

The Christian Wallet

Spending, Giving, and Living with a Conscience

MIKE SLAUGHTER
with Karen Perry Smith

A STEWARDSHIP STUDY GUIDE

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Introduction

Legend recounts that when the Emperor Constantine became a Christian he also forced his soldiers to be baptized and become Christians. The legend says that many of the soldiers held out from the waters of baptism their sword so as not to affect their fighting abilities by this “love your enemy” message. For modern-day Christians the temptation is to hold out from the waters of baptism our wallets so that we can maintain control over our financial resources. Mike Slaughter’s book *The Christian Wallet* is an excellent stewardship resource to help adults of all ages and faith experiences think about how they spend their money and how they can give in ways that encourage generosity and abundant living.

USING THIS BOOK FOR A STEWARDSHIP STUDY

This study guide suggests a six-week format for an adult educational opportunity. Each chapter offers biblical grounding, personal suggestions, and an example of a person impacted by the message of the chapter. Each session in this study guide is 45-50 minutes long but could be expanded by discussing the additional questions or shortened by using fewer questions. It is possible to reduce the time to 30 minutes, making it also appropriate as a study for church leaders on a session, committee, or board.

Tips for Leading the Sessions

- Before you begin leading the study, read the entire book so that you have a sense of how the chapters of *The Christian Wallet* ultimately fit together.
- Make sure that each participant has a copy of the book. Each session in this study guide suggests the chapters to be read for that session.
- If possible, distribute the book ahead of time, including a one-page sheet that gives the reading assignments for each week.
- Strongly encourage participants to read the book and spend some time focusing on the questions at the end of each chapter.
- Have Bibles available in the meeting space each time you gather.
- Lead the session in a way as not to embarrass persons who have not been able to do the reading during a particular week.
- If it seems necessary, be prepared or always plan to give a brief synopsis of the main thoughts in the chapters for the week.
- Be invitational as you encourage class participation. Don’t put anyone on the spot or cause discomfort. Be mindful of those who seem uncomfortable or silent and invite them to participate.
- Invite people to share as they are comfortable and be prepared with your own examples as an aid to discussion. Parts of this study are extremely personal about a topic that has often not been discussed before.
- Begin gently to help the participants grow in their abilities to talk and think in ways to lead to healthy

changes in faithful giving. Helping people develop a joyful, spiritual discipline of generous giving is the goal of the time together, but people often find talking about money difficult.

- Feel free to edit questions or rearrange the order of the material in ways to generate conversation and commitment to action.
- Mark the table of contents of your copy of *The Christian Wallet* with brackets for each reading assignment according to the outline below and the date for each session.

SIX SESSION OUTLINE

- Session 1—“Realities around Us”—introduction and chapter 1 (pp. 1–22)
- Session 2—“Budget and Spending”—chapters 2–3 (pp. 23–66)
- Session 3—“Why and to Whom We Give”—chapters 4–5 (pp. 69–110)
- Session 4—“Making and Using Money for the Common Good”—chapters 6–7 (pp. 111–51)
- Session 5—“The World around Us”—chapters 8–9 (pp. 155–93)
- Session 6—“Giving Yourself Away”—chapter 10 and epilogue (pp. 195–212)

Session 1—“Realities around Us”

SUMMARY

Life is not found in the abundance of possessions. Jesus said it, we may claim to believe it, but do we truly trust it? How much time, energy, and resources do we expend trying to buy, earn, or find something that can't be bought, earned, or found but simply received? Our money makes a great servant but a horrible master!

OBJECTIVES

By the end of the time the participants will be able to:

- State one thing that has shaped the way they spend, save, or give their financial resources;
- Identify Scripture passages in these chapters that create a level of discomfort about what Jesus says about money and giving;
- Identify the positive traits and steps taken by Jason Byram in chapter 1;
- Discuss how the desire to accumulate “stuff” impacts life.

OPENING & DISCUSSION (40 MINUTES)

Getting Acquainted (15 minutes)

- Welcome the participants and have them introduce themselves with their name and how long they have been connected to this congregation.
- Begin by giving the example about Constantine and let the class know this will be a study focused on spending, saving, and giving financial resources in order to be willing to give one's wallet over to God.
- Tell your stewardship story—how you learned about spending, saving, and giving.
- Invite others to quickly tell their stewardship story either to the person beside them or to the whole group, depending on the number of participants.

Testing the Waters (10 minutes)

- Discuss the reading assignment to understand the ideas expressed by the author and individually use ideas, thoughts, and actions to enhance the participants' spending, saving, and giving life.
- Invite participants to turn to the table of contents and mark each session the way you have done, indicating reading assignments and the date for the class.
- Use the inside of the front cover to list Scripture passages about money and giving that you find cheerful and/or troubling in the chapters.
- Use the inside of the back cover to help focus on what can be learned from the persons described at the end of each chapter. List actions they took or changes they made that might be appropriate for you.

Moving Deeper into the Waters (15 minutes)

- The focus of the introduction and chapter 1 is Luke 18:18–22 and Matthew 19:21, the Parable of the Rich, Young Ruler. We are faced with Jesus’ challenge to “Sell everything and give to the poor, and you will have treasure in heaven. Then come, follow me.” The thought of selling everything creates a level of discomfort for most people. Discuss:
 - Why do you believe Jesus expressed the order in the way he did—sell everything, give to the poor, and then come and follow me?
 - Can a person truly be following Jesus if things and stuff are most important?
 - Would this passage be one that you’d include in your front cover list? If so, why?
- The Parable of the Sower in Mark 4 reminds us that one’s attitude toward money affects our receptivity toward the work of the Holy Spirit in our lives. The author states on pages 3–4 that if “we chase money instead of Christ’s mission, we miss the abundant life for which we are created.” Discuss:
 - Does this make sense and ring true to you?
 - “Should we pay more for fairly traded and ethically farmed food or spend less at the grocery so we can give more to the church’s feeding ministry?” (see p. 4). What do you think is the answer?
- Chapter 1 has a great deal of discussion about debt and how accumulated debt weighs down people. “Dealing with debt starts like any other form of recovery: claim it, own it, and then do something about it.” (p. 12). Discuss:
 - What are some steps one might take to reduce debt?
 - How does the author’s use of “worry” on page 16 expand your understanding of the impact of stuff versus generosity?
 - How is your life impacted by the desire for the latest gadget or newest fashion?
- Give a brief synopsis of the life of Jason and Sarah Byram. Discuss:
 - What is one behavior described about Jason Byram that you admire and might include in your back cover list?

CLOSING (5 MINUTES)

- In preparation for next week, ask participants to read chapters 2–3 and begin to think about their budgeting process so that the way they allocate their spending may more closely mirror Jesus’ call to give to the poor, have treasure in heaven, and follow him.
- Remind them to list any Scripture references about money and giving that they find and want to remember.
- Closing Prayer

EXPANDING THIS SESSION (10-15 MINUTES)

Consider these questions from the reading and end of chapter 1:

- How do we make the difficult changes required to live on less?
- In what ways does your “stuff” cause you anxiety or otherwise diminish your quality of life?
- What kinds of debt do you carry? How did that situation develop?

Session 2—“Budget and Spending”

SUMMARY

Whose money is it, anyway? A little here, a little there, a lot of spending everywhere. Did you know that your personal purchasing decisions hold global economic power—ultimately supporting or extorting the very priorities you claim to hold true? This week’s study will lead us to discover the purchasing power we possess and the stewardship of God’s resources for the earth.

OBJECTIVES

By the end of the time the participants will be able to:

- Describe one thing they learned about their spending from reviewing their personal budget;
- Develop a list of the major time commitments made;
- State the connections between heart and treasures as expressed in Matthew 6:19–24;
- Provide at least one fact learned about socially responsible purchasing;
- Describe at least one behavior of Brandon and Dawn Osenkos and/or Shannon Sampley that is admired and could be developed in one’s life.

OPENING & DISCUSSION (40 MINUTES)

Catching Up (5 minutes)

- If there are new people, have the group introduce themselves with their name and one idea they have learned from the readings so far. Begin with your example, reflecting on something you have learned or a change you have decided to make.
- Tell participants that today we’ll be discussing budgets and how spending reflects our priorities. The statement on page 23—“Frankly, setting and adhering to a budget is one of those good intentions at which most Americans are not very successful”—seems very true to me. Ask: How about you?
- Explain that you will also be talking about influences and considerations for your choices in purchases.

Testing the Waters (15 minutes)

- Look at the annual spending figures on the bottom of page 24. Ask: What did you learn about your own habits as you reviewed your budget or spending patterns?
- Have a volunteer read Matthew 6:19–24. Ask: How do you see connections between where your treasures and your heart are?

- Ask: How does our culture encourage us to serve money rather than God? What are some ways individuals could and do use financial resources to expand God’s mission?
- Review the three questions found on page 33 that we should be asking ourselves each time we prepare to spend money: (1) “Why am I spending? (2) Whose money is it that I am spending? (3) What are God’s priorities in my spending?”
- In addition to considering how they spend their money, ask participants to look at how they invest their time. As the author says on page 31: “The flow of my resources is the truest indication of *what* I worship and *whom* I worship.”

Moving Deeper into the Waters (20 minutes)

- Using your calendar or memory, recall the past couple of months. Now list the major ways you spent your time.
- Look at the purchase considerations listed at the bottom of page 48. Think about your own priorities and talk with the person beside you about how your list matches or doesn’t match the percentages listed.
- Review the four priorities in God’s economy that may trump our focus on low prices: Health and Wellness, Environmental Concerns, Fair Trade, and Buying Local. Share with the group which of these is most important to you and why. How could you begin to incorporate the others into your purchasing habits?
- Look at the list on 53–54. Ask: Which of these do you regularly do?
- Give a brief synopsis of the lives of Brandon and Dawn Osenko and Shannon Sampley. Ask: What one behavior described do you admire?

CLOSING (5 MINUTES)

- In preparation for next week, ask participants to read chapters 4–5, especially noting the Old Testament Scripture and people who modeled being generous in a variety of ways.
- Remind them to list any memorable Scripture references about giving and money in the front of their book.
- Closing Prayer

EXPANDING THIS SESSION (10-15 MINUTES)

Consider these questions from the end of chapters 2 and 3:

- Did anything surprise you as you filled out the budget chart in this chapter?
- What does your spending say about what you value?
- What steps do you need to take to balance your budget in accordance with your income and values?
- Are you willing to pay more for a product to ensure that the workers who made it are being paid and treated fairly or that the product is not damaging to your health or the health of the planet?
- What is one change you can commit to making that would improve the moral impact of your purchases?

Session 3—“Why and to Whom We Give”

SUMMARY

In every human economy, the divine plan is to provide for *all* God’s children. Giving goes beyond tossing loose change into a velvet-lined offering plate, however. True generosity provides sustainable movement out of destructive financial cycles, blessing both giver and recipient.

OBJECTIVES

By the end of the time the participants will be able to:

- State one reason learned about why people give and to whom they give;
- List ways that we are people of privilege because of our place of birth;
- Identify feelings about tithing and what is required from those who have been given so much;
- Identify ways people can be helped that create dignity and a move toward self-sufficiency;
- Describe at least one behavior of Nate Gibson and/or Jim Taylor that is admired and could be developed in one’s life.

OPENING & DISCUSSION (40 MINUTES)

Catching Up (5 minutes)

- We have considered the world around us and how we spend our money, and now we’ll be talking about why and to whom we give. What in these chapters that you read gave you an “aha!” moment, indicating a new thought or a remembered idea?

Testing the Waters (15 minutes)

- Bono, the musician, poses this question “Can an accident of longitude and latitude really decide whether you live or whether you die?” Ask: Do you believe we are connected to what is happening in other parts of the world? What are some concrete things we can do to help if we believe that?”
- Think about the many ways we are among the world’s most privileged people by virtue of our longitude and latitude of birth. Share with the group one way you are a person of privilege. Give an example first to let the participants think about a response.
- Moses in Deuteronomy chapters 12–26 (The Deuteronomistic Code) was pretty clear with the Israelites about how they were to behave when they got to the Promised Land. Deuteronomy 14 talks about the tithe and the responsibility toward the aliens, fatherless, and widows. Give some concrete examples of how you and/or this congregation take care of the immigrants, the widows, and the orphans.
- Have someone read Deuteronomy 24:14–21. Ask: What do these verses say about how we should live in relation to others and the world around us?

- If space and mobility concerns permit, designate one end of the room as totally agreeing and the other end of the room as totally disagreeing with the following statements: (1) “If the gospel as we demonstrate it in the world does not serve the poor, then it is not good news!” (2) “Our privilege, our fortunate accident of longitude and latitude, carries deep responsibility.” Discuss as a group.

Moving Deeper into the Waters (20 minutes)

- The New Testament is filled with practical actions Jesus took to reach out to people hungry or in pain. Have someone read Matthew 14:13–21 and ask the other participants to listen for reasons Jesus could have just ignored this situation and sent the people away. Some possible responses might be: it might have been easy for Jesus to say he was tired and sad because of John’s execution, or think food was not easily accessible, or suggest getting organized would have been a lot of trouble. Emphasize that in spite of it all, Jesus reached out and saw that the people were fed.
- It is often easy for us to ignore the painful situations around us, but Jesus doesn’t let us off the hook. Jesus models compassion for all. On page 73 the author defines “compassion” as “to suffer together” or to embrace the suffering of others. Ask: What are other times that Jesus showed compassion?
- The author makes a strong case for tithing as a way to live out our faith. The statement “We are the only bank account God has for accomplishing his (God’s) mission on the planet earth” sums up the situation. Ask: What else is expressed in that section or the ones following that you agree with or that you find troubling? If possible, give your own example of something you learned from pages 73–84 about tithing, giving in trust, or giving as a witness to our faith.
- On pages 90–93 the author makes clear our responsibility, as followers of Jesus, to our neighbors. The parable Jesus tells recorded in Luke 12:35–48 tells of the faithful and wise manager who is watching and waiting for his master’s return. The last two verses sum up the message “From everyone who has been given much, much will be demanded; and from the one who has been entrusted with much, much more will be asked.” As we give generously, we are to exercise discernment in how we give our financial resources away. On page 94 the author discusses giving in ways that promote dignity and not create dependency. Ask: What are some examples in this section of the book or in the mission of this congregation?
- Look at pages 95–96 and talk with the person next to you about Ginghamburg Church’s “three-‘W’” approach (wisdom, work, and wealth) to selecting their board members. Ask: What are the pros and cons of this approach?
- Give a brief synopsis of the lives of Nate Gibson and Jim Taylor. Ask: What is one behavior described that you admire?

CLOSING (5 MINUTES)

- In preparation for next week, ask participants to read chapters 6–7.
- Closing Prayer

EXPANDING THIS SESSION (10-15 MINUTES)

Consider these questions from the end of chapters 4 and 5:

- How much of your household income do you give away?
- Is there anything holding you back from giving?
- How can your generosity serve as a witness to the abundant love of God?
- Do you give primarily to and through your church? Why or why not?
- How do you feel about giving directly to individuals in need, whether they be family, friends, or strangers?

Session 4—“Making and Using Money for the Common Good”

SUMMARY

Investing the financial resources we have and using those funds are based on spiritually grounded decisions taking the good of all people into consideration. A disciple of Jesus does not simply make choices based on what generates the most income or largest investments. Rather the impact of the monies on the people and communities near and far is most important. Similarly, paying taxes, though often unpopular, provides monies so that the lives of many can be improved.

OBJECTIVES

By the end of the time the participants will be able to:

- State at least one fact about John Wesley’s understanding of making and using money;
- Describe how Martha Berry’s work made a difference to many children in Georgia;
- Tell at least one way in which Joseph was a good steward;
- Describe the steps that are necessary to do before beginning a plan of investment;
- Identify at least one significant thing they have learned from the “bigger barn” parable;
- Describe two strategies for socially conscious investing;
- Identify one aspect of the stewardship life of either Dave Zellner or Tony Hall that they admire.

OPENING & DISCUSSION (45 MINUTES)

Catching Up (5 minutes)

- Opening Prayer
- Have people share something they learned about John Wesley from the reading for this week’s class.

Testing the Waters (20 minutes)

- On page 112 the author describes Wesley’s key principles as mentioned in a sermon in 1744. They are “Earn all you can; save all you can; give all you can.” Ask: How do those three concepts influence a Christian wallet or the earning, saving, and giving patterns of a faithful steward?
- Martha Berry’s concern for poor children in Georgia gave her the dream of providing schools for these children. She bravely reached out to Henry Ford for financial help. He gave her a dime—all that he said he had in his pocket. Not to be dismayed she took the dime, bought seeds, and turned that into a prolific garden. Martha reinvested the proceeds and sent a photo of the garden to Mr. Ford, who was so impressed he became one of the primary supporters of the dream. All this ultimately ended up in the establishment of Berry College. Ask: How did Martha’s determination make a difference to the world?
- Martha invested a throwaway dime into the seeds that would be God’s future harvest. The author says,

“We are to trust God for the seed, but we are to be God’s coworkers for the harvest.” The motto of Berry College is “Not to be Ministered Unto, but to Minister.” Ask: How did Martha’s life live out the idea of being God’s coworkers and also reflect the college motto?

- The bottom of page 114 reminds us “Scripture offers many examples of why it is important to invest in future provision for ourselves, our families, and our communities, and to maximize our earnings.” Genesis 41 tells the story of Joseph as a good steward as he designed a way to help the Pharaoh and the people of Egypt manage resources for seven years of plenty and then seven years of famine. And Joseph ultimately saved his own family. Ask: What is one wise thing Joseph did in his stewardship role?
- Have someone read Proverbs 6:6–11. Ask: What is each of us storing up for the future?

Moving Deeper into the Water (20 minutes)

- There are many ways to store up financial resources in faithful ways. The steps listed to do first are get out of debt, save at least \$1,000 for an emergency fund, and then begin investing. Ask: Do you have any suggestions to add to this?
- Briefly tell the story found in Luke 12 of the rich man who experienced an abundant harvest. Ask: What did you learn from that story?
- Two basic ways to develop a strategy for socially conscious investing are exclusionary and inclusionary. *Exclusionary* means not to invest in companies that create products or propagate practices that you consider unethical or immoral. Ask: What would some examples of that be? *Inclusionary* means choosing companies or funds that support desired social goals. Ask: What would some examples of that be?
- There has been much discussion in a number of circles about divestment that is a form of the exclusionary strategy when an institution “removes its financial support to support a certain policy or behavior.” Ask: Do you know and support the investment choices of the organizations with which you are associated?
- Consider the story about microfinance on pages 127–28. Ask: How might you or the congregation engage in this way of investing?
- The “common good” is defined on page 136 as “the advantage or benefit of all people in society or in a group.” Ask: How would you define “common good”? Is the definition defined by your politics? Is there a connection with your attitude about taxes?
- Divide the group into three groups and assign each group one of these passages: Romans 13:1–5; John 19:11; 1 Peter 2:13–14. Ask: What do these passages say about the authority of government? How do these words connect with what the author says in the next-to-the-last paragraph beginning “Now I don’t believe...” on page 139?
- Have someone read Matthew 25:31–46. As participants listen, invite them to write down any practical ways they or this congregation serves the common good. Ask: What are some ways to partner with other churches to do more for the “common good” in a community?
- Give a brief synopsis of Dave Zellner and Ambassador Tony Hall. Ask: What one trait do you admire?

CLOSING (5 MINUTES)

- Remind participants to read chapters 8–9 for next week and to take a few moments to reflect on the list of Scripture in the front of their book and the changes listed in the back of the book as seen in the lives of those persons featured at the end of each chapter.
- Closing Prayer

EXPANDING THIS SESSION (10-15 MINUTES)

Consider these questions from the end of chapters 6 and 7:

- How are you saving for the future? What are your long-term financial goals?
- Who is using the money you are investing? Does the way it is being used fit your beliefs and values? If the answer is “I don’t know,” how can you find out?
- What positive results do you see from the taxes you pay?
- How can the church, other nonprofits, and the government work together to help those in need?

Session 5—“The World around Us”

SUMMARY

Living our faith in the world as we work and as we identify our neighbors can and should be a faith-deepening experience. Are both meaningful work and diverse communities part of following God’s call? When we go to work each day without a sense of joy, we are accomplishing some of what God intends but are missing the feeling of being called to what we do. When we choose to surround ourselves only with people who look, act, and believe like we do, we miss the rich diversity that God has planned for our lives, our mission, and our ministry.

OBJECTIVES

By the end of the time the participants will be able to:

- State two opposing outlooks on work;
- Identify ways work honors God, blesses others, and brings them joy;
- Identify one change that would make their job/work be more of an offering to God;
- Name at least two words found in Scripture about work;
- State an understanding of the three dimensions of understanding about work;
- Describe how work could add flavor and light to the world;
- Identify at least one trait of Drs. Lynn and Sharon Fogleman and Rusty Eshleman that they admire.

OPENING & DISCUSSION (40 MINUTES)

Catching Up (5 minutes)

- Opening Prayer
- The chapter begins with two opposing outlooks on work—one where work is really a job to be suffered through, and the other where work is a life calling. Thinking of this as a continuum, share with the group where you are on this line. Ask participants to share where they are.

Testing the Waters (15 minutes)

- On page 156 the author indicates that a life mission is one that always honors God, blesses other people, and brings you joy. Direct participants to talk with the person beside you about how your work—paid or volunteer—does these three things or could be adjusted to accomplish them.
- On page 157, the author says, “Perhaps if we renew our perspectives about our work, with an attitude of making an honorable and excellent offering to God, then God will expand our horizons.” Ask: How does that resonate with you? Is there one thing you could do differently to make your work an offering?
- The author then speaks about how attitude affects joy at work. Ask: Does that ring true to you?

- Have someone read Ecclesiastes 2:24–25 and Ecclesiastes 3:22. Ask: What are the key words in these passages about work?

Moving Deeper into the Water (20 minutes)

- The author identifies three dimensions that God moves us through to find joy and effectiveness in our work:
 - First is “understanding that we have to work... God has given us everything we need.... Our return is based on how we maximize the gifts, talents, and time God has given us.”
 - The second dimension is... “recognizing that we want to work.” Worth comes from the satisfaction and joy we get from making a meaningful contribution to life.
 - The third, deepest dimension is being able to say, “I worship God through my work.” On the bottom of page 161 the author says, “Work is our greatest act of worship.”

This is a progression: realizing you must work, deciding you want to work, and being able to work as an act of worship. Direct participants to talk with the person beside them about the following two questions: Does the progression make sense to you? What are the ways you have or could experience work as worship?

- Have someone read Matthew 5:13–16. Ask: Have you ever thought of work as the salt and light of the world around you? How could you, through your work, add flavor and light to the people and community around you?
- Chapter 9 asks us the age-old question, “Who is our neighbor?” and gives several examples of neighbors who don’t know or recognize each other. Give an example of isolation in neighborhoods. Ask: What are some other examples you remember or experiences you have had? How many of the reasons listed on page 174 do you experience in your neighborhood?
- The author identifies several ways we divide ourselves: race, sexual orientation, citizenship, and political affiliation. Ask: In your community and congregation, do you experience examples of these? Do you tend to define *stranger* as “person you hadn’t met yet” or someone whom you feel is a threat?
- “Christians in particular seem to choose isolation and segregation from the rest of the world God loves, narrowly defining ‘neighbor’ as someone who looks ..., acts ... and most important believes like us” (see p. 182). Ask: What are some ways you and/or your congregation could help others expand their horizons and begin to define “neighbor” differently?
- Briefly tell the story of the Great Banquet found in Luke 14:15–24. The author says, “I don’t want to miss out on what God has offered; I want to join all of my diverse neighbors at the kingdom’s banquet” (see p. 185). Ask: How does the life around you reflect that diversity? How might this congregation expand that diversity?

CLOSING (5 MINUTES)

- Give a brief synopsis of the lives of the Foglemans and Rusty Eshleman. Invite participants to identify traits of each of these that they admire.
- Ask participants to read chapter 10 and the epilogue for next week.
- Encourage them to identify from our study at least one lifestyle change they plan on enacting in order to let their wallet more closely reflect their Christian faith.
- Closing Prayer

EXPANDING THIS SESSION (10-15 MINUTES)

Consider these questions from the end of chapters 8 and 9:

- Do you find your work meaningful and/or enjoyable, or is it just a paycheck?
- Do you feel satisfied with the amount you earn? Is it “enough”? If not, how much more do you feel you would need to live comfortably?
- What factors did you consider when choosing where to live? Do you feel connected to your neighbors?
- How can you build closer relationships with your physical neighbors?
- What about with neighbors who live across town or may be different from you in various ways?

Session 6—“Giving Yourself Away”

SUMMARY

The *lifestyle* of generosity is one of simplicity and freedom. It’s embracing what we have—and the chance to live fully each and every day. When we keep chasing a lifestyle that is about bigger, better, and more, we have no space left for relationships. Jesus lived in such a way that he was unencumbered for the mission to which God had called him, and he taught his disciples to do the same.

OBJECTIVES

By the end of the time the participants will be able to:

- State at least one way the culture around us teaches us to value stuff and busyness;
- Describe at least one action regularly made by Kim Miller that they admire;
- Describe at least one thing the Bible says about maintaining margins in life;
- Explain one concrete change that could be made at family mealtime to help build relationships;
- Provide one understanding gained about a Christian wallet.

OPENING & DISCUSSION (40 MINUTES)

Catching Up (5 minutes)

- The statement on page 195 seems to reflect the thinking of many people today: “Despite this seemingly deep desire to downsize, simplify, and relax, we still wear two things as our primary badges of honor and self-worth—our stuff and our busyness.” Ask: How do you see that reflected in life around you? Why do you think that is true or not accurate?

Testing the Waters (15 minutes)

- The psychological data presented on pages 195–96 talk about the effects of a focus on materialistic values. Ask: What are some of the effects listed? (i.e., aggression, competitiveness, often unhappiness in marriage, narcissistic personalities, personal adequacy, power seeking, and low self-worth) Ask: How does this seem a logical and true connection to you?
- Ask participants to indicate by the number of fingers they raise their level of agreement with the statement “Materialism tends to foster social isolation, and social isolation in return fosters materialism, or attachment to our possessions versus attachments to people” (see p. 196).
- Ask: How do you think “choosing what to eat, watch, and wear across so many available options contributes to feelings of stress” (see p. 196)?
- One of the best ways to understand margins in life is to think about creating a document on the computer. If your aim is to have a one-page letter, that letter can be longer and longer and still be one page by creating

smaller and smaller margins and fonts. Have volunteers read Genesis 2:2, Exodus 20:8-10, Isaiah 5:8, and Mark 2:27. Ask: What do these verses say about the importance of margins in life?

- On page 198 the author says we form and grow relationships in the margins of our lives, we do acts of kindness or service, and we build our right relationship with God. On a scale of 1-10, ask participants how they would rate themselves in regularly creating and using the margins in their life? What do they mirror about faith and a faithful life to those around them?

Jumping Deeper into the Water (20 minutes)

- Read together the statement on page 199 that says, “The only things that live beyond us or that we can take with us are the investments we have made in relationships. Yet we constantly sacrifice them on the altar of too much stuff and overstuffed schedules.” Invite the participants to individually reflect on their own lives and how they live versus how they’d like to be remembered. Ask: What is one change you could make in your family mealtime to reflect relationship margins in your life?
- At the top of page 201 the author asks, “How do we break free from this addiction [to things and stuff] and live more simply?” Discuss any ideas that participants have about this question.
- Have volunteers read Matthew 8:20; Luke 9:3–4; Luke 10:4, and Philippians 4:11–13. Ask: How do these verses help us prioritize the use of the resources entrusted with us?
- Give a brief synopsis of the life of Kim Miller. Ask: What is one trait or action of her that you admire?
- Look at the list on 204–5 for suggestions of how to consider your Christian wallet. Together say the two sentences at the end of the chapter, beginning “Ultimately, we each make a choice. . . . I choose life.” Ask: What is one understanding you have gained about having a wallet that reflects your Christian faith?

CLOSING (10 MINUTES)

- Invite participants to look at the challenging Scripture passages they have written in the front of their book and the traits they admired from the end of each chapter and have recorded in the back of their book. Ask: Are you less uncomfortable with the Scripture passages? What life changes do they suggest?
- Provide index cards and have the participants write down at least one change they plan to make so that their wallet and use of financial resources better reflect their Christian faith. Have them share that information with the group as they place the card in an offering basket.
- Pray together “The Prayer of Abundance” found on pages 211–12.

EXPANDING THIS SESSION (10-15 MINUTES)

Consider these questions from the end of chapter 10 and allow more discussion about the Christian wallet list on pages 204–5.

- What areas of your life need wider margins? Do you need to simplify your schedule, spending, or belongings?
- What changes do you need to make to live a lifestyle and manage a wallet that are more in keeping with God’s values and vision?

Final Thoughts for Leaders

- This book is full of concrete examples in the form of suggestions by the author and reflected in the lives of the people profiled at the end of each chapter. The time shared will be very significant if you can gently get participants to a deeper level of thinking about how the use of their financial resources mirrors their faith.
- There are many websites suggested in various chapters. These are really interesting and helpful. Do encourage the participants to check those out for some concrete suggestions and help.
- This new thinking and these new commitments involve some life changes and a different way of thinking about money and giving. You could consider creating prayer partners within the class members as a way to keep the thinking alive.
- Set aside a regular time for you to also pray for the members of the class as they live into their new understanding of *The Christian Wallet*.