

# FIND BREATHING ROOM WITH YOUR \$

#adulting



## Guide's Workbook

### Session 1

# Welcome!

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

The small group sessions:

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

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

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

## Session Themes

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

### 1. Know God's Money Story.

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

### 2. Your Own Story.

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

## Overview | What's Coming?

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

## Guides Are Awesome!

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

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

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

**Proverbs 27:17 ESV**

**Iron sharpens iron, and one man sharpens another.**

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

### **GUIDE EXPERIENCE CHECK-IN PRE SESSION 1:**

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

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

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

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

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

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

# Preparing for each Session

## Easy Prep (15-30 minutes)

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

## Session Time (90 minutes)

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

## Set ground rules of engagement

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

## Confidentiality in sharing information

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

## No financial expertise needed

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

## Give couples time and space

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

## Session Structure

Each session will have the following general structure:

### **Getting Started (20 minutes)**

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

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

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

### **Video 1 and Lesson Introduction (5 minutes)**

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

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

Debrief as a small group.

### **Discussion: Couples Breakout (15-20 minutes)**

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

### **Video 2 and Activity Introduction (5 minutes)**

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

### **Activity: Couples Breakout (15-20 minutes)**

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

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

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

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

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

### **Challenge—Work From Home Assignments**

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

## NOTES



FIND  
**BREATHING  
ROOM** WITH  
YOUR   
#adulting

## Session 1

# Find Breathing Room

*#unsubscribe*

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

# Ground Rules of Engagement

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

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

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

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

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

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

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

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

## Materials Needed:

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

## Session 1 At A Glance

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

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

GROUP DISCUSSION | GROUP VIDEO LESSON

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

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

## Welcome & Quick Introductions:

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

## Introduction to Small Group Experience:

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

# Getting Wise With Money

## 1. Know God's Money Story

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

## 2. Your Money Story

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

### Warm Up Question:

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

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

What is one financial goal you have?

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

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

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

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

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

More breathing room to crush your goals.

More breathing room to climb out of debt.

More breathing room to save for Something Important.

More breathing room to feel #blessed and #atpeace.

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

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

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

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

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

## Play Video

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

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



### Yep, that's a QR code

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

### Video script provided below for reference:

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

# Getting Wise With Money

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

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

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

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

INDIVIDUAL ASSESSMENT | DIGITAL

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

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

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

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

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



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

Record your Financial Superpower: \_\_\_\_\_

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

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

### COUPLE DISCUSSION

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

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

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

### Discussion Questions

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

## YOUR MONEY STORY

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

### SECTION 4: #BREATHINGROOM (5 MINUTES)

GROUP VIDEO LESSON | GROUP DISCUSSION

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

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

## Play Video

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



### Facilitator Notes: Video script provided below for reference:

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

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

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

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

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

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

## SECTION 5: SUBSCRIPTIONS ACTIVITY (15 MINUTES)

COUPLE BREAKOUT | ACTIVITY | DISCUSSION

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

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

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

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

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

# Getting Wise With Money

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

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

### Instructions (for next page)

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

Below is a list of subscriptions to help you brainstorm.

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

Convenience: Amazon Prime **\$12.99**

Entertainment:

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

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

Books: Audible **\$14.95**,

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

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

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

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

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

Domain/URLs: GoDaddy ~

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

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

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

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

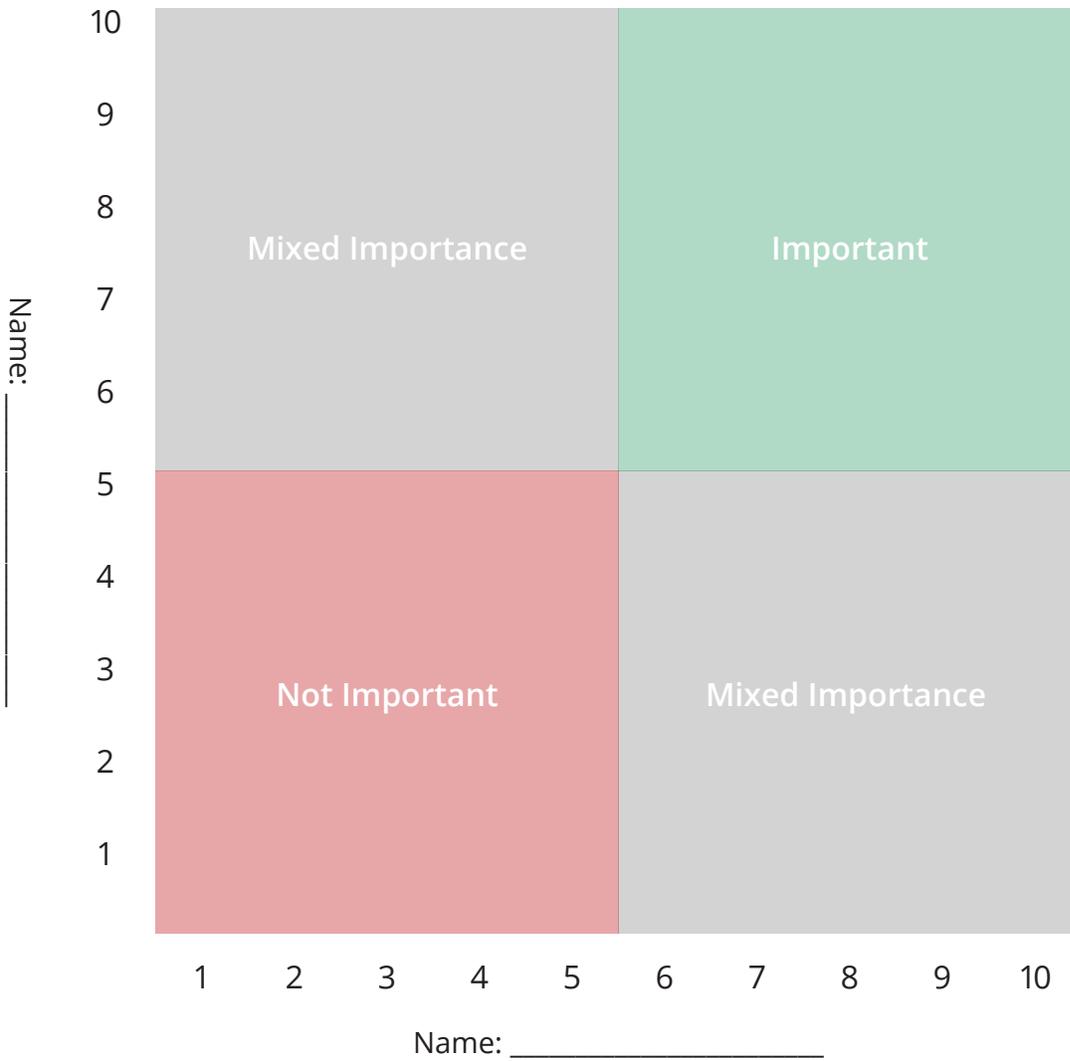
Any mobile apps



# Getting Wise With Money

## Instructions

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



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

## SECTION 6: DOING WORK (5 MINUTES)

### COUPLE ACTION

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

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

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

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

### GROUP DISCUSSION | SCOREBOARD | GROUP CHALLENGE | GOODBYE

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

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

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

### Discussion Questions

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

# Getting Wise With Money

## Challenge (5 minutes)

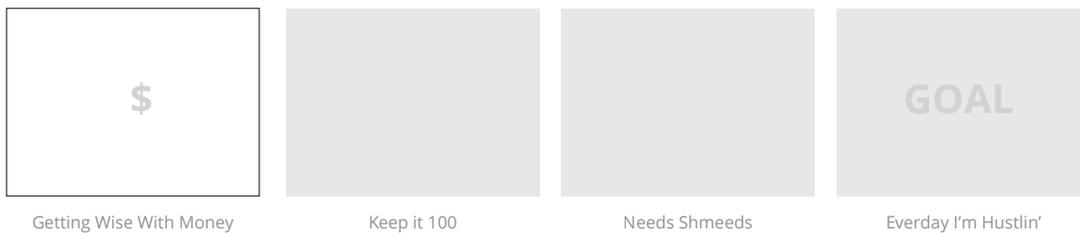
**Facilitator Notes:** Wrap up Session 1 and challenge couples to continue unsubscribing.

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

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

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

### Total Breathing Room To Date



## Work From Home Assignments

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

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

## GUIDE EXPERIENCE CHECK-IN POST SESSION 1

DEBRIEF ON THE DRIVE HOME

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

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

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

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

## **Email or Text Reminder to Keep Them Hooked**

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

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



FIND  
**BREATHING  
ROOM** WITH  
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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?

# Getting Wise With Money

## Work From Home Assignments

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

### MONEY LEAK MANIA: PICK YOUR TOP CULPRIT

#### RANK PRIORITY 1-5

(1=easiest to eliminate or reduce)

#### TECHNOLOGY

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

#### FOOD AND DINING

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

### STUFF

\_\_\_\_\_ Clothing - Honestly, you look great every day.

### ACTIVITIES, ENTERTAINMENT & HOBBIES

\_\_\_\_\_ Gym membership

\_\_\_\_\_ Working out at home together

\_\_\_\_\_ YMCA or local rec center

\_\_\_\_\_ Go for a run

\_\_\_\_\_ Professional Sporting Events (HDTV is pretty awesome)

\_\_\_\_\_ Video Games

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

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

### TRANSPORTATION

\_\_\_\_\_ Automotive/Gas (public transportation, anyone?)

\_\_\_\_\_ Lyft/Uber (spending too much?)

\_\_\_\_\_ Bicycle (save a car, ride a bike)

### PAMPERED KIDS

\_\_\_\_\_ Toys (how many does Johnny need?)

### THAT DOGGO LIFE

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

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

### SERVICES

\_\_\_\_\_ Lawn Care

\_\_\_\_\_ House Cleaning

\_\_\_\_\_ Professional Salon Services (aka brows on fleek)

\_\_\_\_\_ Massages

### GIFTS

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

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

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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