

# YOUR MONEY or YOUR LIFE

A Group Study Guide on Money and Spirit



To be used with the book

*Your Money or Your Life*

by Joe Dominguez and Vicki Robin

A Penguin Paperback



Created by the New Road Map Foundation with input from the Boston FI Study Group Community

[www.newroadmap.org](http://www.newroadmap.org)

Produced and Distributed by The Simple Living Network

[www.simpleliving.net](http://www.simpleliving.net)

## A Special Note To Users Of This PDF Edition

**If you downloaded this special, free PDF edition of the Study Guide and find it useful, your financial contribution in any amount to the New Road Map Foundation and/or The Simple Living Network will be greatly appreciated.**

We would like to offer our gratitude and appreciation to Penny Yunuba, who was the inspiration behind this Study Guide and gave valuable input all along the way.

Our grateful thanks to Michael Coffey who volunteered his time and energy to do the desktop publishing for this study guide

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

Copyright © 1998 by the New Road Map Foundation

This Study Guide is available from The Simple Living Network (ordering information is provided in the back of this volume). If the need arises, however, permission to reproduce this Study Guide is granted, provided it is done in its entirety and presented as a complete unit, and that credit is given to The New Road Map Foundation and The Simple Living Network.

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.

New Road Map Foundation

P.O. Box 15981

Seattle, WA 98115

[www.newroadmap.org](http://www.newroadmap.org)

The Simple Living Network

P.O. Box 233

Trout Lake, WA 98650

[www.simpleliving.net](http://www.simpleliving.net)

# Contents

Introduction.....	4
Session 1: Getting Started.....	9
Session 2: The Money Trap.....	16
Session 3: What Is Money?.....	22
Session 4: Knowing Where Your Money Goes.....	28
Session 5: Fulfillment, Purpose and Alignment.....	34
Session 6: Making Life Energy Visible.....	40
Session 7: Looking at Your Progress.....	46
Resources.....	51
Appendix: Extra Session on Fulfillment and Alignment.....	52

# Introduction

## Welcome!

As caring people on this earth, we face a major challenge: aligning our everyday actions in the realm of money with our 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.

Social justice and the health of the earth are concerns common to an increasing number of individuals as well as to all organized religions. This Study Guide will help you link your spiritual reflections with the tools and methods in *Your Money or Your Life*, allowing you to explore the relationship between your deepest values and your finances.

While thousands of individuals or families have already used this program successfully, many people have written to us requesting a more structured way for groups to study and apply the steps. In response, we have written a trio of Group Study Guides, all keyed to *Your Money or Your Life* and covering the same material, but each tailored for different settings. The first was designed for continuing education, book clubs or workplace study groups - any place where adults can harness the power of a group to move toward a transformed relationship with money. The second was designed in response to the growing stewardship movement in Christian churches and integrates Scripture with the material. Both of these now-popular group study guides have received wide acceptance.

This Study Guide on Money and Spirit has the quality of deep reflection encouraged by the Christian study guide, but is expressed through the many voices for spirit around the earth. It also helps people address the challenge we face today of living within the earth's ecological and social means.

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.

The staff of the New Road Map Foundation

## 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 a minimum of seven 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. Each person in the group needs to have a copy 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 each week for 12 weeks, or two hours every other week for 12 weeks) to meet the needs of your group. Have your first meeting toward the end 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. It is also recommended that participants read the Prologue in *Your Money or Your Life* before the session.

## Facilitation

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 is easy and enjoyable — even for people who have never led groups.

## **When You Are Facilitating Your Job Is To:**

- Introduce exercises as directed in this Study Guide and read the meditations aloud (or assign them to someone).
- Make sure everyone understands the information presented.
- Keep the discussion focused on the topic; if people get off track, gently bring the group back to the topic. (For example, you could say something like, “That’s an interesting idea, but it’s taking us off the topic. Perhaps you could talk further with someone about it after the meeting.”)
- 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.

## **Format**

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

- Opening reading
- 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 reading

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 sharing high points of the discussion.

## **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. Do 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 homework 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 someone to babysit for their children. This Study Guide is yours; use it in a way that works for your group.
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.

## **Mutual Commitment for Group Members**

By becoming a member of this group, I acknowledge my commitment to each person and to the group process. I will:

1. Maintain absolute confidentiality. Everything said in the group will remain in the group.
2. Participate fully and honestly.
3. Attend each meeting, or do the work of that session later.
4. Do as much of the homework assignments as possible.
5. Track how much money I spend over this two-month period.

*Blessed be.*





# 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 reflection 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.
  - Monitor their talking so that everyone gets a chance to speak.
- Keep track of time, letting everyone know when there is only one minute left for a given exercise.

## Tools Everyone Needs

- Notebook (or loose-leaf binder), pen or pencil, *Your Money or Your Life*, Study Guide

## **Opening Reading** (suggested opening for facilitator to read aloud)

*As we begin taking steps toward creating a new relationship with money and deepening our relationship with Spirit, let us learn to see how desires for ever more, better and different things take our focus away from what is truly important.*

## **Introductions** (20 minutes)

Facilitator asks participants to introduce themselves by name and say:

- One word that describes your relationship with money.

Go around the circle again and share:

- What do 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.)

## **Silent Reflection** (2 minutes) (facilitator will read aloud)



*“We are prone to judge success by the index of our salaries or the size of our automobiles rather than by the quality of our service and relationship to humanity.”*

- Martin Luther King, Jr.

- What is success to you? How do you determine if you are successful?

## **Discussion** (10 minutes) (entire group)



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

## Reading from *Your Money or Your Life* (10 minutes)

You may take turns reading aloud from *Your Money or Your Life* (or the Facilitator may summarize the main points).

Prologue: pp. xxix-xxx What You Can Expect from this Book

Chapter 2: pp. 69-73 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” (small notebook, index cards, etc.). 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.

On the next page 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 (e.g., check register, pocket or purse notebook, credit-card statement, receipts). This is to increase your awareness of where you need to look in order to tally your monthly expenses.

Tracking the money we get, spend and save is a way of honoring the resources we have been given to steward. 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.

**How I normally pay**

---

Rent/house payment \_\_\_\_\_

Utilities \_\_\_\_\_

Phone \_\_\_\_\_

Health insurance \_\_\_\_\_

Auto insurance \_\_\_\_\_

Groceries \_\_\_\_\_

Clothes \_\_\_\_\_

Gas for car \_\_\_\_\_

Movies/theater \_\_\_\_\_

Restaurant meals \_\_\_\_\_

Charitable contributions \_\_\_\_\_

Gifts \_\_\_\_\_

Other \_\_\_\_\_

\_\_\_\_\_  
\_\_\_\_\_  
\_\_\_\_\_  
\_\_\_\_\_  
\_\_\_\_\_  
\_\_\_\_\_

**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.

(In a few minutes each group will share high points of their discussion with everyone; you may want to notice new ideas or ideas that are similar and check with the speaker as to whether they can be shared with the entire group.)

*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 your group, beginning with the first question. Facilitator will let all the groups know when there are 3 minutes left.

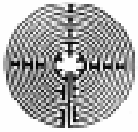
- In what ways could tracking every penny lead to greater wisdom about your money?
  
- When asked, most Americans say that money does not bring happiness, yet people often act as if buying something will make them happier. Has this been true for you?
  
- In what areas might your fulfillment increase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

*Return to large group*

## **Summary** (10 minutes) (entire group) (optional activity)

Have each group share high points of their discussion with 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 (or loose-leaf binder), pen or pencil, *Your Money or Your Life*, Study Guide

## **Closing Reading** (suggested closing for facilitator to read aloud)

*We've embarked on a new journey. Let us remember daily that our strength and happiness come from inside ourselves, from our attitudes and beliefs about life, not from the amount of money we make or the number of possessions we have. The opposite of greed is gratitude. Let us be grateful for all that we have, both our tangible and spiritual wealth.*



## 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 reflections 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.
  - Monitor their talking so that everyone gets a chance to speak.
- 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 (or loose-leaf binder), pen or pencil, *Your Money or Your Life*, Study Guide

### Opening Reading (suggested opening for facilitator to read aloud)

*As we examine our lives we may see ways we have tried to “keep up with the Joneses,” envying and wanting what our friends and neighbors have or what we see advertised. May we be guided in identifying for ourselves where true fulfillment lies.*



## **Silent Reflection** (2 minutes) (facilitator will read aloud)



*“There are two ways to get enough: one is to continue to accumulate more and more.  
The other is to desire less.”*

- G.K. Chesterton

- What are some ways that we try to feel filled by owning more objects?

## **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?

## **Reading from *Your Money or Your Life*** (10 minutes)

You may take turns reading aloud from *Your Money or Your Life* (or the facilitator may summarize the main points).

- 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** (10 minutes) (small group)



- Share some of your items - one from 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?

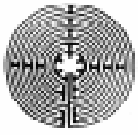
Open your eyes and continue with the next discussion.

## **Discussion** (15 minutes) (entire group)



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

## 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*.

## Bring Next Session

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

## Closing Reading

 (suggested closing for facilitator to read aloud)

*Keeper of the Universe, help us learn that fulfillment is not attained by having what others have or by climbing the ladder of success, but by the way our lives reflect Spirit. May we let go of envy, find the fullness of having enough and give thanks for our many blessings.*

*Gratitude to Mother Earth, sailing through night and day—  
and to her soul—rich, rare and sweet...*

*Gratitude to Plants*

*Gratitude to Wild Beings, our brothers, teaching secrets*

- Gary Snyder



## 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 reflections 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.
  - Monitor their talking so that everyone gets a chance to speak.
- 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 (or loose-leaf binder), pen or pencil, *Your Money or Your Life*, Study Guide

### Opening Reading (suggested opening for facilitator to read aloud)

*"The cost of a thing is the amount of what I will call life which is required to be changed for it, immediately or in the long run."*

- Thoreau

## **Silent Reflection** (2 minutes) (facilitator will read aloud)



*“How can we buy or sell the sky? The land? If we do not own the freshness of the air and the sparkle of the water, how can we buy them?”*

- attributed to Chief Seattle

- What do we think we are buying when we buy things? What has really brought us the most pleasure in our lives? Can it be bought?

## **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 this week, and what was your experience?
- What insights about your relationship with money or material possessions did you have this week?

## **Reading from *Your Money or Your Life*** (10 minutes)

You may take turns reading aloud from *Your Money or Your Life* (or the facilitator may summarize the main points).

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

*Form your small groups*







## **Discussion** (10 minutes) (small group)



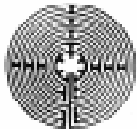
- Tell your group about the categories of job-related time and costs you created.
- How might recognizing the fact that you and/or your spouse trade the hours of your life for money impact your spending and your quality of life?

### *Return to large group*

## **Summary** (10 minutes) (entire group) (optional)

Each group will share highlights of their discussion with 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*). You may use your gross pay, and list Taxes as a category under Costs. If you receive health insurance or retirement contributions paid for by your employer that you would have paid for yourself if you weren't employed, add these to your pay.
- Read Chapter 3 of *Your Money or Your Life*, noting the stories that are meaningful to you in the chapter.

## 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 (or loose-leaf binder), pen or pencil, *Your Money or Your Life*, Study Guide

## Closing Reading (suggested closings for facilitator to read aloud)

*“Giving to life is, in fact, the only way to live fully. When each of us shares what has been given to us, we gain new life. If each of us hangs on to what we have, it will never seem enough. Even the richest people in the world think they have to have more. If they do not have the habit of sharing what they have they are letting what they have determine who they are.”*

- Douglas M. Lawson

*Great Spirit, our life energy is a precious gift from you. May we use it wisely - learning how to share it and the abundance of the earth with our family, friends and community.*



# 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 reflection 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.
  - Monitor their talking so that everyone gets a chance to speak.
- 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 Reading (suggested opening for facilitator to read aloud)

*Spirit of the Earth, show us daily how to steward our time, energy and money in ways that enrich our lives and the lives of those around us. We offer our thanks for this guidance.*

## **Silent Reflection** (2 minutes) (facilitator will read aloud)



*“An examination of the self will often bring our own priorities to the surface: Where is our time going? For what purpose are our funds being spent?... Do these pursuits have any lasting significance? Or are we laboring for bread that is perishing?”*

- Kenneth H. Carter

- How does this quote 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?

## **Reading from *Your Money or Your Life*** (10 minutes)

You may take turns reading aloud from *Your Money or Your Life* (or the facilitator may summarize the main points).

- 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)



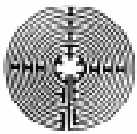
- If, in tracking your expenses, you discovered a gazingus pin, tell the group about it. (Don't remember what a gazingus pin is? See p. 27 of *Your Money or Your Life*.)
- What does the word “stewardship” mean to you? How does it relate to the way you handle your personal finances?

### *Return to large group*

## **Summary** (10 minutes) (entire group)

Each group will share highlights of their discussion with 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.
- Create your monthly tabulation form, using Chapter 3 as a guideline. (You may use the sample form on the next page if you like.)
  - Decide on the categories and subcategories you want to use, remembering to make them specific to your spending patterns.
  - Note down how many minutes is equivalent to one dollar
- 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

- Your monthly tabulation form, with the categories and subcategories filled in
- Notebook, pen or pencil, *Your Money or Your Life*, Study Guide

## Closing Reading (suggested closing for facilitator to read aloud)

*“It is important to make a living, but it is even more important to make a life.”*

- Lawrence Lipton

*Caring Spirit, as we continue to open our hearts, may we each experience the riches that surround us. We offer thanks for guidance and patience as we integrate new insights about money and possessions into our daily work and personal lives.*



# Session 5: Fulfillment, Purpose and Alignment

## Facilitator Overview

- As the facilitator for this session your tasks are to:
- Facilitate discussions.
- In discussions, encourage participants to explore how the reflections 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.
  - Monitor their talking so that everyone gets a chance to speak.
- 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 Reading** (suggested opening for facilitator to read aloud)

*Hear O humankind,  
the prayer of my heart.  
Are we not one?  
Have we not one desire -  
to heal our Mother Earth  
to bind her wounds?*

*Hear my heart's prayer,  
O Humankind!  
Life is the only treasure.  
We are the custodians of it.  
It is our sacred trust.  
Life is wondrous, awesome and holy.  
Life is burning glory.  
And its price is simply this: Courage.  
We must be brave enough to love."*

- Manitonquat

## **Silent Reflection** (2 minutes) (facilitator will read aloud)



*"Simplicity is that conscious centeredness that makes space for all your spiritual values."*

- Sister Jose Hobday

- What are your spiritual values? How do you make space for them in your life?

## **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.
- Did you have any difficulties or questions deciding which expenses fit into which categories?

## Reading from *Your Money or Your Life* (10 minutes)

You may take turns reading aloud from *Your Money or Your Life* (or the facilitator may summarize the main points).

Chapter 4: p.112      Three Questions  
pp. 121-22 What Is Purpose?  
pp. 134-35 Valuing Yourself  
pp. 139-40 Sustainability

*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 related to a purpose or plan for your life?
- Do you feel a sense of mission or a call 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 inspired you to explore 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 you were meant 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*



## Reading from *Your Money or Your Life* (5 minutes)

You may take turns reading aloud from *Your Money or Your Life* (or the facilitator may summarize the main points).

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

## Exercise: Asking the Questions (10 minutes) (individual)

In the space below write down two items you bought this month.

Apply the three questions to each item:

- 1: *Did I receive fulfillment and satisfaction in proportion to the life energy spent?*
- 2: *Is this expenditure of life energy in alignment with my values and life purpose?*
- 3: *How might this expenditure change if I didn't have to work for a living?*



Item	Question #1	Question #2	Question #3
_____	_____	_____	_____
_____	_____	_____	_____

## *Return to large group*

### **Discussion** (10 minutes) (whole group)

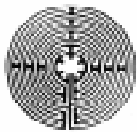


Share your experience of asking these questions.

*Note: Evaluating your spending by using these three questions is a key part of this FI program. Because of its importance, some groups choose to have an extra session to work with this step further. You may wish to do the same; if so, see Appendix (p. 53) for suggestions for this session.*

### **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.
  - Add your month's expenditures by category.
  - Convert total dollar amounts into hours of life energy (Chapter 3), doing this for each of your spending categories.
  - Ask yourself the three questions for each of your spending categories and put in your Up and Down arrows (Chapter 4).  
*(Note: if you plan to include the extra session on fulfillment and alignment from the Appendix, you do not need to do this step now.)*
- When you go shopping, ask yourself the three questions with at least some of your purchases. Notice your responses. (Remember: no shame, no blame.)
- Get large graph paper (18" x 22" or 24" x 36"); or one person may volunteer to get graph paper for everyone. Be prepared to create your wall chart next session.
- Read Chapter 5 and pp. 259-68 of Chapter 8.

## Bring Next Session

- Your month-end tabulations
- Large sheet of graph paper
- Notebook, pen or pencil, *Your Money or Your Life*, Study Guide

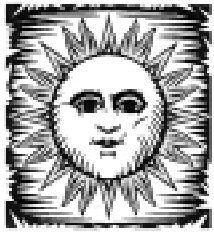
## Closing Reading (suggested closing for facilitator to read aloud)

*Wiser Part of Us All, may we be honest with ourselves and with others, and may we be loving to ourselves and the world. Guide us as we seek to clarify the purpose for our lives.*

*“This is true joy in life, the being used for a purpose recognized by yourself as a mighty one.... I am of the opinion that my life belongs to the whole community, and as long as I live, it is my privilege to do for it whatever I can. I want to be thoroughly used up when I die, for the harder I work the more I love. I rejoice in life for its own sake. Life is no 'brief candle' to me. It is a sort of splendid torch which I have got hold of for the moment, and I want to make it burn as brightly as possible before handing it on to future generations.”*

- G.B. Shaw

Note: Some groups have found that an extra session is useful here to spend more time working in the group on alignment, the three questions, and the wall chart. If you'd like to include this extra session, see Appendix for suggestions.



## Session 6: Making Life Energy Visible

In the previous sessions together you've been taking the initial steps in developing a clearer relationship with money and learning how to make Spirit 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 reflections 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.
  - Monitor their talking so that everyone gets a chance to speak.
- 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
- Large sheet of graph paper
- Notebook, pen or pencil, *Your Money or Your Life*, Study Guide



## **Opening Reading** (suggested opening for facilitator to read aloud)

*“To live content with small means,  
to seek elegance rather than luxury,  
and refinement rather than fashion,  
to be worthy, not respectable, and wealthy, not rich....  
to let the spiritual, unbidden and unconscious,  
grow up through the common.  
This is to be my symphony.”*

- William Ellery Channing

## **Silent Reflection** (2 minutes) (facilitator will read aloud)



- What does it mean to “seek elegance rather than luxury”? To be “wealthy, not rich”?
- Are there little ways in which we have let our “desires” feel like “needs”? Ways which don’t feel aligned with the wisdom of our consciences?

## **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 were some of your Up arrows? Down arrows? What felt “just right”?
- What was your experience of asking the three questions at the time of making purchases?

## **Reading from *Your Money or Your Life*** (10 minutes)

You may take turns reading aloud from *Your Money or Your Life* (or the facilitator may summarize the main points).

Chapter 5: pp. 148-51 The Initial Purge and Splurge Cycle  
pp. 157-58 Getting Your Finances Out in the Open

## **Exercise: Starting Your Wall Chart** (10 minutes) (individual)



Using your graph paper:

- Lay out your money axis and your time axis, leaving enough space for your income to double.
- Enter your first month's income and expenses on the chart.

Note: If you're paying off debt you may want to have a separate debt reduction chart to illustrate and celebrate your progress.

*Form your small groups*

## **Discussion** (15 minutes) (small group)



- Show your wall chart to the group. (If you like, you can cover up your legends so that dollar amounts will not be visible.)
- 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 the following:**



- What changes do you want to make in how you handle your money? Make a commitment to begin implementing these changes.
- What will your challenges be? How can you meet them?
- What strengths do you have that can assist you in making these changes?
- Choose at least one change that you will start implementing immediately and experiment with for the next month.

Share your intentions/commitments, challenges and strengths with each other.

### **B. Write down the changes 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.*

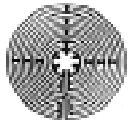
- Reflect on the knowledge, understanding and tools you have gained during the past six sessions. What is the most positive change you've noticed since beginning this program? Honor yourself for that change!

***Return to large group***

## Summary (10 minutes) (entire group)

Each group will share high points of their discussion with the whole group.

## Looking Ahead



Next 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 the 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.
  - If you are tracking debt reduction, bring that chart (or put a debt reduction line on your main wall chart).
- Continue taking your inventory.
- Read Chapters 6-9 of *Your Money or Your Life* and get started on the remaining steps.
- Consider what kind of support, if any, you would like after the group ends.

## Bring Next Session

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

## **Closing Reading** (suggested closing for facilitator to read aloud)

*We offer gratitude for this journey we have shared together. As we become better stewards of our life energy and our money, we rejoice that we will be contributing to the future, using our resources today so that we, and our grandchildren, will have enough for tomorrow.*

*“The earth provides enough to satisfy every man’s need but not enough for every man’s greed.”*

- Gandhi

If you would like to be on the mailing list for  
our free occasional newsletter, write to:

The New Road Map Foundation  
Dept SSG  
PO Box 15981  
Seattle WA 98115

You can also register on-line at: [www.newroadmap.org](http://www.newroadmap.org)



## 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 reflection 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.
  - Monitor their talking so that everyone gets a chance to speak.
- 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
- Notebook, pen or pencil, *Your Money or Your Life*, Study Guide

## **Opening Reading** (suggested opening for facilitator to read aloud)

*“People usually fail when they are on the verge of success. So give as much care to the end as the beginning. Then there will be no failure.”*

- Tao Te Ching

*Mother of us all, we come together to share the breakthroughs and challenges of integrating our finances with our deep spiritual values. We ask for continued guidance and give thanks for that presence in our lives and for the growing ability to listen well and to follow.*

## **Silent Reflection** (2 minutes) (facilitator will read aloud)

What have you learned about integrating your financial life with your spiritual values? How will you continue to listen and follow that path of integrity and harmony?



*Let the words of my mouth,  
and the meditations of my heart  
and the actions of my life be as one,  
that I may live each day in harmony  
with Mother Earth.*

- Jennie Frost Butler

## **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.
- Are there any changes that you want to make in your spending that would increase the alignment between your relationships with money and with Life? Share one.
- Have you asked the three questions when making, or considering making, a purchase? If so, share a time when that affected the purchase.
- Which personal stories from *Your Money or Your Life* do you remember most clearly? Why?

## *Form your small groups*

### **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) (optional activity)

Have each group share high points of their discussions with the whole group.

### *Take a break if needed*



## **Discussion** (20 minutes) (small group or entire group)

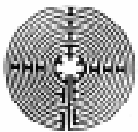


Read the following questions silently and take a few minutes to think about them, writing your responses in your notebook if you wish. Spend the remaining time sharing in your group. *Facilitator will let everyone know when there are 3 minutes left.*

Reflect on the knowledge, understanding and tools you have gained during the past sessions.

- What is the most positive change you've noticed since beginning this program? What is your most significant insight?
- Has the quality of your life changed? If so, how?
- What changes have you observed in how you spend your money? In what ways do you see integration and alignment between your relationship with money and with the whole of your life?

## **Looking Ahead**



*Facilitator will lead this discussion.*

Ongoing support:

- 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 form a one-on-one “buddy system” for ongoing support.
- Ask if anyone would like to consider forming or facilitating a new Study Guide group.

## **Closing Reading** (suggested closing for facilitator to read aloud)

*Once again we have gathered together. We are grateful for this opportunity to share our growth with each other. May we all continue in this journey with caring, a spirit of unity and a dedication to a larger purpose.*

### ***The Enoughness Pledge***

*I pledge to discover how much is enough  
for me to be truly fulfilled,  
and to consume only that.*

*I pledge to be part of the discovery of  
how much would be enough for everyone  
to not only survive but to thrive,  
and to find ways for them  
to have access to that.*

*Through this commitment  
to restraint and justice,  
I am healing my life  
and am part of the healing of the world.*

- The New Road Map Foundation

You have begun a journey that will bring you many benefits in the months and years to come. Continue with the steps, and your relationship with money will be ever more clear, relaxed and powerful. Remember, the steps work if you do them! Keep up your good work. Our best wishes to you.

# Resources

Available from The Simple Living Network

Order on-line at [www.simpleliving.net](http://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.

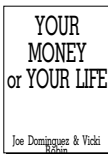
**Transforming Your Relationship with Money and Achieving Financial Independence:**

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
10-24	\$11.16 each + s&h
25+	\$10.46 each + s&h



**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.

Shipping & Handling	
\$0.01-\$19.99 .....	\$3.50
\$20.00-\$39.99 .....	4.20
\$40.00-\$59.99 .....	5.30
\$60.00-\$79.99 .....	6.40
\$80.00-\$99.99 .....	7.50
\$100.00+ .....	9.25

(WA residents add 7% sales tax after adding s&h.)

Prices and availability subject to change without notice. For current information, please visit us on-line.

Visit The Simple Living Network on-line at [www.simpleliving.net](http://www.simpleliving.net)  
Visit the New Road Map Foundation on-line at [www.newroadmap.org](http://www.newroadmap.org)

# Appendix: Extra Session on Fulfillment and Alignment

If you choose, this session can be included after Session 5.

## Facilitator Overview

As the facilitator for this session your tasks are to:

- Facilitate discussions.
- In discussions, encourage participants to explore how the reflections 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.
  - Monitor their talking so that everyone gets a chance to speak.
- Keep track of time, letting everyone know when there is only one minute left for a given exercise.

## Tools Everyone Needs

- Monthly tabulation form
- A calculator, if possible
- A large sheet of graph paper
- One person will have a newspaper listing of Government bonds with interest rates.
- Notebook, pen or pencil, *Your Money or Your Life*, Study Guide

## **Opening Reading** (suggested opening for facilitator to read aloud)

*“Not until we refuse to take without giving can we create a society in which the chief activity is the common welfare.”*

- Helen Keller

## **Silent Reflection** (2 minutes) (facilitator will read aloud)



- How does our own fulfillment in life and discovering our purpose relate to the common welfare?

## **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.
- What insights did you have when you translated your expenses into life energy?
- What were your largest categories in terms of expenditure of life energy?

## **Reading from *Your Money or Your Life*** (10 minutes)

You may take turns reading aloud from *Your Money or Your Life* (or the facilitator may summarize the main points).

Chapter 4: pp. 132-34 Implications of this Step; Information and Awareness

pp. 144-45 Summary of Step 4

## **Exercise: Moving into Alignment** (25 minutes) (individual)



With the facilitator reading the following questions, evaluate each spending subcategory on your monthly tabulation form and mark your answers there. If your answer is a strong “Yes,” put an Up arrow or + sign in the column. If it’s a “No,” enter a Down arrow or a — sign. If the expenditure is OK as it is, mark it with a 0. (And yes, do the subcategories with “Taxes” too.)

**1: *Did I receive fulfillment and satisfaction in proportion to life energy spent?***

**2: *Is this expenditure of life energy in alignment with my values and life purpose?***

**3: *How might this expenditure change if I didn’t have to work for a living?***

You might want to add a 4th question: ***Is this level of expenditure helpful to the planet?***

Make a list at the bottom of the paper of all the spending categories with a Down arrow or — sign. Choose one (or six) that you would like to observe more carefully next month.

## **Discussion** (15 minutes) (large group)



Share your experience of doing this exercise and any thoughts you had about it.



## **Exercise: Monthly Investment Income** (10 minutes) (individual)

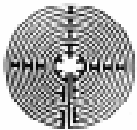
This optional exercise shows you how to calculate monthly investment income. Later, when you actually have money invested, this figure can be added to your wall chart.

- Make a list of your liquid assets (i.e., those that can be turned into ready cash). Estimate the monetary value of non-cash items.
- Add up the figures to get a dollar total and round up to the nearest thousand.
- Multiply that rounded total by the interest rate of the recent 30-year Treasury Bonds.
- Divide this by 12 for monthly income.
- Lightly, in pencil, enter your estimated investment income.

What this shows: If you were to convert your liquid assets into ready cash (rounded up to the nearest thousand) and invest it in 30-year Treasury Bonds, the figure you came up with would be the monthly investment income you would get from those bonds. Example: if you have \$5000 in assets and you bought a 6% Treasury Bond, that bond would give you a monthly income of \$2.50.

$$\$5000 \text{ times } .06 \text{ divided by } 12 = \$2.50$$

## **Looking Ahead**



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

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

- Complete assignments from the previous session.

## **Bring Next Session**

- Your month-end tabulations
- Large sheet of graph paper
- Notebook, pen or pencil, *Your Money or Your Life*, Study Guide

## **Closing Reading** (suggested closing for facilitator to read aloud)

*"It is preoccupation with possessions, more than anything else, that prevents us from living freely and nobly."*

- Bertrand Russell

## **Ways to Participate with New Road Map Foundation**

- Join the movement to reduce consumption by doing the steps in this program, modeling a more frugal lifestyle, and bringing the message to others.
- If you've done the steps for at least 6 months and are interested in doing introductory presentations on *Your Money or Your Life*, you can apply for membership in our FI Associates Speakers' Bureau (contact Monica Wood at New Road Map).
- Start *Your Money or Your Life* study groups in your area.
- Volunteer to be contacted by the media to tell your story of doing this program.