

*Study Guide*  
*For*  
*Individual and Group Study*

Joe & Cathie Locetta

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Dear Reader:

This Study Guide was prepared to help you go deeper as you reflect on the various subjects, self-assessments, tips and resources included in *2 Busy 2 Serve – Set Yourself Free to Serve God, Family and Country*. In this busy world that we live in, it is not easy to schedule time for self-reflection. The purpose of this guide is to help you mentally stroll back through the book to evaluate what is happening in your life today while seeking ways to more generously serve God, family and country than ever before.

We encourage you to record your thoughts and feelings as well as your key insights and planned actions as you complete each section. This will help you discover more about yourself – your strengths and weaknesses and what is possible with God’s help. Feel free to print as many copies of this Study Guide as you need for yourself, family, and others.

There is also value in using this guide as a discussion outline with a small group or accountability partner. Like iron sharpens iron, these discussions will help you discover the truth about who you are and how you can better serve God, family and country while being salt and light in our culture.

Personal growth, spiritual growth and transformation is a journey that we are on together. We hope that you learn and grow during this study.

Blessings,

Joe and Cathie Locetta

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## Chapter 1 – Why Serve?

### Key Verse:

“For even the Son of Man came not to be served but to serve others and to give his life as a ransom for many.” (Matthew 20:28 NLT)

### Reflection:

1. What is the definition of serving? What evidence of serving have you observed in the culture in America? What evidence of serving have you observed in the Christian culture in America?

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2. What are core values?

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3. What core values have you chosen to guide your behavior, choices and decisions?

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4. How have your core values impacted significant decisions in all aspects of your life – spiritual, financial, relational, physical, and political?

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5. How do your personal core values relate to the *5Fs* – Faith, Family, Finances, Fitness, and Freedom?

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6. Which of the verses listed under each of the *5Fs* do you embrace? Why?

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**Summary - Key Learnings and Insights:**

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**Planned Actions:**

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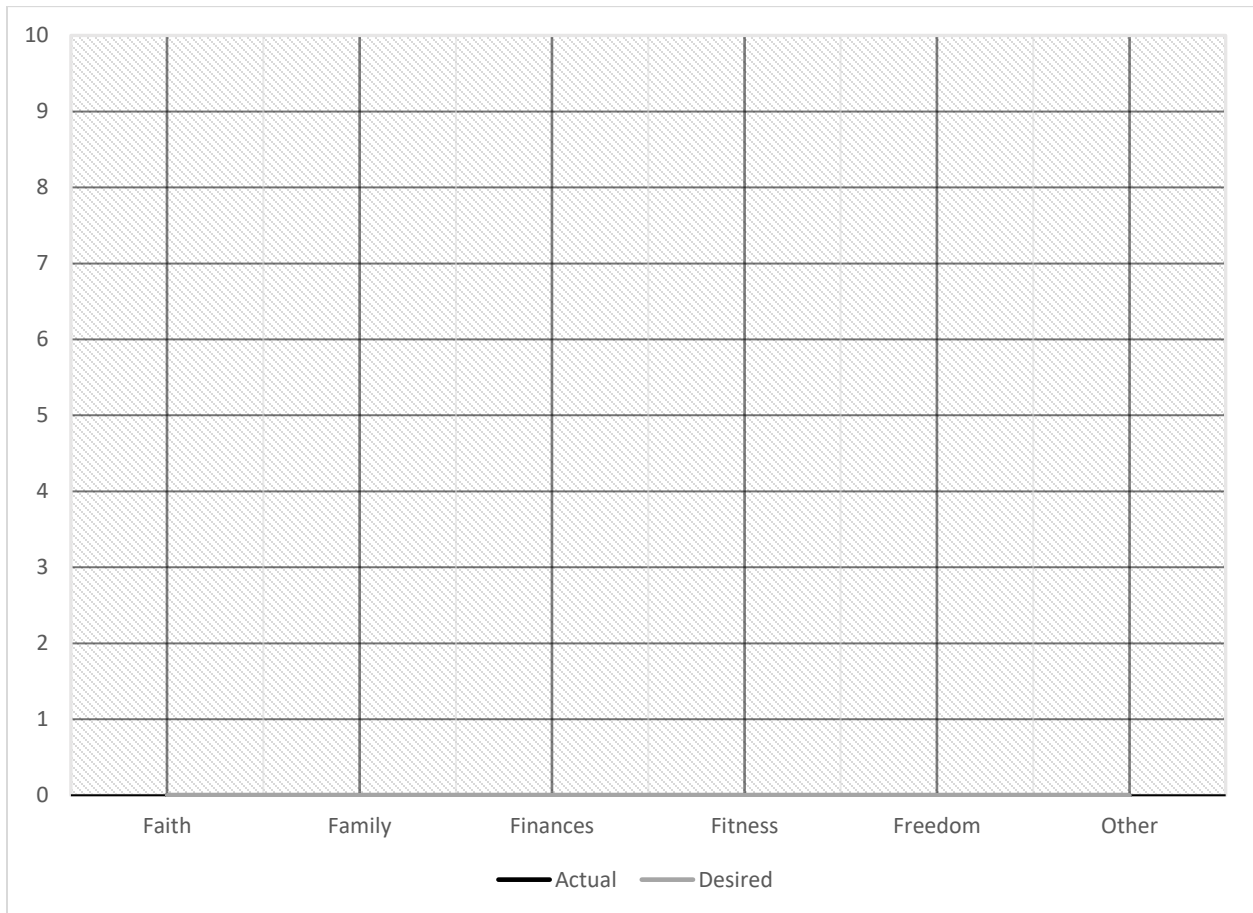
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4. How much time and attention do you devote to each of the 5Fs?



Refer to the Life-Time Allocation Exercise that you completed in the book. Reminder - The challenge was to first assess how much time and attention you devote in each biblical value dimension on a scale of 1 (ignore) to 10 (dominates) and plot them. Next, you were challenged to consider your DESIRED or ideal level in each value dimension and plot them.

5. What did you discover after comparing the ACTUAL and DESIRED results?

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6. What were the main messages in the sermon referred to in this chapter – “The Use of Money” that Pastor John Wesley preached many times starting in the mid-1700s?

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**Summary - Key Learnings and Insights:**

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**Planned Actions:**

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**Chapters 3 & 4– Who Do You Serve and What Are Your Serving Priorities?  
What Is Holding You Back From Serving? What Is Distracting You?**

**Key Verse:**

“You must not have any other god but me.” (Exodus 20:3 NLT)

**Reflection:**

1. What are your serving priorities?

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2. What is your #1 serving priority? Why? What are some examples of how you are currently serving your #1 priority? What is distracting you from serving your #1 priority?

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3. What are your other serving priorities? What are some examples of how you are currently serving each priority? What is distracting you from serving in each priority?

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4. What are the top one or two perceived obstacles or challenges that distract you from serving?

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**Summary - Key Learnings and Insights:**

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**Planned Actions:**

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## Chapter 5 – Biblical Versus Worldly Lifestyle Choices?

### Key Verse:

“Don’t copy the behavior and customs of this world, but let God transform you into a new person by changing the way you think. Then you will learn to know God’s will for you, which is good and pleasing and perfect.” (Romans 12:2 NLT)

### Reflection:

1. Which lifestyle box do you currently live in – Worldly or Worldly/Biblical or Biblical? How is that working out?

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2. If you are currently living in the biblical lifestyle box, what advice do you have for others on how to make the transition and how to maintain this lifestyle?

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3. If you are not currently in the Biblical lifestyle box, what questions do you have and what resources do you need to make the transition?

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### Summary - Key Learnings and Insights:

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### Planned Actions:

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## Chapter 6 – Biblical Lifestyle of Managing Money

### Key Verse:

“For the love of money is the root of all kinds of evil. And some people, craving money, have wandered from the true faith and pierced themselves with many sorrows.”  
(1 Timothy 6:10 NLT)

### Reflection:

1. The Bible contains more than 2,000 verses that shed light on God’s perspective about money, stewardship, provision, and trust. What do you think about this truth?

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2. What do you think about the most important biblical rule of finance – “God owns everything”?

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3. What do you think about the biblical principle – give first (10% minimum), save second (10% minimum) and live on the rest?

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4. What makes the “give first” or “tithing” principle difficult for some? What about you?

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5. What makes the “save second” principle difficult for some? What about you?

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6. What makes the “live on 80% of your income” principle difficult for some? What about you?

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7. What did you discover after reviewing the Biblical Lifestyle of Managing Money Checklist in the book?

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8. What about your financial literacy? What did you learn from reading the Financial Literacy Tips, Guiding Principles, and Resources in the book? What questions do you have?

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9. What did you discover after reviewing the Worldly vs Biblical Lifestyle money management example in the book? What about your money management choices? What questions do you have?

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**Summary - Key Learnings and Insights:**

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**Planned Actions:**

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**Chapter 7 – The Biblical Way of Managing Time**

**Key Verses:**

“Good planning and hard work lead to prosperity, but hasty shortcuts lead to poverty.”  
(Proverbs 21:5 NLT)

“So be careful how you live. Don’t live like fools, but like those who are wise. Make the most of every opportunity in these evil days. Don’t act thoughtlessly but understand what the Lord wants you to do.” (Ephesians 5:15-17 NLT)

**Reflection:**

1. More than 300 years ago, François Fénelon, a 17<sup>th</sup>-century cleric, wrote about how valuable time is, “Time is precious, but we do not know yet how precious it really is. We will only know when we are no longer able to take advantage of it.” How precious is time to you? How has this impacted the way you spend your time?

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2. Reflect on the Life-Time Allocation Exercise that focused on the 5Fs in the book. Where do you need to spend more time to achieve better balance?

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3. Reflect on the Serving Priority Exercise in the book. Where do you need to spend more time to achieve better balance?

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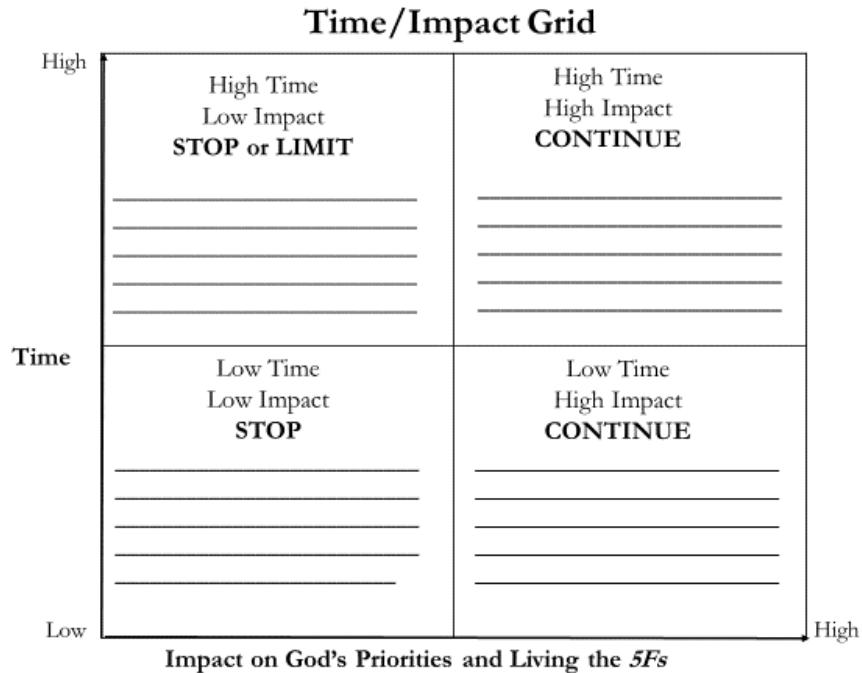
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4. Just imagine the impact if you just had more time to devote to the *5Fs* and your serving priorities? The key is to identify and eliminate any time wasters in your life. What did you discover after completing the Time/Impact Grid in the book? What are the time wasters in your life that are candidates for stopping or eliminating?




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5. What worthwhile activities do you think you should be spending more time on?

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**Summary - Key Learnings and Insights:**

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**Planned Actions:**

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## Chapter 8 – Other Reasons For Not Serving

### Key Verse:

“Don’t be afraid, for I am with you. Don’t be discouraged, for I am your God. I will strengthen you and help you. I will hold you up with my victorious right hand.” (Isaiah 41:10 NLT)

### Reflection:

1. There are several reasons that people shared for not serving other than money or time. Which of these can you relate to? Any other tips or resources?

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2. What other reasons for not serving do you have that are not covered in the book?

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3. What other reasons for not serving have you had in the past that you have managed to overcome? How did you achieve success?

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4. What is your local church doing to encourage more people to serve?

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5. What opportunities are available in your community to help people get involved in the political process at the grass-roots level?

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**Summary - Key Learnings and Insights:**

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**Planned Actions:**

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## Chapter 9 – Are You Successful?

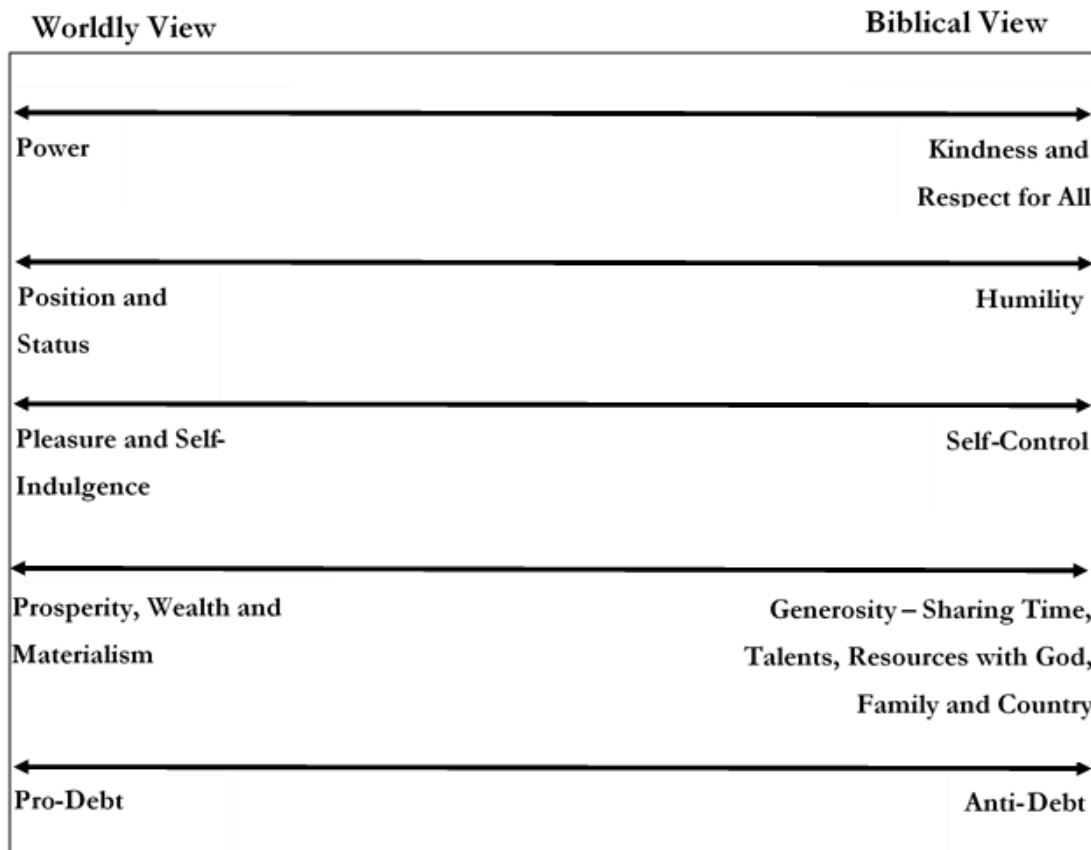
### Key Verse:

“Remember the Lord your God. He is the one who gives you power to be successful, in order to fulfill the covenant he confirmed to your ancestors with an oath.” (Deuteronomy 8:18 NLT)

### Reflection:

1. Where do you stand on each success dimension in the Worldly vs Biblical View chart?

### Worldly vs Biblical View of Success



2. Based on where you placed an “X” on each continuum, how successful are you? What are the consequences of remaining where you currently stand?

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3. What is your understanding of the “American Dream”? How does your understanding compare to how others in our culture understand this concept?

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4. What are your views on the notion of work-life balance or work-life blending? What about the balance in your work-life?

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**Summary - Key Learnings and Insights:**

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**Planned Actions:**

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**Chapter 10 – Vision: Free To Serve!**

**Key Verse:**

“Trust in the Lord with all your heart; do not depend on your own understanding. Seek His will in all you do, and He will show you which path to take.” (Proverbs 3:5-6 NLT)

**Reflection:**

1. What is a vision?

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2. What would be different about your life if you were free to serve - to generously share your time, talents, and treasures to give back to God, family and country?

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3. What is your Free to Serve Vision? You were challenged to record your vision of what your future will look like when you are free to generously share your time, talents, and treasures to give back to God, family and country in the book. Please reflect on this exercise and revise your first draft as desired.

| <b>Example Free to Serve Vision</b>  | <b>Your Free to Serve Vision</b>            |
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| <p><b>Biblical vs Worldly Lifestyle</b></p> <p>We have chosen to live the biblical lifestyle of managing money and plan to be debt-free in three years and will generously give our time, talents, and treasures to give back to God, family, and country.</p> | <p><b>Biblical vs Worldly Lifestyle</b></p> |
| <p><b>Guiding Principles</b></p> <p>We are clear on the guiding principles from the Bible that guide our life choices and decisions -- the 5Fs:</p>  | <p><b>Guiding Principles</b></p>            |

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| <ul style="list-style-type: none"> <li>• Faith. We will develop a strong spiritual life while growing in faith and becoming more like Christ.</li> <li>• Family. We will encourage and enjoy our family and friends in love, forgiveness, and service.</li> <li>• Finances. We acknowledge that God owns it all and we are grateful and debt-free stewards of all He has provided.</li> <li>• Fitness. We will take proper care of our bodies as the temples of the Holy Spirit so that we may be used for God’s glory.</li> <li>• Freedom. We will be good citizens of both the Kingdom of God and our nation and will seek opportunities to serve our church, community, state, and nation.</li> </ul> |  |
| <p><b>Life-Time Allocation</b><br/> We have achieved a proper balance in the time and attention we devote to the <i>5Fs</i>. We sustain this balance by completing a Life-Time Allocation Exercise annually and making any necessary adjustments.</p>  | <p><b>Life-Time Allocation</b></p>                                   |
| <p><b>Serving Priorities</b><br/> We are clear on our serving priorities:</p> <ol style="list-style-type: none"> <li>1. God</li> <li>2. Natural Family</li> <li>3. God’s Family (Church)</li> <li>4a. All Others – Work</li> <li>4b. All Others – Country</li> <li>4c. All Others – Rest of the World</li> </ol>   | <p><b>Serving Priorities</b></p>                                     |
| <p><b>Perceived Obstacles to Serving &amp; Corrective Action</b></p>   | <p><b>Perceived Obstacles to Serving &amp; Corrective Action</b></p> |

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| <p>We are intentional to periodically reflect on what is holding us back from serving and taking appropriate actions to eliminate any obstacles or distractions.</p>  |   |
| <p><b>Worldly vs Biblical View of Success</b><br/>         We understand the difference between the worldly and biblical view of success. We will expectantly overcome any temptations of power, position, pleasure, and prosperity in favor of kindness, humility, self-control, and generosity.</p> | <p><b>Worldly vs Biblical View of Success</b></p> |

**Summary - Key Learnings and Insights:**

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**Planned Actions:**

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**Chapter 11 – What’s Next? Your Action Plan**

**Key Verse:**

“Commit your actions to the Lord, and your plan will succeed.” (Proverbs 16:3 NLT)

**Reflection:**

- 1. Take a few moments to reflect on everything that you discovered about yourself – the key learnings and key insights as well as your planned actions. Record your action plan notes below including estimated start and end dates:

| <b>Actions</b> | <b>Start &amp; End Dates</b> |
|----------------|------------------------------|
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|                |                              |
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2. Think about any resources or help that you need to implement your action plan. List them below and then follow up. You will discover, as we did that you are not alone and there are many people on the Christian journey who will help and guide you along the way. All you need to do is ask.

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*We hope that this study guide has been useful. Let us know if you have any questions or suggestions about the book or study guide content or related topics. Our contact information is below.*

*Blessings,*

Joe & Cathie Locetta

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# About the Authors



Joe and Cathie Locetta are Life Coaches in metro-Houston, Texas. They have come alongside hundreds of individuals and couples in the classroom and coaching sessions.

They recommitted their lives to Jesus in 1995 and quickly discovered the joy of serving and the surprising fact that those who serve represented about 20% of church goers — the others just seemed to be *2 busy 2 serve*.

Along the way, they encountered many individuals and families who were struggling to achieve balance in their lives — faith, family, finances, fitness, and freedom.

With each passing election cycle, they realized another incredible fact — about 50% of Christians were registered to vote and of those, only half typically voted. This means only roughly 25% of Christians actively cast their ballots in any given election.

These observations made them wonder about the shift in the American way of life. They sensed an increasing passion to set people free from whatever was holding them back. This passion resulted in Joe and Cathie launching the *2 Busy 2 Serve* initiative. *2 Busy 2 Serve* is their first book.

They have a grown son and live in The Woodlands, Texas.