



Making Ends Meet

Video Study Workbook

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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:

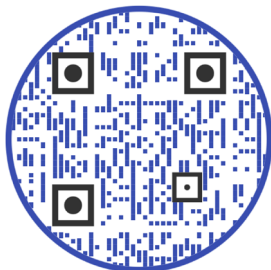
Bible-Based

Christ-Centered

Discipleship-Focused

Holy Spirit-Led

Prayer-Driven



*The Compass Story featuring our founder,
Howard Dayton*



Welcome!



Welcome and thanks for being here! We're praying for you - that this study will help you overcome financial challenges. There are 9 lessons in this workbook. Each one can be done in 30 minutes to an hour.

This Making Ends Meet workbook is designed to help you learn God's way of handling money. Even more importantly, it will help you apply it to your life and multiply it into the lives of others. Each chapter has 4 sections.

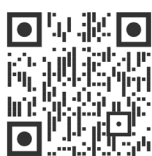
The first is called **LEARN**. The blank spaces are for you to fill in key verses as you watch the video. You'll also answer questions and discuss them with the other people in your class.

The second section is called **APPLY**. Here you'll have additional discussion questions and worksheets to help you apply the lesson topic. This is super important for positive life change.

The third part is the **MULTIPLY** section. This helps you think through how you can take what you've learned and share it with others.

The last part is the **PRAYER SECTION**. Here you will write down prayer requests and pray for those in your group. Praying and celebrating answers to prayer are like keys: they unlock God's blessing on your financial journey.

If you are leading this study, you can find the downloadable Making Ends Meet Leader's Guide at VideoStudy.org. It provides preparation tips, suggestions on conducting the study, class time frames, practical tools, and more.



Go to VideoStudy.org or use the QR code to watch the Making Ends Meet - Leader Training Video.



Take your study experience to the next level with VideoStudy.org

Ready to supercharge your financial discipleship journey? VideoStudy.org is your go-to hub for all the exclusive online tools you need to get the most out of your study experience.

Explore a powerful collection of free, easy-to-use resources designed to deepen your learning. These premium resources include access to:

- **All the Teaching Videos** - Dive into powerful lessons in the Learn section to build a rock-solid foundation.
- **Count the Cost Videos** - Go deeper in the Apply section with thought-provoking content that challenges and inspires.
- **Multiply Videos** - Discover how to grow and make an impact in the Multiply section with motivating, next-level content that you can share with others.
- **Quick Access Tools & Links** - Jump straight to the resources and programs you need—fast, easy, and all in one place!
- **And more!**

Don't just study—experience life-changing transformation. Visit VideoStudy.org today and take your next step!



Chapter 1:

God, Money & Me

*For any online tools and resources associated with this chapter, visit **VideoStudy.org**.*



Section One: Learn



VIDEO NOTES

This video can also be seen at **VideoStudy.org**



1. _____ puts it this way: *“No one can serve two masters. Either you will hate the one and love the other, or you will be devoted to the one and despise the other. You cannot serve both God and money.”*
2. Now, the way a lot of people handle money is completely different from God’s way. In _____, the Lord tells us, *“My thoughts are nothing like your thoughts, and my ways are far beyond anything you could imagine.”*
3. _____ tells us, *“Just as the heavens are higher than the earth, so my ways are higher than your ways and my thoughts than your thoughts.”*
4. First things first: God owns it all! _____ tells us, *“The earth is the Lord’s, and everything in it. The world and all its people belong to him.”* He doesn’t own just some things: He owns everything.
5. And _____ tells us what our top priority for this manager position is: *“Now, a person who is put in charge as a manager must be faithful.”*
6. _____ tells us, *“If you are faithful in little things, you will be faithful in large ones.”* If we develop into being faithful with these small things, the Lord knows He can trust us with greater things.



CHAPTER ONE



DISCUSSION

1. What did you learn from the video that was helpful or new to you?

2. Read Matthew 6:24. “No one can serve two masters. Either you will hate the one and love the other, or you will be devoted to the one and despise the other. You cannot serve both God and money.”

What would trying to serve two masters look like in our world today?

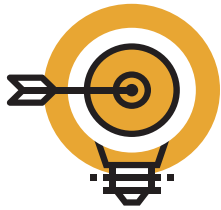
3. Read Psalm 24:1. “The earth is the Lord’s, and everything in it. The world and all its people belong to him” (NLT).

What does this verse mean to you?

4. What do you hope to learn from the Making Ends Meet Video Study?



Section Two: Apply



QUESTIONS TO ANSWER

Read 1 Corinthians 4:2 (NLT). “Now, a person who is put in charge as a manager must be faithful.”

1. What do you think it means to be faithful? How would you define a manager?

2. Read Luke 16:10 (NLT). “If you are faithful in little things, you will be faithful in large ones.”

What is one little thing you can start being faithful with today?

3. On a scale of one to ten, with ten being the most faithful, how would you rate yourself in handling money God’s way? Why that rating?



TAKE THE STEPS

1

Handing it Over

To help us fully understand our role as a manager, we will be handing over all “our” possessions to the Lord. As you complete this exercise, think of all your possessions. Then go one step further. Think of things you highly value – even if they are not worth much from a dollar standpoint. They may have a lot of emotional value, and that is important.

2

Please pray about the things in your possession that you now realize God owns. Write them in the spaces below as you commit them to Him.

Lord, I want to hand over the following possessions to you:

3

What insights or thoughts do you have after “handing it over”?



TAKE THE STEPS

1

The Maintenance Checklist

You've been entrusted with a lot of stuff. Keeping it in good condition can save you a lot of money. Maintaining things before they go bad is a good habit to develop. Without it, even small repairs and replacements can eat away at your spending plan. Large ones can cost you thousands of dollars.

A checklist is a great help for thinking through how to care for what God has entrusted to you. Not only will it save you money, it will help you learn to take pleasure in doing small but important things before they turn into major breakdowns.

Household

- Clean dryer vents
- Seal cracks on windows/doors
- Change any filters
- Repair leaks or drips
- Clean refrigerator coils

Health

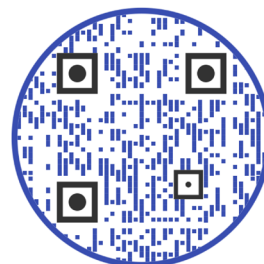
- Improving your diet
- Regular exercise
- Getting enough sleep
- Work and life balance

Automobile

Maintaining your car can increase the life of your vehicle by as much as 50%. If taken care of, you may be able to drive your vehicle well past 200,000 miles before needing to replace it.

- Fluid levels: coolant, steering, transmission
- Oil changes
- Tire air pressure
- Tire rotations
- Air filters

COUNT THE COST Maintaining a Vehicle

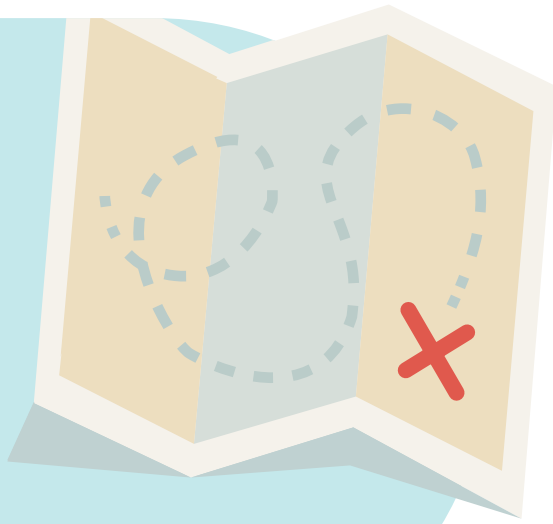


2

My Maintenance Checklist:

What it is:

When I will maintain it (weekly, monthly, etc.)



Section Three: Multiply



PREPARE TO SHARE

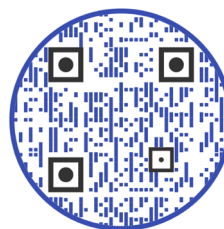
In this chapter, you've learned about how to handle your finances God's way. That's good, but there is more: it's what we call Financial Discipleship. This includes doing your best to help others handle their finances God's way – making disciples in the area of money and possessions.

You can begin doing this regardless of where you are on your journey. So, in each “Multiply” section, we encourage you to think about sharing with others what you're learning.

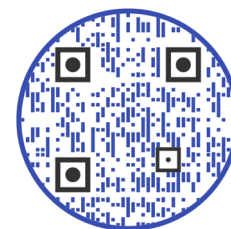
1. Who do you know that would appreciate learning what God has to say about money and possessions?
2. What are some ways you could help them get started on their financial discipleship journey?

We encourage you to share the following videos with the people the Lord has put on your heart. You can also go to [VideoStudy.org](https://www.VideoStudy.org) to see these videos.

THE OWNER



THE MANAGER



[illegible]

“And pray in the Spirit on all occasions with all kinds of prayers and requests. With this in mind, be alert and always keep on praying for all the Lord’s people” (Ephesians 6:18).