

CCC Mission: To inspire people to become *Fully Alive* followers of Jesus Christ!

"I have come to give you life!" Jesus Christ in John 10:10

Being "Fully Alive" is all about receiving and living the life Jesus promised. A life of...

"Connections" – Growing in my love for God and people – relational vitality!

"Calling" – Living with purpose and participating in God's mission and movement in the world

"Change" – Growing in new ways and becoming the person I was meant to be

Fully Alive! Becoming the person I was meant to be and living the life I was meant to live
Becoming and living more like Jesus



Cascade Covenant Church Message Notes: May 15, 2011

(CCC: North Bend, WA. - 425.831.6222 – cascadecov.com)

"Real People – Real Money – Real Faith – Good Questions"

Introduction: Thoughts on being a follower of Jesus Christ

Sharing: Jessica Besso

Sharing: Paul Stuit

Sharing: Lisa Kirschner

Good Questions: John Jenks

Personal and Community Group Questions for Continued Growth:

1. What was a significant "takeaway" thought for you from the sharing at CCC this morning?

2. What do you think is the meaning and significance of these words of Jesus:

"No one can serve two masters. Either you will hate the one and love the other, or you will be devoted to one and despise the other. You cannot serve both God and money." (Matt. 6:24)

3. Read Hebrews 13:5-6 and Philippians 4:11-13: What can we learn from these verses about money and contentment?

4. Read I Corinthians 8:7: What do you think it looks like to excel in the grace of giving?

5. Read the article on "4 lies that lead to debt problems" – What do you think?

6. Reflecting on our 3 weeks of learning together in "Giving to grow" – what have been key ways God has spoken to you about your faith and financial life?

Overspending: 4 Lies That Lead to Debt Problems

by Dan Kadlec Monday, May 9, 2011 – CBS MoneyWatch

Understanding financial concepts like credit and budgets is critical to long-term success with money. But equally important, it seems, is recognizing (and controlling) the impulses that lead you to buy things you don't need.

People with debt problems tend to share a common costly trait: they have unrealistic expectations for how material things will make their life better. That is the chief finding of a new study, *Materialism, Transformation Expectations, and Spending: Implications for Credit Use* by Marsha Richins and Myron Watkins, marketing professors at the University of Missouri.

The authors found that people who wind up deep in debt often got there because they expected "unreasonable degrees of change in their lives from their purchases." The authors also concluded "these beliefs are fallacious for the most part, but nonetheless can be powerful motivators for people to spend."

Studies like this complicate what has become a global quest to raise personal financial literacy through programs in schools and communities and at work. We need to do more than simply lay out the nuts and bolts of saving and investing. We also must examine the psychology of why we buy all the stuff we buy. It's not a bad idea to ponder your own behavior in this regard.

The study identifies four types of unrealistic expectations common to overspenders. These expectations are much less evident in folks who do not have debt problems. Here, then, are four lies that people tell themselves when buying things they don't need:

- **It'll make me a better person:** Many overspenders believe a purchase will literally change them into a better person. One woman in the study was certain that cosmetic dental surgery would improve her looks and quickly render her more confident and successful.
- **People will like me more:** Overspenders may believe that a purchase will make it easier for them to connect with others. One woman in the study wanted to buy a house so that she could entertain and be more social, and thus find more friends.
- **I'll be more fun:** Some believe that a purchase will make them more fun and fulfilled. A man in the study wanted a mountain bike because then, he figured, he'd become more adventuresome and interesting.
- **It'll make me more effective:** The typical overspender believes that a purchase will make them better at a certain pursuit. Several in the study said that a new car would make them more independent and self-reliant.

See the pattern? Heavy users of credit have a greater tendency to believe that the product makes the person. Which, of course, is backwards. A cyclist may need a new bike; a new bike does not make a cyclist. You can't buy personal transformation in a store.

Sure, whiter teeth may give you a confidence boost and a new house might make you more social — for a while. But it won't last if that's not who you really are. It's far more likely that the guy with the new bike will never take it out of his garage than turn it into a passion.

You know people like that, right? They have tons of unused stuff in the attic, and they may still be paying for much of it. The more you believe that happiness is for sale the more likely you are to end up with debts you cannot repay.

Please plan to attend a "G2G" ministry update meeting and seminar today!

**Join us at CCC on May 22 from 6:30 PM – 8:00 PM for our
All-Church Celebration Event!**