



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



## Journeyer's Workbook

### Session 3

# FIND BREATHING, ROOM WITH YOUR \$ #adulting

## 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?

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.

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### 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. Ruminate on your past. You may be surprised by what you learn.

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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 mushes between your fingers. Yeah, there you go. While you mush, travel back to your childhood. Think about your earliest, most powerful memory of money. Once you've thought of it, use the Play-Doh® to

sculpt something that represents that moment. It could be anything. You don't have to be Donatello – the Italian sculptor or the mutant turtle – to do so. When your shape has taken shape, take turns showing off your sculptures and sharing the stories behind your memories. If you have pen and paper, draw your first memory and do the same thing.

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

GROUP DISCUSSION

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.

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.

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.

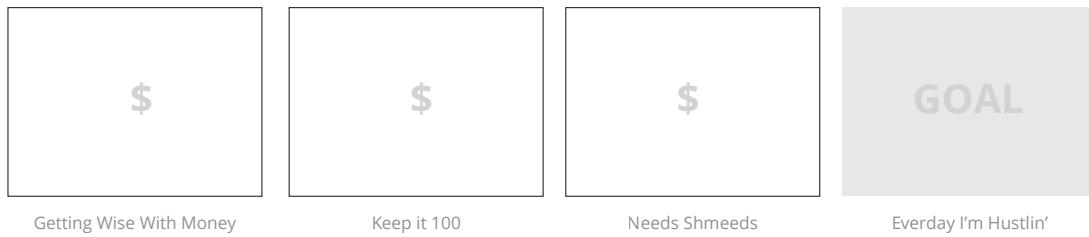
## Challenge (5 minutes)

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*

# Needs Shmeeds

## Work From Home Assignments

### 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.

EXAMPLE ONLY:

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

YOUR TURN:

Type of Product	Name Brand	Value Rating	Value Rating

## SECTION 1. NAME BRAND VS. GENERIC

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

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

# Needs Shmeeds

## Work From Home Assignments

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](https://www.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**