



Living with Less so Your Family has More is part of the Hearts at Home book series. These books are designed to bring you practical advice and encouragement year round. The discussion questions included in most of our titles make them perfect for individual or group use. To discover more of our great resources, order extra copies or find out more about our bulk order discount, visit us on the web at www.HeartsatHome.org, or e-mail one of our customer service representatives at hearts@hearts-at-home.org.

Discussion Questions

Chapter 1

1. Many moms had careers pre-baby. If you changed jobs or quit working, describe your working life. If you still work, describe your job responsibilities.
2. What intangible things in life are you longing for?
3. Describe the benefits of having one parent stay at home. When have you seen this lived out?
4. Name three sacrifices you've discovered or fear would happen if you lived with less?
5. Which "less" do you fear the most?

Chapter 2

1. What do you dream the "more" would look like for your family if you lived with less?
2. Can you share a situation when your family needed more than you felt you could give? How did you respond?
3. Which of the "mores" covered in this chapter do you crave the most?
4. What changes can you make to increase the white space surrounding your life?
5. How is the speedometer in your life, based on the quiz questions?

Chapter 3

1. Have you made the choice to take Jesus' outstretched hand? Describe any barriers holding you back from this choice.
2. Which of the Bible nuggets do you especially love? Share other favorites if they weren't included in this chapter.
3. Have you ever experienced a holy nudge as Jill describes?
4. Has there been a time when you've experienced peer pressure because you are living a lifestyle different from the world?
5. What convictions would you like your life to be guided by?

Chapter 4

1. Which of the three areas attacking contentment do you struggle with the most?
2. Who do you know that demonstrates what it looks like to live a contented life?
3. In our culture, we are quick to take care of ourselves by buying what we need. Is asking someone to borrow something difficult for you? When is the last time you borrowed from a friend?
4. Have you learned to be content with your spouse? Honestly examine whether there are still areas you are trying to change.
5. Which of the eight contentment principles would you most like to focus on?

Chapter 5

1. What sacrifices do you need to make in order to live with less?
2. Which constructive sacrifice do you have the easiest time making? How about the hardest?
3. What less expensive and less time consuming recreation and entertainment options have you discovered?
4. How can you implement time for you and your spouse to be alone in your day to day schedule?
5. Take a moment to evaluate where you are finding your identity. Do you feel like the yo-yo basing your self-worth on externals or are you firmly planted in your identity as a child of God?

Chapter 6

1. Would you honestly say God is in charge of your life? What area is the hardest to give over control?
2. Which one of Foster's controlling principles resonate most strongly with you?
3. What is currently complicating your life the most?

Chapter 7

1. If you are a stay-at-home parent what strategies do you use to save money? If you are part of a family where both parents work, do you wrestle with having more money than time?
2. What great deal or tip have you discovered from a little bit of research?
3. Who could you swap childcare/services with?
4. We've all seen kids love a box more than the toy itself. How have you experienced this?
5. Does your family have a favorite free activity you enjoy together?



Chapter 8

1. Do you have a “God story” to tell of a time God provided unexpectedly for a tangible need?
2. In what situation do you need to trust God to provide for you this week?
3. Are you more familiar with experiencing God at the responsibility side of the spectrum or the miracle side?
4. How does Mary’s response to God’s revelation of His plan for her part in the incarnation inspire you to more faith?
5. Which of the “FAITH” principles do you want to implement?

Chapter 9

1. What kind of influence do your neighbors have on your family?
2. Do you have a small group at church that has been an encouragement to you? If not would you consider starting one?
3. What are your favorite spots to find family-focused community online?
4. What obstacles do you currently see as you pursue community?
5. Can you think of one specific way to be intentional about finding community?

Chapter 10

1. Would you describe your family’s approach to finances as proactive or reactive?
2. Do you and your spouse have an established regular time to discuss family finances?
3. Would you label yourself as a “nerd” or a “free spirit” when it comes to spending? How about your spouse? How have you come to a working plan considering your personalities?
4. Could you implement any of these strategies into your family’s finances?
5. What do you see as the biggest challenge to managing your family’s finances? Set aside time to brainstorm how to tackle the problem.

Chapter 11

1. Do you currently have a “savings plan?” How does it work?
2. Can you remember a time when you gave in to the temptation of instant gratification for a purchase? What were the results?
3. Assess your family’s insurance coverage. Do you have enough in place? If not challenge yourselves to carefully analyze your risks.
4. Is the vision of the “value of saving” hard for you to catch or do you tend to be a saver?
5. Schedule a time as a couple to evaluate your savings plan. Make sure the plan includes savings, insurance, and investments.

Chapter 12

1. What are some pre-shopping steps you can take to save money at the grocery store?
2. Has your family decided to make any adjustments to your grocery buying? How have those transitions gone?
3. Did you find a new food strategy from the list on pgs 152-154 to implement?
4. What is your strategy for buying clothes? Do you find yourself buying things you never wear?
5. How are you thinking about clothes and food purchases differently after reading this chapter?

Chapter 13

1. When was the last time you performed a housing audit? Is now a good time to perform one?
2. What changes, big or small, in the housing department could you implement?
3. Did you find any of the four “secrets” to be especially helpful?
4. How do you feel about the stories told of the families who downsized? Does that seem too radical?
5. Are there any major obstacles stopping you from saving money in this area? Brainstorm ways to get around them.

Chapter 14

1. After you’ve asked yourself the five questions on page 167, did you discover any alternatives to your family’s current transportation plan?
2. Are there any car decisions you need to make that might not be the first choice, but are the best one?
3. Did you place a checkmark beside any of the money-saving strategies on page 170?
4. If you have teenagers or will in the near future, what is your philosophy on their driving privileges?

Chapter 15

1. Take a minute to brainstorm the vacations you would like to experience as a family. Now consider the optimal ages for your kids when you should visit. From this can you make a vacation schedule for the next ten years?
2. Have you experienced a holiday season that brought stress which could have been avoided? Can you plan to avoid that stress this year?
3. As you think of upcoming gift-giving occasions are there any adjustments you want to make to your gift lists?
4. What family traditions related to holidays and vacations do you hold tight to?
5. What holiday would you like to re-think as a result of reading this chapter?

Chapter 16

1. Have you surrendered to accepting whatever is best for your child in terms of higher education?
2. Schedule a time with your spouse to work through the questions on page 191. What agreements did you reach?
3. What “more” are you able to provide to your children? How are you giving that today?
4. Do any of the five school strategies especially appeal to you?
5. What can you be doing now to prepare your kids for post-high school opportunities?

Chapter 17

1. If you are a one income family, what supplemental opportunities to earn money have you taken advantage of?
2. Are you looking to start a home business? Has the encouragement in this chapter given extra inspiration?
3. If you have a home based business what are several of your favorite resources?
4. What fears do you have about considering a home business?

Chapter 18

1. What is your biggest takeaway from this book?
2. Do you agree with the GK Chesterton quote on page 208?
3. How is your life going to change as a result of reading this book?

Start a Hearts at Home Go-To Group

Do you have a Hearts at Home book you've wanted to read, but just haven't had the time? Do you have a favorite Hearts at Home book you'd like to read again with a group of moms? A Hearts at Home Go-To Group is a small group of moms who get together once a week to enjoy some adult conversation and discuss a Hearts at Home book.

Most Hearts at Home books have leader's guides built right into them so whether you're an experienced leader or a newbie, you'll be equipped to lead a great discussion! *If you start a Hearts at Home Go-To Group with a Hearts at Home book in September or October of 2011, you could win a Skype conversation with Jill for your group. To be entered into the drawing, email Lisa (Imecum@heartsathome.org) with the title of the book your group is reading and the start date of your group.*