

The 12-Week Stewardship Pilot

A discipling-cohort design that walks households through reading and strengthening their financial structure — one Load at a time, together. This overview is for the elders, pastors, and facilitators deciding whether to run a cohort.

What this is — and is not. The Stewardship Load Audit is a structured self-assessment and a discipleship rhythm — not financial, legal, tax, or investment advice, and not a diagnosis. It does not measure anyone’s faith or worth, and it does not replace pastoral care or qualified professionals. Facilitators teach the framework and walk alongside participants; they never advise on anyone’s specific financial decisions.

The premise: two sentences, three verses apart

Galatians 6 holds both “carry one another’s burdens” (6:2) and “each will carry their own load” (6:5). The cohort is built on both at once: some weight is meant to be shared and some is meant to be carried personally, and maturity is knowing which is which. The Load Audit gives a household an honest reading; the discipling pair provides the shared carrying; the first build is the personal load each participant takes responsibility for.

Why twelve weeks, not eight

The audit has eight Loads, which would fill eight sessions. The cohort runs twelve so it can do three things eight alone cannot: **frame** before it measures, **repair** early enough to live with the change, and **measure** the change at the end.

- **Frame first (Weeks 1–2).** The discipleship premise, the load-bearing idea, and the audit itself — so every pair starts with the same language and their own honest reading.
- **Repair early (commit by Week 4, install by Week 5).** Each participant chooses one *first build* — normally their most foundational Load under strain — and begins it, leaving roughly seven weeks to live with the change rather than merely plan it.
- **Measure the change (Week 12).** Retake the audit, compare the before-and-after reading, give testimony, and hand off into ongoing discipling and outreach.

The weekly rhythm

Element	Time	What happens
Cohort teaching	~60 min	The week’s Load, a short Scripture anchor, and one worked example — taught to the whole group.
Discipling pairs	~25 min	Same-gender pairs walk that Load’s reflection questions and report progress on their first build.
Midweek check-in	brief	One text or call between partners to encourage the single concrete step the other named.

Every cohort operates under a confidentiality covenant agreed in Week 1. What is shared in pairs and cohort stays there.

The eight Loads and the sequencing rule

Strengthen in foundation order, because early Loads carry the ones above them: **Knowledge** → **Protection** → **Margin** → **Debt** → **Flow** → **Multiplication** → **Legacy** → **Generosity**. One exception overrides the order — an **acute risk flag** (an urgent exposure surfaced by the audit) is always addressed first, whatever the score says.

When several Loads come back overloaded, that is common and not a verdict; the sequencing rule is what keeps the work sane and sustainable.

Milestones at a glance

Week	Milestone
1–2	Frame the premise; complete the Load Audit; agree the confidentiality covenant.
3–4	Interpret readings in pairs; each participant commits to one first build by the end of Week 4.
5	Install the first build — the concrete change begins.
6–11	Work the remaining Loads in foundation order; sustain the first build; weekly pair accountability.
12	Re-audit; compare before-and-after; testimony; hand off to ongoing discipling and outreach.

What the cohort is not

- Not financial, legal, tax, or investment advice — and not a substitute for a qualified professional where one is needed.
- Not a diagnosis, a credit check, or a measure of anyone’s faith, worth, or fitness.
- Not a place where facilitators advise on specific decisions — they teach the framework and walk alongside.
- Not a data-collection exercise: audit answers stay on each participant’s device and are shared only as each person chooses.

How to start

Take the audit yourself first at gmscharity.org/stewardship-audit.html. Bring this overview to your leadership. Then write to info@gmscharity.org to request a sponsored cohort, or volunteer to facilitate one — no financial credentials required, because facilitators teach the framework rather than give advice. Cohorts are commissioned by a community’s own leadership and supported by the Leadership Access Fund, so cost is never the barrier.

Week-by-week map

Wk	Focus	In the session / first build
1	Orientation & frame	Carry your own load / bear one another's burdens. Form pairs; sign the covenant.
2	Load-bearing idea + audit	Loads and load paths. Everyone completes the audit and reads their result.
3	Knowledge Load	Money Vocabulary List — ten terms in plain language.
4	Protection Load	Commit the first build (usually the most foundational Load under strain).
5	Margin Load	Install the first build — first concrete step, kept in a simple log.
6	Debt Load	Debt Inventory & Relief Plan — creditor, balance, rate, priority.
7	Flow Load	Monthly Flow Map — every dollar a job before the month begins.
8	Multiplication Load	One long-term goal + one monthly habit.
9	Legacy Load	Begin a Legacy Folder — gather what exists, note updates.

10	Generosity Load	A Generosity Plan — four giving categories; pray about who to invite.
11	Bringing it together	Sequencing, acute flags, the honest household conversation. Name one to invite.
12	Re-audit & hand-off	Retake the audit; compare; testimony; discipling and outreach continue.

Milestones: commit the first build by end of Week 4, install in Week 5, evaluate at the Week-12 re-audit.

Appendix A — The eight Loads at a glance

Every Load opens on Scripture. These anchors follow the manuscript of *Load-Bearing Stewardship*, so the cohort teaches the same references the book does. The whole structure rests on the parable of the talents (Matthew 25:15) — each servant entrusted according to his ability.

Load	Anchor	First build (the repair)
Knowledge	Prov 4:7	Money Vocabulary List — ten terms, plain language.
Protection	1 Tim 5:8	Protection Review Prep — who depends on you; review with a professional.
Margin	Prov 6:6	Emergency Reserve target — one, three, six months; pick a starter.
Debt	Prov 22:7	Debt Inventory & Relief Plan — creditor, balance, rate, freedom date.
Flow	Prov 27:23	Monthly Flow Map — every expected dollar a job.
Multiplication	Matt 25:20	One long-term goal + one monthly habit.
Legacy	Prov 13:22	Legacy Folder — gather, note updates, schedule guidance.
Generosity	2 Cor 9:7	Generosity Plan — regular, spontaneous, compassion, mission.

Foundation order for sequencing: Knowledge → Protection → Margin → Debt → Flow → Multiplication → Legacy → Generosity. An acute flag overrides the score and comes first.

The safeguard, restated

Scripture is the foundation; the framework lays stones. If a stone does not fit the foundation, the stone goes — not the foundation. Facilitators describe the audit as a structured self-assessment and an educational planning aid — never as financial advice or a diagnosis.