



Right From the Start

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DEDICATION

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The Compass Vision, Mission & Values

OUR VISION:

To see everyone, everywhere faithfully living by God's financial principles in every area of their lives.

OUR MISSION:

Equipping people worldwide to faithfully apply God's financial principles so they may know Christ more intimately, be free to serve Him and help fund the Great Commission.

CORE VALUES:

Bible-Based

Christ-Centered

Discipleship-Focused

Holy Spirit-Led

Prayer-Driven



Compass Story featuring our founder, Howard Dayton



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Welcome!

...and thanks for being here! This study will help you learn what God says about money and everything related to it.

Believe it or not, one of the biggest regrets of many adults is that they didn't learn how to make better decisions with their money. Our prayer is that you'll take what you learn and use it as you go through all stages of life. If you learn how to handle the little things now, you'll have a huge head start before you graduate from high school or earn your GED, and enter the real world.

There are 6 chapters in this workbook. Each chapter has 5 days, and each day can be done in about 30 minutes to an hour. Right From the Start is meant to help you recognize the world's way of handling money and learn God's way of handling money. It's never too early to learn the right way to handle money. If you start now—while your decisions are easier—you will be so grateful later when decisions have greater consequences and require more wisdom.

Right From the Start will help you apply God's way of handling money to your own life and multiply its blessing by sharing it with friends, family, and others.

Each chapter includes...

MEMORY VERSES Each chapter has a Bible verse for you to practice memorizing so you can recite it to your small-group facilitator/leader after you've completed Days 1-5 and meet as a group to review the chapter.

ICE BREAKERS If you're completing this study in a small group that meets once a week or similar, the Ice Breaker is the activity you can do before you review the chapter. Your small-group facilitator will be in charge of the activity. (Additional instructions and suggestions are in the Right From the Start Leader's Guide.)

QUESTIONS/ACTIVITIES This is where you'll see the "OUR WAY" section, where you'll talk about money from the world's perspective. This section will include instructions and space for you to answer questions and/or write down your thoughts to discuss them with your peers. In most cases, you'll need to complete the questions/activity worksheets with friends, family, and/or adults you know.



LIFE HACKS These are simple but challenging habits you'll practice daily to help you apply the principles you learn in each chapter.

Inductive Bible Study...

OPENING PRAYER Before you begin with the first question or activity and reading the Bible verses for the day, you will see "OPENING PRAYER." Here, you'll take a moment to pray before you get started.

STUDY This is where you'll see the "GOD'S WAY" section. You'll answer questions or complete an activity related to the Scriptures by writing down your thoughts and what you've learned. There will be at least one question focused on....

OBSERVATION Asking about what Scripture says on a topic.

INTERPRETATION Asking what you think the verse(s) mean.

APPLICATION Asking how you can apply the verse(s) to your life.

CLOSING PRAYER There's a closing prayer each day. Once you complete the questions/activities and you're finished reviewing the rest of the content for the day, you will see "TALK IT OUT." Before you end your time in Bible study, this is where you'll take a moment to pray about what you've learned and what's on your heart.

If you are leading this study, you can find the downloadable Right From the Start Leader's Guide at CompassTools.org. It provides preparation tips and suggestions on conducting the study, practical tools, and more.

Again, thank you for being here. We can't wait to see what the Lord has in store for you. Faithfully applying His Word to everything related to money will be one of the best life choices you could ever make for decades to come!



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Chapter 1

Money & Identity

MEMORY VERSE FOR THE WEEK

Proverbs 22:2 (NLT)

The rich and poor have this in common: The Lord made them both.

SMALL-GROUP MEETING ICE BREAKER

Tune Tic-Tac-Toe

This Tic-Tac-Toe remix will test students' ability to name the tune they hear as they try to get 3 X's or O's in a row before their opponent.



HOW TO PLAY:

1. Choose Players

- The leader asks for two volunteers.
- One plays as X, the other as O.

2. Listen to the Tune

- The leader plays a famous tune (from a show, popular song, or commercial) for 3-5 seconds, then pauses.

3. Guess the Tune

- The first student to raise their hand gets to guess.
- Correct answer → The student places their X or O on the board.
- Wrong answer → Their opponent places their letter instead.

4. Win the Game

- The first player to get three in a row (horizontally, vertically, or diagonally) wins! 🎉



Day 1: True Identity

OPENING PRAYER Pray for the Holy Spirit to help you with knowledge, understanding, and a willing heart. Ask Him for guidance as you read Scripture and learn from God's Word.



QUESTIONS OF THE DAY

OUR WAY

1. How do you think money shapes your identity, and why?

-
-
2. What are some things you've heard from your friends, TV, or social media about identity?
-
-

SCRIPTURE READING Galatians 3:23-29 (ESV)

Now before faith came, we were held captive under the law, imprisoned until the coming faith would be revealed. ²⁴ So then, the law was our guardian until Christ came, in order that we might be justified by faith. ²⁵ But now that faith has come, we are no longer under a guardian, ²⁶ for in Christ Jesus you are all sons of God, through faith. ²⁷ For as many of you as were baptized into Christ have put on Christ. ²⁸ There is neither Jew nor Greek, there is neither slave nor free, there is no male and female, for you are all one in Christ Jesus. ²⁹ And if you are Christ's, then you are Abraham's offspring, heirs according to promise.



GOD'S WAY

Based on Galatians 3:23-29...

OBSERVATION What is the difference between you and others?

INTERPRETATION How would your identity change with the amount of stuff you have compared to someone else?

APPLICATION What will you think about yourself the next time you receive something new?

APPLICATION What will you think about a friend when they have something that you don't or vice versa?



SUPPLEMENTARY VIDEO

Same Differences

These students realize that, even though they're very different—in personalities, talents, and hobbies—they all belong.



TALK IT OUT

Pray to God to help you remember how valuable you and others are to Him.



Day 2: Likeness

OPENING PRAYER Pray for the Holy Spirit to help you with knowledge, understanding, and a willing heart. Ask Him for guidance as you read Scripture and learn from God’s Word.



QUESTION OF THE DAY

OUR WAY

Whom do you think you resemble (by personality, physical features or other traits)?

SCRIPTURE READING

Genesis 1:27 (ESV) *So God created man in his own image, in the image of God he created him; male and female he created them.*

Genesis 5:1-2 (NLT) *This is the written account of the descendants of Adam. When God created human beings, he made them to be like himself. ² He created them male and female, and he blessed them and called them “human.”*

Psalms 139:13-14 (NKJV) *For You formed my inward parts; You covered me in my mother’s womb.¹⁴ I will praise You, for I am fearfully and wonderfully made; Marvelous are Your works, And that my soul knows very well.*



GOD'S WAY

Based on Genesis 1:27, Genesis 5:1-2, & Psalm 139:13-14

OBSERVATION How were you created?

INTERPRETATION Whom do you most resemble (physical features, personality, character, etc.)?

APPLICATION What is something you can do that would reflect God's nature?



TALK IT OUT

Pray to God to help you remember how much you resemble Him.



EXAMPLE FROM THE BIBLE

STORY OF DAVID DEFEATING GOLIATH:

Before he became the greatest king to ever live, young David had the responsibility of tending the sheep, as the youngest in his family.

If you read 1 Samuel 17, you'll notice that most people didn't think David was as big and strong as his older brothers. They could picture one of them as future king, instead of David.

Shepherd boy David reminds us that our identity and worth are not defined by anyone but God.

David's own brother told him that he was wicked and full of himself...

King Saul took one look at him and said he was just a boy...

The giant Goliath mocked him.

Despite all of the naysayers, David confidently responds, "The Lord who rescued me from the paw of the lion and the paw of the bear will rescue me from the hand of this Philistine" (1 Samuel 17:37, NIV).

David's unwavering faith gave him confidence to stand up to Goliath—not as a shepherd boy, but as a mighty servant of the Most High God. He had been chosen and equipped for a far greater purpose than anyone expected.

David is one of many examples in the Bible where God blessed someone with great possessions for their obedience. God described David as a man after His own heart, and for that, He blessed David with great wealth.

In life, we may face the giants of doubt, fear, and insecurity. But always remember that your identity is rooted in Whose you are—God's own child. You are created for victory.



Day 3: Valuing Others

OPENING PRAYER Pray for the Holy Spirit to help you with knowledge, understanding, and a willing heart. Ask Him for guidance as you read Scripture and learn from God's Word.



QUESTIONS OF THE DAY

OUR WAY

Answer the following question, then ask your parent(s)/guardian(s)...

Who was the first person you learned about money from, and what do you remember most?

 Student

 Parent/Guardian 1

 Parent/Guardian 2

SCRIPTURE READING

Proverbs 22:2 (NLT) *The rich and poor have this in common: The Lord made them both.*

Acts 10:34-35 (ESV) *So Peter opened his mouth and said: "Truly I understand that God shows no partiality, but in every nation anyone who fears him and does what is right is acceptable to him."*

James 2:8 (ESV) *If you really fulfill the royal law according to the Scripture, "You shall love your neighbor as yourself," you are doing well.*



CHAPTER 1



GOD'S WAY

Based on Proverbs 22:2, Acts 10:34-35, and James 2:8...

OBSERVATION What does God think about the rich & the poor?

INTERPRETATION How does God treat those who are rich, and how does He treat those who are poor?

APPLICATION How should you treat those who are rich, and how should you treat those who are poor?



TALK IT OUT

Pray to God to help you remember that you and everyone else around you are each His work of art.



EXAMPLE FROM THE BIBLE

STORY OF MOSES:

In Exodus 3-4, Moses asks this question: “Who am I?”

The Moses who led his people out of slavery in Egypt is the same Moses who struggled with doubt when God came to him in a burning bush, charging him to lead the people of Israel.

But every time Moses had an excuse, God responded with encouragement. Eventually, Moses trusted and obeyed the Lord wholeheartedly.

In Hebrews 11:24-26, Moses obeyed the Lord. It was hard, but he chose to pursue God’s promise to him and the people of Israel, instead of the riches he enjoyed in Egypt.

Moses saw that his identity and calling were based on eternity—not just his life on earth. And he realized that struggling with the people of Israel was worth way more than his comfort.

Like Moses, you may have a task that seems like more than you can handle. You may even be asked to do something you’ve never done. You may even be asked to give up the things you enjoy for something you don’t want to do.

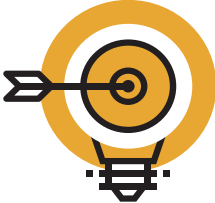
Every fork in the road is an opportunity to trust God more than you did before. When you think you’re not enough, remember that God only equips the ones He calls. This means, He will give you everything you need to do what He’s asking you to do. It’s His strength that’s working for you, not your own.

When friends tell you to go after things that make you popular or cool, remember to choose God’s way. If you trust and obey, God will turn your timidness into triumph. Just like He did with Moses.



Day 4: Money Defined

OPENING PRAYER Pray for the Holy Spirit to help you with knowledge, understanding, and a willing heart. Ask Him for guidance as you read Scripture and learn from God's Word.



QUESTION/ACTIVITY OF THE DAY

OUR WAY

Answer the following question, then ask your parent(s)/guardian(s)...

What is the purpose of money?

 Student

 Parent/Guardian 1

 Parent/Guardian 2

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**SUPPLEMENTARY VIDEO****What's the Point of Money?**

These students share what they've used money for. But they learn that God has a lot to say about money and its purpose.

SCRIPTURE READING**1 Timothy 6:17-19 (CEV)**

Warn the rich people of this world not to be proud or to trust in wealth that is easily lost. Tell them to have faith in God, who is rich and blesses us with everything we need to enjoy life.¹⁸ Instruct them to do as many good deeds as they can and to help everyone. Remind the rich to be generous and share what they have.¹⁹ This will lay a solid foundation for the future, so they will know what true life is like.



CHAPTER 1



GOD'S WAY

Write down what 1 Timothy 6:17-19 says you should do with money and the things it can buy.

OBSERVATION Where should we put our trust?

INTERPRETATION What does living a “true life” mean?

APPLICATION How can you use money to lay a solid foundation?



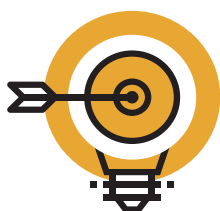
TALK IT OUT

Pray to God to help you remember how to use what you have for your good, the benefit of others, and His glory.



Day 5: Ownership

OPENING PRAYER Pray for the Holy Spirit to help you with knowledge, understanding, and a willing heart. Ask Him for guidance as you read Scripture and learn from God's Word.



ACTIVITY OF THE WEEK

\$1,000 POLL

OUR WAY

Answer the following question, then ask two friends and two adults...


If someone gave you \$1,000 today, what would you do with it?

 My Answers

 Friend 1

 Friend 2

 Adult 1

 Adult 2

_____	_____	_____	_____	_____
_____	_____	_____	_____	_____
_____	_____	_____	_____	_____
_____	_____	_____	_____	_____
_____	_____	_____	_____	_____

Total \$1,000



CHAPTER 1

SCRIPTURE READING

Psalm 24:1 (NLT) *The earth is the Lord's, and everything in it. The world and all its people belong to him.*

Psalm 50:12 (NIV) *If I were hungry I would not tell you, for the world is mine, and all that is in it.*

1 Chronicles 29:11-12 (TLB) *“Everything in the heavens and earth is yours, O Lord, and this is your kingdom. We adore you as being in control of everything. ¹²Riches and honor come from you alone, and you are the Ruler of all mankind; your hand controls power and might and it is at your discretion that men are made great and given strength.”*



GOD'S WAY

Based on Psalm 24:1, Psalm 50:12, and 1 Chronicles 29:11-12...

OBSERVATION To whom does everything belong?



INTERPRETATION What is the first thing you should do whenever you receive anything?

APPLICATION When you earn money for doing a chore or working, how will you glorify God with it?



SUPPLEMENTARY VIDEO Living with Purpose

A real story of how a college graduate went from living with doubt to a life of purpose.



TALK IT OUT

Pray to God to help you acknowledge every day that He owns everything you have. Pray that the other students in your small group will acknowledge the Lord's ownership.



Life Hack: Chapter 1

God loves us too much not to care when we think less of ourselves or say degrading things about others. God is holy, meaning set apart. And because He created us, He intends for us to be set apart, too.

No matter what you look like, where you come from, how you talk, what you have (or don't have), Jesus loves you just the way you are. And that goes for everyone around you, too. Yeah, sometimes that means accepting the fact that our feelings don't always line up with God's truth. God doesn't make mistakes. We were each created to be young men and young ladies who follow Christ.

Starting today, make it a challenge to remind yourself to take two Life Hack steps each day and record your progress.

1. Remind yourself: God created me in His image.
2. Listen carefully and whenever you hear someone saying something bad about someone else or themselves, ask them if they can think of something positive about that person or themselves.

