

Your New Money Mindset: Session Two: A Money Mindset

A. Review from Session One

1. Complete Assessment
2. Complete Money Project (Journaling) asking the following:
 - a. Do I really need it?
 - b. Can I live without it?
 - c. What does God say about my spending habits?
 - d. What scripture am I praying over my finances (before I make any decision)?
3. Review what was identified through question #2,3,5,6, and 7

B. Session Two: Chapter Two

1. Define what constitutes a "Faux paradise" (areas that demonstrate a false money mindset).
2. Note: Consumerism drives a tragically large percentage of people to money problems. Review the case of Ryan & Alicia and the authors.
3. Even though the details differ, all reveal an unhealthy money relationship that creates a sense of unease, tension, or panic.
4. The consequences of this unhealthy relationship with money are not only practical and financial but spiritual, emotional, and relational.
5. Money struggles can create animosity toward God and raise questions about His Care.
 - a. They sap our emotional wellbeing.
 - b. They devastate our interactions with people.
6. There are also people we have met that are distinctly different far more at peace with money. (high/average/modest incomes)

Ask: a. What do they have in common? (Transformation: earnings, material possessions, drive to acquire more)

- b. Their hearts overflow with more important things.
- c. They have formed healthy money mindsets.
- d. They have realized the more readily they share time, energy, and money, the more joy they discover in life.

C. Principles into Practice

1. Putting wisdom into practice is difficult for the long haul.
2. Developing good money strategies by themselves, cannot end the cycle of money problems.
3. If we want to live out wise money choices, we must start with the heart.
4. Changing our inner attitudes toward money is necessary to be successful in remaking our outward behaviors.
5. To the extent we do succeed, we will feel the strain that comes from forcing ourselves forward through brute willpower.
6. If we want to truly break free from the consumerism that drives us, we must develop a new money mindset.

D. Money Mindsets

1. The health of your relationship with money is not determined by how much you have or don't have.
2. There are Five distinct attitudes people hold toward money (more does not equal better relationships with it; but centers on what we do with what we have). See pg. 27 for an in-depth understanding of these attitudes as they go from Healthy to Unhealthy.
 - a. Surplus (Feeling grateful and ready to share)
 - b. Secure (Feeling most confident)
 - c. Stable (Feeling okay, experiencing relative calm but hoping for more)
 - d. Struggling (feeling strapped in the present & anxious about the future)
 - e. Surviving (feeling drained, trapped, with little sense of hope)
3. Review the pie chart on pg. 28
 - a. Secure- 38 %
 - b. Surplus- 13%
 - c. Surviving- 6%
 - d. Struggling- 11%
 - e. Stable-32%
 - f. Making more money doesn't equate to feeling financially secure or having an impulse to share.

4. A 'Surplus' mindset is a conscious choice to think and act differently about everything we own or might wish we did.

5. A surplus mindset means deciding we have enough for ourselves and enough to share. So how do we get there?

E. Growing a New Money Mindset

1. No one ever perfectly master's relationships with money. We will on occasion 'slip' from contentment to restlessness. Just being honest.

2. We can migrate between healthy and unhealthy attitudes from month to month, day to day, or even moment to moment.

3. Review Brad's story.

4. Some desires are misguided, during them we face a choice, feed that desire or act to break the cycle. We choose to break it by choosing to live generously.

5. God invites all of us to live in a new money mindset, recognizing that we have enough for ourselves and enough to share.

6. This is not a single act of benevolence. But a conscious effort toward openhearted giving.

7. As your mindset shifts, you will gain a clearer sense of your priorities in managing what you already have. And if you have difficult financial changes to make, you will feel greater freedom and power.

8. Generosity is about far more than money. It's also about sharing your whole self.

9. Generosity is about far more than cash, it's a fundamental change from keeping everything for us to finding ways to bless others.

Scriptural references

Matthew 6: 19-21 Matthew 6:31

F. Grounded In Grace

1. God's gifts to us are where our generosity starts.

2. We live generously toward others when we are grounded in God's grace toward us, because we can't manufacture joyful generosity on our own.

3. A famous interaction between Jesus and the woman at the well gives a good view of God's generosity. Review the story of "The Woman at Samaria" John 4:4-26.

4. Jesus' coming into our world is an act of God's generosity.

a. Creation: demonstrates God's grace, generosity, and provision.

b. Community: with our families and us.

c. Purpose: God offers us a life with meaning, making a difference in the lives of others.

d. Forgiveness: human brokenness taints all of God's gifts yet what is His response?

5. It's all about sacrificial love. From God to us and from us to others. See 1 John 4:19.

H. Greater Joy

1. A new money mindset breathes life into our soul.

2. See Proverbs 16:16; Proverbs 11:24; Matthew 6:24

3. Sharing our time, energy, and money is how we break free from the crowd and become those rare people at peace with money.

4. What matters isn't whether our income is large or small but that we are transformed in how we think about material things, becoming less preoccupied with money and more satisfied with what we have.

5. This transformation empowers us to be done with the consumer mentality that says we always need more when we already have enough.

6. Note: the new money mindset defies the consumerism that infects our culture and sickens our hearts.

A. This Week's Takeaways & Key Points

1. We act now- by embracing the truth God is all-sufficient I can be generous.

2. We can get up- leaving behind bondage, releasing my callings.

3. We find new waters-receiving God's generosity, the world becomes bigger.

4. We tell others-Disciple-making.

5. We finish the race whole-building a lasting legacy.

B. Scriptural References

John 10:10 Ephesians 4:28 Luke 12:15 Ecclesiastes 2:10-11

C. Faith & Our Finances (Biblical concepts as it concerns our finances and table discussions).

1. **Abundant Living** (see John 10:10) the quest for abundance is a healthy, human instinct. These are all reflections of how God designed us to live in this world.

Table Discussion: What is an abundant living to me, what would God say about my goals?

2. *Work is a gift* (see Ephesians 4:28) work is one of the means God uses to give us the good things we need. Every new day is a chance to be good stewards of our time and the talents He has built into us.

Table Discussion: Have I identified my gifts, does my work honor God?

3. *Protect against greed* (see Luke 12:15; Ecclesiastes 2:10-11) Life isn't defined by what you have, even when you have a lot.

Table Discussion: Was there a time in my life that I let greed get the best of me?

4. *Generosity* is about sharing your whole self (time, energy, wisdom, talents, attention, compassion, empathy, and then some) See Matthew 6:19-20; John 4:10; Matthew 18:20; Romans 5:8; 1 John 4:19; Matthew 6:31. It should be understood that giving goes against our normal human behavior, so it isn't something that happens on its own. Our generosity toward others is grounded in God's generosity toward us.

D. Assignment & Study Questions (due 02/09/2020)

1. Agree or disagree: The promises of God decrease my fears about money.
2. Do you believe that God will meet your needs-or do you believe that you must fend for yourself in this world? Explain.
3. What was the most unwise life decision you ever made? How was God part of that decision-or not? How did including or excluding God impact the outcome?
4. When have you seen generosity build community?
5. God designed us for community. What difference does that fact make in your everyday life?
6. Who are you allowing into your life to help you develop a new money mindset?
7. What concrete steps will you take to give away time, money, and energy in order to increase your connections with others?