision-making process.

Going through these workshops will help you clarify your personal mission. However, it’s not too early for you to make a first pass at a mission statement. (You can make revisions as you learn more about yourself through the following pages, discussions, personal reflection, and prayer.) Ask God for His direction as you process this step. View this as a highly relational exercise with the Lord in which you are asking for and listening to His direction.

SO WHAT EXACTLY WILL CHANGE?

In this session you are going to take a first pass at writing a God-honoring life mission statement.

Stephen Covey, in his book *Seven Habits of Highly Effective People*, says, “**To begin with the end in mind is to begin with the image of the end of your life as the frame of reference by which everything else is measured.**”

The apostle Paul neared the end of his life with these words: “**I have fought the good fight, I have finished the race, I have kept the faith**” (2 Timothy 4:7).

To help you get started, answer several questions from the list on the next page. They will help you surface some of your passions and, most likely, your areas of gifting. Then, as best you can, write a short mission statement (in pencil, of course) in the space below. For example, Mary Kay Cosmetics’ mission statement might be “To give unlimited opportunity to women.” Or maybe it’s “To exploit the color pink.” Who knows? But you see the point.

“My mission is to _____

_____.”

YOUR MISSION STATEMENT

WHAT AM I PASSIONATE ABOUT?

- ↳ If you were asked to create a TV special about something that moves you, what would it be about?
- ↳ What magazines intrigue you most at a newsstand? What sections or articles catch your attention?
- ↳ If you started a business or organization to solve a need, what would it be?
- ↳ What issue would you like to see someone write a best-selling book about?
- ↳ What biblical passages has God used powerfully in your life? How have the passages shaped your view of life and the world?
- ↳ What ignites the passion of your life and excites you when you think about doing it as a vocation?
- ↳ What rewarding experiences has God given you that may have been preparation for your future?
- ↳ How has God used you significantly in the past?
- ↳ What things make you feel the most alive when you participate in them?
- ↳ In what ways do you most enjoy giving yourself away to others?
- ↳ Who are the people you find yourself voluntarily getting together with, again and again, for deeper discussions?
- ↳ What are your deepest discussions about?
- ↳ How would you use a gift of a million dollars if it had to be given away to a cause that moves you?
- ↳ Is there any need or problem you believe in so strongly that you'd love to work at it full time?

After answering a few questions like these, you should begin to see a few patterns emerge. These patterns are important. They are keys to the passions and desires that God has placed in your heart. Don't rush this process. Patterns usually emerge and become clearer over time. How these passions get lived out in your life is part of the adventure of walking with God for a lifetime.

OPTIONAL QUESTIONS FOR SMALL-GROUP DISCUSSION

- ↳ Talk about the obituary you wrote for yourself. What was it like to write it? What made you choose some of the words or phrases you used?
- ↳ Talk about your mission statement. Do you like what you wrote? Why or why not?
- ↳ Do you find it energizing or frustrating to think about what you want to be true of you at the end of your life? Why?
- ↳ Do you know many people who seem to have a clear mission or purpose in life?
- ↳ If you choose to enter into the hard work of crafting a personal mission statement, how do you think it might benefit you?

OPTIONAL PERSONAL STUDY

For help writing your personal mission statement, go to WorkPlaceRevolutions.com and follow links to the [Life Purpose Tool](#).

Just for fun, do a search on the Internet for obituaries. In what ways do you want what people say about you to be the same or different?

WORKSHOP

THREE

A PERSONAL PLAN FOR SPIRITUAL GROWTH

God has changed your life and given you a new identity. Isn't that true? You made a 180-degree turn around (or at least 170 degrees). You understood biblical truths for the first time. You gained God's perspective on your purpose in life. You experienced ways that God could use you in another person's life. You stepped out in faith and trusted God to see you through challenging situations. Your faith became your own, not just something passed down from your parents or friends.

Indeed, God has done something significant, something unexpected, in your life. You may have come to college looking for God. Or not. Either way, He found you. You are not the same. Jesus has drawn you to Himself and He will never let you go.

Your story will be different from my story. More than likely, however, God used several catalysts to help in your spiritual growth. Things such as the following:

- ↳ A small-group Bible study
- ↳ A church body
- ↳ A spiritual movement on your campus
- ↳ An older person investing in your life
- ↳ A missions project
- ↳ A conference or retreat speaker
- ↳ A consistent personal study of God's Word
- ↳ An accountability or prayer partner
- ↳ An opportunity to serve or lead in ministry to others
- ↳ A friend who would never give up on you

SO WHAT EXACTLY WILL CHANGE?

Describe, in one or two sentences or phrases, how God has changed your life during your college years.

In the preceding list of spiritual catalysts, place a check mark by anything that helped spur on your spiritual growth during college. Briefly recount which one had the greatest impact on you and why.

Do you feel a sense of gratefulness as you remember what God has done for you? Do everything you can to keep this memory fresh. Don't let it fade away with time. Even if you need to put up a visual reminder in your room or slip a note to yourself into your Bible, these moments with God are worth keeping in front of you.

And while we're on the topic of a thankful heart, don't be afraid to let other people know of the impact or influence they have had on your life.

Now that we have taken a quick look back, let's consider what is about to change. How can your spiritual growth continue as you transition from your college surroundings to a whole new world (which we will try not to refer to as "the work world")?

THE NEW REALITY

Though there are a few exceptions, most people move to a new city when they graduate from college. This means searching for a new church, establishing new friendships, and finding a new place to serve in ministry. In other words, the spiritual support system that you have experienced during college will be gone. Scattered. You're facing new beginnings. And new beginnings take time, effort, and commitment.

Because of the initiative you will need to put forth, I believe that it's important for you to consider your future needs and make some commitments now—before you are dead tired from managing a new job... and a new everything.

This new reality may have become clearer after conducting the interview assignment from workshop one. You did remember that, right?

HOW DO WE GROW?

Let's consider some things that will keep us on the path to growing closer to the Lord and growing in our faith. While there are many ways to grow spiritually, I'd like to highlight three for consideration: practicing personal disciplines, learning from others, and taking steps of faith.

PRACTICING PERSONAL DISCIPLINES (OR HABITS)

Our best relationships require an investment of our time. If a relationship is robbed of time, the people in it will eventually drift apart. It's an obvious fact in human relationships, and the same principles hold true of our intimacy with Christ. Relationships take an investment of our time—which, by the way, will be a precious commodity once you start a full-time job!

Think for a moment about how you have (or haven't) practiced the following disciplines in college. What effect, over time, have they had on your relationship with God? Which have had the greatest impact?

- ↳ Reading and meditating on the Word
- ↳ Prayer
- ↳ Memorizing Scripture
- ↳ Journaling/reflection time

What have you found to be the greatest enemy to spending time with God (lack of time, lack of desire, feeling as if you get nothing out of it, unconfessed sin)? What have you done to overcome that hindrance?

A PERSONAL PLAN FOR SPIRITUAL GROWTH

LEARNING FROM OTHERS

Hebrews 10:24 encourages us to “consider how we may spur one another on toward love and good deeds.” I once heard someone say that if you are going to be spurred on, you have to be around people with spurs on. Where else—besides Texas—can you find that except around others committed to following Christ?

Make a quick list of everyone you can think of who has “spurred you on” over the last four years (even if it was someone you never met personally). Next to their names, briefly describe how they have done this.

What will it take to continue having people like these in your life?

TAKING STEPS OF FAITH

I don’t know about you, but I like comfort and convenience (I’m typing this on my sofa, 12 feet from my refrigerator). Taking steps of faith disrupts both comfort and convenience and brings me face to face with my need to depend upon Christ. Jesus said, “Apart from Me you can do nothing” (John 15:5). These words remain simply nice words on a page until I get outside my comfort zone. It’s then that I realize how much I really do need Jesus. Yes, I know that I need Him, but in my flesh I can become pretty self-sufficient. Taking steps of faith keeps me mindful of my need for Christ.

- ↳ Think of a time in the past year or two when you had to trust God with something out of your control or out of your comfort zone. How did that help you to grow closer to the Lord?
- ↳ Where do you want to be spiritually in 5, 10, 15 years? What is your vision for your life in this area? Write a few phrases or sentences to describe that desire.

If any of these things have contributed to your spiritual growth during college, they may have been so woven into your environment that you took them for granted. Taking inventory of what helps you to grow spiritually will help you to weave the right elements into your new environment.

THE POWER OF A COMMITMENT

Go back to the beginning of this section, to the “Personal Development Plan: Overview.” Reread “The Power of a Commitment” about growth flowing out of an up-front commitment. What commitment will you make to grow spiritually during the first 12 to 24 months of being out of college? “Reading my Bible daily” or “Reading through the Psalms” are examples.

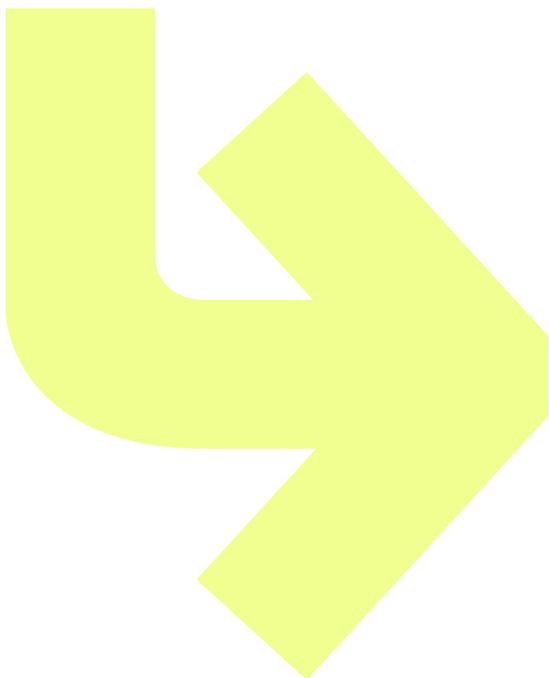
Record your commitment on the “Spiritual Growth” line of your Personal Development Worksheet at the end of the workshop section (page 31).

OPTIONAL QUESTIONS FOR SMALL-GROUP DISCUSSION

- ↳ What do you envision your life to look like, spiritually, in five years?
- ↳ Knowing yourself, what are the best things for you to do to continue growing spiritually?
- ↳ Knowing yourself, what things do you need to avoid in order to be growing spiritually over time?
- ↳ What one commitment are you going to make?

OPTIONAL PERSONAL STUDY

Take the spiritual assessment at WorkPlaceRevolutions.com.



WORKSHOP

FOUR

A PERSONAL PLAN FOR FINANCES

Let's talk about your money—what little there may be of it. For most college students, this area of life will undergo a huge transition. Regardless of your starting salary, it might seem like a lot of money compared to what you have been making as a college student. But then there's the flip side of the coin as well: your expenses are about to change.

Students today fall across a wide spectrum of financial experiences, from not having any financial responsibility in college to having full financial responsibility for college debt and living expenses. Most will fall somewhere in between these two extremes. Whatever your experiences have been, let me assure you that change is on the horizon. Let's see what it will take to make a Christ-centered transition in this area of your life.

UNDERSTAND WHAT GOD HAS TO SAY ABOUT MONEY

There are so many financial advisers in our country today. The advice is abundant. As you listen to what others say about money, it is important to have a biblical grid through which to evaluate all you hear. At the end of this lesson there is a list of resources that I highly recommend and that will provide a strong biblical foundation.

TAKE INVENTORY OF YOUR OWN BELIEFS ABOUT MONEY

When it comes to managing our money, we all have been shaped by the people or environment around us. Some have observed frugality to the point that it hurts; others have experienced creditors calling the house and wanting bills paid. Some have never had a want in their life; others have had to work and save to get something they really wanted. Few have been taught how to put their finances—all of them—under the lordship of Christ. Even though America is the wealthiest nation in the world, the majority of Christians in America give away only 1 to 2 percent of their income—a long way from the biblical concept of a tithe (10 percent).

You will have an opportunity in the pages that follow to take inventory of some of your own financial practices and beliefs.



LEARN HOW TO DEVELOP AND LIVE BY A BUDGET

Budgeting might initially seem a restraint upon your freedom. But ask people who have spent years digging their way out of debt how much freedom really came from spending whatever they wanted, whenever they wanted. Make a few poor decisions within the first two years out of college, and you could be paying the price for years to come.

If you put yourself in the "poor college student" category, you will probably look at the salary you are about to make and feel rich. "Why budget?" you may ask. "How would I spend that much money?" Don't be fooled. As the income goes up, so do the expenses as well as the expectations of what you "should" own. And who knows? We could go to war with Italy, which would send the price of pizza soaring.

You can start now by using the sample budget included in this workshop.

LEARN HOW TO MAKE WISE FINANCIAL DECISIONS FOR THE FUTURE

Should I buy or rent? Should I pay off my college loan early? Should I save for retirement or pay off my credit card first? Should I save for retirement now, wait until I get a raise, or plan on working at Walmart until I die? Should I tithe (give away 10 percent) now or wait until I get more established and settled?

These (and more) are common questions. Proverbs 21:5 says, "The plans of the diligent lead to profit as surely as haste leads to poverty." It has been said that most people don't plan to fail; they simply fail to plan. Even if you agree that making a plan is profitable and wise, you might think, Give me a couple of years to get myself established, and then I'll start thinking about a financial plan. But believe me, developing biblical financial habits during your first year or two out of college will pay huge dividends for many years to come. Don't put this off!

At the end of this lesson you will find a list of recommended resources. Take the time to learn from at least one source of financial wisdom.

Okay. Enough advice. Let's get personal.

A PERSONAL PLAN FOR FINANCES

SELF-ASSESSMENT QUESTIONNAIRE

- ↳ Are you graduating from college with debt? Yes / No
- ↳ If so, how much in the following categories?
 - credit card debt: _____
 - school loans: _____
 - car loan: _____
 - other: _____
- ↳ Have you made a plan for paying off this debt? Yes / No If so, briefly describe that plan.
- ↳ Have you ever lived by a budget? Yes / No
- ↳ Do you know how to create a budget? Yes / No
- ↳ Are you in the habit of giving a portion of your income (regardless of how small) to God's kingdom? Yes / No
- ↳ Have you ever studied what the Bible says about money or giving? Yes / No

WHAT HAVE YOU SEEN MODELED?

- ↳ Who do you know whom you would consider wise in managing money?
- ↳ What habits have you observed in them that cause you to consider them good financial stewards?
- ↳ How would you describe your parents' philosophy of money and of giving? What patterns and habits (good and bad) have they taught or modeled to you?

WHAT FINANCIAL PRINCIPLES DO YOU WANT TO LIVE BY?

- ↳ What family habits would you like to make your own? What habits would you like to change?
- ↳ List from three to five benefits you can think of for living according to a budget.
- ↳ Five years from now, what do you hope can be said about your view of money and your patterns of spending, saving, and giving?

DEVELOPING A BUDGET

Far from an Excel spreadsheet, this will be a simple first step in developing a budget. But we have to start somewhere, right?

↳ STEP 1

Enter the amounts in the following categories that are "fixed." That is, you already know the amount. Rent is an example.

↳ STEP 2

Determine what portion you want to allocate to the other categories listed. If you need to add a category for your lifestyle, then do so.

↳ STEP 3

Make adjustments to your budget until your expenses equal your income. Don't forget to include savings!

↳ STEP 4

Track where you spend your money for two to three months. Make adjustments to your budget as needed. There are several programs, such as Quicken, Quick Books, and Microsoft Money, that are helpful in tracking your finances.

↳ STEP 5

Seek out a wise counselor if you are having any difficulty with making financial decisions or living within a budget. Of course there are many professional advisers available, but you may also find a trusted friend or a recommendation from someone in your church. Many churches offer Crown or Financial Peace classes, which I highly recommend. Even if you are not experiencing financial difficulties, I still urge you to take these courses as early as possible. Both are Christian-based ministries. Crown offers more biblical understanding of financial matters, while Financial Peace offers more practical advice.

Crown.org
DaveRamsey.com

A PERSONAL PLAN FOR FINANCES_{CONT}

CATEGORY	ANNUAL	MONTHLY	PERCENTAGE
SALARY	35,000	2,916	
TAXES	5,250	438	10%
TITHE ON GROSS	3,500	292	15%
HEALTH INSURANCE	1,800	150	
NET SPENDABLE INCOME	24,540	2,036	
HOUSING	6,112	509	25%
UTILITIES (PHONE, ELECTRIC, CABLE, INTERNET, ETC.)	2,445	204	5-10%
FOOD	3,668	306	10-15%
CAR PAYMENT	2,445	204	10-15%
CAR EXPENSES	1,223	102	5%
SCHOOL LOANS	2,445	204	10%
OTHER DEBT PAYMENT	1,223	102	5%
ENTERTAINMENT	1,223	102	2-5%
CLOTHES	1,223	102	5-7%
SAVINGS / INVESTING	1,223	102	5-10%
MISCELLANEOUS (GIFTS, VACATION, COMPUTER, ETC.)	1,223	102	3-6%

*Sample budget for a young professional

A PERSONAL PLAN FOR FINANCES_{CONT}

TO THINK ABOUT

- ↳ What surprised you in putting together a budget?
- ↳ Does it raise any concerns for you?
- ↳ Do you feel like this is a realistic budget for you?
- ↳ Should you give away more to me and my ministry? (I'm kidding.)

You may be thinking, All these numbers give me a headache! Ah yes, but nothing like the headaches that could last for many years with just a few thoughtless financial moves. Are you beginning to get the picture—this is important stuff!

THE POWER OF A COMMITMENT

Go back to the beginning of this section, to the "Personal Development Plan: Overview." Reread "The Power of a Commitment" about growth flowing out of an up-front commitment. What financial commitment will you make and begin carrying out during the first 12 to 24 months out of college?

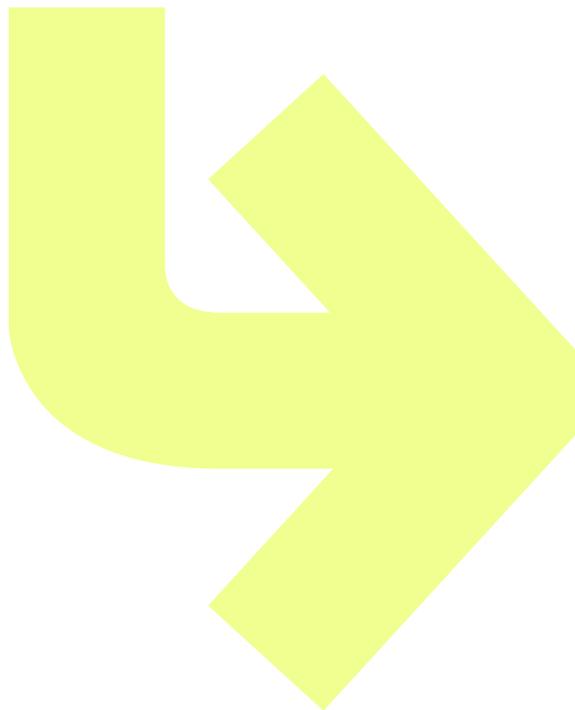
Record this commitment on the "Financial Planning" line of your Personal Development Worksheet at the end of this workshop section (page 31).

OPTIONAL QUESTIONS FOR SMALL-GROUP DISCUSSION

- ↳ What family habits would you like to make your own? What habits would you like to change?
- ↳ What do you think about creating and living by a budget?
- ↳ Five years from now, what do you hope can be said about your view of money and your patterns of spending, saving, and giving?

OPTIONAL PERSONAL STUDY

Read "W-4" by Steve Pogue, found in the Briefcase section.



A PERSONAL PLAN FOR FINANCES_{CONT}

CATEGORY

ANNUAL

MONTHLY

PERCENTAGE

SALARY

TAXES

TITHE ON GROSS

HEALTH INSURANCE

NET SPENDABLE INCOME

HOUSING

UTILITIES (PHONE, ELECTRIC, CABLE,
INTERNET, ETC.)

FOOD

CAR PAYMENT

CAR EXPENSES

SCHOOL LOANS

OTHER DEBT PAYMENT

ENTERTAINMENT

CLOTHES

SAVINGS / INVESTING

MISCELLANEOUS (GIFTS, VACATION,
COMPUTER, ETC.)

*Proposed budget for myself

WORKSHOP

FIVE

A PERSONAL PLAN FOR RELATIONSHIPS

A million books have been written on the topic. Or somewhere close to that. Writers of all kinds, regardless of spiritual beliefs, have a lot to say on the subject of relationships. There are relationships in every arena of life: home, work, play, church. All need attention. All have the potential of bringing us great happiness or great sorrow.

There is a longing within each of us—a God-given longing—to love and to be loved. And so relationships, with all of their ups and downs, will always be a part of our lives.

Since there has already been so much said about relationships in those million books, I do not want to cram any more advice into your head before you leave college. Instead, I want to ask you to think about what is important to you. What relationships matter the most to you? What do you value? And what will you do to cultivate those relationships, even if it takes a lot of work and effort on your part?

Let's think about four different categories of relationships: family, friends, spiritual community, and dating (or hanging out or courting, depending on which term you prefer).

WHAT IS ABOUT TO CHANGE? JUST FOR STARTERS...

FAMILY

- ↳ How will your becoming financially independent change your relationship with your parents?
- ↳ How will where you live in relation to your parents and siblings affect you and your relationship with them?

SPIRITUAL COMMUNITY

- ↳ How do you think this will change?

SPIRITUAL COMMUNITY

- ↳ How will the spiritual community that you will likely belong to after college be different from your college experience?

FRIENDS

- ↳ How will living in a different city than your closest friends affect you? What difference will it make?

WHAT DO THESE CHANGES MEAN FOR YOU?

Of all the relational changes you are about to face, the changes in your spiritual community may be the greatest. College is an unusual environment where you can find others your age committed to the same things, making it much easier for a tight community to be formed. You are all located in close proximity. You attend many of the same events. Your lives crisscross in many arenas. In other words, it doesn't take a ton of effort on your part to have a community of friends—people who are there for you, who spur you on and encourage you to walk with the Lord.

In a few months, however, rather than spending the majority of your waking hours within the borders of a college campus, you will be logging those hours at a place of business. And do I even need to state the obvious? It's not likely that you will find your spiritual community within those boundaries.

WHAT WILL YOU DO? IS COMMUNITY IMPORTANT ENOUGH FOR YOU TO SEEK IT OUT?

Who do you want to be influenced by when it comes to things like:

- ↳ The person you choose to date
- ↳ The ways you spend or invest your money
- ↳ The activities you participate in
- ↳ Temptations to gossip, cheat, or lie while on the job
- ↳ Navigating a variety of relationships at work, socially and professionally
- ↳ Responding to career opportunities or advancements
- ↳ Using a portion of your income to give back to God
- ↳ Determining the priorities of your schedule
- ↳ Being the same person on the inside who you are on the outside

You know yourself. You know where you are weak. You know where you have struggled in the past. You know what has come close to derailing you, spiritually. Don't fool yourself into thinking that you are immune to these temptations as you leave college. Being connected to a community of believers will influence you toward wise decisions when so many options and opinions are scrambling for your attention.

A PERSONAL PLAN FOR RELATIONSHIPS

AND NOW A WORD ABOUT DATING ...

I'll only say one thing about this. Make a decision now about what traits in a mate you consider nonnegotiable. Put it in writing. Share it with one other person. Date, have fun, and keep praying for God to meet your needs.

I'll bet you've already learned a lot about how this transition will change your relationships, both the good and the bad, from the interview assignment in workshop one. You did remember that, right? No two people will have quite the same relational needs. But we all do have needs, and therefore it's important to know yourself and make some commitments in this area of your life.

THE POWER OF A COMMITMENT

Go back to the beginning of this section, to the "Personal Development Work Sheet: Overview." Reread "The Power of a Commitment" about growth flowing out of an up-front commitment. What commitment will you make to ensure that you become a part of a spiritual community after college?

Record this commitment on the "Relationships" line of your Personal Development Worksheet at the end of this workshop section (page

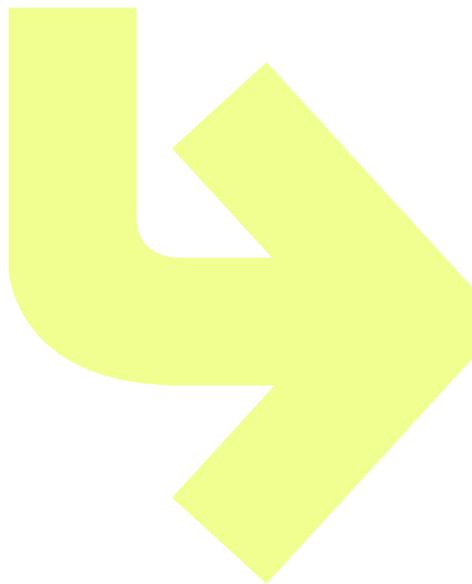
OPTIONAL QUESTIONS FOR SMALL-GROUP DISCUSSION

- ↳ Maybe your relationships in college haven't been great. What are you hoping will be different once you graduate and start a new job?
- ↳ How important is it to you to have a mentor? How can you find an older, more mature person to give you guidance? What might that relationship look like?
- ↳ What do you anticipate being some of your greatest areas of temptation once you leave college?
- ↳ What did you learn from the people you interviewed (from workshop one)?
- ↳ What is your "nonnegotiable" in the person you marry?
- ↳ You will want to build quality relationships with unbelievers who are in your sphere of influence, professionally or socially. How do you think you can do this well and be "in the world" but not "of the world"?

OPTIONAL PERSONAL STUDY

Read "iPod" by Sarah Gale in the Briefcase section.

Read "Cellular" by Will Walker in the Briefcase section.



WORKSHOP

SIX

A PERSONAL PLAN FOR MINISTRY

Do you remember the first time God used you to minister to another person? You may have shared the gospel, met a physical or financial need, taught a biblical truth, pointed someone to Christ through your encouraging words, served behind the scenes, or given leadership to a project. It is amazing and humbling to realize that God can use us—with all our shortcomings—to offer His love and grace to another person.

The book of Ephesians contains many references to our relationship with God and, in turn, our relationships with others.

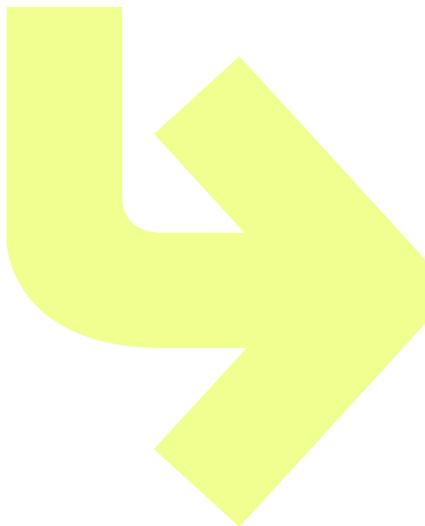
“We are God’s workmanship, created in Christ Jesus to do good works, which God prepared in advance for us to do.”
(Ephesians 2:10)

“From Him the whole body, joined and held together by every supporting ligament, grows and builds itself up in love, as each part does its work.” (Ephesians 4:16)

According to Matthew 25:15 and 1 Corinthians 12:7, God gives us gifts along two lines: according to our ability and for the common good of the body of Christ.

LIFE MAP

A “life map” is a helpful tool for guiding you to a place of ministry, surfacing how God has worked in your life, and recognizing how God has used and motivated you. All of which sets a trajectory toward future service. Using the following guide, take some time to think about the significant experiences and people that have made you who you are today.



PART ONE: LIFE EXPERIENCE

For a quick version of this exercise, answer with the first thoughts that come to your mind. For a more thorough investigation of your life experiences, answer the questions for the different stages of your life: childhood, grade school years, teenage years, college years.

- ↳ **Heroes**—Who had a significant impact or influence on your life?
- ↳ **Hand of God**—Describe the most meaningful spiritual experiences in your life, starting with when you became a believer.
- ↳ **Hard times**—What difficulties, problems, or trials have you encountered in your life?
- ↳ **High points**—What have been the greatest joys and accomplishments in your life?
- ↳ **Heritage**—What are some things from your family background that have contributed to who you are today?

PART TWO: MY HOT BUTTONS

Locating your passions often provides a road map to where God may use you. So here are a few hot-button questions to consider:

- ↳ **What are some things that make you cry?**
- ↳ **What makes you angry?**
- ↳ **What do you care deeply about?**

PART THREE: PAST MINISTRY EXPERIENCES

Since it is the actual work of ministry that is the best validation of your gifts, how would you answer these questions?

- ↳ **How has God used you in the past?** This is probably something that you enjoyed doing or found great pleasure in being able to do.
- ↳ **What have you experienced that you would say probably does not fit within your giftings?** What made you come to that conclusion?

A PERSONAL PLAN FOR MINISTRY

LOOKING AHEAD

What will it be like to serve in ministry and hold down a full-time job? Because of the demands of a busy life, you must get honest about this question: Is serving in ministry something you are committed to making a priority in your schedule?

- 👉 Take a moment to think about this and then write down your beliefs, convictions, and desires about serving in ministry after college graduation.

Once you have decided that you do want to serve in ministry, you get to explore all the different opportunities. Taking into account what you've gleaned from your life map, answer the following questions:

In serving the body of Christ ...

- 👉 This age-group interests me the most:

- 👉 This people group interests me the most:

- 👉 This area of activity interests me the most:

Most of the time, we have to try a variety of ministry opportunities before finding our niche. Be careful of trying to find the perfect fit before jumping into an arena of service.

In some cases, people may want to continue on with the ministry they began as a student. For some, this could be in a full-time capacity. Others may want to become volunteers. If either option is of interest to you, discuss it with your current ministry leaders.

Campus Crusade for Christ has developed an alumni network called CRU2 that will also help you to stay connected to Christ and the vision He has given you for continued ministry. Check out CRU2.org for additional information about the CRU2 network.

THE POWER OF A COMMITMENT

Go back to the beginning of this section, to the "Personal Development Plan: Overview." Reread "The Power of a Commitment" about growth flowing out of an up-front commitment. What commitment will you make now as you consider serving in ministry after college?

Record your commitment on the "Serving in Ministry" line of your Personal Development Worksheet at the end of this workshop section (page 31).

OPTIONAL QUESTIONS FOR SMALL-GROUP DISCUSSION

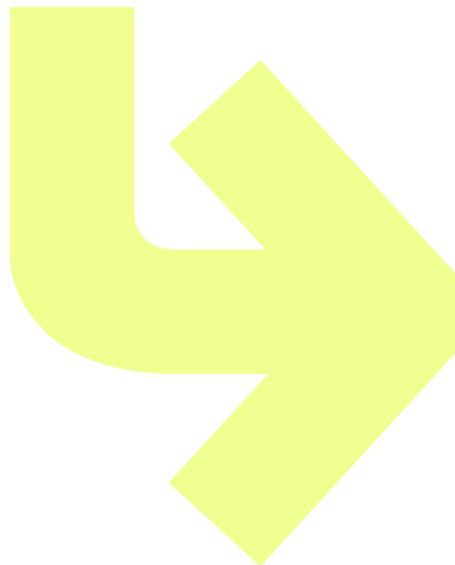
- 👉 What did you learn about yourself from your life map?
- 👉 How do you envision yourself serving in ministry 5, 10, or 15 years from now?
- 👉 What ministry opportunity would you like to explore first?
- 👉 How has God used you in the past?
- 👉 What do you think will be the biggest hindrance to your getting involved in ministry after college?
- 👉 Do you ever wonder whether God might be calling you into full-time ministry?
- 👉 What causes you to ask yourself those questions?

OPTIONAL PERSONAL STUDY

Study the following passages of Scripture about spiritual gifts:

- 👉 Exodus 31:3-11
- 👉 Romans 12:6-8
- 👉 1 Corinthians 12
- 👉 Ephesians 4:1-16
- 👉 1 Peter 4:10-11

Read "Life Stewardship Model" found at WorkPlaceRevolutions.com.



WORKSHOP

SEVEN

SO MANY DECISIONS... HOW DO I DECIDE?

You have probably heard it said that the biggest decisions you will ever make concern your Master, your mate, and your mission. (If you haven't heard it, then I'll take full credit for the concept.) It is true that these decisions will have a huge impact on your life for the rest of your life. But just because you make those decisions—and even if you make three very good decisions—that doesn't mean the decision-making chore is complete.

I wonder how many decisions we make every day. Most are relatively little decisions: *Should I go work out now or just lie here on the couch and eat a log of cookie dough?* Not a big deal on any given day. But let those days add up, and the decision might start showing up in a visible way—for better or worse!

Other decisions are bigger. *Should I buy or rent? How much should I save toward retirement? Where should I serve in ministry? Should I join my coworkers for happy hour again this week? Should I fudge on my business expense report like everyone else does?*

Sometimes other people ask us to make decisions. "Will you play on our softball team?" "Will you disciple a group of high school guys?" "Will you take on this extra work project?"

Part of growing up and becoming an adult (that is what you are, you know) is taking responsibility for your decisions and choices. The freedom is yours to enjoy. And then ... well, the problems, if any, are yours to solve as well.

You decided to buy the car of your dreams. Yeah, the payments were a little higher than you intended to pay, but it's a good car that will last a long time. Your roommate gets a job transfer. Now your rent has just doubled. Whoa! How are you going to make ends meet?

At other times your decisions may not really create problems per se, but instead they slowly take you down a road you never intended to travel. *Your buddies from work go cycling every Sunday morning. They keep asking you to join them. You want to build a relationship with them in hopes of sharing the gospel with them. One time won't hurt, you reason—again and again. Soon cycling has your attention—and your Sunday morning commitment.*

How do you make all these decisions? Where are the answers?

Hopefully the questions you've pondered so far, and the thoughtful conversations you've had with friends and mentors, have already given you some basis for making those upcoming decisions in your life. You have also been building a baseline of commitments that you consider of highest importance. These are your priorities. Things that should not get rearranged in your life in order to say yes to something else that comes up.

But let's say that you run your decisions through all these filters and you still don't know what to do. What then? Ask yourself one more question. A very important question. In fact, I recommend that you commit this question to memory and use it often. What is this all-important question?

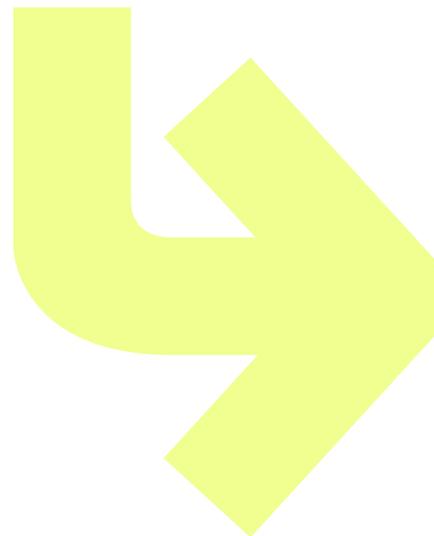
What is the wisest thing to do?

Not only will asking this question have positive benefits to your character, but it will also have practical implications for your schedule. We'll take a closer look at that later.

PERSONAL ASSESSMENT

Let's get personal for a moment and give some thought to the following questions:

- ↳ On a spectrum from "very slow" to "very fast," how would you describe yourself as a decision maker?
- ↳ What or who tends to influence your decisions the most?
- ↳ Think of what you would consider to be a bad decision in the past. What led to that poor decision?
- ↳ When you have made good decisions, what practices did you follow?
- ↳ Review the highlights of your life map. What life experiences have you had so far that might influence the way you make decisions?



SO MANY DECISIONS... HOW DO I DECIDE? CONT.

THE POWER OF A COMMITMENT

Go back to the beginning of this section, to the “Personal Development Plan: Overview.” Reread “The Power of a Commitment” about growth flowing out of an up-front commitment. If you could adopt one pattern or practice in making your decisions, what would it be?

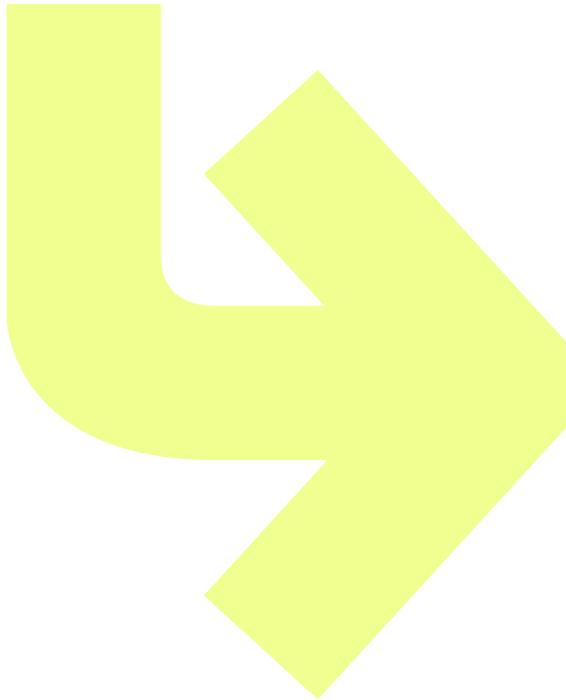
Record your commitment on the “Decision Making” line of your Personal Development Worksheet at the end of this workshop section (page 31).

OPTIONAL QUESTIONS FOR SMALL-GROUP DISCUSSION

- Any question(s) from the Personal Assessment?
- What did you discover from filling out your weekly schedule?
- How well does your mock schedule reflect your personal mission statement?

OPTIONAL PERSONAL STUDY

Read “W-4” by [Steve Pogue](#), found in the Briefcase section.



WORKSHOP

EIGHT

GOING TO WORK

The time has come. You have spent the last 17-plus years of your short life studying for tests or preparing for assignments and projects. Now it is time to close the books and start applying all the knowledge you have acquired in new ways. The familiar routine of showing up in a new professor's classroom is about to be replaced with the unfamiliar routine of showing up in your new boss's office (unless, of course you go to Grad school).

Before we get into more serious stuff, let's have a little fun. We've all had odd jobs—those jobs that helped us buy the iPod we really wanted or that new video game. And we've had jobs out of necessity—those that have paid the rent or bought the books.

- ↳ Make a list of all the jobs you've ever had. Legitimate jobs—not the ones like Mom and Dad paying you to clean your room or to not beat up a sibling.
- ↳ What job did you like the most? Why did you look forward to doing to that job?
- ↳ What was the worst job you ever had? What thoughts were going through your mind as you endured that job?
- ↳ How will you show up at your new job? No, I don't mean what's the quickest driving route or the most appropriate clothing for the first day of a new job. But how will you show up mentally? Emotionally? Spiritually? What are your attitude and mindset toward the environment you are about to become a part of?

Up until this point, I would say that most of your jobs have been means to an end. You worked because the job would provide you with something else that you really wanted or needed. As we come to a close in our time together, I'd like to ask you to consider one last thing. Will you do your work, whatever it is, according to the instruction given in 1 Corinthians 10:31? "Whether you eat or drink or whatever you do, do it all for the glory of God."

Will you do your job for the glory of God?

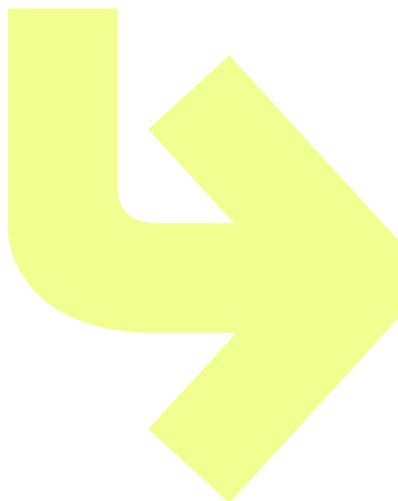
GOD'S CALLING

God has called you to your job. Do you believe that? For many years I have watched students wrestle with career and vocational decisions. Granted, there is a lot of pressure to make some decision at this juncture of your life. Don't you wish you had a dime for every time you have been asked, "So, what are you going to do after you graduate?"

From my observations, it seems like there is a greater emphasis on God's call for those who have full-time ministry as a vocational option. But does God call people only to ministry? Does He not also call believers into teaching or medicine or sales or service or whatever?

Let's assume that you have accepted a job offer—of any kind. What difference will it make if you view that job, secular or sacred, as God's calling on your life for this time? How will that affect your mindset as you go to work each day? What difference will it make on the bad days—those days when you work with cranky people, temperamental bosses, and impossible deadlines?

The passages of Scripture listed in the personal study section below will help challenge your thinking as you answer this question. Please take a moment right now to read a few of them and record insights below.



GOING TO WORK

CHARACTER TESTS

The day could come when you would give anything to go back to the good old days of preparing for a physics test instead of preparing for the “test” you will face at your future place of work. The stakes are no longer a letter grade posted at the top of your paper. You are no longer teetering between passing and failing a class. This test is about who you will become over time. It’s about character, integrity, honesty.

Some describe the true test of character as “who we are when no one is looking.” Some call it integrity, and it is a highly esteemed trait in our society today—probably because it is so rare. There is no place where character may be tested more than in the workplace.

What examples can you think of that might be considered “character tests”?

Of course they will not be labeled as such and might occasionally be hard to identify. How do you think you will know if you are crossing over into testing grounds?

You probably came up with several signals to alert you to a problem. Let me highlight a few you might encounter:

- ↳ Conformity *Everyone else is doing it.*
- ↳ Compromise *This one small thing will help me move up the career ladder.*
- ↳ Justification *There are good reasons for it.*
- ↳ Entitlement *I deserve this.*

LOOKING AHEAD

Who do you want to be at work? Let’s jump into the future and imagine that you have completed 15 years of service in one place. Now God is calling you to a new place of work. Your coworkers are giving you a going-away party and asking people to share some memories about you. Write a few words or phrases you would like to hear on that day:

You are now about to make your sixth and final commitment that will be reflected on your personal development plan. These commitments, along with your mission statement, will be helpful guides as you make this extremely significant life transition. If you haven’t already done so, I hope you will seek out a mentor, ideally someone at least ten years older than you, and ask him or her to look at your plans with you.

Well, it’s time to go to work. And what better way to start than with a goal and a prayer lifted straight from the pages of Scripture: “Whatever you do, work at it with all your heart, as working for the Lord, not for men” (Colossians 3:23).

THE POWER OF A COMMITMENT

Go back to the beginning of this section, to the “Personal Development Plan: Overview.” Reread “The Power of a Commitment” about growth flowing out of an up-front commitment. What commitment will you make in regard to your work?

Record your commitment on the “Work” line of the Personal Development Worksheet at the end of this workshop section (page 31).

Jesus used some strong words when addressing the Pharisees because they appeared one way on the outside yet were different on the inside. “Woe to you, teachers of the law and Pharisees, you hypocrites! You clean the outside of the cup and dish, but inside they are full of greed and self-indulgence” (Matthew 23:25). See the full story by reading the entire chapter of Matthew 23.

Character is developed by making right choices against the pressure of compromising options, our internal structure forged by ratifying our values in our actions and choices rather than conforming to the world. Such courageous choices are always the product and measure of our intimacy with Christ and the support of His body. The opposite—wandering away from a pure heart, good conscience, and sincere faith (1 Timothy 1:5-6)—take us on a path away from love and toward self-centered compromise.

Passing the character test will also open doors for ministry while you are at work. Even if it’s something as seemingly small as showing up to work on time every day, these things are noticed by others. Following through on your work and treating everyone with equal respect are also things that reveal who you are on the inside. They represent God at work in you. And who you are on the inside overflows and spills out to those around you.

OPTIONAL QUESTIONS FOR SMALL-GROUP DISCUSSION

- ↳ Why do you think people seem to give a greater emphasis to God’s call when they are going into ministry as opposed to a secular job?
- ↳ What difference will it make for you to view your job as something God has called you to?
- ↳ What would it look like to take the attitude of Colossians 3:23 (“Whatever you do, work at it with all your heart, as working for the Lord, not for men”) to work with you every day?
- ↳ What are some specific ways that you think your character could be tested in the job ahead of you?
- ↳ Share a few of the words or phrases you would like to hear at your imaginary going-away party.

OPTIONAL PERSONAL STUDY

Study the following passages:

- ↳ Romans 13:1-7
- ↳ Ephesians 6:5-9
- ↳ Colossians 3:23
- ↳ Titus 3:1
- ↳ 1 Peter 2:11-17

Read “Labor Day” by Bob Thune in the Briefcase section.

Read “Sexegritty” by Nick DeCola in the Briefcase section.

Go to WorkplaceRevolutions.com and click on “New Graduates” and then “You Have Just Been Called.”

PERSONAL DEVELOPMENT WORKSHEET

LOOKING AHEAD

Three important questions to ask about the commitments you make:

- ↳ Are they realistic?
- ↳ Are they measurable?
- ↳ Are they on my calendar?

	ONE COMMITMENT	SPECIFIC FAITH STEPS I MAY NEED TO TAKE ALONG THE WAY
SPIRITUAL GROWTH		
FINANCIAL PLANNING		
RELATIONSHIPS		
SERVING IN MINISTRY		
DECISION MAKING		
WORK		

PERSONALITY TYPE
RELATIONAL STYLE
PERSONAL MISSION STATEMENT
SPIRITUAL GIFT TEST
TEMPERAMENT PROFILE ↘



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