

Appendix A

Session 1 Resources

SETTING YOUR FINANCIAL TRAJECTORY

This message was presented at Shoreline Community Church, Monterey, California, during a January series of messages on setting the trajectory of your life for the new year. We will email you the link to access the recording so you can just click the link rather than typing it in your browser.

https://rockprodresources.blob.core.windows.net/media-resources/2e37c809931542898a12fd8b3d20747a_Setting_Your_Financial_Trajectory.mp3

6 Ways to Encourage Stewardship at Home

Developing a culture of stewardship in your home is not always easy. It may take time, dedication, and hard work.

But ultimately, it aligns with God's desire for you and your family. So how do you start walking down this path?

Here are a few suggestions to get started.

- 1. Point to God as the owner.** Try to use language around the house that reflects your understanding of God's ownership of everything. Talk about and thank God for the things He has given you.
- 2. Take care of your stuff.** And teach your children to do the same. Try to make your resources last for a while. Certainly, this saves money, but it also shows that you and your family understand whose stuff it really is.
- 3. Talk and dream about living generously.** Have conversations with your spouse and children about what you can do and wish you could do for others. Talk about the needs around you and how the family might be able to help. Talk less about your dream home and more about your dream to live generously.
- 4. Hold everything loosely.** Be ready and willing to use your resources for Kingdom-advancing opportunities. Try to say "yes" more than you say "no."
- 5. Make generosity fun.** Because it is. And when your children see you having fun, living with open hands, they will want to participate as well.
- 6. Pray for it.** Pray that God will make your family a generous family. Pray that He will reveal ways to use your resources for His purposes. Pray that a culture of stewardship develops in your home.

Chasing God's desire for you and everyone else in your house is always worth the pursuit.

And so it is with stewardship. You can do this. Start encouraging stewardship at home today.

7 Financial Facts All Christians Should Know

by Daniel Darling (lifeway.com/Article/financial-facts-all-christians-should-know)

There are certain basic, bedrock, biblical principles all Christians should know.

The Bible has a lot to say about money. In fact, Jesus talked more about money than even heaven and hell. We should talk about it too, in a healthy, open way that is founded on biblical truth. Here are seven financial essentials from the Bible that Christians should know.

1. Money is not evil; it is a tool given by God for our flourishing.

The possession of money is not in and of itself a bad thing. Paul's word to Timothy about money (1 Tim. 6:10) was not an indictment of money, but a warning about the danger of worshiping money (see below).

In fact it was Paul who often collected money to care for impoverished Christians. Too often, Christians, in a well-meaning attempt to encourage generous giving, denigrate the biblical values of hard work and thrift and undermine the benefits of free markets and wages. Money can be exploited for evil ends, but it can also be leveraged for good.

2. Money is the reward for hard work.

Both Jesus and Paul affirmed the idea that hard work should be rewarded by a fair wage (Luke 10:7; 1 Tim. 5:18). God is glorified when we apply our gifts and talents to the marketplace and are rewarded with money. In fact, the Bible teaches that an entitlement mindset that looks for money without work is a sinful lifestyle (2 Thess. 3:10).

We should encourage our kids to work hard and find reward. Of course, money is not the only reason to work; we work to glorify God (Col. 3:23). When we work, we image a God who works and creates.

3. Money makes a poor god.

My childhood pastor was fond of saying, "There is nothing wrong with having money. It's when money has you." This is the crux of Paul's warning to young Timothy in 1 Timothy 6:8-10. Money makes a poor idol, and when worshiped, plunges souls into spiritual and physical ruin.

This doesn't just happen to "The Wolf of Wall Street," but it can happen to anyone when money becomes our driving, all-consuming passion. We should follow the Apostle's advice and hold our resources loosely. "We brought nothing into the world, and we take nothing out of this world" (1 Tim. 6:7). When money is a god, it fuels attitudes like greed and envy, which damage human relationships and distract us from our God-given mission.

4. Debt is a poor master.

There is a spectrum of views on Christians and debt. Some believe a Christian should never own a credit card or take out a loan, while others feel the Scriptures allow for measured, wise use of credit. But there is no question that debt is always a poor master (Prov. 22:7).

Christians in the West have to especially guard against a materialism that pushes us to live beyond our means, converting luxuries into necessities. Sometimes debt can't be avoided in difficult situations such as prolonged unemployment or medical crises, but for the most part, we should not enslave ourselves to easy credit.

5. We should make generosity a lifestyle.

The Bible teaches generosity as a way of life, regardless of our level of income (2 Cor. 9:6-9). When we hold our resources loosely, God allows us to experience the blessing and joy of giving.

We don't give because God is in Heaven desperately in need of our cash, but because He allows us to demonstrate our love for Him by releasing a portion of what He's given us. And it is my view that we should give primarily through our local church and then to other, worthy charitable organizations.

6. We should view our financial needs as an opportunity to trust God.

Contentment allows us to trust God with our needs and not our own ingenuity. It frees us from worry and fear and allows us to cling to the Giver of good gifts (Jas. 1:17) for our sustenance and provision. This is what is meant by the prayer, "Give us today our daily bread" (Matt. 6). Everything we own is from the hand of the Father.

7. Scripture, not culture, should shape our views of both rich and poor.

Proverbs 30:8 is a good prayer: "Give me neither poverty nor wealth." Our culture likes to divide people by class, the rich against the poor. So many have negative attitudes toward wealthy businessmen, assuming that everything they have was gotten by deceit.

This is a sinful attitude. Not only is it judgmental, it ignores the fact that there were many rich and godly people in Scripture (Abraham, Job, Joseph, etc). There are also patronizing and dehumanizing attitudes toward the poor. This is also a sin (Jas. 2:6).

The gospel of Christ breaks down the walls of class prejudice, uniting us from various socioeconomic backgrounds. Christians should not evaluate people based on their economic status, but based on their status as humans created in God's image.

Final Thoughts

There are a lot of opinions in the church about money and finances, even among spiritually mature followers of Christ. Good people, sometimes in the same household, disagree on how much to give, the use of debt and what constitutes a good use of money. But certain basic, bedrock, biblical principles are things all Christians can and should agree on—and agree to pass on to the next generation.

Abandoning the American Dream to Find True Abundance

By John Cortines | February 17, 2021 | Perspective and Insights

Financial success is never as fulfilling as we think it will be. When money controls our decisions, we find momentary satisfaction but lasting discontent. When God controls our decisions, we find momentary challenges but lasting peace.

In his grace, God allowed me to realize, at 26, that I was chasing after the wrong picture of success. I let go of money as the secret master of my life, and I discovered more adventure, deeper emotions, and a closer and more fulfilling fellowship with God than I'd ever known was possible.

Until then, I had diligently followed every wise financial rule, even from childhood. I saved up \$10,000 mowing lawns in the blazing summer heat as a high schooler. I studied hard to land a great job and earned six figures my first year out of college. My wife and I tithed faithfully and saved like crazy, amassing \$300,000 in savings by the time we were 24.

I headed to Harvard Business School in further pursuit of this financial mission and successfully landed an offer for my post-MBA dream job. After graduation, we would head overseas, where I'd earn more than \$300,000 per year. But then, in his mercy, God began to reveal the emptiness of my life of pursuing money.

Sitting in our Boston apartment on a snowy day, I slowly read Luke 12, over and over, and Jesus' words pierced my heart. Even though I'd met every financial goal I had ever set, I was chasing the wind. I felt God asking me if I'd consider a different kind of life—a life of joyful freedom, deep sacrifice, and heartfelt trust. Over the next few months, we prepared to change our life trajectory forever.

The big questions

I abandoned my dream job and went to work for a small nonprofit, earning 65 percent less. This meant a mortgage and student loan payments. It meant that we couldn't send our kids to elite private

schools. And it could mean career suicide. But God was relentless and clear. This was his plan.

We wrestled with God and asked the big questions. “Why would you call us away from the dreams we worked so hard for? Can we really trust you? Why do we feel upset, even angry, even in the midst of truly following your call?”

We counted the cost of following Jesus, and the cost was high. But we couldn’t deny what we were being called to do. While we knew we were squarely in the middle of God’s will, we felt isolated, spiritually attacked, and alone for two full years. But, eventually, we discovered that the joy of walking with God is worth any price we might have to pay. In hindsight, we can now say that we’ve experienced the rich abundance of a life of intimacy with him. We wouldn’t trade our journey of surrender for anything else.

The conversation we’re not having

I didn’t realize until later that, in leading me away from a high-paying job, God had actually been protecting me. Unknowingly, I had made an idol out of stability and security, and deep down, I believed that financial success was a hallmark of a life well-lived.

In the Bible, however, financial success is seen in a mixed light. It’s a blessing from God, but it’s also tremendously dangerous. In fact, Jesus said it would be difficult for financially successful people to gain access to his kingdom! By asking me to lay down my financial stability, God was teaching me that my personal worth didn’t come from my financial net worth. Because of my hardness of heart, it was a lesson he needed to teach me the hard way.

Unfortunately, despite my Christian upbringing, I was never taught about financial issues in church. Real, honest dialogue about faith and finances is rare. For some reason the two seem to be allergic to each other. We typically don’t talk about money with our spiritual mentors or think about our faith when we’re paying off a student loan or buying a house.

On the rare day we learn about money in church, we usually hear about a life plan that looks something like this: Get out of debt. Achieve home ownership. Save for retirement. Live a comfortable, secure

life. Be sure to give 10 percent of your income away. Follow this path faithfully, and you'll become stable and secure—maybe even rich.

This formula puts a nice Christian halo over the American Dream and teaches us to do exactly what the culture around us does—with emphasis on staying debt-free and giving 10 percent away. This is the formula I'd been following, but when my friend Greg and I started looking more closely at the teachings of Jesus, we couldn't find a single reference to anything like this formula, despite how frequently he taught about money. We had a hunch something was missing.

To validate this hunch, we conducted a formal survey of the 80 most knowledgeable experts we could find: seminary professors, business leaders, pastors, financial advisors and ministry leaders, many of whom had spent their whole lives studying and teaching what the Bible says about money.

We asked them if they were satisfied with how the typical churchgoer is equipped with a biblical perspective on money. Only one answered yes. When it comes to our understanding of money, our experts agreed things were not going well.

This is an oversight with far-reaching consequences.

As Christians, we need a firmer foundation for faith and finances, or we risk missing out on the fullness of all that God has for us. Ultimately, we want to go after the treasure of the kingdom of God.

Are you willing to abandon everything you thought you knew about money and stewardship in pursuit of the overflowing joy Jesus offers? You may not need to change careers like I did, but I hope you'll consider embracing Jesus' teachings about money—however that may look in your life. His calling is never easy but following him is the most rewarding journey we can imagine.

Adapted from *True Riches* by John Cortines and Gregory Baumer
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