



Money Sanity Solutions Facilitator Guide

The goal of *Money Sanity Solutions* is to get people talking, and doing money in brand-new ways. The DVD and discussion materials will lead you on an important journey toward building healthy money habits.

Although *Money Sanity Solutions* is designed for families, it can easily be adapted for use by larger groups—in companies, schools, faith communities, book clubs, and many other settings. If you plan to use *Money Sanity Solutions* in a group, this guide will offer some practical suggestions.

Consider the participants in your group

Some groups will bring together individuals not related to each other.

Co-workers, neighbors, classmates, and community members can easily work through the *Money Sanity Solutions* material. So can members of book clubs or faith-based small groups. You can watch the DVD clips, answer discussion questions, and complete exercises as designed. While you might choose to talk about how *Money Sanity Solutions* applies at home, you might also want to rephrase the material so it applies more directly to the group. For example, you can restate the question "What parts of sharing, saving, and spending come easily to our family?" as "What parts of sharing, saving, and spending come easily to us?"

Other groups will host families working through the material.

In a smaller group you might take the lead as your participants work through the DVD clips, questions, and exercises. In a larger group you can show the clips to the full gathering and then give parents and children time to complete the questions and exercises in their family units. If you want to process your learnings as a larger group, ask for participant feedback on a few questions per session from *Money Sanity Solutions* or use the TALK ABOUT IT tips at the end of this guide.

Other groups will bring together parents, grandparents, or others who are working through the material at home.

Meeting as a group to discuss *Money Sanity Solutions* will provide an opportunity to brainstorm ideas and encourage participation in their journey. You might choose to watch the DVD clips together and review the questions in *Money Sanity Solutions*. Or you can simply ask participants to share where they are making progress—and where they are struggling—inviting others to offer non-judgmental feedback and support. Also, take advantage of the TALK ABOUT IT tips at the end of this guide. These leading questions are designed to help participants process their thoughts together.

Set a relaxed tone for your meetings

How well do your group participants know each other? How willing will they be to answer questions and share opinions? Can you identify any barriers that keep them from talking with each other? Think through how you can make your meetings as comfortable as possible

Welcome group members warmly and take an appropriate time to get acquainted. Assure participants that your *Money Sanity Solutions* sessions won't involve sharing private financial information. Instead you will discuss insights around money and their practical implications for everyday life. Playing the DVD clip "Money Spot—Intro" (page 8) will help you set the tone.

As you meet, follow the guidelines set forth for family meetings (page 9):

- **Come prepared.**
- **Encourage everyone to participate. Look for opportunities to engage all the members of your group. If you choose to direct questions at individuals, don't pressure them.**
- **Keep things moving. Session lengths are flexible, depending on your interests and the topic's complexity. Your job as facilitator is to keep the discussion moving forward by not letting participants stay too long on any one question.**
- **Follow up. If appropriate, check in with participants to see how they are progressing on their BRING IT HOME exercise.**
- **Let participants know about your *Money Sanity Solutions* conversation guidelines:**
 - **We respect one other's opinions and won't judge others' money decisions.**
 - **We take turns talking.**
 - **There are no dumb questions.**
 - **We stay on task.**
 - **What we say here stays here.**

Feel free to add any discussion guidelines you or your group feel are appropriate.

Share your wisdom

Use the TALK ABOUT IT TIPS in the next section to take your learning to the next level. These questions will help you share insights and support as you work together through *Money Sanity Solutions*.

TALK ABOUT IT

Tips

The material in *Money Sanity Solutions* gives your group ample topics for discussion. These TALK ABOUT IT TIPS will help participants summarize their thoughts as well as give and receive support as they apply the lessons of *Money Sanity Solutions*. Introduce these bonus questions after completing the core material and DVD clips for each chapter.

Use these questions to get your discussion rolling after viewing the Start Here section and Money Spot INTRO:

- **What do you expect to gain as individuals from working through *Money Sanity Solutions*?**
- **How do you hope to benefit from studying this material together?**
- **How do you plan to use *Money Sanity Solutions* outside this group (at home, etc.)?**

Part One – Money Sanity Basics

1. My Money Temperament

- How much do you know about money as "transaction"?
- When have you tried to focus on money as "interaction"?
- What struggles do you experience with family and friends because of differing Money Temperaments? How do you resolve those?

2. Needs and Wants

- What personal or family guidelines do you use to help you distinguish between needs and wants?
- What benefits do you realize from articulating your money values?
- How can you defuse conflict between ourselves and others over needs and wants?

3. Budgeting Basics

- When have you effectively used a budget? How did you establish it—and stay on track?
- When has budgeting felt unnecessary, difficult, or impossible?
- How important is it for children to have individual budgets? How can you help them with the budgeting process?

Part Two – Money Sanity Solutions

4. Reboot

- When have you tried to make a significant change to your money habits? What worked—and what didn't?
- If you aimed to change just one money habit in the next year, what would you change?
- How can you get support from others as you work to change your money habits? Who can help us?

5. Consumer Conscience

- How important is it that you align our spending with your values? Why?
- Can changing your individual spending habits actually make a positive impact on your world? Why—or why not?
- What are some immediate and attainable ways you can let your values drive your spending decisions?

6. Peer Pressure

- Do adults experience more or less peer pressure around the choices they make with their money than children or teens? Explain.
- When has peer pressure negatively affected your money habits? Were you able to break free of those forces—and if so, how?
- How can you become positive influences with your friends and family in the choices you make with your money?

7. Volunteerism

- How have you learned to make space in your life for volunteering—or not?
- When you have a choice between volunteering time or donating money, which do you choose? Why?
- What are some effective ways you can motivate yourself and others to volunteer? Why does it matter?

8. Learn to Earn

- How and when did you learn your work habits? What experiences impacted you the most positively—or negatively?
- How are you passing along your good work habits to others?
- How important is it for people to enjoy their job? Why?

9. Vacations

- What is the best low-cost getaway or vacation you have ever taken?
- How have you found rest and relaxation when you couldn't get a break away from home?
- How can you deal with peer pressure to embark on extravagant vacations?

10. Technology

- When have you let your appetite for new technology get out of control? How did you resolve that—or not?
- How do you decide whether a technology purchase is “too much,” consuming too much time, energy, or money?
- How can you solve disagreements over technology purchases?

11. Savings Revolution

- When have you had success building your savings for short, medium, or long-term goals? What worked well?
- What secrets have you learned to overcoming struggles to save?
- With all of the pressures you experience against saving, where can you get support to build good savings habits?

12. Back to School

- How much pressure do you feel around back-to-school spending? What are the biggest issues you face—and what do you do to address them?
- How much do you plan and budget for back-to-school purchases—or not?
- How can you defuse conflicts over back-to-school spending?

13. Cash vs. Plastic vs. Cell

- What medium do you prefer for buying things—and paying bills? Why?
- How does your preferred method of payment help or hinder your goals for sharing, saving, and spending?
- How do you allow for money mistakes? How do you make sure you learn from them?

14. Gratitude and Greed

- What pressures do you feel throughout the year to acquire more and more? How do holidays make that pressure worse?
- How can you create counter-rhythms to pressures toward greed?
- What concrete things do you do to express gratitude? How have you seen gratitude drive generosity?

15. Expectations

- What makes a gift memorable? How much does a gift's expense determine its meaning—or not?
- How do you manage the gift-giving pressures and expectations of family and friends?
- What value do you find in giving to people who can't give back?