MONEY *Stability,* AND HOPE

A PRACTICAL CHRISTIAN MONEY CURRICULUM FOR SINGLE MOMS

WISDOM THAT PLANS

STABILITY THAT BUILDS

HOPE THAT GROWS

FAITH THAT SUSTAINS

A FUTURE THAT FLOURISHES

FAITH. STEWARDSHIP. HOPE.

MONEY, STABILITY, AND HOPE

A Biblical Financial Life-Skills Curriculum for Stability, Responsibility, and Long-Term Growth

Instructor Guide and Printable Participant Handouts

Compiled by Tonya Hancock

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Copyright and Publication Information

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This curriculum is designed for Christian adult education, compassion ministry, financial life-skills classes, mentoring, recovery support, reentry support, parenting programs, job readiness, ESL, GED®/HiSET® preparation, and discipleship settings. It is educational and ministry-based. It is not financial, legal, tax, medical, mental health, domestic violence, or emergency advice. Programs should follow their own policies and connect participants with qualified local help when safety, abuse, identity theft, urgent debt, legal, tax, benefit, or crisis concerns arise.

For information about additional resources, visit compassionministryresources.com.

Dedication

Dedicated to every adult learner who is trying to build a more stable life one faithful step at a time.

Some learners open a book like this while carrying fear, shame, pressure, debt, family needs, past mistakes, or the weight of simply trying to make ends meet. May these pages remind each participant that a bank balance, a bill, a past decision, or a hard season does not define personal worth.

With deep gratitude to my husband, Dr. Perry Hancock, my best friend, encourager, and ministry partner, whose faithfulness, wisdom, and support have strengthened me in this work.

To the ministry leaders, teachers, volunteers, mentors, and friends who sit beside adult learners with patience and compassion, may this curriculum help you teach with grace, clarity, and practical wisdom.

May the Lord use every lesson to bring hope, wise choices, stability, courage, and a clearer understanding of His love through Jesus Christ.

"For where your treasure is, there your heart will be also." Matthew 6:21, NIV

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SESSION 1 | 90 MINUTES

Lesson 1: My Money Story

A 90-Minute Instructor Guide with Printable Participant Handouts, Activities, Scenarios, Quiz, and Weekly Application

Clear Lesson Focus: Participants identify messages and experiences that shaped their money habits, separate identity from past patterns, and choose one hopeful next step.

Category	Lesson Details
Target Audience	Adult learners in Christian basic adult education, compassion ministry, life skills, recovery, reentry, parenting, job readiness, mentoring, and discipleship settings.
Suggested Class Length	90 to 120 minutes. For shorter classes, teach the opening, biblical foundation, one activity, one scenario, and the handout.
Main Scripture	Psalm 34:18 - "The LORD is close to the brokenhearted and saves those who are crushed in spirit."
Supporting Scriptures	Matthew 6:21; Romans 12:2; Isaiah 43:18-19; Philippians 4:8

Learning Objectives

- Explain the lesson skill in simple, practical language.
- Identify one current strength and one growth area.
- Practice a respectful sentence or decision-making step.
- Apply the skill to home, family, work, transportation, technology, or community life.
- Complete one personal next step before the next session.

Key Vocabulary for Adult Learners

Key Word	Simple Meaning
stability	a pattern that helps basic needs, responsibilities, and plans become more dependable
priority	something important enough to receive attention before less important choices
pressure	a feeling or demand that pushes a person to decide quickly
support	safe help from wise people and reliable resources

PART 1 | INSTRUCTOR GUIDE

Opening Welcome

Today’s lesson focuses on each participant's money story. Financial stability is rarely built by one dramatic decision; it grows through small, repeated choices made with truthful information, wise support, and the courage to try again after setbacks.

Welcome everyone. Today we will reflect on personal money stories. We will not use shame, force anyone to share private details, or pretend every household has the same resources. We will practice with fictional examples first and then apply the process privately to real life.

Opening Prayer

Lord, thank You for every person in this room. Give us wisdom to understand, courage to practice, patience to learn, and hope to keep moving forward. Help our choices honor You and strengthen the people and responsibilities You have placed in our care. Amen.

Expanded Instructor Teaching Guide

Step 1 | Connect the Lesson to Stability

Explain that today’s skill connects directly to housing, food, transportation, work attendance, family stress, safety, and the ability to plan. Ask participants to name one everyday place where this skill appears without sharing amounts or account details.

Step 2 | Name the Common Challenge

Say: “We are going to look honestly at shame, secrecy, survival habits, and the belief that past mistakes permanently define the future. These patterns often have understandable reasons. Understanding the reason does not remove responsibility, but it helps us choose a response that is realistic rather than shaming.”

Step 3 | Use an Everyday Example

A participant who grew up with frequent shutoff notices may avoid opening mail as an adult because paper bills feel connected to fear. Walk the class through what the person may be feeling, what information is missing, what could happen if the person reacts quickly, and what a calmer next step might look like.

Step 4 | Correct the Misunderstanding

Address this common misunderstanding: “I am simply bad with money, and nothing can change.” Explain that a skill can be weak without the person being a failure. Skills grow through clear instruction, safe practice, honest feedback, support, and repetition.

Expanded Instructor Teaching Guide, continued

Step 5 | Introduce the Lesson Tool

Introduce the STORY Path as the organizing process for today. Display it where everyone can see it. Walk through one fictional example slowly before asking participants to apply it. At each step ask: What do we know? What are we assuming? What information is missing? What is within the participant's control?

Step 6 | Model Useful Language

Practice Sentence: "My past may explain some of my habits, but it does not decide my worth or my next step."

Read the sentence in a calm tone. Ask participants to repeat it, shorten it, or rewrite it in words that sound natural. Prepared language is especially useful when stress, guilt, sales pressure, or conflict makes it difficult to think clearly.

Step 7 | Guide a Short Analysis

Ask participants to identify the immediate pressure, the longer-term stability goal, and the difference between them. Then have them name one responsibility, one barrier, one support, and one action that can be completed within seven days. Help them turn vague goals such as "do better" into observable actions with a date, place, and next step.

Step 8 | Summarize and Transition

Say: "Today we are not trying to make every household look the same. We are learning a repeatable process. You may use a fictional situation, write privately, or ask for individual help. The goal is one biblical truth, one practical tool, and one next wise step."

Teaching Guidance for the Instructor

- Demonstrate before asking participants to perform the skill.
- Separate a knowledge gap from an access barrier such as transportation, childcare, identification, internet, or safe support.
- Reduce overload by offering two or three realistic options rather than taking away the participant's voice.
- Listen for vague goals and help make them observable and time-specific.
- Challenge unsafe or unhelpful patterns while protecting dignity, privacy, and choice.
- Close with faithfulness and hope rather than fear or perfection.

Biblical Foundation

Read the main Scripture aloud: Psalm 34:18 - “The LORD is close to the brokenhearted and saves those who are crushed in spirit.”

Instructor Script: Ask participants to listen for one word or phrase that stands out. Pause after reading. Invite one-word responses so every learner can participate without being put on the spot. Then connect the passage to the practical skill rather than using it to shame or oversimplify hardship.

This Scripture reminds us that God cares about wisdom, truth, responsibility, provision, and the condition of the heart. As participants practice this lesson’s skill, faith is not a substitute for practical action. Prayer can slow the heart, Scripture can shape priorities, wise counsel can bring clarity, and a simple tool can help turn intention into a responsible step.

Bible Example	What Happened	Lesson for Today
Joseph planning in Egypt	Joseph gathered during years of abundance and prepared for years of famine.	Wise preparation can protect people when circumstances change.
The widow and the oil	The widow named what was available, followed clear steps, and used the result to address debt and provide for the family.	God can work through honest inventory, practical action, and community support.
Ruth in the fields	Ruth worked faithfully, received appropriate help, and gathered what was available.	Dignity, effort, safe support, and provision can work together.
The feeding of the five thousand	Jesus asked what was available, gave thanks, organized the people, and did not waste what remained.	Begin with what is present, use it wisely, and avoid waste.

Bible Discussion Questions

- What word or phrase from the main Scripture stands out?
- Which Bible example feels most connected to everyday financial life?
- What does this passage teach about wisdom, responsibility, truth, or provision?
- What might make this truth difficult to practice?
- What support would help a participant take one faithful step?

Key Teaching Points

Teaching Point	Instructor Emphasis
Identity and skill are different	A financial habit can need growth without defining a person’s value.
Honest information reduces fear	Seeing the facts often makes the next step clearer.
Pressure deserves a pause	Urgency, guilt, and shame can distort choices.
Support matters	Safe people, official information, and local resources strengthen follow-through.
Small repeated steps count	Stability grows through actions that can be practiced again.

Key Teaching Point: The goal of this lesson is not to solve every concern in one class. The goal is to understand the process, practice it safely, and choose one next step.

STORY Path

Step	Practice
S - See the story	Notice the messages and experiences that shaped money feelings.
T - Tell the truth	Name what happened without using shame or excuses.
O - Observe patterns	Identify one habit that grew out of fear, pressure, or survival.
R - Rewrite one response	Choose a healthier sentence or practical action.
Y - Yield the next step to God	Pray, seek wise support, and practice one new step.

Instructor Script: Walk through each step of the STORY Path slowly. Give one example from home, work, family, transportation, technology, or community life. Ask participants which step would be most helpful this week and why. Do not rush this section; this is where the lesson becomes usable.

Hands-On Activity: Money Message Sort

Purpose: Participants sort sample statements into “helpful,” “hurtful,” and “needs a wiser rewrite,” then create one truthful replacement sentence.

Materials

- Printed activity cards or sample pages
- Pens or pencils
- Chart paper or whiteboard
- Fictional numbers and examples
- Copies of the participant handout

Preparation

Prepare the activity before class and complete one example yourself. Remove identifying information from any sample document. Arrange materials so participants can work privately, with a partner, or in a small group.

Instructor Script

“We are going to practice my money story using a safe example. The purpose is not to judge the person in the example or to compare households. The purpose is to use the STORY Path and notice what information leads to a wiser decision.”

Instructions

1. Demonstrate the first example while thinking aloud.
2. Give participants a fictional card, page, or situation.
3. Ask them to identify the immediate pressure and the longer-term stability goal.
4. Have them apply each step of the lesson tool.
5. Ask them to write one respectful sentence or practical action.
6. Invite optional sharing and correct misinformation gently.

Activity Debrief Questions

- What part of the process was easiest to see?
- What information was missing at first?
- What made the choice feel urgent or emotional?
- What support or backup plan would help?
- How could this activity be used privately during the week?

Group Activity: Story-to-Strength Map

Purpose: Small groups use a fictional money story to identify the past message, present habit, current strength, safe support, and next wise action.

Group Setup

Place participants in groups of two to four. Allow anyone to work alone or observe. Use only fictional situations. Assign a reader, recorder, encourager, and reporter so every participant has a clear role without being forced to disclose personal information.

Group Instructions

7. Read the situation aloud and underline the main problem.
8. Circle the financial skill needed for the situation.
9. List what is known and what must be verified.
10. Apply the lesson tool one step at a time.
11. Write one calm sentence the person could say.
12. Choose one practical next step and one backup step.
13. Report the group’s reasoning, not anyone’s personal story.

Instructor Coaching Prompts

Situation	Instructor Prompt
When the group rushes	“What information would you want before deciding?”
When the group judges	“What pressure or barrier may help explain the behavior?”
When the plan is vague	“What exactly will be done, when, and with what support?”
When one person dominates	“Let’s hear one idea from someone who has not spoken yet.”
When the issue is high-risk	“This may require a qualified local resource rather than a classroom answer.”

Group Debrief

- What did the group disagree about?
- Which fact changed the decision?
- Which sentence protected dignity and stability?
- What would make the next step safer or more realistic?

Scenario Practice

Use these scenarios for pairs, small groups, writing practice, or whole-class discussion. Encourage calm, respectful, specific responses. Participants may write instead of acting.

#	Scenario	Practice Response
1	A participant believes financial struggle is inevitable because it has affected the family for generations.	Name the pressure, missing information, wise sentence, next step, and needed support.
2	A participant avoids bills because opening mail brings back childhood fear.	Name the pressure, missing information, wise sentence, next step, and needed support.
3	A participant begins sharing account numbers during discussion.	Name the pressure, missing information, wise sentence, next step, and needed support.
4	A participant feels ashamed about never learning basic banking terms.	Name the pressure, missing information, wise sentence, next step, and needed support.
5	A participant wants to change every money habit at once and becomes overwhelmed.	Name the pressure, missing information, wise sentence, next step, and needed support.

Debrief Questions

- What made the situation difficult?
- What was the first wise step?
- What words could keep the conversation calm?
- What boundary, clarification, request, or verification was needed?
- When would the situation require outside help or a safer setting?

Instructor Reminder: A scenario is not an invitation to diagnose, shame, or fix a participant. Keep the focus on the skill, the available facts, and the safest next step.

PART 2 | PRINTABLE PARTICIPANT HANDOUT

Participant Handout: My Money Story and Hope Statement

Directions: Complete this page privately. Share only what you feel comfortable sharing. Do not write account numbers, passwords, benefit numbers, Social Security numbers, or identifying financial details.

Today's Big Idea: Participants identify messages and experiences that shaped their money habits, separate identity from past patterns, and choose one hopeful next step.

Reflection Area	My Notes
One strength I already have	
One pressure or barrier I need to plan for	
One fact I need to learn or verify	
One sentence I can practice	
One person or resource that can support me	
One next wise step I will take this week	

Participant Practice Sentences

Situation	Practice Sentence
When I need time	"I want to respond wisely. I need time to check the facts."
When I need clarification	"Can you explain the total cost, due date, and next step?"
When I need help	"I am working on this and would appreciate clear information."
When I need a boundary	"I care about you, and I cannot agree to that today."
When I need to verify	"I will contact the organization using an official number I find myself."

PART 2 | PRACTICE PAGE

STORY Path Practice Page

Use a fictional example in class or apply the questions privately after class. Write only the information needed for the decision.

Step	What It Means	My Practice Notes
S - See the story	Notice the messages and experiences that shaped money feelings.	
T - Tell the truth	Name what happened without using shame or excuses.	
O - Observe patterns	Identify one habit that grew out of fear, pressure, or survival.	
R - Rewrite one response	Choose a healthier sentence or practical action.	
Y - Yield the next step to God	Pray, seek wise support, and practice one new step.	

My Decision Summary

The main pressure or problem is:

The most important fact is:

The sentence I can use is:

The next step I can complete is:

My backup step or support is:

PART 3 | REVIEW, ASSIGNMENT, AND WEEKLY APPLICATION

Assignment

This Week: Write one money message you want to release and practice one truthful replacement sentence each day.

Write down what you tried, what happened, and what you learned. If the plan did not work, do not quit. Adjust the plan and return to the next wise step.

Quiz or Review Questions

1. What is the difference between a money story and personal identity?
2. Name one way shame can affect financial choices.
3. What does the STORY Path help a participant do?
4. Why should private account information stay private in class?
5. What is one hopeful next step you can take this week?

Real-World Adult Education Practice

Part	Directions / Notes
Step 1	Read one realistic scenario connected to this lesson.
Step 2	Underline the problem, circle the needed skill, and write one respectful response.
Step 3	Practice reading the response aloud with calm tone, clear words, and appropriate volume.
Step 4	Use simple math, a calendar, a checklist, or a verified source when the situation requires it.

Exit Ticket

#	Learner Response
1	One word or idea I learned today:
2	One skill I practiced today:
3	One wise step I can try this week:

INSTRUCTOR ANSWER GUIDE AND CLOSING

Suggested Review Answers

Question	Suggested Answer
1	A complete answer explains the central purpose of my money story in practical language.
2	Accept any accurate example from the lesson that shows the skill in daily life.
3	Accept a correct step or sentence from the STORY Path.
4	Accept an answer that protects privacy, verifies information, or identifies an appropriate barrier or support.
5	Accept one specific, safe, realistic next step the participant can control.

Closing Encouragement

Growth happens one faithful step at a time. Do not measure success only by whether every problem is solved immediately. Measure growth by whether participants are learning to pause, tell the truth, use wise information, practice responsibility, protect privacy, and return after setbacks.

Closing Prayer

Lord, help us practice what we learned. Give us courage to grow, humility to receive wisdom, discipline to follow through, and hope to continue making progress. Protect each participant and guide each person toward safe people and trustworthy help. Amen.

Connection to the Next Lesson

This lesson prepares participants for the next step: Money, Stress, and Everyday Decisions. The course is intentionally sequenced, so today’s skill will be used again as the next skill is introduced.