

STUDY GUIDE

EIGHT SESSIONS



LIVING WELL

Spending Less

Four Sessions On
12 SECRETS of the *Good Life*

RUTH SOUKUP

unstuffed

FOUR SESSIONS ON
DECLUTTERING YOUR
HOME, MIND & SOUL

LIVING WELL

Spending Less

&

unstuffed

STUDY GUIDE | 8 SESSIONS

RUTH SOUKUP

with Lori Vanden Bosch

 ZONDERVAN®

Living Well Spending Less & Unstuffed Study Guide
© 2018 by Ruth Soukup

This title is also available as a Zondervan ebook.

Requests for information should be addressed to:
Zondervan, 3900 Sparks Dr. SE, Grand Rapids, Michigan 49546

ISBN 978-0-310-09244-5

All Scripture quotations, unless otherwise indicated, are taken from the Holy Bible, New International Version®, NIV®. Copyright © 1973, 1978, 1984, 2011 by Biblica, Inc.® Used by permission of Zondervan. All rights reserved worldwide. www.Zondervan.com. The “NIV” and “New International Version” are trademarks registered in the United States Patent and Trademark Office by Biblica, Inc.®

Scripture quotations marked NLT are taken from the Holy Bible, New Living Translation. © 1996, 2004, 2007, 2013, 2015 by Tyndale House Foundation. Used by permission of Tyndale House Publishers, Inc., Carol Stream, Illinois 60188. All rights reserved.

All rights reserved. No portion of this book may be reproduced, stored in a retrieval system, or transmitted in any form or by any means—electronic, mechanical, photocopy, recording, scanning, or other—except for brief quotations in critical reviews or articles, without the prior written permission of the publisher.

First Printing September 2018 / Printed in the United States of America

Contents

<i>Introduction</i>	5
<i>How to Use This Guide</i>	7

LIVING WELL SPENDING LESS

Session 1: What Is the Good Life?	11
Session 2: Finding Your Sweet Spot	25
Session 3: Develop Good Habits	39
Session 4: Less Stuff Equals More Joy	53

UNSTUFFED

Session 1: Home	71
Session 2: Mind	91
Session 3: Soul	107
Session 4: Unstuffed for Good	123
<i>Additional Resources for Group Leaders</i>	135

Introduction

Do you ever feel like you've spent your life chasing after the good life, only to discover that all the things you thought you wanted haven't made you happy? Have you ever wondered whether a life of contentment is even possible?

Me too.

I know what it's like to want what I can't afford, and I know just how scary it can be to get caught up in a downward spiral of out-of-control spending. How it can consume your life, eat up your time, and destroy your relationships. Early in my marriage, there was constant change. Pretty much the only thing that stayed consistent in my life was the mall. And Amazon.com. And Target. Pottery Barn. Williams-Sonoma. Gymboree. I filled our life with stuff, but it never filled the void.

But God had a plan for even a broken shopaholic like me, and I discovered that sometimes grace is shaped like a coupon. I hit bottom in my own journey and learned a totally different way to think about money and possessions . . . and discovered true happiness along the way.

These days, I'm passionate about saving money, not because I think I've got this personal finance thing all figured out—believe me, I don't! I still make financial mistakes every single day. I'm months behind on my filing system. I struggle to stay within my budget. I neglect balancing my checkbook. I spend money on things I shouldn't. And every single month I procrastinate paying my bills.

I'm passionate about saving money—and about helping others to do the same—not because I have all the answers, but because I have learned that money—whether too much of it or too little—permeates every area, every single facet, of our lives. Ultimately, how we spend our money is a direct reflection of what's in our hearts.

Are you ready to tackle your own financial missteps and begin a journey toward a life rich in the things that matter most? If so, join me as we unpack the secrets of the good life. Because while I may not always have it all together, I have faith in the God who does.

Together we'll learn to shift our priorities toward treasures that last. And when we do, we'll find a life rich in faith, family, friends, and creativity—and a budget that balances and a home and life that are unstuffed. The good life is waiting for you. Are you ready to find it?

—*Ruth*

How to Use This Guide

Welcome to the *Living Well Spending Less/Unstuffed* video study! We hope you will enjoy this small-group experience. As part of your time together, you will be using this study guide, which includes video teaching notes, group discussion questions, and between-sessions personal studies to help you reflect on and apply the material to your life during the week.

To get the most out of this study, you should commit both to the group study *and* the personal study on your own time. Both the group discussions and the personal studies will help you process and apply the content of Ruth Soukup's video message. Committing to the group, attending each session, and coming prepared to share what you learned in your personal study will help you build trust and rapport with the other members. However, if you are unable to finish a personal study, you should still attend the next group study. You are still wanted and welcome at the group even if you don't have any "homework" done.

Your small group is a place for sharing stories, learning about God, and building intimacy and friendship. For this reason, keep everything your group shares confidential. Be thoughtful and honest in your responses, and listen carefully and compassionately to the opinions and experiences of others. This will foster a rewarding sense of community in your group and create a place where people can heal, be challenged, and grow spiritually.

In between your group time, continue to learn and grow by doing the "Personal

Study” section of your study guide. In this section you will do some Bible study to help you reflect on deeper spiritual and emotional issues, but at times you will be asked to live out what you’ve learned in practical ways. Take notes and come ready to share how you did; you will be surprised how much you can learn from one another’s real-life experiences!

You are also encouraged to read *Living Well Spending Less* and *Unstuffed*, the books on which this curriculum is based. They will provide you with a wealth of inspirational stories, tips, and motivating tricks to help you manage not only your home but also your heart as well. See the “Book Time” box for the chapters in the book that correspond to the material your group discussed that week.

As you go through this study, watch for what God is saying to you about living well and spending less. Ask him to show you what you are doing well and where you need to change. Ask him for his help in unstuffing all the things that hold you back. Then share your stories and experiences with your group. There is no better way to deepen your relationship with God and to grow in his grace than to listen, learn, and love him alongside your fellow believers.

Note: If you are a group leader, there are additional instructions and resources provided in the back of this guide to help you lead your group members through the study.



LIVING WELL

Spending Less

SESSION 1

What Is the Good Life?

The good life is not about what we have
but about embracing who we are in Christ.



Opening Reflection

The insatiable desire for more is a disease that permeates every fiber of our being. Overconsumption and unchecked indulgence in anything—whether it’s food, alcohol, drugs, or possessions—will eventually destroy us. It doesn’t matter if we’re barely squeaking by or we have more than we know what to do with—though most of us fall somewhere between those two extremes. Discovering the good life is not just about learning to spend less but about actually changing the desires of our heart, shifting our priorities from wanting and hoping for the best of everything in this world to deeply longing to store up a different kind of treasure.

Session Introduction (10 MINUTES)

Welcome to the first session of *Living Well Spending Less*. If your fellow group members do not know one another, take a few minutes to introduce yourselves. Then, to get things started, discuss one of the following questions:

- What do you hope to learn from this study?
- Are you more intrigued by the idea of “living well” or the idea of “spending less”? Where do you think you need the most help?

Watch the Video (15 MINUTES)

Play the Living Well Spending Less video segment titled “What Is the Good Life?” As you watch, fill in the blanks in the following outline to help you recall the main concepts presented.

The good life is not just about learning to spend less, but about actually changing the desires of our _____, shifting our priorities from wanting and hoping for the best of everything in this world to deeply longing to store up a different kind of _____.

How would our perspective change if we took just a few moments to determine what it is we want most out of _____?

True contentment will never be found by looking _____.

Combat discontentment with an attitude of _____.

We need to fervently _____ that God will change our hearts and take away our desire for _____.

Fill-in answers (in order): heart, treasure, life, outward, gratitude, pray, the things of this world

Opening Prayer

Lord, each of us is on a journey of transformation. We want to live well, but so often we chase after those things that cannot satisfy us. Help us to long for a different type of richness, a richness that comes only from fullness in Christ. In this study, reveal to each of us the areas where we need you to change our heart so that we can take hold of the life that is truly life. Help us to be honest and accountable to one another in the areas where we need to change, and use this study and this group to help us grow closer to you. Amen.

Icebreaker: Image Appeal (10 MINUTES)

For this activity, each participant will need construction paper, scissors, a glue stick, and a stack of women's magazines. Set a timer for three minutes. As quickly as possible, each participant should page through a magazine, tear out the images that appeal to her most, then glue them to the paper. Have fun with this! Don't try to be artsy; just get something down on paper.

At the end of the three minutes, spend some time holding up your collages and explaining a few of your choices. What do you find appealing about the images you chose?

Group Discussion (25 MINUTES)

1. Write down and share five “earthly” things you currently want most (be honest!).

-
-
-
-
-

2. Write down and share five “heavenly” things you want most.

-
-
-
-
-

3. Discuss why it seems easier and more desirable to pursue “earthly” things than “heavenly” things.

4. How does our culture define the good life?

5. Share with the group the area of your life where you most feel the “insatiable desire for more.”

Choose a volunteer to read the following passage aloud to the group:

But the fruit of the Spirit is love, joy, peace, patience, kindness, goodness, faithfulness, gentleness and self-control. Against such things there is no law (Galatians 5:22–23 NIV 1984).

6. How does Paul define the good life?
7. How does the fruit of the Spirit contribute to the good life? Why?

Look up 1 Timothy 6:11–12, 17–19 and choose a volunteer to read it aloud to the group.

8. What does God want us to do with what he has given us? What will the result be?

Closing Prayer

Lord, please take away our desire for the things of this world. Help us to stop longing for everything that distracts our attention from what you want us to experience. Help us to stop trying to fill our lives with things that just don't satisfy. Forgive us for wanting anything other than exactly what you have provided, because that is enough. Amen.



SESSION 1

Personal Study

Dig deeper into the material covered in this week's video teaching by engaging in the following between-sessions activities. Be sure to make a few notes in your guide about the experience. There will be a time for you to share these reflections at the beginning of the next group session.

Read and Reflect

Philippians 4:4

1 Timothy 6:9-11

Book Time

For more inspiration and practical help, read chapters 1-2 of *Living Well Spending Less*.

Activity 1: Define the Good Life

Our culture wants us to define the good life in material and experiential ways. But as the fruit of the Spirit has shown us, God has a very different definition of what constitutes the good life. You will find another picture of God's version of the good life in Colossians 3:12-14:

Therefore, as God's chosen people, holy and dearly loved, clothe yourselves with compassion, kindness, humility, gentleness and patience. Bear with each other and forgive one another if any of you has a grievance against someone. Forgive as the Lord forgave you. And over all these virtues put on love, which binds them all together in perfect unity.

➤ List the five behavioral characteristics of God's chosen people (verse 12).

- 1.
- 2.
- 3.
- 4.
- 5.

Paul tells us to "put on love." Imagine yourself for a few moments getting ready in the morning *wearing* kindness, *putting on* patience, *buttoning up* humility, *wrapping yourself in* gentleness, *stepping into* compassion. Now that you are *clothed* in God's virtues, do you feel any *more* or any *less* content in your current circumstances? (circle *more* or *less*)

➤ How does that image of yourself change your perspective of the good life?

➤ Now let's take another look at the fruit of the Spirit, but this time list the **opposite** for each of these fruits.

Love: _____

Joy: _____

Peace: _____

Patience: _____

Kindness: _____



Goodness: _____

Faithfulness: _____

Gentleness: _____

Self-Control: _____

Looking at this list, what fruit of the Spirit do you most struggle to exhibit? Write that word on a notecard and place it where you'll see it often (desk, dashboard, or kitchen sink). For at least three days, pray that God will grow that fruit in your life, and take note of the result.

Day #1:

Day #2:

Day #3:

- List the things you desire that interfere with your ability to live the good life as God defines it.

Your perspective and desires affect the very things God says matter most—your ability to experience and exhibit peace, joy, love, and kindness. If you want to transform your perspective and desires, you will need the help of the Holy Spirit, and to access that help you will need to pray often. Prayer is the one secret weapon you have as you begin your journey to *Living Well* and *Spending Less* because prayer is what keeps our hearts and minds tethered to what matters to God.

In Mark 11:24, Jesus told his disciples, “Therefore I tell you, whatever you ask for in prayer, believe that you have received it, and it will be yours.”

Take a minute and pray that God will help you change and refine your definition of the good life to be more in line with his.

Activity 2: Stop Looking!

Our culture keeps us restlessly looking, hooked into an endless “desire loop,” stoking our desires and promising fulfillment if we indulge them. Spend a day or two noting the times when your desires are enflamed and you find yourself feeling envious and wanting more. Is there a person, group, activity, or situation that triggers this emotion? For example: reading blogs, paging through women’s magazines, watching HGTV, browsing Facebook or Pinterest, shopping at the mall, working out at the gym, attending kids’ sports events, meeting up with certain friends, and so on.

➤ Write those situations here:

If you can, limit your time or block your exposure to that activity or person for the next three days or until your group meets again. Then note your emotions. Return to page 21 every day and note the difference you are experiencing: Do you see a change? Are you able to quiet the discontent in your heart?



➤ What I stopped or blocked exposure to:

➤ How it made me feel:

➤ What I stopped or blocked exposure to:

➤ How it made me feel:

➤ What I stopped or blocked exposure to:

➤ How it made me feel:

- Read Proverbs 17:24. What does this tell you about the importance of “training your gaze”? Where should your focus be?

- Read Ephesians 1:18. Why do you think we need to pray for enlightenment in order to keep our focus on God’s riches instead of the world’s riches?

- Read 1 John 2:16. What is the difference between God’s riches and the world’s riches?

Pray: Lord, give me wisdom. Please help me spot those situations that cause me to take my eyes off you. Replace the lust of my eyes and flesh with a passion for your presence. Remind me of the priceless inheritance you have already given me and make me grateful. Amen.

Activity 3: Conclusion and Reflection

We’ve spent this week thinking about the good life and how it is defined, both by this world and by God. In light of what you’ve learned, reflect on the following questions:

- Before this week or before you met Jesus, how did you define the good life?



- In what ways has your definition of the good life changed, either since studying this lesson or since meeting Jesus?

- Name the fruit of the Spirit you pursued this week. What, if anything, did you give up in order to receive that fruit?

- Read again 1 Timothy 6:17–19. What do these verses mean to you?

- To battle discontent, consciously cultivate an attitude of gratitude. List three things for which you are thankful.

Use the space below to write any key points, realizations, or questions you want to bring to the next group meeting.

