

Discussion Guide

MONEY

PURPOSE

JOY

This group-discussion guide is designed to accompany the book *Money, Purpose, Joy: The Proven Path to Uncommon Financial Success*, by Matt Bell. For best participation and life application, it is strongly recommended that every group participant have his or her own copy of both the book and discussion guide. Additional copies are available at your Christian bookseller or from NavPress (1-800-366-7788 or www.navpress.com).

Matt Bell

with Stephen Sorenson

Discussion Guide

MONEY

PURPOSE

JOY

NAV PRESS 

 **WILLOW**
Willow Creek Resources

Sample from *Money, Purpose, Joy: Discussion Guide* / ISBN 9781600063220

Copyright © 2008 NavPress Publishing. All rights reserved. To order copies of this resource, come back to www.navpress.com.



NavPress is the publishing ministry of The Navigators, an international Christian organization and leader in personal spiritual development. NavPress is committed to helping people grow spiritually and enjoy lives of meaning and hope through personal and group resources that are biblically rooted, culturally relevant, and highly practical.

**For a free catalog go to www.NavPress.com
or call 1.800.366.7788 in the United States or 1.800.839.4769 in Canada.**

© 2008 by Matt Bell

All rights reserved. No part of this publication may be reproduced in any form without written permission from NavPress, P.O. Box 35001, Colorado Springs, CO 80935. www.navpress.com

NAV PRESS and the NAV PRESS logo are registered trademarks of NavPress. Absence of ® in connection with marks of NavPress or other parties does not indicate an absence of registration of those marks.

ISBN-13: 978-1-60006-322-0

ISBN-10: 1-60006-322-5

Cover design by Arvid Wallen

Cover photo by Alexander Garcia

Published in association with the literary agency of Wolgemuth & Associates, Inc.

This book is designed to provide accurate and authoritative information in regard to the subject matter covered. It is sold with the understanding that neither the author nor the publisher is engaged in rendering legal, accounting, or other professional services. If legal advice or other professional advice, including financial, is required, the services of a competent professional person should be sought. The author and publisher specifically disclaim any and all liability arising directly or indirectly from the use or application of any information contained in this book. Some of the anecdotal illustrations in this book are true to life and are included with the permission of the persons involved. All other illustrations are composites of real situations, and any resemblance to people living or dead is coincidental.

Unless otherwise identified, all Scripture quotations in this publication are taken from the HOLY BIBLE: NEW INTERNATIONAL VERSION® (NIV®). Copyright © 1973, 1978, 1984 by International Bible Society. Used by permission of Zondervan Publishing House. All rights reserved. Other versions used include: *THE MESSAGE* (MSG). Copyright © 1993, 1994, 1995, 1996, 2000, 2001, 2002, 2005. Used by permission of NavPress Publishing Group; *Holy Bible*, New Living Translation (NLT), copyright © 1996, 2004. Used by permission of Tyndale House Publishers, Inc., Carol Stream, Illinois 60188. All rights reserved; the *Contemporary English Version* (CEV) © 1995 by American Bible Society. Used by permission; the New Life Version (NLV). Copyright © 1969 by Christian Literature International; and the New Century Version (NCV). Copyright © 2005 by Thomas Nelson, Inc. Used by permission. All rights reserved.

Printed in the United States of America

1 2 3 4 5 6 7 8 / 12 11 10 09 08

Sample from *Money, Purpose, Joy: Discussion Guide* / ISBN 9781600063220

Copyright © 2008 NavPress Publishing. All rights reserved. To order copies of this resource, come back to www.navpress.com.

For our small group:

Craig and Laurie, Bret and Becky, Dave and Emily.

Jude and I are thankful for your authenticity, prayers, wise counsel, and friendship. You have influenced our lives (and this discussion guide) in countless good ways.

CONTENTS

Welcome: Imagine More	9
Using This Guide: Tips for Personal and Group Study	11
Before the First Session	15
SESSION 1: Our Financial Journey	17
SESSION 2: Where We Are	25
SESSION 3: Where We Belong	35
SESSION 4: How We'll Get There: Part 1	45
SESSION 5: How We'll Get There: Part 2	53
SESSION 6: Help for the Journey	65
SESSION 7: Traveling in Financial Community	75
Notes	85
About the Author	87

Welcome

IMAGINE MORE

“More” is the goal behind much of the marketing we experience every day. With great regularity, we’re told that more money and more of what it can buy will bring us more happiness. But “more” turns out to be a slippery goal, for when we achieve it—whether more income or more stuff—we often find that it delivers so much less than we had hoped for. Yet we keep up the pursuit, convinced that with just a little bit more we’ll find what we’re looking for.

The counterintuitive solution is not to stop striving, or to try to kill our desire for more, were that even possible. The solution is to stop settling for so little.

This discussion guide, a companion to the book by the same name, is about helping you aim higher in your use of money. It’s about clarifying what really matters—what makes life meaningful and deeply satisfying. It’s about orienting your use of money around those priorities and refusing to settle for anything less.

I pray that this guide will prompt you to more fully explore and embrace all that God’s Word has to say about money and what it can buy; that it will help you see such teachings with fresh eyes; that it will foster hearty, authentic conversations about money; that it will help you use money in ways that truly are more productive, satisfying, and glorifying to God; and that God will use it to do “immeasurably more” in your life than you can even imagine (Ephesians 3:20).

— MATT BELL

TIPS FOR PERSONAL AND GROUP STUDY

This guide has been thoughtfully prepared to enrich your reading, discussion, and personal application of *Money, Purpose, Joy*. We call it a discussion guide because it stimulates meaningful interaction among couples, small groups, Bible studies, and Christian growth classes. It also encourages each participant's individual understanding and application of the life-changing principles found in *Money, Purpose, Joy*. So this guide serves three important purposes: (1) it's a road map to enable the group facilitator, (2) it's a reading and personal-application guide for the group member, and (3) it's a discussion guide to enhance the group-interaction experience.

If You're a Group Member

If you're a group participant, you'll need your own copy of both the book and this guide. You'll be prompted to read specific chapters of the book before each group session and respond to the "Think It Through" personal-study questions for that session. The quality of your personal reading and preparation will help to ensure quality interaction when you get together to discuss what you have read.

As you read *Money, Purpose, Joy*, keep pen in hand and feel free to underline passages and put stars or question marks in the margins to note any principles or insights that stand out to you. We know you're going to enjoy the book and grow in your faith as you read, discuss, and implement its ideas.

For each session, after you've read the assigned chapters of *Money, Purpose, Joy*, you'll respond to the session's "Think It Through" questions. These will help you process some of the key points you've just read. Some questions ask you to

look up and write about selected Bible passages on which a teaching principle is based. We strongly encourage you to engage fully with these personal-study opportunities.

You'll see additional questions in a "Talk It Over" section. You don't need to write out answers to these questions, but it would be good to read them. Your facilitator may use some of these questions during your discussion time.

At the end of each session, you'll find a page titled "Take It to Heart." This page is for you to journal your personal thoughts, action points, and prayers in response to the week's reading and discussion. A day or two following the group discussion, while the discussion is still fresh in your mind, find a place of solitude, and quiet your heart before God; then write your responses to the guided "Personal Reflection," "Personal Action Points," and "Personal Prayer" prompts we've provided for you. You may find that these journaling exercises are the most meaningful to you of the entire study-and-discussion experience.

If You're the Group Facilitator

If you have the honor of facilitating this group-study experience, the rest of this section will help you guide your group through an enriching time of discovery.

First things first, you'll want to be sure each participant has his or her own copy of both the book and the discussion guide. In most group situations, participants are more than willing to pitch in for the purchase price, and the facilitator makes the actual purchase. A married couple may be okay with sharing a single copy of the *Money, Purpose, Joy* book between them, but as you'll soon see, the discussion guides are personal. Participants will be writing their own responses to not only study questions but also personal-reflection questions. After doing an accurate head count, visit your Christian bookseller (or contact NavPress at 1-800-366-7788 or www.navpress.com) for the necessary quantity of books and discussion guides.

Now for your road map to help facilitate each group session.

1. It goes without saying, but we'll say it anyway, that you should be thoroughly familiar with the material before each group session. This means you're committed to reading the assigned book chapters ahead of time, working through the "Think It Through" personal-study questions, and reviewing the "Talk It Over" discussion questions.

2. Bathe your personal preparation, and each upcoming group session, in

Sample from *Money, Purpose, Joy: Discussion Guide* / ISBN 9781600063220

Copyright © 2008 NavPress Publishing. All rights reserved. To order copies of this resource, come back to www.navpress.com.

prayer. Pray for God’s wisdom, guidance, and sensitivity as you prepare and facilitate. Pray for his profound work in the heart and life of each participant.

3. Each session specifies the chapters in *Money, Purpose, Joy* to be read “Before Gathering.” You’ll want to call attention to the next session’s assigned readings at the close of each meeting. Participants are encouraged to work through the corresponding “Think It Through” personal-study questions in their discussion guides prior to each group session.

4. On the left page preceding sessions 2 through 7 of the guide, you’ll find a “Progress Report” box—a quick personal-application review of some of the key principles of the previous session. Begin sessions 2 through 7 by posing those questions and encouraging participants to share their personal discoveries and spiritual progress. You’ll all be encouraged as you hear what your friends are learning!

5. After the progress report, have everyone follow along as one group member reads aloud the “Get Focused” section. This underscores the importance of the chapters they’ve read during the week and sets the tone for the coming discussion.

6. Take a few minutes to ask for questions or insights participants may have gained in their study of the “Think It Through” section during the week. (Tip: Preselect a couple of the questions and insights to highlight in case people did not complete this section.)

7. Devote the bulk of the discussion time to the “Talk It Over” questions, which are designed for group discussion. Vary your approach. For some questions, you might pose the issue to no one in particular and wait for responses. For others, you might direct the question to a specific individual, let him or her respond, and then encourage others to respond as well. As much as time permits, encourage unrushed, multiple responses. Sometimes you’ll discover deeper levels of insight as one participant builds upon the thoughts of another.

8. Encourage participants to take the time to enjoy the personal journaling experience provided at the end of each session. Responding to the guided prompts in these “Take It to Heart” segments a day or two after the group discussion will enhance their personal understanding and life-application of the principles you’ve discussed.

9. Take a moment to overview the “For Next Time” assignments for the next session. Encourage participants to make quality time to read the assigned chapters and respond to the corresponding “Think It Through” personal-study questions ahead of time.

10. Conclude by praying together. We've provided suggested topics under "Group Prayer" to get prayer time started. Either have one person pray, or open it up for brief conversational prayers from anyone who wishes to pray aloud. (Tip: No one should ever feel pressured or obligated to pray aloud. It can help relax group members if you assure them of this rule ahead of time.)

Oh, and one more thing: Have fun! Sure, it's a serious topic. And, yes, you have a serious responsibility. But inhale, exhale, relax, and enjoy the experience. Approach your preparation as well as each group session with a positive, expectant spirit. Do your very best and leave the results to God. (Tip: *That's* when the fun really starts!)

May God richly bless you and your group as you read and discover his blessings together.

— THE EDITORS

BEFORE THE FIRST SESSION

Prior to session 1, make sure each participant has his or her own copies of *Money, Purpose, Joy* and this *Money, Purpose, Joy Discussion Guide*. Encourage everyone to read chapter 1 of the book and then respond to the “Think It Through” personal-study questions on the second page of session 1 in this guide.

If you will be distributing the books and discussion guides at your initial group meeting, have someone read chapter 1 aloud as the group follows along. Encourage participants to point out insights or discoveries that stood out to them. Talk together about why it’s important to face up to the tendencies that got Matt Bell into financial trouble. Pray together for open hearts and minds and for a spirit of mutual encouragement as you study and discuss the book during the coming weeks. Then assign the “Before the First Session” preparation (above) for your next meeting—the real “session 1” of this study.

OUR FINANCIAL JOURNEY

BEFORE GATHERING

Read chapter 1 of *Money, Purpose, Joy* and then respond to the “Think It Through” questions that begin on the next page of this guide.

KEY VERSES

Trust in the LORD with all your heart and lean not on your own understanding.
(Proverbs 3:5)

“I know the plans I have for you,” says the Lord, “plans for well-being and not for trouble, to give you a future and a hope.” (Jeremiah 29:11, NLT)

GET FOCUSED

Learning how to manage money well is a journey. No one is born with the ability to make wise financial choices. We have to learn how. The problem is, with few parents teaching their children the ways of wise money management and even fewer schools offering courses on the topic, we’re usually left to figure it out on our own. It’s no wonder many of us experience some bumps on our financial journey.

As Matt shared, he hit an especially large bump shortly after receiving an unexpected windfall. Two years after inheriting \$60,000 from an uncle, Matt found himself with \$20,000 worth of credit card debt. He likens his experience to that of the biblical prodigal son.

As Matt began digging his way out of debt, and especially as he began working with others to help them manage money more effectively, he started to see that, in a way, many people are prodigal sons or daughters. He saw that the conventional wisdom about managing money often leads people away from home—*home* being a metaphor for all that truly matters and makes life meaningful. He also began to see that one of the most common suggestions made by

personal finance teachers—namely, that people should stop stretching themselves so far financially—is also wrong. The real solution, he says, is that people need to stop settling for so little.

As we'll explore in this session, in order to “turn toward home,” we must aim higher in our use of money. Getting on the path toward uncommon financial success and joy involves clarifying what matters most and who we were made to be. It involves keeping our eyes fixed and our money focused on what gives our lives meaning, purpose, and joy and refusing to settle for anything less. When we do all of this, our use of money becomes a powerful, deeply satisfying expression of who we are.

Think It Through

For Personal Study

Your Money Story

1. What words best summarize your family's money story as you were growing up? List several individual words and then add a sentence or two to each one explaining what you mean.
2. Was there anything unusual about your family, financially speaking? Was your family especially wealthy? Especially poor? Did your parents fight about money? Worry about money? Did they discuss money in front of you?
3. As you go back another generation or two, to your parents' parents or even to *their* parents, are there any unusual financial stories?
4. In what ways has your upbringing impacted your beliefs and behaviors concerning money today?

5. What other significant financial experiences to date have shaped your views and use of money?

Wandering from Home

1. As you read about Matt's experience with the money he inherited, what thoughts came to mind about your own experience with money? Which points resonated with you?
2. Have you ever thought of your financial journey as being related to your spiritual journey? If so, in what way?

3. Matt said that many of us are prodigals, that in our use of money we've wandered from home—*home* being a metaphor for all that really matters. Do you agree? Why or why not?

"We are half-hearted creatures, fooling about with drink and sex and ambition when infinite joy is offered us, like an ignorant child who wants to go on making mud pies in a slum because he cannot imagine what is meant by the offer of a holiday at the sea. We are far too easily pleased." —C. S. Lewis

4. What are some signs that you may have "settled for too little" in your use of money?
5. Matt wrote that getting on the path to uncommon financial success and joy involves "keeping our eyes fixed and our money focused on that which gives our lives meaning, purpose, and joy." How do you feel about beginning to travel this path? Why?

6. What do you hope to get out of this study?

Talk It Over

For Group Discussion

1. How would you summarize your family's financial story?
2. Who made the most memorable impression on you regarding money as you were growing up? In what way? Was there some financial event, experience, or circumstance that marked you?
3. How did you learn how to manage money?
4. What happens when we "lean on our own understanding" instead of on God? What does Proverbs 3:5-6 encourage us to do?
5. After receiving his inheritance, Matt experienced difficult financial times that he likened to the biblical story of the prodigal son. If you feel comfortable doing so, share a financial lesson you've learned the hard way.
6. How much have you studied what the Bible teaches about money? What are some of the most influential financial lessons you've learned from the Bible?
7. What would you most like to get out of this study?

Group Prayer

Praise God that he is trustworthy. Confess the tendency we all have to lean on our own understanding and to trust our own thinking in financial matters and other ways. Thank God that he has a plan for the money he has entrusted to you. Ask him to help you understand that plan and to follow it. Thank him as well for each person in the group and their willingness to study and discuss this topic. Ask him to make your group a safe place for such discussions.

For Next Time

Read chapters 2 and 3 of *Money, Purpose, Joy* and then respond to the "Think It Through" personal-study questions for session 2.

TAKE IT TO HEART

A PERSONAL-GROWTH JOURNAL

Personal Reflection

Up to this point in your life, how much have you been leaning on your own understanding in deciding how to use money? How could you do a better job of looking to God to guide your financial decisions? Write your thoughts here.

Personal Action Points

Write the names of the people who have had the greatest positive influence on you in your use of money. Then write one or two sentences by each one, explaining the influence they have had on you.

Call those people this week or write them a note to thank them for their influence. If they are no longer living, pray a prayer of thanks to God for their influence in your life.

Is there someone you've been blaming for your financial situation? Is there someone you need to forgive for his or her negative influence on your use of money? Think about these questions as you read the following story of forgiveness.

The Radical Act of Forgiveness

In his book *The Progress Paradox*, writer Gregg Easterbrook tells an extraordinary story of forgiveness, filled with both heartache and redemption:

Amy Biehl, an idealistic white California college student, wins a Fulbright Scholarship to travel to South Africa to assist the anti-apartheid movement; caught in a 1993 race riot, she is murdered by a black mob. Following years of grief, Amy's parents Linda and Peter gave up their fashionable upper-middle-class California lifestyle and moved to South Africa to try to complete the work their daughter started. The Biehls not only met two of the young men who killed Amy but, learning of the chaotic circumstances of the riot and the heartfelt remorse of the killers, gradually *became friends* with the men who helped murder their daughter. . . . For two years [the young men] worked with Amy's parents daily, and eventually became close enough that they addressed Linda Biehl as "mom."¹

Both of Amy's parents "reported that they felt happier and more at peace after forgiving two of their daughter's killers."

What does this have to do with money? For many people, quite a bit. Maybe you've been through a divorce that left your finances in shambles and you've been bitter toward your former spouse ever since. Maybe your parents never taught you some of the money management lessons you ended up having to learn the hard way. Maybe you've been beating yourself up for some financial mistakes you've made. Maybe it's time you started letting go of all that.

Sample from *Money, Purpose, Joy: Discussion Guide* / ISBN 9781600063220

Easterbrook writes that it was a conscious choice Amy Biehl's grieving parents made that enabled good to come from a horrendous situation:

They could allow their lives to be burned up in hatred for those who committed the crime and for the place where it happened, or they could forgive. Given the horrible circumstances, no one would have criticized them for taking the first course. But would it have been in the Biehls' self-interest? Forgiving Amy's killers caused the Biehls to become better off. Rather than having their years subsumed in enmity, Amy's parents led important, constructive lives as part of the great South African reconciliation effort; kept Amy's spirit glowing as a living memory; felt hope rather than anger.²

This is not to suggest that forgiveness will be easy; it is to suggest that, at the very least, it may be time to begin the process.

Personal Prayer

Write a brief prayer to God about your financial journey so far. Thank him for specific experiences you've had, even challenging ones. If there's someone you need to forgive, pray that God would help you release any anger you are feeling toward that person. Ask him to guide you for the rest of your financial journey, to shape how you think about money, to help you grow in your application of his principles about money, and to bring to mind goals that he'd like you to pursue.

PROGRESS

E P O R T

(Facilitator: Pose these questions at the start of session 2.)

What has it been like for you to reflect on your financial journey? Have you discovered any new insights about people or experiences that continue to influence how you view and use money today? Has it been difficult in any way to think back on your journey so far? Has it been encouraging?