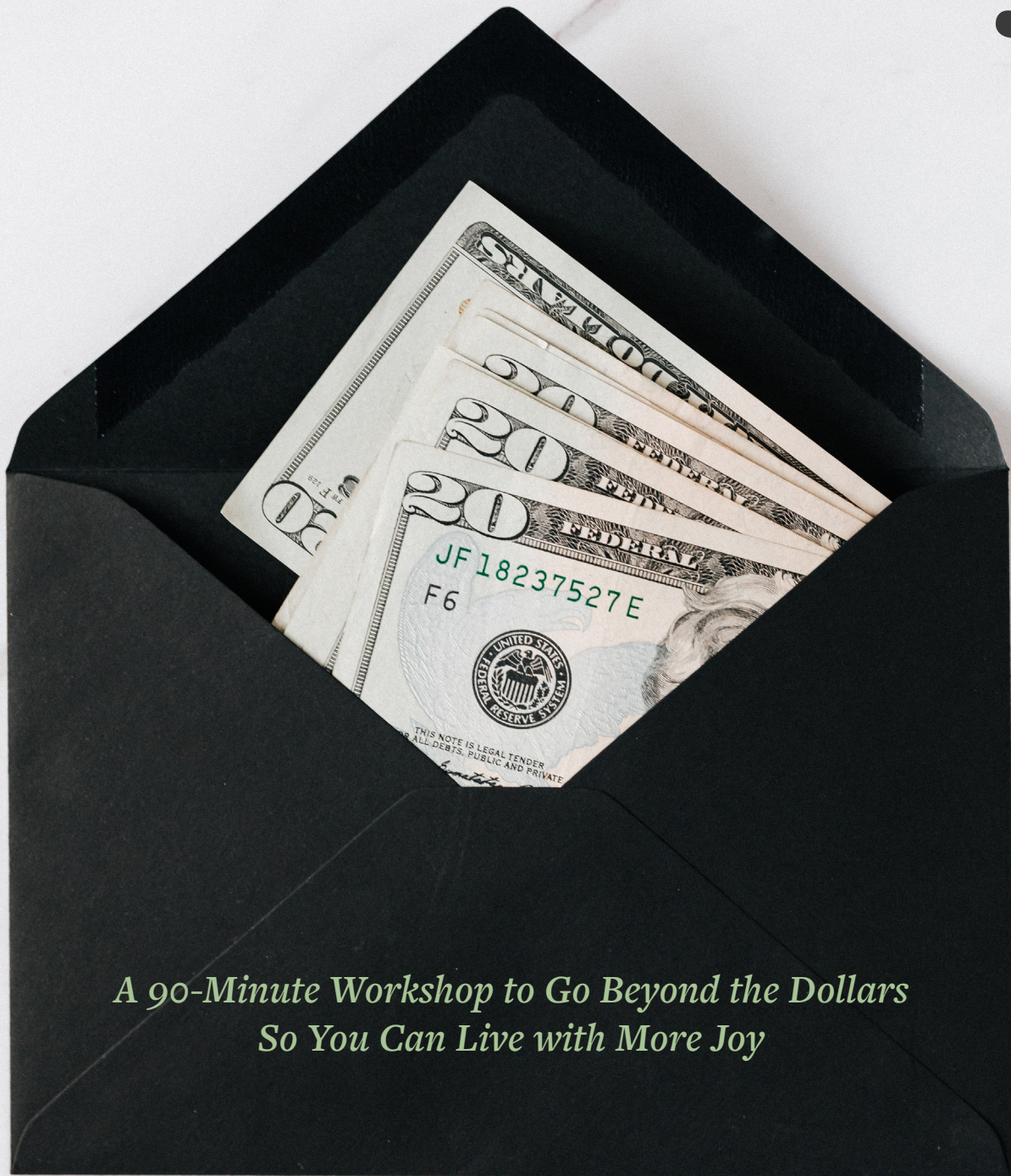


more than money



*A 90-Minute Workshop to Go Beyond the Dollars
So You Can Live with More Joy*

Participant Listening Guide

Principle #1:

God is the _____.

We are the _____.

“The earth is the LORD’s, and all it contains, the world, and those who dwell in it. For He has founded it upon the seas and established it upon the rivers.” (Psalm 24:1-2)

“God blessed them; and God said to them, ‘Be fruitful and multiply, and fill the earth, and subdue it; and rule over the fish of the sea and over the birds of the sky and over every living thing that moves on the earth.’ Then God said, ‘Behold, I have given you every plant yielding seed that is on the surface of all the earth, and every tree which has fruit yielding seed; it shall be food for you’ . . . Then the Lord God took the man and put him into the garden of Eden to cultivate it and keep it.” (Genesis 1:28-29; 2:15)

The Principles

God put Adam and Eve in *His* garden but asked them to _____, _____,
and _____ it.

Principle #2:

Work _____ money, not _____ money.

“No one can serve two masters. Either you will hate the one and love the other, or you will be devoted to the one and despise the other. You cannot serve both God and money.” (Matthew 6:24)

When money is driving everything, we give into the god of _____.

Consumerism (n.) a sense of identity and self-worth based on a status obtained from brands, experiences, products, and services.

The Bible invites us to place our identity in Christ. In Christ, you are:

- \$ **Made** _____ (Colossians 2:10)
- \$ **Free from** _____ (Romans 8:1; Colossians 2:14-16)
- \$ **Declared perfectly** _____ (Romans 5:1)
- \$ **Bathed with** _____ and _____ (Ephesians 1:8)
- \$ **Inseparable from God's** _____ (Romans 8:35-39)
- \$ **One who can do all** _____ (Philippians 4:13)

Principle #3:

Spend _____ **than you make.**

“Spend less than you make” is different from “make more than you spend.”

What you spend is easier to _____ than what you earn.

What you spend is easier to _____ than what you earn.

Principle #4

Make a _____ **to be generous.**

“But seek first his kingdom and his righteousness, and all these things will be given to you as well. Therefore do not worry about tomorrow, for tomorrow will worry about itself. Each day has enough trouble of its own.”
(Matthew 6:33-34)

Many people _____ generous but don't _____ generous.

Begin your plan with these three simple words:

1. _____

2. _____

3. _____

Give

“Each of you should give what you have decided in your heart to give, not reluctantly or under compulsion, for God loves a cheerful giver. And God is able to bless you abundantly, so that in all things at all times, having all that you need, you will abound in every good work.”
(2 Corinthians 9:7)

“Bring the best of the firstfruits of your soil to the house of the Lord your God.” (Exodus 23:19)

Giving can be both _____ and _____.

Giving is a _____.

Giving will bring you _____.

Giving is not about what God wants _____ you. It's what God wants
_____ you.

Keep

“Dishonest money dwindles away, but whoever gathers money little by little makes it grow.” Proverbs 13:11

“The wise store up choice food and olive oil, but fools gulp theirs down.” Proverbs 21:20

The Plan

Three primary reasons for keeping your money:

1. **Short term** for _____
2. **Medium term** for _____
3. **Long term** for _____

Protection: Save to be prepared for _____.

Dreams: Save for _____ and _____.

Preparation: Save for the time when you are _____.

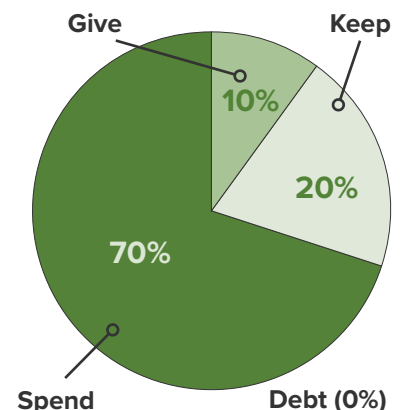
Spend

Think _____ **before** _____.

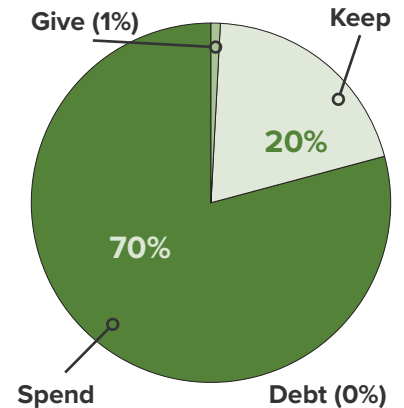
A healthier way to create a plan is to let percentages of your total income drive the specific amounts of money you spend.

- \$ What percentage of your total income should you spend on your house?
- \$ What percentage of your income do you want to give away?
- \$ What percentage of your income should you keep or use to retire debt?

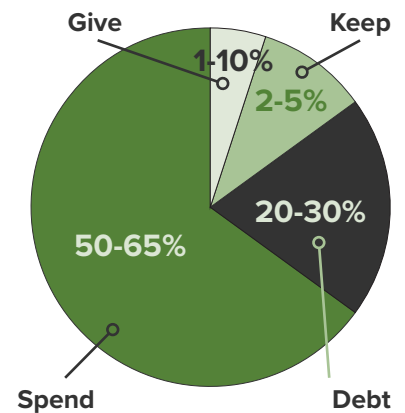
Option 1: Balanced and Practical		
Give	10%	Great place to start.
Keep	20%	Feel free to contribute more, depending on your dreams.
Spend	70%	Yup, giving 10% and keeping 20% allows for this!
Debt	0%	See Option 3 for killing debt.



Option 2: Step Up Giving		
Give	1%	Increase by 1% every month (How far can you continue increasing after 10 months!?)
Keep	20%	Feel free to do more, depending on your short, medium, long term goals.
Spend	79%	Giving and keeping allows for you to spend 79%!
Debt	0%	See Option 3 for killing debt.



Option 3: Kill Debt		
Give	1-10%	Everyone deserves the joy of giving regardless of debt.
Keep	2-5%	Can be adjusted over time. Increase as you kill debt.
Spend	50-65%	Very few people regret simplifying life in order to get out of debt.
Debt	20-30%	Allocate as much as you can until your debt is eliminated.



How do I prioritize my loans?

- \$ **First, prioritize _____ and unsecured debt (lines of credit, etc.).**
- \$ **Then concentrate on _____. These are depreciating assets.**
- \$ **Then focus on _____. Interest on these might be lower but it's important to know the maturity date.**

My biggest takeaway from this workshop is:

I didn't expect to learn:

The #1 thing I'll do with my money is:

Notes

My Exact Next Steps

1. The area of savings that needs my immediate attention:

Short-term
Emergencies

Medium-term
Dreams

Long-term
Preparation

2. My immediate next step (check all that apply):

Open account

Increase contributions to existing account(s)

Adjust spending to allow for more margin

3. I will take this step:

When I get home

Tomorrow

Next week

4. How will I remember to do it?

I'll schedule time on my personal calendar (Date _____, Time _____)

I'll ask my friend, _____, to remind me.

I'll stay after the workshop and do it before I go home.

5. How it will feel when I've completed this step: