



When we help clients examine their lifestyle spending and determine how much is enough, we're helping them experience hope, financial freedom, and maximized giving with contentment and peace.

Determining the right lifestyle

"Is it ok to live with this lifestyle?"

Real question to ask: What would God have me do?

Key question in helping clients determine the right lifestyle: What would God have me do in the circumstances in which he's placed me?

Encourage clients to prayerfully seek personal direction from God about this question.

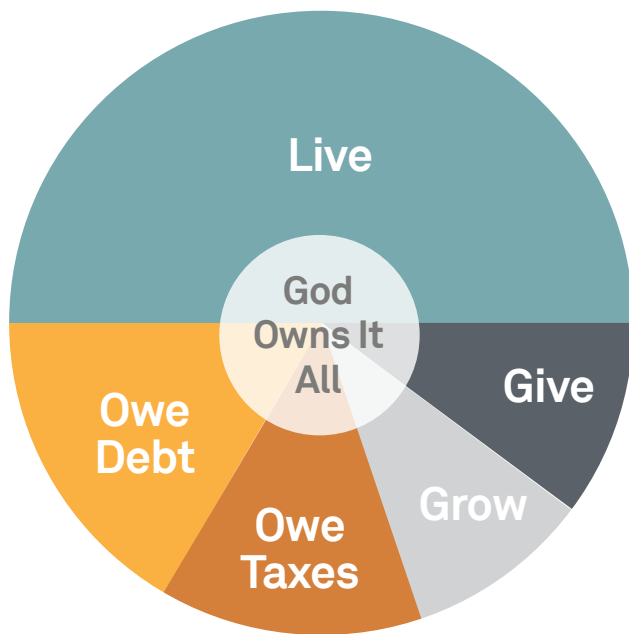
A lifestyle choice needs to be made with a conviction: What choice am I making? and Why am I making that choice?

Kingdom Advisors is the leading advocate for the Christian financial industry.

We offer a step-by-step process to confidently deliver advice that aligns with Christian values.

Study Groups connect like-minded peers for encouragement, best practices, and accountability.

Live, Give, Owe, Grow



Lifestyle: "Live" on the chart but isn't limited to living expenses.

Giving, taxes, debt, and savings are known expenses. Subtract those from income and what's left is lifestyle spending.

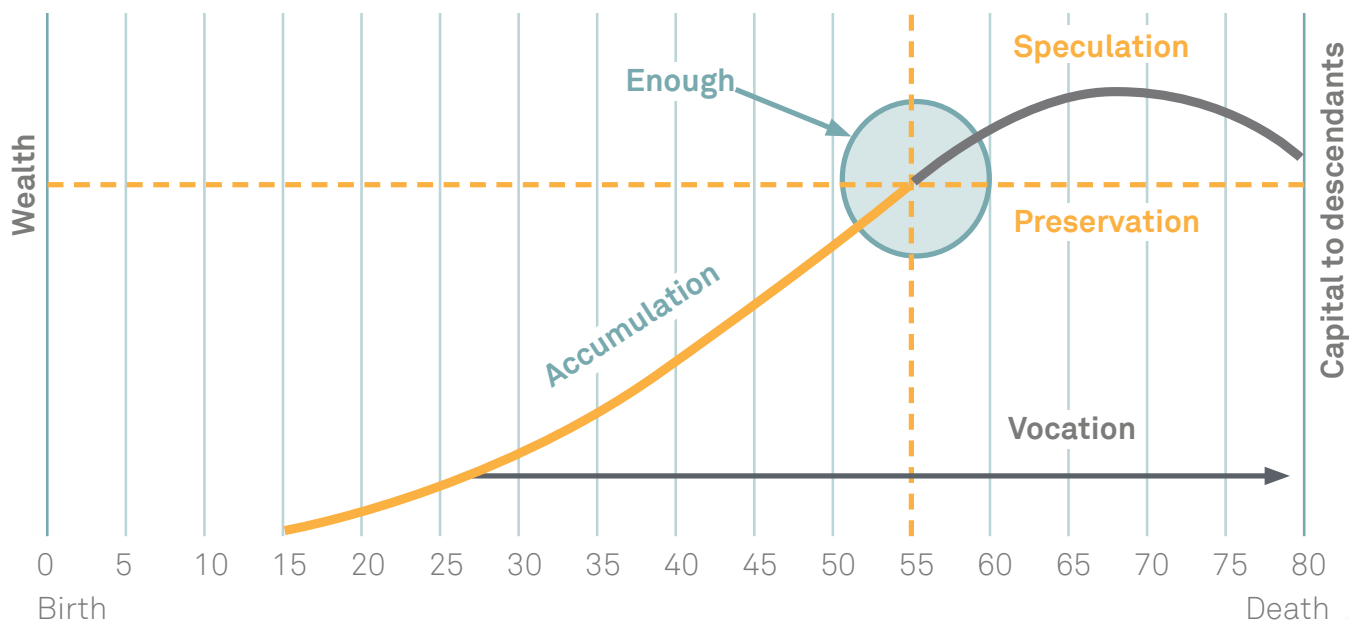
Convert those amounts to percentages in the *Live, Give, Owe, Grow* pie chart to discover your true money priorities.



Definition of lifestyle

- the spending that I do that's not related to the other four uses of money
- typically the most significant use of money (40-70%)
- the primary determinant of how much is enough

How Much Is Enough?



The lifestyle choice I make

- is a large determinant of what I can commit to eternity.
- is always an after-tax amount.
- almost always drives debt decisions.

Materialism and all money decisions are decisions of the heart. - James 3:16

We're always challenged by the desire for more.

More is never the answer, but margin is always the answer.

Helping clients determining their lifestyle spending

We're giving them the opportunity to experience freedom, security, contentment, and peace of heart and mind.

Use the *Live, Give, Owe, Grow* pie chart to give them information and to answer: Am I satisfied with my priorities?

Use the *4H Tool* to examine their heart, habits, and beliefs.

Help them maximize their giving and live with a spirit of contentment and peace. - Hebrews 13:5



4Hs of Financial Wisdom

Live, Give, Owe, Grow pie chart

Mostly ask questions:

- Where did this debt come from?
What would it feel like to have some flexibility and margin?
Do you have a finish line for your giving?
Do you have a finish line for your lifestyle?
Have you as a couple talked about how much is enough?

If you don't ask the right question, you'll never get the right answer.

Ask questions to gain insight and uncover their motivations, not to be critical.

Discussion Questions

- 1 What stood out to you from Ron's teaching?
- 2 When considering the issue of lifestyle, Ron said, "More is never the answer, but margin is always the answer."
What does that mean to you?
How would you communicate this concept to a client?
- 3 What questions do you already use or would you begin to use to help clients examine their lifestyle spending decisions?

Personal Reflection

- 1 Have my spouse and I recently reviewed our family's *Live, Give, Owe, Grow* pie chart?
- 2 Will we commit to do it in the next 30 days?
- 3 Would I ask God to reveal any lifestyle changes we should consider making?