

Your New Money Mindset: Create a Healthy Relationship With Money

Outline: Chapter One: Our Money Problem

I. Key Considerations

- *Our relationships influence our behaviors (review the story regarding Ryan & Alycia)
- *Looks can be deceiving, do we look like we make more money than we actually do?
- *Our external relationships influence our behaviors (loans, demands, interactions)

II. Our Money Relationship

- *It's tough to blame Ryan & Alycia for wanting a better life
- *Our money relationship is our everyday attitudes and actions towards money.
- * Like any relationship, it can be good/bad; healthy/unhealthy; on the upswing or on life support.
- *We can live detached from reality with our spending (affluence is more or less a costume).
- *Unfortunately, almost everywhere we turn, we observe unhealthy dynamics around money (Discuss grownups struggling to keep up in a culture of discontent, young people trying to make their way).

III. Money Madness

- *We struggle against the same impulses everyone does.
- *Consumerism is in the air we breathe.
- *The authors believe their backgrounds help to understand this money problem toward moving toward a new solution.
- *They are enthusiastic in the commitment to live as followers of Jesus Christ, that this relationship with Him integrates with every part of life (including money).
- *Our culture makes it nearly impossible for any of us to be content.
- *It is the constant press of consumerism culture that pushes young people to do things that just don't add up.

IV. Pictures That Say It All

- *Asking clients to draw pictures of their relationship with money:
 - a. In the middle of a spiderweb being pulled in all kinds of direction
 - b. Climbing out of a well yet still at the bottom
 - c. Driving a train that is headed off some and crashing into rocks
 - d. A set of scales unbalanced

V. Our Money Problem

- *We could each draw our own picture- a depiction of our attitudes and actions about money.
- *Many of us carry a burden of money unease, tension, panic.
- *Many of us carry the press of consumerism no matter how much or how little we have.
- *Consumerism is our desire to acquire more for ourselves when we already have enough.
- *Consumerism is driven by external culture pressures that takes root in the heart.
- *There are many concrete measures of consumerism's grip (discuss our expenses then compare it with our annual income).
- *Look deeper to assess the money attitudes that drive us.
- *Most people have never examined a belief held at the deepest part of the heart and mind.
- *Consumerism shapes our habits and at its worse feeds an unrestrained selfishness throughout life.
- *In church it is noted that people show up less as worshippers of community members than as consumers. (discuss why after a special guest/former member leaves, the church suddenly loses its appeal).
- *The aforementioned is the result of having a "Consumer" mindset. Making it difficult to grow communities of believers fully committed to God, each other, and to their world.

*You can't live in the modern world and not be affected by consumerism (discuss without intervention, the longing to acquire more never goes away).

*We live with a persistent misbelief that if we just had a little more, we would be happy forever.

VI. Welcome to the Struggle

*We will discover how one of life's most practical issues is impacted by a new mindset only the gospel can bring.

*There are three reasons this journey is incredibly important to all of us:

a. Jesus makes money a crucial topic

b. This journey will change you

c. The transformation you will experience will change the world.

*People that have grown a healthy relationship with money have a contentment and quietness that is attractive but not flashy. (discuss their hearts and minds being at rest, they travel at a smooth sustainable pace).

*This book was created for people who want the life-giving, grace-filled, abundant life of Scripture.

VII. Join Us on The Journey

*Jesus offers hope.

*Conversations about money is considered impolite (imagine bringing up the topic of money at a family gathering).

*How we relate to money drives many of our behaviors and dictates much of the good and bad of our lives.

*Engage in an open dialogue regarding the deeper issues of money.

*Be open to sharing thoughts on thinking hard about money and make wise choices.

*When you break your silence about money, you begin to loosen its grip.

VIII. Your Next Step

*Before you can remake your habits, you need to remake your heart.

This Week's Takeaways & Key Points

*Jesus makes money a crucial topic: It is impossible to miss in scripture how often God talks about our unhealthy relationship with money and how easily we make money an idol.

*This journey will shift you forward and know that your transformation will shift the world forward: However, you describe your feelings about money (unease, tension, bondage, dissatisfaction, boredom), you will learn to grow a healthy money relationship. People who grow in a right relationship with money, as taught by Jesus and other voices of scripture live openheartedly with their time, talent, and treasures.

*Without changing our inner attitudes toward money, we will be unlikely to succeed in remaking our outward behaviors.

*What is your reality (Five Money Mindsets): Surviving-Struggling-Stable-Secure-Surplus

*Transformation happens from inside out. It begins with discovering and admitting how your money mindset impacts you financially, relationally, emotionally, spiritually, and physically.

*Surplus isn't about how much we have: it is a mindset. It is a conscious choice to think and act differently about everything. No matter where you are right now, you can start to shift forward.

Scripture References:

John 3:16

Matthew 6: 19-20; 24; 31-33

Psalms 4:7

Proverbs 16:16; 11:24

Assignment & Study Questions (Due 01/29/2020)

1. How do faith and finances go together-or not-in your everyday habits and long-term goals?

2. What unhealthy money habits have you attempted to break in the past? In what ways did you succeed or fall short of your goals?
 3. How does grace fuel generosity?
 4. Why is it necessary to "start with the heart" in dealing with money issues?
 5. What circumstances in your own life make it a struggle to "give first"?
 6. What does it mean to "add more good stuff" Why do that? What concrete steps can you take to accomplish that?
 7. Take the Money Mindset Assessment:
<https://www.thrivent.com/wise-with-money-journey/assessment/index.php>
 - a. What did you learn about yourself through the assessment?
 - b. What is a "Surplus" mindset? What is your current money mindset?
 8. Are there areas where you already have a healthy money mindset? What are your growth points?
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Money Project (for discussion next week)

Start to record every dollar coming in and going out of the household. Identify those spending leaks (areas where you spend without really thinking (i.e., specialty coffee, restaurant/take out, impulse buys, etc.)

*Consider: (1) Do I really need it? (2) Can I live without it?

*Now Consider: What does God say about my spending habits? What scripture am I praying over my finances (before I make any financial decisions)?