

FIND BREATHING ROOM WITH YOUR \$

#adulting



Guide's Workbook

Welcome!

Like a good yoga instructor, this Breathing Room small group experience is flexible and engaging for couples as they navigate their relationship with money. It's also relevant, but that didn't fit into the yoga analogy.

The small group sessions:

- Help couples find alignment in their values and goals, to make decisions together as a team.
- Provide structure for couples to dialogue about their money relationship in meaningful and productive ways.
- Increase breathing room for couples by exercising wise financial habits.

Thrivent 5S Research is the foundation for this small group experience.

Thrivent research has discovered that the largest driver in having a surplus mindset (where one feels blessed, ready to give, and prepared for the future) is discretionary income. We like calling discretionary income breathing room. The more discretionary income couples have to work with, the more breathing room they have in their lives.

Session Themes

Each session includes two themes when it comes to being wise with money:

1. Know God's Money Story.

Recognize that everything we have is a gift from God and Christians are called to be good stewards of those gifts.

2. Your Own Story.

Ask and define, "What is my enough?" Only then can we write our own story, informed by our faith, our heart and habits.

Overview | What's Coming?

1. Getting Wise With Money: #unsubscribe
2. Keep it 100: With 50/30/20 +10 #liveyourbestlife
3. Needs Shmeeds: Save Money on your Pesky Needs #winning
4. Everyday I'm Hustlin': Get a Side Hustle. Get Generous #makingyourmoneymoves
5. Home is Where Alexa is #callhome
6. There's Always Money in the Banana Stand #flexfund
7. The Eternal Sunshine of the Mutual Dream #relationshipgoals
8. Retirements, Investing in Future You #youngforever

Guides Are Awesome!

Young married couples have a lot to sort through. Just think of all the wedding gifts they have to put away. When it comes to sorting through their financial lives, things can get scary and complicated. There are more potential pitfalls than Kardashians. Between student loans and credit card debt, there's a lot of opportunity to lose their way before they even know there's a path to follow. Add the process of merging two financial lives together. Mix in a little concern about the future of retirement, decisions about kids, home, transportation, aging parents, and voila – the path becomes dark and scary. Like a fruitcake. Does anyone actually make fruitcake?

Guides can help shine a light on the path ahead. Creating an environment for great conversation, providing a sounding board for unpacking heavy topics, sharing stories of success or missteps, and someone in your corner who you know is there to help. And maybe, just maybe, that someone also knows how to make a fruitcake.

God made us so we'd be capable of our greatest growth when in relationship with others.

Proverbs 27:17 ESV

Iron sharpens iron, and one man sharpens another.

Thank you for doing this. Thank you for giving your most precious resource, time, to guide others toward a thriving, fulfilling, and generous life as a couple. Thank you for helping young people align their finances with the values they most care about living out in their lives. This is important work. Thank you for taking on the responsibility.

GUIDE EXPERIENCE CHECK-IN PRE SESSION 1:

Take time to check-in on your way to facilitate the group. Get yourselves ready!

We believe that good things happen when we have a little extra room - time, money, headspace, and heart-space in our lives. We call this extra room breathing room. Breathing room can mean having a little time built into each day for reflection or prayer, having a little money at the end of each month to do with as we please, or just having a little extra room in our heads and hearts to recall and feel what matters most to us as we go about our days. Having breathing room in our lives gives us the space to live more in line with what brings us joy and what we're called to be and do.

1. What is an area of your life that feels spacious - where you have some breathing room (think time, money, mental, emotional, other)? How do you feel about that area?
2. What is an area where you feel a lack of breathing room? How would it feel to create space in that area? How might you do that?

Gratitude is a powerful emotion. It has been scientifically shown that grateful people have more friends, are physically and psychologically healthier, get better sleep, and have increased mental strength, among other benefits.

*Colossians 3:15 says,
"Let the peace of Christ rule in your hearts since as members
of one body you were called to peace. And be thankful".*

1. What is something you often feel thankful for?
2. What is something you want to remember to be grateful for in the coming week

Preparing for each Session

Easy Prep (15-30 minutes)

As a small group leader, you probably prefer spending time investing in your relationships with the group members than preparing lessons. With that in mind, we designed these lessons to be easy to use. Take 15-30 minutes to review the material before you lead (understand the session's activity)—and don't forget to spend some time praying for your group.

Session Time (90 minutes)

Someone shows up late or the group gets off track. We get it. Small group life, right? We've built this to be adaptable to your group's rhythm and structure. Need more time? Take it. Short on time? Just ask fewer discussion questions and keep things moving.

Set ground rules of engagement

Print out the Ground Rules of Engagement document (found in session 1 as well as the end of workbook) and set it out where the group can see it. Remind couples of the ground rules in the beginning of each session. This helps couples communicate and engage each other in an honoring manner—especially if and when things get difficult.

Confidentiality in sharing information

All of us have different boundaries when it comes to what and how we share in a small group. Let couples know that they will **not** be asked to share specifics about their personal finances or relationship. They can share as much or as little as they are comfortable. Remind couples to keep any sensitive information shared as confidential—what's shared in the group stays in the group.

No financial expertise needed

You do not need to be a financial expert to lead this group. In fact, this resource was designed for small group leaders of all kinds. Don't feel pressured to answer questions about money.

Give couples time and space

One of the best gifts we can give couples is to simply get out of their way. Facilitation is mostly about providing the time, space, and direction for couples to interact with each other in a meaningful way. Give them the time and space to answer their own questions, and sometimes, sit in the tension. Don't feel pressured to give advice or jump in at every moment of silence. Rather, help them see things in new ways and allow them to come to their own conclusions.

Session Structure

Each session will have the following general structure:

Getting Started (20 minutes)

A quick question and introduction to get your group warmed up and ready to go. Feel free to add or amend to your group's needs.

Homework Check-In [Session 2-4] (10 minutes)

Check-in with each couple's progress on homework assignment(s). Did couple get around to completing homework? How much breathing room was created? (\$ amount)

Video 1 and Lesson Introduction (5 minutes)

Watch a video that will introduce that session's topic.

How'd That Go? Group Discussion (10-20 minutes)

Debrief as a small group.

Discussion: Couples Breakout (15-20 minutes)

This is a 15-minute breakout where couples spend time working through a conversation inspiring activity.

Video 2 and Activity Introduction (5 minutes)

Watch a video that will introduce the importance and implications of the following financial exercise.

Activity: Couples Breakout (15-20 minutes)

This is a 15-minute breakout where couples spend time working through a financial exercise in preparation for increasing breathing room.

Doing Work: Let's Get Practical (5 minutes)

We end each session with a practical activity that actually moves the needle in increasing breathing room for couples.

Let's All Talk: Group Discussion (10-20 minutes)

Come back from practical activity to share any insights with the rest of the small group.

Challenge—Work From Home Assignments

Each session has a "take-home" portion that couples complete on their own during the week, and will be followed-up on at the following small group session. They can dive even deeper with the extra credit.

NOTES



FIND
**BREATHING
ROOM** WITH
YOUR **\$**
#adulting

Session 1

Find Breathing Room

#unsubscribe

BREAKING NEWS: Money's a big deal. In fact, you could say that Cash Rules Everything Around Us (CREAU), but that doesn't have the same ring to it, does it? Point is, this small-group experience is all about learning to rule the cash around you, and also to not let it rule anything within you. And that concludes the most complicated sentence in this whole document. Let's get started.

Ground Rules of Engagement

We aren't born knowing how to communicate. We're born knowing how to blink, which is pretty weird if you think about it. Unlike blinking, communication is a learned skill. A very important one. Most successful relationships have a solid foundation of effective communication. We all know we'll encounter conflict in our relationships. Sometimes it's a one-time thing. Other times it's a carousel of discord that goes 'round and 'round and we just learn to accept it. There may be a lot money tension in your relationship, and you both might feel like you're riding a metal horse to nowhere. That's okay. We want to equip you with ways to discuss money (and other hard topics) in a safe, productive, and honoring manner—especially if and when things get difficult. So eventually the carousel stops and the smooth sailing begins. Sorry for all the metaphors. Please follow these healthy ground rules during our time together:

Facilitator Notes: Direct group members to look at the [Ground Rules of Engagement document](#). Read through them together as a group.

Rule One: No Being All Judgy. You both want the best for your life and marriage, even if you have different ideas on how that looks. Replace judgment with curiosity. Slow your roll, and listen with an open mind.

Rule Two: No Mind Reading. Think for yourself. Speak for yourself. Even if you think you know why your spouse does what they do, let them speak for themselves. You'll be in an HOV lane to frustration if you try to read minds and label another's motives.

Rule Three: No Competing. Marriage ain't bowling. It's a team sport. There are no individual outcomes when you're on the same team. You either both win or both take the L. Keep talking and working on things until you as a couple feel good about a decision.

Rule Four: No Stink-Eyes. Avoid eye-rolls, side-eyes, facepalms, subtle head shakes, circular temple rubbing, and other negative body language. Non-verbal communication can either side track your conversation, or make it more effective. Pay attention, make eye contact, and listen without interrupting.

Rule Five: No Gossiping. Scuttlebutt is fun to say, bad to participate in. All of us have different boundaries for what and how we decide to share. You will never be asked to discuss specifics about your personal finances or relationship. Feel free to share as much or as little as you're cool with. If any lowkey sensitive information does get shared, keep it confidential.

Maybe you're rolling your eyes and thinking, "Really?" Maybe you're thinking, "Rules were made to be broken!" Chill, James Dean. We're not trying to be square. We introduce rules because they serve a purpose. Our relationships to have healthy conversations. Let's keep these rules in mind, especially during our discussion time.

Materials Needed:

- Each participant to bring their mobile phone to take the digital questionnaire
- Extra pens or pencils for participants who don't have one
- Participant Workbooks (includes Work From Home Assignments)
- Ground Rules of Engagement sheet
- TV, Laptop, or iPad/tablet screen to play video link

Session 1 At A Glance

- | | |
|--|--|
| <input type="checkbox"/> Each couple introduces their spouse | <input type="checkbox"/> Group Discussion Questions |
| <input type="checkbox"/> Introduce the small group themes: God's Money Story & Own Your Money Story | <input type="checkbox"/> Play Video 2: Breathing room |
| <input type="checkbox"/> Review Ground Rules of Engagement | <input type="checkbox"/> Explain Subscriptions Activity |
| <input type="checkbox"/> Answer and discuss Financial Goals | <input type="checkbox"/> Group Discussion |
| <input type="checkbox"/> Play Video 1: Five Dimensions of Money | <input type="checkbox"/> Challenge: Actually Unsubscribe |
| <input type="checkbox"/> Take Questionnaire: surveymonkeys.com/r/breathing-room | <input type="checkbox"/> Record Breathing Room gained |
| | <input type="checkbox"/> Work From Home Assignments |

SECTION 1: GETTING STARTED (20-25 MINUTES)

GROUP DISCUSSION | GROUP VIDEO LESSON

Facilitator Notes: Have group members introduce themselves. Then introduce the small group experience and small group themes: Know God's Money Story and Own Your Money Story.

Section Description: Getting to know each other, a summary of what the rest of the time together looks like, including session themes, ground rules, and a question anchoring yourself in your dreams.

Welcome & Quick Introductions:

Each person introduce partner/self, how long you've been married and something your partner is really good at.

Introduction to Small Group Experience:

This small group experience is designed to help couples have a new conversation around money. We want to help you talk about and understand your differences regarding money in a safe and productive way. There are two themes you will encounter throughout the experience:

Getting Wise With Money

1. Know God's Money Story

Let's agree to agree that everything we have is a gift from God and Christians are called to be good stewards of those gifts. Throughout this small group experience, you'll reflect on what it all means for you. Like any decent Hollywood film (which is hard to come by anymore), this naturally creates tension as you consider your choices.

2. Your Money Story

Once upon a time, you probably exchanged a molar for a piece of paper with an old man's face on it. A classic under-the-pillow transaction. But you quickly learned that's not how money works IRL. It's way more stressful. You can minimize the tension by looking within and being honest with yourself. Together we'll explore questions and activities to help us define, "What is my enough?" Only then can we write our own stories, informed by our faith, our heart, and our habits. These are themes we wrestle with on our own, but throughout this small group, we'll also explore, discuss, and discover how they play out in our marriages and family decisions. The tooth fairy is not scheduled to make an appearance.

Warm Up Question:

Facilitator Notes: Have participants write down their financial goal on their worksheet. The goal could be short term or long term. Are couples saving for something, trying to pay off something, or maybe wanting to learn something? As the facilitator, you can set the stage by sharing one of your own financial goals with the group. Ask who else in the group would like to share their goal.

Important Warmup Question: We want to anchor this experience in what's important to you.

What is one financial goal you have?

Facilitator Notes: After couples have shared their financial goals, read the paragraph below about the importance of financial goals and how discretionary income relates to breathing room.

Nice, you've identified a financial goal. But chances are, you have tons more. To get out of debt, buy a house, have your own talk show, and give away a brand new car to everyone in the audience. Money is a tool we get to decide what to do with.

Discretionary income is the amount of money you have left over after paying Uncle Sam and covering necessary expenses like food, utilities, shelter, and Starbucks (look, coffee is necessary for some of us). The remaining money (hint: your discretionary income) is the money you decide what to

do with—pay off debt, put into savings, support causes you care about, go on tropical vacations, buy custom-fitted gold grills, etc. So let's say you found a couple hundred dollars more each month. What would you do with it? How would it make you feel?

We like to call discretionary income Breathing Room. And we want you to have more of it.

More breathing room to crush your goals.

More breathing room to climb out of debt.

More breathing room to save for Something Important.

More breathing room to feel #blessed and #atpeace.

More breathing room to be ridiculously generous with what you have.

This breathing room only occurs with a healthy mindset. Otherwise, it's just mo' money mo' problems. Let's tackle both.

Got my mind on my money and my money on my mind— but in a healthy way. One in which you're aware and intentional about how you use money wisely. Or as Yoda would say, "money wisely use, how you."

So strap yourselves in—we're going for a ride. It could be bumpy. Maybe a little tense. Keep your arms unfolded in the vehicle at all times. Because it'll be an adventure worth taking. And we'll do it together. A journey to know God's money story and take the wheel of our own.

Our destination? The lovely town of More Breathing Room In Our Livestown.

Play Video

Facilitator Notes: We'll take a moment now to watch a quick video.

<http://bit.ly/br-one>



Yep, that's a QR code

In case you forgot. Most smartphones will take you to the link embedded in the code if you open your camera app and point the viewfinder at it. Give it a shot.

Video script provided below for reference:

Some time ago in a focus group, a pastor declared, "Money is NOT emotional." His stance was that we earn money, we spend money, and before all that we should give a certain percentage away. That's it. No emotion.

Getting Wise With Money

A few weeks later, this pastor came to one of the sessions with his wife. One of the activities has each person use Play-Doh® to sculpt their earliest, most influential memory of finances. This pastor found himself telling the story of growing up in a poor family that relied on food stamps. As the oldest, he was selected each week to go to the grocery store to pick up food for the family. As a young man, the pastor was ashamed and embarrassed that his family was on food stamps. In tears, he shared how he would hide in the store and approach the cash register during a time when not a lot of other people were there.

The Bible has a lot to say about money—and Jesus did a lot of teaching on the subject. So we know money is common to the experience of being human. In that way, the study takes a holistic approach to finances. This means learning how we relate to money in different ways, primarily spiritually, culturally, emotionally, behaviorally, and practically.

When we start to understand what is lurking under the surface of finances, we're actually able to build a foundation for practical steps toward financial wholeness. In this way it's not a "negative" thing that money is emotional. In fact, we can use this to our advantage in marriage! So go ahead, dive in, you've got this!

SECTION 2: A SHORT QUESTIONNAIRE (10-15 MINUTES)

INDIVIDUAL ASSESSMENT | DIGITAL

Facilitator Notes: Let participants know they'll now take a survey on their mobile phone. Direct participants to this URL: <http://bit.ly/br-two>. Go over the points below with the group.

Section Description: This one's pretty straightforward. Now you're going to take a survey. Your guide will probably say the same exact thing. There's a catch — you get bonus points if you discuss the questions at the end with your spouse. Note: bonus points aren't actually real.

The following questionnaire will take you less than 10 minutes to answer. It's designed to get you thinking about your relationship with money, including some of your emotions around money. You know, like the video mentioned.

- Take it alone
- Be thoughtful, but don't labor over every answer.
- There are no right or wrong answers, have fun with it.
- Once you've completed the questionnaire, there will be a couple open-ended questions for you and your spouse to discuss.

You're going to need this URL: <http://bit.ly/br-two>



Facilitator Notes: When couples appear to be done with the questionnaire, remind them to discuss these open-ended questions with each other.

Record your Financial Superpower: _____

1. What behaviors about money did you learn from your parents that serve you well today?
2. Consider the following question: "What is your enough?"

SECTION 3: HOW'D THAT GO? (5 MINUTES)

COUPLE DISCUSSION

Facilitator Notes: Give the couples a 1-minute heads-up to wrap up their current conversation with each other and then regroup all participants back into a group discussion. Use the talking points below:

Money is a tricky topic and this questionnaire may have started to stirred up some muck. Let's take a few minutes to unpack this with the group.

Section Description: Let's discuss as a group how the questionnaire went for everyone. Here are some prompts for getting the conversation started.

Discussion Questions

1. What did it feel like answering these questions?
2. Were there any surprises for you? Things that stood out?
3. How was your experience discussing the additional questions with your partner at the end of the survey?

YOUR MONEY STORY

Look within to align your values and spending needs with God's Money Story. That way you can create your own money story informed by your faith, heart, and habits.

SECTION 4: #BREATHINGROOM (5 MINUTES)

GROUP VIDEO LESSON | GROUP DISCUSSION

Facilitator Notes: Play the next video on the concept of breathing room and generosity.

Section Description: An introduction to the concept of breathing room, a short video from a guy named Tim (thanks, Tim!), and some discussion questions that make you think.

Play Video

<http://bit.ly/br-three>



Facilitator Notes: Video script provided below for reference:

At this point, you have taken the assessment we call Understanding Your Relationship with Money. I want to invite you to turn to question #14. The question asks how you feel about your financial situation. There is a range from “I feel like I’m drowning” to “I have more than enough.”

Here is why we’re having you focus on this question. We have found, when we’ve surveyed thousands of individuals, that this question is a statistical predictor of generosity. So, for instance, if you answered 4 or 5, you are more likely to make generosity a priority.

But here is the fascinating thing – how you answer this question has very little to do with income. In other words, people who make more money often don’t answer 4 or 5. And there are many people who make average amounts of money who indicate a 4 or 5 on this survey question.

What it comes down to is breathing room. When we have breathing room we have margin and space and the ability to consider acts of generosity.

We believe each person is wired for generosity. It's human. It's natural. Generosity is baked into our bones. That is why this session concentrates on creating the breathing room in your finances, on a monthly basis, so that you can create more freedom and joy with how you express your generosity.

Facilitator Notes: Since this can be a personal question, have couples lean over and discuss the answer among themselves.

SECTION 5: SUBSCRIPTIONS ACTIVITY (15 MINUTES)

COUPLE BREAKOUT | ACTIVITY | DISCUSSION

Facilitator Notes: Lead the small group through the following financial exercise about subscriptions. Talking points below. Hold up the worksheet and review it first with the group to explain how the exercise works.

Section Description: Now you're going to do a little activity.

Music streaming, internet television, tiny boxes of luxurious sample goods. Subscriptions are everywhere. We live in a subscription culture. It's not a bad thing, but subscriptions can sneak up on us, accumulate over time, and cut into our financial breathing room. Unfun fact: the average American spends nearly \$250 on media and entertainment and \$850 on various insurances, utilities, and other subscriptions. Each. Month. That's almost \$3,000 a year. \$15,000 over the course of five years for media and entertainment alone. Once we include the other subscriptions, that number spacerockets to over \$50,000 in five years. Gulp. That could pay for a kid's college education. Or the rest of yours. All of which is enough to consider making a change.

This activity will help you explore how much you're currently spending on subscriptions. You'll discuss and wrestle with which ones are important to keep, and why. You'll even plot them on a chart. Like you're the Magellan of navigating \$9.99/month.

Facilitator Notes: Direct group to turn to subscription worksheets. Give couples space to work through the activity with their partner. Tell them we'll reconvene in 15 minutes.

Getting Wise With Money

Types of Subscriptions — Monthly Cost (2018 lower tier plans)

Facilitator Notes: Below is a list of subscriptions to help couples brainstorm and get started. This list is also provided in Couples' Workbooks.

Instructions (for next page)

1. **Add your first names** to the table on the next page
2. **List all of your subscriptions**, or as many as you can come up with
3. **Add the cost** per month
4. **Rate how much value (joy, utility, etc) you each get from your subscriptions** from 0 - 10 under your name (10 being the highest value)
5. **Plot each subscription on the graph** according to your combined valuation

Below is a list of subscriptions to help you brainstorm.

Types of Subscriptions — Monthly Cost (2018 lower tier plans)

Convenience: Amazon Prime **\$12.99**

Entertainment:

Movies/Shows: Netflix **\$10.99**, Hulu **\$7.99**, HBO NOW **\$14.99**, MoviePass **\$9.95**, etc.

Music: Spotify **\$9.99**, Pandora **\$4.99**, iTunes music **\$9.99**

Books: Audible **\$14.95**,

Magazines ~**\$9.99**: Newspapers ~**\$8**, Cooking, Home & Garden, Travel, Sports, Technology, etc.

Games: Xbox **\$9.99**, Playstation **\$9.99**

Memberships: Costco **\$5**, Sam's Club **\$3.75**

Software: Adobe, Cloud Storage, **\$9.99-\$52.99**, Evernote **\$3.99**

Credit Cards: Annual fee ~**\$2-\$42**

Domain/URLs: GoDaddy ~

Health: gym memberships ~**\$10-\$50**

Educational: Lynda.com **\$25**, online learning, etc.

Subscription Boxes: Blue Apron **\$9.99** per meal, Loot Crate **\$44.99**, Le Tote **\$49**, Stitch Fix **\$20** styling fee,

Birchbox **\$10**, Beer/Wine clubs ~**\$36.95-\$39**, etc.

Any mobile apps

EXAMPLE ONLY:

<i>Subscriptions</i>	<i>Cost/Month</i>	<i>Amber Value Rating</i>	<i>Mike Value Rating</i>
<i>Unicorn Dream Box</i>	<i>\$19.95</i>	<i>2</i>	<i>9</i>
<i>Skulls Unlimited</i>	<i>\$30.00</i>	<i>5</i>	<i>4</i>

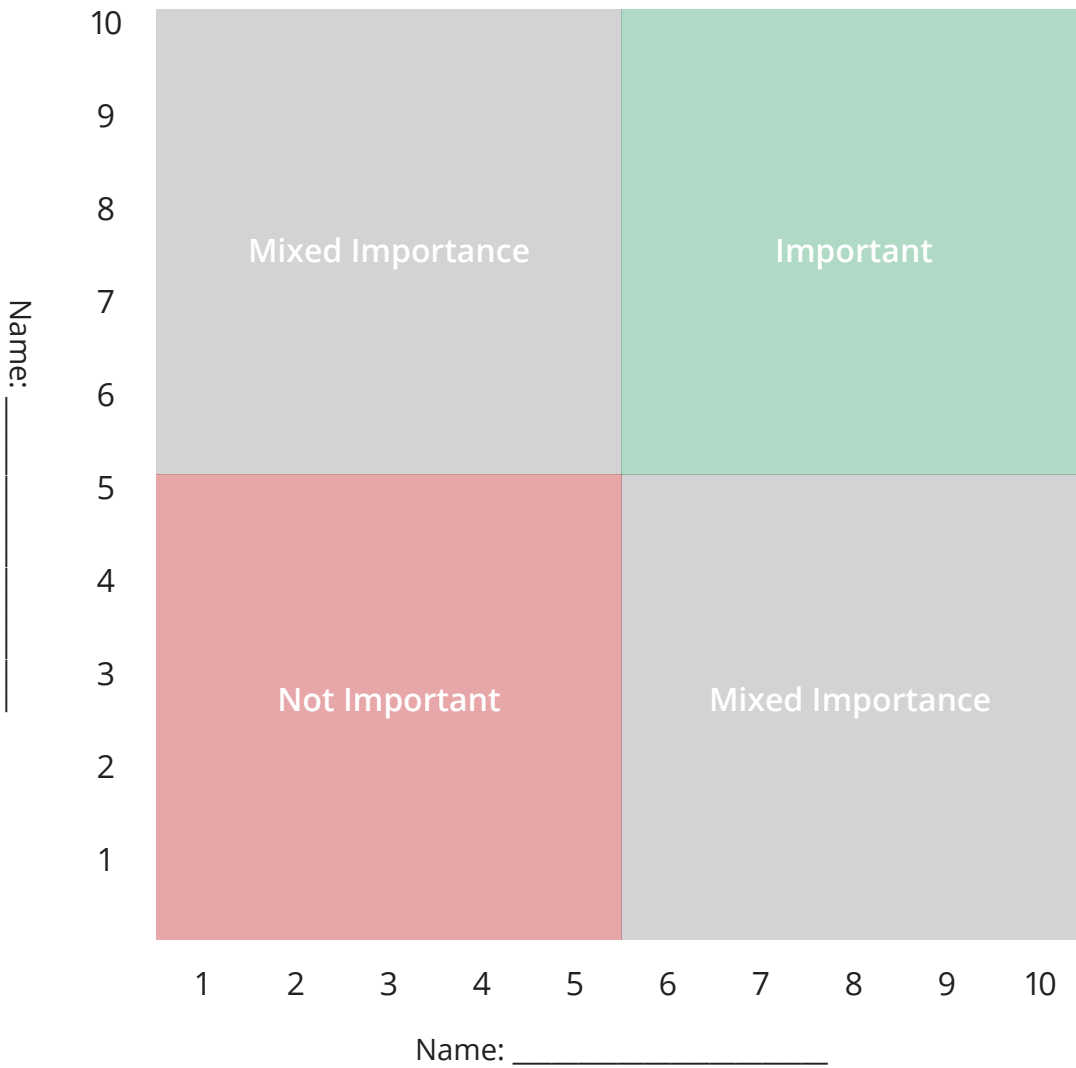
YOUR TURN:

<i>Subscriptions</i>	<i>Cost/Month</i>	<hr/> <i>Value Rating</i>	<hr/> <i>Value Rating</i>

Getting Wise With Money

Instructions

1. Add your first names to the X and Y axes
2. Plot where your combined ratings put each of your subscriptions on the graph
3. Review the bottom left box for subscriptions of least importance to you
4. Review the top right box for your important subscriptions



Push yourselves. We believe in you. How does each subscription affect your quality of life (peace of mind, convenience, etc.)? How often do you use it? How much joy does it bring you? How much would unsubscribing save you annually? How much wood would a woodchuck chuck if a woodchuck could...cancel a subscription?

SECTION 6: DOING WORK (5 MINUTES)

COUPLE ACTION

Facilitator Notes: This section gives couples the opportunity to actually cancel a subscription. Couples can log into their iTunes account, log onto a website to cancel a specific subscription.

Section Description: You're really doing it. You're going to cancel a subscription. We know you probably loved that subscription at one point, but it's time to say Bye Felicia! Sorry not sorry! YOLO! Do people still say YOLO?

Look down at your chart. Look up at your spouse. Look back at your chart. Take a deep breath. You have 5 minutes to choose a subscription from your bottom left quadrant and cancel it. Right here. Right now. If it's not in the bottom left quadrant, that's cool too. You'll get extra credit in the form of an invisible gold star. But try to start with something you both agree on. You can do this. You can have more breathing room in less than five minutes. On your marks. Get Set. Unsubscribe.

SECTION 7: LET'S ALL TALK (10 MINUTES)

GROUP DISCUSSION | SCOREBOARD | GROUP CHALLENGE | GOODBYE

Facilitator Notes: Reconvene the group and give participants the opportunity to share either struggles or insights with each other. See below for talking points and discussion questions to ask.

Section Description: Yep, more group chat. We do think it's helpful to hear how others deal with things you may be struggling with or share how you deal with things they may be struggling with.

So, you've had a few minutes to list and evaluate your subscriptions. You even canceled one. Congratulations, by the way. For some, this whole process is difficult. You and your partner may not be completely in sync on what you value. Not a big deal. That's what the French call, "totally normal."

Discussion Questions

1. What stood out to you as you started looking at subscriptions? What did you learn?
2. How do you feel when you see how much you're spending on subscriptions?
3. Do any of your subscriptions currently save you money?
4. How much more breathing room could be created if you unsubscribed from 2-3 of these?

Getting Wise With Money

Challenge (5 minutes)

Facilitator Notes: Wrap up Session 1 and challenge couples to continue unsubscribing.

Section Description: It's time for a double take—take this session with you and take action.

Don't stop there. You're probably struggling to pull the trigger on canceling some of your more precious subscription babies. It's hard to let go, especially when the company offers you a free month at the very last possible second. Tempting, but you've got this. One small subscription can make a giant impact over time. Next session we'll dive into some bigger stuff.

Visualizing your newfound Breathing Room will help you, well, breathe easier. At the end of each session, pause to record how much Breathing Room you've gained. Record how much you're saving (or making) in the box below, and see your progress come to life.

Total Breathing Room To Date



Work From Home Assignments

Facilitator Notes: The Work From Home Assignments are an additional resource to help couples continue this conversation at home. Encourage couples to make time and plan space to work through the Work From Home assignments together during the week.

Let couples know that you'll review the group's progress at the beginning of your next session together.

GUIDE EXPERIENCE CHECK-IN POST SESSION 1

DEBRIEF ON THE DRIVE HOME

When asked what people love about small group guides, many people say 'their sacrifice of time and energy in order to bring others closer to Jesus.' Your willingness to pass up other opportunities and use your breathing room to be a volunteer leader in your church does not go unnoticed. When you reflected on

gratitude before the session, did your ability to volunteer come up as something to be thankful for?

What about your ability to not only lead but to get to do it alongside your spouse? Think through the session you and your spouse just led:

1. What's something your spouse did to prepare for the session that you're thankful for?
2. What's something you saw your spouse do well as a guide during the session?
3. What are some skills your spouse has that will be valuable in guiding this group through the experience?
4. Throughout the next few weeks in what ways do you hope to help others create breathing room? In what ways do you hope to create breathing room for yourself?

Email or Text Reminder to Keep Them Hooked

Facilitator Notes: After each group session (within 2 days or so), send an email or text to your group to keep them engaged. A couple of things you can follow up on:

- **A quick thank you for their participation this week**
- **Encourage them to keep working on their Work From Home and Extra Credit**
- **Remind them about the details of next session**



FIND
**BREATHING
ROOM** WITH
YOUR **\$**
#adulting

Session 1

Money Leaks

Work From Home Materials

WORK FROM HOME

Keep the convo going at home. Unsubscribe from as many things as you can bear. You'll likely find it easier to come back and unsubscribe from more things as time passes. Be intentional. Write down what you unsubscribe from, as well as what you're struggling to cancel. Just remember: if you love something, let it go. If it comes back, punch it in the face.

WHAT IS YOUR ENOUGH?

We spend a lot of time reaching for the next thing while failing to spend time intentionally defining the next thing. We get stuck in a loop of reaching and never really grabbing hold of anything. Take some time to define what would really make you content. You can avoid the loop, and instead live life generously.

Watch Julia's story about defining her enough

<http://bit.ly/wfh-enoughstory1>



EXTRA CREDIT

1. Take this quick quiz

A higher income will translate to higher generosity

- A. True
- B. False

'Breathing Room' is:

- A. High Lung Capacity
- B. Having more income than expenses
- C. Being in the outdoors
- D. Living at sea level

When considering the best things to cut, what factors are most important?

- A. The highest cost

- B Level of joy it brings
- C. What you can both agree upon
- D. All of the above

How much does breathing room play a role in feeling like you are in a state of surplus?

- A. Not at all
- B. A little
- C. A lot
- D. 100%

Was this quiz a little bit silly or did it help put you back in the right money mindset?

- A. Silly
- B. Silly
- C. There should be a 'little bit silly' option.
- D. There isn't though.

2. KEEP ON UNSUBSCRIBIN'

Subscriptions are so ubiquitous you may have more to consider after the session. Many apps bury their unsubscribe steps to prevent you from ghosting on them. So before the Check-In with your Guide, ask yourself the following:

- Did you review all your subscriptions?
- Did you and your spouse agree on which ones to reduce or eliminate?
- Cut the cord! Make sure that you have unsubscribed from at least one thing.

3. BREATHING ROOM EXERCISE: PRIORITIZE AND AGREE ON YOUR TOP MONEY LEAKS

To be honest, it's pretty great that you've decided to cancel a subscription together. Good job. Give yourselves a fist bump. Now that you've eliminated one or two costs, can you also agree on additional areas where you can gain extra breathing room? Here's your assignment:

1. Working independently, each of you will pick five items from the Money Leak list below.
 - a. Focusing on your own interests: what are you willing to commit to for yourself? Don't pick out something for your spouse. Rude. Pick out one or two of your own.
 - i. What can you reduce? Maybe instead of going to lunch five days a week, can you do two?
 - ii. What can you totally eliminate?

Getting Wise With Money

Work From Home Assignments

2. Still working independently, prioritize your list in order of importance to you
 - a. Again, focus on the value the item brings to you
 - b. Rank them in order of importance: 1=easiest to reduce or eliminate to 5=hardest to eliminate
3. When each of you are done prioritizing, compare your lists.
 - a. Do you have at least one thing in common?
 - b. If not, talk it through: can you come to an agreement on one?
 - c. Remember, you can chose to reduce an expense. Just be sure to pick one expense together.
4. Shake hands and take action, people. Make this whole thing an experiment. Try reducing or cutting an expense for a defined period of time. Just to see what happens.

MONEY LEAK MANIA: PICK YOUR TOP CULPRIT

RANK PRIORITY 1-5

(1=easiest to eliminate or reduce)

TECHNOLOGY

- _____ Cable TV
- _____ High Speed internet (fastest or adequate?)
- _____ Do you really need that latest gadget (iPhone, smart watch, etc)?
- _____ Land Line. JK this can't be real, right?! How do you text?

FOOD AND DINING

- _____ Dining Out (How often?)
- _____ Drinks (alcohol usually does the most damage on a restaurant bill)
- _____ Buying bottled sodas, water, that sweet sweet kombucha (invest in a water bottle)
- _____ Coffee (Starbucks vs. home brew)
- _____ Groceries
 - _____ Make a list and stick to it. Reduce impulse buying.
 - _____ Buy Generics
 - _____ Price compare
 - _____ Use Coupons
 - _____ Skip prepared foods and cook together
 - _____ Instead of meeting with friends for happy hour or brunch, meet up for a walk or go to the dog park together (slightly weird if you don't have a dog) and bring a thermos of home-brewed coffee

STUFF

_____ Clothing - Honestly, you look great every day.

ACTIVITIES, ENTERTAINMENT & HOBBIES

_____ Gym membership

_____ Working out at home together

_____ YMCA or local rec center

_____ Go for a run

_____ Professional Sporting Events (HDTV is pretty awesome)

_____ Video Games

_____ Concerts and Live Music. (Make it special. Is it really worth if it's not Beyoncé?)

_____ Ski passes (how often did you go last year?)

TRANSPORTATION

_____ Automotive/Gas (public transportation, anyone?)

_____ Lyft/Uber (spending too much?)

_____ Bicycle (save a car, ride a bike)

PAMPERED KIDS

_____ Toys (how many does Johnny need?)

THAT DOGGO LIFE

_____ Toys (How many toys does Fido need? Could he maybe share with Johnny?)

_____ Food (You eat Taco Bell. Does Fido need free-Range grain-free yak?)

SERVICES

_____ Lawn Care

_____ House Cleaning

_____ Professional Salon Services (aka brows on fleek)

_____ Massages

GIFTS

4. WHAT DOES BREATHING ROOM GIVE ME? ACHIEVE YOUR GOALS AND PRIORITIES (Extra Credit)

Energized by your new-found breathing room? Ready to take it to the next level? Dream big: as you think

Getting Wise With Money

Work From Home Assignments

about increasing discretionary income, what are your goals? What are your priorities for breathing room? What brings you joy, brings meaning to you? When you cut out things that are “just spending,” what is important to you? You can’t have everything, so in achieving financial freedom, what is important to you? Do the following exercise:

1. Starting independently, each of you will pick 2 items from the Blue Sky list below.
 - a. Make sure you are focused on your own interests: what do you care most about?
2. Compare your choices with your spouse:
 - a. Do you have at least one in common? WOOT WOOT!
 - b. Ask your spouse to talk about one goal that didn’t make your top 2: what is most important to him/her about the priority and why did he/she pick it?
 - c. If you didn’t have a common goal, talk about your list. Can you agree on one?

Pick 2 items that are most important to you. What are you saving for?

- _____ Education
- _____ Summer Activities
- _____ Having children
- _____ Sending your kids to a private school
- _____ Pay student debt
- _____ Create emergency savings
- _____ Save for retirement/Retire early
- _____ Save for Kid’s education
- _____ Become debt free
- _____ Save for a house
- _____ Giving to charity
- _____ Giving to my church
- _____ Travel
- _____ Care for an ailing parent
- _____ Better car
- _____ Hobbies - That new kite surfing rig
- _____ Vacation home
- _____ Other _____

NOTES



FIND BREATHING ROOM WITH YOUR \$

#adulting

Session 2

Keep it 100 with 50/30/20

#liveyourbestlife

Where's all the money at? You know, the dough, the cheddar, the bacon. Who's hungry? Every month we bring in 100% of our income, but where does it all go? Sure, you'd like to know exactly what happens with every last Lincoln, but you need a place to start. A place where you can discuss differences of opinion and make intentional decisions. You may have been down a road like this before, but without any tools to categorize everything. Let's use honest discussion, and some math, to divvy things up properly.

Materials Needed:

- Each participant to bring their mobile phone to complete digital exercises
- Extra pens or pencils for participants who don't have one
- Participant Workbooks (includes Work From Home assignments)
- Ground Rules of Engagement sheet
- TV, Laptop, or iPad/tablet screen to play video links

Session 2 At A Glance

- | | |
|---|---|
| <input type="checkbox"/> Check-in with unsubscriptions and money leaks | <input type="checkbox"/> Explain 50-30-20 Activity |
| <input type="checkbox"/> Play Video 1: Spenders and Savers Get Married | <input type="checkbox"/> Encourage couples to identify and eliminate a Want |
| <input type="checkbox"/> Discovering Spending Priorities: surveymonkey.com/r/spending-priorities | <input type="checkbox"/> Group Discussion Questions |
| <input type="checkbox"/> Group Discussion Questions | <input type="checkbox"/> Challenge: Make a game plan |
| <input type="checkbox"/> Play Video 2: 50-30-20 Budget Method | <input type="checkbox"/> Record Breathing Room gained |
| | <input type="checkbox"/> Work From Home Assignments |

GOD'S MONEY STORY

God's Money story is simple. Everything is a gift from God and Christians are called to be good stewards of those gifts. We'll continue to reflect on "What does this mean for me?"

SECTION 1: GETTING STARTED (10 MINUTES)

GROUP DISCUSSION | GROUP VIDEO LESSON

Facilitator Notes: Welcome the group, ask how their weeks went, etc. Once everyone gets situated, you can start asking about the Work From Home assignments (see questions below). Couples can write down their answers on their worksheet. Ask anyone who's comfortable in doing so if they would like to share.

Ground rules reminder:

Facilitator Notes: Remind the group of the Ground Rules of Engagement. You don't need to read through the rules again, but remind the group to keep them in mind during your discussion time together. We recommend printing out the Ground Rules and placing them in a location where the group can see them.

Section Description: Check-in with each other on the money leaks you discovered and how the #unsubscribing is going. Did you discover the golden ticket? Is your journey a wee bit wiser?

What did you unsubscribe from? What money leaks are you working on?

Facilitator Notes: We'll take a moment now to watch a quick video.

Play Video

<http://bit.ly/br-four>



Video script provided below for reference:

So what about you? Are you a spender or a saver? What about your spouse?

In Luke 15:11-32, there is a story about two sons and their dad. The younger son wants his inheritance early. When he gets what he wants from his father, the life he chooses turns out to be a dead end. The story unfolds.

“Not long after that, the younger son got together all he had, set off for a distant country and there squandered his wealth in wild living. After he had spent everything, there was a severe famine in that whole country, and he began to be in need.” (Luke 15:13-14 NIV).

The older son, meanwhile, has spent his entire life trying to please his father by working hard and always doing the right things. He follows all the rules. When the younger son decides to come home, he approaches the house with a plan to ask for forgiveness. The father welcomes him home with open arms. The older son doesn't have it in him to be happy for his brother or father—and he avoids the homecoming celebration.

In Luke, he says to his father, “Look! All these years I've been slaving for you and never disobeyed your orders. Yet you

never gave me even a young goat so I could celebrate with my friends. But when this son of yours who has squandered your property with prostitutes comes home, you kill the fattened calf for him!” (Luke 15:29-30 NIV).

At first glance, it may seem like money is only mentioned at the beginning of the story. However, the theme of finances runs throughout the whole story. A fattened calf, for instance, would have cost a lot. Celebrations are not cheap. In this story, the younger son can be characterized as a “spender,” while the older son appears to be a “saver.”

While it’s a good idea to make a habit of saving, the older son shows us what it’s like to do the right thing at the expense of being able to receive God’s love and celebrate the welcoming of others, including his own brother! It feels like the older son has done all the right things to earn the rewards of his father, but has completely missed what is right in front of him. His father tells him, “You are always with me, and everything I have is yours.”

For all of us there’s this strong tension between the priorities of spending and saving. On one hand, we need to think about the future and save our money for emergencies and for retirement. On the other hand, we can miss out on what is right in front of us by worrying too much about the future.

What if we did this—what if we just prayed a simple prayer and said, “God help us define our perfect financial sweet spot. And why would we want to do that? Because the world can try to convince us that we just need more. More of just about everything. Yet God says, “Maybe not. Maybe more is not always better.” When we can acknowledge that everything ultimately belongs to God we can find that there’s enough. Actually there’s more than enough.

Some things to think about: what does God want us to do with the money we have? What lifestyle does God want us to live? Is it just worth considering that God may want us to live a lifestyle that is below our means? Is our spending reflecting our love for God? While these questions may be tough to answer, living out the answers can be so great for our relationship with God and with our spouse.

SECTION 2: DISCOVERING SPENDING PRIORITIES (15-20 MIN)

INDIVIDUAL ASSESSMENT | DIGITAL

Facilitator Notes: Each participant will need their mobile phone for this exercise. Direct participants to this URL: <http://bit.ly/br-spend-priorities>. This exercise will reveal and help couples discuss their spending priorities with their partner.

Section Description: You're going to individually determine what your values are around some specific categories of spending. Be honest with yourself. More bonus points to be had for discussing your answers at the end with your spouse. Note: bonus points are totally real.

Take out your phones and input this URL: <http://bit.ly/br-spend-priorities>



YOUR MONEY STORY

Look within to align your values and spending needs with God's Money Story, so you can create your own money story informed by your faith, heart, and habits.

SECTION 3. HOW'D THAT GO? (10-15 MINUTES)

COUPLE BREAKOUT | DISCUSSION

Facilitator Notes: Give the couples a 1-minute heads-up to wrap up their current conversation with each other and then regroup all participants back into a group discussion. Use the talking points below:

Section Description: Let's discuss the spying and the follow-up chat.

Discussion Questions

1. How did your discussion go? Did you learn anything you didn't know?

2. Where were you not aligned in your priorities?
3. Were there any questions you had to dig deep to answer honestly?
4. Did this activity reveal anything about you or your partner?

SECTION 4: WHAT IS 50/30/20? (5 MINUTES)

GROUP VIDEO LESSON | DISCUSSION

Facilitator Notes: Play the video on the concept of coming up with a 50/30/20 budget plan. Help couples think through their needs vs. wants.

Section Description: This is where we start to get into some nitty gritty stuff and determine whether some of your expenses are needs, wants, or destined for savings. Do you disagree on whether some items are a need or want? Where does giving go?

Play Video

<http://bit.ly/br-five>



Video script provided below for reference:

At this point you've completed the Discovering Spending Priorities activity. As you went through each other's answers you probably confirmed some things you've suspected and likely discovered some things about each other you hadn't realized. It's likely that you identified some areas where you are really on the same page, and some areas where you aren't even close. I have good news for you: Putting your finger on those differences allows you to work together with intention on those areas.

In case you had any big surprises, I want to emphasize that there are lots of paths forward to get on the same page. We'll keep working through some of those here.

The next step we'll take is called the 50/30/20 method. Experts say that a balanced monthly budget distributes your take-home monthly income (that's after Uncle Sam grabs his portion) as 50% toward Needs, 30% toward Wants, and 20% toward Savings. Let's define that a little more:

Needs are basic things that you must have, including housing, transportation, and food. This can also include debt and other

financial obligations where you are legally bound by contract. Needs are the Must Haves. Wants are things that make your life easier and more enjoyable but are not necessities. You could live without restaurants, cable TV, and entertainment.

Savings is money you keep for future use and accelerating your financial goals, like savings and payin down debt.

Now let's be real, that's in a perfect world and I'm pretty sure none of us live in a perfect world. Your budget is probably not 50/30/20 right now. The next thing you're going to do today is get your arms around your 50/30/20 reality. Most people don't have their arms around that, so you'll be in a great starting place.

After that, we'll start with small goals that can lead to small changes that will start creating breathing room. Breathing room is key because that is where you find the ability to live and spend in alignment with your values individually and in your relationship rather than just to pay the bills.

You've probably noticed that the 50, 30, and 20 categories don't cover generosity. We believe each person is wired for generosity. It's human. It's natural. Generosity is baked into our bones and the fabric of our being, so where should that generosity fit into your monthly budget of time, talent, and treasure?

This is a tension in most every monthly budget. If you don't pay the internet bill, you'll lose the internet, but if you don't pay the generosity bill, there won't be any immediate ramifications. Does that make giving a Need or a Want? How does giving connect your money story to God's money story? How flexible are you around expressing a sense of stewardship? Are you in a mindset of abundance?

Look, this is real stuff. We can paint a picture that says, "Give 10%, check the box, and move on." I'm betting most of you want to be able to do that, but you're also where you are right now with your budget. That place may not make it easy to give 10% away—or 1% for that matter. Let's start and take stock of where you are at, talk through the tension, and take strides forward.

Facilitator Notes: Transition to the next section.

SECTION 5: 50/30/20 ACTIVITY (15-20 MINUTES)

COUPLE BREAKOUT | ACTIVITY | DISCUSSION

Facilitator Notes: Lead the small group through the following financial exercise about devising a 50/30/20 budget. Direct them to look at section 5. Read through the paragraph and instructions below.

If you had a dollar for every time someone told you to “stick to a budget,” you’d have at least two vaults of gold coins. One for spending. One for diving into. And no need for a budget. So LBH (let’s be honest), we all know we should have a budget, duh. But actually adhering to that budget is easier said than done. Each month starts with good intentions, but we quickly find ourselves off track and promising to do better next time. It’s overwhelming, and defeating. Rather than just telling you to create a budget and stick to it, we’re going to give you a few pointers, too.

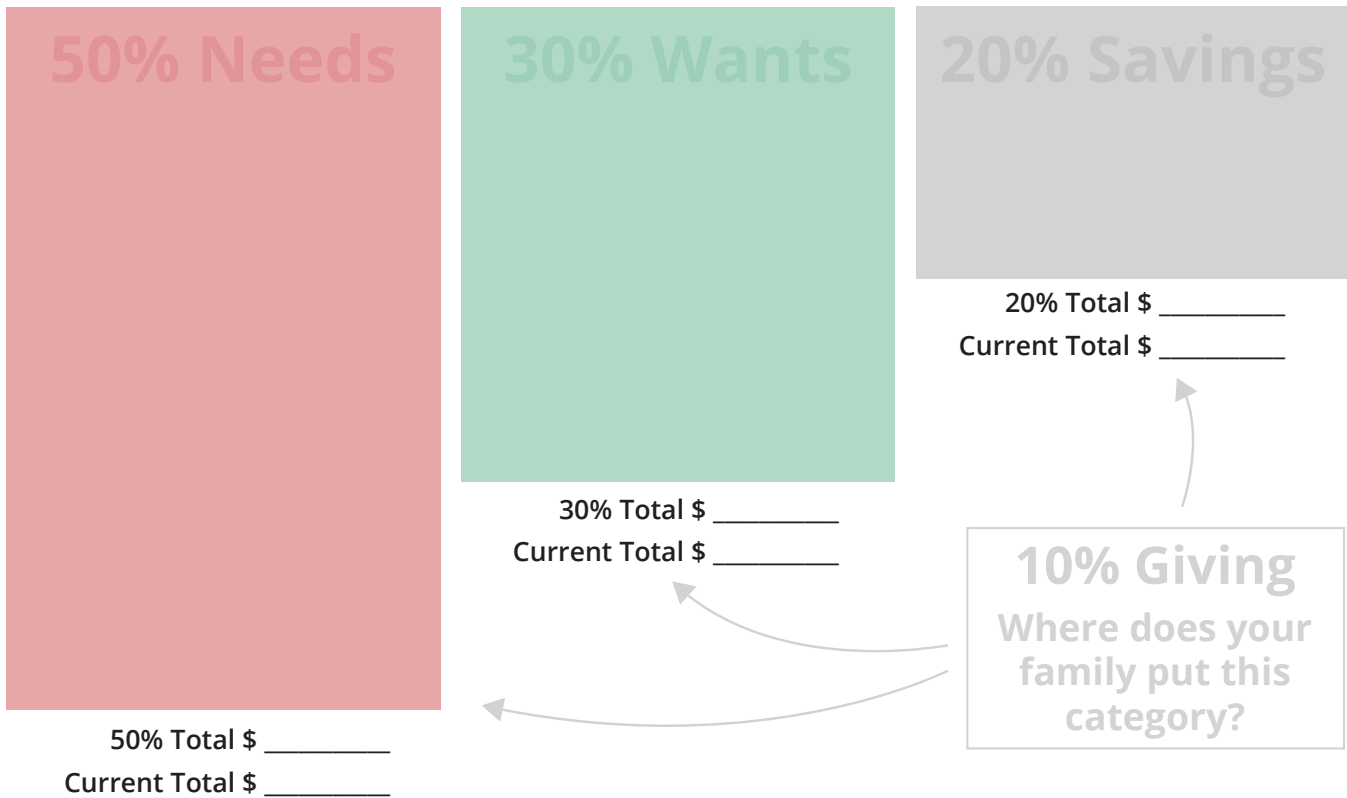
First of all, a general rule of thumb is to divide your budget into three parts – 50/30/20. Spend 50% of your income on Needs, 30% on Wants, and 20% on Savings. Pretty simple, are we right? Now, let’s get financially, uh, woke:

Think through all the things your family spends money on each month. All of them. Seriously. No penny unturned. No dollar left behind. Divide them into buckets of 50/30/20.

If you’re having trouble thinking of what’s in your 50/30/20 take a look at our budget line items:

Rent/Mortgage	Student Loans	Lawn Care
Gym Membership	Gas	Personal Grooming
Child Care	401k	Gifts
Utilities	Health Savings	Music Subscription
Internet	Giving	Beer of the Month Club
Groceries	Clothing	Traveling
Snacks	Hobbies	Car Maintenance

MONTHLY TAKE-HOME INCOME \$ _____



SECTION 6: DOING WORK (5 MINUTES)
COUPLE ACTION

Facilitator Notes: Encourage and help couples identify a Want that they can eliminate or reduce costs on. Check in with couples to see if they have all identified a Want.

Section Description: Can you get to down 30% Wants? Identify a Want to either eliminate or reduce the money you spend on it. You got this. Wants are for the WEAK.

At the risk of sounding like a broken first pressing of Ziggy Stardust (sup, vinyl nerds?) we believe creating a balanced monthly budget of 50/30/20 will kickstart a #winning future. But we also live in the same world you do. It's called Reality. And we know budgetin' here ain't easy.

If you're not at 50/30/20 right now, don't freak out. With a little work, you can get there. Small, manageable changes in your monthly spending will do wonders. They'll help you find a comfy and secure position in front of the balanced-budget fireplace. Ahhhh, fiscal warmth.

Before you get too cozy, though, you gotta do the previously mentioned work. Let's first focus on getting your Wants down to 30%. Pick one of the lowest-ranked items in your Wants category to eliminate. Then, you guessed it, eliminate it. This will get you one step closer to the 50/30/20 ideal. Or as we used to say in 2017, a bank account that is LIT!

SECTION 7; TALKING WITH THE GROUP (10-15 MINUTES)

GROUP DISCUSSION | SCOREBOARD | GROUP CHALLENGE | GOODBYE

Facilitator Notes: Once couples have identified a Want to eliminate or reduce costs on, open up the time for group discussion. Discuss the questions below.

Section Description: Group discussion is good, so we're going there again. Take a few minutes at the end to support and encourage each other.

Discussion Questions

1. What stood out to you in doing this exercise? What did you learn?
2. Were there any tough topics to put into a category?
3. How much breathing room would you get, best-case scenario, by cutting a Want?

Challenge (5 minutes)

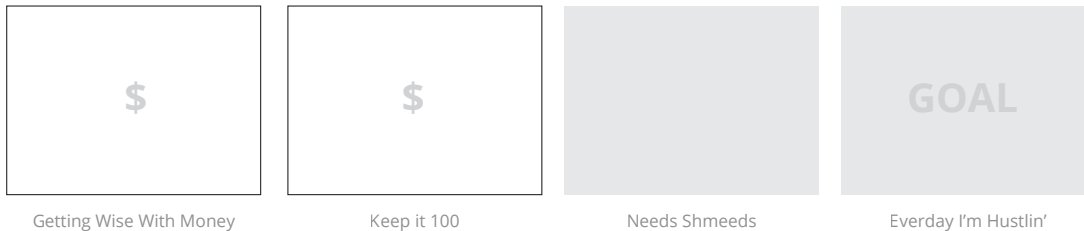
Facilitator Notes: Read through the Challenge together as a group.

Hypothetically eliminating a Want in this exercise won't actually balance your budget. The next step is to make a game plan and actually cut some Wants. Speaking of wants, want to take it to the next level? Here are some ideas:

1. Only buy non-essentials if they're on sale or you have a discount code (or coupons?).
2. Buy clothes at a consignment shop or thrift store.
3. Don't go on another shopping spree. Swap clothes with your best-dressed friends.
4. Buy stuff on Craigslist instead of buying new, especially for big purchases (avoid anything creepy).
5. Make dinner at home and save some extra for lunch.

More Breathing Room, baby. At the end of each session, pause to record how much Breathing Room you've gained. Record how much you're saving (or making) in the box below, and see your progress come to life.

Total Breathing Room To Date



Work From Home Assignments

Facilitator Notes: The Work From Home assignments are an additional resource to help couples continue this conversation at home. Encourage couples to make time and plan space to work through the Work From Home assignments together during the week. Let couples know that you'll review the group's progress at the beginning of your next session together.

GUIDE EXPERIENCE CHECK-IN POST SESSION 2

DEBRIEF ON THE DRIVE HOME

As we think through the priorities that our group navigated today, there were likely conversations that struck head and heart. Breaking our lives into wants and needs begins to illustrate what we find most important. Consider how you and your spouse have made sacrifices throughout your relationship that got you to where you are today. There were likely times of abundance and times of scarcity as you've journeyed together. Take a few moments to discuss these things

1. What are you grateful for that your spouse influenced prioritizing over the course of your marriage?
2. Were there decisions that in the moment felt difficult or frustrating, but that have now contributed positively to where you are at?
3. Are there moments you feel you could have compromised but perhaps felt unable or unwilling? Why?
4. What would you hope to change in the future?

Now consider the breathing room you do have. Maybe it was because of a decision you made long

ago, or one you've made in the last few weeks. Reflect on intentional decisions you've made to create breathing room around your time, money, mental, emotional or other spaces. What is one thing you can do this week to continue to make space?

Email or Text Reminder to Keep Them Hooked

Facilitator Notes: After each group session (within 2 days or so), send an email or text to your group to keep them engaged. A couple of things you can follow up on:

- A quick thank you for their participation this week
- Encourage them to keep working on their Work From Home and Extra Credit
- Remind them about the details of next session

NOTES



FIND
**BREATHING
ROOM** WITH
YOUR **\$**
#adulting

Session 2

Family Budgeting

Work From Home Materials

WORK FROM HOME

Keep the convo going at home. Needs, wants, and savings can be hard to distinguish. Is going out to eat a need or a want? It's food you need to survive, but it's also super convenient. What about giving? Write down some of the items that were hard to categorize. Be intentional. Keep talking through them this week.

What is a Wise With Money Journey?

You'll hear terms like, The Wise With Money Journey and The Journey throughout this experience. We're each on our own journeys with our own goals and we want to acknowledge that. Here's a little more about what a Wise With Money Journey is:

<http://bit.ly/wfh-the-wmmj>



Coach Tip: Why Use the 50/30/20 Method

<http://bit.ly/wfh-coach-50-30-20>



If you have questions after a session or during your work from home, we have a team of coaches — advocates for you and your journey — that can answer questions via phone or email. Please don't hesitate. We know that in this journey our progress can get snagged on little things. If we just had a coach we could reach out to, we could push past.

Call: 888-834-7431

Email: Welcome@Thrivent.com

Recommended questions for a coach

- How should we allocate our 20% - save or invest or both?
- The difference between a want and a need is not always clear. Can you help?
- Are we sunk if we are not at or under 50% needs?

EXTRA CREDIT

1. The 10%

Smell that? That's Breathing Room. Pretty nice, isn't it? It's like lavender swirled with puppy breath and trapped inside a tube of brand-new tennis balls. Now that you've done the work, let's talk about the fun part. Let's do something cool with the 10% you get to give away. The 10%, you ask? Yes, mathletes, we know 50/30/20 already adds up to 100%. So where is this 10% supposed to come from? Ideally, you'd find it in either the Needs or Wants categories, and go from there. We understand that 10% is a big number. It may not be possible right now. But we're outside, with a boombox, challenging you and your spouse to give something. Anything. Even if it's time instead of money. In a future session, we'll dig deeper on this, but for now here's what to do:

1. Independently, write down your ideal amount (percentage or actual amount) to give and whether you believe it falls under Wants or Needs.
2. Come together. Share your thoughts. Keep in mind, no opinions are wrong (unless you think you hear 'laurel'). Just have a conversation and understand one another's point of view.

Scripture speaks about generosity as an overflow of the human heart. At our innermost being, we're living life based on what our hearts believe to be a good life. Proverbs 11:24 says, "One person gives freely, yet gains even more; another withholds unduly, but comes to poverty." Generosity is not just an action but a state of mind. With the right state of mind, everything could change.

If you're still not convinced here are three selfish reasons to give!

1. **Generosity leads to greater happiness.** Studies show that generosity increases happiness, fulfillment, and purpose in the life of a giver.
2. **Generosity leads to greater feelings of success.** The easiest path to finding success in your life is to help someone else find theirs. After all, our contribution to this world has to be measured by something more significant than the size of our savings account.
3. **Generosity leads to contentment.** True generosity requires a certain level of contentment. It recognizes the reality that giving our resources to another means we have less for ourselves, but in doing so you'll feel like you have more than ever.

2. Where Exactly Is My Money Going?

The first step of every journey is not a step at all. It's finding your starting point. For this week's homework, you're going to complete a Family Bill Tracker. This will serve two purposes. One is to have a functional

document that tracks all of your monthly expenses and how they get paid. Honestly, every home should have one of these. It keeps bills organized and serves as a tool for budget conversations. The second purpose — cue dramatic music sting — will be revealed in next week's session homework.

Step one: Your guide will send you the file, or you can download a digital copy of the [Family Bill Tracker](#). Click on Create an account, then download or print off the Family Bill Tracker document.

Step two: Complete the tracker together. Feel free to add, delete, and customize columns and rows so that the tracker works best for the two of you.

3. A Step Further

Congratulations, you're basic. In a good way. You know the basics of budgeting. Now it's time to actually make a budget. Don't worry, you're not alone. There's a ton of super helpful budgeting apps out there that make this process simple. Try downloading one and playing around with it. Here're a few that we trust (fyi, you can find these in your app store or with a quick Google search):

1. **Illuminate by brightpeak:** Illuminate allows you to view all accounts and credit cards in one easy-to-understand platform. Automatically updates your budget in real time allowing you to discover trends in your spending and take control of your finances faster.
2. **YNAB (You Need A Budget):** Rather than relying on traditional budgeting buckets, YNAB takes budgeting to a new level by assigning every single dollar of your income to specific jobs. You can sync to your account or add money manually.
3. **GoodBudget:** Based on the envelope method, GoodBudget focuses on couples with joint banking and budgeting. All transactions are entered manually. Once an envelope or budget category is empty, you can't spend money in that category until your next envelope fill/paycheck. It can refill as often as you wish.
4. **Mint:** One of the oldest and best-known apps, Mint offers automatic transaction categorization based on the monthly budget you set via connecting your accounts and credit cards. It's easy to use but lacks real-time updates on how you're doing.



Monthly Family Budget

Bills, Bills, Bills	Amount	Due Date	Payment Method (online/autopay/check/cash)	Who Pays?	Login Info	
					Username	Password
Rent/Mortgage						
Water						
Garbage						
Gas						
Electricity						
Cell Phone						
Car Payment						
Cable TV						
Netflix						
Internet						
Student Loan Federal						
Student Loan Private						
Food Budget						
Fuel Budget						
Other						
Credit Cards:						
Visa						
Discover						
Amex						
MasterCard						
Insurance:						
Health						
Car						
Boat/Motorcycle						
Life						
Disability						
Kiddo Stuff:						
Daycare						
Preschool						
School Lunches						
Sports/Activities						
Other						
Generous Giving						
TOTAL	\$0					
Savings	Monthly Contribution					
401(K)						
IRA						
Emergency Savings						
Other Savings						
TOTAL	\$0					



FIND BREATHING ROOM WITH YOUR \$

#adulting

Session 3 Needs Shmeeds

#winning

Money, money, muh-NAY. MUHNAY. It's everywhere. But there's never a dime to spare. BTW, who even uses change anymore? You've done a great job so far. Keep gridnin'. Last session you and your partner eliminated at least one item from your 30% Want category — which wasn't easy. So how can you possibly save more? Certainly not by addressing your Needs, right? You NEED them. We know. But let's keep the conversation rolling and see what we can do.

Materials Needed:

- Play-Doh® (or pen and paper). Preferably Play-Doh® though.
- Ask participants to bring their completed Family Bill Tracker Take Home assignment
- Extra pens or pencils for participants who don't have one
- Participant Workbooks (includes Work From Home assignments)
- Ground Rules of Engagement sheet
- TV, Laptop, or iPad/tablet screen to play video links

Session 3 At A Glance

- | | |
|---|---|
| <input type="checkbox"/> Check-in with budgeting tools being used, and any eliminated Wants | <input type="checkbox"/> Play Video 2: Comparing costs for Needs Values-Based Budgeting Questions |
| <input type="checkbox"/> Play Video 1: Family of Origin | <input type="checkbox"/> Couples identify Needs they want to cut down costs on |
| <input type="checkbox"/> Play-Doh activity: Sculpt earliest influential memory of money | <input type="checkbox"/> Group Discussion Questions |
| <input type="checkbox"/> Group Discussion Questions | <input type="checkbox"/> Record Breathing Room gained |
| | <input type="checkbox"/> Work From Home Assignments |

GOD'S MONEY STORY

God's Money story is simple. Everything is a gift from God and Christians are called to be good stewards of those gifts. We'll continue to reflect on "What does this mean for me?"

SECTION 1: GETTING STARTED (10 MINUTES)

GROUP DISCUSSION

Facilitator Notes: Welcome the group, ask how their weeks went, etc. Once everyone gets situated, you can start asking about the Work From Home assignments (see questions below). Couples can write down their answers on their worksheet.

Section Description: Check in on 50/30/20 budgets, Family Bill Tracker, and whichever budgeting app you've decided to use. Was it easier than you thought to make a budget? Harder?

Ground rules reminder:

Facilitator Notes: Remind the group of the Ground Rules of Engagement. You don't need to read through the rules again, but remind the group to keep them in mind during your discussion time together. We recommend printing out the Ground Rules and placing them in a location where the group can see them.

Which budgeting tool did you and your spouse choose? How has it been cutting out Wants? How successful at getting to 30% were you?

In this session, we're going to take a dive into our families of origin and the households we grew up in. This will help us gain awareness. Fortunately, there's a long-standing biblical precedent for how our families and households are all part of God's plans for the world.

All throughout Scripture, the people of God operated in a barter economy. They traded and sold in a system of give and take. This economy was a community of people who sought the distribution of goods and services with integrity and creativity. Everyone contributed their portion. Seems far-fetched nowadays, doesn't it? But it's true. Back then, business was a sacred, ancient profession, and today we're invited to continue in that tradition with trustworthy and productive relationships.

Scripture speaks of shalom. A future state and time of wholeness, completeness, and peace that writers of Scripture sometimes called "a new heaven and a new earth." To describe this new reality, the prophet Isaiah spoke of Oikos, the Greek word for "household." Read Isaiah 65 for more context. Over the years, Oikos became the basis of a more modern word that we're all familiar with – economy. In essence, this means that a household plays a vital role in God's bringing shalom to the world through economic activities. It also means that you should eat more Oikos Greek yogurt. We'd like to thank Oikos™ for sponsoring this paragraph (no, not really).

Related to oikos, the biblical word for steward is oikonomos; someone who acts on behalf of their master to manage a household they don't own. The household, which includes our families, our work, and our homes, is an essential part of God's new heaven and new earth. And God is looking for stewards to bring shalom to the world.

SECTION 2: FAMILY OF ORIGIN (5 MINUTES)

GROUP VIDEO LESSON | DISCUSSION

Facilitator Notes: Play the video. The purpose of this section is to gain awareness around our family of origin as it relates to our relationship with money and our relationship with each other. Video script below.

Section Description: Here's the meat and potatoes for this week's session. By looking into our pasts, and the household we grew up in, we can learn about the experiences that shaped our perspective on money.

Play Video

<http://bit.ly/br-six>



Video script provided below for reference:

When we look back over the course of our lives we see the huge role money has played. When we explore the past we can see how our attitudes and assumptions about money and material possessions was developed. To help us do that, we're going to dive into our family of origin, the household we grew up in. Our parents were huge contributors to building the values we have today. In the area of money, as well as other things, this verse rings true, "Teach children how they should live, and they will remember it all their life" (Proverbs 22:6 NIV).

Growing up we learned more from our parents than we might be aware. Our families of origin are where we learned how to spend (or not spend) and save (or not save). Spoken or unspoken, we learned values around where and how to allocate our finances. For instance, buy used or buy new? Did you get an allowance because you did chores or just because or did you not get an allowance at all? We observed over the years how our parents talked about money with each other and with others outside of the household. Usually, these values are "caught" rather than "taught".

Were your parents big spenders? Or were they savers? Did your parents ever talk about money with you? Do they talk about money with you now? What about your in-laws' spending habits? Are they different from the ones you grew up with? Does your spouse have the same money traits as his/her parents? Except for the kingdom of God, Jesus speaks more about money than any other topic. More than prayer, than grace, than sin, even more than salvation, love, and forgiveness. Jesus teaches

and preaches about our relationship to money. Jesus understood just how critical it is for us to understand how we should relate to money because it affects so many areas of our lives.

Here are a couple things Jesus had to say about money:

“For where your treasure is, there your heart will be also” (Matthew 6:21 NIV).

“No one can serve two masters. Either he will hate the one and love the other; or he will be devoted to the one and despise the other. You cannot serve both God and money” (Matthew 6:24).

“From everyone who has been given much, much will be demanded; and from the one who has been entrusted with much, much more will be asked” (Luke 12:48 NIV). This last verse speaks to stewardship, managing what has been entrusted to you. We all have been entrusted with relationships, people, possessions, responsibilities, jobs, and of course money. For many of us we rely on our instincts in how to handle those things. You probably found this to be true in your marriage. Not all of your instincts are necessarily good ones. Even if you had wonderful parents, they were still human and not perfect. So while you may have had a dad who was really attentive, he could have had a spending problem. While your mom may have watched every penny, maybe her practicality trumped her generosity. It takes effort, intention, and God’s guidance to unlearn some of the things that we’ve learned. Whether it’s how we respond when we’re stressed out about bills or how we manage a trip to the grocery store, our defaults from our family of origin (this is good news) can be reset.

Facilitator Notes: Transition to next section.

SECTION 3: SCULPTING YOUR PAST? (20 MINUTES)

GROUP ACTIVITY | SHARING

Facilitator Notes: As the leader, you can sculpt your story and share with the group first as an example. Walk couples through this activity. Instructions below. If you don’t have Play-Doh® available, you can provide pen and paper for couples to complete this activity.

Section Description: Time to play with Play-Doh®. Take a few minutes to channel your inner artisté. Or your five-year-old self. That works too. Ruminant on your past. You may be surprised by what you learn.

Now grab a tub of Play-Doh®.

Everyone. Seriously.

This is not per couple, either. Each person gets their own tub. If you don't have Play-Doh®, use pen and paper.

Take the Play-Doh® out and smell it. Take a good, loooong whiff. Remember that smell? Squeeze it until it mashes between your fingers. Yeah, there you go. While you mush, travel back to your childhood. Think about your earliest, most powerful memory of money. Once you've thought of it, use the Play-Doh® to sculpt something that represents that moment. It could be anything. You don't have to be Donatello – the Italian sculptor or the mutant turtle – to do so.

When your shape has taken shape, take turns showing off your sculptures and sharing the stories behind your memories. If you have pen and paper, draw your first memory and do the same thing.

SECTION 4: HOW'D THAT GO? (10 MINUTES)

GROUP DISCUSSION

Facilitator Notes: After everyone is given the chance to share their earliest money memory, you can ask the following discussion questions below to the group. Give anyone who'd like to share the opportunity to.

Section Description: Let's discuss sculpting the past and follow-up with a little group chat.

Discussion Questions

Share your memory and sculpture.

1. In what ways did the experiences from your childhood impact how you relate to money as an adult?
2. Did how you were raised impact the roles you play in your relationship (spender, saver, breadwinner, etc.)?

YOUR MONEY STORY

Look within to align your values and spending needs with God's Money Story, so you can create your own money story informed by your faith, heart, and habits.

SECTION 5: COMPARISON IS THE THIEF OF JOY...OR IS IT? (5 MINUTES)

GROUP VIDEO LESSON | DISCUSSION

Facilitator Notes: Play the video about comparison and shopping around.

Section Description: Learning when it's actually a good thing to compare. Other companies and providers that is. Not ourselves. Stop it. Stop comparing yourselves. We want to increase breathing room, not get suffocated.

Play Video

<http://bit.ly/br-seven>



Video script provided below for reference:

My friend, Jeff, he says: Where comparison starts, contentment ends.

In other words, comparing ourselves to others is one of most devastating things we can do emotionally. Comparing ourselves to others leads to self-blaming and regret. Unfortunately there are more ways than ever to compare ourselves to others - financially and otherwise. We hope that your small group has been a comparison-free zone.

However, there is one place where we want to encourage you to compare. We encourage you to compare prices on the items you are paying for on a regular basis, especially the items in your must have category. You probably have at least one item that you might feel like could be cheaper.

Are you paying too much for car insurance?

For groceries?

For internet access?

For pet insurance on your 8 year old Iguana?

The good news about price wars is that they benefit us as consumers. But it's up to us to find the better deal. Automating your

payments and savings is a great idea - but it also means that when it's out of sight, it's out of mind - and it can be easy to lose track of payments that are on auto-pilot.

So, our invitation is to take a few minutes to find a better deal on the things you are already buying. We invite you to shop around and find a better deal.

Facilitator Notes: Transition to next section

SECTION 6: VALUES-BASED BUDGETING (15-20 MINUTES)

COUPLE BREAKOUT | ACTIVITY | DISCUSSION

Facilitator Notes: Introduce this activity to help couples find out what they really care about. What do they value as a couple?

Ask couples to take out their Family Bill Tracker (Session 2's homework) OR they can access their online budgeting app on their phones (if they decided to use one) to complete this activity. Have couples break out and discuss and answer the following questions together.

Section Description: Now that you have a budget, ask yourself if it totally reflects your values. You're spending all that money on artisan-roasted coffee, but is the milling and drying of raw, hand-picked beans at origin important to you? Maybe it is. Okay, let's talk about it.

1. What did your family spend money on this past year that seems wasteful? When you review your spending, does anything surprise you in a bad way? Maybe you spent \$500 on movie-theater date nights, but only remember two of the films. Or maybe you bought clothes you don't wear. Or maybe you're tired of us projecting hypotheticals on you. Just learn from your mistakes, whatever they are, and consider how you can avoid them this year.

1

What did your family spend money on this past year that seems wasteful?

2. What did your family spend money on that makes you feel joyful and proud? Did you regularly donate to a local charity? Maybe you ticked another country off your travel bucket list. Or bought plane tickets to visit your grandparents. Take note of the expenses that feel worth it and you wouldn't hesitate to do again.

2 What did you spend money on that makes you feel joyful and proud?

3. What does your family most value? Prioritize as much as you can. Hone in on the things you value most, like your relationship to God, family and friends, travel, or a meaningful hobby. Understand what brings you and your spouse the greatest fulfillment. Then make a big deal out of it.

3 What does your family most value?

4. Where would your family like to give more of its time and money? Identifying your priorities will create clarity. This helps you figure out where you can cut back on some Needs spending. A nice, big house is important if you value hosting, but it isn't as valuable if travel is at the top of your list. Dig in here. What's really important to you?

4 Where would your family like to give more time and money?

5. How can your family adjust spending to reflect these values? Okay, it's crunch time, folks. Look at your spending and run everything through your freshly articulated values filter. If your top priorities are God and family, consider reducing or eliminating spending that doesn't directly support your values. If an expenditure doesn't, is it really something you want to be spending money on? Be scrupulous.

5

How can your family adjust your spending to reflect those values?

SECTION 7: DOING WORK (5 MINUTES)

COUPLE ACTION

Facilitator Notes: Encourage and help couples identify which of the suggestions below they would like to tackle. Do any couples have suggestions of their own that they're planning to try out?

Section Description: Now that you've put some thought into what's most important to your family, let's take cost-eliminating a step further and pick some Needs categories that'll impact in your budget.

Read through the list below. Select all the categories that you'd like to try out.

1. Groceries: Set a food budget
2. Groceries: Buy Generic vs. Name Brand (save 15-50%)
3. Commuting: Bike, walk, or ride one of those electric scooter things (Calculate your savings)
4. Insurance: Bundle your home + car (Save around \$97/year)
5. Insurance: Ask for a discount if you don't drive much (Save 5-10%)
6. Employee Benefits: Research your employee benefits to learn which providers/partners offer discounts. (potentially hundreds of dollars a year for just car insurance)
7. Babysitting: Team up with friends to start a nanny share
8. Utilities: Prevent air leaks from windows and doors...and barking spiders

SECTION 8: LET'S ALL TALK (10-15 MINUTES)

GROUP DISCUSSION | SCOREBOARD | GROUP CHALLENGE | GOODBYE

Facilitator Notes: After couples have decided how they can cut down on some costs, open up the time for group discussion. Discuss the questions below.

Section Description: Let's discuss our experiences saving money on Needs.

1. What unique value did everyone identify today?
2. Has anyone actively tried to buy generic vs. name-brand groceries? What was your experience like?
3. Has anyone found discounts through employee benefits that surprised them? What was your experience like?

Has anyone discovered other tips and tricks for saving money on Needs? Asking for a friend.

Challenge (5 minutes)

Facilitator Notes: Read through the Challenge together as a group.

Section Description: Take this session with you and take action.

So far you've eliminated Needs, learned what you both value, and made a gameplan for how to tackle some Wants. What Needs stood out to you as something to look into? Is there more than one? Do some Googling/Bing-ing and see what you can find. There are a ton of great tools out there.

Here we are again. At the end of each session, pause to record how much Breathing Room you've gained. Record how much you're saving (or making) in the box below, and see your progress come to life.

Total Breathing Room To Date



Facilitator Notes: The Work From Home assignments are an additional resource to help couples continue this conversation at home. Encourage couples to make time and plan space to work through the Take Home assignments together during the week.

Let couples know that you'll review the group's progress at the beginning of your next session together.

GUIDE EXPERIENCE CHECK-IN POST SESSION 3

DEBRIEF ON THE DRIVE HOME

Digging into our families of origin can be tough and confusing work. Without a foundational understanding of your own financial family of origin stories, leading a group through this exercise can feel really tough and a bit exposing. Take a moment to consider your family of origin and how that has affect your journey as a couple. There have likely been ups and downs that have led to where you are as a unit today and the values you both hold together.

1. What are you are grateful for about your spouse's upbringing and how those core values began to shape who they are today?
2. Are your underlying family of origin story's similar or different?
3. How did those similarities or differences lead to the values you hold as a unit today?
4. Is there anything from this week's session that surprised you about your family of origin?
5. Will that affected the way you view and communicate finances with your spouse?

As this experience comes to an end, what is one thing you hope to pass along to each journeyer? This can be specific to an individual or an overarching theme.

Email or Text Reminder to Keep Them Hooked

Facilitator Notes: After each group session (within 2 days or so), send an email or text to your group to keep them engaged. A couple of things you can follow up on:

- A quick thank you for their participation this week
- Encourage them to keep working on their Work From Home and Extra Credit
- Remind them about the details of next session

NOTES



FIND
**BREATHING
ROOM** WITH
YOUR **\$**
#adulting

Session 3

Quotes, Downgrades, and more Breathing Room

Work From Home Materials

WORK FROM HOME

Keep the convo going at home. Expenses in the Needs category are some of the more complicated items. Especially the ones that rhyme with “shimshmurance.” Mortgages can be a bear, too. Sometimes it’s worth making a phone call or doing more research if a particular category aligns with something you value. What are the Needs that felt the most frightening to tackle? Write them down.

What is Your Enough?

It’s a question worth revisiting from time to time. Your answer will help ground you and pull you out of the loop you may have gotten stuck in. What a powerful answer to have for ourselves, to know when we can rest our endless pursuit of more and turn to someone else to help them with our extra.

Watch Mark’s story about defining his enough

<http://bit.ly/wfh-enoughstory2>



Take a moment to fine tune your “enough”

EXTRA CREDIT

Taking Care of Those Pesky Needs

Last session you and your partner eliminated one or more items from your 30% Want category. *Air five*. How can you leverage what you’ve learned about family of origin and value-based budgeting to save even more on your Needs?

If you’re really up to the challenge, try one or both of our Needs-based activities: Is Comparison Really the Thief of Joy? and Generic vs. Name Brands. These two activities plus all the other hard work you’ve put in could help you bank hundreds, if not thousands, of Breathing Room each year.

EXAMPLE ONLY:

<i>Type of Product</i>	<i>Name Brand</i>	<i>Amber Value Rating</i>	<i>Mike Value Rating</i>
<i>Cereal</i>	<i>Special K</i>	4	7
<i>Ketchup</i>	<i>Sir Kensington's</i>	8	6

YOUR TURN:

<i>Type of Product</i>	<i>Name Brand</i>	_____	_____
		<i>Value Rating</i>	<i>Value Rating</i>

SECTION 1. NAME BRAND VS. GENERIC

Section Description: When thinking through ways to save, we doubt buying generic is the first thing on your list. May not even be the 7th. But we think savings are on the horizon for those that bargain shop.

Some heroes fly, some heroes respire underwater. And some use coupons. A lot. Becoming a Super Couponer could save you more money than buying generic and score you a spot on a cable TV game show. But ain't nobody got time for that. For our purposes, just buying generic will suffice. Generic brands have come a long way since your mom brought home Puffed Chocolate cereal. She was obviously not coo-coo for Cocoa Puffs. Yet most of us still assume there's something weird about generic brands. There's gotta be a reason they're so much cheaper, right??? Not really.

Here's what to do:

1. Add your name to the table below
2. Think through all the Name Brand products that you buy for your family on a recurring basis. Write those down in the first two columns.
3. Rank how important it is for you to keep using that Name Brand product. Which ones would you be okay with buying generic instead?

A few things to consider before making the switch:

1. Is generic really cheaper? Based on a comparative shopping study done at Kroger (King Soopers), the average person can expect to save just below 50% on staple family dinner dishes such as spaghetti, chicken casserole, and loaded tacos. Let's say you make three meals a week that average \$20 a meal with name-brand ingredients. You can expect to save nearly \$10 a meal. Cha. Ching. Overall generic brands stack up and on average cost a lot less.
2. Don't name brands taste better? This really comes down to personal preference, but based on a Consumer Reports blind taste test, most people either can't tell the difference or have no preference.
3. Aren't generics cheaper because they're lower quality? The marking and packaging of products play a huge role in perceived quality. A recent survey conducted by the National Bureau of Economic Research found that professional chefs are more likely to buy generic than name brands.
4. What about organic generic goods? Most big-box stores see the writing in the clouds and know how important organic food has become. So it isn't unusual to find grocery stores with their own organic brands.
5. Can buying generic really make an impact on a budget? Well, you have to weigh it against a lot of factors. Like time, personal preference, and getting to double down on name-brand coupons. But try the math for yourself. Read the labels and compare price per ounce/lb. You might be surprised by what you find.

One of the easiest ways to dramatically cut your grocery budget is to buy generic. It's not sexy, but it requires no added time or effort on your part. You could save 15%-50% on every purchase, which adds up to nearly \$1,000 a year.

SECTION 2. IS COMPARISON REALLY THE THIEF OF JOY?

Under most circumstances, the old chestnut, "comparison is the thief of joy" is a pretty accurate statement. But when it comes to your budget, contentment doesn't need to end where comparison begins. In fact, with a little comparison shopping you can reduce your Needs and carve out even more Breathing Room.

Here's what you need to know:

1. Providers know they are a Need: Utilities, phone providers, insurance, internet, childcare, etc. All these companies understand that they are vital to almost every household. Because of this, they realize people are more willing to pay whatever they ask for.
2. We pay more than we have to: We typically leave money on the table and end up overpaying on Needs. We go with the first quote we get, over-purchase on coverage, or we have some strange Family of Origin connection to a certain provider. Just because your parents, and their parents, and their parents parents, used the same company doesn't mean you should.
3. More isn't always better: Just because a service costs more doesn't mean it's better. There's plenty of comparative providers at more competitive prices.
4. Sometimes it only takes asking: There are some providers that may actually offer superior services. In which case, it may simply take asking for a lower price to get a lower price. Imagine that. Providers usually won't play ball unless you step up to the plate. You may be a loyal customer, but they're not in the business of giving money away.

To gain a better understanding of how much money comparison shopping can save you, let's take a look at car insurance. Most people have car insurance. Fact. Most people who have car insurance can also save hundreds of dollars a year by completing a 15-minute comparison search. Also fact.

Here's what you can do:

1. Look at your Family Bill Tracker. Identify your car insurance provider and how much you pay each month for coverage.
2. Contact other car insurance providers from the list below. Either by phone or online. Or look up insurance comparison websites, and in a few clicks you can compile multiple coverage offers (Important Note: preferred sites won't sell your information to providers).
3. Check it out at insurify.com
4. If that doesn't feel like the right move, no worries. Top providers like Progressive offer comparative pricing.
5. After you've compared prices and received a few rates, discuss potentially switching providers with your spouse.
6. Switching providers is a much easier process than people realize. It usually only takes two phone calls – one to your new provider to start services and another to your previous provider to cancel (as long as you're not locked into a contract).
7. Now that you've done it in one category, try it in another. And another. And ANOTHER. AND...okay, we're chill. We're chill. Start with one. Feel it out from there.

Potential Providers To Contact And Compare Next

1. Trash service: Republic Services, Waste Management, Local Trash Providers
2. Internet: AT&T, CenturyLink, Xfinity, Viasat Verizon Fios, Time Warner, Charter
3. Phone provider: Verizon, AT&T, Sprint, T-Mobile, Straight Talk, MetroPCS, Cricket
4. Auto/ home insurance: Amica, Travelers, State Farm, Progressive, Nationwide, Allstate, Geico, MetLife, Farmers Insurance
5. TV Provider: Youtube TV, Sling, Hulu, Directv Now,
6. Health Insurance or primary care provider
7. Childcare
8. Lawn service
9. Grocery store/market

Things To Consider

Instead of switching providers, maybe you just need to downgrade your service plan to save money and increase your Breathing Room each month.

1. What is the lowest tier of service (cheapest rate) that your provider has available? If it's sufficient, switch.

NOTES



FIND
**BREATHING
ROOM** WITH
YOUR **\$**
#adulting

Session 4 **Everyday I'm Hustlin'**

Get a Side Hustle. Get Generous.

#makingmoneymoves

Cutting expenses has its limits. We all need a home, food, and a magical pocket rectangle that houses our emojis. But regular incomes have certain limitations too. Fortunately, we live in a time unlike any other. There are more opportunities than ever to make extra money. From Uber to Craigslist. Etsy to AirBnB. Today's world is a Choose Your Own Additional Income Adventure, and all you have to do is leverage assets you already possess.

Materials Needed:

- Extra pens or pencils for participants who don't have one
- Participant Workbooks (includes Work From Home assignments)
- Ground Rules of Engagement sheet
- TV, Laptop, or iPad/tablet screen to play video links

Session 4 At A Glance

- | | |
|---|---|
| <input type="checkbox"/> Check-in with financial goal progress and reducing costs | <input type="checkbox"/> Couples discuss side hustle ideas together |
| <input type="checkbox"/> Play Video 1: Generosity and Community | <input type="checkbox"/> Encourage couples to identify steps to get started and take action |
| <input type="checkbox"/> Gaps & Gifts Activity | <input type="checkbox"/> Group Discussion Questions |
| <input type="checkbox"/> Group Discussion Questions | <input type="checkbox"/> Record Breathing Room gained |
| <input type="checkbox"/> Play Video 2: Side Hustles | <input type="checkbox"/> Work From Home Assignments |

GOD'S MONEY STORY

God's Money story is simple. Everything is a gift from God and Christians are called to be good stewards of those gifts. We'll continue to reflect on "What does this mean for me?"

SECTION 1: GETTING STARTED (10 MINUTES)

GROUP DISCUSSION

Facilitator Notes: Welcome the group, ask how their weeks went, etc. Once everyone gets situated, you can start asking about the Work From Home assignments (see questions below). Couples can write down their answers on their worksheet.

Ground rules reminder:

Facilitator Notes: Remind the group of the Ground Rules of Engagement. You don't need to read through the rules again, but remind the group to keep them in mind during your discussion time together. We recommend printing out the Ground Rules and placing them in a location where the group can see them.

Section Description: Check in with each other on comparison shopping, reducing costs on needs, and financial goal progress.

Reflect on the financial goal you set back in Session 1. How are you progressing as you create more Breathing Room in your life? What challenges make progress difficult?

SECTION 2: GOD'S GENEROSITY & COMMUNITY (5 MINUTES)

GROUP VIDEO LESSON | DISCUSSION

Facilitator Notes: Play the video. If you'd like to highlight anything from the video, you can refer to the video script below.

Section Description: You probably hear someone say, "It's all about relationships," at least once a day. But it never stops being true. Because we're built for community. Community requires us to think and act outside of ourselves and to generously provide for the good of others.

Facilitator Notes: We'll take a moment now to watch a quick video.

Play Video

<http://bit.ly/br-eight>



Video script provided below for reference:

In the first century, the early Christians started the most significant cultural and historic movement in history. A significant piece that is often overlooked is that earlier followers of Jesus did very little without the help of their community. Perhaps there is no other story in Scripture that outlines the explosion of this community more than the book of Acts.

There we'll find that Christians felt a responsibility to care for each other with food, homes, prayer, and teaching. The Bible says they did that with glad and sincere hearts. We imagine these early communities provided security against unexpected events and they provided for one another when times were tough.

It says in Acts 2: "They devoted themselves to the apostles' teaching and to the fellowship, to the breaking of bread and to prayer. Everyone was filled with awe, and many wonders and miraculous signs were done by the apostles. All the believers were together and had everything in common. Selling their possessions and goods, they gave to anyone as he had need. Every day they continued to meet together in the temple courts. They broke bread in their homes and ate together with glad and sincere hearts, praising God and enjoying the favor of all the people. And the Lord added to their number daily those who were being saved" (Acts 2:42-47 NIV). The goal is to explore how God's community plays a role in protecting and providing for our family and friends. We also say that generosity is more than just giving money away; it's what we do to strengthen our communities. Scripture speaks about generosity as being an overflow of the human heart.

Proverbs 11:24 (NIV) says: "One person gives freely, yet gains even more; another withholds unduly, but comes to poverty."

How does financial generosity make your world bigger? How does financial generosity expand your heart? Can we use money to increase our capacity to love each other? Can we use money to increase our capacity to love the world? Can we use money to increase our capacity to love God? How do these acts of generosity improve your relationship with money? How do acts of generosity improve your relationship with your spouse?

Generosity is so much more than giving away money. As we continue, we're going to now explore generosity. It's really important that generosity is seen more than simply a financial practice. It involves the giving freely of our time, energy, wisdom, and even our experience.

Facilitator Notes: Transition to next section.

SECTION 3: GAPS & GIFTS (15 MINUTES)

COUPLE BREAKOUT | ACTIVITY | DISCUSSION

Facilitator Notes: Ask the group to turn to the Gaps and Gifts worksheet. Read through the instructions below with the group. Then have couples breakout to work through the activity together. Hand out pens to anyone who needs one.

Section Description: To be our best generous selves, we must know where needs are and what we have to offer as help. This activity will help you understand your community. To see its gaps and discover what gifts you have to fill them.

Gaps & Gifts. It's not the name of a new trendy bar with mustachioed bartenders and industrial lighting. It's the worksheet on the next page. Turn to it. Each of you should choose a symbol – like a ♥ or ☆ — to represent your selections during this activity. Take turns selecting Gaps (opportunities to give back in your community) on the top row and Gifts (what you have to offer) on the bottom row by writing your symbol next to the word. Try to select six gaps and six gifts.

Start at the top. Don't overthink. If something tugs at you, mark it. Each symbol you write is a way for you to identify what resonates with you – ways you instinctively want to help bring more healing, wholeness, and joy to the world. If there's a gap not listed, you can also write it in.

The bottom row shows various expressions of generosity (or gifts), along with some examples of how each gift could be expressed in the world. They're arranged in categories (Time, Ticker, Talent, and Treasure), but feel free to write your symbol on a specific item. There are also spots for you to write in a gift not already listed.

Once you've finished selecting what gaps and gifts resonate with you, share with your partner. Explain why you chose what you did. Then, switch it up. Let your better half share theirs. **Afterward, answer these questions:**

1. In what ways are you as a couple aligned on gaps you see and gifts you can give?
2. Talk about budget or time adjustments you might make in order to create space/time to offer your gift.

Gaps

Poverty

Loneliness

Hunger

Illness

Addiction

Inequality

Slavery/Trafficking

Leadership

Veterans

Environment

Need for Creativity

Violence

Children/Youth

Spreading the Word

Arts

History

Education

Animals

Abuse

Gifts

Time

Volunteer
Providence
Childcare
Coffee with a Friend
Pray
Real Presence
Favor/Tasks
Clean

Ticker

Listening
Patience
Forgiveness
Grace
Encouragement
Gratitude
Consume Less

Talents

Cook Meals
Teach
Build or Repair
Care for the Sick
Create
Mentor/Coach
Organize Events

Treasure

Donate Items
Share Abundantly
Help Anonymously
Give Money
Sponsor a Child
Open Your Home
Be a Donor

SECTION 4: HOW'D THAT GO? (10 MINUTES) | GROUP DISCUSSION

GROUP DISCUSSION

Facilitator Notes: After each couple has selected and discussed their Gaps and Gifts, bring the group back together and ask the following discussion questions.

Section Description: Let's discuss. Make your gifts known. Talk about the gaps you've thought of and help the group understand them. Think of any stories you have that bring your gaps and gifts to light.

Discussion Questions

1. Talk about a time you were asked to give money to a friend or family member's cause or organization. Did it make you feel closer to that person or more distant?
2. Where have you seen acts of generosity make communities stronger? Give an example of a community that you belong to that relies on generosity.
3. Share one of your spouse's gifts and how you see it in action.

YOUR MONEY STORY

Look within to align your values and spending needs with God's Money Story, so you can create your own money story informed by your faith, heart, and habits.

SECTION 5: SIDE HUSTLES (5 MINUTES) | GROUP VIDEO LESSON

GROUP VIDEO LESSON

Facilitator Notes: Play the video to find out more about the benefits of side hustle income.

Section Description: Hustle more, make more, give more. What is one thing we can do to increase your income? To hold a garage sale, drive Uber, babysit, furry babysit, etc. You have choices galore.

Play VIDEO

<http://bit.ly/br-nine>



Video script provided below for reference:

We have devoted a lot of time and energy to talking about breathing room - and we've focused on spending less than we make. But when it comes to finding breathing room with money, there is another side to the coin. In addition to spending less than we make, we may also choose to make more than we spend. It's the same truth, said a different way, and sometimes making a little extra money can go a long way.

So let's talk about side hustles. There are many examples of side hustles - everything from driving for Uber and Lyft to creative pursuits. Regardless of what you may choose, there are many benefits to a side hustle. For instance, a side hustle can help you save money. The time we put into a side hustle is also time that we aren't tempted to make purchases that are unplanned or a little hasty. Side hustles are also a great way to build skills, expand our networks, and try new things. So if taking on a side hustle is something that you have time and energy for, and if it will help you create a little more breathing room, we invite you to think about that possibility.

There is something fun about making a little extra money. Lastly, just a reminder - far more important than how much money we make is what we do with what we make. It really is a journey.

Facilitator Notes: Transition to next section.

SECTION 6: GET HUSTLIN' (15-20 MINUTES)

COUPLE BREAKOUT | ACTIVITY | DISCUSSION

Facilitator Notes: Ask couples to breakout to discuss this section with their spouse. Help them get excited about what side hustle income could do for them.

Section Description: Reflect on how a side hustle can give your family more financial breathing room. Explore side hustle options together. Review Gaps and Gifts worksheet. Reflect on your identified gifts and how those combined with your resources can be used to create income.

What first jumps out to you about a side hustle? Does it sound exciting? Tiring? Do you even know where to start?

What would making extra income make possible for you? Think about your personal money goal or foundational money plans (like building your emergency fund).

Picture yourself making extra income. What is the minimum amount per month that would make an impact on your budget?

- \$100
- \$500
- \$1000
- Other _____

We all have resources that could be used to make money, what are some of the resources you have that you could leverage? Select all that apply:

- A car
- An extra bedroom
- An extra home
- Extra time
- Extra energy
- Love for dogs

- Love for cats (hahahahahahaha, who loves cats?)
- Undefeatable rap battle skills
- Something you make (cross stitching, candles, creepy dolls)
- Tasks you're good at that could help others
- A skill you can teach others
- Unused stuff around the house

Which of the gifts that you identified in Section 3 could pair up with the resources you have available to you?

Here are a few ways to make a little money on the side.

- **Rent out a room.** Your vacant guest room could be a moneymaker. Websites like [Airbnb®](#) and [VRBO®](#) can help you rent out your extra space to vacationers and travelers looking for a place to stay.
- **Rent out your car.** Bike or take public transportation to work while you rent your car on [Turo](#) for the week. It's an easy way to make \$40 a day.
- **Get paid to drive.** If you have some extra time and a reliable vehicle, get paid to be your own taxi service through companies like [Uber®](#) and [Lyft®](#), or deliver food through Door Dash and [BiteSquad®](#).
- **Perform chores or home repairs.** Using [TaskRabbit®](#), you can help people with not enough time and a little extra money do chores like cleaning, grocery shopping, and home repairs.
- **Pet or house sit.** Assuming you're a reliable person (it's not like we did a background check or anything), you can get paid to look after things other people cherish the most. Check out websites like [TrustedHousesitters®](#), [House Sitters America®](#), and [Rover®](#) to connect with people in need of some kind of sitter.
- **Complete surveys.** One thing to keep in mind is that your knowledge and individual feelings are like gold – they're always valuable. Businesses spend tons of time, energy, and money trying to understand people like you. Leverage your opinions and motivations by taking surveys. With companies like [Swagbucks](#) and [OpinionPost](#), you can get paid by just being an honest human.

SECTION 7: DOING WORK (5 MINUTES)

COUPLE ACTION

Facilitator Notes: Help couples decide which actions they will take first to get started on their side hustle. Encourage them to try something specific, knowing that if it doesn't work out, they're not locked in and can try something else instead.

Section Description: Make a list of the first five things you will do to start a side hustle.

Identify the first 5 things you will do to get started. They can be high level

1. _____
2. _____
3. _____
4. _____
5. _____

Here are a few suggestions:

- Decide what side hustles you want to explore
- Create a monetary goal for extra income during the first month
- Go through the signup process (Uber, Lyft, AirBnB, etc)
- Set up a landing page (Etsy, Wordpress, etc)
- Pick up an application
- Set up an account

SECTION 8: HALFTIME ASSESSMENT

INDIVIDUAL ASSESSMENT | DIGITAL

Facilitator Notes: Whew! We're halfway and what a ride. I don't know about you, but I'm breathing a little easier. Let's take a few minutes to check-in, reflect a little bit, and think about what's next.

Journeyer Assessment Link: <http://bit.ly/br-ten>



Guide Assessment Link: <http://bit.ly/br-eleven>



SECTION 9: LET'S ALL TALK

GROUP DISCUSSION | SCOREBOARD | GROUP CHALLENGE | GOODBYE

Facilitator Notes: After couples have decided on their side hustle next steps, open up the time for group discussion. Discuss the questions below.

Section Description: Come back together and hear how side hustle prep is going for everyone.

1. How does starting a side hustle feel? Exciting? Difficult? All of the above adjacent?
2. What ideas did you come up with for your side hustle? How will you use extra money to bless others?
3. Does anyone want help in deciding or brainstorming a tangible plan for their side hustle?
4. Is anyone already working on a side hustle? What is it? Any hot tips or insights you can share with everyone else?

Challenge (5 minutes)

Facilitator Notes: Read through the Challenge together as a group.

Section Description: Take this session with you and take action.

The sun rises, the sun falls, and side hustles force you to step outside your comfort zones. It's

Everyday I'm Hustlin'

Work From Home Assignments

basically guaranteed. But with the ideas in this workbook, all you're really risking is the effort to give them a shot. No biggie. Nudge yourselves forward to open up a new experience and generate fresh income for your family.

Pretty soon you're gonna have to build another room to make room for all this Breathing Room. At the end of each session, pause to record how much Breathing Room you've gained. Record how much you're saving (or making) in the box below, and see your progress come to life.

Total Breathing Room To Date

\$	\$	\$	GOAL
Getting Wise With Money	Keep it 100	Needs Shmeeds	Everyday I'm Hustlin'

Facilitator Notes: The Work From Home assignments are an additional resource to help couples continue this conversation at home. Encourage couples to make time and plan space to work through the Work From Home assignments together during the week.

It's A Wrap!

Facilitator Notes: Congratulate couples on Finding More Breathing Room with their Money. Encourage couples to keep having money conversations and to remember the Ground Rules of Engagement. Encourage couples to stay aligned with their values and to continue to find more breathing room to fuel movement toward their goals.

GUIDE EXPERIENCE CHECK-IN: POST SESSION 4

DEBRIEF ON THE DRIVE HOME

Acts 20:28 says "Keep watch over yourselves and all the flock of which the Holy Spirit has made you overseers. Be shepherds of the church of God, which he bought with his own blood." Being entrusted with a group of His beloved can at times feel overwhelming, but ultimately reaps great reward. When speaking with small group participants, we have heard that they often 'see Jesus in their guides. Start to consider what your time as a small group guide in this season has cultivated in your life. Gratitude? Empathy?

1. What about this experience are you most grateful for?
2. What about your spouse are you most grateful for as you've journeyed through together?
3. What does it look like to practice creating breathing room in your life from here on out?
4. What are the parts of your life you hope to continue to make space for?

Thank you for caring about other couples' journey with money as they search for more breathing room.

Email or Text Reminder to Keep Them Hooked

Facilitator Notes: After each group session (within 2 days or so), send an email or text to your group to keep them engaged. A couple of things you can follow up on:

- A quick thank you for their participation this week
- Encourage them to keep working on their Work From Home and Extra Credit
- Remind them about the details of next session



FIND
**BREATHING
ROOM** WITH
YOUR **\$**
#adulting

Session 4 **Everyday I'm Hustlin'**

Work From Home Materials

Everyday You're Hustlin'

Is it cramped in here or are you just flexing your entrepreneurial muscles? Feels good, eh? Our hope for this week's WFH is to add even more money per month. On top of what you've already created. Every bit counts and a few hundred bucks from your side hustle could pay for a nice date every month, a dream vacation, a future down payment, student debt relief, and a thousand other things. The whole point of value-based budgeting is to plan ahead for things you and your spouse care about. Your side hustle can get you to your future even faster. Which begs the question, if you get to your future faster, is it really the future at all? We don't know. We're in finance, not time science.

Coach Tip: How to Make Extra Cash

<http://bit.ly/wfh-coach-side-hustle>



If you have questions after a session or during your work from home, we have a team of coaches - advocates for you and your journey — who can answer questions via phone or email. Please don't hesitate. We know that in this journey we all can get snagged on little things. If we just had a coach we could reach out to, we could push past.

Call: 888-834-7431

Email: Welcome@Thrivent.com

Recommended questions for a coach

- How do I best leverage my side hustle to meet my financial needs?
- Where do I put them money from my side hustle?
- What side hustles are most effective for people?

SECTION 1. PICK A SIDE HUSTLE

There's seemingly a million options when it comes to picking a side hustle, so which one is right for you? We obviously can't pick for you, but if you answer these questions you'll have a better idea of what to try first.

1. How much extra time do you have to commit to your side hustle each week; 1 hour, 5 hours, 10 hours?
Be realistic and specific:
2. How much extra income are you hoping to gain each month?

3. Compare the amount of income you hope to gain with the amount of free time you have to commit; where the two intersect is a great place to start looking.
4. How excited are you about the idea? Is it already something you know a lot about?
5. Is there a clear path to your first customers or sales?
6. How much time will it realistically take to get off the ground? Do you simply need to fill out a quick questionnaire or is it a multi step process that could take days or weeks?
7. How much capital will it realistically take to get off the ground? Is it free to start or will you need to invest a little money upfront?

Still short on ideas? Check out sidehustleschool.com for specific instructions on 48 unique side hustles, take a look back at the list from your last session or try a few of these suggestions:

Sign up to be a secret shopper: As long as you know how to walk into a store, form an opinion, and answer questions, there are no special skills required. Earn up to \$25 per shopping trip. You pose like a regular customer. You pretend like you're shopping. (you'll probably be asked to make a purchase and get reimbursed later) Then you provide feedback to the company on things like how clean the store was or if the employees acknowledge your existence. [Best Mark](#), [Sinclair Customer Metrics](#), [Market Force](#), and [Intelli-shop](#), are sites to check out to get you going. Pro tip: NEVER pay to join a mystery shopping company. If they ask for a sign-up fee, walk away. Actually, run.

- **Make money while watching TV:** Companies like [UserTesting®](#) and [UsabilityHub®](#) pay you for offering thoughtful reviews of websites. [Upwork®](#) is a marketplace for freelancers of all types, and has payment methods that guarantee you get the money you deserve when the work is done. [Mechanical Turk®](#) is a website run by Amazon where you get paid for performing quick, simple tasks online. Granted, it's only a few cents per task, but with some streamlining, you could make a decent chunk o' change. You could also become an [Etsy®](#) seller or teach an online course via [Udemy®](#) or [YouTube®](#).
- **Get paid to get fit:** Sign up to become a dog walker through Rover or Wag. Similar to Uber or Lyft, dog owners can use their phone to request anything from short potty breaks to long hikes in the woods. If you're a dog lover that needs a little extra motivation to exercise, these opportunities could be perfect for you.

SECTION 2. A FEW QUESTIONS TO ANSWER BEFORE YOU GET GOING

1. What is your side hustle going to be? Be specific.

2. What steps are you going to take to actualize your side hustle?

SECTION 3. WHAT WAS THAT LIKE?

If at first you don't succeed, take a nap. Then try again. Your first attempt at a side hustle may not go exactly how you expect, but don't sweat. There are plenty of opportunities out there. Give it another shot or pick something new to try. Life is a menu at the Cheesecake Factory – you've got options. Many.

1. What was it like trying to accomplish your side-hustle goal?
2. Did you encounter obstacles? If so, what are they and how can you overcome them?
3. What are your next steps in reaching your goal?

NOTES



FIND
BREATHING
ROOM WITH
YOUR **\$**
#adulting

Gratitude Journal

The satisfaction of attaining a goal is often short-lived. We achieve that goal to receive a promotion but we're quickly salivating over the next great job. Or, we buy our first home but almost instantly start pinning photos on Pinterest of the "next" or "dream" house. One way to do that is through practicing gratitude. However, that's not always so easy.

Have you struggled with living in the present? Stress, work and family responsibilities, and routine can trap us in a pattern of negative thinking that feeds on itself and creates more stress and unhappiness. This cycle can lead to other ailments, as well, including constant fatigue and even depression.

What are some things that keep you from living in the present? Think about your work, or the way in which you start your weekend and finish this sentence:

I start my day by:

- _____
- _____
- _____

As you developed your list, did you find yourself living in the moment? Why or why not?

Stress, work and family responsibilities, and routine can trap us in a pattern of negative thinking that feeds on itself and creates more stress and unhappiness. This cycle can lead to other ailments, as well, including constant fatigue and even depression. Finding ways to focus on the positive can help reprogram your thoughts and break this cycle.

Humans aren't necessarily wired for gratitude or positivity. It may be in fact a biological survival mechanism that we tend to notice the negative (which used to be for defense purposes, but now just makes us moody).

To deepen awareness of the gifts in the present moment, let's explore a 7 day gratitude journal. Here are some steps and best practices to get you started.

1. Choose your journal

What works best for you? Do you find that handwriting in a journal helps you slow down and connect with what you're feeling? Or do you prefer the instant materialization that typing offers? Decide on a format that works best for your needs and preferences, and use it consistently. You may also decide to decorate your journal in ways that remind you of your purpose or help you feel more positive:

- Attach or paste photos that make you happy on the cover or on random pages
- Draw photos that depict your positive feelings about the things for which you are grateful
- Write inspirational quotes or mantras in the margins
- Notate special anniversaries and write about why you are grateful for those events and people

2. Be consistent

Write in your gratitude journal every day, and preferably at the same time of day. If you'd like to start your day on a positive note, write in your gratitude journal after you eat breakfast. If you want to use your gratitude journal to reflect after a long and stressful day, write in your journal just before you go to bed. It is important to associate your writing with other key habits, as well. Even if you don't write at the same time, write in conjunction with the same activity. For example, you could write in your journal while taking the bus or train home from work, or after you've finished washing the dishes each night, or after you're done at the gym. Writing at the same time or in correlation with the same activity helps making it a part of your routine, which will help it more quickly become a habit

3. Write at Least 3 to 5 Things

Decide on a goal for how many things you'd like to express gratitude for each day, but be sure that it is no less than three to five. You can write your entries in a list or in small paragraphs, explaining why it is you are grateful for each. The key is to get in the habit of becoming aware of all the things in your life for which you have to be grateful. It may be hard to come up with three items in the beginning, but once you get in the habit, it will be easy to see the positive in all the things you do.

In the beginning, it may be hard to find things for which to be grateful, and you may be tempted to list things like “I’m grateful for my health.” While this is certainly something for which to be grateful, try to be more specific and focus on exactly why you are grateful. For example, instead of saying, “I’m grateful for my husband,” you could write:

- I’m happy to have such an affectionate husband who tells me that he loves me so often.
- I’m lucky to have a husband who eats his string cheese in actual strings rather than just biting into it.
- I’m lucky to have a wife who can identify any bird just by its chirp.
- I’m lucky to have a wife who can do a 100 burpees consecutively.

Or, instead of writing, “I’m grateful for my job,” you could write:

- I’m lucky to have a job right now even though many of my friends are unemployed.
- I really like the people I work with every day.
- I’m grateful to have a job that lets me have a flexible schedule to work around child care.

Focus on specific, positive things, and the things you have to be grateful for will come more into focus for you.

5. Turn Negatives into Positives

Help really transform your thoughts by finding the positive side of negative situations. Instead of dwelling on things that are not working out – maybe a failed relationship, or financial hardships, or health problems – try to find a positive in those situations. For example:

- I’m upset that relationship didn’t work out, but now I have time to focus on myself and figuring out what I really want and need in a partner.
- My husband is still unemployed, but I’m grateful that we were able to pay the rent this month.
- I don’t feel well and I’m worried about my health condition, but I’m grateful for the insight it has given me into how much I want to get out of life.

This will help you learn to focus on the positive in even the most dire situations. Though it may seem difficult and unnatural at first, keeping a gratitude journal and learning to focus on the positive in every situation will help you cultivate a greater sense of happiness and optimism about your life.

Journal Entry #1

As iron sharpens iron, so one man sharpens another.

Proverbs 27:17

Every Academy Awards show or Hall of Fame induction speech reminds us that none of us does this journey on life well all by ourselves. We need people. We need mentors. We need relationships.

Journal

What was the highlight of your day yesterday?

What are you most looking forward to today?

Write about a person who has most impacted you in your life.



FIND
**BREATHING
ROOM** WITH
YOUR **\$**
#adulting

Session 5 **Home Is Where Alexa Is**

#callhome

Alexa, can you set up our finances so that we're spending the exact right amount of money on our home every month...Alexa?...Hello? Unfortunately, a voice-controlled home assistant can't automatically find Breathing Room for you. Not yet anyway. You're gonna have to do this one on your own. But Alexa can certainly pitch in – Alex, play our “\$ave Dat Money” playlist.

Materials Needed:

- Extra pens or pencils for participants who don't have one
- Participant Workbooks (includes Work From Home assignments)
- Ground Rules of Engagement sheet
- TV, Laptop, or iPad/tablet screen to play video links

Session 5 At A Glance

- | | |
|---|--|
| <input type="checkbox"/> Check in on Side Hustle Progress | <input type="checkbox"/> Group Discussion |
| <input type="checkbox"/> Play Video 1: What is a Household? | <input type="checkbox"/> Couple Breakout: This Is Us |
| <input type="checkbox"/> Group Discussion | <input type="checkbox"/> Scoreboards |
| <input type="checkbox"/> WWMJ Money Madness for Home Activity | <input type="checkbox"/> Going Home Grateful |
| <input type="checkbox"/> Couple Discussion | <input type="checkbox"/> Work From Home Assignments |
| <input type="checkbox"/> Play Video 2: Anchor Strong | |

SECTION 1: GETTING STARTED (20 MINUTES)

GROUP DISCUSSION | INDIVIDUAL ASSESSMENT | DIGITAL

Facilitator Notes: As everyone gets situated, remind them of the Ground Rules for Engagement. You'll get started with a check-in on the side hustle work everyone has been doing. You'll likely find a spectrum of progress from the group. Next, it's time for a digital check-in to help couples gauge their progress so far, and prepare for the next phase of sessions. Then you'll move through some basic ice breaker questions and into some Scripture and discussion. This is all to let the group get grounded together. Like the safety rules on an airplane, it's good to ground everyone in the spirit of the evening together.

Section Description: As we transition from creating breathing room to applying breathing room, let's check in with the group on how the creation process went, and ground ourselves in a few things to help unpack 'home'.

Throughout this process, our goal is to equip you with the tools you need to you live your best financial life. Financial FOMO is real, and avoidable. We believe everyone can achieve financial health. We also

acknowledge that the financial journey looks different for everyone, but in the end we can all experience JOFO – the joy of financial optimism.

Work From Home Check-In

Speaking of optimism, quick room check – has anyone started a side hustle yet? Who’s done some homework to pursue an alternate revenue stream? Holla at ya boys, and girls.

Back to the topic at hand. Today we’re going to talk about savings and how it’s a critical step toward financial health. Did you know that nearly half of Americans couldn’t cover an emergency expense of \$400? And 60% of Americans aged 18-44 have no savings at all? Yikes.

We don’t love statistics that remove the human element. There are thousands of reasons why folks are where they are. Maybe this is your story, and that’s okay. We’re not here to savings shame. This whole experience is designed to get you started, to help you take practical steps to creating a savings account that Grandmother would be proud of.

Everyone starts somewhere and for you that somewhere is right here, right now. One day you’ll write a book about this moment. Let’s talk about some big decisions that will impact your future in a meaningful way. The two we have in mind are 1) place of residence and 2) transportation. In other words, where you live and how you commute.

Before we go major, let’s do a quick assessment and get some insights from the group. Pull out your phones and type in the URL below or scan the QR code. Yes, QR codes are still a thing.

Assessment Link: <http://bit.ly/br-twelve>



Write down what you got: _____

Great Work! Now let’s get chatty.

Ice-Ice Breaker:

What do you like about where you live? Why are you grateful for it?

What is your ideal home setting that feels within reach?

What does home mean to you?

Scripture Discussion:

Proverbs 24: 3-6

³ By wisdom a house is built, and through understanding it is established;

⁴ through knowledge its rooms are filled with rare and beautiful treasures.

⁵ The wise prevail through great power, and those who have knowledge muster their strength.

⁶ Surely you need guidance to wage war, and victory is won through many advisors.

Discussion Questions:

1. What wisdom have you leaned on to help you make the right decisions about where you live?
2. What advisors do you trust in the decision process?

God's Money Story

God's Money story is simple. Everything is a gift from God and Christians are called to be good stewards of those gifts. We'll continue to reflect on "What does this mean for me?"

SECTION 2: WHAT IS A HOUSEHOLD? (15 MINUTES)

GROUP VIDEO LESSON | GROUP DISCUSSION

Facilitator Notes: Throughout the session, help your couples talk through their goals around home. This is the broad version of home that aligns with their values. It's identifying the spirit, the feeling, the goals, the responsibility, and the opportunities their home can represent. It's not the building they live in.

Section Description: The words 'home' and 'house' conjure images of your childhood bedroom, backyards, and drywall that you can nail into with reckless abandon. But also 'For Sale' signs, weekends of yard work, equity, realtors, and mortgages. Woof. Let's put that aside for now to focus on 'home' in a simple way.

Video: <http://bit.ly/br-thirteen>



The story of Scripture speaks of shalom, which is usually translated “peace.” But that doesn’t do it justice. Shalom is what the writers call this future time “a new heavens and a new earth.”

To describe this new world, the prophet Isaiah speaks of oikos, the Greek word for “household.” Say it aloud, “oy-koss.” For instance, here is Isaiah 65:

**They will build houses and dwell in them;
they will plant vineyards and eat their fruit.
No longer will they build houses and others live in them,
or plant and others eat.
For as the days of a tree,
so will be the days of my people;
my chosen ones will long enjoy
the work of their hands.**

Over the years, this word oikos has become the basis of additional words.

Oikonomía is the ancient Greek word for economy - and it came to form the basis of our modern, English word: “economy.” And the biblical word for steward is oikonomos, one who acts on behalf of their master to manage a household.

Even for the early thinkers and writers, there was a link between housing and economy - but what we want to reclaim is the mandate to be stewards of our homes. As we steward our households - our space for living, raising a family, nourishing, resting - is an essential piece to God’s new heavens and new earth.

The place you make home is a vital part of God bringing shalom to the world. God is looking for stewards of households and relationships to bring about shalom to the world.

Sometimes church is what we do on Sunday - and home is where we are when we’re not at work, school, or church. But the biblical writers make it clear that our dwelling - our homes - are vital pieces of the puzzle and essential to bringing about a new heavens and a new earth.

Discussion Questions

1. What does it mean to be a steward of your home?
2. Who in your life has set an example of this?
3. How do you “steward” your money to create a home environment that is in line with your values and priorities?

SECTION 3: LIKE IT, LOVE IT, GOTTA HAVE IT (15 MINS)

COUPLE BREAKOUT | ACTIVITY | DISCUSSION

Facilitator Notes: The goal here is to help each couple identify what their highest priorities in their home are. They'll work through that by filling out their own version of a tournament bracket. This of the college basketball bracket that rolls around every March. They can use the bank of attributes below the bracket for ideas or they can create their own.

Section Description: In sports, leagues use brackets to include as many teams possible in winner-take-all tournaments. Each round narrows down the field, producing results that are better and more valuable than the previous round. Let's use this same process to discover your priorities in a home.

In order to be a good steward of your money, you have to know what you actually want. This requires sitting down and sorting through the things that matter most. Much like the college basketball bracket that rolls around each March.

Nobody's story is the same. Some of us already have home payments, while some of us are looking for our next apartment. It's always worth it to step back and reflect on your values and remind yourselves what's most important to you. Let's take a moment to prioritize the things that are most important about where you live and what you can possibly cut, adjust, or negotiate when it comes to your home. Whatever your situation, it's not too late to create a home environment that works best for you.

Isn't this kind of exciting? You're like a tournament selection committee, choosing your favorite home attributes and pitting them against each other in a ruthless, no-holds-barred survival of the wholesome.

Now let's play ball. Debate each matchup with your spouse to determine which ones you value most for your home. Advance the winners to the next round. Stop at the final four and re-rank your remaining attributes from 1 to 4. Then debate your way to a champion.

WWMJ MONEY MADNESS

<u>Relaxing</u>		<u>Fixer upper</u>
<u>Character</u>		<u>Walkability</u>
<u>Investment upside</u>		<u>Kid friendly</u>
<u>Room to entertain</u>		<u>Affordability</u>
<u>Flexibility to move</u>	4	<u>Backyard</u>
<u>Updated/turn-key</u>		<u>Pet friendly</u>
<u>Good fit long term</u>		<u>Commute</u>
<u> </u>		<u> </u>
<u> </u>		<u> </u>

Discussion Questions

1. What did you find difficult about that exercise?
2. Did you find that you and your spouse had similar feelings? Were there any unexpected Cinderella 'butes?
3. Did you find yourself feeling you had to sacrifice too much?

Your Money Story

Look within to align your values and spending needs with God's Money Story. That way you can create your own money story informed by your faith, heart, and habits.

SECTION 4: ANCHOR STRONG (15 MINS)

GROUP VIDEO LESSON | GROUP DISCUSSION

Faciliator Notes: Young couples get themselves trapped in rent or mortgage expenses. "House poor" has become a popular term for that recently. In this video, your group will get a chance to hear about best practices around budgeting housing expenses.

Section Description: One of the hardest things about finances is trying to piece together a full puzzle, with each piece appropriately accounted for. What is too much to spend on a home? What amount will

help the other pieces fall into place?

<http://bit.ly/br-fourteen>



Hi again, let's dig a little deeper into how to think about saving for a home. At the end of this video/teaching, I'm going to give you one valuable hack that will make a huge difference in your finances. And it's something you can do today.

Now - we are true believers in the 50/30/20+10 budgeting method. That's 50% of your income going towards needs, 30% going towards wants, 20% going into savings, and ~10% for generosity accounted for in one or more of those buckets. That means that half of your monthly income is going toward the essentials. These are the things you need, like groceries and heat and electricity, but of course, you need the four walls in which to have those things. We're talking about where you choose to live.

Everyone's situation is unique - but there is a general guideline we like to follow of allocating approximately 20% of your income towards housing. This is of course a guideline. Your values, goals, and opportunities factor in to what percentage you choose.

Some folks are more lenient about this number, and we've seen some folks stretch to as much as 35% allotted toward a place to live. Generally, these are good bookends to set. When making decisions about where to live, can you sit somewhere between a 20% and 30% of income range?

Think of this as a dial - and as you move the dial up or down between 20% and 30%, it has an impact on other areas of life. Of course, when incomes fluctuate, there can be additional complexity.

This is a pretty challenging push, we know, but if you can start to think about budgeting in this way, it will force you to make very intentional decisions on where you live.

Maybe you're homebodies, and you're convinced that spending more on your home is a good investment because that is where you are going to spend most of your time. That's fair, but do consider what other sacrifices you're going to be making, because you're going to need to draw the line somewhere, and seriously,

we still suggest not deviating too far from 30%!

Maybe you can flex outside of your 20%-30% because you've found an apartment downtown within walking distance of your office - and that means spending less money on gas, less time in the car and no paying for parking. Excellent! Flex a little around that number, but try to stay as close to it as possible. This is seriously going to free up money in the long run.

As you know, breathing room with money is how we create cushion on a monthly basis. It's making sure we have margin left over each month - and where you choose to live has a major impact on your overall breathing room. It's been said that what matters more than what we make is what we do with what we make. In other words, your income is not the primary driver on your satisfaction with money - it's what you do with what you make.

So, as promised, here is one thing you can do immediately that will make a huge difference:

Set it up so that your paychecks are directly deposited into your savings account. Many of us have direct deposit as part of our employment, and, we recommend a direct deposit into a savings account rather than a checking account.

The reason this works is based on behavioral psychology. It's more difficult to transfer money out of a savings account than it is to promise ourselves that we will transfer money into a savings account. And when it comes to saving money, we want to make it difficult to get it out! It's a simple thing that you can do immediately.

Discussion Questions

1. The video suggests 20-30% of take-home pay should go toward housing. Have you ever had a model for housing expenses before? If so, what was it?
2. Where did you pick up that model along the way? Who were your stewards of wisdom?

Additional Questions (as needed)

1. How have you thought about prioritizing in your life?
2. What have you sacrificed to be living where you are?
3. How much Breathing Room would you have if you spent 20-25% on your housing? And how much Breathing Room would you have if you spent 35-40% on your housing?

SECTION 5: THIS IS US (15 MINS)

COUPLE BREAKOUT | ACTIVITY | DISCUSSION

Facilitator Notes: Your couples will get to put on paper what their current housing expenses are and how that compares to the recommendations. Many of them will find they're spending too much, but some may find they're ahead of the game. This is great!

Section Description: We're going to take a look at where you are with your housing expense. Don't stress, it's good information to know, even if you're not currently in an ideal spot.

Okay, let's get down to brass tacks. They're small and brass-y. Now that that's settled, we're going to do some work to get within that 20%-30% housing-expense range. Let's dig into some financials. This means getting out your No. 2 pencils. If you ignored the pencil memo, just open up the calculator on your smartphone.

Ultimately, our objective in this exercise is to move closer toward 20%. That's 20% of your take-home pay going toward your home. When you think about home costs, think in terms of monthly payments:

Rent/Mortgage	\$
Renters/Home Insurance	\$
Utilities	\$
HOA Fees	\$
_____	\$
Total	\$

Not to get ahead of ourselves, but if you can navigate toward 20% for your home, you can reallocate the additional money from the above. Invest some of it in a metro pass or an oil change, treat yo' self to a staycation next month, or buy a coffee maker that automatically brews a fresh pot when your BCC (blood-coffee concentration) drops below 90%.

But in reality, life happens. We'd strongly consider shoring up your savings with most of your extra money. The ability to expand your savings number will offer myriad options in the future. Keep in mind, the cost

of a home is more than just the mortgage. There's upkeep, fees, furniture, and re-modeling when your in-laws inevitably move in. The cost of moving from one rental property to another is sneaky price-y too. Security deposits, pet fees, parking, and moving costs are often forgotten. Think about emergency savings, your ability to save for short-term opportunities, and even exploring new visions for retirement. More is more. The more money you save, the more opportunities you'll have in the future. Your future selves will be grateful, which we can prove with this conversation:

Present You: We're going to commit extra money to our savings.

Future You: Thank you, past selves! We are grateful.

On to the actual math part.

GETTING TO 25

1. HOW MUCH YOU MAKE ANNUALLY

Annual Take Home Pay _____ +

Annual Take Home Pay _____ +

Annual Take Home Pay _____ =

2. ANNUAL MONEY EARNED _____ (in trillions. jk)

3. YOUR 30 NUMBER _____

Cheat Sheet: Annual Money Earned x .3

4. YOUR 20 NUMBER _____

Cheat Sheet: Annual Money Earned x .2

5. YOUR CURRENT ANNUAL HOUSING PAYMENT _____

6. ANNUAL SAVINGS @ 20% _____

Cheat Sheet: Current House Payment - 20% Number

7. MONTHLY SAVINGS @ 20% _____

Cheat Sheet: Your Annual Savingses ÷12

8. WHAT CAN YOU DO TO GET CLOSER TO THAT NUMBER

Write down some thoughts on how you can drive towards 20% in your life. Possible sacrifice ideas: goats, other small animals, carpool, relocation, downsizing, rightsizing, bitesizing, rent and invest, refinance, starting airbnb, etc. Possible Income Increaseers: Ubers, dogsit, starting an online business.

9. NOW YOU'VE GOT SOME EXTRA CASH FLOW. JOT DOWN SOME IDEAS ON HOW YOU WOULD LIKE TO REALLOCATE THOSE BILLS.

10. IS YOUR SAVINGS NUMBER STILL AT 20%? HAVE YOU DECIDED TO INCREASE IT? IF SO, IN WHAT WAY?

SECTION 6: LOOK MA, A SCOREBOARD! (5 MIN)

COUPLE BREAKOUT | SCOREBOARD

Facilitator Notes: Through the first four sessions, we measured breathing room at the end of each session. The scoreboard is helpful to help couples see the work their doing. In the next four sessions we'll measure what to do with this new breathing room in the form of savings. Session 1 scoreboarding will involve grounding in discovered breathing room, the 20% savings number, and the gap between current housing expense and recommended housing expense. This will tee up allocating to savings in the next three sessions.

Section Description: Tracking progress is key to continuing forward. Take a few minutes to capture your commitments to on your personal scoreboard. Don't be afraid to write down what's true right now. The scoreboard shows up each week, so you can continue to improve your numbers and record the latest progress.


Yup, the sports metaphors continue. We're keeping score. Well, technically you're keeping score. After every session, you're going to tally up the day's work. A quick 'n' easy way to track the work you've done and the commitments you've made.

We know it's not that easy. Reaching these numbers will take some serious effort and

renegotiation of big parts of your lives. No pressure, no diamonds. It'll be good to consistently track where you've been, where you're going, and what you and your spouse have aligned on as valuable and important in your lives. Today you'll begin by filling out the Basics and Housing Allotment sections.

In Session 1, Housing Allotment box, you're going to take your number from line 7 in the last exercise you did. Write it in. That's your monthly monetary gain from adjusting to a 20% of income housing allotment.

Go ahead, get it.

Basics		
Take Home Pay	Your Breathing Room	Your 20% Invest/Save
\$ _____ /month	\$ _____ /month	% _____
 Session 5 Housing Allotment		Gap \$ / month \$ _____ /month
Savings		
Session 6 Flex Fund	\$ _____ /month	
Session 7 Short-Term Goal	\$ _____ /month	
Session 8 Long-Term Goal	\$ _____ /month	
TOTAL	Current \$ going to Savings / month \$ _____ /month	
	Current % going to Savings % _____	

SECTION 7: GOING HOME GRATEFUL (5 MIN)

GROUP DISCUSSION | GOODBYE

Facilitator Notes: In sessions 1-4 you sent couples on their way with a challenge to keep the ball rolling. In these next four, we want to leave them with some thoughts on gratitude in their lives. An actively grateful heart and a grateful mind makes the difficult conversations about money, so much easier.

Section Description: Hey, this is hard stuff to work through. If you're feeling a little bogged down, it always helps to step back and be grateful for you what have. Always.

Getting to 20% is different for everyone. For some, that might mean Breathing Room to spend on a place to live. For others, it means serious decision making. But remember, the good thing is, you don't have to go it alone. There's someone else in this very room who cares about you and is 100% committed to this journey. Plus your spouse is here too. Aww.

Don't mind us. Just a little guide humor there. We do in fact care about you and are committed to your journey, but your spouse is your #1 co-pilot. Share with the group one amazing trait your partner has. One that you were reminded of in this session, and that you're grateful for when it comes to navigating life's biggest – and smallest – decisions.

GUIDE EXPERIENCE CHECK-IN: POST SESSION 5

DEBRIEF ON THE DRIVE HOME

The choices we make around our homes impact so many other parts of our lives and our ability to live our values. As you've moved through your lives together, you may have experienced a variety of homes or maybe you've kept it simple and haven't moved much. Our homes impact all of us, so let's dig into your "home" journey:

Share:

1. What's something that was shared in the session that you feel will really help that couple or perhaps the entire group name their 'home' goals?
2. What has been your favorite home together and what stands out about that experience? What was your first vehicle together?

3. When were you most generous in your lives together and how did your home contribute to that phase?
When have you felt like your home allowed you to live in line with God's Money Story?
4. What does it look like to increase how intentional you are as a couple in crafting your 'home'?

As these next three weeks unfold, each couple's goals around home will likely impact their savings goals. Some may have zeroed in on buying a home not being a priority, but then will land on buying a home as a shared goal. Ask good questions and help them get their priorities aligned together.

Email or Text Reminder to Keep Them Hooked

Facilitator Notes: After each group session (within 2 days or so), send an email or text to your group to keep them engaged. A couple of things you can follow up on:

- A quick thank you for their participation this week
- Encourage them to keep working on their Work From Home and Extra Credit
- Remind them about the details of next session



FIND
**BREATHING
ROOM** WITH
YOUR **\$**
#adulting

Session 5
M.A.S.H.O

Work From Home Materials

WORK FROM HOME

Keep the convo going at home. Finish anything you didn't complete during the session. If you got all the activities done, eat a cookie. Then have a chat about your next steps. You and your partner's definition of home is unique. It's a genuine reflection of your values, dreams, and goals. For the present and future. And the past if your last name happens to be McFly. Be intentional. Make time for this and enjoy the conversation.

Coach Tip: Components of a Home Mortgage

<http://bit.ly/wfh-home-mortgage>



If you have questions after a session or during your work from home, we have a team of coaches - advocates for you and your journey - who can answer questions via phone or email. Please don't hesitate. We know that in this journey we all can get snagged on little things. If we just had a coach we could reach out to, we could push past.

Call: 888-834-7431

Email: Welcome@Thrivent.com

Recommended questions for a coach

- When do you have enough money saved up to start looking into buying a house?
- What's the best first home to buy?
- What does the first meeting with a realtor look like?

EXTRA CREDIT

Attention, overachievers: if you want to take it to the next level, try your hand at the extra credit material. It's not mandatory, but it's not not mandatory, you know what we mean? Jk. There's actually a lot of great stuff in here. We just didn't have time to cover it in our session. Try one of the options below. Or all of them. Go at your own pace. No need to have it finished by next week.

1. The Ultimate Home Buyers Guide



- Go to <http://bit.ly/wfh-five-home-guide>
 - Read through the material.
 - Set a goal to read at least one chapter per day, or every few days. Have a conversation about it with your spouse. There's a lot to digest, so take your time.
 - Continue the housing conversation with this new information in mind. You have everything it takes to make a wise home-buying decision. Promise.
 - Come to the next session ready to discuss your thoughts.
-
-

2. More Resources to Investigate Renting versus Buying?

Zillow article about renting vs. buying: <http://bit.ly/wfh-five-zillow>



NerdWallet article about reasons to rent instead of buy: <http://bit.ly/wfh-five-nerdwall>



Forbes article about why renting may beat buying: <http://bit.ly/wfh-five-forbes>



3. Ways to Save Time and Money on Your Commute

<http://bit.ly/wfh-five-commute>



Maybe you've got a list of potential housing options. Maybe you've thought about work and your family's schedule. So now, uh, start your engines? It's time to talk transportation.

New vs. used

Mmm, new car smell. So rare, so enticing, so...not all that rare. Wait, is that a Gogurt squirted all over the back window? Juicebox did what? Oy. Yeah, for more than a few reasons, we advise going with a used car. You'll avoid higher prices and interest rates, and still have a quality car (with the inspection to back it up). With online search capabilities, it's easier than ever to find a variety of pre-owned cars. Used car megastores also offer no-haggle shopping while perusing their huge inventories. The kicker? If you opt for a three-year-old model instead of a new one, you could save as much as 30% to 40%.

Buy vs. lease

Buy. If you drive a lot and/or have kids of an interior-damaging age, buy a car. It typically makes more financial sense. Plus, you'll own something rather than paying to drive a car that you'll still have to purchase one day. Compare these two major finance choices further at [Consumer Reports.org](http://ConsumerReports.org).

Public transportation or car sharing or scooters (that Lime life)

According to a study by the American Public Transportation Association, the average public transportation rider can save \$9,242 a year.³ How? You avoid the cost maintenance on your car, as well as insurance, parking, and, yup, parking tickets. We realize many cities/regions don't offer legit mass transportation. Like subways, light rail, and wide-ranging bus routes. Use Google Maps Transit to enter your travel route (to and from), and see what public transportation options pop up. If your options are limited, you should look into [car-sharing programs](#). They're relatively new, but accessible in over a thousand cities throughout the US. Programs like Zipcar and Getaround are especially helpful if you need a car for short spurts (like an hour or two). They usually provide state minimum liability insurance, and – bonus for introverts – reservation, pickup, and return are all self-service.⁴

Decision points—getting from Point A to Point B

No matter what you decide, transportation is a key component to your overall money-making strategy.

Because there are so many associated costs. One day you may have to buy a bigger car, pay for repairs, handle increases in insurance premiums, or deal with mass transit fare changes. You never really know.

Don't let any new expenses impact your ability to get to work on time. Or pick up the kids. Or push you into decision you don't want to make.

Plan ahead. Contribute to a savings account. That way you'll have a safety net. Plus you'll teach your kids how to be disciplined in their savings and use preparation to meet their needs and accomplish what they desire.

It's also good to have savings to provide for your changing selves. Your financial needs and the places you need to be will evolve. A crushed-velvet cushion of savings allows for a wide variety of choices.



FIND
**BREATHING
ROOM** WITH
YOUR **\$**
#adulting

Session 6
**There's Always Money in
the Banana Stand**

#flexfund

Though we all have our daily routines and most of the world follows the same calendar, life is still pretty random. We never know what tomorrow brings. For those of us who didn't get rich from serving frozen bananas, it's wise to consider creating an Emergency Fund. Or what we call a Flex Fund.

There's Always Money in the Banana Stand

Materials Needed:

- Extra pens or pencils for participants who don't have one
- Participant Workbooks (includes Work From Home assignments)
- Ground Rules of Engagement sheet
- TV, Laptop, or iPad/tablet screen to play video links

Session 6 At A Glance

- | | |
|--|--|
| <input type="checkbox"/> Check in with the group on home values | <input type="checkbox"/> Group Discussion |
| <input type="checkbox"/> Play Video 1: Worry vs. Preparation | <input type="checkbox"/> Couple Breakout: Our Flex Fund Plan |
| <input type="checkbox"/> Group Discussion | <input type="checkbox"/> Scoreboard |
| <input type="checkbox"/> Couple Breakout: What's Your Money Attitude | <input type="checkbox"/> Going Home Grateful |
| <input type="checkbox"/> Play Video 2: Confidence and Generosity | <input type="checkbox"/> Work From Home Assignment |

Doesn't it seem like life is a mostly long-running series of unexpected twists and turns? Like Law & Order without the "dun dun". Nothing ever goes as planned, which isn't necessarily a bad thing. Sometimes the unexpected arrives in the form of opportunities that we don't want to miss. Sometimes it's an emergency that costs time or money or both. Creating an easy but consistent backup plan, and sticking to it, will enable you to respond to the unexpected moments, without sweating through your shirt and into a pile of debt. A major component of your backup plan is what we call a flex fund, or emergency fund. No glass-breaking required.

SECTION 1: GETTING STARTED (20 MINUTES)

GROUP DISCUSSION

Facilitator Notes: This session will dive into develop a flex fund or emergency fund. Get things kicked off with some good discussion. Check-in on how everyone advanced their priorities around home, break the ice, and get grounded in some Scripture discussion.

Section Description: Let's check in with each other on our progress since last week, and share some of the things that are going well. Breathing Room-related or otherwise.

Work From Home Check-In:

What surprised you as you worked together to identify your priorities in a home? What didn't surprise you?

Ice-Ice Breaker:

Who, besides your spouse, do you reach out to when you're in a bind? What makes that person so reliable?

What one thing that you use every day would be the most difficult to repair or replace? Why?

Scripture Discussion:

Proverbs 24:27

Put your outdoor work in order and get your fields ready; after that, build your house.

Discussion Question:

What "outdoor work" do you need to do to be ready for your larger dreams? What is the less glamorous work you need to do first to remove blockers toward other goals?

SECTION 2: WORRY VS PREPARATION (15 MINUTES)

GROUP VIDEO LESSON | GROUP DISCUSSION

Facilitator Notes: The first video lesson will break down some of the tensions around preparing for emergencies. How do we balance trusting God and planning ahead?

Section Description: There's freedom in being prepared for unexpected events. Of course, there's the doomsday prepper life, with canned food, bottled water, and batteries neatly stacked in an underground bunker. But we're thinking more about the leave-my-job-any-time, car-can-break-down-unexpectedly, kids-can-get-colds-anytime-type of prepared. Learn the appropriate steps to build a flex fund and feel the freedom and confidence of being prepared. Sometimes life still might be out of our control. We just have to be wise, prudent, and put our faith in more than a fund.

Video: <http://bit.ly/br-fifteen>



There's Always Money in the Banana Stand

Does the Bible say contradictory things about 'emergency savings'? It might. Check it out. Here is Proverbs 27:

Proverbs 27:12 (NLT)

**"A prudent person foresees danger and takes precautions.
The simpleton goes blindly on and suffers the consequences."**

That verse seems to be in favor of an emergency savings.

But here is Matthew 6:

"Do not worry about your life, what you will eat or drink; or about your body, what you will wear. Is not life more than food, and the body more than clothes?"

So are we to live life with no worry - and trust for our needs? Or are we to take precautions and prepare for the future? Should we trust God or plan for the future? Is it one - or the other? Well, the problem might be the question. Either/or questions aren't actually that interesting - or helpful. The Bible tends to be more comfortable with the tension of paradox than we are.

There is a quote that is generally attributed to theologian, Karl Barth. It says, "Read the Bible in one hand, and the newspaper in the other." This is a great way to think about wisdom. On one hand, we read and absorb biblical truth. We internalize God's word and it becomes a part of our very being. And it has a lot to say about stewarding God's resources. On the other hand, the "newspaper" is about the context of where that truth is lived out. The quote invites us to know how the world works. To be curious about our world and this ever-changing, fluid thing we call culture.

Biblical wisdom is not meant to be read in vacuum, it's meant to be known and understood - then applied to the real stuff of life. We are invited to consider the biblical truths of money - stewardship, generosity, responsibility, and gratitude - and to prayerfully consider what that looks like in application for our modern world.

It's possible and wise to save for the future, preparing for a future that may or may not include emergencies - AND along the way, on the journey, we are invited to place more and more hope and trust in Jesus Christ. It can be both, with the Bible in one hand - and the newspaper in the other.

Discussion Questions

1. What comes to mind when you hear the word "wisdom"?
2. How do you see your spouse applying generosity in your world?

SECTION 3: WHAT'S YOUR MONEY ATTITUDE? (15 MINS)

COUPLE BREAKOUT | ACTIVITY | DISCUSSION

Facilitator Notes: As we've already learned, family of origin really comes into play for couples in their shared money planning. In this section, each couple will work through their different experiences growing up around preparing for the unexpected. They'll answer questions alone and then pair up with their partner to compare answers and to answer some additional questions.

Section Description: Why do you have the money habits you do? Where did they come from? Let's find out.

As we discovered in a previous session, you both learned money frameworks – intentionally or not – during your childhood. And they're probably vastly different.. So unless you're the strawberries and jalapeños of financial frameworks, combining them can be rough. Trust us, strawberries and jalapeños pair together surprisingly well. One of the key areas where differences arise is in how you approach emergency savings. Understanding each other's thoughts about savings, where you think differently and where you think similarly, can help increase your understanding of each other. Understanding each other will help reduce conflict and stress with money conversations. And all conversations, really.

Reflect on your childhood experiences with money to help you better understand how those experiences affected the way you think about money and emergencies.

Reflect On Your Childhood — *On your own*

1. Circle the number that best represents the money attitude you witnessed as a child, and answer the questions below.

Scarcity

Abundance

1 2 3 4 5 6 7 8 9 10

Attitude of Scarcity

Fear. Worry. Insecurity. Survival. Lack of giving. Hold on to what you've got. God "might" provide.

Attitude of Abundance

Thanksgiving. Generosity. Certainty in future. Planned spending, saving. God "will provide."

There's Always Money in the Banana Stand

2. In your home, was the plan for spending and saving intentionally discussed or taught?

3. What did you see adults doing with money? What did you hear them saying?

4. How did money, savings, or planning create freedom and/or constraints in your home?

Reflect On Your Childhood — *Together*

Discuss your individual answers and then go through the following questions together:

1. How do we think similarly about preparing for the unexpected?

2. How do we think differently about preparing for the unexpected?

3. How might these similarities and differences affect how we manage our money as a couple?

Proverbs 22:7

The rich rule over the poor, and the borrower is slave to the lender.

Your Money Story

Look within to align your values and spending needs with God's Money Story, so you can create your own money story informed by your faith, heart, and habits.

SECTION 4: CONFIDENCE AND GENEROSITY (15 MINS)

GROUP VIDEO LESSON | GROUP DISCUSSION

Facilitator Notes: This video lesson will help call out that couples often struggle to define the term “emergency” for themselves, but how there’s still an opportunity to think about an “emergency” for someone else.

Section Description: We’re here to think about building a fund for yourself. It can help with emergencies and create flexibility in your lives, but what is an emergency exactly? What really is unexpected?

<http://bit.ly/br-sixteen>



Let's start with a moment of honesty. It's not always clear what is an emergency and what is not an emergency. If I need to get the brakes replaced on my car, that may feel like an emergency, but one could also argue that all brakes eventually need replacement and I should budget in for routine maintenance items like that.

In other cases, there are emergencies like unexpected health issues, large home repairs, like a furnace, or even unexpected cost of living increases, like the landlord increasing the rent.

So, we aren't here to tell you what is or isn't an emergency. But we think you'd agree that unexpected expenses are common - and we can be ready when they come (not if they come). Our goal in this session is to get you in to a position where you don't have to put emergencies on a credit card. Emergencies are already stressful enough - why add to the stress by incurring interest?

There is one kind of emergency that we often don't realize, one thing that is often not talked about. It's the kind of emergencies that don't happen to us, but happen to people in our lives.

Our ability to be a source of strength in the event that a loved one or friend has an emergency is a generous way of thinking about the power of emergency savings. Our savings can also be a source of financial strength for those who may need our help at a time in need. As we proceed in this section, we invite you to consider how an emergency savings can add strength to you, your family, and those in your life.

There's Always Money in the Banana Stand

Discussion Questions

1. Have you experienced an unexpected event in which you needed cash right away?
2. Is there a time when you knew someone in need and you would have loved to help, financially?

SECTION 5: HOW MUCH SHOULD WE SAVE? (15 MINS)

COUPLE BREAKOUT | ACTIVITY | DISCUSSION

Facilitator Notes: It can be difficult to get started on a flex fund when all you know is the end goal. This section will help couples make a plan with milestones on a path toward a healthy flex fund.

Section Description: What would a flex fund represent to you? Security? Comfort? Freedom? Determine how much your family should save for emergencies. Maybe it's three months. Six months. What feels right for your family? Discuss and decide as a couple.

The big question is always, "Who let the dogs out?" Honestly, no one knows. But it could've been anyone. Especially that neighbor's kid with the slingshot. Anyway, we suppose we should also ask ourselves, "How much flex money is enough?" Well, it depends. Sorry for the weird questions and unsatisfying answer, but how about this:

Bank \$1,000 first. Then, if you have significant credit-card debt, tackle that before you continue to build your emergency savings. Once that's taken care of, get back to flexin'.

Your future milestones will depend on your situation, but the next one is saving at least one month of expenses. After that, build month by month. Year by year. Don't forget to pat each other on the back at every milestone and write something meaningful on each other's birthday cards. Little things matter.

Welcome to the Flex Zone

Next Steps:

1. Record your most critical monthly expenses from your 50% Needs. Think of them as expenses you absolutely can't live without.
2. Record the monthly Wants you'd have a tough time getting rid of, if push came to shove. A zero here is recommended, but we gotta keep it real.
3. Record your monthly minimum expense total by adding up steps 1 and 2.
4. Take a look at your health-insurance plan and record your Out-of-Pocket Maximum. This is the maximum

There's Always Money in the Banana Stand

amount you'd owe for your family's health-related expenses. It's the total of your deductible, co-insurance, and co-pay for the year.

- Record the deets around your recommended milestones. Here you can set your goals, identify how much you'll contribute every month, and calculate when you'll complete the milestone if your plan is executed consistently.

1	2																																		
<table border="1" style="width: 100%; border-collapse: collapse;"> <thead> <tr> <th colspan="2" style="text-align: left; padding: 5px;">Needs Must Haves / Month</th> </tr> </thead> <tbody> <tr><td style="padding: 2px 5px;">Housing</td><td style="padding: 2px 5px;">\$ _____</td></tr> <tr><td style="padding: 2px 5px;">Utilities</td><td style="padding: 2px 5px;">\$ _____</td></tr> <tr><td style="padding: 2px 5px;">Food</td><td style="padding: 2px 5px;">\$ _____</td></tr> <tr><td style="padding: 2px 5px;">Debt</td><td style="padding: 2px 5px;">\$ _____</td></tr> <tr><td style="padding: 2px 5px;">Medical</td><td style="padding: 2px 5px;">\$ _____</td></tr> <tr><td style="padding: 2px 5px;">Pets</td><td style="padding: 2px 5px;">\$ _____</td></tr> <tr><td style="padding: 2px 5px;">Gas/Car</td><td style="padding: 2px 5px;">\$ _____</td></tr> <tr><td style="padding: 2px 5px;">_____</td><td style="padding: 2px 5px;">\$ _____</td></tr> <tr><td style="padding: 2px 5px;">_____</td><td style="padding: 2px 5px;">\$ _____</td></tr> <tr><td style="padding: 2px 5px;">_____</td><td style="padding: 2px 5px;">\$ _____</td></tr> <tr> <td style="text-align: right; padding: 5px;">Total</td> <td style="padding: 5px;">\$</td> </tr> </tbody> </table>	Needs Must Haves / Month		Housing	\$ _____	Utilities	\$ _____	Food	\$ _____	Debt	\$ _____	Medical	\$ _____	Pets	\$ _____	Gas/Car	\$ _____	_____	\$ _____	_____	\$ _____	_____	\$ _____	Total	\$	<table border="1" style="width: 100%; border-collapse: collapse;"> <thead> <tr> <th colspan="2" style="text-align: left; padding: 5px;">Wants Hard to Do Without / Month</th> </tr> </thead> <tbody> <tr><td style="padding: 2px 5px;">_____</td><td style="padding: 2px 5px;">\$ _____</td></tr> <tr><td style="padding: 2px 5px;">_____</td><td style="padding: 2px 5px;">\$ _____</td></tr> <tr><td style="padding: 2px 5px;">_____</td><td style="padding: 2px 5px;">\$ _____</td></tr> <tr> <td style="text-align: right; padding: 5px;">Total</td> <td style="padding: 5px;">\$</td> </tr> </tbody> </table>	Wants Hard to Do Without / Month		_____	\$ _____	_____	\$ _____	_____	\$ _____	Total	\$
Needs Must Haves / Month																																			
Housing	\$ _____																																		
Utilities	\$ _____																																		
Food	\$ _____																																		
Debt	\$ _____																																		
Medical	\$ _____																																		
Pets	\$ _____																																		
Gas/Car	\$ _____																																		
_____	\$ _____																																		
_____	\$ _____																																		
_____	\$ _____																																		
Total	\$																																		
Wants Hard to Do Without / Month																																			
_____	\$ _____																																		
_____	\$ _____																																		
_____	\$ _____																																		
Total	\$																																		
3	<table border="1" style="width: 100%; border-collapse: collapse;"> <tr> <td style="padding: 10px; text-align: center;">Monthly\$</td> <td style="width: 100px; height: 30px;"></td> </tr> </table>	Monthly\$																																	
Monthly\$																																			
4	<table border="1" style="width: 100%; border-collapse: collapse;"> <tr> <td style="padding: 10px;"> Out of Pocket Max <small>Deductible + Co-insurance + Co-pay</small> </td> <td style="width: 100px; height: 30px; text-align: center; vertical-align: middle;">\$</td> </tr> </table>	Out of Pocket Max <small>Deductible + Co-insurance + Co-pay</small>	\$																																
Out of Pocket Max <small>Deductible + Co-insurance + Co-pay</small>	\$																																		
5	<table border="1" style="width: 100%; border-collapse: collapse;"> <thead> <tr> <th style="width: 35%;">Steps</th> <th style="width: 10%;">Goal</th> <th style="width: 15%;">Monthly Contribution</th> <th style="width: 40%;">Date Achieved</th> </tr> </thead> <tbody> <tr> <td>1. \$1000</td> <td>\$</td> <td>\$</td> <td style="text-align: center;">_/_/_</td> </tr> <tr> <td>2. 1 month</td> <td>\$</td> <td>\$</td> <td style="text-align: center;">_/_/_</td> </tr> <tr> <td>3. 3 months</td> <td>\$</td> <td>\$</td> <td style="text-align: center;">_/_/_</td> </tr> <tr> <td>4. 6 months</td> <td>\$</td> <td>\$</td> <td style="text-align: center;">_/_/_</td> </tr> <tr> <td>5. 6 months + deductible</td> <td>\$</td> <td>\$</td> <td style="text-align: center;">_/_/_</td> </tr> <tr> <td>6. Personal defined goal</td> <td>\$</td> <td>\$</td> <td style="text-align: center;">_/_/_</td> </tr> </tbody> </table>	Steps	Goal	Monthly Contribution	Date Achieved	1. \$1000	\$	\$	_/_/_	2. 1 month	\$	\$	_/_/_	3. 3 months	\$	\$	_/_/_	4. 6 months	\$	\$	_/_/_	5. 6 months + deductible	\$	\$	_/_/_	6. Personal defined goal	\$	\$	_/_/_						
Steps	Goal	Monthly Contribution	Date Achieved																																
1. \$1000	\$	\$	_/_/_																																
2. 1 month	\$	\$	_/_/_																																
3. 3 months	\$	\$	_/_/_																																
4. 6 months	\$	\$	_/_/_																																
5. 6 months + deductible	\$	\$	_/_/_																																
6. Personal defined goal	\$	\$	_/_/_																																

Here are some questions to help you decide on an appropriate amount to save, and what order to go in:

- What is your current income and total monthly living expenses?
- Are you living off one income, or two? If you have one income and you lose your job, you're going to take a much bigger hit than if you had two incomes. Obviously.
- Do you have children? How many? Can we see pics? Children are known for being unpredictable. And expensive. And seriously adorable.
- How's your health and how big is your insurance deductible? If you had to shell out hundreds of dollars for medicine, doctor visits, or medical procedures, your emergency money could get wiped out in a flash.

There's Always Money in the Banana Stand

- How is your credit-card interest affecting your monthly Breathing Room? How much is it affecting your future plans, like buying a house?
- Do you own a home, or do you rent? There are more unforeseen expenses that come up with home ownership. But you also get to own a house. So that's nice.

Discussion Question

1. What does an adequate emergency fund do for you?
2. How does it make you feel? What does it allow you to do?


SECTION 6: LOOK MA, A SCOREBOARD! (5 MINUTES)

COUPLE BREAKOUT | SCOREBOARD

Facilitator Notes: This is the second week of the savings scoreboard. Last week everyone set the table. This week will be the first opportunity to log a planned monthly savings commitment toward their flex fund.

Section Description: Tracking progress is key to continuing forward. Take a few minutes to capture your commitments to on your personal scoreboard. Don't be afraid to write down what's true right now. The scoreboard shows up each week, so you can continue to improve your numbers and record the latest progress.

1. Pull your numbers in from the previous session
2. Fill in your monthly commitment to the Flex Fund

Basics		
Take Home Pay \$ _____ /month	Your Breathing Room \$ _____ /month	Your 20% Invest/Save % _____
 Session 5 Housing Allotment		Gap \$ / month \$ _____ /month
Savings		
Session 6 Flex Fund	\$ _____ /month	
Session 7 Short-Term Goal	\$ _____ /month	
Session 8 Long-Term Goal	\$ _____ /month	
TOTAL	Current \$ going to Savings / month \$ _____ /month	
	Current % going to Savings % _____	

SECTION 7: LIFE INSURANCE (5 MINUTES)

GROUP VIDEO LESSON

Coach Tip: What is Life Insurance?

While we're on the topic of emergencies, let's dig into the topic of Life Insurance. We all know insurance is supposed to help us feel secure, but it's such an unusual topic that it's hard to even know what questions to ask or where to get it.

<http://bit.ly/wfh-life-whole-v-term>



SECTION 8: GOING HOME GRATEFUL (5 MINUTES)

GROUP DISCUSSION | GOODBYE

Facilitator Notes: Send everyone home grounded in gratitude.

Section Description: Hey, this is hard stuff to work through. If you're feeling a little bogged down, it always helps to step back and be grateful for you what have. Always.

Email or Text Reminder to Keep Them Hooked

Facilitator Notes: After each group session (within 2 days or so), send an email or text to your group to keep them engaged. A couple of things you can follow up on:

- A quick thank you for their participation this week
- Encourage them to keep working on their Work From Home and Extra Credit
- Remind them about the details of next session

Flex Funds can be a source of clashing opinions for couples. One person may see an emergency fund as a worthless endeavor, while the other believes an emergency fund is super important and can never get too big. Lay down your opinion swords, and share with the group something you learned about each other during this session.



FIND
**BREATHING
ROOM** WITH
YOUR **\$**
#adulting

Session 6 **Rescue 911!**

Work From Home Materials

There's Always Money in the Banana Stand

Work From Home Assignments

WORK FROM HOME

Keep the convo going at home. Finish up what you didn't complete during the session. If you got all the activities done, bake yourselves some cookies and have a chat about your next steps. What will make the two of you feel secure and free is unique. Your shared feelings are as relevant as any advice telling you what you "should" do. Write down your thoughts to help solidify how you feel about a Flex or Emergency Fund. Be intentional. Make time for this and enjoy the conversation.

Coach Tip: 3 Questions About Term Life Insurance

<http://bit.ly/wfh-life-3q-term>



If you have questions after a session or during your work from home, we have a team of coaches — advocates for you and your journey — who can answer questions via phone or email. Please don't hesitate. We know that in this journey we all can get snagged on little things. If we just had a coach we could reach out to, we could push past.

Call: 888-834-7431

Email: Welcome@Thrivent.com

Recommended questions for a coach

- Is life insurance just to pay for funerals?
- What happens at the end of the time period I select for Term Life Insurance?
- Can I get life insurance at any time?

EXTRA CREDIT

Let's continue forward. The following is extra credit. It's entirely up to you if want to tackle these steps during your busy week. Or just use any free time to relax and stare at your phone. We recommend spending some time with [#puppiesofinstagram](#).

You can't have a Flex Fund without a place to stash the cash. So let's open an account dedicated to emergency funds. Here are some resources to help you:

How (and How Much) to Save in Your Emergency Fund

<http://bit.ly/wfh-six-emergency-fund>



Options to Open an Emergency Savings Account

1. Thrivent Credit Union

<http://bit.ly/wfh-six-tfcu>



2. List of Online Savings Accounts and their APYs

<http://bit.ly/wfh-six-savings-apy>



3. List of Money Market Accounts and their APYs

<http://bit.ly/wfh-six-money-market-apy>



There's Always Money in the Banana Stand

Work From Home Assignments

4. Ranking of Savings Accounts in 2018

<http://bit.ly/wfh-best-savings-accounts>



If you already have a Flex or Emergency Fund, review it and ask yourself some questions:

1. Do you have your Flex or Emergency account in the same bank as your checking account? Does this cause you any problems pulling money out when you shouldn't?
2. What is the APY on your account?
3. Do you have a large enough balance to look into Money Market Accounts?

GUIDE EXPERIENCE CHECK-IN: POST SESSION 6

DEBRIEF ON THE DRIVE HOME

Having a flex fund for emergencies or for freedom is invaluable, but deciding how much it is and what rate to add to it at and whether there's a point to stop adding to it can be a difficult. Hopefully your group found success identifying some milestones and found some motivation to get started. This exercise often reveals a topic that a couple has never quite gotten on the same page. It's one of those subjects that is easy to let misalignment continue until an actual problem emerges.

Share

1. How did the discussion in the session make you feel about your own flex fund alignment?
2. How do you feel about the tension between diligently preparing for emergencies versus trusting God with our uncertainties? What is He asking of us?
3. What changed, if anything, about how you'd like to think about your flex fund?
4. What does your flex fund or would yours make possible for the two of you?

Email or Text Reminder to Keep Them Hooked

Facilitator Notes: After each group session (within 2 days or so), send an email or text to your group to keep them engaged. A couple of things you can follow up on:

- A quick thank you for their participation this week
- Encourage them to keep working on their Work From Home and Extra Credit
- Remind them about the details of next session

NOTES



FIND
**BREATHING
ROOM** WITH
YOUR **\$**
#adulting

Session 7

The Eternal Sunshine of the Mutual Dream

#relationshipgoals

Have you ever seen an archer loose an arrow without a target? Probably not. Because it makes no sense. They need something to aim at. Likewise, you shouldn't go creating Breathing Room in your quiver without some goals in the distance. Thus ends the medieval-sounding part of this experience.

The Eternal Sunshine of the Mutual Dream

Materials Needed:

- Extra pens or pencils for participants who don't have one
- Participant Workbooks (includes Work From Home assignments)
- Ground Rules of Engagement sheet
- TV, Laptop, or iPad/tablet screen to play video links

Session 7 At A Glance

- | | |
|---|--|
| <input type="checkbox"/> Check in with the group on Flex Fund | <input type="checkbox"/> Couple breakout activity: Rubber, Meet Road |
| <input type="checkbox"/> Play Video 1: Working on Core | <input type="checkbox"/> Scoreboard |
| <input type="checkbox"/> Group Discussion | <input type="checkbox"/> Going Home Grateful |
| <input type="checkbox"/> Couple Breakout Activity: Somewhere Over the Rainbow | <input type="checkbox"/> Work From Home Assignment |
| <input type="checkbox"/> Group Discussion | |

SECTION 1: GETTING STARTED (20 MINS)

GROUP DISCUSSION

Facilitator Notes: This session will work through shared goals in the short and medium term for couples. Get things started with a reminder of the Ground Rules for Engagement and some good discussion questions. Has the group found success starting their flex funds?

Section Description: Let's review our progress since the last session. Then we'll jump into an icebreaker, and read and reflect on Scripture as well.

Work From Home Check-In:

How have you made progress on a Flex Fund?

Ice-ice-breaker:

What is the one goal or dream you've already accomplished that you're most proud of? (personal, financial, spiritual, relational, or really anything that comes to mind).

What're some dreams or bucket list goals you have for the future?

Scripture Discussion:

Proverbs 21:5 ESV

The plans of the diligent lead surely to abundance,
but everyone who is hasty comes only to poverty.

Discussion Question:

When do you see yourself showing patience and planning most effectively in your life? When do you see yourself being hasty?

God's Money Story

God's Money story is simple. Everything is a gift from God and Christians are called to be good stewards of those gifts. We'll continue to reflect on "What does this mean for me?"

SECTION 2: WORKING ON OUR CORE (15 MINUTES)

GROUP VIDEO LESSON | GROUP DISCUSSION

Facilitator Notes: This video talks about aligning a core belief with a habit you're trying to start, and in order to do that we need to step back and intentionally identify our core beliefs.

Section Description: We're going to dive deep into our core beliefs. The beliefs that determine our actions but aren't things we examine very often. Take a moment to consider the video and accept the invitation to reflect on how your beliefs are in line with your actions.

<http://bit.ly/br-seventeen>



Dishonest money dwindles away,
but whoever gathers money little by little makes it grow.

That is Proverbs 13:11. This is a strong verse because it gets to a core belief. There are core beliefs we need to have in order to sustain our motivation for saving. Without this belief, it will be incredibly difficult to sustain motivation. Saving just won't be a habit unless it's in line with a core belief.

The Eternal Sunshine of the Mutual Dream

Because we can talk about savings instruments - like money markets and IRA's and 401ks. But before we can use these instruments, we need to do a gut check. At the level of belief, the question this Proverb puts in front of each of us is: Do you believe little-by-little will make a difference?

In other words, unless you believe that every cent and every dollar matters - and that eventually it all adds up - it will be hard to save money. Beliefs matter, big time, and our actions reveal our beliefs.

We already know it's true. Math, accounting - playing with a calculator for a few minutes - shows us that little by little, it starts to add up. Always good to base our beliefs on things that are true.

Sometimes our beliefs are unexamined. We get into certain habits, which sometimes work in our favor - and sometimes they don't. Either way, we all benefit from moments where we can take a step back, gain a little perspective, and ask ourselves what we truly believe. Examine if we are living in line with what we believe and what is important to us.

Discussion Questions

1. What is a habit you've established that benefits you a little at a time without having to think about it?
2. Is there a time you've benefited from forming a core belief?

SECTION 3: SOMEWHERE OVER THE RAINBOW (10 MINS)

GROUP ACTIVITY | DISCUSSION

Facilitator Notes: As an entire group, this activity will help take an initial stab at prioritizing some core values. This is a light beginning to that journey, so encourage people to not get too stressed where they're struggling to make decisions.

Section Description: Tomatoes are red. Skies are blue. The dreams you dare to dream really do come true. An effective stress-reducing strategy is having a plan in place to reach your financial goals. We're not going to address just any ol' goal though. We're going to aim for some hopes and dreams.

Let's be real, a bucket list usually consists of things you want to do before you die. But that's a little morbid for this experience. So in this session, let's redefine a bucket list as a list of goals you want to accomplish to enhance your long-lasting life. Think about what you want do. Pay off debt? Travel around Europe? Buy a house? Learn another language? Get First Aid certified? Start your own business? (Maybe write them down

and put them in a bucket so we can feel better about this metaphor.) Whatever your goals are, there's a why behind them. Go through this activity to see how closely your bucket list aligns with your values.

Identify your Values:

What are values?

Values are freely chosen.

Values are active, not static.

Values are guides rather than constraints.

More than one value can be held at the same time.

A value is something you can use.

Values allow you to move closer to the way you want to live your life.

Scope out the values below and do this:

1. Reflect on how you live your life and circle the 10 values below that resonate with you the most. Add anything not listed in the spaces provided. Or wherever you wish.
2. Place an asterisk, or a star, or a heart by the three values you personally consider most important.

Achievement	Fame	Friendship
Economic security	Love	Personal
development		
Integrity	Structure	Variety
Advancement	Family	Fun
Environment	Loyalty	Pleasure
Intellectual challenge	Teamwork	Wealth
Spirituality	Autonomy	Competence
Adventure	Financial security	Generosity
Excitement	Nature	Power
Job security stability	Tradition	Wisdom
Affection	Balance	Competition
Faith	Freedom	Health
Justice	Order	Predictability
Status/prestige	Trust	_____
Artistic expression	Challange	_____
Contribution to society	Creativity	_____
Helping others	Independence	_____
Recognition	Responsibility	_____

The Eternal Sunshine of the Mutual Dream

Cooperation

Honesty

Respect

Diversity

Influence

Risk-taking

Discussion Questions:

1. What is one of your top three values and why is it important to you?
2. What values were hard to leave out of your top three?

SECTION 4: WHY, OH WHY, CAN'T I? (10 MINS)

COUPLE BREAKOUT | ACTIVITY | DISCUSSION

Facilitator Notes: The output of this activity should have couples with a prioritized list of 5-10 shared goals that they can match to a value or two that they just identified. Again, it'll be good to remind them that this is their list and they can keep tweaking it as much as they like

Section Description: Now that you've identified your values, it's time to get back together with your spouse to discuss and choose a goal to work toward together. Let's make a gameplan.

Luke 14:28-30

Suppose one of you wants to build a tower. Won't you first sit down and estimate the cost to see if you have enough money to complete it? For if you lay the foundation and are not able to finish it, everyone who sees it will ridicule you, saying, "This person began to build and wasn't able to finish."

1. Partner up with your spouse and compare your individual values.
2. Make a list of 5 to 10 shared goals, noting what value(s) each goal relates to.
3. Rank them from 1 to 10, 1 being your top priority, 10 being your 10th top priority. Write down how many years from now you'd like to accomplish each.

The Eternal Sunshine of the Mutual Dream

Goal	Values	Rank	# of years?

4. Choose one goal to work on together.
5. Write down your chosen bucket list goal and what year you'd like to accomplish it

Goal	When
	_____ , _____

YOUR MONEY STORY

Look within to align your values and spending needs with God's Money Story. That way you can create your own money story informed by your faith, heart, and habits.

SECTION 5: LIVE WITHOUT REGRET (15 MINS)

GROUP VIDEO LESSON | GROUP DISCUSSION

Facilitator Notes: This video lesson will talk through creating short-term savings plans that will move couples toward each of the goals they've identified.

Section Description: We spend so much time imagining the agony of looking back on life filled with regret. How do we get away from this headspace? How do we create a plan we can believe in?

<http://bit.ly/br-eighteen>



Look within to align your values and spending needs with God's Money Story, so you can create your own money story informed by your faith, heart, and habits.

I once heard someone say that as people get into their later years of life, there is a transition in how they look at regret. Later in life, we tend to regret the things we didn't do versus the things we did do. For instance, we are more likely to regret not taking a healthy risk or not trying something new or not acting on an opportunity or traveling or not having courageous conversations. And I find this really helpful for how we think about decisions in our early years.

I bring up regret because in this session we are talking about short-term savings. This is savings that goes beyond emergencies - and it's savings that is not set aside for retirement. This is savings that is for a bigger item down the road - such as a car or appliance upgrades or a home remodel or some other kind of adventure. Actually, it's completely up to you.

In fact, we may not know exactly what we're saving for - we just know something is likely to come up. And

The Eternal Sunshine of the Mutual Dream

there is the option of transferring this savings into retirement, or pay down debt faster. It creates options. At some point, every money conversation comes down to a simple fact - and it's as hard for me to say as it will be for you to hear. But the truth is that we can't have everything. There are realities and limitations - which means that the money conversation is a conversation about sacrifices and intentional choices. And it starts with the courage to define our values, what's important to us, and to align our plans and resources accordingly.

So, in this session, we're talking about a side pile. A separate fund. The presence of which makes us feel free. It makes us feel free because it gives us more options. More options than what we would have without it.

A healthy, short-term savings account also creates options with work and career. We may be more courageous at work - and even stand up for what's right - if we knew we had a safety net. In fact, it's not that far-fetched to see that a healthy savings account can help you enjoy your work more, which may make you a more productive teammate. It can give us time to transition out of a job that isn't a good fit.

So I close with an invitation. The invitation is to consider the presence of savings - will you or will you not regret establishing a short term savings? And how does or doesn't it help you live in line with your values?

Discussion Questions:

1. What do you feel when you hear the word "savings"? Is it simple or complicated? Is it exciting or boring? Is it short-term or long-term?
2. How does your picture of "savings" align or not align with your values?

SECTION 6: RUBBER, MEET ROAD (10 MINUTES)

COUPLE BREAKOUT | ACTIVITY

Facilitator Notes: Couples will need to be able to identify and prioritize shared goals throughout their entire relationship, but let's start with narrowing down to just one. Then make a plan to save for it. This activity will help them bring one shared goal to life.

Section Description: You can name the goal, talk about the goal, get excited about the goal, dream about the goal, feed the goal, send the goal off to college, but eventually you need to do something to make the goal happen.

Most important financial goals require a combination of time and money. How much time and money will your goal require?

The Eternal Sunshine of the Mutual Dream

Even if you're not sure about the time and cost, write down an estimate. Later at home, you can further research how to achieve your goal and come up with a more accurate cost and timeline.

Time. When do you want to accomplish the goal you chose? A few months? One year? Five years?

Goal		
Date	# of Years	# of Months
_____ , _____		

Money. How much do you project your goal will cost to accomplish? \$500? \$2,000?

\$ _____

Monthly Savings Goal

Take your expected cost divided by the number of months to achieve your goal. This will give you the amount of money to transfer into savings each month to achieve your goal on the date you identified.

Cost \$\$ _____ / _____ Months =	_____ per month
----------------------------------	-----------------

SECTION 7: LOOK MA, A SCOREBOARD! (5 MINUTES)

COUPLE BREAKOUT | SCOREBOARD

Facilitator Notes: Scoreboard time! What's the monthly commitment they've made toward their short-term savings goal? Have they made any changes to previous parts of the scoreboard?

Section Description: Tracking progress is key to continuing forward. Take a few minutes to capture your commitments to on your personal scoreboard. Don't be afraid to write down what's true right now. The


The Eternal Sunshine of the Mutual Dream

scoreboard shows up each week, so you can continue to improve your numbers and record the latest progress.

You've made it this far. Don't forget to throw yourself a little slack. Cut yourself a bone. Accomplishing goals takes time, and time can be a Debbie Downer when it comes to Breathing Room. Remind yourself that you're in this for the long haul and consider a few questions about saving toward your short-term goal:

- Can you afford to automatically transfer your monthly goal from your paycheck to your savings account?
- If not, what can you adjust to make your monthly goal possible? Increase your income through a side hustle, or extend your desired timeline?
- What're the other things competing with you monthly goal? Something you're saving for or paying off?

Now take a step back, reflect on what you've learned so far, and record the amount you're committing to save for your shared goal. Your goal could be a big dream or a small dream. Sensible sensational. And yeah, it's okay if your dream is to pay off debts that block you from pursuing bigger dreams.

Basics		
Take Home Pay \$ ____ /month	Your Breathing Room \$ ____ /month	Your 20% Invest/Save % _____
 Session 5 Housing Allotment	Gap \$ / month \$ ____ /month	
Savings		
Session 6 Flex Fund	\$ _____ /month	
Session 7 Short-Term Goal	\$ _____ /month	
Session 8 Long-Term Goal	\$ _____ /month	
TOTAL	Current \$ going to Savings / month \$ ____ /month	
	Current % going to Savings % _____	

The Eternal Sunshine of the Mutual Dream

RECOMMENDATION:

If you're ready to get rolling:

Open up or designate an existing account for your shared goal. You can do this from a sideways position on your couch because mobile banking is awesome. Take out your phone, open a banking app, and transfer that dough into your chosen account.

Don't have a banking app on your phone? We'd recommend taking a technological leap in your life and downloading it now. Or log into your bank's website and access your account like this is 2004.

Have no idea where your monthly savings will come from yet? Check out the Round Up Challenge in your Work From Home assignment.

SECTION 8: GOING HOME GRATEFUL (5 MINS)

GROUP DISCUSSION | GOODBYE

Facilitator Notes: There's nothing like having gratitude. Send everyone home with one last nugget.

Section Description: Hey, this is hard stuff to work through. If you're feeling a little bogged down, it always helps to step back and be grateful for you what have. Always.

Warning: Trying to combine forces and set goals together could cause some friction in your relationship. Goal-setting can land you and your partner in different places. Some people are aggro goal-setters while others feel intimidated by the subject. But figuring this out together can also unlock amazing energy. Share with the group what your shared goal is and what steps you plan on taking this week. Do you have plans to get creative in reaching your goal? If so, what are they, specifically? And can they be easily replicated? Asking for a friend.

GUIDE EXPERIENCE CHECK-IN: POST SESSION 7

Debrief on the drive home

Shared goals are powerful. Great choices can be made when anchored together on a goal. Good options

that aren't in line with the goal can be clearly dismissed rather than causing distraction or conflict. A life together can author quite the story around goals shared, diverging, achieved, failed, intentional, or unintentional. Let's dig into your story:

Share

1. When have you been anchored well in a shared goal or a set of shared goals as a couple?
2. When have you had conflict because of diverging goals? What were the ramifications?
3. What's a goal that was emerging during the discussions of this session? Is it a past goal or is a future goal? Does it need more discussion?

As you reflect, remember the stories and don't be afraid to share them with your group. There's nothing like a good story to learn from.



FIND
**BREATHING
ROOM** WITH
YOUR **\$**
#adulting

Session 7

Financial Resolutions

Work From Home Materials

WORK FROM HOME

Keep the convo going at home. If you completed all the activities from this week, just have a chat about your next steps. Shared goals are important to identify and strive for together. You'll each have your own separate goals, of course, but there are plenty of areas where alignment is key. Write some things down to solidify your thoughts on goals. As usual, be intentional. Make some time for this and enjoy the conversation.

Coach Tip: The Journey of a Thrivent Member

<http://bit.ly/wfh-members-journey>



If you have questions after a session or during your work from home, we have a team of coaches - advocates for you and your journey - who can answer questions via phone or email. Please don't hesitate. We know that in this journey we all can get snagged on little things. If we just had a coach we could reach out to, we could push past.

Call: 888-834-7431

Email: Welcome@Thrivent.com

Recommended questions for a coach

- What does being a member do?
- Is a "journey" basically paying each month for something?

EXTRA CREDIT

1. See the power of compounding interest

Section description: The APY (which stands for annual percentage yield, which is more commonly known as interest rate) on your savings account can make a huge difference on the future value of your savings. The higher, the better. Let's see how yours stacks up against industry benchmarks.

Smart Asset Savings Calculator: <http://bit.ly/wfh-seven-calculator>



2. How to set and keep financial goals

Setting Financial Resolutions from Brightpeak: <http://bit.ly/wfh-seven-resolutions>



Set yourself up with goals that speak to your values

Hot take: hope is a wonderful thing, except when it comes to achieving your goals. It's hard to create the kind of life you imagine by waking up every day hoping everything will somehow work out. The somehow is pretty important. While no one loves doing the work, we all love thinking about the results of achieving a goal. But to see those results, we gotta plumb our pipe dreams.

Part of the problem is we don't always set the right goals. We don't mean the classic pitfall of vaguery (that's a noun we made up for setting vague goals). Though while we're here, we recommend setting SMART goals (Specific, Measurable, Attainable, Realistic, Timely). We mean setting goals that aren't right for you. Goals that don't line up with your values and vision for your life.

1. What's my long-term vision?

Where do you hope to be in 5 years, 10 years, and beyond? What do you want your life to look like when you discover your first gray hair? What kind of financial position do you want to be in? Goals beget goals. You can't set good short-term goals without considering your long-term ones first.

2. Why do I want those things?

Dig deep and ask yourself why. Why does your vision for life include the things that it does. Like moving to a different home, crawling out of debt, achieving financial security, or retiring in a beach town. When you think about the why behind your vision, you might discover you can modify your vision and still achieve the results you're looking for. You'll also feel more motivated to work for your goals because you'll understand

why the things that matter to you, matter to you.

3. What can I do in the next year to help me work toward that vision?

Once you set the right kind of goals (again, we kindly suggest a SMART approach), consider what needs to happen in the next year for your long-term vision to come into greater focus. Saving up for a trip to Europe this year sounds magnifico, but if it detracts from your vision to send your kid to private school for kindergarten, maybe you should rethink things. The good news is that when you set the right kind of goals – goals that align with your vision and values – it's way, way easier to stay committed to the work it takes to make them happen.

Pursuing your goals takes some thought and effort. Sometimes, it even takes major sacrifices. But if your vision for your lives matters enough to you, it's all worth it, baby.

Email or Text Reminder to Keep Them Hooked

Facilitator Notes: After each group session (within 2 days or so), send an email or text to your group to keep them engaged. A couple of things you can follow up on:

- A quick thank you for their participation this week
- Encourage them to keep working on their Work From Home and Extra Credit
- Remind them about the details of next session

NOTES



FIND
**BREATHING
ROOM** WITH
YOUR **\$**
#adulting

Session 8 **Retirement, Investing in Future You**

#youngforever

They say youth is a state of mind, but what happens when youth wants to hang up the apron, suit, or pocket protector for good, and sip shirley temples on the back porch at 2pm every Tuesday? Youth retires, that's what. But in order for retired youth to afford those shirley temples, they must prepare well during their actual youth.

Materials Needed:

- Extra pens or pencils for participants who don't have one
- Participant Workbooks (includes Work From Home assignments)
- Ground Rules of Engagement sheet
- TV, Laptop, or iPad/tablet screen to play video links

Session 8 At A Glance

- | | |
|---|--|
| <input type="checkbox"/> Check in on couple's shared goals | <input type="checkbox"/> Play Video 3: A Foundation of Knowledge |
| <input type="checkbox"/> Play Video 1: The Charge of Timothy | <input type="checkbox"/> Group Discussion |
| <input type="checkbox"/> Group Discussion | <input type="checkbox"/> Scoreboard |
| <input type="checkbox"/> Group Activity: Use That Noodle and Doodle | <input type="checkbox"/> Final Assessment |
| <input type="checkbox"/> Play Video 2: Creating Options | <input type="checkbox"/> Celebrate and Thank |
| <input type="checkbox"/> Group Discussion | <input type="checkbox"/> Work From Home Assignment |

Wow, what a run we've had. Take a second to look back on your Wise With Money Journey. Remember when you first arrived with a twinkle in one eye and a dark cavern of fear in the other? Or that time you sifted through Money Madness to prioritize your home and transportation? Or when you shook a banana stand to boost your flex fund? Ooh, the memories. You're really making it happen, captain. And now's not the time to be a quitter, skipper. Let's finish strong.

In this session, we'll craft a long-term gameplan for you to kick some financial booty, earn a little booty, and dream a little bitty about your future impact.

SECTION 1: GETTING STARTED (20 MINUTES)

GROUP DISCUSSION

Facilitator Notes: Retirement means a lot of different things and it seems to be getting more diverse in its definition each generation. Intentional planning together may be as important as it's ever been. Get started by checking in on everyone's short-term savings progress, break the ice a bit, and get grounded in Scripture.

Work From Home Check-In

Think back to last session. What short-term savings goals did you decide to tackle together? Did you make any progress since then?

Ice-ice-breaker:

Since this time last year, what would you say has changed for the better in your life? To end this year feeling content, what needs to happen?

Scripture Discussion:

GALATIANS 6:9-10

**Let's not get tired of doing what is good, for at the right time we will reap a harvest
- if we do not give up. So then, whenever we have the opportunity,
let's practice doing good to everyone, especially to the family of faith.**

Discussion Question:

1. Why do you think the writer indicates 'doing good' makes someone tired? And how do you know it's the right time to reap a harvest?

GOD'S MONEY STORY

God's Money story is simple. Everything is a gift from God and Christians are called to be good stewards of those gifts. We'll continue to reflect on "What does this mean for me?"

SECTION 2: THE CHARGE OF TIMOTHY [15 MINUTES]

GROUP VIDEO LESSON | GROUP DISCUSSION

Facilitator Notes: This video lesson will break down "life that is truly life."

Section Description: Let's unpack 1 Timothy 6:17-19. In the first century, the Apostle Paul was writing to his understudy, Timothy. It appears Timothy was leading a church of people who had considerable wealth. Watch the video lesson to see what Timothy had to say, and see if we can apply it to today.

Video Script: <http://bit.ly/br-nineteen>



1 Timothy 6

¹⁷ Command those who are rich in this present world not to be arrogant nor to put their hope in wealth, which is so uncertain, but to put their hope in God, who richly provides us with everything for our enjoyment.¹⁸ Command them to do good, to be rich in good deeds, and to be generous and willing to share. ¹⁹ In this way they will lay up treasure for themselves as a firm foundation for the coming age, so that they may take hold of the life that is truly life.

First, can we just say what a great phrase that is - "life that is truly life" - I mean, don't we all want life that is truly life? Whatever that is, sign me up. This entire text is rich with wisdom - and there are three things we can gather from these verses:

1) Wealth is not a source of certainty.

It directly contradicts the idea in our culture that wealth brings certainty. According to this scripture writer, wealth is uncertain. There is no guarantee of certainty for anything in this world, and any financial program that promises you certainty is flat out lying. That's the first thing.

The second thing we can gather:

2) Everything that God provides is for our enjoyment.

It doesn't say it's possible to have too much - or that we should make a vow of poverty. (It doesn't say we shouldn't either!). And it doesn't say it's bad to have wealth. In fact, it says, everything from God is for our enjoyment. What an incredible thought - if God provides it, it's for our enjoyment. And it gets better. Here's the third:

3) If we are rich, we should be generous and do good with what we have.

This. Is. Profound. And Paul reminds his reader to do good - in our lives now and in our later years. These words aren't going anywhere, so imagine you're reading this in your early 60's. This is important for how we think about saving for retirement. Paul was writing hundreds of years before Roth IRA's and 401K's. There were

no banks or bank accounts. But he does talk about life that is truly life.

So it's amazing that these words have lived on - they are timeless, and wise, and we're invited to consider how these truths apply to our lives. Regardless of how much we have - or how much we accumulate - we have the choice for how we relate to what we have. What seems to matter less is the amount we have - and more about what we do with what we have. In fact, I'll just say it: Money is not meant to be our master. When money becomes the object of our worship - and you know what worship is - that is when we get into trouble. Actually, worshipping money might be the riskiest thing we can do with money.

It is possible to save for retirement - and to use the power of compounding interest - as something we do alongside our hope and trust in God, who richly provides us with everything for our enjoyment. And experience life that is truly life.

Discussion Questions:

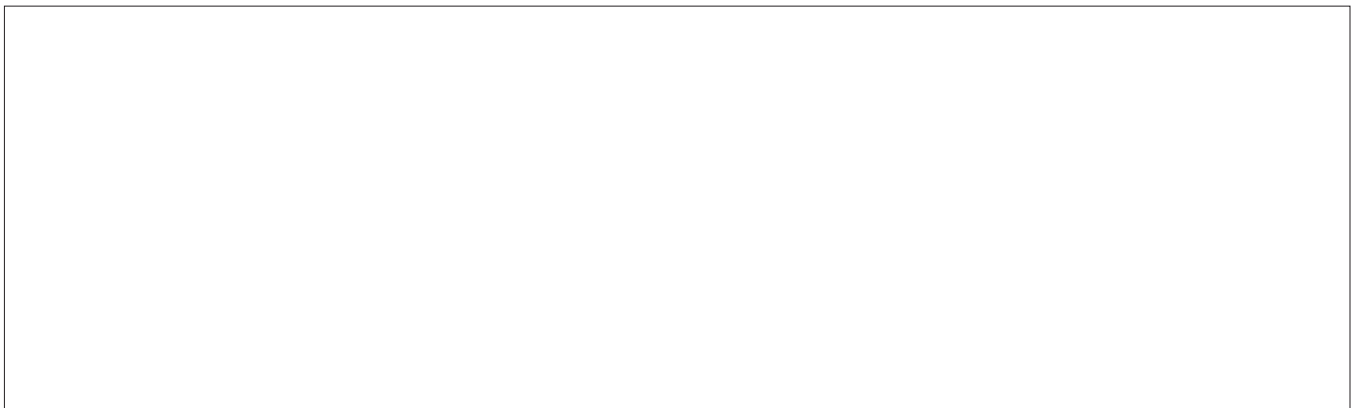
1. How would you describe a "life that is truly life"?
2. As your wealth grows over time, how do you want to prioritize "doing good" in your older years?

SECTION 3: USE THAT NOODLE AND DOODLE (15 MINUTES)

GROUP ACTIVITY | DISCUSSION

Facilitator Notes: Young married couples are thinking about the term "retirement" a lot, but they're picturing very different things. Take some time to let everyone do some sketching to bring some tangibility to what they mean by the word.

Section description: Retirement. What is it, really? Take a few minutes to draw the first thing that comes to mind when you hear the word "retirement." Don't worry about being an artist, just focus on visualizing it. Draw whatever you feel or want or remember. When you're done, discuss it with your group:



Discussion Questions:

1. What did you draw? Describe it.
2. Do you ever want to retire? Hahaha, of course you do. We all do. But why exactly?

YOUR MONEY STORY

Look within to align your values and spending needs with God's Money Story, so you can create your own money story informed by your faith, heart, and habits.

SECTION 4: CREATING OPTIONS (10 MINUTES)

GROUP VIDEO LESSON | GROUP DISCUSSION

Facilitator Notes: This video lesson will break down how retirement planning isn't so much about preparing to be 65+ as much as it is about creating options for yourself all along the way.

Section Description: No matter how you slice it, there are a number of preconceived notions that come with retirement. They can stir all kinds of emotions. Whether you're on top of your retirement-savings game or haven't even stepped up to the plate, it's important to develop a healthy long-term mindset.

Video Link: <http://bit.ly/br-twenty>



It can be easy to assume that retirement money is set aside for later, and that our retirement savings has very little benefit to us now. But this just isn't true. Regardless of the type of account you have, your retirement money is your money. Of course, there are fees and penalties for early withdrawals, depending on the specific account. But the truth remains - your savings - including retirement savings - is part of your foundation for building financial strength.

I have a friend who cashed out his 401k early to start a business. He said, 'I'm young and I have time to make it up.' This is not something that I recommend - and my friend is a highly experienced entrepreneur with a track

record of success. So for him, it might make sense. But why I bring this up, and what I find valuable about putting money in a retirement account, is how it creates options. For instance, some retirement accounts don't have penalties for early withdrawals if you use it for a down payment on a home.

What a healthy retirement savings does is create a future with more options.

Later in life, you may want to open a yoga studio or go on river cruises in Europe or take art lessons or be a super involved grandparent. Don't worry, you are not expected to know exactly what you want in your retirement years. We don't know what the world will look like 20, 30, 40 years from now - but we do know that a solid plan and habit of saving for retirement creates options for future you.

For many people - and maybe even most people - before retirement planning is about how we will enjoy our later years, it is more about preparing for that time in life when we can no longer earn an income. There will be a time when we no longer have the intellectual, emotional, or physical capacity to earn money. We want to be ready for that time - to create as many options as possible for when (not if) that time comes. It starts by having a plan for how we will have our needs met.

I met a guy a few years back who had recently retired. He was living off a combination of retirement savings and social security - but he worked a couple of days a week at a local hardware store. He didn't have to. He wanted to. He wanted a low-stress job that kept him around people and connected to the community. And he loved his new lifestyle - nothing extravagant.

He not only had the option of whether he wanted to work - but he picked the kind of work and the number of hours. And that is our goal for you in this section - to think about creating options for you and future you.

Discussion Questions:

1. No one knows what the future holds. Whether it's 20, 30, or 40 years from now, what options do you want to have when you retire?
2. How could planning and saving for retirement help with the vision you have for your future as a couple?

SECTION 5: A FOUNDATION OF KNOWLEDGE (15 MINUTES)

GROUP VIDEO LESSON | GROUP DISCUSSION

Facilitator Notes: This session is unique in that there are three videos. This third one gets into the basic mechanics of retirement investing. It's a much longer video, but the idea is to make sure the group gets the basics down.

Section Description: So, what does it look like to begin a retirement-investment plan? What are the terms? Where do you get one?? Is one better than another? Do I need more than one?! What other questions could I possibly ask?

Video Link: <http://bit.ly/br-twenty-one>



Hi friends -

As we think about saving long-term for retirement, there is a point when savings actually becomes investing. So, in this video, we want to cover the basic of what to know about savi., [clears throat], investing in your retirement.

First things first, since this video is about getting started on retirement investing, let me say what we won't be talking about.

We are not talking about get rich quick schemes. We are talking about long-range planning - it's about money you won't need or use until much later in life - like your late 50's or 60's and 70's.

And we are not talking about the kind of investing where you are constantly watching the stock market. You don't need to be "day trading" in your retirement account - buying and trading individuals stocks every day - or even every month. In other words, in your retirement investment accounts, you can do it without watching the news every evening to see how the stock market did that day.

Lastly, this video is not about picking the right companies to invest in, feeling like you are taking massive risks,

hoping to eventually get lucky. There are many “set it and forget it” kinds of options to retirement investing. Many people like this option because they can set it, forget it, make regular contributions, and check in a few times per year to see how things are going. That said, let’s talk about the kinds of options you have - the kinds and types of retirement accounts that are available for you to use.

One type is the 401k. The 401k is a perk or benefit provided by your employer. It’s not something you can get outside of an employer, and that is why it’s called an employer-sponsored account.

How it works is that your company works with a provider (?) who runs the account on your behalf. If you are employed by the government or a nonprofit, you may recognize similar terms - 403(b) and 401(a).

First, if your company offers a 401k match, take it. It’s free money - and even though the money in your paycheck may decrease, your net worth will increase. And the match is free money. Once money is in your 401k, you may have options for how to allocate within that fund, depending on your time horizons and risk tolerance.

Some people have this, and some don’t. But you don’t need a 401k to invest in your retirement. There are options for retirement investing.

Another common type of retirement is the IRA. It stands for Individual Retirement Account.

The IRA is initiated by you, it’s self-directed, and in most cases, it’s not something your employer or anyone, really, will do for you. To open an IRA, you will need a custodian - this is a financial services institution that will help you online or over the phone or working with a licensed professional. There are many options for custodians, and they are all competing for your business, and that means you can find the right fit for you.

There are two types of IRA’s. Traditional IRA and Roth IRA. The major distinction is how and when they are taxed - when the government takes a portion so we can have things like roads and running water.

The traditional IRA is taxed when you take money out of it in your retirement years. There is more benefit now, because it stands to lower the amount you are taxed during contributions. In other words, it’s a pre-tax contribution.

The other kind is the Roth IRA. When you make contributions - put money into it from your savings or checking account - it’s done with after-tax assets. You’ve already paid taxes on it. And when you get money out of the Roth IRA in your retirement years, you won’t be taxed on that income. With regular contributions and the potential for compounding effect due to market growth, it’s an important vehicle for growing your retirement fund.

Retirement, Investing in Future You

This is pretty lucrative deal - and because of that, there are limits to what you can contribute. These limits vary, depending on how you do your taxes, but for a married couple filing jointly, you are allowed to contribute no more than \$11,000 per year - or \$5,500 per individual.

But let me pause here for emphasis... This is a big deal that there are limits. What this means is that we should consider the potential risks of not starting a IRA or Roth IRA.

It's worth noting that other kinds of IRA are the Sep IRA and the Simple IRA, which are less common and used in other circumstances.

Now... once money is inside a Roth IRA or Traditional IRA, in order to see it grow as a result of the market, you will need to think about how to allocate and what to buy. Like I said before, you don't need to be day-trading in your retirement account. You have options. Now, I can't make specific recommendations - but I can tell you about some of these options.

ETF is an Exchange-Traded Funds, and they are like stocks in that they are bought and sold on the stock exchange. But they are actually a combination of stocks, commodities, and bonds - usually tracking with a the index.

Mutual Funds are managed by licensed professionals that pools money to purchase the stocks and securities that make up that fund.

Target Date Funds - Pick your retirement date - they are usually in 5 year increments.

One more thing about the 401k, IRA, and Roth IRA: One way to think about these accounts is to think of them as a "color" of money. When you put money into an IRA, it has the IRA "color." The color is determined by the account type - it's how the IRS views that money. It's important to know that you can transfer money between custodians without changing the color. For instance, you may transfer a Roth IRA from one investment management company or investment bank - again, the custodian - to another custodian - but the color of that money stays the same. It's simply now with a different custodian, but it's still a Roth IRA. If you "fire" a company that holds and administers your Roth IRA and then "hire" another company custodian, the IRS is most interested in the color. I tell you this because it's important to know because this means you have options - a variety of potential custodians you hire to hold your accounts.

Now, let's imagine that you are starting from scratch. As of this moment, you are have zero saved for retirement, but you are interested and willing to get started. In fact, maybe you want to open retirement account TODAY. This is a big deal - so congrats!

Some companies have a minimum to open a retirement account. So you might start a savings account that you personally label "retirement," and once you get enough to meet the minimum, you move that money into that account.

And, to continue the theme, the more you save, the more options you will have.

Maybe you get started with a savings account. Once you meet the minimum - maybe \$1,000 or \$5,000 - you open a Roth IRA. Once you see that increase with market growth and contributions, that may be a good time to hire a financial advisor to help manage that. That is not necessarily a recommendation, but rather an illustration for a path that you may take. You'll do some shopping based on convenience, location, online experience, and fees. If you are new to this stuff, it may feel complex and overwhelming - but don't let that keep you from taking action.

Also, watch for fees. A few years ago I bought a stock, but the company that was holding that stock for me was charging \$30 year to have the account with them. I simply wanted to buy a few shares in a company and watch it over the years. It did grow, but the annual fees were eating away at it, so I ended up finding another company with lowers fees. Same stock, different provider.

Discussion Questions:

1. What did you learn from this video that you didn't know before?
2. What did you feel comfortable with already?
3. What do you want to Google as soon as you get home? Besides puppies.


SECTION 6: LOOK MA, A SCOREBOARD! (5 MINUTES)

COUPLE BREAKOUT | SCOREBOARD

Facilitator Notes: The final scoreboard. Sessions 1-4 created breathing room and sessions 5-8 have been working to identify where to apply that new breathing room. Let's tally up the final numbers.

Section Description: Tracking progress is key to continuing forward. Take a few minutes to capture your commitments to on your personal scoreboard. Don't be afraid to write down what's true right now. The scoreboard shows up each week, so you can continue to improve your numbers and record the latest progress.

Retirement, Investing in Future You

Basics		
Take Home Pay \$ _____ /month	Your Breathing Room \$ _____ /month	Your 20% Invest/Save % _____
 Session 5 Housing Allotment		Gap \$ / month \$ _____ /month
Savings		
Session 6 Flex Fund	\$ _____ /month	
Session 7 Short-Term Goal	\$ _____ /month	
Session 8 Long-Term Goal	\$ _____ /month	
TOTAL	Current \$ going to Savings / month \$ _____ /month	
	Current % going to Savings % _____	

SECTION 7: FINAL ASSESSMENT (10 MINUTES)

INDIVIDUAL ASSESSMENT | DIGITAL

Facilitator Notes: After completing the manual scoreboard, take the final assessment to complete the process. Don't miss this opportunity to help the group capture the full 8-week journey.

Section Description: The finish line is nigh, but what a journey we've been on. Really, it's only just begun. This journey will last the rest of your life. Long after your kids leave the nest. Thank you for participating in this small-group experience. We hope you've been able to take steps toward financial freedom. More than that, we hope you laughed at our jokes. Take 10 minutes to complete the final assessment to see how far you've come.



Journeyer Assessment Link: <http://bit.ly/br-twenty-two>



Guide Assessment Link: <http://bit.ly/br-twenty-three>

SECTION 8: CELEBR8 GOOD TIMES!

GROUP ACTIVITY | DISCUSSION | GOODBYE

Facilitator Notes: Take some time as a group to debrief what has stood out most, to express gratitude to each other for the team effort toward wiser money lives. This experience really wouldn't be complete without taking a moment to step back, reflect, and express.

Section description: PARTY TIME. Spend a few minutes celebrating your hard work over the past few weeks. Every accomplishment, big or small, is worth celebrating.

Here's a playlist for your celebration: *Celebration* – Kool & The Gang, *I Got You* – James Brown, *Can't Stop the Feeling* – Justin Timberlake, *Roar* – Katy Perry, *Party Rock* – Those Two Guys Who Have a Name We Forgo

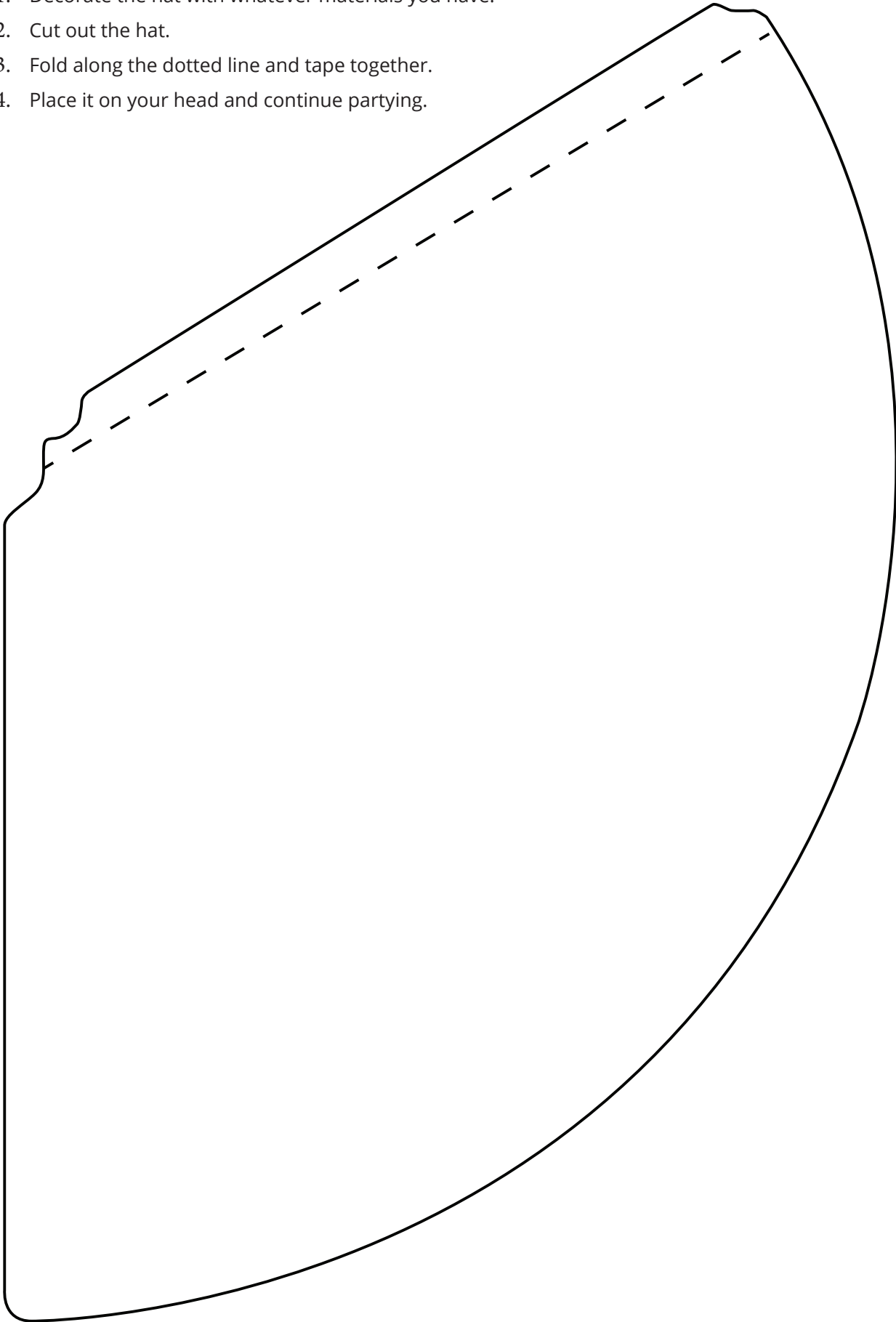
It's time to party like you're the Left Shark in the Superbowl! Turn the music up, put a party hat on and celebrate everything you've accomplished. You deserve it! Share your victories, things you've learned from others in the group, ways you and your partner are closer, and how awesome your guide has been. You are a champion, let's hear your roar!

After decorating your hat

Discussion Questions:

1. What has been the most helpful section of these 8 weeks?
2. What will you continue to focus on now that the sessions are over?
3. What do you want your Guides to know about how they contributed to this experience? (keep in mind, your Guides likely just read that question out loud and are feeling awkward about it)

1. Decorate the hat with whatever materials you have.
2. Cut out the hat.
3. Fold along the dotted line and tape together.
4. Place it on your head and continue partying.



GUIDE EXPERIENCE CHECK-IN: POST SESSION 8

DEBRIEF ON THE DRIVE HOME

This last session covered long-term planning and retirement, but these eight weeks have covered all kinds of subjects to help couples find breathing room and apply it meaningfully to their futures. Many moments have been uncovered that will help each couple understand something new, be intentional, plan well, and craft their future together. Financial tension impacts relationships in destructive ways, and these eight weeks have been an experience that steps right into that space. Let's look back:

Share:

1. What is a favorite moment that has stuck with you from this experience?
2. What were you most nervous about before Session 1 and how did that end up playing out over the eight weeks?
3. What did you learn about your spouse that you didn't know before this or what did you find yourself appreciating in a new way?
4. Have you gotten to contribute to these couples in the way you hoped when this started?

What a journey. Don't let it end here!



FIND
**BREATHING
ROOM** WITH
YOUR **\$**
#adulting

Session 8
**Looking Back to Look
Forward**

Work From Home Materials

WORK FROM HOME

Make sure your guide understands where you are on this journey after eight weeks. Don't overlook telling your guide, who volunteered 100% of their time, what they mean to you and what you specifically got out of the experience. Write them a note, send them a text, send them a raven, anything. Just make sure they know they helped you. They'll appreciate it.

Dear, _____

Love,

Keep the convo going at home. Forever. Though the formal sessions have come to an end, your Wise With Money Journey continues. Find more Breathing Room, identify your shared goals, and apply that Breathing Room to those goals. Rinse and repeat. Always be intentional with each other. Follow the rules of engagement and remember alignment is more important than agreement. Your journey is lifelong, and there will be times you feel more on top of things than other times. Just keep swimming with intention and teamwork. Write down the things you want to explore further, even though sessions are over.

Coach Tip: Who do I work with if I want to continue this journey?

Thrivent has a team of people all around the country called Financial Representatives. There are reps in your community who can help.

Dave's Story: <http://bit.ly/wfh-thrivent-dave>



Michelle's Story: <http://bit.ly/wfh-thrivent-michelle>



If you have questions after a session or during your work from home, we have a team of coaches - advocates for you and your journey - who can answer questions via phone or email. Please don't hesitate. We know that in this journey we all can get snagged on little things. If we just had a coach we could reach out to, we could push past.

Call: 888-834-7431

Email: Welcome@Thrivent.com

Recommended questions for a coach

- How do financial representatives get paid?
- What does a first meeting with a financial rep look like?
- Do they review my financials and critique me?

EXTRA CREDIT

1. Choose a Savings Challenge

Section description: One last time with feeling. Pick one of the money challenges below to help boost your savings over time.

It might sound too simple to be true, but you can make a dent in your savings number by saving spare change. Try rounding up your transactions. Use cash on daily purchases and put the change back into a separate part of your wallet or some other container. If a soda cost \$1.79, pretend it was \$2 and save the

extra 21 cents. Every month or so, deposit that change into your savings account. If you don't carry cash, don't worry. There's an app called Acorns that will automatically round up your electronic purchases

<http://bit.ly/wfh-eight-acorns>

The Single Income Challenge

If both you and your partner work, try living on one spouse's salary and dropping the other one into savings. This will allow you to test drive the single-income lifestyle, in case one day one of you decides to stay home with kids. Or if one spouse loses their job. Knowing that you can live comfortably on one income will relieve a ton of stress. Here's a quote to back up everything we say:

"By making sure a single salary can cover your living expenses, you get the flexibility of saving the other salary, investing it, and letting it grow into a sizable retirement nest egg."

- Maurie Backman of the [Motley Fool](#)

Side Gig Challenge

We've talked about this a lot, but for some reason, many of us overlook the way we can add income on the side. This circles back to the Side Hustle session where you looked at your assets and how you could use them to make some extra money. Use one of the online marketplaces – Ebay, Craigslist, Facebook Marketplace, etc – to sell old stuff. Drive your car for Uber or Lyft. Turn your hobby into an online shop on Etsy or Shopify. Thanks to the internet, side gigs are easier than ever to start.

2. Risky Business

Section Description: Let's find out where you are on the spectrum between Evil Knievel and Courage the Cowardly Dog. What's your risk tolerance level? How risk-averse are you? Take the quiz below and discover how your risk tolerance can affect how you make financial decisions.

QUIZ:

<http://bit.ly/wfh-eight-risk>

Discussion Questions

1. How risky are you? Conservative, Moderate, Aggressive, Uber Deluxe Aggressive?
2. Is your answer different depending on your savings timeline? Or what you're saving for?
3. Are you surprised by your results? Why?

This quiz will help you get to know yourselves a little better and see why you sometimes disagree. It's really valuable to gain visibility into each other's tendencies. Just don't take your results and bet your life savings on red. Or black. Don't bet your life savings on anything at all, actually. Except yourselves.

The lower your risk tolerance, the more you'll find yourself in the standard-high-interest-savings-accounts-with-a-solid-APY ballpark. The more aggressive your risk tolerance, the more you'll be inclined to invest some of your short-term savings in stocks or bonds. If your shared goal is years away, and if you have some time before you'll need the money, riskier options are feasible. If your timeline is short, or if you feel you'll have little flexibility around when you'll need the money, do yourself a favor and invest in savings where the principle is less at risk. In which case, high-interest savings accounts or money market accounts is the way to go.

3. Additional Resources

How Much to Save For Retirement Regardless of Your Age: <http://bit.ly/wfh-eight-save-retire>

Which IRA is Right For You? <http://bit.ly/wfh-eight-ira>

Retirement Planning Calculator: <http://bit.ly/wfh-eight-calculator>

Retirement Tips For Each Decade of Your Life: <http://bit.ly/wfh-eight-insider-secrets>

