

# If Money Talked

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## The Consumption Assumption

How was money handled in your house when you were growing up?

What was modeled about money in the past often influences the assumptions you hold about money today. Let's identify what some of those may be.

A) On a scale of 0-10 with 0 being *Strongly Disagree* and 10 being *Strongly Agree*: respond to these statements:

1. The details of my finances should be kept private from family and friends.
2. If I work hard, I have the right to play hard.
3. My salary and my stuff are an indication of my success.
4. The more money I have in savings, the more secure I feel.
5. Some kinds of debt are okay.
6. Once I have everything I need, I should be generous with what I have left.
7. Financial success or failure has a lot to do with luck.
8. I can get myself out of a financial mess if I need to.
9. Money is meant to be spent because I can't take it with me when I die.
10. I know enough to confidently manage my money.
11. Carrying a balance due on my credit card(s) is okay.
12. I should not need financial assistance from anyone else.
13. Providing financially for my family is one of my most important responsibilities.
14. I want to give my children more than I had growing up.
15. It's important that my children have the same things and opportunities as their peers.
16. Children should be told the details of our family finances.
17. Giving my kids nice things is one way I show them I love them.
18. Once my children are old enough to earn their own money, they'll be expected to cover some of their expenses.

B) As a group, discuss these questions:

- Which statements did you strongly agree or strongly disagree with? What might have influenced your answers?
- Which statements (if any) made you feel conflicted?

Pastor Watson shared in the lesson that greed "is the assumption that it's all for my consumption." What's your reaction to this definition of greed?

Has your financial situation ever impacted whether you were able to do something you felt called to do? Or do you know anyone else whose finances dictated their decisions?

For example: Your friend wanted to stay at home with her kids, but she had \$50,000 in student loan debt, so she couldn't afford to leave her job.

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## Your relationship with money is... Living the Dream.

You and money have a healthy, happy relationship. Whether it's been smooth sailing for ages, or you've worked your way here recently, you're enjoying real financial freedom. You have embraced your role as a manager of resources that ultimately belong to God, and your saving, spending, and giving plans reflect that. You responsibly save for your future without crossing the line into hoarding. You adjust your spending and your lifestyle to stay within your means. And you view generosity as a priority and a privilege. You think of money as a tool—not an entitlement and you leverage it to love and serve others well.

What an admirable example you're setting. Bravo!

### HERE ARE SOME QUESTIONS TO CONSIDER:

- Are you "on your guard"?

Your relationship with money is not static. You'll have to continually reject the false assumption that every dollar coming to you is meant for you. What guardrails do you have in place to protect your perspective on money? Jesus warning to be "on your guard" may be meant for you as urgently as anyone else.

- Are you using money for its maximum impact?

You gauge the value of an investment on its potential return. Have you looked at your giving in the same way? Is it going toward things you feel uniquely called to address?

- Who needs to see your example?

Your view of money is uncommon. But Jesus didn't want it to be. So, for whom could you model a healthy, happy relationship with money?

# If Money Talked

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## Your relationship with money is... Going Steady.

You and money may have occasional up-and-down moments, but your relationship is on solid ground. You have long-term goals and are taking the short-term steps to achieve them. Generally, you spend and save wisely, when you don't, you get back on track quickly. You probably don't have much conflict with family or friends over finances. And you understand your responsibility to be generous (even if you sometimes stop short of putting that extra zero on a donation).

Your responsible money management deserves a high five!

### HERE ARE SOME QUESTIONS TO CONSIDER:

- Have you shifted into autopilot?

A comfortable relationship with money makes it easy to get complacent-to be satisfied spending some, saving some, and giving some away every once in a while. But that's often when a dangerous assumption takes root-one that may keep you from financial freedom in the long run.

- Have you lost track of some goals-especially the ones related to being generous?

We all know what it's like to feel generous when confronted with a need that tugs at us. But generous feelings don't feed hungry kids or fund cancer research. What could you accomplish if you decided to put your money where your heart is?

- Have you prioritized the right thing?

You're likely happy (at least most of the time) with your levels of spending and saving, but by focusing your attention on those, are you missing the forest for the trees?

# If Money Talked

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## Your relationship with money is... It's Complicated.

Like an "on again, off again" relationship, you and money have had moments of easy calm and moments of messy conflict. Perhaps you and money are "on a break" thanks to a spouse who handles the money decisions. Your relationship didn't end on bad terms, but you and money don't talk directly anymore. If it's not joint finances that are complicating your relationship with money, it may just be that budgeting feels boring and hard, and what's the use anyway? You've tried sticking to a spending plan, but something always knocks you off course. You've saved when you could but haven't quite made it a habit—it's hard when there are bills (or debts) to pay. Whether you're calling the shots or counting on your spouse, you and money could use a relationship tune-up.

The specifics of your financial situation are complicated, so it's worth celebrating that you're willing to think (and hopefully talk) about this topic.

HERE ARE SOME QUESTIONS TO CONSIDER:

- What are you justifying?

Are you letting yourself off the hook for a habit you know you should change? I'm not a numbers person. I don't have time to figure it out. Everyone else does it this way. These excuses may make life easier now, but not forever.

- Is your heart in the right place?

It's easy to get overwhelmed by the mechanics of money-credit card terms, debt payment plans, balance transfers, etc. But aligning your view of money with God's view of money first will bring clarity to all the steps that follow.

- What hangs in the balance for you?

Jesus said more about money than just about anything else. Why was it so important to him? Perhaps because of how important it could be to you.

# If Money Talked

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## Your relationship with money is... On the Rocks.

You and money have a struggling relationship that is likely causing you to feel stressed, anxious, or hopeless. Perhaps your unsteady financial situation traces back to a health crisis or family emergency; maybe you lost your job or were forced to take unpaid leave. Now, every month (perhaps every day in your toughest seasons), your finances control you. Money has ruined relationships, the stress has taken a toll on your health, and your financial situation has forced you into choices you didn't want to make. You may be stuck in a cycle of unhealthy, unwise spending. Or you may be taking saving to the extreme-measuring your security by how much money you have in the bank, even when that comes at a cost to your loved ones.

Money is a painful topic for you, so you deserve a big measure of credit for engaging in this study.

### HERE ARE SOME QUESTIONS TO CONSIDER:

- What's the truth... really?

Your view of money is likely a blend of messages you internalized in childhood, habits you picked up by watching others, and lessons you adopted or rebelled against. So, if you're looking to justify your current behavior, you have plenty of factors to choose from. But rather than making excuses, what's the truth behind your circumstances... really?

- Are you willing to entertain another way of thinking about money?

You may need to adjust some behaviors around spending and saving, and the surest way to do that is to first adjust your beliefs. Are you ready to do some head and heart work? It may be what finally turns things around for you financially.

- What do you want your story to be?

There may be a choice, a circumstance, or even a season you'd like to change as it relates to your finances. A do-over may not be possible, but could that season become one piece of a story you'll one day be proud to tell?