

INTRODUCTION

We live in a culture that continually tells us to pursue a higher standard of living in order 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?

DISCUSSION QUESTIONS

1. Talk about one of the happiest times in your life. What were your finances like during that period?
2. Think about how you managed your money last year. What would you like to do differently this year?
3. 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?
4. In the message, Andy said, *“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?
5. What is one challenge you would face in developing a lifestyle reduction plan?
6. What is one thing you can do this week to begin to create breathing room in your finances? What can this group do to support you?

MOVING FORWARD

Money doesn’t raise your quality of life; financial breathing room does. In fact, you may need a lower standard of living in order to improve your quality of life. You can’t obey the teachings of Jesus without financial breathing room, because he said not to worry and you’ll worry a lot if you have no financial margin.

Don’t let your finances be your master.

CHANGING YOUR MIND

“No one can serve two masters. Either you will hate the one and love the other, or you will be devoted to the one and despise the other. You cannot serve both God and money.”

Luke 16:13