



# GROUP LEADER GUIDE



6 WEEKS ON MONEY

**START HERE**

**Welcome, leader -**

## **Here is what to know**

### **Send reminders and follow-ups.**

We provide the text in this document. Remind the participants to complete lessons before they come to the group. Follow up after each session.

### **Give participants time to work and reflect.**

We live busy lives. Give participants time to reflect, journal, and do some of the course work. If possible, invite people to come 30 minutes before the group starts to finish their lesson.

### **Safety and comfort are not the same things.**

Money does not have to be taboo because people love talking about things that matter. And money matters. Watch how the group comes alive when you create a safe place to have a conversation about money. Use grace and kindness to make it safe to feel uncomfortable. People will rise to the challenge.

### **Listening is teaching.**

Even if you are a financial expert, keep the conversation moving by giving everyone a chance to speak. Hold space, hold tension. Tip: find a way to repeat what participants say to show you understand. People simply want to feel their point of view was considered.

### **Good conversation happens naturally.**

Money sparks terrific conversation when leaders focus on what money means, our life experience, and the course content.

### **Go on a journey with your group.**

Promote growth in others by first pursuing growth in yourself. As a leader, you are committing to know the material, which means it will naturally hold you accountable for doing some of the work, too. After all, leading is learning.

### **Expect big things.**

You won't always get to see the fruit of your effort. Sometimes transformation occurs much later, or without our noticing. Trust that breakthroughs happen, whether we get to witness them or not. Thank you for leading!



**The digital lessons communicate WHAT to know and what to do. The group time is to ask, "So, what does this mean? To you? For us?"**

**Check out additional group activities and exercises at the end of this guide.**



## Welcome note from leader

### Send one week before meeting #1

Subject: 6 Weeks on Money starts next week!

Hi, friends -

I'm excited about the Six Weeks on Money digital course and small-group experience. I will serve as your leader and guide. I'll say upfront: I'm not a financial expert. My job is to facilitate conversation, keep things moving, and create a space to wrestle with the lessons, and apply them to our lives.

No personal sharing about your income, debt, or savings will be required. Six Weeks on Money takes a multi-dimensional and holistic view of money. What does that mean? While there is definitely a time to set goals, save more, and eliminate debt (all of which we'll do), we will also talk about your values, what is important to you, and how to have a healthy relationship with money.

It all belongs to God, and so we will wrestle together with what that means.

To prepare for our time together, please complete the Introduction and Week 1 audio lessons and worksheets.

Note: The introduction and Week 1 lesson's length is the most time-consuming of all six weekly lessons. Listen to the audio in the car, on the treadmill, or walking the dog. And schedule time on your calendar for the worksheets and journal exercises.

I don't have access to your account. Troubles with passwords, etc.?  
Contact [hello@sixweeksonmoney.com](mailto:hello@sixweeksonmoney.com).

See you next week!



## Week 1 group communications

**Send this to the group 1 day before group meeting #1.**

Hi, friends -

Reminder: 6 Weeks on Money group starts tomorrow!

We're all set. Here are the details:

[Insert date, time, address, other information]

Please complete the Introduction and Week 1 lessons, including values worksheets.

Note: The length of the audio lessons and pre-work to prepare for session one is the most time-consuming of all six weeks. The lessons feel lighter as the weeks go by, so let's get off to a strong start.

See you tomorrow!

**Send 1 day after group meeting.**

Hi, friends -

Thank you for a great session #1! I enjoyed [insert what you enjoyed about the session]. Reminder for next week: Complete Week 2 - Scarcity, including the Subscription Worksheet. We're off to a great start.

See you next week!

## WHAT TO KNOW ABOUT SESSION 1

### **Week 1 sets the culture.**

Session one (ideally, week 1) will set the group's tone and culture, so plan to devote the most time and energy into preparing for session 1. If you serve the group well in the first session by establishing a culture of conversation and meaningful interaction, it will pay off big time in the following sessions.

### **Use 15-minute blocks.**

Plan your group time in 15-minute increments, using a variety of informal chit-chat, formal conversation, one-on-one conversations, personal time to work/reflect, and time for prayer. Use the Prompt in a Hat and other activities for an easy and fun way to spark conversation.

### **Use tension.**

Pose a question to the group and let the tension do the work. Plan on 7-10 seconds of stillness before someone speaks. This is one of your jobs as a facilitator. Be comfortable with the silence.

### **Please, cut people off.**

It's an art form and a bit uncomfortable, but if someone is carrying on and taking too much air time, it's often what is best for the group. Make no mistake about it: as a leader, it is your responsibility to intervene and ensure everyone has the chance to participate.

## FACILITATION TIP

Instead of asking, "Do you have any questions?" Consider asking,

**"What questions do you have?"**

This positions asking questions as normal and expected. And if we're learning, we have questions.





## GROUP RULES

**We aren't here to serve the rules.  
*The rules are here to serve us.***

After introductions, opening prayer, and other housekeeping notes, read to the group in session 1:

**"We have a few rules for our time together in each session. First, some of you have an allergic reaction to the word rules, so let's start by saying:**

**We don't serve the rules; the rules *serve* us. The rules are to ensure that each of us enjoys this group experience."**

**(Yes, you can read the rules to the group.)**

## **RULE #1** No accounting.

So much of our relationship with money isn't about numbers, so feel free to not share specific numbers about your debt, net worth, investments, or account balances. Do share how money feels and how you are experiencing money in your life.

## **RULE #2** No filibustering.

Please be mindful of how much time and space you are taking with your words. The group leader may politely cut you off. Do share your experience and wrestlings with the content and program.

## **RULE #3** No stock-picking.

Please refrain from discussing the performance of the stock market on any given day. Session 5 will cover using long-term investments to create options. Do talk about the challenge of creating options for your future.

## **RULE #4** No eye-rolling.

We are in this together, and your body language and attitude matter to the group. Your presence is a gift to the group. Thank you for being here.

## **RULE #5** No selling.

Please do not use this group to recruit people into a multi-level marketing scheme. Selling Girl Scout Cookies, however, is encouraged. Share about tools and resources that have benefited you.

## **RULE #6** No comparing.

Please refrain from comparing your financial situation to others. This is rarely helpful. Do share your experience, not your expertise, and expect to learn from one another.



**WEEK BY WEEK**

## **Lesson Recaps & Discussion Guides**

## Intro + Week 1 - Values

It all belongs to God.



But managing money  
isn't always easy.

Choose your values.



Or someone else will.

**Start each session with this simple prayer.**

Dear Lord,

Keep our hearts and minds centered on how your invitation to live with freedom; freedom of the heart, freedom to be our full selves, freedom to create the future you call us into, and freedom to be wholly human and fully alive. Fill us with your Spirit of hope as we embrace our limitations and past decisions, come face-to-face with our emotions and expectations, and live amidst scarcity, greed, and fear. You are a God of abundant love and generosity, for your Creation belongs to you. We are grateful and choose to live in response to your grace.

In Jesus Holy and Mighty Name,

Amen

# Intro + Week 1 Recap

## Intro Recap

We are created in the image of God, and God is generous. Living fully human includes purpose and generosity.

Many things prevent us from experiencing the joy of generosity: credit card debt, or living paycheck-to-paycheck, or general lack of financial knowledge. Or fear. Our beliefs can be barriers, too. For instance, if we believe money is icky, gross, or evil, why would we want to give it away? That wouldn't be a gift.

Five marks of a healthy relationship with money: 1) You've aligned your decisions with your values. 2) You are emotionally agile. 3) You do the right thing with money. 4) We create options for our future. 5) You can give it away freely and joyfully.

Your work on this course benefits you and your relationship with money. Get out of it what you put into it.

## Week 1 - Values Recap

Most financial courses start with a budget or a spending plan, but this course starts with your core values.

If you don't choose your values, someone else will. Values are self-discovered. Values inform our goals, but they are not goals themselves. Values give us handles for a changing world. Values free us from comparisons. Values are a tool for decision-making.

Participants review 200+ values and use a worksheet to discover the top 3-5. Worksheet: Use the list of 200 values and decide on your top to 3 - 5 values.

Money Move #1 - Direct Deposit ALL Income Into Your Savings Account

Money Move #2 - Create two checking accounts for 1) recurring expenses and 2) all-other purchases.

Every Dollar is a Declaration of values, energy, and intention.

## WEEK 1 DISCUSSION QUESTIONS



Let's be honest: money is weird. But it's a different kind of weird for everyone. What makes it that way for you? What comes to mind for you on the weirdness of money?

What do you find yourself wishing was different about money? What makes money hard or easy for you?

When people say "time is money," they usually speak about billable hours and efficient work. "Money is time," however, invites us to consider how our use of time might reveal our values. How do you use your time? How does this reflect your values?

What are your core values? What words did you choose? How did you make them your own?

Money Move #1: Direct deposit every dollar into savings. This is the beginning of a new financial system. Did you implement this move? If not, what do you need to know to implement this?

Money Move #2: Create two spending accounts, one for monthly purchases and one more for all other purchases. How easy or difficult for you is it to spend less than you make?

"Every Dollar is a Declaration." What did you make of this? How do you think this will unfold throughout the course?

Overall, what does this course remind you of? Have you done anything like this before? What are you hoping to learn as you continue in the course? What makes you curious?



## **Week 2 group communications**

**Send this to the group 1 day before group meeting #2.**

Hi, friends -

Reminder: 6 Weeks on Money group resumes tomorrow!

We're all set. Here are the details:

Hi, friends - We are on for tomorrow.

Details: [Insert date, start time, address, important information] Please complete Week 2 lessons for our time together.

Bonus points if you take action and make changes to subscriptions.

See you tomorrow!

**Send 1 day after group meeting.**

Hi, friends -

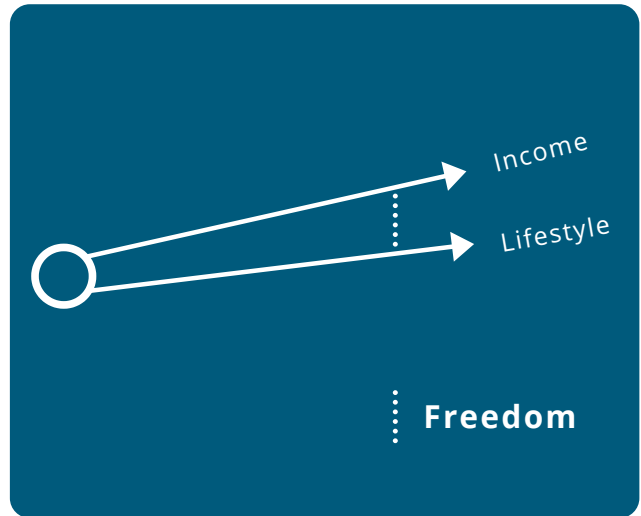
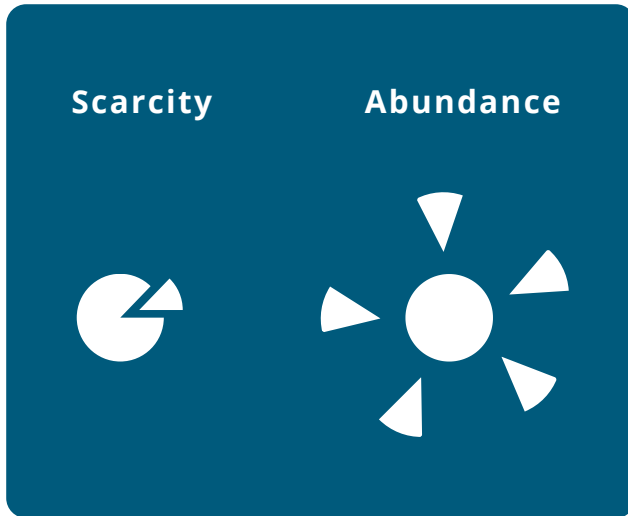
Thank you for a great session this evening. Wow! We're making incredible progress.

I enjoyed [insert what you enjoyed about the session].

Reminder for next week: Complete Week 3 lessons. We're getting into completely new territory in lesson 3. I look forward to hearing what you think about the emotional world of money.

See you next week!

## Week 2 - Scarcity



### Our Weekly Prayer

Dear Lord,

Keep our hearts and minds centered on how your invitation to live with freedom; freedom of the heart, freedom to be our full selves, freedom to create the future you call us into, and freedom to be wholly human and fully alive. Fill us with your Spirit of hope as we embrace our limitations and past decisions, come face-to-face with our emotions and expectations, and live amidst scarcity, greed, and fear. You are a God of abundant love and generosity, for your Creation belongs to you. We are grateful and choose to live in response to your grace.

In Jesus Holy and Mighty Name,

Amen



## Week 2 Recap

There are three kinds of scarcity: 1) Fear of not having enough. 2) Fear of losing what we have. 3) Scarcity (lack) of imagination.

Death-by-comparison: "Comparing is one of the most psychologically damaging activities." With social media, it's easier than ever to compare our lives to others.

The heart-and-mind that isn't content with modest income is likely also to be discontent with more. More money is not the answer to scarcity.

Four principles of living with abundance: 1) Know and use your values. 2) Let scarcity be your teacher. 3) Simplicity enables generosity (and vice versa). 4) Gratitude, gratitude, gratitude.

Subscriptions add up very quickly. Eliminating unnecessary, forgotten, and unintentional recurring expenses will bring immense health to your financial life.

Money Move #3 - Align your spending with your values. Spend less than you make.

Spending less than you make is better than making more than you spend because we have more control over expenses than income. As the philosopher said, "The more we value things outside our control, the less control we have."

Like gravity or water's boiling point, regardless of your values, natural money laws, such as living within your means, are like laws of nature. Ignore them at your own risk.

## WEEK 2 DISCUSSION QUESTIONS



If you recall, there are three kinds of scarcity. Which kind of scarcity resonates with you?

Of course, for millions of people worldwide, a little more would make a difference today. When is scarcity “real,” and when is it “perceived”?

Who do you compare yourself to the most? Whom do you find yourself wanting to keep up to?

Have you heard this word, miser? Miserliness is when we are afraid to spend money, so we hoard it needlessly. Where have you seen miserliness?

The heart that isn't content with modest income is also likely to be discontent with more. Agree or disagree? Why or why not?

Our limitations can make us feel uncomfortable, but they make us human. How do you embrace your limitations?

What does it mean to “afford” something? Two people can say, “I can't afford that,” and mean very different things. What does it mean for you to be able to “afford” a purchase?

How many subscriptions did you cut? How much more breathing room did this create for you monthly?

What does it look like to align your spending with your values?

Did you pick an allocation of spending? Which of the three options resonated with you?

Gratitude, gratitude, gratitude. These are attitudes and actions that can go a long way in gaining perspective. What are you grateful for? What practices do you have in your life to keep gratitude and contentment front-and-center?



## Week 3 group communications

**Send this to the group 1 day before group meeting #3.**

Reminder: 6 Weeks on Money tomorrow!

Hi, friends -

Just a reminder, we are set for Week 3 of *Six Weeks on Money* tomorrow.

Details: [Insert date, time, address, important information]

Please complete Week 3 lessons to prepare for our time together. We are looking forward to the conversation.

See you tomorrow!

**Send 1 day after group meeting.**

Thank you for a great session.

I really enjoyed [insert what you enjoyed about the session].

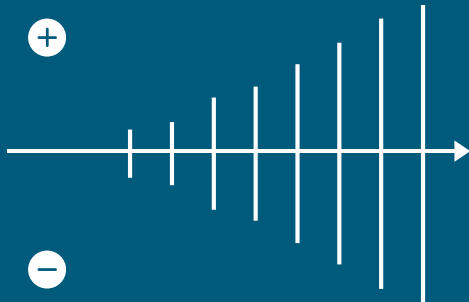
Reminder for next week: Complete Week 4 lessons. As you can see, *Six Weeks on Money* takes a new approach to money.

It is about your values - what's important to you and your life. Consider going back to your values. What is clear? What isn't clear? Where do you need to go from here?

See you next week!

## Week 3 - Agility

"We cannot selectively numb emotions. When we numb the painful emotions, we also numb the positive emotions." Brené Brown



### Our Weekly Prayer

Dear Lord,

Keep our hearts and minds centered on how your invitation to live with freedom; freedom of the heart, freedom to be our full selves, freedom to create the future you call us into, and freedom to be wholly human and fully alive. Fill us with your Spirit of hope as we embrace our limitations and past decisions, come face-to-face with our emotions and expectations, and live amidst scarcity, greed, and fear. You are a God of abundant love and generosity, for your Creation belongs to you. We are grateful and choose to live in response to your grace.

In Jesus Holy and Mighty Name,

Amen

## Week 3 Recap

Money is many things, but before anything, money is emotional. Emotions aren't negative. Emotions are vital information and a gift from God.

Understanding the emotional world of money can be a surprisingly effective key to growing your relationship with money.

Eight ways we commonly deal with unwanted emotions. 1) Denying. 2) Minimizing. 3) Playing the victim. 4) Blaming ourselves. 5) Rationalizing. 6) Over-analyzing. 7) Distractions. 8) Anger.

Unhealthy responses to emotions, such as gambling, drugs/alcohol, binge-streaming, and many more, can be costly.

Transformation in our emotional relationship with money starts with the shift from rigidity to agility.

Agility is being open, observational, receptive, and fully present to the emotions we feel around money.

Living fully aware of our emotions helps us to choose responses that are healthy and guided by our values. From there, we can make wise financial decisions. For instance, when eliminating debt, we may choose to tackle the "most emotional" debt.

Money Move #4 - "Save three mortgage/rent payments for emergencies."

Big purchases like houses and cars are loaded with meaning, emotion, and status. Our identity and status are in Christ.

A meaningful life is an emotional life. Brené Brown says, "We cannot selectively numb emotions. When we numb the painful emotions, we also numb the positive emotions."

## WEEK 3 DISCUSSION QUESTIONS



How do you experience the emotions around money? What comes to mind for you when you hear, “Money is primarily emotional.”

Eight ways we commonly deal with unwanted pains. Did any of these stand out to you? (If not, see above on ‘denying’).

When eliminating debt (in week 5), we could start with the highest APR or lowest account balance. You may choose to pay off the most emotional debt to create a sense of momentum. More on this in week 5, but for now, how does debt make you feel? What emotions underlie the burden of debt?

Logic and emotion are not always opposites. If you feel the best about the most logical approach, then the logical path is your path. What feels logical to you but may not be seen as logical by others when it comes to money? What would it feel like to be debt-free?

The exercise “Interview Your Money” invites you to reflect on your relationship with money. It promotes objectivity, healthy distance, curiosity, and reflection. What did this exercise reveal to you? What did you learn about yourself?

Money Move #4 - “Save three mortgage/rent payments for emergencies.” What are the emotional benefits of having money set aside for emergencies? Also, thinking next-level, what would it take to set aside reserves for 3 to 5 months of living expenses?

Your identity is in Christ. When we know who we are, knowing what to do can come naturally. In what ways does your sense of identity inform your decisions and actions?

Let’s talk about buying a home, whether you’ve done this OR it’s something you’d like to do sometime, talk about the emotions surrounding home-buying. Why is a home such an emotional purchase? (Remember, emotions make it meaningful!)

We are half-way through the course. Where do you think we go from here? What’s next? What are you hoping to learn next? Do next? How will you take your learning into your own hands to ensure you get out of this course what you want to?



## Week 4 group communications

**Send this to the group 1 day before group meeting #4.**

Reminder: 6 Weeks on Money tomorrow!

Hi, friends -

We're all set for tomorrow - Week 4!

[Insert date, time, address, important information]

Let's continue the conversation. We'll talk about money and integrity. If you've started the audio lessons already, you'll see that these lessons involve much more than simply doing the right thing, though be sure to check out the checklist.

Please complete Week 4 lessons to prepare for our time together. I am looking forward to hearing your thoughts and reactions.

See you tomorrow!

**Send 1 day after group meeting.**

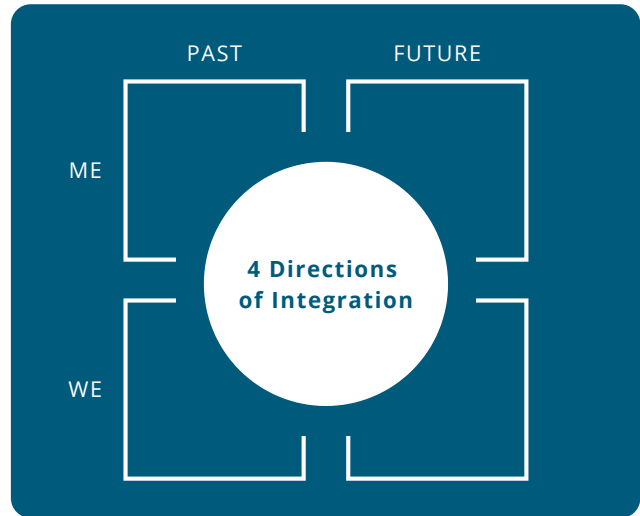
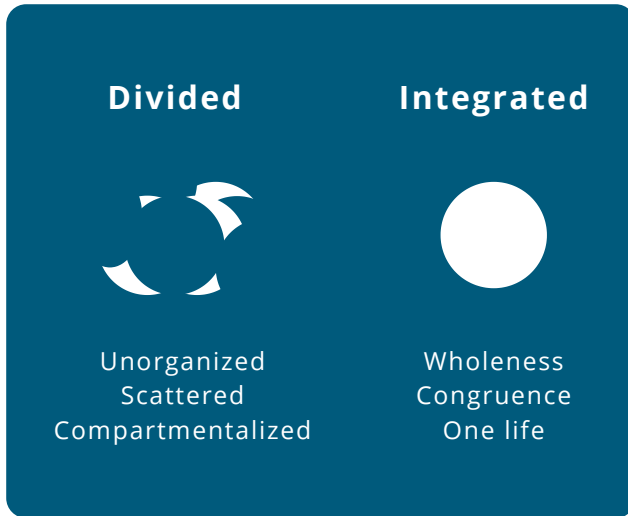
Thank you for another great session.

I really enjoyed [insert what you enjoyed about the session].

Reminder for next week: Complete Week 5 lessons and the GOALS Worksheet. You may be wondering if there would be anything in the course about eliminating debt and/or long-term investing.

Get ready - because session 5 is all about creating your future.

## Week 4 - Integrity



### Our Weekly Prayer

Dear Lord,

Keep our hearts and minds centered on how your invitation to live with freedom; freedom of the heart, freedom to be our full selves, freedom to create the future you call us into, and freedom to be wholly human and fully alive. Fill us with your Spirit of hope as we embrace our limitations and past decisions, come face-to-face with our emotions and expectations, and live amidst scarcity, greed, and fear. You are a God of abundant love and generosity, for your Creation belongs to you. We are grateful and choose to live in response to your grace.

In Jesus Holy and Mighty Name,

Amen



## Week 4 Recap

Ananias and Sapphira pretended to give away 100% of the proceeds from the sale of their possessions. The real issue is not the lack of generosity but the lack of transparency. Ananias and Sapphira fall over dead.

Integrity involves much more than doing the right thing. Integrity includes embracing reality and pursuing wholeness. Integrity is about aligning belief and action - and our insides and outsides - to pursue wholeness.

Jesus used the image of a cup.

Every Dollar is a Declaration: What we do with one dollar is symbolic of what we do with any dollar. (Tip: If the group has completed the exercise "Every Dollar a Declaration" and makes their own DOLLAR BILL, remind them that this dollar reflects their values! See addendum below.)

One's earliest memory of money is an example of integrating into one of four directions. The four directions of integration invite us to look past and future, internal and external.

Checklist: 10 things to do the right thing with money, including life/disability insurance, earning with integrity, paying taxes, giving, and seeking/offering forgiveness.

Business is not evil. All kinds of businesses can make a difference, solve problems, and create jobs. Our attitudes toward "business" can reflect an important aspect of our relationship with money.

## WEEK 4 DISCUSSION QUESTIONS



This lesson presented two facets of integrity. On the one hand, there is doing the right thing with money. On the other hand, there is also integration - about owning our situation and meeting the demands of reality (past, future, internal, external). Which concepts from week 4 are most relevant to you? Or - most interesting to you?

Money is internal, but also external, too. This means there are cultural, community, and social dimensions to our relationship with money. In what ways do the internal and external parts of money meet in your life? Who influences your attitudes toward money?

How do you maintain your composure when talking about money in groups - whether at a board meeting or a team or the family dinner table?

According to Dr. Henry Cloud, Integrity is about embracing and meeting the demands of reality. Sometimes this looks like owning your situation. What does this look like in your life? What do you need to “own” so you can move on and make progress?

The lesson speaks about having a ‘self for others,’ and it points out that we have to have a “self” to love others. What do you make of this?

Talk about your bank. How did you choose your bank? What does your bank stand for? Has your bank been in the news lately?

How organized do you feel when it comes to your financial documents? What is working for you? How good would it feel to devote 30 minutes to get organized?

Money Move #5 says, “Do the right thing with money.” This looks different for each person, depending on your context and your values. The list of 10 things may offer a helpful start. Which items on the list stood out to you? What questions do you have?

Next week (week 5), you will set a financial goal for yourself. Based on what you know now, what kind of goal are you thinking about? What do you need to know to set a financial goal for yourself?



## Week 5 group communications

**Send this to the group 1 day before group meeting #5.**

Reminder: 6 Weeks on Money tomorrow!

Hi, friends -

Reminder: 6 Weeks on Money tomorrow! We're all set for tomorrow - Week Five! [Insert date, time, address, important information]

Please complete Week 5 lessons and worksheet(s) to prepare for our time together.

Do you have a financial goal? Are you excited about it? This is one of the questions we'll ponder together tomorrow.

See you tomorrow!

**Send 1 day after group meeting.**

Thank you for a great session!

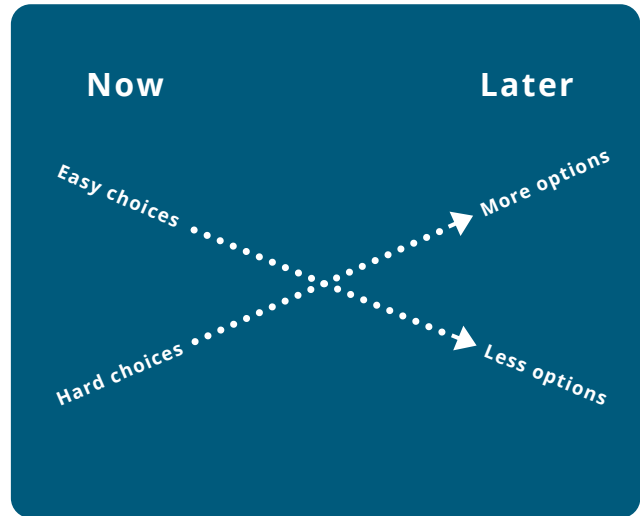
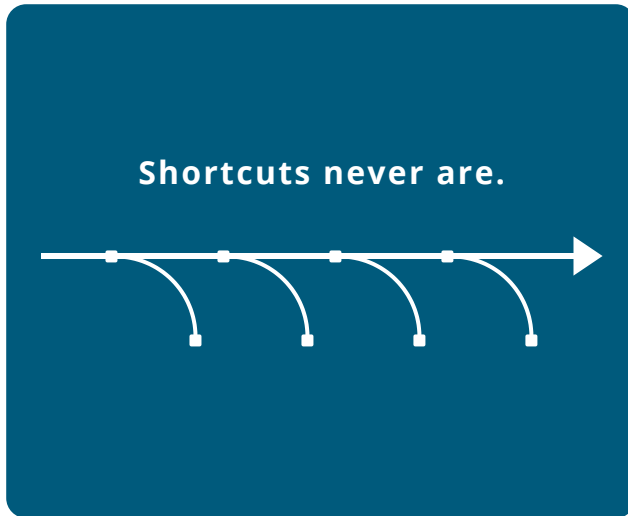
I enjoyed [insert what you enjoyed about the session].

Reminder for next week: Complete Week 6 on Giving.

Nothing has the power to create a healthier relationship with money than giving it away. The worksheet is designed to help make giving practical and doable.

I can't wait to hear your thoughts.

## Week 5 - Options



### Our Weekly Prayer

Dear Lord,  
Keep our hearts and minds centered on how your invitation to live with freedom; freedom of the heart, freedom to be our full selves, freedom to create the future you call us into, and freedom to be wholly human and fully alive. Fill us with your Spirit of hope as we embrace our limitations and past decisions, come face-to-face with our emotions and expectations, and live amidst scarcity, greed, and fear. You are a God of abundant love and generosity, for your Creation belongs to you. We are grateful and choose to live in response to your grace.

In Jesus Holy and Mighty Name,

Amen

## Week 5 Recap

The story about Amelia Earhart is about getting started. Wherever we are is where we start. Whether saving for emergencies, paying down debt, or investing in the future, often we simply need to get started.

One of the marks of a healthy relationship with money includes creating options for our future. With options to choose from, we feel freedom, joy, and empowerment.

We feel freedom, joy, and empowerment when we have options. The choices we make today determine the options we will have tomorrow.

A few notes about goals: You know more about the future than you realize. Goals require setting boundaries with yourself and others. Money finds money. Getting started is important. Earning more money can accelerate a goal if we don't spend more.

Mainly: If a goal does not feel energizing, it's likely not a good goal for you.

SMART method: Specific, Measurable, Attainable, Relevant, and Time-based.

Give your goal a name.

Money Move #6 - Create options for your future by eliminating debt and saving for the future.

Worksheet: Debt + \$5 Debt Elimination worksheet proverbs step-by-step instructions for eliminating debt.

Hope is an attitude about the future that changes how we live today.

## WEEK 5 DISCUSSION QUESTIONS



We know a lot about the future. What do you know for sure without-a-doubt about the future?

What kind of options do you want to have in the future? Fill in the blank and finish this sentence: In \_\_\_\_\_ years, I want the option to \_\_\_\_\_ OR \_\_\_\_\_.

What does it mean that “money finds money?” Have you heard this before?

Overall, a goal should feel energizing to you. Talk about your SMART financial goal. Does it feel energizing? What would make pursuing that goal more energizing?

Let’s check-in. We are at week five now, so it’s been at least one pay cycle for your new financial system. As money flows from your paycheck into your savings and then to your spending accounts, do you sense that this will help save money over time?

Did you choose to eliminate debt, invest in the future, or both? Or - something else? What’s a goal for you that will increase your options in the future?

What is something standing between you and our goal? What can you do to eliminate that barrier?

The course suggests naming your goal. Why is naming so important?



## Week 6 group communications

**Send this to the group 1 day before group meeting #6.**

Reminder: 6 Weeks on Money tomorrow!

We're all set for tomorrow - our last group meeting.

Details:

[Insert date, time, address, important information]

Please complete Week 6 lesson and worksheet to prepare for our time together. Do you give money? Where to? How do you stretch and build your giving muscles? What does giving do to help your relationship with money?

These questions - and more. See you tomorrow!

**Send 1 day after FINAL group meeting.**

Thank you for a great 6 Weeks on Money experience! I really enjoyed [insert what you enjoyed about the session].

Your relationship with money is a lifelong pursuit. To be balanced and free and whole and prepared, well - that takes a lifetime. The good news is that we aren't alone. We trust God to provide perspective - and all the better when we're in community together.

It all belongs to God. We're entrusted to manage and steward these resources. Thankfully, we're guided by Scripture, core values, and prayer.

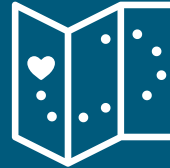
## Week 6 - Giving

Giving it away



changes our relationships with it.

For where your treasure is,



there your heart will be also.

### Our Weekly Prayer

Dear Lord,

Keep our hearts and minds centered on how your invitation to live with freedom; freedom of the heart, freedom to be our full selves, freedom to create the future you call us into, and freedom to be wholly human and fully alive. Fill us with your Spirit of hope as we embrace our limitations and past decisions, come face-to-face with our emotions and expectations, and live amidst scarcity, greed, and fear. You are a God of abundant love and generosity, for your Creation belongs to you. We are grateful and choose to live in response to your grace.

In Jesus Holy and Mighty Name,

Amen



## Week 6 Recap

It's been called the Story of the Prodigal Son, but the story in Luke 15 about two sons, their dad, and the family farm is about both sons. The younger son squandered wealth and returned home to a forgiving father. The older son stayed home but lived without gratitude. He was bitter and angry despite doing all the right things.

The story ends with the father saying to his oldest son, "You are always with me, and everything I have is yours."

How we view the world shapes our attitudes and behaviors - from saving to investing to eliminating debt. What you look for, you will find.

A verse in Matthew: "For where your treasure is, there your heart will be also." In the verse just a bit later, Jesus says, "You cannot serve both God and money." Sandwiched between is a verse about how we view the world. A worldview is a lens that determines how we see the world around us.

How we view the world determines what we see, which determines how we feel, which determines how we act. (Likewise, how we act can determine how we feel and what we see, too). Jesus invites us to see (and act with) abundance, possibility, fruitfulness, and generosity.

Using our money to join in what God is doing to bring redemption and restoration to our world changes our relationship with money and grows our relationship with God.

We're made in the image of a giving, loving God. When we give, we honor how God created us in God's image.

Money Move #7 - Enjoy financial freedom by giving it away. What are your reactions to this? What is "financial freedom" in this context?

ABC - Ability, Belief, Connect. Align our ability with an organization that you believe in and feel connected to.

## WEEK 6 DISCUSSION QUESTIONS



Okay, let's get real right away. Do you give money? Why or why not? What factors do you take into account when deciding to give money? Have you ever been asked to give?

Do you experience joy and freedom when you give money? Or... what do you experience?

Research says people give the amount where they no longer feel guilty if they were not to give. In other words, we give the amount that will take away our experience of guilt for not giving. What do you make of that research? What roles does guilt play in your decision to give or not?

What many pastors know - but rarely say to their church! - is that 20% of the people in the church are responsible for 80% of revenue. What do you, personally, make of this dynamic? Why is this the case?

Let's talk about fundraising. How does asking someone to give money make you feel? Think about people who raise money for a living. What kind of relationship do professional fundraisers have with their money that empowers them to ask for money?

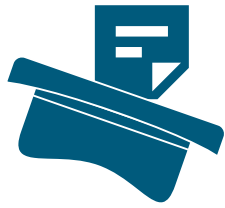
Would you agree that giving money helps us develop a healthier relationship with money? Why or why not? What's been your experience?

Our time as a group is coming to a close. What is your next step on your journey with money?

Would you ever consider leading/facilitating a *6 Weeks on Money* group?



## **Additional Activities and Exercises**



## ACTIVITY

# "Prompt in a Hat"

### Activity Prep

This activity never fails to spark great conversations. You can reuse this activity for each group session.

- Print and use scissors to cut the prompts on the following page.
- Find a hat. (No hat? Use a bowl or envelope.)
- Place the prompts in the hat.
- Set aside and have ready for the session.

### Facilitation

**Step 1** - Pass the hat around and ask each person to grab one prompt. Instruct to read to yourself, but don't read it aloud (yet). Give a few minutes to read and reflect.

**Step 2** - In "popcorn" style or by going around the circle, allow participants to read the prompt to the group and respond with an answer. Other group members can respond to prompts, too.

**Step 3** - Participants may pass or skip if they want but circle back to them later.

#### **Are you facilitating online or virtually?**

Instead of grabbing a prompt, ask participants to pick a number between 1 and 24. Read the prompt to the group. Allow that person to answer first. See where the conversation goes from there.



1. What is it about money that can makes it so challenging?

2. Who has had the biggest influence on your view of money?

3. What do you fear most about money?

4. What makes money such a difficult topic to talk about?

5. Why do you think talking about money so taboo in our society?

6. What is something you'd like to learn about money?

7. Describe the best sermon, talk, or advice you've heard about money.

8. So far, what is the best financial decision you've made?

9. Where do you like to give money? Why?

10. How do you feel about asking for a raise at your job?

11. When someone says, "God provides," what does that actually look like?

12. What does giving and generosity look like in your life?

13. How do you deal with your limitations?

14. What inspires you to learn more about money?

15. What is your earliest, most influential memory of money?

16. What do you think about life insurance? What is it for?

17. What tools or apps do you use for managing money?

18. Have you read any books on money? (Or would you like to?)

19. Do you agree or disagree that money is primarily emotional?

20. Finish this sentence, If I won the lottery...

21. Who in your life is good at money? And how do you know they are good at money?

22. What is a financial goal that you have? Does that goal make you excited?

23. What advice would you give to someone who is struggling with money?

24. What is something you are saving for right now?

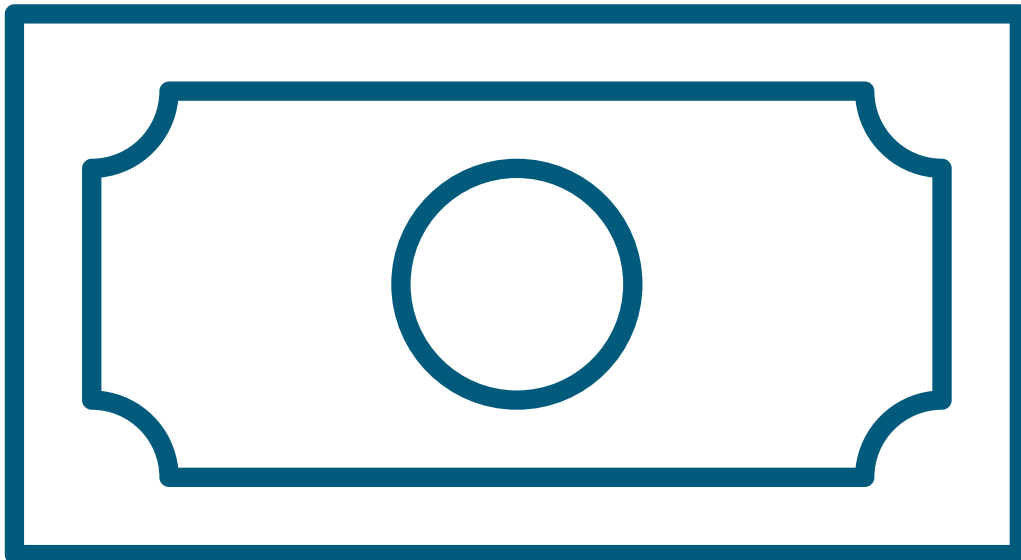


## EXERCISE

### "Every Dollar a Declaration"

#### **Ideal for Week 1 or Week 2**

Using a slip of paper, make your own DOLLAR BILL. What is at the center of your values, your #1 value, that you can draw to remind you when you spend every dollar, you are making a declaration of your values. Then draw or write in your other values to make your dollar bill.





## PRAYER

### "Scarcity as a Blessing"

After I read a few statements, I will invite you to join me in a mindfulness prayer.

Scarcity reveals what is truly important to us  
Scarcity confirms our values and priorities for how we want to live  
Scarcity gives definition and texture to reality  
Scarcity offers early warning signs that things may be out of balance  
Scarcity helps us discover what we are willing to live without to pursue something of even more value  
Scarcity grows our perceptiveness in prayer and mindfulness

Wherever you are, get comfortable in your chair, with your feet firmly planted on God's glorious ground. Make sure everything is relaxed - your toes, fingers, and jaw. Close your eyes, if you wish. Notice your breath. Breathe in, breathe out.

As you inhale: Breathe in God's goodness.

As you exhale: Release your comparisons, frustrations, fears, and anxieties.

As you inhale: Breathe in God's goodness.

As you exhale: Release your primitive desires to fight, flight, freeze, and faint.

As you inhale: Breathe in God's goodness.

As you exhale: Release the messages pushing you into needing and doing more.

As you inhale: Breathe in God's goodness.

As you exhale: Release the negativity of scarcity.

As you inhale: Breathe in God's goodness.

As you exhale: Remember, you are made in God's image, and you are enough.

*Open your eyes when you're ready.*



## DISCUSS

### The Funny Side of Budgeting

What does this cartoon say to you about choices?

