

# FIND BREATHING ROOM WITH YOUR \$

#adulting



## Journeyer'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

## 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.





# FIND BREATHING ROOM WITH YOUR \$

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## 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:

**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.*

## SECTION 1: GETTING STARTED (20-25 MINUTES)

GROUP DISCUSSION | GROUP VIDEO LESSON

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:

#### 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:

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

What is one financial goal you have?

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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

<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.

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

INDIVIDUAL ASSESSMENT | DIGITAL

**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>



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

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

**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>



## SECTION 5: SUBSCRIPTIONS ACTIVITY (15 MINUTES)

COUPLE BREAKOUT | ACTIVITY | DISCUSSION

**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.

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

#### **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.

# Getting Wise With Money

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:

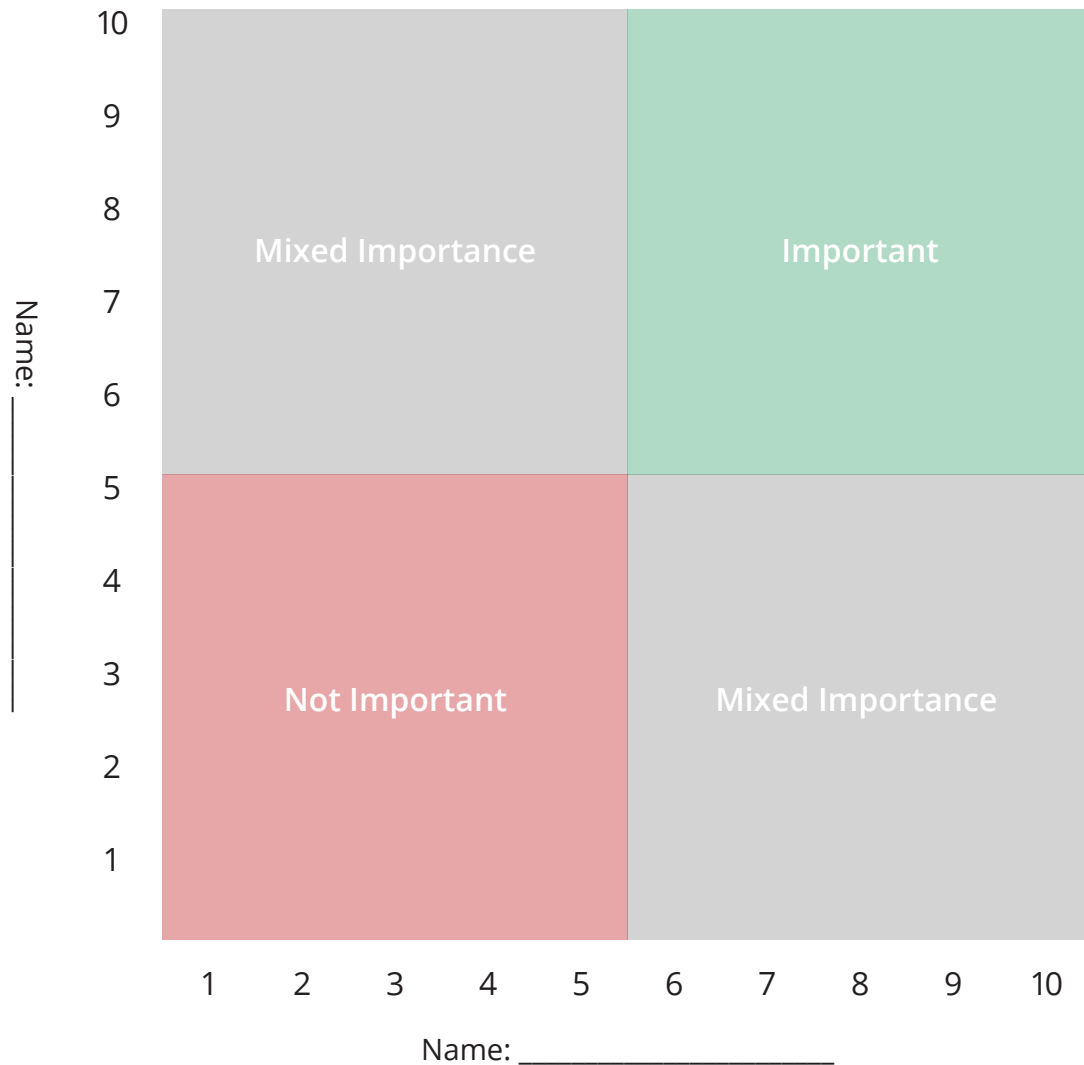
<i>Subscriptions</i>	<i>Cost/Month</i>	<i>Amber Value Rating</i>	<i>Mike Value Rating</i>
<i>Unicorn Dream Box</i>	<i>\$19.95</i>	<i>2</i>	<i>9</i>
<i>Skulls Unlimited</i>	<i>\$30.00</i>	<i>5</i>	<i>4</i>

YOUR TURN:

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

## 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

*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

*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?

### Challenge (5 minutes)

*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





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

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### 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?

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## 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 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



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## 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.

## 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

*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?*

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

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#### Play Video

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



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

INDIVIDUAL ASSESSMENT | DIGITAL

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.

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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

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

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>



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

COUPLE BREAKOUT | ACTIVITY | DISCUSSION

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.

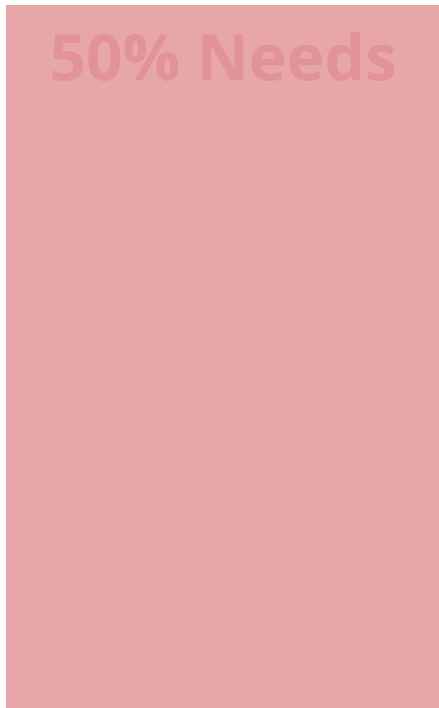
First of all, a general rule of thumb is to divide your budget into three parts – 50/30/20. Spend 50% of your income on Needs, 30% on Wants, and 20% on Savings. Pretty simple, are we right? Now, let’s get financially, uh, woke:

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

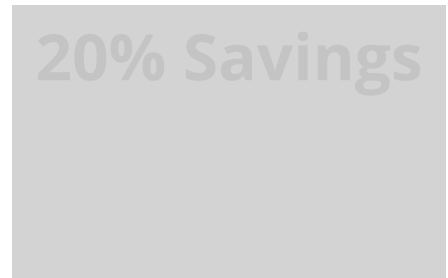
MONTHLY TAKE-HOME INCOME \$ \_\_\_\_\_



50% Total \$ \_\_\_\_\_  
Current Total \$ \_\_\_\_\_

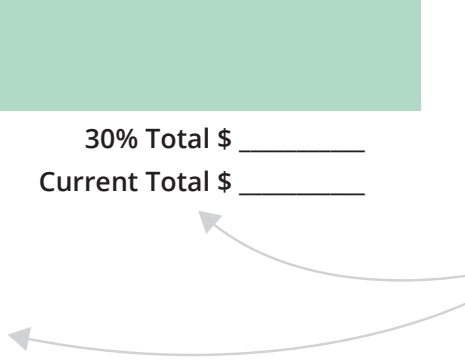


30% Total \$ \_\_\_\_\_  
Current Total \$ \_\_\_\_\_



20% Total \$ \_\_\_\_\_  
Current Total \$ \_\_\_\_\_

**10% Giving**  
Where does your family put this category?



## SECTION 6: DOING WORK (5 MINUTES)

### COUPLE ACTION

**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.

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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

**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.

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### 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)

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

Getting Wise With Money

Keep it 100

Needs Shmeeds

Everday I'm Hustlin'



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## 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.

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### 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](mailto: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						
<b>Credit Cards:</b>						
Visa						
Discover						
Amex						
MasterCard						
<b>Insurance:</b>						
Health						
Car						
Boat/Motorcycle						
Life						
Disability						
<b>Kiddo Stuff:</b>						
Daycare						
Preschool						
School Lunches						
Sports/Activities						
Other						
Generous Giving						
TOTAL	\$0					
<b>Savings</b>	<b>Monthly Contribution</b>					
401(K)						
IRA						
Emergency Savings						
Other Savings						
TOTAL	\$0					



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## Session 3 **Needs Shmeeds**

*Save Money on Your Pesky “Needs”*

*#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.



## 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

**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?

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

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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

**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>



## SECTION 3: SCULPTING YOUR PAST? (20 MINUTES)

GROUP ACTIVITY | SHARING

**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. Ruminates 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 mash, 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

**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

**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>



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

COUPLE BREAKOUT | ACTIVITY | DISCUSSION

**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

**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.

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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

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

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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)

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



## NOTES





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## 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.

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### 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”

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### 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.



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](http://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

# Needs Shmeeds

## *Work From Home Assignments*

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



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## 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.

## 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

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

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.

#### Play Video

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



## SECTION 3: GAPS & GIFTS (15 MINUTES)

COUPLE BREAKOUT | ACTIVITY | DISCUSSION

**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	Leadership	Arts
Loneliness	Veterans	History
Hunger	Environment	Education
Illness	Need for Creativity	Animals
Addiction	Violence	Abuse
Inequality	Children/Youth	_____
Slavery/Trafficking	Spreading the Word	_____

## Gifts

Time	Ticker	Talents	Treasure
Volunteer	Listening	Cook Meals	Donate Items
Providence	Patience	Teach	Share Abundantly
Childcare	Forgiveness	Build or Repair	Help Anonymously
Coffee with a Friend	Grace	Care for the Sick	Give Money
Pray	Encouragement	Create	Sponsor a Child
Real Presence	Gratitude	Mentor/Coach	Open Your Home
Favor/Tasks	Consume Less	Organize Events	Be a Donor
Clean	_____	_____	_____
_____	_____	_____	_____
_____	_____	_____	_____

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

### GROUP DISCUSSION

**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

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.

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Play VIDEO

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



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

COUPLE BREAKOUT | ACTIVITY | DISCUSSION

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.

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

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

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# Everyday I'm Hustlin'

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?

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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

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

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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

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



## SECTION 9: LET'S ALL TALK

GROUP DISCUSSION | SCOREBOARD | GROUP CHALLENGE | GOODBYE

**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)

**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 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

\$

Getting Wise With Money

\$

Keep it 100

\$

Needs Shmeeds

GOAL

Everyday I'm Hustlin'



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](mailto: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](https://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 **\$**  
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# 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.

## SECTION 1: GETTING STARTED (20 MINUTES)

GROUP DISCUSSION | INDIVIDUAL ASSESSMENT | DIGITAL

**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'.

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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

<sup>3</sup> By wisdom a house is built, and through understanding it is established;

<sup>4</sup> through knowledge its rooms are filled with rare and beautiful treasures.

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

<sup>6</sup> 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

**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: <https://bit.ly/br-thirteen>



### 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 in line with your values and priorities?

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

COUPLE BREAKOUT | ACTIVITY | DISCUSSION

**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.

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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 'butes 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>		<b>4</b>	<u>Affordability</u>
<u>Flexibility to move</u>			<u>Backyard</u>
<u>Updated/turn-key</u>			<u>Pet friendly</u>
<u>Good fit long term</u>			<u>Commute</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

**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>



### 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

**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.

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

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

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

### COUPLE BREAKOUT | 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 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 \$ _____ /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	
<b>TOTAL</b>	Current \$ going to Savings / month \$ _____ /month	
	Current % going to Savings % _____	

## SECTION 7: GOING HOME GRATEFUL (5 MIN)

GROUP DISCUSSION | GOODBYE

**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.

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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.

## NOTES





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.

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### 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](mailto: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.
- 
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- 

### 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.<sup>3</sup> 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](http://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.<sup>4</sup>

### **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**

*#flexzone*

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

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

**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

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>



### 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

Section Description: Why do you have the money habits you do? Where'd 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.

# There's Always Money in the Banana Stand

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."

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

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

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

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## 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?

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

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

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**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

**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>



### 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

**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 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.
5. 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.

# There's Always Money in the Banana Stand

<div style="text-align: center; font-weight: bold; margin-bottom: 10px;">1</div> <table style="width: 100%; border-collapse: collapse;"> <tr> <th colspan="2" style="text-align: left; padding: 5px;">Needs   Must Haves / Month</th> </tr> <tr><td style="padding: 5px;">Housing</td><td style="padding: 5px;">\$ _____</td></tr> <tr><td style="padding: 5px;">Utilities</td><td style="padding: 5px;">\$ _____</td></tr> <tr><td style="padding: 5px;">Food</td><td style="padding: 5px;">\$ _____</td></tr> <tr><td style="padding: 5px;">Debt</td><td style="padding: 5px;">\$ _____</td></tr> <tr><td style="padding: 5px;">Medical</td><td style="padding: 5px;">\$ _____</td></tr> <tr><td style="padding: 5px;">Pets</td><td style="padding: 5px;">\$ _____</td></tr> <tr><td style="padding: 5px;">Gas/Car</td><td style="padding: 5px;">\$ _____</td></tr> <tr><td style="padding: 5px;">_____</td><td style="padding: 5px;">\$ _____</td></tr> <tr><td style="padding: 5px;">_____</td><td style="padding: 5px;">\$ _____</td></tr> <tr><td style="padding: 5px;">_____</td><td style="padding: 5px;">\$ _____</td></tr> <tr> <td style="text-align: right; padding: 5px;"><b>Total</b></td><td style="padding: 5px;"><b>\$</b></td></tr> </table>	Needs   Must Haves / Month		Housing	\$ _____	Utilities	\$ _____	Food	\$ _____	Debt	\$ _____	Medical	\$ _____	Pets	\$ _____	Gas/Car	\$ _____	_____	\$ _____	_____	\$ _____	_____	\$ _____	<b>Total</b>	<b>\$</b>	<div style="text-align: center; font-weight: bold; margin-bottom: 10px;">2</div> <table style="width: 100%; border-collapse: collapse;"> <tr> <th colspan="2" style="text-align: left; padding: 5px;">Wants   Hard to Do Without / Month</th> </tr> <tr><td style="padding: 5px;">_____</td><td style="padding: 5px;">\$ _____</td></tr> <tr><td style="padding: 5px;">_____</td><td style="padding: 5px;">\$ _____</td></tr> <tr><td style="padding: 5px;">_____</td><td style="padding: 5px;">\$ _____</td></tr> <tr> <td style="text-align: right; padding: 5px;"><b>Total</b></td><td style="padding: 5px;"><b>\$</b></td></tr> </table>	Wants   Hard to Do Without / Month		_____	\$ _____	_____	\$ _____	_____	\$ _____	<b>Total</b>	<b>\$</b>
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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.
- 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.



# There's Always Money in the Banana Stand

## Discussion Questions:

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	
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<b>TOTAL</b>	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



FIND  
**BREATHING  
ROOM** WITH  
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#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.

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### 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](mailto: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>



### 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?



## NOTES



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## 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

## SECTION 1: GETTING STARTED (20 MINS)

GROUP DISCUSSION

*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

*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>



## 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

**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.

# The Eternal Sunshine of the Mutual Dream

## 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	_____
Cooperation	Diversity	_____
Honesty	Influence	_____
Respect	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

*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 10<sup>th</sup> top priority. Write down how many years from now you'd like to accomplish each.





## 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

*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>



#### 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

*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?

\$ _____
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## 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
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## SECTION 7: LOOK MA, A SCOREBOARD! (5 MINUTES)

COUPLE BREAKOUT | 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 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

# The Eternal Sunshine of the Mutual Dream

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
<b>TOTAL</b>	Current \$ going to Savings / month \$ _____ /month
	Current % going to Savings % _____

## 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

*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.

## NOTES





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#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.

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### 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](mailto: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.

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### 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.

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### **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.

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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.

## NOTES



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**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.



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

#### 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

**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>



**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

*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:*

A large, empty rectangular box with a thin black border, provided for participants to draw their visualization of retirement.

## 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

**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>



## 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

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?

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*Video Link:* <http://bit.ly/br-twenty-one>




### 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

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.

Basics		
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Session 8 Long-Term Goal	\$ _____ /month	
<b>TOTAL</b>	Current \$ going to Savings / month \$ _____ /month	
	Current % going to Savings % _____	

## SECTION 7: FINAL ASSESSMENT (10 MINUTES)

INDIVIDUAL ASSESSMENT | DIGITAL

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>

## SECTION 8: CELEBR8 GOOD TIMES!

GROUP ACTIVITY | DISCUSSION | GOODBYE

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*

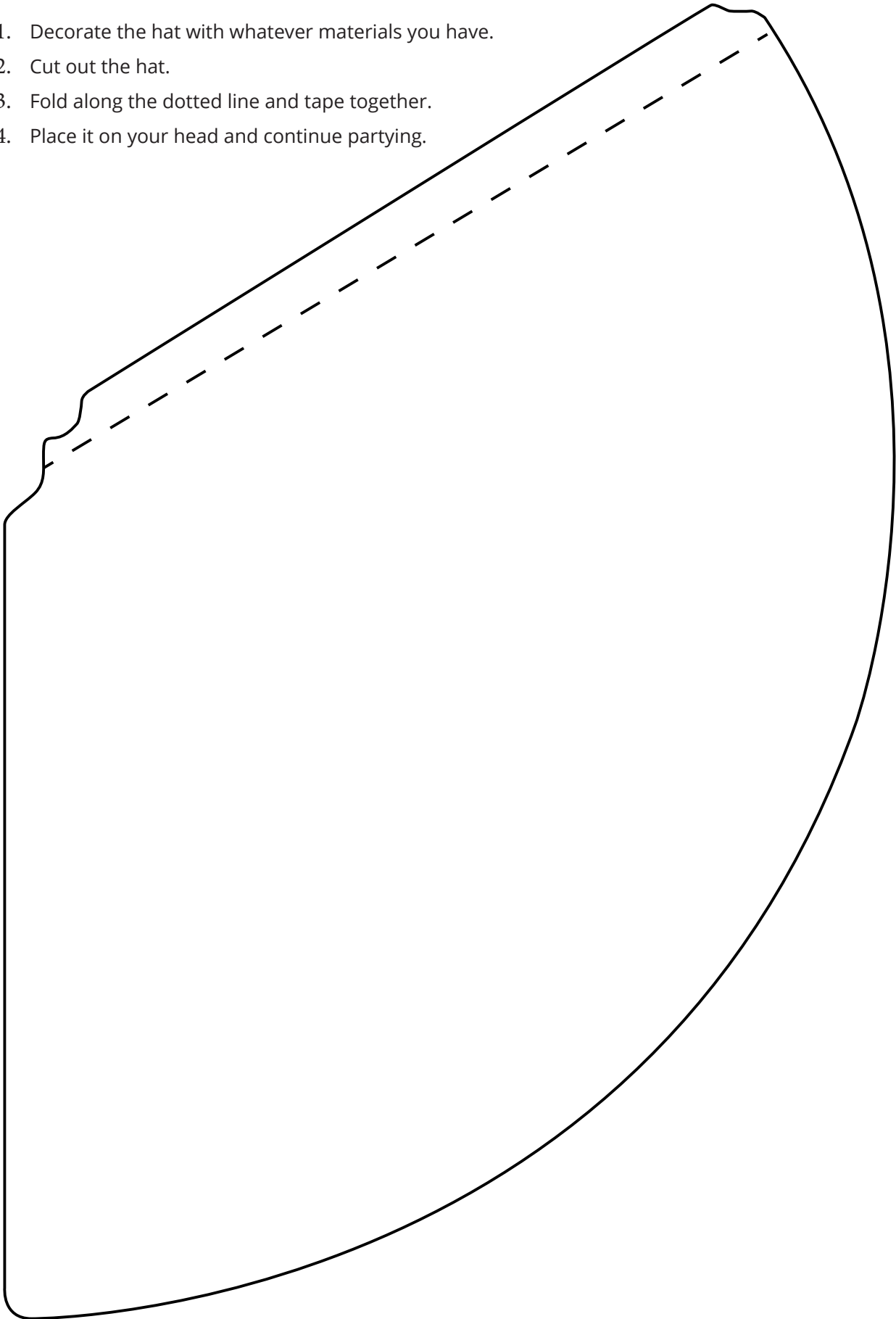
It's time to party like you're the Left Shark in the Superbowl! Turn the music up, put a party hat on and celebrate everything you've accomplished. You deserve it! Share your victories, things you've learned from others in the group, ways you and your partner are closer, and how awesome your guide has 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.





## NOTES



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# 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.

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### 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](mailto: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>