

FIND BREATHING ROOM WITH YOUR \$

#adulting



Journeyer's Workbook

Session 4

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

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.

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

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

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

- \$100
- \$500
- \$1000
- Other_____

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

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

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

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

- **Rent out a room.** Your vacant guest room could be a moneymaker. Websites like [Airbnb®](#) and [VRBO®](#) can help you rent out your extra space to vacationers and travelers looking for a place to stay.
- **Rent out your car.** Bike or take public transportation to work while you rent your car on [Turo](#) for the week. It's an easy way to make \$40 a day.
- **Get paid to drive.** If you have some extra time and a reliable vehicle, get paid to be your own taxi service through companies like [Uber®](#) and [Lyft®](#), or deliver food through Door Dash and [BiteSquad®](#).
- **Perform chores or home repairs.** Using [TaskRabbit®](#), you can help people with not enough time and a little extra money do chores like cleaning, grocery shopping, and home repairs.
- **Pet or house sit.** Assuming you're a reliable person (it's not like we did a background check or

anything), you can get paid to look after things other people cherish the most. Check out websites like [TrustedHousesitters®](#), [House Sitters America®](#), and [Rover®](#) to connect with people in need of some kind of sitter.

- **Complete surveys.** One thing to keep in mind is that your knowledge and individual feelings are like gold – they're always valuable. Businesses spend tons of time, energy, and money trying to understand people like you. Leverage your opinions and motivations by taking surveys. With companies like [Swagbucks](#) and [OpinionPost](#), you can get paid by just being an honest human.

SECTION 7: DOING WORK (5 MINUTES)

COUPLE ACTION

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

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

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

Here are a few suggestions:

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

SECTION 8: HALFTIME ASSESSMENT

INDIVIDUAL ASSESSMENT | DIGITAL

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

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

Work From Home Materials

Everyday You're Hustlin'

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

Coach Tip: How to Make Extra Cash

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



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

Call: 888-834-7431

Email: Welcome@Thrivent.com

Recommended questions for a coach

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

SECTION 1. PICK A SIDE HUSTLE

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

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

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

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

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

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

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

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

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

SECTION 3. WHAT WAS THAT LIKE?

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

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

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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.