
USE THESE QUESTIONS AND RESOURCES TO HELP YOU PROCESS THE MESSAGE IN YOUR PERSONAL STUDY TIME OR WITH YOUR GROUP.

Message Recap: We live in a culture that continually tells us to pursue a higher standard of living to improve our quality of life. But “standard of living” and “quality of life” aren’t the same. One has to do with the stuff we accumulate. The other is about the peace we experience regardless of our circumstances. What if your pursuit of a standard of living is undermining your quality of life?

» Main Points

- You may need to lower your standard of living to raise your quality of life. You may need a lower standard of living to create breathing room.
- Things do not raise your quality of life. Financial breathing room raises your quality of life.
- It’s not the difficulty factor; it’s the discipline factor that makes all the difference.

» Getting Started

- Talk about one of the happiest times in your life. What were your finances like during that period?

» Observation

- Read and reflect on Luke 16:1-13
- What are your initial reactions to this passage? What do you find challenging? Are you encouraged by any of these verses? Why?



reachout

- Find a way this week to be generous with someone who you aren’t regularly generous to. Give something to a neighbor, order lunch for a co-worker, or send a digital gift card to a family member. Find a way to show someone a little love through your generosity to them.



growdeep

- Think about how you managed your money last year. What would you like to do differently this year?
- How well do you document your expenses so that you know where your money is going? What influenced you to document your expenses the way you do?
- Do you believe this statement to be true or false: “You can raise your standard of living with debt, but you can only raise your quality of life with discipline.” How accurately does that statement align with what you’ve experienced?
- What is one challenge you would face in developing a lifestyle reduction plan?



**partner
with families**

- When it comes to teaching your family about finances, more is caught than taught. Have a conversation with your family this week about your plan to Give, Save, and Spend. You could even make jars to help your kids understand the concept. Decide as a family about the generosity component of Give. [Here is a great article from Dave Ramsey](#) that will help you teach your kids financial responsibility at different ages.

» Next Steps and Prayer

- Money doesn’t raise your quality of life; financial breathing room does. You may need a lower standard of living to improve your quality of life. Don’t let your finances be your master. What can you do this week to move toward more financial margin?
- Close by praying that God would show you specific ways you and your family can move toward more financial margin.