FIRST WEST | **Week 2 – Diligent Earner**

SECTION 14 – GROUP DISCUSSION

3/14
Before we start, I'll read this quick prayer.

God, please guide our time together in this group meeting. Help us understand your will for our finances, and help us have some fun, too. Amen.

Let's dive in.

4/14
This week we confronted some money myths and learned about what it means to be a diligent earner. We defined a Diligent Earner as someone who works with commitment, purpose, and a grateful attitude.

5/14
Then we calculated our income and our housing expenses. Remember, a good rule of thumb is that your housing costs should be no more than 20% of your income.

Don't worry, we won't be sharing our incomes and housing expenses with each other.

6/14
Everyone name your favorite money-related movie.

You get 15 seconds to answer. Ready, go!

For best results, choose a timekeeper for the week who will start the timer each time it's needed.

7/14
Hopefully everyone completed their Weekly Challenge and asked for a discount on something. Did you do it? Did you chicken out? Did you get a nickel off a pack of gum?

What happened? You get 30 seconds to tell the group a good discount story.

8/14
How is your spending tracking going? Are you doing it regularly?

- ☐ Yep, I am ON IT
- ☐ Nope, I haven't tracked my spending at all
- ☐ Eh, sort of. I tracked my spending for a few days

9/14
Now, let's talk about the specifics of spending tracking.

How is it going? Are you doing it automatically or manually? What tools are you using? (Mint.com, spreadsheet, your bank's app, etc.)

Take this time to confess that you haven't done it, or (humbly) brag if you have!

Talk for five minutes as a group.

10/14
If you suddenly made $1,000 more each month, what would you do with the money? How would that affect your life?

Talk for 10 minutes as a group.

11/14
This week we confronted three cultural myths and compared them to what God wants us to believe.

Which cultural myths have you struggled with the most?

- ☐ My worth is based on my position, my paycheck, my car, or my house
- ☐ Work is supposed to be a drag
- ☐ A little more money will solve all my problems

12/14
Now everyone gets one minute each to explain why they picked that myth.

13/14
This week, everyone spent time writing out prayers, notes and reflection in their workbook.
Talk about how that went, and if you processed anything interesting.

(The specific questions everyone answered varied, so don't be surprised if your answers are very different.)

Discuss as a group for 10 minutes.

14/14
Way to go! Between now and next week's meeting, we'll be learning about what it means to be a Prudent Spender. During your individual work this week you'll come up with your spending plan.

Your individual work this week could take you a couple of hours to complete, so make sure to give yourself enough time to get it done before the group meeting next week. See you then!