WEEK III | THE MISSIONAL FAMILY | FRIDAY

THE ECONOMIC WORKSHOP

Supplies needed for the workshop:
budget forms, at least 5 sheets of plain paper per person, magic markers (6-10), 3 large sheets of butcher paper.

I. ECONOMIC LIFE OF THE FAMILY CONTEXT AND STUDY ASSIGNMENT

1. This morning we are going to be looking together at the economic life of the family and raising the question of what it would mean to missionally re-order the family's resources. Finally the economic exposes our stance to life--the way we spend our money and our time is what we are about with our lives.

2. Quickly go around the table with everyone responding to the question: "What do you really like to spend money on?"/"What about the other members of your family?"

3. Context: The economic tyranny that is prevalent in society is also manifest in the family. As people of faith we are freed from all bondage in and through the Word. This workshop will be dealing with some practical methods for dealing with the economic.

4. Write the following assignment on the board:
   -List the 5 key jobs assigned to each member of the family (e.g. taking out the trash, earning money, laundry, etc.)
   -List 5 problems in the economic life of the contemporary family. (As before you are not after answers that can be reduced to human sinfulness but are looking for sociological, structural problems).
   -Pass out the model budget budget forms. Fill in the form showing the percentage (%) of your income that is actually spent in the various categories. This is not an ideal budget based on an ideal income. It is how you actually use the money you actually have--now. (You will need to quickly walk through all of the categories explaining what they mean in terms that the group can understand--it is crucial to have thought this through before the workshop--it is also crucial to be able to help people figure percentages.)

(NOTE: to figure percentage take the amount spent in a particular area and divide it by the total income e.g. if your income is $240/month and you spend $30/month on transportation, $30 divided by $240 equals .125. Therefore 12.5% of your income is spent of transportation. You are after the percentages for comparisons sake. The basic mathematics can be done in any curren

   -List three (3) arenas where you family experiences the impingement of economic tyranny (i.e. you find yourself enslaved by the economic--e.g. certain bills that you feel must be paid "off the top" of your monthly income, keeping the car running, etc.)
   -What is your priority system for spending money? (e.g. bills first, church pledge second, etc.)

5. Are there any questions about the assignment? Multiple family units sho work together. Give group timeline for completing the workshop:

-family jobs--3 minutes
-economic problems--5 minutes
-budget percentages--20 minutes
-arenas of economic tyranny--3 minutes
-priority system--3 minutes

(NOTE: it is life or death to this workshop that you circulate around the room helping and unblocking people as needed--remember that the budget format will be the biggest problem for people but it is also the most important part of the assignment. Have other faculty members in the seminar prepared to assist people in figuring their percentages. It is crucial that you also draw the budget form on the blackboard during their solitary work time for us later in the workshop.)

II. FAMILY JOBS AND ECONOMIC PROBLEMS REPORTING

1. Towards the end of the alloted work time, choose three different families to put their job assignments on a piece of butcher paper.

2. Begin the corporate workshop with a brief reflection:
-what did you find the most interesting part of this?
-what was difficult?/what was easy?
-what did you find to be most helpful part?/why?

3. Let's begin by taking a look at the jobs of the family. Have the 3 families put up their job descriptions on the wall and quickly walk through them. Ask the group:
-what strikes you most here?
-at what points is this similar to your job descriptions?
-how do you decide work assignments in your family?
-what kinds of jobs do children need to be assigned?
-where are you discovering that you current job assignments aren't quite what's needed?
-what might be some new experiments in this arena?

4. Have everyone star the key problem on their list. Then go around the room having everyone give the one they starred. Write these onto a piece of butcher paper. What other problems did you have written down that you don't see listed here? (NOTE: be sure that the items listed are stated as problems. Now push back at this list--"assume for a moment that all of these problems are but symptoms of a deeper problem, what is the problems behind all of these? Keep pushing every response with the question of WHY?/ what's behind that?

III. THE FAMILY BUDGET

1. Choose 3 different families to come up to the board and put their percentages only into the budget form that was drawn on the board during their individual work time. Choose a variety of family situations (e.g. multiple family units, single family, single parent family, etc.)

2. While the 3 families are doing this discuss their experience of working on the budget format:
   --what struck you about doing this budget?
   -what surprised you?
   -what did you learn about yourself in doing this?

3. Now come back to the budget percentages that have been put on the board. Quickly walk through each box reading the percentages to the group. Then reflect in the following manner:
   -look at your own budget--how do yours compare to these?
   -where are they quite similar?/where are they very different?/why?
   -as you look at these percentages on the board, what would you say is consdiered to be important to these families?/what is not very importan based on what you see here?

4. Now let's play a little game with this. Go back to your own budget form If you income were cut in half, how would your budget percentages change? Give the group time to re-figure their percentages. (NOTE: this is not simply a matter of cutting all of the percentages in half. Things must be re-ordered. They might have to decide to give up certain thing e.g. car, or a house that is very expensive. Temember there are certain expenses that won't change even if the income changes.)

5. Now have the same 3 families share their new percentages. Ask them to share with the group <u>why</u> and <u>how</u> they decided to make the changes they did.

6. Now have the whole group reflect on the game: Where did you make the biggest changes in your budget?/how did you make that decision?

7. Have each person star the point of economic tyranny that is most crucial for their family. Go around the table with each person sharing their key points of tyranny by the economic.

8. When you are paying bills, which ones do you always pay first?/why?/ how do you decide that?

9. How do you tend to spend surplus cash?/how does this get decided?

10. Now let's play one more little game with out budget sheets. Suppose that you income suddenly went up by $1,000,000. How would that change your percentages? Give them a moment to refigure their budget.

11. What changed when you suddenly had a lot more money? How did you decic that?

IV. <u>CLOSING REFLECTIONS</u>

1. If you were going to symbolize to yourself and your family a new decisic to missionally re-order your budget, what shifts in your current budget woul you make? What would be the first step in creating that sign?

2. Short course: the economic life of the family is very painful to look at honestly for our money is really our "stored-up selfhood." One of my colleagues once said "If you tell me how you spend your money, I'll tell you what your mission is--regardless of what you SAY it is." That sort of comes to me as a hard statement--a statment of judgement. And yet in the Word, we know that we are totally free to use out resources in anyway we decide--we don't have to be used by them.

# THE FAMILY BUDGET
## THE FAMILY AS MISSION IN THE WORLD

The function of a budget is to bring relative order into the economic aspects of their life from the point of view of their self-understanding. The perspective in this effort is that of the Family as Mission in and to the human enterprise of civilization.

| | I<br>THE FAMILY AS MISSION IN THE FAMILY<br>The Responsibility of the Family for the Family | | | | II<br>THE FAMILY AS MISSION IN THE POLIS<br>The Responsibility of the Family for Society | | | | |
|---|---|---|---|---|---|---|---|---|---|
| MATERIAL NECESSITY | A. Funds directed toward: THE PHYSICAL MAINTENANCE of the Family | | | | A. Funds directed toward: THE ECONOMIC STABILITY of the Polis | | | | ECONOMIC ORDER |
| | 1<br>Housing | 2<br>Utilities | 3<br>Sustenance | 4<br>Health | 1<br>Life Insurance | 2<br>Other Insurance | 3<br>Vocational Tools | 4<br>Investment Savings | |
| COMMUNAL STRUCTURE | B. Funds directed toward: THE SOCIAL DEVELOPMENT of the Family | | | | B. Funds directed toward: THE POLITICAL SECURITY of the Polis | | | | POLITICAL ORDER |
| | 1<br>Personal Appearance | 2<br>Home Decor | 3<br>Education Provision | 4<br>Trans-portation | 1<br>Income Taxes | 2<br>Property Taxes | 3<br>Misc. Taxes | 4<br>Automobile Taxes | |
| SYMBOLIC IMAGE | C. Funds directed toward: THE RATIONAL SIGNIFICANCE of the Family | | | | C. Funds directed toward: THE CULTURAL EFFECTIVENESS of the Polis | | | | CULTURAL ORDER |
| | 1<br>Cele-bration | 2<br>Recreation | 3<br>Vacations | 4<br>Allowances | 1<br>Church Benevolence | 2<br>Social Benevolence | 3<br>Extension | 4<br>Cash Savings | |