

Shaunti and Jeff Feldhahn

best-selling authors of *For Women Only* and *For Men Only*

thriving
in love &
money



**5 Game-Changing Insights
about Your Relationship,
Your Money, and Yourself**

Discussion Guide

thriving in love & money

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about Your Relationship,
Your Money, and Yourself**

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We are grateful to **thrivent** for fueling
this research and these resources.



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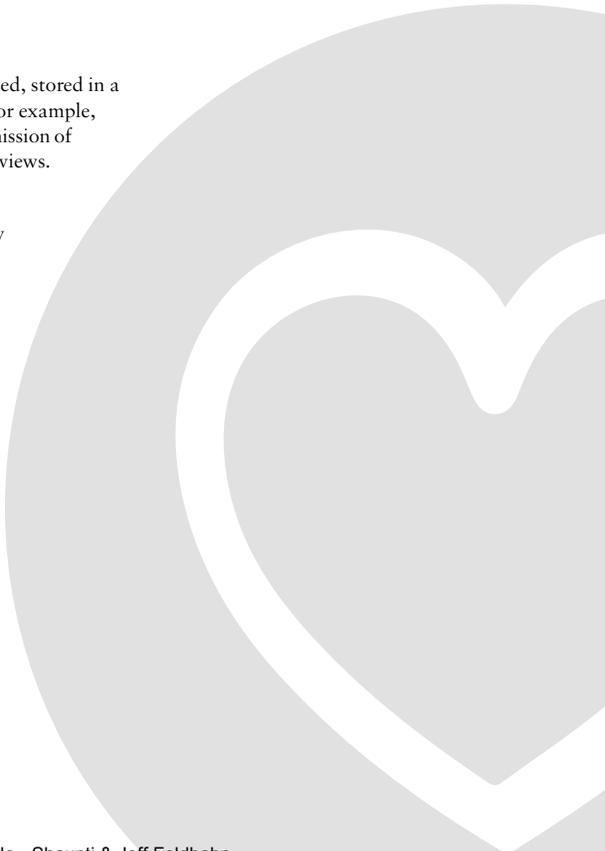
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The companion streaming videos that accompany
this *Discussion Guide* can be found at
thriveinloveandmoney.com/videos.

CODE: ThriveVideo.





A Personal Note from Jeff and Shaunti

to **Thriving in Love & Money** Participants and Facilitators

Thank you for joining us on this *Thriving in Love & Money* journey. We hope this is a great experience for you—though it may be different than you are expecting! Here’s a short description of who we are and what we will (and won’t) be doing along the way.

We are not “money people”—yet we ended up doing a research study about money.

When a not-for-profit called Thrivent contacted us about sponsoring research to help couples in their marriages around money, we were nervous. As social researchers, we had uncovered many crucial truths and applied them to our own marriage—but money was the last big area where we were *not* on the same page. But given how much money impacts the health of relationships (and it doesn’t matter if you have a lot of it or barely any), we knew we had to take a deep breath and tackle this topic.

Three years and thousands of interviews and surveys later, we are so glad we did. It has been life-changing for us—and we hope it will be for you. Whether you are in a season of “richer or poorer,” whether your relationship is going great or things are tough, you will see how much

of a game changer it is—how much strength and intimacy it brings—when you learn to do money together well.

Our book, *Thriving in Love & Money: 5 Game-Changing Insights about Your Relationship, Your Money, and Yourself*, is designed to help you do that. This six-session, video-driven companion course (created with the support and help of our research sponsor, Thrivent) is designed to help you do that even better. That said, though . . .

This course is probably nothing like the traditional money courses you might be envisioning.

This isn't a traditional money-management course.

This is not a seminar on how to get out of debt, do traditional budgeting, or apply wise investment strategies. Although we will introduce a new way of evaluating and planning certain money matters, other resources and experts can give you a more thorough foundation in financial management.

This course is different. It's about making a big difference in your *relationship* around money. It's about recognizing *why* you and your partner avoid money conversations, get frustrated with certain decisions, or come together well around others. It's all about the "5 Game-Changing Insights about Your Relationship, Your Money, and Yourself."

You will be investigating what is going on inside yourself and your spouse so you can talk and connect well around money, and taking a few simple steps to get on the same page so you can do money well together for the rest of your lives.

Thank you for joining us on this journey!

Shaunti and Jeff

THE COMPANION STREAMING VIDEOS

that accompany this *Discussion Guide* can be found at
thriveinloveandmoney.com/videos.

CODE: ThriveVideo
(DVD sold separately)

Group Study



What You Need to Know Before You Begin

This is **not** really a “money course.” This is about having a great **relationship** around money.

What to expect during the *Thriving in Love & Money* course:

- This course is designed for six sessions, but your group can expand or contract that if needed.
- In addition to the short video your group leader will play (see the Guide for Group Leaders section for video information), you will need two things to do this study:
 1. This *Discussion Guide* (and the optional resources at thriveinloveandmoney.com/resources)
 2. The book *Thriving in Love & Money*
- Each session will include:
 - A brief video teaching
 - Some group discussion and personal application
 - Homework and couple-time discussions to be done between meetings

- With a variety of group types and meeting times, this *Discussion Guide* is designed to be flexible and has multiple options. Your group will probably not go through all of the questions and sections. We encourage you to ask your partner any questions that your group did not cover.

Some Things to Remember:

- The information shared here is not opinion-based; it comes from three years of research and nationally representative surveys with thousands of people.
- Not everything will apply to you personally. If we say “80 percent of people think X,” that means that 20 percent do not think that way. Through the *Love & Money Exchange* you will learn what applies in your personal situation.
- This course is designed for the vast majority of couples with the “usual” relationship issues, dysfunctions, and opportunities. Specialized-care situations such as abuse or addiction are beyond the scope of this study. If you’re in such a situation (for example, if you or your spouse is abusive, or has a gambling addiction), please seek counseling and care right away, and come back to this study later.
- You will have aha moments that can be relationship-changing. You may also have moments of challenge as you begin to see your partner and yourself in a different light. We encourage you to press in during those times and work through the differences. It can transform your relationship! (Note that we use the words “spouse” and “partner” interchangeably.)
- The more you invest (pun intended!), the more you will gain. Do the work to share, read, and be transparent, and you will see the benefits!

By the end of the series:

We hope you and your partner will have a life-changing understanding of each other and yourself around money. It is likely that your relationship will have a new level of transparency and trust that you didn't even realize was needed! You'll understand why you might have tension about money, and why you avoid talking about it. You will also know how to help your spouse understand and respect how *you* handle money, and how to respect *them*. And you'll get started on some simple, practical application steps that can take you forward well into the future.

Ready to get started? Money is a huge part of life and marriage—thanks for not doing it alone.

THE COMPANION STREAMING VIDEOS

that accompany this Discussion Guide can be found at
thriveinloveandmoney.com/videos.

CODE: ThriveVideo
(DVD sold separately)

Session 1

Introduction and Values



Session One Schedule

GROUP TIME

- 1) Watch Session One Videos (Introduction and Values)
Discuss Session One (Choose the sections/questions that work for your group's theme and goals.)
- 2) Group Discussion: Key Questions
- 3) Couple Questions (Pair off and discuss personal application.)
- 4) Group Discussion: Faith Focus (optional)

HOME TIME

- 5) Take the Assessment (optional)
- 6) Read Chapter 3, *Thriving in Love & Money*. Do the *Love & Money Exchange*.
- 7) Bringing It Home Questions

One of the most basic but crucial secrets to thriving in love and money is to look for and honor the reason your spouse feels the way they do.

—*Thriving in Love & Money*, p. 51



Session 1: Introduction and Values

GROUP TIME

What you can expect:

- You will learn about yourself.
- You will learn about your spouse.
- You will connect around money.
- You will build your confidence.
- You will begin to take the right next steps.

Watch Session One Videos: Introduction and Values

NOTES:

Recap: We are each unique individuals, and different things matter to us.

Survey says: Do you ever feel, “My partner isn’t adequately thinking of all the important factors. If they would just look at it with an unbiased view, they would probably agree with me”?

Yes, I often/sometimes feel that way.	67%
No, I don’t feel that way.	33%

Source: Dynata Survey, TLM

Remember: No matter what your and your spouse’s values are, you need to know them. That will help you connect and empathize with each other in a new way.

Discuss Session One

Group Discussion: Key Questions

1. Think about some things that really matter to you, but which your mate simply might not care about as much as you do (e.g., sticking to a plan, upgrading to the newest phone, getting your hair cut at a higher-quality salon, avoiding “convenience fees”). Where do you think your values come from?
2. Think about the example from the video of Layla and Kevin’s dilemma regarding an upcoming vacation. If either Layla or Kevin had come to you for advice, what would you have told them—and what does that reveal about what *you* value?
3. (Optional, if time) What do you think about Jeff and Shaunti’s statement that even if you feel strongly that you are “right” in your way of thinking about money, what your spouse values is probably just as legitimate as what you value?

4. (Optional, if time) In general, many people think that those who are planners and savers are the ones who do money correctly, and everyone else should aspire to be that way. In your mind, is that accurate? Or is there a value difference at play? What are some of the positive and negative consequences of that view?

Couple Questions (Pair off and discuss personal application.)

5. What are each of your primary goals for completing this study? Why do you think money should be a topic of conversation at this point in your relationship?
6. In your reading for this week, Chapter 3 in *Thriving in Love & Money*, you will go further in identifying what *you* value, and what your partner does. For now, think about the three examples shared in the video. We might value different *things, time frames, or processes* for making money decisions.

Each of you take a moment *by yourself*, and write an example of what *your spouse* values, if you can. (Remember that many people are a mix of values and will not fall neatly into one category.)

- Things, services, or experiences. (Give an example of something you know matters to them.)

- Time frames. (Enjoy today or save for tomorrow?)

- Processes for making money decisions. (Sticking to a plan or having flexibility?)
-

7. Now, share what you wrote down and see whether your spouse thinks you accurately captured what matters to them, or if they have clarifications. (This will set you up to start your conversation about many more details after you read Chapter 3.)
8. Shaunti and Jeff described a disagreement about whether to get Chinese take-out as an example of a frequent money-related conversation. Can you think of a conversation about money, or a feeling of angst you hold inside, that seems to recur often in your relationship? Does that signal a clash of values, and if so, which ones?

(Optional, if time) Group Recap:

- If you are willing, share an aha moment with your group that others might learn from.
- What is something you will be trying to be more aware of in yourself or your spouse this week?

Group Discussion: Faith Focus (optional)

You can use these Faith Focus Scripture references and questions to go deeper into what the Bible has to say about love and money.

1 Peter 3:8: Finally, all of you, be like-minded, be sympathetic, love one another, be compassionate and humble.

Proverbs 1:5: Let the wise listen and add to their learning, and let the discerning get guidance.

James 1:19 (NLT): Understand this, my dear brothers and sisters: You must all be quick to listen, slow to speak, and slow to get angry.

As you are endeavoring to be on the same page regarding your finances, it may be encouraging to see that in Scripture we are called to like-mindedness, sympathy, and compassion. This kind of love for each other comes only as we humble ourselves and are willing to listen, both to each other and to those who are wise in the areas in which we are seeking to grow.

1. Taking a look at 1 Peter 3:8, the word for “humble” is a compound of two Greek words: one meaning lowliness, and another word that encompasses thinking and feeling, thus a combination of mind and heart. Humility, then, is not to think too highly of our own thoughts and feelings.
 - How is this a good starting place for communication, especially about sensitive things? How might pride hinder your ability to love your partner or to receive godly guidance throughout this process?
 - How can you move beyond your pride to a place of humility? What does the Scripture imply about some key ways to do that?
2. How does being a good listener please God? What can you and your partner do to ensure that you are hearing and being heard by one another—especially on this topic of money that so directly connects to what each of us cares about? How might the instruction from James 1:19 help? Can you think of other ways?

3. Note the word *like-minded* in 1 Peter 3:8. This is another compound word using the same mind/heart word for thinking and feeling. This time it is combined with a word that means together, so it is sometimes translated as “harmonious”—think of a two-part musical harmony.
 - Using this definition, is it possible to have different values than our partner and still be like-minded? In what ways might this help you work through your money differences (or any other differences)?

4. Wrapping up: What is one thing you have learned today that you want to remember and focus on during the upcoming week? How can you remind yourself of this each day?

HOME TIME**Take the Assessment (OPTIONAL)**

Consider taking the quick assessment at thriveinloveandmoney.com/assessment. Where do *you* score in Love & Money? Take a few minutes to review your results, discuss with your spouse, and consider what you most need to focus on in the weeks ahead.

Chapter Reading / *Love & Money Exchange*

Read Chapter 3 of the book, and do the *Love & Money Exchange*:

- Each of you read the chapter and highlight or write notes on what applies to you. Then trade and read what your partner said applies to them. Make note of anything you found particularly surprising or important (about your partner or yourself) that you want to talk about.
- At some point this week, find a few minutes to share those things. You may find yourselves feeling surprised, sensitive, frustrated, fascinated, or even angry, but listen to each other. This is a priceless opportunity to hear what is really in your partner's heart—and for them to hear what is in yours.
- Remember: This is not a “one and done” conversation. Take off the pressure to say everything “right” the first time, and simply open the door to a new way of communicating.
- To keep that door open, do your part to listen in a calm way to what your partner has to share, even if—*especially if*—you do not agree. If you find yourself surprised or defensive about something your partner says, write it down and think about it for a day or two before you respond. You may recognize some valid points you never thought about before. You'll also be better able to respond well if a response is necessary. (If you know that you and your spouse are likely to have difficulty talking

in a productive, healthy way regardless, please enlist the support of an encouraging mentor or counselor who can walk you through it.)

You can use the Bringing It Home Questions and note fields below as a starting point for your one-on-one conversation.

Bringing It Home Questions

1. What did you find particularly surprising? List a few aha moments you had:

About yourself:

About your mate:

2. Looking at the two lists above, share an example of an incident, conversation, or other way you think that aha moment played out in yourself, your spouse, or your relationship.
3. Review your discussion from your group and couples time. If there is anything you ran out of time to say in the group or anything your partner said that surprised you, share that now.

4. Each of you list a few things your partner might think are frivolous but that you think are worth spending money on, even if money is tight. (Note that one or all of these things can be applying a certain amount of money to savings, debt payments, etc.). Compare your lists and share your thoughts.

5. Now, ask your mate, “Applying what you learned about yourself and me from the video, reading, and discussion on this topic, what are two or three areas that are extremely important to you, where you want me to do a better job of understanding and honoring what you value?” Write those here.

6. Looking at your partner’s list above, what is one short-term action step you can take toward understanding and honoring each of your partner’s requests? (If you strongly *disagree* with one of their requests for some reason, enlist the help of an objective mentor, friend, or outside party to get a sense for whether one or both of you should reconsider your opinion.)
