THE BALANCED BUCK

A Four-Part Blueprint for Money and Meaning

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Study Guide

This guide is built for conversation—over coffee with a friend, around a table with a small group, or alone with a journal and a few quiet minutes. There are no right answers and no grades. Each chapter gives you one question to open with, two to dig into together, one to sit with on your own, and one small step to take during the week. Where a Scripture passage is listed, it is an optional companion to the question, never a requirement—read it if you'd like to go deeper, or simply answer the question as it stands. Take what's useful, leave the rest, and let the conversation go where it needs to go.

Chapter 1 · The “Why”

Open. In a single word, how would you have described your relationship with money before this chapter? Did that word change by the end?

Dig in. The author argues you don’t have a money problem—you have a relationship problem. Where do you see that play out in your own life?

Dig in. We absorb our beliefs about money long before we are old enough to question them. What did you learn about money growing up, and who taught you?

Reflect. Think of a time you got more money and expected it to fix how you felt. Did it? What does that tell you about where the real problem actually lives? *(Related Scripture: 1 Timothy 6:6–10.)*

This week. Write your life goal for your money in one sentence—not an income figure—and put it somewhere you will see it every day.

Chapter 2 · The Detour

Open. When you hear the word “debt,” what is the first feeling that comes up—and where do you think that feeling came from?

Dig in. The chapter insists debt is “weight, not worth”—a season, not a verdict on your character. Is that how you have tended to see your own debt? What changes if you see it as a stretch of road that ends?

Dig in. The author makes the case for continuing to give even while paying off debt. Does that strike you as freeing or frustrating, and why might giving in a tight season matter more, not less?

Reflect. If you carry debt, which tier is it—a Fire, a Smolder, or a Background Hum—and what would it feel like to make a real plan against it instead of avoiding the statements? *(Related Scripture: Romans 13:8.)*

This week. List every debt you have in one place, with its balance and interest rate, and circle the one you will attack first. (If you are debt-free, name the small emergency-fund amount that would keep an ordinary surprise off a credit card.)

Chapter 3 · The Power of Giving

Open. Be honest: when you give, do you tend to give first, or from whatever is left at the end of the month? Why do you think that is?

Dig in. The author calls giving "the cure for the fear of not having enough"—that letting go of money proves you are not its slave. Have you ever experienced that being true, even in a small way?

Dig in. Giving is described as the move that points your whole financial life outward, toward something bigger than yourself. What is one cause, person, or community you would genuinely want your money to reach?

Reflect. "Enough" is described as a horizon that always moves. Where in your own life have you told yourself you will be generous "once you have enough"? *(Related Scripture: Luke 12:16–21.)*

This week. Set your giving to come off the top this month—automatic if you can—so it happens first instead of last.

Chapter 4 · Building Your Future Self

Open. Saving is the bucket the author admits is the least exciting. What is your gut reaction to setting aside 20%—eager, anxious, skeptical, or “impossible”?

Dig in. The faithful steward put his money to work; the fearful one buried it. Where might fear—of the markets, of the future, of getting it wrong—be keeping you from putting your money to work?

Dig in. The chapter says saving can fail in two opposite directions: not saving at all, or saving like you are building a bunker. Which ditch are you more likely to land in, and why?

Reflect. A seed holds an entire tree inside it, but only if it is planted. What “seed” are you holding right now, and what is really keeping you from putting it in the ground? *(Related Scripture: Matthew 25:14–30.)*

This week. Use the Toolkit’s protection-fund calculator (or do the math by hand) and write down your three-month and six-month target numbers, so “fully funded” has an actual figure.

Chapter 5 · The Art of Living Well

Open. Name one thing you spend on regularly that you would genuinely miss, and one you could probably let go of without noticing.

Dig in. “Sneaky wants” are upgrades that dress up as needs. Name one in your own budget. Which bucket should it really come from?

Dig in. The chapter calls contentment “the governor”—the thing that keeps a raise from simply inflating your lifestyle. Where have you watched your own “normal” quietly creep upward over the years?

Reflect. The Lord’s Prayer asks only for daily bread—today’s provision, received with thanks. What would change if you saw your everyday expenses as provision to be grateful for rather than a source of anxiety? *(Related Scripture: Philippians 4:11–13.)*

This week. Spend one focused hour auditing your fixed costs: cancel one subscription you forgot you had, and make one phone call to lower a recurring bill.

Chapter 6 · The Guilt-Free Joy

Open. When was the last time you spent money purely for joy—and did you enjoy it, or feel a little guilty about it?

Dig in. The author says most money-and-faith books forget the fun, and that a joyless budget breaks the same way a crash diet does. Have you ever “snapped the rubber band” after being too strict, with money or anything else?

Dig in. The 5% is described as both a ceiling and a floor—you are not just allowed to enjoy it, you are expected to. Why might underspending this bucket miss the point just as much as overspending it?

Reflect. Where does your guilt about spending on yourself come from? What would it feel like to enjoy something small, fully planned and paid for, with a completely clear conscience? *(Related Scripture: 1 Timothy 6:17.)*

This week. Choose one guilt-free thing from your 5% and actually do it—then notice whether planning for it made it more enjoyable rather than less.

Chapter 7 · The Synergy

Open. Now that you have seen all four buckets, which one feels easiest for you, and which do you think will be hardest to actually live out?

Dig in. The chapter says the real power is in the buckets working together—pull one and the others wobble. Which bucket have you been neglecting, and how might that be throwing the others off?

Dig in. “Automate the order” is the move that makes the system nearly effortless. What is one transfer you could set up this month so your values happen without willpower?

Reflect. The author says your bank statement and your calendar are the two most honest autobiographies you will ever write. What story do yours tell right now, and what story do you want them to tell? *(Related Scripture: Matthew 6:21.)*

This week. Run your real numbers through the 10/20/65/5 split (the Toolkit calculator makes it quick), and set up at least one automatic transfer—give or save—to start the rhythm.

Chapter 8 · Money and Marriage

Open. Are you more naturally the saver or the spender? What about the person closest to you?

Dig in. The author says the saver and the spender aren't a problem to fix but two halves of one strength. Where has someone else's opposite instinct actually protected you from your own?

Dig in. Everything in the chapter runs on transparency: nothing hidden, nothing held back. Why is that so hard, and what does secrecy about money actually cost?

Reflect. The chapter ends by saying everything here—your finances, your marriage, your faith, your life—is intentional, done on purpose for a purpose. Which of those four are you currently running on autopilot? *(Related Scripture: Ephesians 5:15–16.)*

This week. Schedule your first money date—an actual, protected spot on the calendar—and bring one dream to it. (On your own? Schedule the same time with yourself, and bring the same dream.)