

~~CONFIDENTIAL~~
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Time Savour every second

For perfection. The same exacting standards of reliability precision
and performance, just as in the Bentley Continents in Geneva, making
them of this masterpiece, Bentley has created a line of exceptional
and timeless automobiles that will last for generations and beyond
the years of their life. Time is the ultimate luxury.
Bentley Continental GT 762 5 67

The average American will spend nearly two years watching TV commercials over a lifetime.¹

**I KNOW
WHAT PEOPLE
SAY ABOUT
ME...AND
I LIKE IT.**

► <http://www.1120.com>

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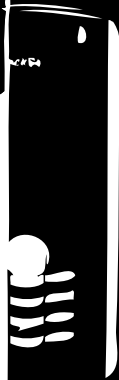
It just breaks
my heart
when I see
younger
women
look older
than I do



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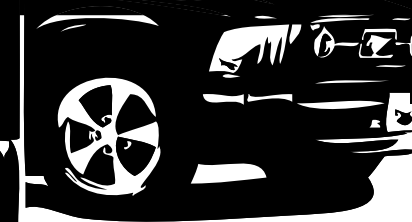


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The American divorce rate is double what it was in the '50s, and family counselors report that arguments about money are precipitating factors in 90 percent of divorce cases.²



We are consumed.



CONSUMED



Bombarded with the alluring promises of savvy marketers and easy credit, we're offered beauty, significance, security and happiness in just six easy installments and low, low monthly payments. From almost every angle, we're encouraged to accumulate more and more. In the wealthiest nation in the history of the world, we often feel like we never have enough.



But there's another way. There's freedom to be had in a more open-handed approach to our time, money and possessions. In that freedom, we can enjoy nice things without being obsessed with them; we can view money as a tool to be used and not hoarded; we can discover what it means to be consumed with the One who designed us to be so much more than a cog in a consumer-driven economy.

And that will change everything.

If you go back to [early dictionaries] of the English language, **to consume meant to exhaust, to pillage, to lay waste, to destroy.** In fact, even in our grandparents' generation, when somebody had tuberculosis, they called it "consumption." So up until this century, to be a consumer was not a good thing; it was considered a bad thing. –*Jeremy Rifkin, American economist and founder of the Foundation on Economic Trends*¹

I have been deprived of peace;
I have forgotten what prosperity is...
yet this I call to mind and therefore
I have hope: Because of the Lord's
great love we are not **consumed**,
for his compassions never fail. They
are new every morning; great is
your faithfulness. *—From Lamentations 3:17-23 in the Bible*

Rhythm

Ideally, your weekly *Consumed* journey “rhythm” will look like this: attend the weekend service, and bring this guide with you to take notes in the space provided. Then spend some time alone during the week to read a few short sections of the Bible and complete any personal challenge the guide details. Finally—and this is important—meet with your small group (and bring this guide with you). Do whatever it takes to find a balance for the next six weeks that will allow you to commit fully to your group and this community-wide journey.

Read

You’ll need a Bible to read over the next six weeks, if you don’t already have one. There are many translations of the Bible, and while they all communicate the same things, some versions are written with more natural, conversational language than others. Many people like the NIV (New International Version) or TNIV (Today’s New International Version) translations, but whatever you can find and will read will do just fine.

Maybe you’ve never read the Bible before. Maybe you’ve read the whole thing. Regardless of your level of experience with the Bible, you’ll get the most possible out of this journey by committing to reading it with an open mind and fresh eyes for the next six weeks. You can ask God to use the words you read in the Bible to speak to you, specifically. Give it a try. You might be surprised what you find.

Small Groups

A very important part of the *Consumed* journey is your small group experience. Small groups are designed to be a fun, safe and informal way to grow in the context of community. If you're reading this guide, we're assuming you've signed up for a small group (or are already in one) that will experience this journey together. If not, check out www.consumedjourney.com to find a group to join.

Please realize that your small group host is simply a fellow learner who was willing to organize your group. Hosts are not expected to be Bible experts, professional counselors or even good housekeepers. While your host can be a contact for finding more information, the responsibility for learning and discussion in your group lies with everyone.

FYI: When your group meets for the first time, you'll be directed to take a few minutes to read and sign the ***Small Group Ground Rules*** on the next page. You'll be asked to commit to them and take them seriously. Take a minute now to turn the page and review the group expectations, so you're familiar with them before your first meeting.

Small Group Ground Rules

Let's all agree to commit to the following:

Accountability: I'll show up every week unless I'm out of town or I've let the host know the (good) reason I will be absent.

Preparation: Before each meeting, I'll have listened to the weekend message, completed any assigned reading and reflected on the guide content for that week.

Affirmation: I acknowledge that every person in this group is at a different point in considering, seeking or following Jesus, and I will value and affirm people for where they are.

Confidentiality: I'll maintain complete confidentiality. What I hear and say here, stays here.

Listening: I understand that others will need to be encouraged to share, to be open and to express emotion. I will let them do so, without being judgmental, trying to "fix" them or offering unsolicited advice.

Self-Awareness: I understand that some of us are talkers and some are quieter, so I'll be aware of not dominating the discussion or always leaving the weight of it to others.

Vulnerability:

I'll stretch myself to be as open and honest as I can with my perspectives and experience to create a safe environment that might encourage others to take risks, too.

Conflict:

Community can be very messy, and conflicts may arise. I'll offer grace to others and won't leave the group over disagreements, realizing that God might use conflict in my spiritual formation in some way I don't currently understand.

And for the married folks...

Spousal Solidarity:

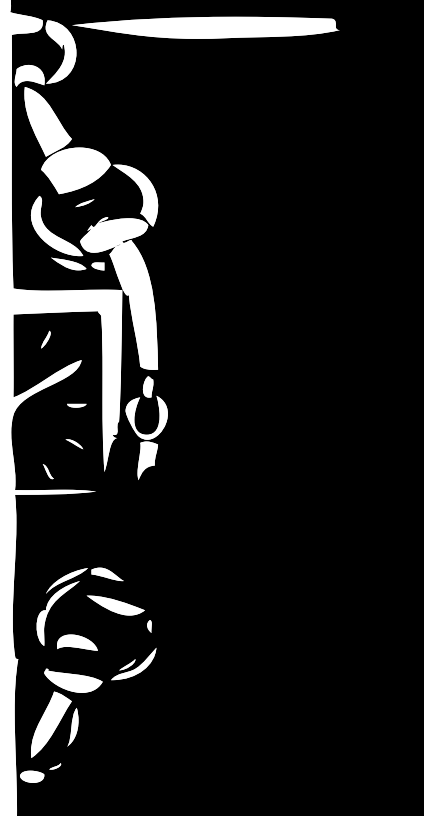
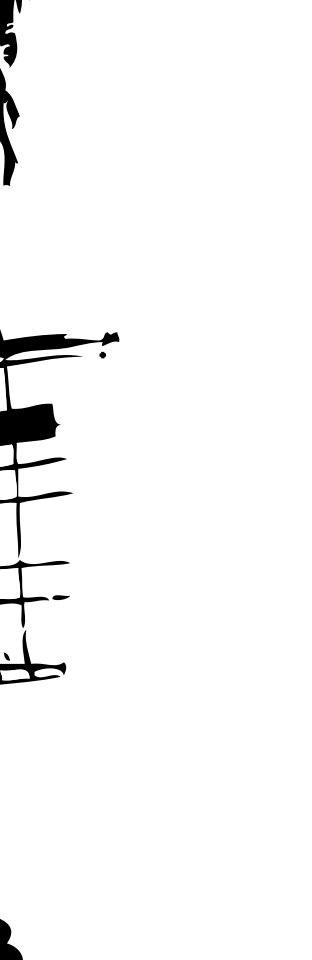
I'll make every effort to participate in this journey with my spouse. I understand that we'll be discussing topics and being challenged with ideas that will affect us both, and that it would be difficult to benefit fully from this journey separately.

Signed:

Date:

Witnessed:

Date:



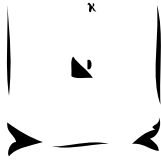
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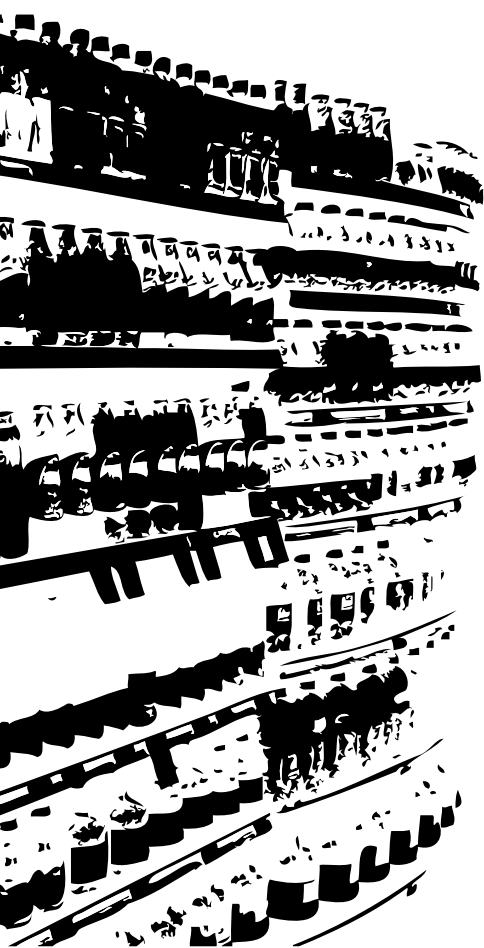
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Week 1

Materialism is false freedom





Consumer product diversity now exceeds biodiversity. The rich array of consumer products available in malls and supermarkets surpasses the number of living species on the planet.³

We're bombarded by approximately 3,000 advertising messages every day, and the messages make a lot of promises: convenience, comfort, security, beauty and, ultimately, happiness. And many of the things marketers offer us do deliver on these promises, at least for a while. Just ask anyone who's ever bought a new car (or even an iPod, for that matter) if the smell of new leather or access to thousands of songs in their pocket wasn't associated with a great little buzz for a time.

The catch is that the initial rush that comes from these things doesn't last. Study after study has shown that accumulating money and stuff doesn't make us any happier in the long run. In fact, as our nation's economic output and consumption have risen sharply over recent decades, there's been absolutely no rise in "life satisfaction," and a significant increase in both depression and distrust.⁴ Something doesn't add up. And these findings are nothing new.

Read: Ecclesiastes 2:1-11

Thousands of years ago, a king named Solomon—generally regarded as the author of the book of Ecclesiastes in the Bible, and allegedly one of the wisest and wealthiest men ever—decided to try to find out just how fulfilling a lifestyle of pursuing pleasure and material success could be. And he didn't lack the resources to find out (he was the king, after all). He possessed the equivalents of everything we might strive for today: vacation homes, successful businesses, servants who afforded him all the leisure time he could handle, and even undivided attention from the opposite sex.

More, more, more. Solomon was essentially living the American dream. And while he discovered that his possessions brought some enjoyment ("I refused myself no pleasure" means that there was some pleasure to be had), they weren't ultimately satisfying. He even went so far as to conclude that all of his efforts and achievements were meaningless, like "chasing after the wind."

Read: Ecclesiastes 5:8-19

"The care of \$200 million is enough to kill anyone. There is no pleasure in it." *W. H. Vanderbilt*

Solomon went on to talk about how the desire to accumulate stuff, the pursuit of money and a preoccupation with physical things—materialism—lead only to wanting more, and being less and less content. A recent study conducted by the Pew Research Center only confirms this age-old wisdom, noting that once we have the most basic needs of life (like food and shelter) met, “the more income a person has, the more likely he or she is to view goods and gadgets as necessities rather than luxuries.” The richer we are, in other words, the more we seem to think we need.⁵

Read: Luke 12:13-21

Jesus told a parable—a simple story used to illustrate a spiritual lesson—about a “rich fool” who built bigger and bigger barns to hold all of his savings so that he could “take life easy” since he had “good things laid up for many years.” As secure as this guy must have felt about his future, he died the very night he’d decided to implement his bigger-barns strategy. The point of the story isn’t that we shouldn’t have a savings account—in fact, other parts of the Bible talk about the wisdom of savings. The point is that we’re misplacing our trust if we believe that our security ultimately lies in our 401(k).

Read: 1 Timothy 6:6-10

In writing to his friend Timothy, the apostle Paul—the author of many books of the Bible—warned that even the desire for money can plunge people into “ruin and destruction” and lead us away from dependence on a relationship with God. Note that Paul said it’s the “love of money” that’s the problem, not simply having money (or even having lots of money). Loving money raises its status to that of an idol—something that is trusted in, obsessed over and even worshipped—something that replaces God.

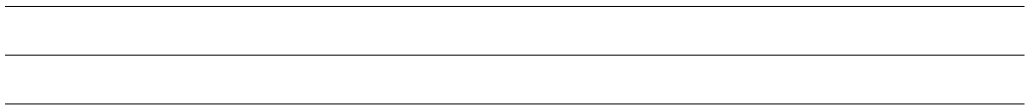


On average, Americans spend six hours a week shopping and only forty minutes playing with their kids.¹

There's nothing wrong with saving money and enjoying nice things (in fact, in the Bible, God frequently commands us to do both), but how we relate to our stuff determines a lot about the course of our lives and how we'll respond to the relationship with us that God desires.

The "freedom" that materialism promises us is a false freedom. Our possessions ultimately break or go out of style, and even fat, diversified savings accounts can disappear overnight with an unexpected downturn in the market. Ironically, the accumulation of these things can end up making us feel so needy that we become unable to enjoy anything we do have, since we feel like it's never enough. When we're consumed with materialism, we're living in a state of absence and not presence. When we're driven by a need to accumulate stuff or savings to feel comfortable or secure, we're pursuing a false freedom.

But the truth, Jesus said, will set us free. Sound good? That's where we're headed over the coming weeks. So hang in there, be willing to wrestle with some challenging questions, and lean into the community that's around you. God is inviting you to a better place, a place of real freedom.



For Reflection

1 Advertisers are good at creating “needs” we didn’t know existed. Can you identify something you purchased recently (or maybe that you want to purchase right now) that you feel like you need?

2 What was the last purchase you made that felt really exciting? How do you feel now about whatever it is that you purchased?

3 Do your possessions affect the amount and quality of community you have with others (including your own family) in any way? If so, how and why?

4 What, if anything, have you observed about your parents' spending and saving habits? How do you think that their views on money and possessions have impacted your own?

For Reflection

5 Do you ever feel “needy” in any way in your daily life? If so, how?

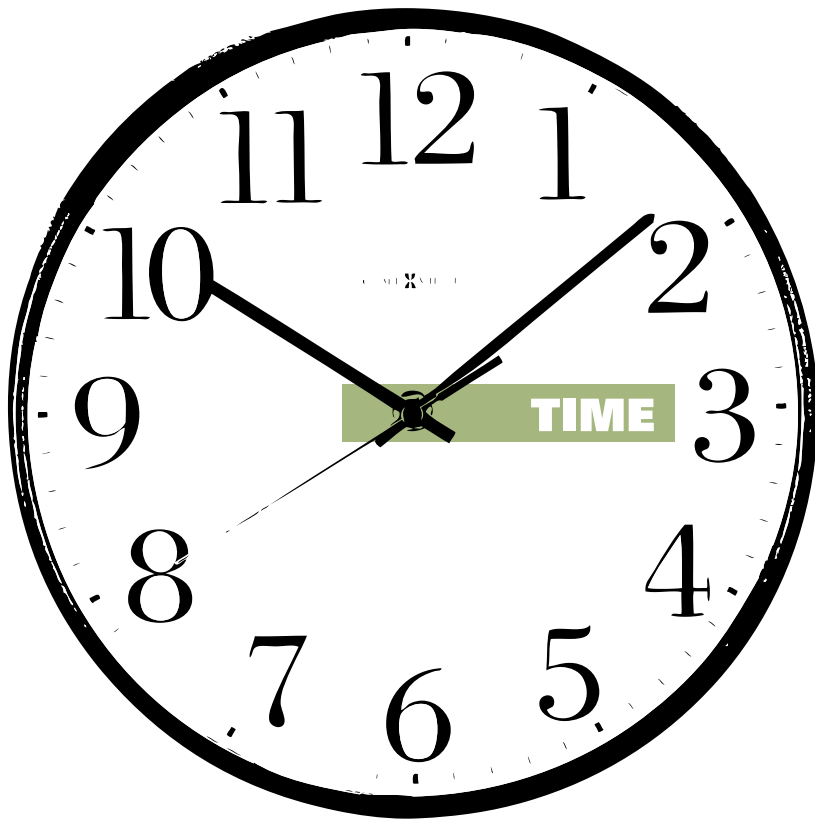
Challenge

For the next week, keep track of every discretionary purchase you make. (That means you don't have to write down that you filled up your gas tank, but you do have to write down that you filled up your closet or iPod.) Don't change any of your spending habits, just hold on to any receipts you accumulate each day, and then write down what you spent and (more importantly) *why* you bought what you did.

And before any of you tightwads start patting yourself on the back about how short you think your list will be, you're also going to write down anything you wanted to buy, but didn't, and *why you didn't* buy it.

The final component of this challenge is to keep tabs on how you spend your discretionary time this week. (That means you don't have to write down work or school, but you do have to write down working out or watching TV.) It doesn't have to be down-to-the-minute; just a ballpark estimate is fine. A few categories are spelled out to get you started, but don't feel limited by them.

Pay attention, do the homework and be honest. This is for you, and it might end up being much more interesting than you'd imagine.



Time spent (hours)	Day 1	Day 2	Day 3	Day 4	Day 5	Day 6	Day 7
Exercising							
Watching TV							
Surfing the internet (recreational)							
E-mailing/text-messaging (personal)							
Connecting with spouse/friends							
Caring for/playing with kids							
Volunteering							
Seeking God (prayer, Bible, etc.)							
Other:							
Other:							

For Parents

Materialism isn't something that only adults experience. We can recognize at an early age when someone is wearing nice clothing and has expensive gadgets. Wanting something "shiny and new" is an ageless temptation. Even five-year-olds recognize and request Starbucks drinks!

As a parent you have the opportunity to walk through this journey with your entire household. Debt isn't something a three-year-old wrestles with, but the concept of materialism affects everyone. You have the opportunity to impact your kids' views on these topics. But don't worry—the ability to ask just the right questions and offer perfect answers isn't a prerequisite to lead your kids spiritually!

Here are a couple of things to consider to help you navigate these topics:

- Materialism and consumerism can be pretty big words depending on the age of your kids. Explaining these ideas in simple phrases (example: "wanting more stuff") will help your family discussions.
- Ask your kids how money affects their life. How would their life be different with more or less stuff?

Family Ideas

Introduce a family advertisement log. Put a sheet of paper with everyone's name on it on the refrigerator and have everyone write down some things they really wanted to buy based on advertisements they saw. Discuss whether these things are needed, or if the advertisements convinced you that they were things you couldn't live without. Talk about what advertisements are (TV commercials, newspaper ads, billboards, et cetera). Another option (for older kids and wealthy toddlers) is to keep a family spending log, and track where everyone spent their money.



Many American kids recognize logos by the age of 18 months and ask for brand-name products at the age of two.⁶



Week 2

God's generosity offers
real freedom



People don't need enormous cars; they need respect. They don't need closets full of clothes; they need to feel attractive and they need excitement and variety and beauty. People don't need electronic entertainment; they need something worthwhile to do with their lives. People need identity, community, challenge, acknowledgement, love, joy. To try to fill these needs with material things is to set up an unquenchable appetite for false solutions to real and never-satisfied problems.

–Donella Meadows, journalist, biophysicist and founder of the Sustainability Institute ⁷

Read: Matthew 6:19-24

Jesus doesn't want us to be disappointed. He knows that the material things we pursue will eventually let us down. He never says that these "treasures on earth" are bad; he just knows they're temporary and won't satisfy for long.

Notice that when Jesus said, "Where your treasure is, there your heart will be also," that "heart" follows "treasure." It seems that our hearts—our very identities—get wrapped up in whatever and wherever we're spending our time and money. Above and beyond anything else about us, Jesus cares about our hearts, and he wants them invested in what won't disappoint.

Jesus goes on to warn that we "cannot serve both God and money." That doesn't mean that loving God means never having money or enjoying nice things. It also doesn't mean that being broke implies automatically being close to God. What it means is that we can't wholeheartedly and passionately pursue both God and the accumulation of stuff. We've got to make a choice—it's one or the other. We'll find our identities in whatever we choose to "serve," whether that's God, Wall Street or Madison Avenue.

Read: 2 Corinthians 8:9

God has an identity in mind for each of us, and this—our true identity, unfettered by the clutter of commercials and society’s expectations—is shaped by his own generous gift to us: Jesus. The apostle Paul, in writing to the early church in Corinth, Greece, describes how Jesus laid aside the riches and status he enjoyed in heaven to enter into the “poverty” of this world in more ways than one: as a human child, born into a poor family as a carpenter’s son, who would spend his life on earth associated with the lowest of the low of society, ultimately to be murdered by the government at the request of the religious establishment. Why? So that we might have access to the “riches” that provide real freedom—the freedom to experience relationship with God, and to invite him to tell us who we really are.

“I was happier when doing
a mechanic’s job.” *Henry Ford*

Read: Galatians 5:1 & 13-15

In his letter to the early churches in Galatia, Paul reiterates that “it is for freedom that Christ has set us free.” The point of Jesus’ sacrifice, he’s saying, is freedom. God wants us to live unencumbered by the burdens and expectations of others who would tell us how we should live, what we should have and who we are. We are not defined by our clothes, our cars, our homes, our political parties or our denominations. We’re offered something so much better, so much more freeing.

All that counts, Paul says, is that if we say we have faith in Jesus, that it manifests itself in love for him and others—that we love our neighbors as ourselves. The life God desires for us isn’t about rules, better morals or striving to get ahead. It’s about receiving and giving love. How’s that for freedom?

For Reflection

1 What does what Jesus describes as “treasures in heaven” mean to you? Do you think that anything will last forever? If so, what?

2 Do you think that any of your “treasures on earth” (your money and material possessions) inhibit you from more of the “treasures in heaven” that Jesus encouraged us to store up? If so, what are they?

3 To what extent do you think that your money or possessions shape your identity in the eyes of others? How about in how you view yourself? How about in how God sees you?

4 How does considering God's gift of freedom allow you to enjoy earthly treasures more fully?

Reminder

Be sure to finish logging how you've spent your discretionary time and money over the past week (pages 28-31). If you haven't already, take the time to consider and write down the whys and why-nots associated with each purchase you did (or didn't) make.

Heads Up

There's a little more homework ahead. Get prepared now by pulling together the last couple of months' worth of any bills you receive regularly, bank and credit card statements, et cetera. You don't have to do anything with them now. Just find them in the stack that's been accumulating on the kitchen counter and pull them together for next week.

For Parents

It's easy to focus on what we own and want, but the "treasures on earth" we possess don't define who we are. We don't have to allow what we do or don't own to make us feel any better or worse. That's often easier said than done, and you'll probably have this conversation many times with your kids and yourself!

It can be a great comfort to realize that God's generosity and love aren't based on the stuff we do or don't have. And nurturing your children's faith in God's truth and love early in life can release them from the emotional (and frequent) roller coaster that materialism continually offers.

Family Ideas

If your family kept a log of purchases over the past week, review it together. Talk about anything you were really excited to get at first, but that has broken or gone bad since you bought it. Discuss how “treasures on earth” break down over time and are completely different from “treasures in heaven” like relationships and faith in God. If you can, set something broken out on the kitchen table as a reminder that “treasures on earth” don’t last. Our faith shows itself when we love God and others. Write out all the ways that family members do or can show their love to God and one another. Put this list next to the previous week’s log, and then talk about how the lists are different.

Read the guide-recommended scriptures together every week and talk about what they mean to each family member. There are “kid-friendly” versions of the Bible available (NIRV—the New International Reader’s Version—is a good one) and you might want to tackle only one scripture each day. Let your kids tell you what they think the scripture means first so they aren’t influenced by your viewpoint. You might be surprised by what they say! After talking through what the scriptures mean, work together to figure out how what was learned applies to the family.

God's generosity (all the cool stuff he gives us) is all around us, all the time, and kids can see it very easily in nature settings. Go for a walk at the park, take a scenic route while doing your errands, or get a nature book from the library and have everyone point at things they see that are from God. One way that God shows his love for us is by putting all of those cool things in our lives to have and experience.





Week 3

Debt is bondage

First, a few realities:

In each of the past eight years, more Americans have declared personal bankruptcy than graduated from college. 92 percent of bankruptcies are filed by middle-class Americans.¹

The typical US household has \$38,000 in [non-mortgage] debt and the total consumer debt has almost tripled since 1980.⁸

Credit card debt alone, at \$880 billion, is now triple what it was in 1988, after adjusting for inflation.⁹

The average American student leaves a four-year college with over \$20,000 in educational debt; a graduate degree means \$45,000.⁵

The average American possesses 6.5 credit cards, for a nationwide total of 1.2 billion. (And the more cards we have, the more we're likely to be offered.)¹

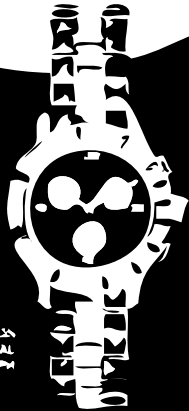
The national statistics can be staggering, but they're ultimately just numbers on a page. The individual reality of the burden of consumer debt, however, can feel suffocating, even hopeless. And, as the numbers clearly indicate, it's a reality that a majority of us know all too well. How did it come to this?

Our grandparents' quaint ideals of working hard and saving to buy the things we want aren't obsolete. On the whole, they've just been ignored. Even as average wages (adjusted for inflation) have fallen since 1972, we've been encouraged via easy credit, a barrage of advertisements and even presidential addresses to consume at increasing and unprecedented levels.⁹

But what's good (in some sense) for a national economy can be toxic for individuals. As we've read and as studies have shown conclusively, for all our wealth and consumption, we're no happier. The biblical book of Proverbs—a collection of wisdom and practical instructions for living—seems to have predicted this, preferring “a dry crust with peace and quiet” to a “house full of feasting, with strife.” *Proverbs 17:1*

As a nation, we've been feasting, and hoping we'll be able to pay the bill another day. And sometimes the spend-first, strife-later approach feels like a necessity. With nearly 70 percent of Americans living paycheck-to-paycheck⁸, many of us understand from first-hand experience how easy it is to find ourselves in debt thanks to an unexpected auto repair or medical expense.

Even more likely, however, is that we've incurred debt to establish and maintain a lifestyle carefully packaged and sold to us by effective advertisers, who create "needs" we didn't know existed and even convince us that we "deserve" the luxuries they offer. Many of us tend to be willing to rack up the debt to keep up with the Joneses—to keep pace with an imaginary standard of living that's based on an unrealistic compilation of comparisons to others: his car, her clothes, that family's house.



Americans spend more on shoes, jewelry and watches (\$100 billion) than on higher education (\$99 billion).¹

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Read: Proverbs 6:1-11

However we might have found ourselves in debt, the Bible gives clear instructions about what to do about it: work diligently to pay it off, and don't waste a minute in getting out from under it. Proverbs tells us to free ourselves "like a deer from the hunter." (Proverbs 6:5) While it's easy to wander into debt for any number of reasons, we can't just wander out. We've got to be intentional. We've got to run.

But why bother? If most of us are in the same boat, anyway, why should we swim for the shore?

Read: Proverbs 22:7

The Bible gives a compelling reason to avoid debt when it says that "the borrower is servant to the lender." Some translations of this passage in Proverbs paint an even more disturbing picture: "the borrower is *slave* to the lender." That's an inflammatory choice of words, to be sure. And while very few of us could ever even come close to identifying with the atrocity of slavery as it's commonly understood, many of us know the feeling of hopelessness and powerlessness—even of bondage—that can be associated with debt.

And the power of debt to hold us in bondage only increases when it's a secret. Throughout scripture, the metaphors of darkness and light contrast the dangers of secrecy and isolation with the healing power of exposing things hidden. In trusted community, we have the opportunity to reveal the secrets that shame us to lessen their power, to share one another's burdens and to find relief.

Read: Matthew 11:28-30

God cares deeply about our freedom. Jesus came to set us free from the shackles of the systems of this world. He wants to give us rest, and to free us from the burdens we carry—including the financial ones—so we can receive what he has for us, and out of the overflow of his love and generosity, be open to responding when he calls. That's real financial freedom. That's God's economy.

No matter the situation, your debt (or lack thereof) does not define you. Nor do the things that may have gotten you there in the first place. Wherever you are right now, God wants to take you to a better place, a place closer to his heart. He wants to tell you who you really are. He wants you to be free.

For Reflection

1 Do you have debt of any kind? If so, what kind? How does carrying that debt affect you? If you don't have any debt, how have you managed not to accumulate it?

2 Have you ever felt like having outstanding debts impacted your own self-image or how others view you? If so, how?

For Reflection

3 Can you identify an area where you're spending time or money that's driven by a comparison to others?

4 Identify one way that you spend your free time that you think might be less-than-ideal or even unhealthy for you. What is it?

Challenge

You've got some homework this week. Get an accurate picture of how your time and money are being allocated by completing the short questionnaire available online at consumedjourney.com. Alternately, use the worksheets in the appendix to this guide (pages 126-129) to get a snapshot of your current reality. Either way, you'll probably need to reference the last couple of months' worth of credit card and bank statements. When in doubt, or if you're missing some of these records, simply take your best guess. And don't worry—you won't have to share with your group any specifics you don't want to. This is for you.

Next Steps

If you're currently in debt, want out and need help knowing where to start, check out the appendix to this guide for some practical first steps and a list of resources that you might find helpful. Getting out of debt is not a one-time decision or change—it's a process that requires disciplined, holistic life change. And it's best tackled in the midst of close community. Surround yourself with trusted friends to serve as sources of support, accountability and affirmation along the way.

For Parents

Debt isn't always a bad thing, but it can get to unhealthy levels that lessen our ability to enjoy everything that God freely gives us. The concept of debt is a complex, but teachable, idea for kids. This week, walk through the exercise below first, and then have a conversation about debt after the idea is understood.

A Family Exercise

1. Get out a backpack and a bunch of books. Have a kid walk around the living room with the (empty) backpack on. At first, it'll be pretty easy to move around, skip and do dance moves (warning to fathers: you probably don't dance well, so don't try to show your "moves" and ruin this family moment).
2. Now introduce the idea that the family wants to buy something that can't be purchased all at once (like a house). Explain that being in debt is when you buy something and still owe more money. Give the example of making 10 dollars each week, but owing someone two dollars every week for things you're still paying for (that means you're down to just eight dollars for the week). Owing someone money is a burden because you are less free to do what you want with the money. This is where the books come in!

(continued on next page)

3. Put a book or two in the backpack to give the kid a feel for some “burden.”
Not all debt is bad, and a small amount of it won’t stop the kid from moving around freely.
4. Now put a bunch of books in. Is it harder to walk around for very long now?
Is it tough even to get the backpack off the ground? Having too much debt makes enjoying life (walking around) much harder. You can get too much debt in all kinds of ways, but no matter how it’s accumulated, the effect is the same.

A Family Conversation

Talk about some things that the family would like to do or buy that are large expenditures that might require you to borrow some money (a bigger house, nicer clothes, a vacation to a theme park, eating out every night). Talk about the sacrifices that might have to be made in order to do these things (Mom or Dad working extra hours, fewer dinners out or other fun things to do together, less money to pay for college in later years, which might cause kids to incur debt, et cetera). Talk about whether or not these large expenditures are really worth it. Your kids’ priorities might surprise you.

freedom

Week 4

God's kingdom brings
freedom and blessing

It's hard to deny that capitalism is the best economic system around. It creates wealth far better than feudalism, communism, socialism or any other system one could name. But for all its advantages, capitalism has one major drawback that [people who follow Jesus] need to be concerned about: it needs people to stay perpetually hungry for more. **...the undeniable truth is that capitalism runs on greed.**

—Greg Boyd, pastor, professor, theologian and author ¹⁰

Capitalism works. It's a system that spurs innovation, spreads development and produces wealth and benefits for many, on many fronts. But it's not perfect. Our economy is based on a core assumption of scarcity, and since price tends to determine who gets what, the "scarce" resources go to those with the highest willingness (and ability) to pay. So the divide between the "haves" and "have-nots" increases, and the percentage of people in poverty, both locally and globally, is on the rise.

Now, here comes the scandal: God is not a capitalist. His economy is different. It's an economy based not on an assumption of scarcity, but on an abundance of resources that enables everyone to have enough:

Our desire is not that others might be relieved while you are hard pressed, but that there might be equality. At the present time your plenty will supply what they need, so that in turn their plenty will supply what you need. Then there will be equality, as it is written: "He who gathered much did not have too much, and he who gathered little did not have too little." 2 Corinthians 8:13-15

The economy of God's kingdom works in such a way that those who have plenty give freely to bless those in need. God wants to meet the needs of his people *through* his people. And it seems that those who give get as much, or more, from giving as those who receive.

Read: Proverbs 3:9-10, 11:25 & 19:17

One major benefit of giving is freedom. It's a matter of basic physics: the greater the mass, the greater the hold (or power) that mass exerts. The more things we own—the greater their total mass—the more they grip us, setting us in orbit around them. Finally, like a black hole, they suck us in. Giving changes all that. It breaks us out of orbit around our possessions. Giving is the only antidote to materialism¹¹

Tithing—giving 10 percent of one's income to fuel activities that further God's kingdom on earth—seems to be the way God gets us on the path to generous living. Meaning literally "a tenth part," the tithe was mandatory for God's people (Leviticus 27:30), who were to give to him first, not last (Proverbs 3:9-10). Jesus validated the tithe, even on small things (Matthew 23:23).¹¹ So what does this mean for us, today?

After the Gospels—the four records of Jesus’ life on earth recorded in the biblical books of Matthew, Mark, Luke and John—there’s no mention of the tithe, specifically. It’s important to note, though, that every New Testament example of giving goes far beyond 10 percent. None falls short of it. No matter what He was talking about, Jesus always raised the spiritual bar; he never lowered it.¹¹ (See Matthew 5:17-48 for some examples.)

Read: Malachi 3:10-12

Over and over again in scripture, we’re told that generous giving will be rewarded. Speaking about the tithe in the book of Malachi, God goes so far as to say, “Test me in this...and see if I will not throw open the floodgates of heaven and pour out so much blessing that you will not have room enough for it.” This is the only place in the Bible where God encourages us to test him. Go ahead and try it, He seems to be saying, watch what I’ll do.

Sometimes God does bless givers financially and materially, but he's not a no-lose slot machine or an equation to be worked. Giving *is* a sacrifice, and sometimes we'll feel it. The apostle Paul, in writing to the early churches in Galatia, says that our payoff will come at the "proper time." (Galatians 6:9) The reward for giving might not be financial, and it might not even come in this lifetime. But giving *will* be rewarded.

Read: 2 Corinthians 9:6-15

Generosity is an act of faith. It's not about the results or the worthiness of the recipient. Giving our time and money jump-starts our relationship with God because it's a way—perhaps the boldest way—that we can declare that we trust Him as the source of our provision.

God doesn't need our money. The whole world is His. Living generously benefits us, frees us and opens our fists so we can receive what God has for us. Our giving also appears to be God's preferred method of impacting the world around us. His kingdom expands and others are blessed when we go outside of ourselves and give generously of our time and money, literally bringing some heaven to earth.

For Reflection

1 Can you identify a time when you gave generously of your time or money? If so, how did you do so? What happened?

2 Have you ever been the recipient of someone else’s generosity with their time or money? If so, what was it? How did that experience impact you?

For Reflection

3 What do you think about the biblical principle of tithing? How does considering it make you feel?

4 What would you do if tomorrow your income were reduced by 10 percent? What changes would you make, if any?

5 What's one thing you could do tomorrow if you had an extra hour in the day freed up to respond to someone's needs or invest in others somehow?

Challenge

Take a few minutes to talk to God about the challenge that was introduced this weekend regarding living more generously with your time and money. You can say anything you want to God in prayer, and you can also ask him anything. Be silent for a few moments and listen (you probably won't hear an audible voice from the heavens, but you might get an idea or two that could be from God).

Write down any thoughts you have about living differently to free up time or money to love others and "bring some heaven to earth." That's God's kingdom, and you're invited to play a role in advancing it.

For Parents

The concept of tithing can be presented to all kids, whether they have an income (maybe from an allowance, babysitting or doing chores around the house) or not. The core idea of tithing is that we give back at least ten percent (one tenth) of whatever we have to God. Since some younger kids might have trouble pronouncing “tithe,” using terms like “giving back” and “sharing” will work just as well.

For Family Discussion

Have each family member talk about a time when they shared their time or money with someone else. How did it feel?



Family Ideas

If your child receives an allowance (let's say a dollar a week), break the amount down into 10 percent increments. Lay it all out on a table and walk through the idea that we can share, save and spend, all at the same time. We give back to God some of what he freely gives us (10 cents), we save money so we don't have to live week-to-week (10 cents) and we can spend the rest for food, clothes, other necessities and anything else we want (80 cents). We call it the 10-10-80 plan.

Kids can also give back to God in ways that don't require any cash. Talk about ways they can give their time back to God. A couple of ways to do this are through prayer and worship. Worship can be as simple as looking out the window and stopping to thank God for all the amazing things he created. It could also be as simple as writing a letter to God or spending time listening to him by reading the Bible.



prayer

Week 5

Generosity and prayer
change us

To pray is to change.

-Richard Foster, "Prayer"

Over the course of the past four weeks we've been challenging our assumptions about money, consumerism and generosity. While it's good for us to have a better understanding of how consumerism affects our daily life, we also need some kind of gauge or compass to help us make the practical, nitty-gritty decisions about how we should allocate our resources. Our friends can help us make some of these decisions, and we can also gain a lot of understanding from the Bible about how God wants us to allocate money and time. But no matter how hard we search, we aren't likely to find a verse in the Bible that says, "whenever thou dost getteth a bonus, thou shalt place it in thy 401(k)."

We need another way of understanding the Bible in light of our unique circumstances. This way is prayer.

Read: 2 Corinthians 9:10-11

God desires us to be “generous on every occasion.” Many of us like to structure our lives into “compartments,” or segmented, airtight vaults in which we keep our various categories of thoughts and activities—including how we’re generous—disconnected from everything else. As we pray, we begin to see that all of the arbitrary lines we draw are irrelevant, and that God’s desire is that everything would be brought together into one visible and complete whole. God wants all of us—our hopes, desires, successes and failures—to be brought to him honestly in prayer. When we do this, we begin to see that God’s desire for us is generosity in every area of our life, because it’s all interconnected.

We often live with a caricatured view of prayer. We think of a Norman Rockwell-esque image of Grandpa “saying grace” around the Thanksgiving table, or bowing our heads in church while someone drones on and on without any semblance of coherent thought, or tossing up a quick and desperate plea for help on an exam or in a business meeting. While each of these examples certainly qualifies as prayer, they don’t even begin to capture its real essence.

True prayer changes us. It is about opening up to God and engaging in a conversation with him. Our natural human tendency is to dwell either in the

past (replaying old tapes in our heads and trying to change the outcome) or the future (trying to imagine a scenario that would hypothetically make us happy). Prayer, however, forces us into the present. It's in prayer that we're confronted with our desires, our hopes, our aspirations, our hurts and our understanding (whether right or wrong). It's in prayer that our true state is revealed. Prayer splits us wide-open before God and gives us permission to be ourselves.

It is in the past-future kind of living that consumerism and discontent prey on us. When we are constantly comparing ourselves against our experiences or imagining what we could have "if we really put our mind to it," we live in a perpetual state of longing. This kind of longing will never be satisfied because there will always be something more—more stuff, a better spouse/ boyfriend/ girlfriend, cooler friends—to strive for. When we are in prayer, however, all of these "secret longings" can be identified and evaluated before they evoke a knee-jerk, consumerism-minded response. In other words, prayer lengthens the time between a stimulus and our response, and can help us make better decisions. Through prayer, our real needs can be uncovered, and we can ask God to meet them.

Read: Matthew 21:22

Prayer is about being honest with ourselves and with God—honest about everything. There is nothing we can say that God doesn't already know, and there is a lot that he can show us about why we think and feel the way we do.

We can grow to understand prayer more as a conversation than a monologue. In prayer we are able to express to God what we're thinking and feeling, and he's able to meet us and show us truth. With truth comes freedom, if we're willing to receive it.

In the Gospels—the four biographies of Jesus' life on earth—we read many phrases like this:

“...Jesus often withdrew to lonely places and prayed.” Luke 5:16

Prayer was not reserved for special occasions or “church services.” It was a normal, regular part of Jesus’ daily life. He was in continuous conversation with God about all kinds of things. Prayer was often a spontaneous response to a circumstance or a chance encounter. This is a model for us. We can change our ideas and even modify our behavior, but our real battle against consumerism begins when we begin to invite God into our day-to-day decision-making.

“To clasp the hands in prayer is the beginning of an uprising against the disorder of the world.” - Karl Barth

Prayer itself is an act of generosity. It is a kind of “letting go” of time and priorities in order to have dedicated and focused time with God. It’s a recognition that He is ultimately the source of everything else, and that all other things will only make sense if he defines them for us.

This week, begin to experiment with prayer by simply talking with God. Treat it like a conversation and be as honest and open as you can. There’s nothing you can say to God that he doesn’t already know, and God can (and will) change us if we simply open ourselves up to him in prayer.

For Reflection

1 Have you ever had a dedicated, focused time of prayer with God? If so, what was that experience like for you?

2 Is there anything you'd like to say to God, but you're afraid to express?

3 Have you ever prayed before making a significant decision about spending time or money? If so, when and for what?

4 What is the single biggest obstacle to prayer being a more consistent part of your life?

Challenge

Pray. Have an honest conversation with God about how you might change your life to be more aware of him. Ask God to reveal himself to you, to show you what your real needs are and how he can meet them. Participate in the prayer experience being held this week (details at consumedjourney.com). You might want to take this guide with you to write down any thoughts or impressions you have in the midst of the experience.

For Parents

Prayer is something we all can do, but it isn't always easy to "see" the results. While it's not hard to notice that someone has grown two or three inches when you haven't seen that person for a long time, noticing how we change on the inside—or how our family changes when we are together regularly—is tough! But we all can be changed when we take the time to pray regularly, both individually and as a family.

Family Ideas

Schedule a family dinner. Ask everyone at the table to talk about what they are thankful for. This is one way to pray together as a family and to help the kids (actually, everyone) develop an attitude of thankfulness.

Have a family prayer. Beforehand, talk about how there aren't any special rules with prayer, and that it's just a way that we can talk with God. Have everyone pray (in no particular order, and only if they want to participate). Ask everyone to pray about what they're thankful for, anything they might be worried about, and anything else that comes to mind.

Try placing a "prayer box" on the kitchen table and asking everyone to write (or draw pictures) about what they're thankful for, worried or happy about, or looking forward to. During a family dinner or prayer time, parents can pull out all of the prayers from the box and pray through them. Chances are good that this exercise will reveal a lot about what your kids think about!

CONSUMED



Week 6

Generous communities
change the world

Read: Acts 1:1-8

The apostles had watched Jesus die. They grieved, they wondered what had happened, they disbanded. Consumed by fears of how society would persecute them and reject their teachings, they gave up. Then, they witnessed something that astonished and emboldened them, and changed the course of history forever: Jesus came back from the dead and gave “many convincing proofs” that he was, in fact, alive. For forty days after His resurrection, Jesus taught his apostles about “the kingdom of God.”

Yes, they probably thought, now that Jesus is back, he’s going to turn this world upside-down to establish this kingdom he’s talking about, and put himself (and us) in power. When the apostles asked Jesus if he would now “restore the kingdom,” they found out it wasn’t going to work that way. Instead, Jesus told them, *they* would be the ones to do it:

“You will be my witnesses in Jerusalem, and in all Judea and Samaria, and to the ends of the earth.” Acts 1:8

Jesus laid out the game plan: through his Holy Spirit, he would establish the kingdom of God on earth, beginning with this rag-tag community of new believers (remember, most everyone had given up on Jesus after his death, and only after “many convincing proofs” did they *really* believe in him). This small community, Jesus said, would be his representatives in their city (Jerusalem), in their region and nation (Judea and Samaria) and in the whole world (to the ends of the earth). And that’s exactly what they did.

Read: Acts 2:42-47 & 4:32-35

The early church consisted of radically generous Jesus-followers. Meeting daily for meals, prayer and frequent celebrations, they gave freely of their time and resources, sharing everything they owned. They didn’t consider their possessions their own, and they sold their stuff as necessary to share with anyone in need. They were so generous, we’re told, that “there were no needy persons among them.” *Acts 4:34*

And what happened? “Everyone was filled with awe.” “Much grace was upon them all.” “The Lord added to their number daily those who were being saved.” The apostles possessed “great power” as they told people about Jesus’ promises and the kingdom he came to establish, and sometimes literally thousands of people’s lives were transformed in a single day. (Acts 2:41)

Radical life change of this magnitude (and on this scale) wasn’t the result of really persuasive public speakers, particularly effective sermons or indisputable logical proofs. It was fueled by God’s own Holy Spirit operating through ordinary, imperfect and incredibly generous Jesus-followers. It seems that it was this unheard-of generosity—this willingness to give freely of time and money to anyone who had need—that made people take notice of these believers and be willing, even eager, to hear what they had to say.

Like Jesus before them, this generous community of believers met the physical needs of those around them, and they ate, drank and celebrated with people with different beliefs and lifestyles. As a result, they enjoyed the “favor of all of the people.” (Acts 2:47) Their generosity spoke louder than words.

Read: 1 John 3:16-18

Jesus wasn't one for long lists of rules. He gave his followers just one "new command": to love one another. He said that by loving one another, everyone would know that they were his disciples. (John 13:34-35) The apostle Paul, in his letter to the early church in Rome, said that every commandment is "summed up in this one rule: 'Love your neighbor as yourself.'" (Romans 13:8-9)

So what does a love like this really look like? According to the apostle John, it looks like Jesus. Because He laid down his life for us, John says, "we ought to lay down our lives for our brothers." Practically, that means when we see someone in need and have the ability to help, we put down whatever we're doing and we go help. That's radical generosity. That's love in action. That's the love of God.

This life is about so much more than checking the right belief box and getting our bus pass to the pearly gates. We might want to go to heaven, but before we do, God wants us to bring some heaven to earth. We're called to manifest the kingdom Jesus described and the love he demonstrated, here and now.

And how can we do this? By living generously. When we give freely of our time, our possessions, our money and our love for others, our lives make a real difference. When we choose to live generously, we can impact the world around us, even after we're gone. And because of our generosity, even eternity will be different, for others and for us.

And in community, our impact is multiplied. Because while generous individuals can impact the lives of the people around them, it's generous communities that change the world.

Regardless of what has consumed us in the past—whether it's been money or an obsession with stuff, or debt or selfishness—we are called to be consumed with a God who laid down his life for us, simply because of his love for us. That's perfect love. That's ultimate generosity. And as we receive God's love for us, we're offered the opportunity to impact eternity with our own lives, lived generously.

We can be *consumed*.
And that will
change everything.

For Reflection

1 Over the course of this journey, have you become aware of (or do you have a new appreciation for) any ways that you've experienced God's generosity towards you? If so, how?

2 Have you recognized any ways that you're spending your time or money that are consuming you? How might you begin to break free?

3 Can you identify a generous community that's changing the world? If so, what is it? How are they impacting the world around them?

4 What intentional steps could you take to begin to participate or move more deeply into community? Is there any part of your life that you could simplify or eliminate in order to make this happen?

For Reflection

5 Name one or two very practical ways that you could love your neighbor (literally, your neighbor) as you love yourself, starting tomorrow.

Challenge

Reflect on the past six weeks and write a short summary of your journey so far, noting anything that's been a high point for you. Have you come to any realizations? What's going to be different now?

Also, you should have already set up a time to have dinner with your group to celebrate and reflect on the journey you've been on together (so remember to bring something for that).

For Parents

Last week we talked about how prayer and generosity can change us as individuals. The gift of community means that there is no small change in people that doesn't also affect everyone. Personal growth means growth for the entire community. Individuals (including kids) can, and do, change the world every day!

Family Ideas

Even if you think you know who your kids are in community with, have a conversation with them about who their friends are and with whom they really connect. Depending on their age, their circle of friends (and influences) could change more often than you might realize. Staying "up to date" with who is influencing your kids will make it easier to identify the needs of the family.

Talk about the family exercises that your family really enjoyed. Think about how those "experiments" could continue. Praying together, reading the Bible, helping neighbors, going on walks in the park and regularly scheduling a family dinner are all great ways to grow as a family. Taking the time to talk and share what is going on in everyone's life is the best way to strengthen kids, the family, and the world!

Was there a particular exercise the family didn't get to try? Did one of the exercises make the family want to try something different or talk about something else? Go do or talk about that! The ways your family can experiment with generosity can continue way past this journey.

Remember

Being a perfect parent is impossible. Ask God for help as you try your best, give yourself some grace, surround yourself with community and love your kids in the best ways you can. Also remember that the "love your neighbor as yourself" verse also includes your kids!

Appendix

Digging out of debt

Debt snowball chart

Ideas to consider

Additional resources

Sources

Time allocation chart

Spending allocation chart

Digging Out of Debt

If you've finished the *Consumed* journey and you're ready to commit to paying off your debt, read the following steps. We've outlined some tips that can help you not only to eliminate your debt, but also to change your relationship with money holistically so that you can live a more generous life.

Before you begin, take a deep breath. Jesus said that with God all things are possible. (Matthew 19:26) Conquering your debt may seem overwhelming to you, but you're not God. Also, remember that God loves you as you are. Your worth is not determined by your net worth. But He does want to free you from this burden, so consider following this process, or one similar to it, to help you get free from your debt:

Step 1: Cut up your credit cards.

Destroy all of your cards; having them is just a temptation. If you need to keep one credit or debit card for traveling or car rentals, put it in some water and freeze it. This way it will be a little harder to access, and you'll be less likely to use it for impulse purchases. If you find that you're not paying off the new balances on that card, consider eliminating the plastic altogether.

Step 2: Record your income and spending, then create a budget.

If you haven't already done this during Week 3 of the *Consumed* journey, write down everything you spend or think you spend in a month, dividing your expenses into categories such as housing, groceries, gas, et cetera. Track all of your income for the month as well.

If you find that you're spending more than you're making, trim your spending so that you can balance your budget. (See "Ideas to Consider" for ways to live within or below your means.)

Step 3: Develop an envelope spending system.

Using the monthly budget you've created, assign funds (in cash) to envelopes for each category. Pay for all of your expenditures with this cash whenever possible. Try not to spend more than you've allotted for each category; instead, adjust your totals for the next month if necessary. Use any extra money to apply toward establishing emergency savings and paying down debt.

Step 4: Establish an emergency savings account.

Any extra money you aren't spending in your budget should be applied toward establishing an emergency savings account of \$500 or \$1,000. This is even more important than paying off your debt right away because it is helping you establish a new lifestyle of saving for unexpected circumstances. If you do this, next time you won't have to charge your new tires, because you'll have savings.

A great way to build up your emergency savings quickly is to sell your stuff. Between garage sales, eBay and craigslist, you can probably get \$500 quicker than you realize.

Step 5: Implement a "debt snowball."

Once you establish your initial emergency savings, it's time to tackle the debt. The best way to do it is with what many financial experts call a "snowball." The idea is to attack your debts starting with the smallest balance, so that you see results and get positive feedback as quickly as possible. Then you continue to attack your debts, rolling up payments (like forming bigger and bigger snowballs) until you've hit all your targets and conquered all your balances.

Here's the basic idea:

1. List your debts from the smallest balance to the largest balance.
2. If you haven't already done this during your budgeting process, designate how much money you can apply toward debt reduction each month.

3. Pay the minimum amount on all of your debts. Then apply anything that's left over from the amount you designated in Step Two toward your debt at the top of the list (the one with the smallest balance).
4. After you pay off your first debt, apply all of the money you would have been paying on that one toward your next smallest balance. (Do not reduce the overall amount dedicated to debt reduction.)
5. Repeat until all of your debts are paid.

You might ask, why not pay off the debts with the highest interest rates first? That makes sense mathematically, but spending decisions aren't purely rational. The debt snowball is a proven approach to help you establish a new lifestyle, and feeling a sense of accomplishment is crucial to keeping up this approach.

Step 6: Build up short-term savings.

Once your debts are repaid, focus on establishing short-term savings that will cover living expenses for 3-6 months. Keep the savings liquid so that they can be accessed easily in the event of an emergency. In other words, you shouldn't have to sell anything (stocks, bonds, rare jewels, limited edition Star Wars figurines) to get your money. A good, basic option is a savings account through a bank, looking for the highest interest rate you can find. Online savings accounts often offer even more favorable rates.

Sample Debt Snowball Chart

The first and second columns list to whom each debt is owed, and how much is owed (list your debts from the smallest to the largest amount). List your minimum monthly payment for each debt in the third column. In the fourth column, write in the top box the amount of additional payment (above and beyond the minimum payments) you're planning to put towards debt elimination, and add that amount to the minimum payment for your first (smallest) debt. The remaining columns show how, as each debt is paid, the payment for it is rolled down to pay off the next debt more quickly. Pay-off dates can be calculated in advance or recorded as they're achieved.

Item	Amount Owed	Minimum Monthly Payment	Additional Payment \$ <u>150</u>	Payment Plan and Pay-off Dates				
				3 months	6 months	15 mos.	22 mos.	26 mos.
<i>Macy's Card</i>	\$372	\$15	\$165	<i>paid!</i>				
<i>Visa</i>	\$550	\$20	\$20	\$185	<i>paid!</i>			
<i>Student Loan</i>	\$1980	\$40	\$40	\$40	\$225	<i>paid!</i>		
<i>Medical Bill</i>	\$2369	\$50	\$50	\$50	\$50	\$275	<i>paid!</i>	
<i>Car Loan</i>	\$7200	\$259	\$259	\$259	\$259	\$259	\$534	<i>paid!</i>
Total	\$12,471	\$384	\$534	\$534	\$534	\$534	\$534	0

This chart, outlining the general "debt snowball" concept, is adapted from the "Good Sense Budget Course Participant's Guide," published by Willow Creek Resources and Zondervan.

Ideas to Consider: Living Within (or Below) Your Means

It may seem daunting to pay off your debts when you've been spending more money than you make, but there are lots of simple ways to reduce your spending. Here are just a few:

Cars Always buy a used car, and then keep it as long as possible. Consider fuel efficiency with your next car purchase, as well.

Car insurance Consider collision-only coverage if your car is older and you rarely have accidents. If you need comprehensive coverage, maintain a higher deductible of either \$500 or \$1000 (if you have the emergency savings in reserve).

Energy bills Tweak that thermostat by a few degrees and turn off the lights. Wear a sweater, turn on a ceiling fan—all of these things can add up to cheaper energy bills, and more money to pay off your debts.

Convenience foods Cut down on eating out and convenience foods (think bagged salads, pre-prepared meals from the deli). If eating out is a social thing for you, consider meeting friends for coffee or dessert instead, or invite them over for dinner. And while we're talking coffee, forget the \$4 cappuccinos and opt for a regular, cheaper brew.

Library Check out books, CDs and movies from the library instead of paying for them out of pocket. But don't accumulate late fees!

Coupons Try clipping coupons, but only use them for products you would buy anyway.

Private labels Shop for private label (store brand) goods at the grocery or discount store for food, cleaning supplies, health and beauty products, et cetera. Most private label products come from the same manufacturers that sell to the branded competitors, anyway.

Resale shops Consider buying clothing, toys and other household items from resale shops. These shops are also places where you can often make a little extra money by selling some of your own stuff on consignment.

Extras Think about whether you really need cable, DVR, satellite radio, all of those magazine subscriptions and gym memberships. Can you live without them, at least until you get back on your feet? (The answer to that question, by the way, is YES.)

Idea to Consider: Giving

If you are a Christ-follower, God is calling you to give. Tithing—giving 10 percent of one’s income back to God—seems to be the way God gets us on the path to generous living. (See Week 4 of this guide for more perspective on the tithe.)

Giving anything—let alone tithing—may seem unattainable to you right now, so know that the most important step is to establish giving as part of your financial routine. As you create your budget, earmark some portion, no matter how small, for giving as generously as you can to a church or cause that is important to you. As you eliminate your debts, you can make room for more giving. And if you are feeling badly that you can’t give more generously, remember that it’s just as important to be generous with your time.

Additional Resources

Randy Alcorn, “Money, Possessions and Eternity” (Carol Stream, IL: Tyndale House, 2003) This book examines the biblical perspective on money and material possessions.

David Ramsey, "The Total Money Makeover: A Proven Plan for Financial Fitness" (Nashville, TN: Thomas Nelson, 2007) A seven-step plan for paying off debts and developing a financial safety net. Companion workbook and other resources are also available.

Randy Alcorn, "The Treasure Principle: Discovering the Secret of Joyful Giving" (Sisters, OR: Multnomah, 2001) A motivating book that encourages readers to think about the impact of giving and spending on eternity.

Austin Pryor, "The Sound Mind Investing Handbook: A Step-By-Step Guide to Managing Your Money from a Biblical Perspective" (Louisville, KY: Sound Mind Investing, 2004) Explains the best investment strategies based on your individual situation, from a biblical perspective.

Richard Foster, "Freedom of Simplicity: Finding Harmony in a Complex World" (New York, NY: HarperOne, 2005) This classic stresses that living simply is healthy for the soul.

Al Jandl and Van Crouch, "The Storehouse Principle: A Revolutionary God Idea for Creating Extraordinary Financial Stability" (Broken Arrow, OK: CrossStaff, 2004) An inspiring book that encourages good stewardship of God's resources.

Sources

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Chart: Weekly Time Allocation

Do your best to estimate the number of hours you spend each week doing each of the following activities. You kept a daily log of several of these categories in Week One (page 31), so if that information seems representative of your average week, use that as a starting point. Follow the steps in order to figure out the percentages of your time you spend on each of the following activities.

Step 1 Fill out the following:

On average, how many hours **per week** do you spend...

Activity	Hours per Week
Working (occupation) or school	
Working (around the house)	
Exercising	
Volunteering	
Seeking God (prayer, Bible, etc.)	
Hanging out with friends	
Other:	

add Hours per Week column to get: **Subtotal A**

Step 4 Figure % by dividing Hours per Week by Grand Total

Divide by Grand Total	
	%
	%
	%
	%
	%
	%
	%

Step 2 Fill out the following:

On average, how many hours **per day** do you spend on the following activities (multiply by seven to figure *hours per week*):

Activity	Hours per Day	x 7 =	Hours per Week	Divide by Grand Total
Sleeping		x 7 =		%
Eating		x 7 =		%
Preparing/cooking meals		x 7 =		%
Driving/commuting		x 7 =		%
Watching TV		x 7 =		%
Surfing the internet (recreational)		x 7 =		%
E-mailing/text-messaging (personal)		x 7 =		%
Connecting with spouse/friends		x 7 =		%
Playing with/caring for kids		x 7 =		%
Other:		x 7 =		%

add Hours per Week column to get: **Subtotal B**

Step 3 Subtotal A + Subtotal B =

Grand Total

Unless you do some serious multi-tasking—please don't be one of those guys who texts while he drives—**your Grand Total should equal about 168** (the actual number of hours in a week.)

Step 4 Figure %

Chart: Monthly Spending Allocation

Get an idea about where the money's going by estimating how much you spend each month, on average, for each of the following categories. You might want to reference the last couple of months' worth of credit card and bank statements. When in doubt, or if you're missing some of these records, take your best guess.

Monthly Expenses	Approx \$	% of Total Spending
Housing		
Mortgage(s) or Rent		
Real Estate Taxes		
Homeowners Insurance		
Repairs		
Other		
Utilities		
Gas & Electric		
Water		
Phone(s)		
Cable		
Internet		
Other		

Monthly Expenses	Approx \$	% of Total Spending
Food		
Grocery		
Restaurants		
Transportation		
Car Payment(s)		
Car Insurance		
Gas & Oil		
Repairs		
Other		
Clothing		
Children		
Adults		
Other		

Monthly Expenses	Approx \$	% of Total Spending
Medical / Health		
Health Insurance		
Doctor Bills		
Prescription Drugs		
Other		
Recreation		
Entertainment		
Vacation		
Other		
Non-Mortgage Debts		
Credit Card(s) (Visa, etc.)		
Gas Card(s)		
Dept. Store Card(s)		
Finance/ Credit Line(s)		
Student Loan(s)		
Other		

Monthly Expenses	Approx \$	% of Total Spending
Saving		
Reg. Saving Account(s)		
Retirement Account(s)		
College Fund(s)		
Other		
Charitable Giving		
Local Church		
Other		
Total		%100

Total Monthly Household Income: _____

