

YOUR MONEY or YOUR LIFE

**A Group Study Guide for
Contemporary Christians**

**To be used with the book
*Your Money or Your Life***

**by
Joe Dominguez and Vicki Robin**
A Penguin Paperback

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Your Money or Your Life: A Group Study Guide for Contemporary Christians, to be used with the book *Your Money or Your Life* by Joe Dominguez and Vicki Robin

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Scripture verses are taken from the *Good News Bible: Today's English Version*.

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It is our hope that this Study Guide will serve you well. If you have any comments or suggestions, please feel free to contact us.

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Introduction

Welcome!

If Jesus returned to Earth and paid us a visit, what might he think of the way we live? Would he see us as responsible and compassionate stewards of creation? Contemporary Christians face a major challenge: aligning their everyday actions in the realm of money with their deepest values. The national bestseller, *Your Money or Your Life* by Joe Dominguez and Vicki Robin (New York: Viking Penguin, 1992), has given millions of Americans simple yet powerful tools for coming to peace and clarity in their relationships with money.

Did you know that approximately one Gospel verse in ten focuses on wealth, needs, the rich and the poor? This Study Guide will help you link your reflections on Scripture with the tools and methods in *Your Money or Your Life*, allowing you to explore the relationship between your faith and your finances.

This Study Guide was created in response to hundreds of requests from church members and clergy who had already discovered for themselves the power of the program in *Your Money or Your Life*. A preliminary version was “pilot tested” by groups representing a variety of denominations around the country, and we incorporated their feedback into this edition. In addition, a number of specialists in church curricula provided valuable input.

The nine-step program in *Your Money or Your Life* is for anyone who earns or spends money. Singles and couples (with and without children), retirees and students, big earners and those who are superfrugal by necessity write to us about their success in doing the program. People who have implemented the steps for six months report that they have reduced their expenses an average of 20 percent, begun paying off debt and building savings — and are enjoying life more. Most individuals notice a higher quality of life and a deepening alignment of their actions with their vision, values and faith.

Have a wonderful journey.
Evy McDonald, Editor

Purpose

The purpose of this study group is to help you start implementing the program in *Your Money or Your Life*.

Overview

This course consists of six weekly sessions plus a follow-up meeting after you've completed a second month of implementing the steps. During the group sessions you will begin Steps 1 through 5. You will not finish all of the steps in these sessions. Everyone in the group needs to have their own copies of *Your Money or Your Life* and this Study Guide. (See p. 51 for ordering information.)

The suggested time for each meeting is two hours. However, you may want to create a different schedule (e.g., one hour before church for 12 weeks, or two hours every other week for 12 weeks) to meet the needs of your group. Have your first meeting during the last week of the month so you can start the new month with one of the basic steps of the program: tracking your monthly expenses. This will give you time to generate the data you will be using in later sessions.

If possible, all group members should have a copy of the Study Guide prior to the first session so they can read this Introduction.

Facilitation and Format

The first session will be facilitated by the individual who brought you together. For each subsequent session a volunteer facilitator from the group will be needed. The outline for each session is clearly presented, so the facilitator's job will be easy and fun.

When You Are Facilitating Your Job Is To:

- Follow the instructions in the Study Guide and read the Scriptures aloud (or assign them to someone).
- Keep the discussion focused on the topic; if people get off track, gently bring the group back to the topic.
- Make sure everyone has an opportunity to participate as a speaker and as a listener.
- Step out of the facilitator role when it's your turn to respond to a discussion question.
- Ask for a volunteer facilitator for the next session.

Session 1 has a slightly different format, but in general each session includes:

- Opening prayer
- Scripture reading and silent reflection on a question that relates to the reading
- “Group Check-in”: a chance to talk about your experience of doing the previous session’s assignments
- Readings from *Your Money or Your Life*
- Discussion and exercises
- Assignments for the next session
- Closing prayer

The supplies needed for the next meeting will be specified.

A suggested length of time is given for the major activities within each session. The entire two hours is not accounted for, leaving plenty of time for creativity and for everyone to participate in the discussions. Be flexible. As a group you may need to discuss a particular topic in more depth, or take two weeks to complete an assignment.

Begin and end the sessions on time. By beginning and ending at your agreed-upon time you respect all participants.

Making the Most of Your Time

Each session builds on the previous sessions; therefore your attendance at each meeting is important. Even if you haven’t finished the homework, your unique perspective is valuable.

Small Group Formation

During the initial session your facilitator will ask you to divide into small groups of three or four. If your entire group has eight or fewer members, you may decide to remain in one large group for the exercises. When there are more than eight members, dividing into small groups helps ensure that everyone has an opportunity to participate. We recommend that these groups stay the same for the entire course. Small groups can report their discussions to everyone, either by having one person summarize (e.g., “In our group some of us have decided to...”) or by having individuals report their own experiences.

Suggestions for Group Discussions:

- Go around the group, giving each participant the option to speak or pass on each discussion question. Or simply open the floor for discussion; as conversation winds down the facilitator asks, “Has everyone spoken who wants to?”
- Keep individual responses fairly brief so that everyone has an opportunity to speak. If someone wants to explore a topic in more depth, perhaps (s)he can talk with a group member during the week.
- Be as open and honest as possible.
- Always respect any group member’s choice not to speak.

Four Basic and Helpful Guidelines:

- 1) Don’t deviate from the steps as they are presented in *Your Money or Your Life*. While other financial methods may work, your purpose here is to learn **this** method, which has a proven track record for producing significant results. The steps reinforce each other and work best when you do all of them.
- 2) Do the assignments. You are in the driver’s seat, and the accelerator of change is your commitment to doing the steps. (If you feel you cannot do the necessary work at this time, consider joining another group later. Or you could read the book and implement the steps on your own at a time that works for you.) But remember, you will not complete all nine steps in these sessions. You are beginning a process that will yield more and more benefits over the years.
- 3) Be creative. Some early groups decided that they didn’t need a break; others hired another church member to babysit for their children. This Study Guide is yours; use it in a way that works for your group. Just make sure you begin doing the steps in *Your Money or Your Life*.
- 4) Offer each other absolute confidentiality. Money is one of the most intimate and difficult topics to discuss. You may reveal more about your personal relationship with money here than you ever have before. Let nothing said in the group go beyond those present. In addition, always respect any individual’s choice not to disclose.

May God bless you on this journey.

Session 1: Getting Started

In this session you will read a brief section of *Your Money or Your Life* out of sequence to prepare you for the step you will begin doing right away.

Facilitator Overview

As the facilitator for this session your tasks are to:

- Make sure everyone has a copy of *Your Money or Your Life* and this Study Guide.
- In discussions, encourage participants to explore how the Scripture and the readings from *Your Money or Your Life* relate to this session's topic.
- Make sure everyone understands the step of “keeping track of every penny” (see pp. 69-73 of *Your Money or Your Life*).
- Bring items to demonstrate ways of tracking every penny: a small notebook, 3 x 5 cards, etc.
- Remind everyone to:
 - ♦ keep what is said in confidence
 - ♦ respect any group member's choice not to disclose
- Keep track of time, letting everyone know when there is only one minute left for a given exercise.



Tools Everyone Needs

- Notebook, pen or pencil, *Your Money or Your Life*, Study Guide



Opening Prayer (suggested opening for facilitator to read aloud)

Dear Lord, help us to see how desires for more, bigger and better things take our focus away from You. Guide our minds and hearts as we begin taking steps toward creating a new relationship with money and thus deepening our relationship with You. Amen



Introductions (20 minutes)

Facilitator asks participants to introduce themselves by name and say one word that describes their relationship with money.

Go around the circle again, stating what you want to gain or change by joining this group and following the steps in *Your Money or Your Life*. (Set your sights high and be specific about your goals.)



Scripture (Facilitator will read the Scripture aloud or ask for a volunteer.)

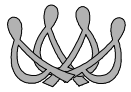
Will a person gain anything if he wins the whole world but loses his life? Matthew 16:26



Silent Reflection (2 minutes)

Facilitator will read aloud:

What does "losing your life" mean? How can making money and buying things lead to "losing your life?"



Discussion (10 minutes) (entire group)

Share your silent reflections. This will be the beginning of an ongoing dialogue.



Read Together (10 minutes)

Take turns reading aloud from *Your Money or Your Life*.

Prologue: pp. xxix-xxx

Chapter 2: pp. 69-73

What You Can Expect from this Book

Keep Track of Every Cent, A Spiritual Discipline, But Why?

(look over Figure 2-3)



Exercise: Tracking Your Expenses (15 minutes total) (individual)

Facilitator: Make sure everyone understands this step. Show items useful for “keeping track of every penny.”

Read the instructions and do Part A and Part B of the exercise. Facilitator will announce when there is one minute left.



A. Keeping track of your money (10 minutes)

In order to start a new relationship with money and enjoy the benefits promised by *Your Money or Your Life*, it is essential to gather information about your current spending patterns. This means keeping a record of every cent you take in or spend.

Below is a list of typical expenses. This list is to get you thinking; it is not intended to be complete. Beside each item write how you normally pay for it and how you intend to keep track of it (e.g., check register, pocket or purse notebook, collect receipts).

	How I normally pay	How I will track money spent
Rent/house payment		
Utilities		
Phone		
Health insurance		
Auto insurance		
Groceries		
Clothes		
Gas for car		
Movies/theater		
Restaurant meals		
Charitable contributions		
Church offerings		
Gifts		
Other		

Tracking the money we get, spend and save is a way of honoring the resources God has given us to steward. When we bring awareness to this part of our lives, we invite God's light to shine through us ever more brightly.

One of your homework assignments is to decide on a system of tracking expenses and begin recording every cent that comes into and goes out of your life. Later you will organize these expenses into categories and get a monthly total.



B. Silent reflection/writing (5 minutes)

Write your reflections in your notebook.

- Are you willing to track your expenses for a month? (If you're not, consider joining another group later when you're able to make this commitment.)
- What aspects of this step do you expect to be easy?
- What aspects do you expect to be difficult?
- What strengths (personal and other) can you draw on to help you do this? How can this group help you keep your commitment?

Form groups of three or four

(If there are eight or fewer in your entire group, you may all remain together.) These small groups will remain the same for the duration of the course.



Discussion (10 minutes) (small group)

Share your experience of doing this exercise.



Take a break if needed



Discussion (20 minutes) (small group)

Read the questions silently and take 5 minutes to think about them, writing your responses in your notebook if you wish. Spend the next 15 minutes sharing in the group, beginning with the first question. Facilitator will let all the groups know when there are 3 minutes left.

- In what ways could tracking every penny lead to greater wisdom about your money?
- When asked, most Americans say that money does not bring happiness, yet people often act as if buying something will make them happier. Has this been true for you?
- How might your fulfillment increase if you decreased your spending?

Return to large group



Summary (10 minutes) (entire group)

Each group will summarize their discussion for the whole group.



Looking Ahead

Ask for a volunteer to be next session's facilitator.

Assignments for next session (facilitator will read this list aloud):

- Decide how you are going to track your expenses and get that system ready to go.
- Begin tracking your expenses.
- Read the Prologue and Chapter 1 of *Your Money or Your Life*.
- Write to Social Security for your Statement of Lifetime Earnings (see p. 30 of *Your Money or Your Life*) or call 1-800-772-1213.



Bring Next Session

- Your system for tracking your expenses
- Notebook, pen or pencil, *Your Money or Your Life*, Study Guide



Closing Prayer (suggested closing for facilitator to read aloud)

Dear Lord, we've embarked on a new journey. Remind us daily that our strength and happiness come from You, not from the amount of money we make or the number of possessions we have. Amen

Session 2: The Money Trap

Facilitator Overview

As the facilitator for this session your tasks are to:

- Facilitate discussions. (Don't get trapped into sympathizing with those who find tracking expenses difficult. Give encouragement, inspiration and the option to recommit or choose to drop out for now and join another group later.)
- In discussions, encourage participants to explore how the Scripture and the readings from *Your Money or Your Life* relate to this session's topic.
- Remind everyone to:
 - ♦ keep what is said in confidence
 - ♦ respect any group member's choice not to disclose
- Keep track of time, letting everyone know when there is only one minute left for a given exercise.



Tools Everyone Needs

- The system you are using to track expenses
- Notebook, pen or pencil, *Your Money or Your Life*, Study Guide



Opening Prayer (suggested opening for facilitator to read aloud)

Dear Lord, as we examine our lives we may see ways we have tried to "keep up with the Joneses," envying and wanting what our neighbors have or what we see advertised. Guide us in discovering the uselessness of this. Help us to identify, for ourselves, where true fulfillment lies. Amen



Scripture (Facilitator will read the Scripture aloud or ask for a volunteer.)

I have also learned why people work so hard to succeed: it is because they envy the things their neighbors have. But it is useless. It is like chasing the wind. Ecclesiastes 4:4



Silent Reflection (2 minutes)

Facilitator will read aloud:

In what ways do people seem more concerned about their salaries or their possessions than their relationships with God?



Group Check-in (20 minutes) (entire group)

Facilitator will read the questions one at a time, allowing for discussion after each question.

- Share your silent reflections.
- What was the most exciting or eye-opening experience you had in tracking your money this past week?
- Were there any difficulties or challenges? If so, why do you think those particular challenges were present?



Read Together (10 minutes)

Take turns reading aloud from *Your Money or Your Life*.

Chapter 1:	pp. 12-13	Is More Better?
	pp. 23-25	The Fulfillment Curve and Enough
	pp. 31-32	Useful Attitudes

Form your small groups



Discussion (15 minutes) (small group)

Read the questions silently and take 5 minutes to think about them, writing your responses in your notebook if you wish. Spend the next 10 minutes sharing in the group, beginning with the first question. Facilitator will let all the groups know when there are 3 minutes left.

- What images or thoughts come to mind when you think of having enough?
- What does success mean to you? How do you know when you are successful?



Exercise: Fulfillment Curve (10 minutes) (individual)

Set up a piece of paper like the example below. Write down some of your possessions and evaluate them according to the following categories: necessary for Survival; in the realm of Comfort; downright Luxury; or Clutter, something that just takes up space and drains your energy (if needed, see pp. 23-27 of *Your Money or Your Life* for a review of the Fulfillment Curve).

Item	Survival	Comfort	Luxury	Clutter



Discussion (10 minutes) (small group)

- Share an item you put in each of the four categories.
- Did other group members put similar items in the same categories?
- How were they different?
- What else did you notice?



Take a break if needed

Return to large group



Exercise: A Walk Through Your House (10 minutes)

Facilitator: Have everyone sit comfortably, with eyes closed if they wish, and lead them on an imaginary walk through their homes. Read the following slowly, pausing after each sentence. (Hint for facilitator: pause long enough for each image to come to your mind.)

Picture your house or apartment building from the street or outside.... Enter your home through the door you normally use.... What room are you in?...

If you are not already there, go to your living room or front room.... What furniture is in it?... Can you remember acquiring each piece?... Do you need all of it?... Put a price tag on each piece.... What's on the walls?... What values does this room reflect?... What items do you enjoy?... What's clutter?...

Now go to your kitchen.... How do you feel when you enter this room?... Are there things on the counters or are they clear?... What's visible?... Open the cupboards.... What do you see?... What appliances do you own?... How often do you use each one?... What items could you do without?...

Go into your bedroom.... What do you notice first?... Open your closet.... What do you see?... How often do you wear each piece of clothing?... Are there items you could do without?...

Think about your entire house.... Are there too many things?... Too few?... What does your house represent to you?

Open your eyes and continue with the next discussion.

Form your small groups



Discussion (5 minutes) (small group)

- What images or thoughts came to mind as you “walked” through your house?
- What insights did you have?

Return to large group



Summary (10 minutes) (entire group)

Each group will summarize their discussion for the whole group.



Looking Ahead

Ask for a volunteer to be next session's facilitator.

Assignments for next session (facilitator will read this list aloud):

- Continue tracking your expenses.
- Develop a method to inventory your possessions.
- Begin your inventory. You may inventory one drawer, cupboard or maybe a closet.
- Read Chapter 2 of *Your Money or Your Life*.
- Continue adding to your Survival/Comfort/Luxury/Clutter chart.



Bring Next Session

- The inventory you've begun to take
- The system you are using to track expenses
- Notebook, pen or pencil, *Your Money or Your Life*, Study Guide



Closing Prayer (suggested closing for facilitator to read aloud)

Dear Lord, help us learn that true success is not attained by having what our neighbors have, but by the way our lives reflect Your presence. May we replace envy with gratitude and say Thank You for our many blessings. Amen

Session 3: What Is Money?

Facilitator Overview

As the facilitator for this session your tasks are to:

- Facilitate discussions
- In discussions, encourage participants to explore how the Scripture and the readings from *Your Money or Your Life* relate to this session's topic.
- Remind everyone to:
 - ♦ keep what is said in confidence
 - ♦ respect any group member's choice not to disclose
- Keep track of time, letting everyone know when there is only one minute left for a given exercise.



Tools Everyone Needs

- The inventory you've begun to take
- The system you are using to track expenses
- Notebook, pen or pencil, *Your Money or Your Life*, Study Guide



Opening Prayer (suggested opening for facilitator to read aloud)

Dear Lord, we receive so much from You every day — the air we breathe, the food we eat, the people we love. May we discover the sweet fullness of true abundance. Amen



Scripture (Facilitator will read the Scripture aloud or ask for a volunteer.)

I have come in order that you might have life — life in all its fullness.
John 10:10



Silent Reflection (2 minutes)

Facilitator will read aloud:

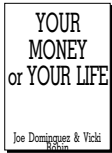
What does “life in all its fullness” mean? How have material and spiritual abundance been confused in our culture?



Group Check-in (15 minutes) (entire group)

Facilitator will read the questions one at a time, allowing for discussion after each question.

- Share your silent reflections.
- What did you inventory, and what was your experience?
- What insights about your relationship with money or material possessions did you gain this week?



Read Together (10 minutes)

Take turns reading aloud from *Your Money or Your Life*.

Chapter 2: pp. 46-48 Money as Security, Power and Social Acceptance
pp. 57-59 Financial and Psychological Freedom

Form your small groups



Discussion (30 minutes) (small group)

Read the questions silently and take 5 minutes to think about them, writing your responses in your notebook if you wish. Spend the next 25 minutes sharing in the group, beginning with the first question. Facilitator will let all the groups know when there are 3 minutes left.

- What did you learn about money as a child? Did your mother and father have different ideas about money? If so, which one did you tend to believe?
- What does our culture tell us about money? Do these cultural messages about money tally with what the Bible has to say?
- How might recognizing the fact that you and/or your spouse trade the hours of your life for money impact your spending and your quality of life?



Take a break if needed



- Write down the spending categories that apply to your life.
- Fill in estimates of your time and money expenditures.

[illegible]



Discussion (10 minutes) (small group)

Tell your group about the categories you created.

Return to large group



Summary (10 minutes) (entire group)

Each group will summarize their discussion for the whole group.



Looking Ahead

Ask for a volunteer to be next session's facilitator.

Assignments for next session (facilitator will read this list aloud):

- Continue tracking your expenses.
- Inventory another cupboard, closet or drawer. (Remember, it may take several months to complete your inventory. Continue doing the other steps.)
- Finish calculating your real hourly wage (see pp. 64-65 of *Your Money or Your Life*).
- Read Chapter 3 of *Your Money or Your Life*.



Bring Next Session

- Your real hourly wage calculation (You don't have to share personal financial figures, but the factors you considered in your calculation will be valuable to the group.)
- The system you are using to track expenses
- Notebook, pen or pencil, *Your Money or Your Life*, Study Guide



Closing Prayer (suggested closing for facilitator to read aloud)

*Dear Lord, our life energy is a precious gift from You. May we use it wisely— learning how to share it and Your abundance with our family, friends and community.
Amen*

Session 4: Knowing Where Your Money Goes

Facilitator Overview

As the facilitator for this session your tasks are to:

- Facilitate discussions about real hourly wage. (If people are unsure about how to calculate the real hourly wage in their particular situation, suggest they do what seems best for now. It will become clearer as they continue working with this step.)
- In discussions, encourage participants to explore how the Scripture and the readings from *Your Money or Your Life* relate to this session's topic.
- Remind everyone to:
 - ♦ keep what is said in confidence
 - ♦ respect any group member's choice not to disclose
- Keep track of time, letting everyone know when there is only one minute left for a given exercise.



Tools Everyone Needs

- Your real hourly wage calculation
- The system you are using to track expenses
- Notebook, pen or pencil, *Your Money or Your Life*, Study Guide



Opening Prayer (suggested opening for facilitator to read aloud)

Dear Lord, we have gathered again this session to continue exploring the relationship between our faith and our finances. May we have the courage to admit that there have been times when we've preferred material possessions to following Your teachings. We seek to live our lives from the knowledge that earthly riches will not bring us lasting happiness. Amen



Scripture (Facilitator will read the Scripture aloud or ask for a volunteer.)

Do not store up riches for yourselves here on earth, where moths and rust destroy, and robbers break in and steal. Instead, store up riches for yourselves in heaven, where moths and rust cannot destroy, and robbers cannot break in and steal. For your heart will always be where your riches are. Matthew 6:19-21



Silent Reflection (2 minutes)

Facilitator will read aloud:

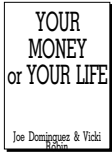
What does it mean to store up your riches in heaven? How does this relate to transforming your relationship with money?



Group Check-in (25 minutes) (entire group)

Facilitator will read the questions one at a time, allowing for discussion after each question.

- Share your silent reflections.
- Which of the personal stories in Chapter 3 spoke to you, and why?
- What are you learning through the practice of keeping track of your expenses?
- What did you learn from calculating your real hourly wage?



Read Together (10 minutes)

Take turns reading aloud from *Your Money or Your Life*.

Chapter 3:	pp. 76-79	Budgets, Like Diets, Don't Work
	pp. 81-82	No Shame, No Blame
	pp. 90-93	Making Money Real



Exercise: Monthly Tabulation Form (20 minutes) (individual)

Use the space below to begin listing your own unique spending categories that you want to track on your monthly tabulation form. Refer to your expense records (see pp. 103-08 of *Your Money or Your Life* for suggestions). You will be refining these categories as you work with them, so don't worry about getting it "right" the first time.



Take a break if needed

Form small groups



Discussion (10 minutes) (small group)

- If, in tracking your expenses, you discovered a gazingus pin, tell the group about it. (Don't remember what a gazingus pin is? See p. 27 of *Your Money or Your Life*.)
- What does the word "stewardship" mean to you? How does it relate to the way you handle your personal finances?

Return to large group



Summary (10 minutes) (entire group)

Each group will summarize their discussion for the whole group.



Looking Ahead

Ask for a volunteer to be next session's facilitator.

Assignments for next session (facilitator will read this list aloud):

- Continue tracking your expenses.
- Inventory another drawer, cupboard or closet.
- Finish setting up your monthly tabulation form, using Chapter 3 of *Your Money or Your Life* as a guideline. Remember to make it specific to ***your*** spending patterns.
- Read Chapter 4 of *Your Money or Your Life*.

As you work with this session's material you may have further thoughts and insights about your relationship with money. Writing them down in your notebook may be useful.



Bring Next Session

- Monthly tabulation form
- Notebook, pen or pencil, *Your Money or Your Life*, Study Guide



Closing Prayer (suggested closing for facilitator to read aloud)

Dear Lord, as we continue to open our hearts more and more to Your love, may we each experience the riches You have given us. Thank You for Your guidance and Your patience as we integrate Your teachings about money and possessions into our daily work and family lives. Amen

Session 5: Fulfillment and Purpose

Facilitator Overview

As the facilitator for this session your tasks are to:

- Facilitate discussions.
- In discussions, encourage participants to explore how the Scripture and the readings from *Your Money or Your Life* relate to this session's topic.
- Remind everyone to:
 - ♦ keep what is said in confidence
 - ♦ respect any group member's choice not to disclose
- Keep track of time, letting everyone know when there is only one minute left for a given exercise.



Tools Everyone Needs

- Monthly tabulation form
- Notebook, pen or pencil, *Your Money or Your Life*, Study Guide



Opening Prayer (suggested opening for facilitator to read aloud)

Dear Lord, show us daily how to steward our time, energy and money in ways that enrich our lives and the lives of those around us. Amen



Scripture (Facilitator will read the Scripture aloud or ask for a volunteer.)

Command those who are rich in the things of this life not to be proud, but to place their hope, not in such an uncertain thing as riches, but in God, who generously gives us everything for our enjoyment. Command them to do good, to be rich in good works, to be generous and ready to share with others. In this way they will store up for themselves a treasure which will be a solid foundation for the future. And then they will be able to win the life which is true life. 1 Timothy 6:17-19



Silent Reflection (2 minutes)

Facilitator will read aloud:

*If material wealth is not the real goal in life, then what **is** the real goal?*



Group Check-in (20 minutes) (entire group)

Facilitator will read the questions one at a time, allowing for discussion after each question.

- Share your silent reflections.
- If you haven't talked yet about calculating your real hourly wage, share about that experience now.
- Share any insights you had while designing your monthly tabulation form.



Read Together (10 minutes)

Take turns reading aloud from *Your Money or Your Life*.

Chapter 4:	p. 112	Three Questions
	pp. 121-22	What Is Purpose?
	pp. 134-35	Valuing Yourself

Form your small groups



Discussion (30 minutes) (small group)

Read the questions silently and take 5 minutes to think about them, writing your responses in your notebook if you wish. Spend the next 25 minutes sharing in the group, beginning with the first question. Facilitator will let all the groups know when there are 3 minutes left.

- What does fulfillment mean to you? How is it part of God's plan for your life?
- Do you feel a sense of mission or a call from God that you have not answered? If so, describe it.
- If you had an extra day each week to do those things you never get around to doing, what would you do?
- If you didn't have to work for a living, what would you do with your time?



Take a break if needed



Exercise: Discovering Purpose (10 minutes total) (individual)

Take 2 minutes to remember:

- A time you experienced joy
- A time you had a sense of accomplishment
- A person who helped you determine your purpose or mission

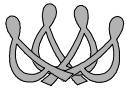
Take 8 minutes to write a list of the most fulfilling times of your life, when you knew you were doing just what God wanted you to do. Include your age, where you were living and what you were doing.



Discussion (10 minutes) (small group)

Share your lists and memories with each other.

Return to large group



Summary (10 minutes) (entire group)

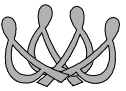
Each group will summarize their discussion for the whole group.



Read Together (5 minutes)

Facilitator will read aloud from *Your Money or Your Life* (or ask for a volunteer).

Chapter 4: pp. 144-45 Summary of Step 4



Nearing the End: Celebration (15 minutes)

Plan a celebration for the end of the next session — the last meeting for a while. It's time to celebrate your individual progress and the community you've created with this group. Decide as a group what you could do in half an hour that would be a fulfilling and frugal celebration — and fun!



Looking Ahead

Ask for a volunteer to be next session's facilitator.

Assignments for next session (facilitator will read this list aloud):

- Do your month-end tabulation.
 - ♦ Convert total dollar amounts into hours of life energy (Chapter 3).
 - ♦ Ask yourself the three questions for each of your spending categories and put in your Up and Down arrows (Chapter 4).
- When you go shopping, ask yourself the three questions with at least some of your purchases. Notice your responses. (Remember: no shame, no blame.)
- Read Chapter 5 of *Your Money or Your Life*.
- Get large graph paper (18" x 22" or 24" x 36") and make your wall chart. Enter your first month's income and expenses.



Bring Next Session

- Your month-end tabulations
- Items for your celebration
- Notebook, pen or pencil, *Your Money or Your Life*, Study Guide



Closing Prayer (suggested closing for facilitator to read aloud)

*Dear Lord, every day You present us with opportunities to serve You and each other.
Guide us as we seek to do Your will and clarify the purpose for our lives. Amen*

Session 6: Making Life Energy Visible

This is the session for celebration! You've spent five sessions together taking the initial steps in developing a clearer relationship with money and learning how to make God ever more present in this aspect of your life. This is a time to talk about what is changing in your relationship with money and in your life.

Facilitator Overview

As the facilitator for this session your tasks are to:

- Facilitate discussions on the month-end tabulation.
- In discussions, encourage participants to explore how the Scripture and the readings from *Your Money or Your Life* relate to this session's topic.
- Remind everyone to:
 - ♦ keep what is said in confidence
 - ♦ respect any group member's choice not to disclose
- Keep track of time, letting everyone know when there is only one minute left for a given exercise.
- Encourage a spirit of celebration.



Tools Everyone Needs

- Your month-end tabulations
- Items for your celebration
- Notebook, pen or pencil, *Your Money or Your Life*, Study Guide



Opening Prayer (suggested opening for facilitator to read aloud)

Dear Lord, guide us as we continue to integrate the way we handle money with our faith. We seek to be trustworthy stewards in matters large and small. Amen



Scripture (Facilitator will read the Scripture aloud or ask for a volunteer.)

Whoever is faithful in small matters will be faithful in large ones; whoever is dishonest in small matters will be dishonest in large ones. If, then, you have not been faithful in handling worldly wealth, how can you be trusted with true wealth? Luke 16:10-11



Silent Reflection (2 minutes)

Facilitator will read aloud:

In the realm of money, what does it mean to be dishonest in small matters?



Group Check-in (20 minutes) (entire group)

Facilitator will read the questions one at a time, allowing for discussion after each question.

- Share your silent reflections.
- Where were some of your Up arrows? Down arrows?
- What was your experience of asking the three questions at the time of making purchases?
- What changes in how you spend your money do you want to make in order to help bring your relationships with money and with God into better alignment?



Read Together (10 minutes)

Take turns reading aloud from *Your Money or Your Life*.

Chapter 5: pp. 148-51
pp. 157-58

The Initial Purge and Splurge Cycle
Getting Your Finances Out in the Open

Form your small groups



Discussion (15 minutes) (small group)

- How would you feel about hanging the chart of your income and expenses on your living room wall?
- What would your life be like if you were out of debt and had enough money, in some form of easily accessible savings, to cover a year's worth of expenses?



Take a break if needed



Exercise: Making a Commitment (15 minutes total) (small group)

A. Take a few minutes to think about:

- What changes do you want to make in how you handle your money? Make a commitment to implement these changes.
- What will your challenges be? How can you meet them?
- What strengths do you have that can assist you in keeping your commitments?

Share your commitments, challenges and strengths with each other.



B. Write down the change that you are most committed to making in how you handle money.

I am committed to:



Discussion (10 minutes) (small group)

Read the following silently and take 2 minutes to think about it, writing your responses in your notebook if you wish. Spend the next 8 minutes sharing in the group. Facilitator will let all the groups know when there are 3 minutes left.

Now that this study group is ending, reflect on the knowledge, understanding and tools you have gained during the past five sessions. What is the most positive change you've noticed since beginning this program?

Return to large group



Summary (10 minutes) (entire group)

Each group will summarize their discussion for the whole group.



Looking Ahead

In one month, when everyone has completed another month of tracking, you'll come back together as a group. Make a commitment to continue doing the steps so you can share your progress with the group.

- Set a date for Session 7.
- Ask for a volunteer to be next session's facilitator.
- Ask for a volunteer to initiate reminder calls.

Assignments for next session (facilitator will read this list aloud):

- Continue tracking income and expenses.
- Do your monthly tabulations and ask the three questions at the end of your second month.
- Keep your wall chart up-to-date.
- Continue taking your inventory.
- Read Chapters 6-9 of *Your Money or Your Life* and get started on the remaining steps.



Bring Next Session

- Your month-end tabulations
- Your wall chart (optional)
- Your inventory to date
- Notebook, pen or pencil, *Your Money or Your Life*, Study Guide



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Celebration!



Have Fun!!!



Closing Prayer (suggested closing for facilitator to read aloud)

Dear Lord, we thank You for the gift of sharing this journey with each other. As we become better stewards of our life energy and our money, we will use less of Your earth's precious resources so that our children and grandchildren may have enough to live their lives fully. Amen

Session 7: Looking at Your Progress

This time together is for discussing your challenges and successes of the last month.



Facilitator Overview

As the facilitator for this session your tasks are to:

- Facilitate discussions.
- In discussions, encourage participants to explore how the Scripture and the readings from *Your Money or Your Life* relate to this session's topic.
- Remind everyone to:
 - ♦ keep what is said in confidence
 - ♦ respect any group member's choice not to disclose
- Keep track of time, letting everyone know when there is only one minute left for a given exercise.



Tools Everyone Needs

- Your month-end tabulations
- Your inventory to date
- Your wall chart (optional)
- Notebook, pen or pencil, *Your Money or Your Life*, Study Guide



Opening Prayer (suggested opening for facilitator to read aloud)

Dear Lord, we come together to share the breakthroughs and challenges of integrating our finances with our faith. We ask for Your continued guidance and give thanks for Your presence in our lives. Amen



Scripture (Facilitator will read the Scripture aloud or ask for a volunteer.)

No one can be a slave of two masters; (s)he will hate one and love the other; (s)he will be loyal to one and despise the other. You cannot serve both God and money. Matthew 6:24



Silent Reflection (2 minutes)

Facilitator will read aloud:

What have you learned about integrating your financial life with your faith?



Group Check-in (20 minutes) (entire group)

Facilitator will read the questions one at a time, allowing for discussion after each question.

- Share your silent reflections.
- Which personal stories from *Your Money or Your Life* do you most clearly remember? Why?
- What changes have you observed in your relationship with money?

Form your small groups



Discussion (30 minutes) (small group)

Read the questions silently and take 5 minutes to think about them, writing your responses in your notebook if you wish. Spend the next 25 minutes sharing in the group, beginning with the first question. Facilitator will let all the groups know when there are 3 minutes left.

- What is your most significant insight from doing this program?
- Has the quality of your life changed? If so, how?
- Has your relationship with God changed? If so, how?



Take a break if needed



Discussion (10 minutes) (small group)

Read the questions silently and take 2 minutes to think about them, writing your responses in your notebook if you wish. Spend the next 8 minutes sharing in the group, beginning with the first question. Facilitator will let all the groups know when there are 3 minutes left.

Review the commitments you made last session.

- Which commitments have you kept?
- Which commitments have you not kept? Do you wish to re-commit?
What support can the group give you?

Return to large group



Summary (10 minutes) (entire group)

Each group will summarize their discussion for the whole group.



Looking Ahead

Facilitator will lead this discussion.

Decide if you would like to meet again at some point in the future. If so, set a date and ask for a volunteer to initiate reminder calls and a volunteer to facilitate. Ask if anyone would like to help another study group get started.



Closing Prayer (suggested closing for facilitator to read aloud)

Dear Lord, once again we have gathered together. Thank You for this opportunity to share our growth with each other. May You continue to bless each of us on this journey. Amen

Resources

Available from The Simple Living Network

Order on-line at www.simpleliving.net or call 800-318-5725

Group Study Guide. Additional copies of this Study Guide are available. \$5 + s&h.

Church Study Guide. A Group Study Guide for Contemporary Christians. \$5 + s&h.

Study Guide on Money and Spirit. \$5 + s&h.

All Study Guides are for use with the book *Your Money or Your Life*.

Video introducing the above Study Guides and the study-group process, taped in a corporate setting. Features Vicki Robin. VHS, 33 minutes. \$20 + s&h.

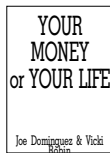
Transforming Your Relationship with Money and Achieving Financial Independence:

Audiocassette/Workbook Course. The same nine-step program you've been working with. Six one-hour audiocassettes keyed to a 120-page workbook. \$60 + s&h.

Your Money or Your Life by Joe Dominguez and Vicki Robin (Penguin paperback). \$13.95 + s&h.

Quantity prices:

2-4	\$13.26 each + s&h
5-9	\$12.56 each + s&h
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All-Consuming Passion: Waking Up from the American Dream. This illustrated booklet of statistics tells the story of our consumption patterns and how they affect both our personal lives and the planetary whole. \$1 (free s&h). Quantity discount available.

How Earth-Friendly Are You? A Lifestyle Self-Assessment Questionnaire. A tool for examining lifestyle choices in the context of personal values and planetary sustainability. \$1 (free s&h). Quantity discount available.

Getting A Life: Real Lives Transformed by Your Money or Your Life by Jacqueline Blix and David Heitmiller, introduction by Joe Dominguez and Vicki Robin (Viking, 1997). Jacque and Dave weave together case studies of over two dozen individuals and families who find practical and creative ways to implement each step. \$13.95 plus s&h.

Order from The Simple Living Network, P.O. Box 233, Trout Lake, WA 98650, phone 800-318-5725 or 509-395-2323. Make checks payable to The Simple Living Network.



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