**4C’s Monthly Call** – Overcome Financially! **Mo/Year:**

The pleasantness of one’s friend springs from his earnest counsel – Proverbs 27:9

**YOU**

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| Prayer | What do you need most from God this month financially? What categories need prayer the most? |
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| Vision | What is He telling you to do this month financially? (Top Three Things) |
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| Accountability | When is He telling you to do it? (Specific Day and Time) |
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| Testimony | What did God DO and REVEAL this month – financially? |
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| Prayer | What do you need most from God this month financially? What categories need prayer the most? |
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| **4C’s Monthly Call Agenda** | **COUNSEL FOR YOU** | **COUNSEL FOR THEM** |
| 6:59 – Open in Prayer | Is God prompting you to share any | Is God prompting you to share any |
| 7:00 – You Share: This Sheet | Counsel? (Godly counsel vs natural | Counsel? (Godly counsel vs natural |
| 4C’s Acctg Tool Summary Tab | wisdom) Anything we’re missing that | wisdom) Anything we’re missing that |
| 4C’s Monthly Progress | we should prayerfully consider? | we should prayerfully consider? |
| 4C’s Monthly Spent |  |  |
| 7:20 – They Share: This Sheet |  |  |
| 4C’s Acctg Tool Summary Tab |  |  |
| 4C’s Monthly Progress |  |  |
| 4C’s Monthly Spent |  |  |
| 7:40 – Godly Counsel for You |  |  |
| 7:45 – Godly Counsel for Them |  |  |
| 7:50 – Pray for each other |  |  |

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| **3-Day-Challenge** – Do PiVAT, PRISM, and a Daily Call for 3 days with a friend **Daily Call** – A 15 minute call before work sharing PiVAT & PRISM with a friend.  5 Min you share your PiVAT, 5 Min they share, 5 min pray | **Do PiVAT before dinner** every day to get God’s plan for you for tomorrow  **PiVAT is a Change of direction** from man’s way to God’s Way – Prov 14:12  **Advanced Daily Call** – Add **R.S.V.P.** to your Daily Call |

**How2 4C’s Monthly Call**  hearwelldone.org

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| 4C's Monthly Call – To Overcome Financially  A **4C's Monthly Call** - is two couples meeting one hour each month for financial accountability and Godly counsel.  **The 4C’s Monthly Call**  20 min you share – 20 min they share – 20 min receive Godly counsel and pray for each other.  **A 4C’s Monthly** call shares 4 Tools - 4C’s Monthly Call Sheet, 4C’s Accounting Tool Summary Tab, 4C’s Monthly Spent, and 4C’s Monthly Progress.)  The **4C's Monthly Call** is like your “**Daily Call” only it’s for the month – learning to obey financially.** It's Prayer, Vision, Accountability and Testimony – for this month – from a financial perspective.  Ask God to bring you a couple who are humble enough, love God enough, and trust you enough - to be transparent in their money-obedience walk with God.   Call us and we will help you find someone humble and faithful, who like you - wants to live their best life - financially - and see God bring freedom and great blessing in both of your financial and spiritual lives.  4C's Monthly Call Ground Rules  **1)  Confidentiality**:  Knowing that no conversation leaves the room will help you grow in iron sharpening iron relationship.  **2) Mature Godly Counsel**:  Mature givers of Godly counsel understand the Biblical principle of a "multitude of counsel."  They don't take it personally, whether or not their counsel is followed, followed completely or exactly.  They share out of obedience, not opinion, and they pray more than they share.  (They pray more than they say.)  **3) Understand Unique Callings**:  The purpose of the **4C's Monthly Call** is not to make others look like you, but for both of you to **look more like Christ**.  God's money decisions for them may be different than His money decisions for you.   You may be challenged to give more, share more, save more, but **the most important thing is to obey more**.     Biblical financial principles are the same, but families differ, incomes differ, expenses differ, and callings differ.  **The size of one's bank account down here, is not the size of one's bank account up there**.  Love one another to further obedience.  God has called us to unity not unison.    **4)  Pray more than you share**:  Some things God prompts you are to pray first, not to share.  Don't just share the first thing that comes to mind, be sure it's what God wants you to share with them.  Distinguish between cultural norm's, personal preference, and Biblical financial principles. |

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| **Financial Faithfulness:** Knowing where Gods money is and doing what He tells you to do with it. **4C’s** are Four Principles of Financial Faithfulness: Capture, Categorize, Compare and Change. Your **4C’s Accounting Tool** – helps you know where God’s money is, so you can ask Him what He wants you to do with it. He will tell you. He can manage it better than you. Secret: This month’s income pays next month’s bills. See [hearwelldone.org](http://www.hearwelldone.org) | **4C’s: Capture –** Every dollar in and every dollar out. **Categorize –** Every Income goes to a category, every Expense comes from one. **Compare** – How much is left, how many days before next paycheck. **Change** – “Change” money between categories. Spend less there to have more here. Ask God, He will tell you. |

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| **5) Receive Counsel Maturely**:   When you receive counsel, know that they are sharing what they feel God has prompted them to share with you.  Don't defend or debate, just humbly receive it, and prayerfully consider their counsel.  They won't be offended if you don't follow it or follow it exactly.  Your job is to pray with your spouse, seek a multitude of Godly counsel, and do what God tells you to do, whether it "makes sense" to the world or not.   But be warned, if it doesn't make sense because it's against Scripture - than there's your answer.  How2 Fill Out Your 4C's Monthly Call Sheet  STEP 1 - **Fill this out together** with your spouse before your **4C's Monthly Call**.  Start by praying - Ask God to help you hear and obey financially this month, and be in complete unity in your financial decisions, humbly submitting first to the LORD, and His Word (no matter what it says, no matter what anyone else says), and also humbly submitting to one another.   Pray for your **4C's Monthly Call Partners**.  That God would bring them to full unity in obedience also.  Pray specifically for the financial decisions they face which will reflect their heart and indicate their surrender to Christ.  Pray for them daily when you pray together as husband and wife.    STEP 2 - Fill in the Month and Year  STEP 3 - Fill in PiVAT for the Month – Financially  **PRAYER:  What do you need most from God this month financially?   What categories need prayer the most?**  You won't know the answer to this question!   You will need to Ask GOD to reveal what you need from Him the most.  You probably think you need more money, when you may just need more trust, more contentment, more faith, or greater obedience.   Ask Him what Categories need the most prayer.  Categories don't really need prayer, this is really referring to prayer for you to be faithful in the tough categories to be faithful in.  To really **hear and obey** what God wants to you give, spend or save, and the grace to do it!  **VISION - What is He telling you to do this month - financially (Top 3 Things)**  It might be begin an **Accounting Tool** so you know where his money is, so you can start asking him what to do with it.  It might be put money towards an emergency fund, or maybe before anything - trust him with His tithe.  It could be give to a cause, purchase a gift, or a family need, it could be take your family on a much needed get-a-way, or repair the house He's entrusted to your care. |

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| It could be to spend no more blow money until the next credit card is paid off.  It might be - sell the boat or the motorcycle, have a yard sale, or give something you have to someone who needs it.   It might be, know where His money is in each category daily, or live within your grocery budget until next payday. It might be allocate more money somewhere, and less somewhere else.  Ask Him, He'll tell you.     One thing you will find.  When you start asking him about money, **He will tell you what to do – specifically.** Eventually, it will become something that you don't normally do, or may be afraid to do, or even don't want to do.  When He tells you...  Do It! Be sure you both are in agreement.  God is bigger than your spouse.  Ifthe king's heart is in the hand of the Lord. Proverbs 21:1 - than your spouse is not really a problem for God.  Do you really want to obey God?  Do you really want his greatest blessing in your life?  Then He has to make the money decisions in your house.  You can trust Him!     **ACCOUNTABILITY - When is He telling you to do it (Specific Day and Time)**  Whatever God tells you to do - will have a time that He wants you to do it.  Ask Him, He will tell you.   Write down the specific day and time for each of the Top 3 Things He is telling you to do this month financially.    **TESTIMONY - What did God DO and REVEAL this month - financially?**  This will be blank - until the month is over.  Don’t fill in last month’s testimony on this month’s Monthly Sheet. Fill in the testimony throughout the month. So Prayer, Vision, Accountability, and Testimony are all for this month. It’s just easier for future reference – seeing what God told you to do, and then what God DID when you obeyed that month - all on one page.   On your **4C's Monthly Call** - you will always start with **Prayer, Vision, Accountability** for this month.   Then for **Testimony**... you will pull out last month's **4C's Monthly Call Sheet** – to share the testimony and give God the glory for what HE did last month as you are learning to **hear and obey**financially.    STEP 4 - Have your **4C's Monthly Call**  At a Set one-hour time each month - meet with your **4C's Monthly Call Partners**.  Two Couples using 4 tools to fully obey financially. It's best to have a babysitter to avoid any distractions, keep the time to one hour and wrap up on time.  You can always stay longer to talk, have snacks, dinner or family time together. |

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**Why2 4C’s Monthly Call**  hearwelldone.org

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| Why should someone have a 4C's Monthly Call?   Normal or Abnormal.  Does anyone other than your spouse know your financial situation? (how you are obeying financially month by month)  How many Christians do you know that are accountable to someone financially? (Not a financial planner with something to gain, but fellow believers that share their journey of financial obedience).  Most likely your answer is:  No-one.  (Not one single Christian that you know).  Why is that?  Have you ever thought about that?  In the area that is the primary competitor with Christ for the Lordship of our lives (Money) - Why is accountability in the area of finances so non-existent in the lives of Christians?   The Bible is clear:  **Matthew 6:24** - No one can serve two masters.  Either he will hate the one and love the other, or he will be devoted to the one and despise the other.  You cannot serve both God and money.   So clearly this is the ‘big kahuna’ in the Christian life. God or money. But just the idea of being transparent about our financial decisions makes Most people uncomfortable.  Isn't that none of anyone else's business?   If it were your money – yes - it's none of anyone else's business what you do with it.  But if we really are stewards, if it really is God's money that we are managing, are you connected or isolated in this vital area of money, so integral to both Christian Faith and Marriage?   Money is the primary indicator of the Lordship of Christ in our life.  How we spend God's resources reveals our heart more than anything else.   Money issues are the number one cause of divorce in marriage - and the number one area of marrital conflict.  If you are isolated - you are a sitting duck.   **Ecclesiastes 4:12** - Though one may be overpowered by an adversary, two can withstand him... (You and your spouse are one, you need two)   Why are Christians so isolated financially?    **1)  The devil wants it that way**.  He doesn't want them walking one with another - learning to **hear and obey** financially, because their relationship with Christ would deepen, and God would bless them.  Satan knows - **if we'll obey with money we'll obey in anything**.  **2) They have never heard of** **anyone walking in financial accountability before**, **never seen it modeled in the life of any believer**.  Most have never even thought of following God's principle of two-by-two in the area of finance.  They have no idea what they are missing, they have no clue of the blessing and victory God could bring in their life through the prayer and Godly counsel of another couple equally committed to letting God make their money decisions. |

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| **3) The devil has told them.  “It's your money.**  **It's none of anyone else’s business” - and they believe him.**  They keep "their" money to themselves.     **4) They really don't know where God's money is,** what's coming or going.  They don't want to be embarrassed or exposed by their complete lack of financial faithfulness.   **5) They know exactly what they are spending** - but they are spending on their own pleasures, not tithing or giving, or tithing and giving but spending the rest on themselves.  They don't let God direct their financial decisions - and they really don’t want anyone to see their true heart.   **6)  They are deep in debt and prefer not to even think about it** - much less let anyone else know - hoping the "head in the sand" approach will eventually "make it all go away."  **7)  They are afraid** that if they are financially accountable along with someone - they may have to change some of their money habits - and they just don't want to let God make their money decisions.   They don’t really trust Him. They want to make those decisions themselves.  Why Start a 4C's Monthly Call?  **1) God has called us to walk together in meaningful ways**  **Galatians 6:2** - Carry each others' burdens and in this way you will fulfill the law of Christ.  (How can you carry one another's burdens while ignoring the biggest burden in most marriages: money)    **James 5:16** - Confess your faults one to another, and pray for each other that you may be healed.  The effectual fervent prayer of a righteous man availeth much.  Confessing faults means you are in close enough relationship for honest transparency.  The **4C's Monthly Call** makes this kind of relationship possible regularly in the area of money, in a joyful, positive, and encouraging environment.   **Hebrews 10:24** - And let us consider how we may spur one another on toward love and good deeds.    **I John 5:3** - This is love for God: to obey his commands.   Love for God is obedience to His Word. Financial obedience, breaks the bondage of the ‘love of money’ in our life.   **I Peter 5:5** -  ... all of you be subject one to another...  **Ephesians 5:21** - Submitting yourselves one to another in the fear of God. |

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| Submitting simply means - a mutual accountability, where peers give one another permission to speak into their lives - the truth in love.  It means a humility and transparency to ensure that we don't get isolated, even in our own opinions or practices, and miss out on both the testimony of what God is doing in others who are obeying.    It also means intentionally making room regularly in our lives for Godly counsel on what we could do differently to better reflect a life fully surrendered to Christ - living by His Word, so his glory can flow through us, and his full blessing can be on us.    You cannot be subject one to another or submitted one to one another - without relating and sharing at a deeper level than Sunday morning; or completely ignoring the single **most accurate indicator of the heart:**  Money.  It like nothing else - reveals your true spiritual condition.  **I John 1:7** - But if we walk in the light as He is in the light, we have **fellowship** one with another, and the blood of Jesus Christ his Son cleanses us from all sin.   This is a huge insight.   The word:  Fellowship (Koinonia: means partnership, participation, pecuniary benefaction) - which means specifically benefiting monetarily! a partnership, a coming alongside - at the money level.  A mutually beneficial relationship regarding money.  Spurring one another on to the obedience of Christ!   There is no doubt that for a believer - God wants us to be in fellowship deeper than the surface level.  He wants us to be "obedience partners" learning what it is to be fully submitted to the Lordship of Christ in our lives.  And since we can't serve God and money... Your **4C's Monthly Call** is a vital part of your walk of obedience financially.    **2) Chains will be broken.  The devil's lie of isolation will be shattered.**   It will forever change your life!    **Galatians 5:14-17** - But everything exposed by the light becomes visible.  For it is light that makes everything visible.  This is why it is said:  "Wake up, O sleeper, rise from the dead, and Christ will shine on you."  Be very careful, then, how you live - not as unwise but as wise, making the most of every opportunity, because the days are evil.  Therefore do not be foolish, but understand what the will of the Lord is.    Two verses later - in this very passage is where it mentions - submit to one another out of reverence for Christ. -Galatians 5:21   Submitting to one another in the area of financial stewardship brings things into the light (as a matter of course - rather than an awkward random confession) and the light of Christ will shine on you!  Bringing something into the light - brings freedom!  God has great things in store for you if you will just learn to **hear and obey** - walking in the Spirit financially, letting God make your money decisions.   **Ecclesiastes 4:9** - Two are better than one, because they have a good return for their work, if one falls down his friend can help him up, but pity the man who falls and has no one to help him up. |

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**Why2 4C’s Monthly Call (4)**  hearwelldone.org

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| **Two are better than one.  You and your wife are one.  You need Two.** Another couple to walk with, pray with, believe with, obey with - financially.   God will do above and beyond anything you can imagine!  He is faithful, and He has another couple for you to walk with- He's about to show you what He can do!  **3)  Your 4C's Monthly Call will significantly increase the intimacy of your relationship with God.**  **Luke 16:11** - If therefore, you have not been faithful in the use of worldly wealth, who will entrust the true riches to you.   When you begin to walk with another couple at a transparent level, you will begin to grow in your financial obedience -**in ways you could never grow - just you and your spouse by yourself**.  You will actually be drawing closer to God - every time we obey we draw closer.  And when we draw closer to him - He draws closer to us!    **4)  It will bring unity in your marriage like never before**.   Just having another couple to walk with - to learn from, pray with and to counsel with, will help put both you and your spouse on the same page - not just financially - but spilling over into other areas of your life.    **5)  You will see the mountain moving power of prayer in your financial life.**  As you pray for your **4C's Monthly Call Partner**, and they pray for you each month in the specific area that needs a miracle from God.   GOD WILL MOVE on your behalf.    **James 5:16** - Confess your faults one to another, and pray for each other that you may be healed.  The effectual fervent prayer of a righteous man availeth much.   **Matthew 18:19** - "Again, I tell you that if two of you on earth agree about anything you ask for, it will be done for you by my Father in heaven.  For where two or three come together in my name, there am I with them.    **John 14:13,14** - And I will do whatever you ask in my name, so that the Son may bring glory to the Father.  You may ask me for anything in my name, and I will do it.  If you love me you will obey what I command.  The reason why God moves mountains in **4C's Monthly Call** prayers is:  when you gather (two of you - spouse and spouse are one - someone else makes two) asking anything in my name.  It will be done.   To understand:  "In my name" is **not** **just praying what you want** and tacking on one of God's awesome incomprehensible Names at the end: like - (Yahweh, Jehovah, Elohim and many others).  His NAME includes His Names, along with All of his power, authority, purpose, and track record - the unfolding story of His existence - the script of His writing of human history.  In other words, **to ask something in His Name - means - within the script He is writing - or within His Will.**  **Then** He does it. |

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**Why2 4C’s Monthly Call (5)**  hearwelldone.org

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| While this truth encompasses more than just **4C's Monthly Calls**, it helps reveal why the power of prayer is so evident in **4C's Monthly Call** relationships.   Prayer for one another here is so effective because you are praying for their financial **PiVAT Monthly** requests - (what God told them they needed most from Him this month financially, and what God told them to do this month financially).    What God told them to do this month financially - is His specific will for them. (Equally - yours - for you.)  So that when you pray for one another in this **4C's Monthly Call** conversation - **you are praying the will of God** as He revealed it to them.  And when you pray the will of God in agreement with each other - for each other - God gets a little crazy on the prayer answering part!  You will see Him answer prayer in a powerful way.   **6)  You will get encouragement to press on!**   God will use both couples to tremendously encourage each other.  Just seeing what God is doing in them as they obey financially - will make you and your spouse- want to obey even more.  No sacrifice is too much - for the joy of God's blessing of complete obedience financially.     **7)  You will gain Godly counsel that you would have never had otherwise.**  Most people don't seek counsel, even though Scripture instructs us to.  For a number of reasons, but one reason is: How often do you ever even discuss specific financial matters?  (Things you really could use some Godly Counsel on).   The **4C's Monthly Call** - gives a regular monthly venue for Godly counsel - that is not awkward, or inconvenient, but timely!   **8)  You will gain victory in your financial life - that you could never seem to get to before**.   God's principle of two by two is no joke.  You will overcome the enemy who wants you in bondage financially - whether you have money or not.    Through your **4C's Tools** and your **4C's Monthly Call** God will give you progress you have never before experienced in your financial life and situation.  This does not mean you will get rich.  It does mean you will be rich in relationship with God as He directs your financial decisions with unspeakable joy.  You will see him provide miraculously for you and for others!  Three Steps To Prayerfully Consider  **#1 Get an Accounting Tool** – Commit to Fully Obeying God financially. He will show you how to live your best life.  (See Advanced Tools – 4C’s Accounting Tool)  **#2 Learn what God says about money.** (See PRISM Topics – 11 Things You Need to Know About Money,  11 Things You Need to Know Financially, and God’s View of Debt). Also, consider attending or leading a Biblical Financial Study - Compass1.org  **#3** **Add RSVP To your Daily Call** and Ask God who to partner with for a **4C’s Monthly Call**. He will show you. And the blessing you will receive from this **4C’s Monthly Call** – giving your testimony, sharing Godly Counsel,(not personal opinion), and praying for each other – will completely change your life financially. You will see. |

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| **Financial Faithfulness:** Knowing where Gods money is and doing what He tells you to do with it. **4C’s** are Four Principles of Financial Faithfulness: Capture, Categorize, Compare and Change. Your **4C’s Accounting Tool** – helps you know where God’s money is, so you can ask Him what He wants you to do with it. He will tell you. He can manage it better than you. Secret: This month’s income pays next month’s bills. See [hearwelldone.org](http://www.hearwelldone.org) | **4C’s: Capture –** Every dollar in and every dollar out. **Categorize –** Every Income goes to a category, every Expense comes from one. **Compare** – How much is left, how many days before next paycheck. **Change** – “Change” money between categories. Spend less there to have more here. Ask God, He will tell you. |