

## **“Awkward Ambitions: The Ambitions of a Middle Class”—I**

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### 1. **James D. Scurlock’s *Maxed Out: Hard Times, Easy Credit, and the Era of Predatory Lenders*:**

- ◆ Americans today are declaring bankruptcy at a rate now \_\_\_\_\_ times that during the Great Depression (p 5).
- ◆ Over the past generation, our incomes have risen an average of 1 percent in real terms, while our household debt has increased over \_\_\_\_\_ percent (p 11).
- ◆ The credit industry now collects \$\_\_\_\_\_ billion per year in fees that didn’t even exist twenty years ago (p 22).
- ◆ According to the Federal Reserve, \_\_\_\_\_ percent of young families—those whose head of household is 35 to 44 years of age—were more than \_\_\_\_\_ months behind on their debts in 2004, twice the percentage from 2001 (p 37).
- ◆ The collection business employs nearly \_\_\_\_\_ million collectors, a 100 percent increase over the past decade (p 125).
- ◆ \_\_\_\_\_ of Americans consider themselves middle-class, think that they’re doing better than their neighbors, and close to \_\_\_\_\_ of them are planning on winning the lottery before they retire (p 202).
- ◆ “Even now I hesitate to reveal it. Maybe it’s because of what Dave Ramsey calls the intense \_\_\_\_\_ that everybody feels about \_\_\_\_\_ —the false certainty that everyone *else* has got it together. Or maybe it’s what Bob, the Debtors Anonymous member I interviewed, told me: \_\_\_\_\_ is simply not a socially acceptable topic; one can talk about one’s sex life or even one’s drug addiction as though it were fashionable, but owning up to one’s financial \_\_\_\_\_ means being ostracized from the world of polite conversation.” (p 123)

### **I Timothy 6:6-10**

- ◆ “Godliness with \_\_\_\_\_ is great gain.”
- ◆ “Contentment is the most \_\_\_\_\_ possession man can own.”
- ◆ Contentment is a state of \_\_\_\_\_ based upon a way of \_\_\_\_\_ .
  - A way of life defined by the bare essentials—\_\_\_\_\_ and \_\_\_\_\_ .
  - The awkward reality of our middle class ambitions is that they are driven by a consumer society that has pounded it into our brains that “Contentment comes from \_\_\_\_\_ .”
  - The very antithesis of the truth Paul is driving home—“Contentment comes from \_\_\_\_\_ .”
- ◆ “Godliness” is an abbreviated form of “god-like-ness.”

- And what is God like?
- John 3:16—He \_\_\_\_\_ and He \_\_\_\_\_ .
- ◆ Ed Gungor, *Religiously Transmitted Diseases*: “ \_\_\_\_\_ touches a nerve in us that nothing else does. We look a lot like God when we do it [John 3:16]. When you \_\_\_\_\_ , you defy the fear that you won’t have enough. You insult \_\_\_\_\_ , the impulse to acquire or possess more than one needs or deserves. If you really believe that God owns it all and that he is your source and provider, \_\_\_\_\_ will be a simple matter.... The arena of \_\_\_\_\_ is the *only* place where exactly what’s going on in your heart is revealed. According to Jesus, \_\_\_\_\_ keeps your heart in motion toward God and away from material things.... Your heart will follow the direction of your \_\_\_\_\_ .” (In *Leadership Summer 2006*, p 36)
- **What would happen if we gave our credit cards to \_\_\_\_\_ ?**
  - ◆ What if we wrote the word \_\_\_\_\_ with a Sharpie marker across the face of our credit cards?
  - ◆ So that we would remember: Contentment comes from \_\_\_\_\_ not \_\_\_\_\_ .

Answers: 10; 1,000; 20; 12; 2; 3; 3/4; half; shame; debt; debt; troubles; contentment; priceless; mind; life; food; clothing; more; less; loves; gives; Giving; give; greed; giving; giving; giving; giving; God; “contentment”; less; more