Making Change

A FOUR-WEEK WORKBOOK



Less Is More



Stress Is Bad



Giving Is Good



Tomorrow Matters

This workbook belongs to _____

NORTH HILLS CHURCH

Welcome

This workbook goes with the four weeks of **Making Change**. A pencil and a quiet hour are where change gets made.

> **"The earth is the LORD's, and everything in it, the world, and all who live in it."**
>
> PSALM 24:1

Your money, your time, your gifts and your tomorrow aren't yours to own. They're God's, entrusted to you. This workbook helps you take an honest look at what you've been handed, and what Jesus might want you to do with it.

What we know



WEEK 1
Less Is More
because Jesus is enough



WEEK 2
Stress Is Bad
because Jesus came to set us free



WEEK 3
Giving Is Good
because Jesus gave first



WEEK 4
Tomorrow Matters
because Jesus is coming back

How to use it

- **One section per week.** Do it after that week's message, before the next one.
- **Set aside about an hour.** Some exercises go quickly. The budget takes longer, and that's okay.
- **Do it with someone.** If you share a household, work through it together. If you're single, ask a trusted friend to be your Talk partner.
- **Be honest, not harsh.** You aren't writing these answers for God's approval. He already loves you. You're writing them so you can see clearly and follow Jesus more fully.
- **Every week ends with a Talk and Walk.** Talk is a question to discuss with someone. Walk is one practical step to take this week.



WEEK 1

Less Is More

because Jesus is enough

“Better one handful with tranquillity than two handfuls with toil and chasing after the wind.”

ECCLESIASTES 4:6

The chase for more doesn’t only fill our closets. It fills our calendars too. This week, look at both.

READ THIS WEEK Ecclesiastes 4:4–8 · Exodus 16:16–30 · Luke 12:13–21

Making Change

Reflect

1. In Exodus 16, manna gathered beyond "enough" spoiled overnight. Where in your life has "more" started to spoil?

2. Ecclesiastes 4:4 says much of our toil comes from envy. Whose life are you quietly trying to keep up with?

3. Jesus says, "Life does not consist in an abundance of possessions" (Luke 12:15). What do you think your life *does* consist of?

What matters most

Imagine you had one year left. Write down the five things that would matter most to you.

#	What matters most	Does my **time** show it?	Does my **money** show it?
1			
2			
3			
4			
5			

Answer Yes, Somewhat or No.

Where is the biggest gap between what you value and how you live?

Calendar margin check

Everyone gets 168 hours a week. Margin is the space between your load and your limits. Without it, there's no room to rest, to notice someone in need, or to hear God. Look back over last week's calendar and estimate your hours.

Area	Hours last week	Life-giving or draining?	Keep, cut back or clear out?
Sleep			
Work and commute			
Sabbath rest and worship			
Time with God (prayer, Scripture)			
Family and close friends			
Meals (cooking and eating)			
Kids' activities and errands			
Screens (TV, phone, social media)			
Serving others			
Exercise and health			
Other:			
Total (out of 168)			

Did your Sabbath feel like rest, or like a day to catch up?

What is one commitment you could say no to so you can say yes to what matters most?

When did you last have an unscheduled evening? What would you do with one?

What is enough?

In the manna story, God gave enough for each day, and on the seventh day He gave rest. Sabbath is a weekly practice of trusting that God is enough. Finish these sentences.

For our household, "enough" would look like…

One thing I keep buying to fill a gap only Jesus can fill is…

A space in my home that holds more than I need is…

Talk

What is one thing you own that has started to own you?

Walk

Choose one:

- [ ] **Give away 100 things** this week (clothes, books, kitchen gadgets) to someone who will use them.
- [ ] **Get one, give one.** Every time something new comes in, something goes out.
- [ ] **Take a spending Sabbath.** For seven days, buy nothing beyond the essentials, and notice what you reach for.



WEEK 2

Stress Is Bad

because Jesus came to set us free

“The rich rule over the poor, and the borrower is slave to the lender.”

PROVERBS 22:7

Every seventh year, God told Israel to cancel debts (Deuteronomy 15). When Jesus preached His first sermon, He announced that same freedom (Luke 4:18–19). God never meant for His people to stay owned. This week is about seeing clearly where your money goes, without shame, so you can walk toward freedom.

READ THIS WEEK Deuteronomy 15:1–2 · Luke 4:16–21 · Colossians 2:13–14

Making Change

Reflect

1. Colossians 2:14 says Jesus "canceled the charge of our legal indebtedness, which stood against us." How does your freedom in Jesus change the way you see your financial situation?

2. What emotions come up when you think about money: peace, fear, shame, avoidance, or something else?

3. Where has financial stress shown up in your relationships, sleep or health?

Three prayers

Pray these out loud this week.

"God, give me self-control."
PROVERBS 25:28

"God, give me understanding."
PROVERBS 24:3–4

"God, give me a plan."
PROVERBS 21:5

Say no for a little while

We say no for a little while so we can say yes for the rest of our lives.

One thing I'll say no to for the next 90 days:

What I'll do with the money it frees up:

If I'm married, my spouse and I agreed on this on (date):

Your monthly budget

A budget isn't a cage. It's telling your money where to go instead of wondering where it went. Fill in what you *plan* to spend, then track what you *actually* spend for one month.

INCOME

Source	Monthly amount ($)
Take-home pay	
Other income	
Total income	

OUTGOING: GIVE FIRST, SAVE SECOND, LIVE ON THE REST

Category	Planned ($)	Actual ($)	Difference ($)
Giving back to God			
Savings and emergency fund			
Housing (rent or mortgage)			
Utilities and phone			
Groceries			
Transportation (gas, insurance, payments)			
Insurance and health			
Debt payments			
Childcare and education			
Eating out and coffee			
Subscriptions and streaming			
Clothing and personal			
Fun and recreation			
Other:			
Total outgoing			

Income minus outgoing = $ _____

If that number is negative, you're not alone, and you're not stuck. Circle two categories you can cut back on this month.

Debt snapshot

You can wander into debt, but you never wander out. Freedom starts with knowing the real number. List every debt, smallest balance first.

Debt (who you owe)	Balance ($)	Interest rate (%)	Minimum payment ($)	Payoff order
Total				

Paying off the smallest balance first gives you a quick win and momentum. Put any extra money toward that one debt while you make minimum payments on the rest.

Talk

What would you do with your life if money stress were gone?

Walk

- [ ] Finish your budget and debt snapshot, together if you share a household.
- [ ] Set up or add to a starter emergency fund, even $25.
- [ ] Take one next step: call a lender, cancel a subscription, sell something, or ask a trusted friend to hold you accountable.



WEEK 3

Giving Is Good

because Jesus gave first

“For you know the grace of our Lord Jesus Christ, that though he was rich, yet for your sake he became poor, so that you through his poverty might become rich.”

2 CORINTHIANS 8:9

We don’t give to get. We give because we’ve been given to. Generosity isn’t only about money. It’s about everything God has placed in your hands: your time, your treasure and your talents.

READ THIS WEEK Acts 20:35 · 2 Corinthians 8:1–9 · Mark 12:41–44

Making Change

Reflect

1. The widow gave two small coins, and Jesus said she gave more than everyone else. What does Jesus measure when He looks at our giving?

2. The Macedonian churches gave out of "extreme poverty" with "overflowing joy" (2 Corinthians 8:2). What keeps you from giving: fear, habit, not having a plan, or something else?

3. Think of a time someone was generous to you. How did it shape you?

Returning a portion

In the Old Testament, God's people returned a tithe, a tenth of what they received (Leviticus 27:30). Jesus calls us to be as generous as we can be, guided by the Spirit and by our responsibilities. For some, that will be more than 10 percent. For others, it may be less for a season. Either way, it's an act of worship.

> **"Each of you should give what you have decided in your heart to give, not reluctantly or under compulsion, for God loves a cheerful giver."**
>
> 2 CORINTHIANS 9:7

Right now, I return about _____ % of my income to God.

As the Spirit leads, the percentage I'd like to grow toward is _____ %.

Where does my giving go?

In the Adventist church, tithe is sent to the conference. It supports pastoral ministry across our region, including the salary of our lead pastor. Everything else at North Hills runs on gifts to the local church budget: our building, utilities, staff, children's and youth ministries, outreach and events. Both are ways of returning to God, and both make ministry here possible.

Your generosity inventory

List what God has entrusted to you in each area, and one way you could share it.

TIME

What I have	How I could give it
Hours a week I could give to serving	
Seasons or days that are more open	
People who need my presence	

TREASURE

What I have	How I could give it
Monthly amount I could set aside for generosity ($)	
Things I own that could bless someone (a car, a guest room, tools, a table)	
A need or cause God has put on my heart	

TALENTS

What I have	How I could give it
Skills I use at work	
Things people often ask me for help with	
Things I love doing that also help others	
Spiritual gifts (teaching, hospitality, encouragement, leading, serving, mercy…)	

Looking at all three, where do your gifts and the world's needs meet?

One step of faith I sense God inviting me to take:

Plan your generosity

> **"But the noble make noble plans, and by noble deeds they stand."**
>
> ISAIAH 32:8

We plan to buy things. What if we planned to give? Set aside a monthly **blessing fund**, even $20, and ask God to show you who it's for. Keep this journal going after the series ends. Years from now, it will tell the story of God's faithfulness.

Date	Who or what was blessed	Amount or gift	What God did

Talk

What's your favorite story of giving, or of receiving?

Walk

- [ ] Set up your blessing fund and decide on a monthly amount.
- [ ] Take one step toward returning a faithful percentage of your income.
- [ ] Give one hour of your time to someone this week, without being asked.



WEEK 4

Tomorrow Matters

because Jesus is coming back

“Well done, good and faithful servant! You have been faithful with a few things; I will put you in charge of many things.”

MATTHEW 25:21

Jesus told the parable of the talents while He was teaching about His return. The master entrusted his wealth to his servants before going on a journey. That’s us. Tomorrow matters because the Master is coming back, so what we build today matters too.

READ THIS WEEK Matthew 25:14–30 · Proverbs 13:11 · Matthew 6:19–21

Making Change

Reflect

1. The third servant buried his talent because he was afraid (Matthew 25:25). Where are you playing it safe with what God has given you?

2. “Whoever gathers money little by little makes it grow” (Proverbs 13:11). What small, faithful habit could change your life over ten years?

3. Jesus invested His life in a handful of people, and they changed the world. Who is God asking you to invest in?

Investing in people

The best investment Jesus made was in people. Write down names.

Who	How I’ll invest (time, encouragement, mentoring, prayer, help)	First step and when
Someone younger in faith or age		
Someone in my family		
Someone outside the church		

What will you help build?

Look back at your answers from weeks 1 to 3: what matters most, the margin you created, and the time, treasure and talents you listed. Now dream a little.

In my home

I want to build…

In my church

I want to be part of building…

In my community

Claremont, Upland, the Inland Valley: I want to help build…

For eternity

The treasure I want to store up is…

Which of these could you begin in the next 90 days?

Little by little

Tomorrow's freedom is built with today's small, consistent choices. Check what's already true.

- [ ] I have a starter emergency fund.
- [ ] I have a plan to pay off my consumer debt.
- [ ] I'm returning a set percentage of my income to God to bless others.
- [ ] I'm saving something every month, for emergencies and the long term, and it happens automatically.
- [ ] I have a will, and my family knows my wishes.

The next box I'll work on checking is:

A letter to your future self

Write a short letter to yourself five years from now. What do you hope will be different in your finances, your calendar, your generosity and your walk with Jesus? Seal it, and give it to someone you trust to mail back to you.

Talk

If Jesus came back next year, what would you wish you had started today?

Walk

- [ ] Set up one automatic savings transfer, however small.
- [ ] Reach out to the person you listed above to invest in.
- [ ] Write your letter to your future self.

My Commitment

Making Change

Looking back over four weeks, here's what I'm committing to with God's help.



Less Is More

One thing I'm cutting back or clearing out:



Stress Is Bad

My next step toward freedom:



Giving Is Good

How I'll grow in generosity:



Tomorrow Matters

What I'm planting for the future:

Signed _____ **Date** _____

Talk partner _____