

*The*  
TREASURE PRINCIPLE  
WORKSHOP

Leader's Guide



CROWN FINANCIAL MINISTRIES

[www.Crown.org](http://www.Crown.org)

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This workshop is based on content from *The Treasure Principle* by Randy Alcorn (ISBN 1-57673-780-2) and is created in partnership with Generous Giving, [www.GenerousGiving.org](http://www.GenerousGiving.org).


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**T**HANK YOU FOR YOUR WILLINGNESS TO HELP OTHERS DISCOVER THE Treasure Principle. It requires a commitment of time and effort to lead this video series; we are grateful. You may be surprised to learn that the Lord said a lot about finances. There are more than 2,350 verses in the Bible that deal with money and possessions.

Our prayer is that your faithfulness in leadership will be rewarded as you encourage others to discover and apply God's practical and life-changing principles.

*The Treasure Principle Workshop* is one of a series of Crown Financial Ministries' "Workshops in a Box." Each workshop uses biblical principles to address a practical topic, such as getting out of debt, investing, budgeting, what engaged couples need to know about money, and many others.

During this video series we will occasionally refer to the Crown Financial Ministries church program. We hope you'll decide to enroll in Crown's small group study and learn more about Crown's other outstanding materials and studies.

The "Audio Testimonies" section in Chapters 2-5 contains powerful and encouraging testimonies from individuals who have found the secret of the treasure principle. It is provided by our partner in ministry, Generous Giving, as optional support to the principles learned in each chapter of the study. Their stories will inspire you and your small group to search and find the treasure principle, too!

For those who wish to learn more about giving, the most effective ministry is Generous Giving. It seeks to motivate followers of Jesus Christ toward greater biblical generosity.

Please visit their Web site at [www.GenerousGiving.org](http://www.GenerousGiving.org). You will find an outstanding selection of books, tapes, and many other tools designed to help you go deeper in your giving journey.

## WHAT THE LEADER NEEDS TO KNOW

The *Treasure Principle Workshop* contains 6 segments. Each segment contains a chapter of the book and is 20 to 30 minutes long. Depending on the workshop video format you ordered, two VHS cassettes (Volume 1 and Volume 2) or two DVD discs contain three segments each.

### FORMAT OPTIONS

This workshop is easily adaptable to a wide variety of presentation formats that are listed and described below. Regardless of the format you choose, we believe the material will make a powerful impact on your students.

1. **All-Day Seminar:** Covers the entire curriculum in a single day. Can be used as an all-day Saturday seminar for any adult group in a church, business, neighborhood, or family. Also consider an all-day seminar for an “off-campus” retreat.

We have provided a PowerPoint® presentation if you prefer to do a live presentation without use of the video series.

2. **Weekend Workshop:** Covers the curriculum in two three-hour sessions. The two sessions could be scheduled on two consecutive Saturday mornings, a Friday evening/Saturday morning combination, two nights of a single week, or one night each week for two weeks.
3. **Six-Week Bible Study:** Covers the curriculum in six or twelve sessions depending on the needs of the group. The sessions could be scheduled as weekly or monthly small group meetings in homes, businesses, or churches.
4. **Sunday School Class or Wednesday/Sunday Evening Educational Elective:** Covers the curriculum in twelve sessions. The group can use two class periods to view each DVD segment, discuss it, and review the associated homework.
5. **Summary Presentation:** If you need to present this material in a single workshop of 45-60 minutes in length, we suggest the following:
  - a. Print the Handouts. A single handout can be found on the enclosed CD titled “Summary Presentation.” Copy these notes for your students and the leader’s notes for yourself.
  - b. Use the PowerPoint® on the enclosed CD titled “Summary Presentation.”

## SUGGESTED SCHEDULES FOR EACH FORMAT

### 1. All-Day Seminar:

- 8:30 Gather, register (if needed), welcome, review schedule, open in prayer
- 9:00 Video segment 1 and discussion questions
- 10:00 Video segment 2 and discussion questions
- 10:50 Ten-minute break
- 11:00 Video segment 3 and discussion questions
- 12:00 Lunch
- 12:50 Gather, open in prayer
- 1:00 Video segment 4 and discussion questions
- 2:00 Video segment 5 and discussion questions
- 2:50 Ten-minute break
- 3:00 Video segment 6 and discussion questions
- 4:00 Wrap up, close in prayer, dismiss.

### 2. Weekend Workshop (two half-day morning/evening sessions):

#### Morning/Evening

- 8:30 a.m./6:30 p.m. Gather, register (if needed), welcome, review schedule, open in prayer
- 9:00/7:00 Video segment 1 and discussion questions
- 9:50/7:50 Ten-minute break
- 10:00/8:00 Video segment 2 and discussion questions
- 11:00/9:00 Video segment 3 and discussion questions
- 12:00/10:00 Wrap up, close in prayer, dismiss

### 3. Six-Week Bible Study (meeting times will vary):

- a. Welcome, open in prayer (5 minutes)
- b. Current session's video segment. To help your group learn the principles in the study more easily, we recommend pausing the video after each section in the chapter. Then, review each section together to help students identify these words during the week's lesson. Keep the pauses to a minimum and save most of your discussion for the "Discussion time" below. (20-30 minutes)
- c. Discussion time (15-30 minutes)
- d. Wrap up, next session's overview, homework assignment (5 minutes)
- e. Take prayer requests, close in prayer (10-15 minutes)

#### 4. Sunday School Class or Wednesday/Sunday Evening Educational Elective 12-Week Format (meeting times will vary):

##### Weeks 1, 3, 5, 7, 9, and 11

- a. Welcome, open in prayer (5 minutes)
- b. Current session's video segment (20-30 minutes)
- c. Wrap up, assign homework (5 minutes)
- d. Take prayer requests, close in prayer (5-15 minutes)

##### Weeks 2, 4, 6, 8, 10, and 12

- a. Welcome, open in prayer (5 minutes)
- b. Review/discuss homework (20-30 minutes)
- c. Wrap up, overview of next session (5 minutes)
- d. Close in prayer (5 minutes)

## STUDENT WORKBOOK

A Student Workbook, which should be used by each student, helps students remember and apply the principles they are learning.



The VIDEO NOTES section of each chapter contains an outline with blank spaces where students can fill in key words.



The DISCUSSION QUESTIONS for each video session help students personalize the content of the chapter. You can move to these questions immediately after the conclusion of the video.



For those who wish to understand the principles on a deeper level and apply them more effectively, the Student Workbook contains an optional DIG DEEPER AND LEARN MORE section. It includes a SCRIPTURE TO MEMORIZE, selected verses to look up, and questions to answer.



For further inspiration and encouragement, AUDIO TESTIMONIES are provided by Generous Giving. The questions in this section are optional and relate to a specific audio testimony. You can find the audio testimonies on the enclosed CD in the Leader's Guide and the Student Workbook.



Before you end your class you may want to take PRAYER REQUESTS and record these in the back of the Student Workbook.

## LEADER'S GUIDE

This Leader's Guide is divided into three sections: (1) What the Leader Needs to Know, including Format Options and Schedules, (2) A Study Guide for each chapter, and (3) Prayer Request pages.

The chapter study guides contain the key words to be filled in and brief answers to the Discussion Questions. The leader does not need to use the Student Workbook; the Leader's Guide includes all Workbook content plus additional information.

A blank space follows the Video Notes and Discussion Questions icons. To assist in monitoring the time so the class will end punctually, you may fill in these spaces with the scheduled time for these items.

The accompanying CD provides optional support and resources to assist you in making your workshop a successful one. Please refer to the last two pages of this manual for a summary of its benefits and contents. Other items such as audio and video files, sermon outlines, and more are also available at [www.Crown.org/TheTreasurePrinciple](http://www.Crown.org/TheTreasurePrinciple).

## OTHER CROWN STUDIES AND MATERIALS

This workshop is part of a comprehensive program that Crown Financial Ministries has developed to train people of all ages to handle money God's way. We encourage you to read about Crown's other materials (in the Leader's Guide and Student Workbook) and consider using them in your church, family, neighborhood, or workplace. You may order any of our materials by calling 1-800-722-1976 or by visiting Crown's Web site, [www.Crown.org](http://www.Crown.org).

## LEADER'S RESPONSIBILITIES

1. **Love and encourage.** Your primary responsibility is to love and encourage your students. People are more receptive to spiritual truth when they have been loved. People want to know how much you care before they care how much you know.
2. **Let the video teach.** The video presents God's truth in an outstanding way. This means that you can sit back and relax while the material is presented. *Your expertise is needed in facilitating and cultivating good conversation during the discussion time.*
3. **Understand group dynamics.** The most effective discussions involve group interaction. *You should not do all the talking.* Instead, facilitate the discussion

and establish an environment in which students have the freedom to express insights and ask questions.

## GETTING STARTED

Several ingredients are essential to any successful group study. Before the first meeting, you should:

1. **Pray!** Only God can change people's hearts, and prayer is your most powerful tool.
2. **Organize.** Consider asking one or two others to share the leadership load by helping you plan, promote the series, distribute materials, and so on. In large groups, we suggest that you divide the class into smaller groups for the discussion time. You will want to appoint leaders for these smaller divisions.
3. **Order the Course Workbooks.** Before starting the course, make sure that each participant has his or her own copy of the Course Workbook. You may want to have extra copies on hand to accommodate late additions. If your sponsoring organization is not underwriting the cost of materials, consider including the price of the Course Workbook in the registration fee for the class.
4. **Prepare to lead the sessions.** View the video segment, complete the Discussion Questions and the Dig Deeper and Learn More section before the class meets. This will help you understand the content and facilitate the discussion.

## LEADING THE CLASS

1. **Pray.** We recommend that you start the class with prayer and end it with prayer. Remember, only the Lord can change lives.
2. **Be yourself.** The others in your group will appreciate and follow your example of openness and honesty as you lead, so set a good example! When they sense that you are “real”—that you struggle with the same issues that challenge them—they will be encouraged.
3. **Structure your time.** Whether you are leading this series in a weekend seminar, a workshop, a small group, a Wednesday or Sunday education class, or in another setting, you'll find that the materials are ideal. The course is designed so the video teaching and discussion time can be completed in about 45-60 minutes per chapter.
4. **Contact your students.** It is a good idea to contact your students outside of

class by phone, letter, e-mail, or a personal visit to express appreciation for their involvement. Demonstrating care for students encourages them to apply the truth to their lives.

5. **Do NOT promote financial products or services.** No one may use a Crown program or any affiliation with Crown Financial Ministries to promote or influence the sales of any investments or financial services or professional services.
6. **Support your pastor.** Crown strongly recommends that the class be taught under the authority and with the support of your local church. Please be sure you have the support of your pastor or church leadership before facilitating any Crown materials in your church.

# BURIED TREASURE

*“He is no fool who gives what he cannot keep to gain what he cannot lose.”*  
—Jim Elliot



**M**ANY PEOPLE ARE EXPERIENCING FINANCIAL CHALLENGES. They are facing growing debt, little or no savings, inadequate income, and no plans for their financial future. Surveys reveal that more than half of all divorces are a result of financial tension in the home.

Others are financially sound, but suffocating materialism has robbed them of their spiritual vitality. They are not spending their resources in eternally significant ways.

Fortunately, the Bible has the answers to these financial difficulties—it contains more than 2,350 verses dealing with money and possessions. More of these verses deal with the area of giving than any other financial subject.

*The Treasure Principle Workshop*, based on Randy Alcorn’s best-selling book, *The Treasure Principle*, will help you gain God’s perspective on giving. The Lord intends giving to be one of the most blessed and joyful experiences of our Christian life.



## VIDEO NOTES

TIME

Note to Leader: Brief pauses have been provided during each video chapter to give your group an opportunity to fill in answers they may have missed. Manually pause the video during these moments to give your group additional time.

1. The story is captured by Jesus in a single verse: “*The kingdom of heaven is like treasure hidden in a field. When a man found it, he hid it again, and then in his joy went and sold all he had and bought that field*” (Matthew 13:44).

## THE MONEY CONNECTION

2. The parable of hidden treasure is one of many references Jesus made to money and possessions. In fact, 15 % of everything Christ said relates to this topic.
3. Why did Jesus put such an emphasis on money and possessions? Because there’s a fundamental connection between our treasure lives and how we think about and handle money.
4. We may try to divorce our faith and our finances, but God sees them as inseparable.
5. John the Baptist couldn’t talk about spirituality without talking about how to handle money and possessions.
6. The traveler made short-term sacrifices to obtain a long-term reward.
7. Christ’s story about treasure in the field is an object lesson concerning heavenly treasure.
8. No matter how great the value of that earthly fortune, it would be worthless in eternity.
9. “*Do not store up for yourselves treasures on earth, where moth and rust destroy, and where thieves break in and steal. But store up for yourselves treasures in heaven, where moth and rust do not destroy, and where thieves*

*do not break in and steal. For where your treasure is, there your heart will be also” (Matthew 6:19-21).*

10. Consider what Jesus is saying: “Do not store up for yourselves treasures on earth.” Why not? Because earthly treasures are bad? No. Because they won’t last.
11. When Jesus warns us not to store up treasures on earth, it’s not just because wealth might be lost; it’s because wealth will always be lost.

## A TREASURE MENTALITY

12. Jesus doesn’t just tell us where not to put our treasures. He also gives the best investment advice you’ll ever hear: “*Store up for yourselves treasures in heaven*” (Matthew 6:20).
13. “Store up for yourselves.” Doesn’t it seem strange that Jesus commands us to do what’s in our own best interests?

## THE TREASURE PRINCIPLE

14. The Treasure Principle: “You can’t take it with you—but you can send it on ahead.”
15. Anything that we put into God’s hands will be ours for eternity.
16. If we give instead of keep, if we invest in the eternal instead of the temporal, we store up treasures in heaven that will never stop paying dividends.
17. Christ, the ultimate investment counselor, takes it further. He says, “Don’t ask how your investment will be paying off in just thirty years. Ask how it will be paying off in thirty million years.”

## CHAPTER SUMMARY BY RANDY ALCORN

1. Faith and finances are inseparable.
2. Giving is the smart thing to do.
3. Develop a treasure mentality.
4. You can't take it with you, but you can send it on ahead.



### DISCUSSION QUESTIONS

TIME \_\_\_\_\_

1. What surprised you in the video segment you just saw?

[personal answer.]

2. Describe your own experience in giving. What has been frustrating and what has been a blessing in your giving?

[personal answer.]

3. After viewing this first lesson of *The Treasure Principle Workshop*, describe the most important principle you learned.

[personal answer.]

4. How will applying this principle impact you?

[personal answer.]



## DIG DEEPER AND LEARN MORE

Each session contains optional exercises you may do on your own that will help you learn and apply the Treasure Principle. They include a Scripture to memorize and some questions to answer.



### SCRIPTURE TO MEMORIZE

*“But store up for yourselves treasures in heaven, where moth and rust do not destroy, and where thieves do not break in and steal” (Matthew 6:20).*

### QUESTIONS TO ANSWER

1. Read *Luke 12:16-20*. List at least two principles it teaches.

[1. The length of our earthly future is uncertain. 2. God does not want us to hoard, thinking only of ourselves. 3. Everything we hoard will end up going to someone else.]

2. Now read *Luke 12:21*. What important principle does it teach? What should it look like in your life?

[We are to be rich toward God. The second is a personal answer, but this is an example: I should recognize Him as the source of my security and joy. I should use the resources He blesses me with to meet the needs of others as well as my own.]

3. Read *Mark 12:43-44*. What does this passage say to you? How will you apply it?

[personal answer.]