

ALIGN

YOUR FINANCES WITH THE HEART OF GOD

THE THEOLOGY OF GENEROSITY

name

phone / email

JESUS, who personally came to reveal the heart of God, talked more about money than other theological topics. That in itself is quite a revelation!

And in the talking and teaching that Jesus did, He revealed some very frank and direct thoughts that God has about what He chooses to entrust to us:

MATTHEW 6:24

No one can serve two masters... you cannot serve both God and money!

MATTHEW 6:19-20

Do not store up for yourselves on earth... ²⁰ But store up for yourselves treasures in heaven.

MATTHEW 6:21

For where your treasure is, there your heart will be also.

But alongside those exhortations/warnings, He also says:

MATTHEW 7:11

...how much more will your Father in heaven give good gifts to those who ask him!

And the Apostle Paul adds:

1 TIMOTHY 6:17

...God, who richly provides us with everything for our enjoyment.

How do we live in a way that aligns with and reflects God's heart in this tension of owning things but not letting them own us? What guidance does the Bible give? And how does that work out in very practical ways?

Thanks for joining us in this discussion over the next weeks. It is our prayer that these lessons will help each of us find a way to better "align our finances with the heart of God."

Donald Reed,
The Training Center

Updated December 2024

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Do not conform to the pattern of this world, but be transformed by the renewing of your mind. Then you will be able to test and approve what God's will is—his good, pleasing and perfect will.

ROMANS 12:2 NIV

SESSION 1

PURSuing THE
JOY OF
GENEROSITY

SESSION 1

PURSUING THE JOY OF GENEROSITY

INTRODUCTION: SEMINAR EXPECTATIONS

Values for this course:

What we want _____ you, *not* what we want _____ you!

Steps in Transformation

ROMANS 12:2

Do not conform to the pattern of this world, but be transformed by the renewing of your mind. Then you will be able to test and approve what God's will is—his good, pleasing and perfect will.

If your _____ are in place, 99% of your _____ are already made for you!

PURSUING THE JOY OF GENEROSITY

God owns it all.

“... _____ in heaven and earth is yours.”

“you are exalted as _____ over all...” 1 CHRONICLES 29:11

- The land. LEVITICUS 25:23
- The money. HAGGAI 2:8; 1 CHRONICLES 29:12
- The animals. PSALM 50:9-11
- Therefore, every _____ decision is a _____ one.
- It will also influence how we _____ for our/God's possessions.
- This demands a _____ in our thinking, when we begin to see our _____ as God sees them.

Steps to changing our thinking:

- _____ on 1 CHRONICLES 29:11-12.
- Be aware of the Lord's _____ of all you have.
- Be careful in the use of _____ , _____ , _____ . in referring to material wealth you possess.
- Begin to consider _____ for His things in your possession.

God is a generous God. MATTHEW 7:11

- | | |
|------------------|------------------------|
| • Garden of Eden | • Job |
| • Abraham | • Widow of Zarephath |
| • Promised Land | • Jesus, Indescribable |
| • Solomon | • Eternal Life |

God's Generosity to Us!

- The Father gave the Son (the most valuable gift a parent could give).
- The Son gave his life (the most valuable gift a person could give).
- God gives us eternal life (the most valuable gift we could receive).

God loves to _____ with His children.

1 TIMOTHY 6:17; 1 CORINTHIANS 6:12B; ACTS 17:24-25

God invites us into a journey of _____ to others around us.

1 TIMOTHY 6:18; 1 CHRONICLES 29:14

- Generous with our good deeds
- Generous with our finances

Benefits of Generosity—the Why

- Lay up treasure for the _____ .

1 TIMOTHY 6:19

- Not that I desire your gifts; what I desire is that more be _____
to your _____ . PHILIPPIANS 4:17

“Right now counts forever!!” — Rob West, Faith & Finance Podcast

- Take hold of life that is _____ . JOHN 10:10
- “life and life abundantly...” JOHN 10:10
- ...what is good and pleasing and perfect (complete) ROMANS 12:2
- *“Break the hold our treasures can have on us.” —G.K. Chesterton*
- *“The acts of giving, and especially giving generously, is the best way to counteract our tendency to become a slave of money and what it will buy.”
—Doudera*

Coming Full Circle:

- Tapping into _____ . MATTHEW 6:19-21
- Making _____ investments that last forever.
- _____ the generosity of God. 2 CORINTHIANS 9:10-11

The WHY of Generous Living

- Faithful _____ (stewardship) of our resources brings
_____ rewards (unfaithful management brings penalties).
MATTHEW 25:23; LUKE 16:1-3; 10-12, REVELATION 22:15
- Our _____ living reflects the great _____ of our
God! MATTHEW 7:11

SESSION 2

PURSUIING
FINANCIAL
FREEDOM

EARNING & SPENDING

SESSION 2

PURSuing FINANCIAL FREEDOM

EARNING AND SPENDING

Review:

The WHY of Generous Living

- Faithful _____ (stewardship) of our resources brings _____ rewards.
- Our _____ living reflects the great _____ of our God!

Values

- What we want _____ you, *not* what we want _____ you!
- *“Live like no one else today so that you can live (and give) like no one else tomorrow!” —Dave Ramsey*

ROMANS 12:2 NIV

Do not conform to the pattern of this world, but be transformed by the renewing of your mind. Then you will be able to test and approve what God’s will is—His good, pleasing and perfect will.

Introduction

God’s Cycle of Financial Stewardship:

- Earning
- Spending

DEUTERONOMY 29:5 NIV

Yet the LORD says, “During the forty years that I led you through the wilderness, your clothes did not wear out, nor did the sandals on your feet.”

God looks _____ upon how we handle our wealth. LUKE 16:11

True Riches

- From pride to gratitude. DEUTERONOMY 8:14ff
- From anxiety to trust. PHILIPPIANS 4:6-7
- From covetousness to contentment. 1 TIMOTHY 6:6; PHILIPPIANS 4:12-13
- From indifference to love. MATTHEW 22:36ff

Jesus knew the potential risks of dealing with our _____
_____. MATTHEW 6:24

Over _____ verses in the Bible have to do with finances and our possessions.

Jesus talked more about material wealth than prayer, heaven, faith, hope, etc.!

God looks for _____ in managing His possessions (MATTHEW 25:21; LUKE 16:1-2).

EARNING MONEY

Work

- _____% of people who go to work are unhappy, don't like their job, can't wait to quit or retire.

God's View of Work

- It is _____ —was part of a perfect _____
—*actually God's work!* GENESIS 2:15
- Work is _____ both in the Old Testament and New Testament.
EXODUS 20:9-10; 2 THESSALONIANS 3:10

Changing Demands of the Workforce

From Gallup: It's the Manger

PAST

My Paycheck
My Satisfaction
My Boss
My Annual Review
My Weaknesses
My Job

FUTURE

My Purpose
My Development
My Coach
My Ongoing Conversations
My Strengths
My Life

- Work develops _____. COLOSSIANS 3:22
- Work is God's means of _____. EPHESIANS 4:28
- Work can/should bring _____.
EPHESIANS 6:7-8
- Work is God's way to provide for _____ family and for
_____ in need. EPHESIANS 4:28
- What you _____ from working is what God has given you
to spend.
- Contentment is not based on what we earn or have. It is a
_____. ECCLESIASTES 5:10;
PHILIPPIANS 4:12-13; 1 TIMOTHY 6:6
- _____ is the primary marketing strategy in our culture.
1 SAMUEL 16:7; ROMANS 12:2

ROMANS 12:2

Do not conform to the pattern of this world, but be transformed
by the renewing of your mind. Then you will be able to test and
approve what God's will is—His good, pleasing and perfect will.

Extenuating Factors

- Minimal opportunity for work
- Health, accident, infirmity/disability

Children and _____: A problem in our affluent society which develops an _____ mentality.

SPENDING YOUR MONEY

How we handle our money is an index of our true _____.

LUKE 16:11

The more money we have, the more we reveal our character.

We need God's _____ in this area. ISAIAH 55:8-9

The most significant difference in God's view of material wealth and our view is that the _____ is the central focus.

- Who is the _____?
- What is His _____?

There are only three categories to our spending:

- Through _____
- Into _____
- For _____

"... to have a balanced financial plan and a balanced life, you must spend, save, and give a part of every dollar."

— *Asking About Asking, Stroman, p. xv*

SESSION 3

PURSUIING
FINANCIAL
FREEDOM

GIVING & SAVING

SESSION 3

PURSuing FINANCIAL FREEDOM

GIVING AND SAVING

GIVING:

In God's economy, the _____ thing to do with your material wealth is to _____ away. PROVERBS 3:9-10; EXODUS 34:26; 1 CORINTHIANS 16:2; EPHESIANS 4:28; 2 CORINTHIANS 9:6-11; 8:7

Emphases

- PROVERBS 3:9-10; EXODUS 34:26 | first fruits
- 1 CORINTHIANS 16:2 | first day of the week, set aside..
- EPHESIANS 4:28 | give generously to others (Poor!!)
- 2 CORINTHIANS 9:6ff | sow generously/get generously
- 2 CORINTHIANS 8:7 | intentionality + focus = excellence
"But since you excel in everything... see that you also excel in this grace of giving." (8:7a,c)

Our generosity is an expression of the _____ of our God! LUKE 6:38

Making Choices/Trends

- ↓ **Consumption:** *what we buy.* ECCLESIASTES 5:11
- ↓ **Investing:** *what we save and multiply.* PROVERBS 6:6-8; 30:25 MSG
- ↑ **Kingdom:** *getting eternal treasure.* MATTHEW 19:29

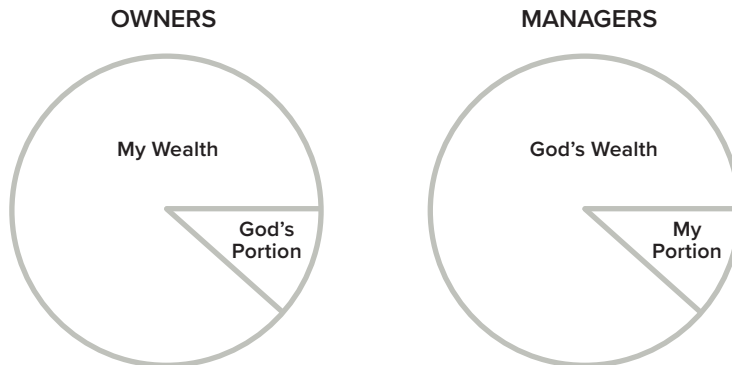
God's generosity is intended to raise our standard of _____ ,
not our standard of _____ ! 2 CORINTHIANS 9:10

FINISH LINES

- Spending
- Accumulation

We ask, “How much will we give to God?”

We might (better) ask, “How much does God want me/us to keep?”



- God's generosity is meant to be _____ with others in need.

JAMES 2:15-17

- This is the principle of the _____ helping the _____ . 2 CORINTHIANS 8:13-14

- When God doesn't say _____ . JAMES 4:3

Giving how much?

The tithe—a _____ for giving, not the _____ !

- The tithe is _____ % of one's income.
- The Goal: Giving what is _____ to God from your circumstances—ability, life stage, desire. See *Plastic Donuts*, Anderson.

HEBREWS 11:4—Abel... acceptable sacrifice... he still speaks! (Levitical offerings/our lives—ROMANS 12:1 and our offerings—1 TIMOTHY 6:18-19)

ACCEPTABLE GIVING

The Amount Matters

- It _____ in a meaningful way.
 - David: “I will not offer my God gifts that cost me nothing.” 2 SAMUEL 24:22-25
 - The engagement ring
- It is often a _____ transaction.
 - EFT, bank draft, reminder on phone, etc.
- It has impact on my _____ plan.

We Determine the _____ .

- We have a _____ to give.
 - There are 2000 verses on giving in the Bible

LUKE 6:38

“**Give, and it will be given to you.** A good measure, pressed down, shaken together and running over, will be poured into your lap. For with the measure you use, it will be measured to you.”

- We have the freedom to choose a _____ .
 - 2% rule of giving
 - Of eight kinds of gifts in the Old Testament, four were decided by the giver.

We Give According to Our _____

2 CORINTHIANS 8:12b

The gift is acceptable according to what one has, not according to what he does not have.

- _____ ability—income from all sources
- _____ ability—savings, investments, inheritances
- _____ ability—family, spiritual legacy, job, health, etc.

The _____ Makes the Gift Count

MATTHEW 5:23-24

Therefore, if you are offering your gift at the altar and there remember that your brother or sister has something against you, leave your gift there in front of the altar. First go and be reconciled to them; then come and offer your gift.

From *Plastic Donuts*, Jeff Anderson, Multnomah Press, 2017.

Giving to where and what?

- Giving by _____. ACTS 1:8
 - Jerusalem—our city/local ministry
1 TIMOTHY 5:17-18; 1 CORINTHIANS 9:13-14; GALATIANS 6:6
 - Your local church— _____
– _____
 - Judea—our _____
 - Samaria—our _____
 - Ends of the earth— _____
- Giving by _____ MATTHEW 28:19-20
Evangelism, discipleship, church planting, leadership training,
Bible translation, community development, compassion.

Discounts to our Giving

- Giving for _____ widow's mite.
LUKE 21:1-3
- _____ —giving to meet expenses. 2 CORINTHIANS 9:7
- Grudgingly not _____. 2 CORINTHIANS 9:7
- Without _____. 1 CORINTHIANS 13:3
- With broken _____. MATTHEW 5:23-24
- With _____. ACTS 5:1-2

Final words...

- Give _____!
Be open to God's direction. (Charity Navigator, Guidestar, ROI Ministries Top Ten, Ministry Watch, BlessBig.org)
- Always include giving to the _____!
(God always includes it in His talks about giving!)



WARNING

Only give to organizations displaying the _____ symbol
Evangelical Council for Financial
Accountability

(unless you personally know of their
ministry and leadership).

ROI Ministries

Rating ministry for the top mission agencies and their impact for Kingdom work—
updated regularly.

*Invest your money in lives changed, souls saved, disciples made, and
people fed. Our Top 10 Ministries have proven themselves, both qualitatively
and quantitatively, that they are some of the most effective ministries in the
world. —ROI Ministries*

 MEDICAL AMBASSADORS INTERNATIONAL	 GLOBAL MEDIA OUTREACH	 DOULOS PARTNERS	 JESUS FILM HARVEST PARTNERS	 FAITH COMES BY HEARING
 JESUS FILM PROJECT	 THE MAILBOX CLUB	 NEVERTHIRST	 HEART FOR AFRICA	 SERV

SAVING: A BIBLICAL PRINCIPLE

PROVERBS 21:20

Short-term saving (3-5 years):

- _____ fund/ _____ buying reserve
- Minimum need: \$ _____. Better to have _____ month's living expenses.
- Many people are _____ in debt because they have _____
- _____ !

Long-term saving (over 5 years):

- For major purchases/retirement/long-term health care—
a _____ to your family when you start
_____ and _____ an income.

2 CORINTHIANS 12:14

Money Mindset in U.S. population

Spender	Saver	Servant
Majority	Minority	Unusual
Present	Future	Eternal
Consumption	Hoarding	Treasure

SESSION 4

PURSUIING
FINANCIAL
FREEDOM

FUN, DEBT, & DEBT RESOLUTION

SESSION 4

PURSuing FINANCIAL FREEDOM

FUN, DEBT, & DEBT RESOLUTION

FUN

- God intended that _____ of our money to be used for fun!
 - To bring _____ to our body and soul.
 - To create _____ for us and our family.
 - To enjoy the _____
God has given us.
 - To _____ new and different things.
 - To _____ our personalities/preferences/likes.
- Fun spending could be broken down into _____ and _____.

Needs

- _____, _____, _____.
- 1 TIMOTHY 6:8
- The “_____” has a biblical responsibility to provide for the family’s needs. 1 TIMOTHY 5:8
 - “Providing” includes not putting your family _____
_____. ECCLESIASTES 5:13-14
- Needs are constantly _____ in our culture.

Wants

- Wants: Anything in _____ of our needs. God may allow us to have many of our wants but has not promised to _____ all of them. PHILIPPIANS 4:19
- Our _____ will change as we align our _____ with God's views. PSALM 37:4; 2 CORINTHIANS 4:18

The bestselling author James Clear noted,

"The will to win is wasted if it is directed toward trivial affairs."

Theme Verse

ROMANS 12:2

Do not conform to the pattern of this world, but be transformed by the renewing of your mind. Then you will be able to test and approve what God's will is—His good, pleasing and perfect will.

DEBT & BORROWING: GOD'S VIEW

Debt

- Is considered slavery. PROVERBS 22:7; ROMANS 12:2 (theme verse)
- Is considered a curse. DEUTERONOMY 28
- Presumes upon tomorrow. JAMES 4:13-17
- May deny future opportunities.
- Is a symptom of _____ and _____!
- Is not a tool for the _____ —but for the _____ to become wealthy!

"_____ comes from wanting more than God's current provision for your life and arranging other ways to get it."
— Bill Hybels, *Simplify*

◆ **IN DEBT CRISIS?**
Christian Credit Counselors (.org)
Resolve debt 80% faster. Credit
Counselors of Arkansas (CCOA)
Christian Counselors,
Freedom 5:One (Personal Coaching)

When to Borrow (Wisely)

- When you can purchase an asset that is likely to _____ .
- When the value of the item _____ the amount of the loan.
- When the payments don't stress the family _____ .

Credit Cards/Consumer Loans

Rampant solicitation:

- _____ 88% of college graduates have credit card debt upon graduation.

19% of people who file for bankruptcy are college students! One in five students start life as a financial failure!
- Marketing even to _____ .

Rationalizations for Credit Cards

- But I pay it off every month!
- It is a better way to keep records.
- It is a more secure way to purchase, especially online.
- "I want my children to learn to handle money, so I got them a credit card."
- I want a credit card for the cash back or the rewards.

Car Payment Trap: Escape plan

- Keep your present car _____ years beyond the end of car loan payments.
- During that time, continue to make the same payment into a car _____ account.
- Purchase all future cars (_____) with cash from that point forward.

BOTTOM LINE

◆ If a credit card allows you to purchase that which you cannot afford with cash, you need to stop using credit cards!

- You will be able to buy a 2 or 3-year-old, low mileage,
_____ car that will meet your family needs.

Borrowing for a Mortgage

15 vs 30-year mortgage comparison.

- Suppose you want to buy a \$300,000 house and have a 20% down payment (\$60,000). That means you need a mortgage for \$240,000.
- Here's what your expenses would look like on a \$240,000 home loan—whether you choose a 15 or 30-year mortgage.

Mortgage Term	15-year	30-year
Interest Rate	3.5%	4%
Monthly Payment	\$1,716	\$1,146
Total Interest	\$69,000	\$172,000
Total Mortgage	\$309,000	\$412,000

Mortgages:

- Only _____—and then make _____ principal payments
- Under good outside _____ on the property you are buying
- Will not consume more than _____ of your household income
- Has early _____ privileges

SEVEN OF THE BEST APPS TO MAKE MONEY

- | | |
|--------------|------------|
| 1. Ibotta | 2. Rakuten |
| 3. Swagbucks | 4. Fiverr |
| 5. Upwork | 6. Offerup |
| 7. Poshmark | |

Nerd Wallet 6/23

RESOLVING YOUR DEBT: Accelerated Repayment Plan

- List all your _____, including personal loans.
- Establish a \$ _____ emergency cash fund.
HOW? Sell/extra job/cut back on spending.
- Commit to paying off the _____ debt in record time/make minimum payments on other debts.
- Convert to _____ purchases from this time on—no exceptions—handle crises with emergency fund/replenish when used.
- Produce extra _____ —sell things/extra jobs/overtime.
- Remove all debt except your house _____ in 24-30 months (after paying off your credit card/consumer loan debt).
- Commit to paying off the mortgage as early as possible (use money from credit card payments to put on mortgage).
- Be _____!
The easiest path to financial freedom!
- Your paycheck is your most valuable financial asset—don't lose it to the creditors!
- Once you are in control (telling your money where to go rather than wondering where it went), saving and investing are not that complicated—just difficult.

Debt Consolidation—not recommended

78% of people who consolidate debt fail to resolve the debt—
it only deals with the symptom.

Bankruptcy—not recommended

Each type of bankruptcy is asking someone else to pay for your spending excesses.

Each type asks someone to forgive part or all of your debt.

Be careful about receiving counsel, especially from a non-Christian. They will often (prematurely) recommend bankruptcy!

- What does God say? PSALMS 37:21
 - Exception: When a spouse is left with unpayable debt that will cripple the family financially.
 - Still be open to how God will provide to honor His name. Make every effort to repay the debt.

Co-Signing—not recommended PROVERBS 22:26-27; 17:18

- _____ of all bank loans with co-signing end up being paid by the co-signer!
- _____ of all loan company loans end up being paid by the co-signer!

Theme Verse

ROMANS 12:2

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SESSION 5

PURSUIING *OPTIMAL* *RETURNS*

WISE INVESTING

SESSION 4

PURSuing OPTIMAL RETURNS

WISE INVESTING

BIBLICAL ROOTS OF INVESTING

1 TIMOTHY 6:17-19 ESV

As for the rich in this present age, charge them not to be haughty, nor to set their hopes on the uncertainty of riches, but on God, who richly provides us with everything to enjoy. They are to do good, to be rich in good works, to be generous and ready to share, thus storing up treasure for themselves as a good foundation for the future, so that they may take hold of that which is truly life.

PROVERBS 21:20 ESV

Precious treasure and oil are in a wise man's dwelling, but a foolish man devours it.

PROVERBS 13:11 ESV

Wealth gained hastily will dwindle, but whoever gathers little by little will increase it.

ECCLESIASTES 11:2

Invest in seven ventures, yes, in eight; you do not know what disaster may come upon the land.

The Parable of the Bags of Gold | Matthew 25:14-30

Master entrusted wealth to servants

- Servant 1: 5 bags → 10 bags
- Servant 2: 2 bags → 4 bags
- Servant 3: 1 bag → 1 bag

MATTHEW 25:21

His master replied, "Well done, good and faithful servant! You have been faithful with a few things; I will put you in charge of many things. Come and share your master's happiness!"

MATTHEW 25:27

Well then, you should have put my money on deposit with the bankers, so that when I returned I would have received it back with interest."

LUKE 16:11 NIV

So, if you have not been trustworthy in handling worldly wealth, who will trust you with true riches?

WISE INVESTING PRINCIPLES

Today's Challenges

- 65% of American workers live paycheck to paycheck
– *CNBC, April 2024 (n=498)*
- 56% of U.S. adults can't afford a \$1,000 emergency expense
– *Bankrate, January 2024*

Average retirement savings by age (from edwardjones.com):

Under 35	\$ 49,130
35 to 44	\$ 141,520
45 to 54	\$ 313,220
55 to 64	\$ 537,560
65 to 74	\$ 609,230
75 or older	\$ 462,410

- _____ and _____ your goals first.
- Create a _____ to reach your goals.

Example:

- \$2,500 Emergency Fund
- Save enough in 401k for company match
- Save \$300/month to buy car

Three areas of focus:

- Emergency Fund
- Short-term Savings (3-5 years)
- Long-term Savings/Investments (5+ years)

"I'm not so much interested in the return _____ my money as I am in the return _____ my money." (Will Rogers)

- Rate of return is _____ to success
- Compounding!
- _____ in the market, _____
the market

Compounding example:

- 20-year-old investor
- \$200/mo deposit
- 50 years
- 7% annual return

Total invested: \$120,000

Total value: \$1,006,590

Total gain: \$886,590

Time in the Market: Positive Returns in the Stock Market (Source: Returns 2.0)

- | | |
|---------------------|------|
| – One-day periods | 54% |
| – One-month periods | 62% |
| – One-year periods | 79% |
| – 10-year periods | 94% |
| – 20-year periods | 100% |

INSIGHT

Which IRA works best for your situation?

- Traditional IRA, Deductible
- Roth IRA, Non-deductible
- Traditional IRA, Non-deductible

General description only, each option has limitations, special considerations—check with your financial advisor.

Types of Investments

- **Debt:** _____ your money

Lower risk/return than equity

- Savings Account
- Checking Account
- Certificates of Deposit (CDs)
- U.S. Treasury Bills/Notes
- Bonds

- **Equity:** _____

Higher risk/return than debt

- Stocks
- Mutual Funds
- Exchange Traded Funds (ETFs)
- Real Estate
- Precious Metals
- Collectables
- Crypto currency
- Alternative investments: venture capital, private equity, hedge funds, etc.

Types of Accounts

- Accounts _____ special tax advantages
 - e.g., Checking, savings, brokerage

- Accounts _____ special tax advantages
 - e.g., IRAs, 401ks, 529s
 - Generally, no special tax advantage without an IRS limitation

Individual Retirement Accounts (IRAs)

◆ (General description only; each option has limitations, special considerations—check with your financial and tax advisor.)

- Intent: Long term retirement savings (past age 59½)
- 2025 Contribution limits
 - \$7,000 + \$1,000 catch up (age 50+)
- Traditional IRA (pre-tax)
 - Contribute _____ income
 - Earnings grow _____
 - Can convert to a Roth but could be taxable
- Roth IRA (after tax)
 - Contribute _____ income
 - Earnings grow _____
- Traditional IRA (pre-tax)
 - Withdrawals prior to 59½ are taxed as ordinary income plus 10% penalty
 - Withdrawal once 59½ are taxed as ordinary income
 - Required Mandatory Distribution (RMD) starts at 73 (or 75 if born 1960+)
- Roth IRA (after tax)
 - Take out contributions any time, no tax or penalty
 - Earnings taxable plus 10% penalty when distributed:
 - Before 59 ½ and have Roth < 5 years
 - Otherwise, earnings tax-free

Other IRA Types

- “Spousal IRA”
- Beneficiary IRA
 - Different distribution rules based on year original owner died (during or before 2019)

- “Backdoor Roth IRA”
- SEP IRA
 - Generally, for sole business owner and spouse
 - Higher contribution limits: <of 25% compensation or (\$70,000 for 2025
 - No catch-up contribution
- SIMPLE IRA
 - Used by small businesses, inexpensive
 - \$16,500 contribution limit for 2025 + \$3,500 catch up (age 50+)
 - Catch up ages 60-63, > \$5,000 or 150% of regular catch up
 - (\$3,500 x 150% = \$5,250)

Company-Sponsored Retirement Savings Plans

- Intent: Long term retirement savings
- 401(k), 403(b), 401(a), 457, TSP, SEP IRA, SIMPLE IRA
 - Generally, employers match along with employee contributions
 - These have pre-tax and Roth options
 - Similar in nature but _____ identical to Traditional and Roth IRAs
 - Option to roll to a Traditional/Roth IRA or company plan when leave employer
- Contribution limits 401(k), 403(b), TSP
 - \$23,500 + \$7,500 catch up (age 50+)
 - \$70,000 total combined employee & employer contribution + \$7,500 catch up (age 50+)
 - *2025 catch up ages 60-63, >\$10,000 or 150% of regular catch up
 - (\$7,500 x 150% = \$11,250)
 - SEP and SIMPLE have their own rules and limits
 - 2026 Catch-up Contributions for 50+ are Roth contributions (not pre-tax) for those earning \$145,000+

Other Company-Sponsored Savings Plans

- Pensions
- Employee Stock Purchase Plans (ESPPs)

- Cash Balance Plans
- Nonqualified Deferred Compensation Plans (Top hat plans)
- Stock options, Restricted Stock, Restricted Stock units, etc.

Educational Savings Accounts

- 529 account (Qualified Tuition Plan)
 - Intent: _____
K-12 tuition, college tuition + R&B, trade school, apprenticeships, and more
 - Most states offer 529 plans, incentives vary by state
 - Growth is at least tax deferred
 - Growth is tax free if used for qualified educational expenses
- Alternatives
 - Uniform Transfer to Minors Act (UTMA)
 - Coverdell

Other Investment Accounts

Health Savings Account (HSA)

- Intent: _____

- 2025 Contribution limits: \$4,300 single / \$8,550 family
 - \$1,000 catch-up if age _____
- Triple tax efficient
- Distributions before age _____ if not used for qualified medical expenses
 - Ordinary income tax plus 20% penalty
- Distributions age _____ if not used for qualified medical expenses
 - Ordinary income tax

ABLE account

- Savings accounts for individuals with disabilities
 - Age of disability before age 26 (age 46 starting in 2026)

Other Types of Investments

Annuities

- Generally, an insurance product
- Options may provide guaranteed future income for life
- Fixed or variable returns
- Can be complex to understand

Life Insurance

- Whole Life/Universal Life
- Fixed or variable returns

THREE INVESTMENT PATHWAYS

1. Do it Yourself

- Pick and Build your own (e.g., index funds, target date funds)

2. Do it Yourself with Help

- Investment newsletter
- Robo Advisor
 - Provide your basic financial information and goals
 - Receive automated, customized advice

3. Advisor Managed

- An agreement with a Financial Advisor/Planner to handle your investing decisions

WHERE DO I GO AND WHOM DO I USE?

- Your money is _____ your responsibility!!
- Understand the decisions; ask the right questions.
- Most important aspect is the _____.
- Find a person with the _____

 - You should have the _____

- Use someone you _____!
 - Use referrals
- Should have Fiduciary Duty
- Avoid financial advisors who ...
 - Want to _____ you something TODAY!
 - Don't disclose how they _____ their money
 - Don't tell you how _____ they will make from you
 - Has no interest in _____ you

SEARCH FOR YOUR FINANCIAL ADVISOR

- Ask your close trusted friends about their advisors
- Consider Kingdom Advisors
<https://kingdomadvisors.com/>
- Use National Association of Personal Financial Advisors
<https://www.napfa.org>
- Use FINRA
<https://www.finra.org/investors#/>

- Commission, Fee Based or Fee Only
- Identify 2 or 3 potential advisors
 - Interview and evaluate them
- Select one or keep searching for a great match

PUTTING IT ALL TOGETHER

Investment Planning

- Creating a _____ investment plan that describes your long-term _____ and _____ will help you make better investment decisions.
- It will give you a steady _____ during market storms.

Financial Planning

- Analyze your current financial situation and savings to see:
 - if you are on track to meet your goals (long term projections software)
 - if you are using the most tax efficient accounts

CLOSING THOUGHTS

- Maintain a Biblical Balance in Saving and Kingdom Investing!
- The Bible says a foolish person has “_____”

PROVERBS 21:20 ESV

Precious treasure and oil are in a wise man’s dwelling, but a foolish man devours it.

- Jesus called the man who hoarded too much stuff a “fool.”

LUKE 12:20-21 ESV

But God said to him, ‘Fool! This night your soul is required of you, and the things you have prepared, whose will they be?’ So is the one who lays up treasure for himself and is not rich toward God.”

- Matthew 25 Investors: “Well done...!!” or “You wicked, lazy servant...”?
- Three Questions (Finish Lines)
 - How much is enough (for me/us) ?
 - How much is enough for our children?
 - What will you do with the rest?
- Remember God ‘brought da pie’!!

SESSION 1 RESOURCES

APPENDIX A

APPENDIX A

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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IN MONEY WE TRUST

By John Rinehart | Founder of Gospel Patrons | gospelpatrons.org

Most pastors don't teach on money very often and most of us don't think we have a problem with it. But Jesus said it was our number one spiritual obstacle. About twenty-five percent of his teaching dealt with it.

Can you imagine if your pastor taught on money once a month?

Jesus knew that something will always be in the center of our hearts and if it's not God, the most likely substitute is money. This is as true for housewives as for investment bankers, for ministry leaders as for corporate executives.

Our main rival to loving God is loving money.

From The Beginning

The worst day in history was the day we stopped believing God is generous. You remember the scene in the Garden of Eden. Satan spun a lie that God is holding out on you. You can't trust him. If God really loved you than you could have everything you wanted. The devil took Adam and Eve's eyes off God's generosity and got them to focus on the one tree God said not to eat from.

And they ate.

They ate because they believed life would be better if they took what they wanted. They ate because they believed God is not generous. This is where our love of money began. We loved created things more than the Creator, good gifts more than the Giver.

Something's Missing

We all wake up in this world with those same lies echoing in our hearts. We seek security and chase comfort in our bank account balances. We implicitly believe more money really would make us happier. We may not say this out loud, but at times we can all look to money as the answer.

Jesus told a story about a younger brother who was thinking this way and eventually spoke up and asked his father for an early inheritance so he could go have some fun. He took his father's wealth and chased his own first-century version of Las Vegas. Wild parties and expensive drinks were probably the kind of happiness he sought. But at the end of every night and the bottom of every glass something was missing.

Money didn't keep its promise. The friends it bought were temporary. The pleasure it provided ran out. And the surprising reality of money set in; it's not enough. Money will fail us. Maybe not today, maybe not tomorrow, but there is coming a day when money will fail us.

Generous After All

The younger brother quickly found himself in survival mode, feeding pigs for some random farmer just to make a buck and Jesus said, “no one gave him anything.” The world was cold and hard, not warm and giving. The only flicker of light left was the memory of his father’s generosity. His father’s hired servants had more than enough bread and they were only hired servants. He was a son. Perhaps, his father was generous after all.

Jesus highlights this as his turning point moment. This was his breakthrough. Seeing the truth of his father’s generosity is what unlocked the lie. We too must learn to see our Father in heaven as the most generous being we could ever imagine. It’s the way out of slavery to money. It’s our first step back home.

Instead of holding out on us, God desires good for us and is working all things for our good all the time. (Romans 8:28) He even gave us his one and only son! God doesn’t prevent all pain and struggle because his goal is our Christlikeness, but make no mistake, his heart is to bless us, to provide for us, and to give us good gifts.

Do you see God this way? This is what I invite you to.

Every coin and bill of US currency has “In God We Trust” printed on it because our temptation is just the opposite. Like the prodigal son, we need to see and remember who our Father truly is. This is the life that’s truly life.

SESSION 1

ADDITIONAL RESOURCES

For links to the following audio file and article that enhance the material given in session 1, visit fellowshipnwa.org/align

Setting Your Financial Trajectory

The Fourth Principle of Biblical Generosity: God's Children Reflect His Nature

SESSION 2 RESOURCES

APPENDIX B

APPENDIX B

FINDING CONTENTMENT

By Melissa Kruger

From our earliest years, we place a variety of personal qualifications on our contentment. If only we could possess that new toy, fit into the right peer group, gain acceptance to a particular college, find job satisfaction, marry the person of our dreams, buy just the right home in just the right city, have children, experience lovely vacations, maintain our health, enjoy financial stability; then, and only then, can we expect to experience contentment.

If we can just have the items we long for at any time, then we expect to find satisfaction. It's not too much to ask, is it?

While God invites us to enjoy His gifts in a variety of ways, temporal items are unsatisfactory foundations for lasting joy and peace. Culture may view contentment as something we gain through relationships, wealth, power, and privilege, but the Bible sets forth very different qualifications for contentment. Biblical contentment unfolds from the Spirit's work in a believer's heart, mind, life, and hope. These four qualifications set an eternal foundation for unwavering contentment that holds steady through life's seasons and storms.

A Trusting Heart

The cornerstone of contentment is a heart that trusts the Lord. Jeremiah 17:7-8 confidently asserts:

Blessed is the man who trusts in the LORD, whose trust is the LORD. He is like a tree planted by water, that sends out its roots by the stream, and does not fear when heat comes for its leaves remain green, and is not anxious in the year of drought, for it does not cease to bear fruit.

This passage, alongside similar imagery in Psalm 1, presents a lovely picture of contentment. The tree's ability to flourish is independent of circumstances because it has an enduring source from which to drink. Whatever season may come, the tree is always bearing fruit.

On the eve of His death, Jesus furthered this imagery when He taught His disciples: "I am the vine; you are the branches. Whoever abides in me and I in him, he it is that bears much fruit, for apart from me you can do nothing" (JOHN 15:5). Just like the tree, we possess an everlasting source from which to find nourishment. We abide in Jesus by spending time in the Word, seeking Him in prayer, and walking in obedience to His commands (John 15:7-11). Jesus is our fount, providing the strength, refreshment, and encouragement we need to withstand any and every circumstance we may face, while still bearing the fruit of contentment.

Apart from Christ, we are dry branches, parched and thirsty, always craving more. Jeremiah 17:5 warns, “Cursed is the man who trusts in man and makes flesh his strength, whose heart turns away from the Lord. He is like a shrub in the desert and shall not see any good come.” It is impossible to have biblical contentment apart from abiding in Christ.

By trusting in Jesus, we do not have to fear either abundance or hardship. When difficulties and trials come, His strength is sufficient. When joys and pleasures come, His grace enables us to rejoice in the Giver of all good things. A heart that trusts in God can joyfully proclaim with Paul, “I can do all things through him who strengthens me” (PHIL. 4:13).

A Teachable Mind-set

A heart that trusts in the Lord is also one that will learn from Him. If we hope to find contentment, a second qualification is that we have a teachable mind-set. In his letter to the Philippians, Paul explains:

Not that I am speaking of being in need, for I have learned in whatever situation I am to be content. I know how to be brought low, and I know how to abound. In any and every circumstance, I have learned the secret of facing plenty and hunger, abundance and need. I can do all things through him who strengthens me (PHIL. 4:11-13).

Contentment does not suddenly descend upon us; it is learned. Can you recall the last time you learned something new? Usually, learning involves both study and observation, but at some point it requires application. If I learn to ride a bike, I may begin by reading about it in a book. I may also watch and observe someone else as they ride. But to truly learn how to ride a bike, I must actually sit upon the bike and attempt to ride it myself.

This moment of the learning process is also the most fearful. Questions plague us: What if I fall off? What if I get hurt? What if I never learn it? Yet we miss the joy of riding if we are unwilling to apply what we know to our own experience.

In a similar way, we can learn contentment by reading books on the subject and watching others in their contentment. But at some point, we must apply our study and observation to our own lives. We may be plagued by fears as we learn to trust God for our contentment: What if I get hurt? What if I miss out? What if God is not enough?

These are normal fears as we learn the secret of contentment. However, by setting our minds on things above, considering that which is lovely, praiseworthy, and true, we can rise above our doubts. Biblical contentment is not a natural disposition or personality type; it is the result of learning and growth in the Christian life.

A Sacrificial Life

Jesus explained a third qualifier for contentment when He taught His disciples: And

calling the crowd to him with his disciples, he said to them, “If anyone would come after me, let him deny himself and take up his cross and follow me. For whoever would save his life will lose it, but whoever loses his life for my sake and the gospel’s will save it. For what does it profit a man to gain the whole world and forfeit his soul? For what can a man give in return for his soul?” (MARK 8:34-37)

He who gains the most trinkets and toys does not win contentment in the game of life. When the world is gained, it may provide momentary happiness, but it is impossible for lasting joy to be sustained from temporary pleasure.

In contrast, the upside-down way of the Gospel leads us to deny ourselves, and in doing so, we encounter a surprising result: we find life. Contentment is won not by gaining, but by giving. Not by addition, but by subtraction.

Going forth as living sacrifices, we are alive not for consuming the things of the world, but alive in hopes of being consumed for it. We give of our money, time, and talents, hoping to use all that is entrusted to us to forward the work of the gospel. We face trouble, hardship, and persecution, knowing deep within our souls that though we may possess nothing, we have everything: “He who has the Son has life; he who does not have the Son of God does not have life” (1 JOHN 5:12).

The beauty of a sacrificial life shines brightly as it burns, consumed but content.

A Heavenly Hope

The Spirit empowers us with a trusting heart, teachable mind-set, and sacrificial life because we have been given a heavenly hope. Our misplaced expectation of this world greatly affects our ability to enjoy it. Diligently as we may try to squeeze contentment out of the things of earth, this world simply cannot produce what it was never intended to give.

Richard Baxter wisely exhorted:

If everlasting joys were more in your thoughts, spiritual joys would abound more in your hearts. No wonder you are comfortless when heaven is forgotten. When Christians let fall their heavenly expectations but heighten their earthly desires, they are preparing themselves for fear and trouble. Who has met with a distressed, complaining soul where either a low expectation of heavenly blessings, or too high a hope for joy on earth is not present? What keeps us under trouble is either we do not expect what God has promised, or we expect what he did not promise.

Jesus instructed us, His followers, to lay up for ourselves treasures in heaven, where neither moth nor rust destroys and where thieves do not break in and steal. He understood that where our treasure is, there our hearts will be also (MATT. 6:19-21). By setting our hopes fully on what is to come, we will be enlivened in a new way to enjoy our days under the sun.

By living as strangers and pilgrims, we let go of unrealistic expectations. While traveling, we understand that we most likely will be uncomfortably situated, jostled out of place, and may look a bit worn around the edges. Yet deep within our souls, we rest content. We are on our way home. Just thinking about the sights, smells, and joys of home fills our hearts with delight.

By the Spirit's work, we can walk this journey with joy. A trusting heart, a teachable mind, a sacrificial life, and a heavenly hope—these things serve as the best of traveling companions. These qualifications for contentment make our hearts ready to experience lasting fulfillment that withstands the fiercest trials and storms. What the world is unable to provide, Christ freely gives. May we be found in Him, overflowing with joy, resting content in all things.

Melissa Kruger is wife of RTS-Charlotte president Dr. Michael J. Kruger, a mother, and women's ministry coordinator at Uptown Church (PCA) in Charlotte, N.C. She is author of *The Envy of Eve*.

HOW CONTENT ARE YOU?

Have you seen anyone using one of these lately?

By Steve Graves

I have, and I've got to tell you, it caught me off guard. I sat down for a quick phone charge in the ATL airport between flights, and a nice fellow from a few decades back plopped down next to me and plugged up his really old vintage Blackberry.

I looked over but evidently not discreetly enough. He caught me looking and began selling me on his personal mobile device. He was a man not moved by latest trends, any marketing campaign by Apple, or the fact that he could afford something different.

He, and I quote, was a man who knows what he values and will not be swayed. My only response was to ask if I could take a picture of that device (and I really wanted one of him as well).

Just so you know, I did not throw away my iPhone.

But it did make me think about the idea of being grounded in a practice, habit, or just a particular belief.

Finding your footing regarding money and contentment is one of the most stabilizing underpinnings you will ever construct. To not find it keeps your heart swirling between voices in your head, marketing messages by the millions, the appeal to be self-absorbed (again), and to live only for today, not for eternity.

I don't know of another virtue that can ground us better in today's society. I have found the most help personally with this issue in a small portion of a letter Paul wrote to his young understudy Timothy and then in another phrase from a letter to a small startup church at Philippi.

1 TIMOTHY 6:6-8 NLT

"Yet true godliness with contentment is itself great wealth. After all, we brought nothing with us when we came into the world, and we can't take anything with us when we leave it. So if we have enough food and clothing, let us be content."

PHILIPPIANS 4:11 NLT

"I have learned how to be content with whatever I have."

Contentment is a skill or virtue to be learned. Contentment is more valuable than a big bank account. And contentment will serve you until the very end.

Here are six affirmations to test my contentment.

1. While wrestling with the bottom line, I focus on the eternal.

Sure, my bank account, net worth, and 401(k) balance are all important. But it is not the whole accounting of a life and it can't deliver life's entire request. Be careful!

As the apostle said “we brought nothing into the world, and we can take nothing out of it.” Until we figure out that most of the things we focus on—iPhones, stock options, professional status, and the like—are temporary, we will never find true satisfaction. Jon Bloom calls it “The Secret to Peace and Contentment.” It’s about trusting God, not having stuff.

2. I know the difference between essentials and non-essentials.

In an age of consumption, it’s often extremely difficult to draw a line between what we truly need—for ourselves, our families, and our businesses—and what we simply want. We are the “Treat Yo’ Self” generation.

Many times, therefore, our line of consumption is attached to our income rather than to a rational decision that caps our lifestyle and answers that crucial question, “When is enough, enough?” Typically, the more we earn, the more we spend.

Scripture offers a different perspective. As 1 Timothy 6:8 states, “If we have enough food and clothing, let us be content.”

3. My ambition is set on something other than getting rich.

There are plenty of wealthy people in the Bible (Job, Abraham, Boaz, and Lydia, to name a few). But getting rich was never their goal. Instead of having a deep desire to get rich, we should pour our energy into: establishing a good name for ourselves and for our family, advancing in godly wisdom and understanding, and daily being salt, light, and the sweet perfume of the gospel story.

Along the way, we might be rewarded financially as a result of our efforts. But that cannot be our end-all, above-all goal.

4. I continually evaluate whether I love money.

Maybe you’ve heard, “Money is the root of all evil.” Maybe someone even said that came from the Bible. That’s a lie.

In fact, 1 Timothy 6:10 says “The love of money is the root of all evil.” It goes on to say, “Some people, craving money, have wandered from the true faith and pierced themselves with many sorrows.” That’s a very different thing.

Answering the following can help us determine whether we’re flirting with disaster in this area:

- What am I sacrificing to build my wealth?
- Do I regularly feel the pendulum swing from quick fulfillment to buyer’s remorse over my purchases?
- Am I unable to stop counting my money, sorting it, evaluating it, etc.?
- Is my spiritual condition getting better or worse?

5. I aggressively assess whether my hope is in God or my holdings.

As Paul wrapped up his first memo to Timothy, he gave a few last words of instruction regarding the wealthy entrepreneurs and business people in the congregation:

“Command those who are rich in this present world not be arrogant nor to put their hope in wealth, which is so uncertain, but to put their hope in God, who richly provides us with everything for our enjoyment.” (1 Tim. 6:17-18 NIV)

Money is a vital part of life of course, but economic prosperity can easily lull us into forgetting about God. As C.S. Lewis wrote, “One of the dangers of having a lot of money is that you may be quite satisfied with the kinds of happiness money can give and so fail to realize your need for God.”

6. My giving stretches my faith to the limits.

The final ingredient in the recipe for contentment is giving, and not just giving 10 percent. Our same writer, Paul, gives us six filters for giving: regularly, systematically, in proportion to our income, voluntarily, cheerfully, and sacrificially.

Would your giving meet those instructions? Most Americans would answer “no.”

The “2016 Philanthropy Roundtable Report” said giving was better in the U.S. than ever, but still, 33% of people gave nothing, and the other 67% of people gave an average of 4% of their income. Even the super-wealthy (those making more than \$10 million) gave less than 6% of their income.

So how did you score? It’s never too late or too early to learn contentment. It doesn’t matter if you are in your first job squeezing nickels together to pay rent or you just sold your company and stuck \$50mm in the bank.

Contentment is a lost virtue in need of a serious comeback.

From Steve Graves Weekly, *Coaching by Cornerstone*, Fayetteville, Arkansas.

WHAT POVERTY TAUGHT ME ABOUT WEALTH

By Emily Peterson

Last year on the World Race, I didn't spend very much personal money on a day-to-day basis. Occasionally I would splurge—on new running shoes or a trip to the Great Wall—but on average I spent less than \$100 a month. The main reason for this is because I went a year without an income. But also, I lived among the population of the world that lives on only \$1 or \$2 a day.

Living in poverty, even by choice, will change your spending habits pretty quickly.

Though I now have an income, I'm still hyper-aware of how I spend my money. I might even be more attentive, because there's more money in my account and it's easier to lose track when you're just swiping a card instead of carrying around a bunch of bills and coins (that are different in value and shape from last month's currency).

These days I'm noticing that the things I learned while living among poverty very much apply to how we can live—Biblically—among wealth. Here's what poverty has taught me about wealth:

You really don't need more to be satisfied. Seriously, simplicity is so so liberating because you'll finally realize what you really need to survive and be satisfied, and what is just cluttering up your life. Last year I worked among people whose total worldly possessions would probably (on average) fit in a broom closet. Now, I'm working with some of the wealthiest people in San Antonio. Suffice it to say that in the mansions there doesn't always seem to be much joy, but from those mud huts and shabby shacks came overflowing amounts of joy, peace, and freedom.

Just because you can afford to buy it doesn't mean you should.

In the Third World, a dollar goes so much farther than in the States so it's easy to get carried away at the little tienda down the road or at the market where a whole week's worth of fruit is 50¢. The same thing happens in America though. We see a sign for half off or get caught up in the savings of online shopping, and we end up buying stuff that we don't really need just because we "got a good deal on it." I have to remind myself of this all the time lately: just because I can, doesn't mean I should. May as well save that money for something else—something necessary—than just spend it casually.

Identify your "comfort buys" and cut back on them.

If you've ever lived abroad, you'll know how comforting American food can be. After being away a while, you'll start buying American brands and products just because they're familiar, regardless of whether you actually buy those things at home. And in America, we have our own "comfort buys." They may be cheap trinkets, food from a particular restaurant, something in the checkout aisle that grabs our attention. Whatever it is, it's something we habitually buy because it's probably cheap and it somehow comforts us with its familiarity or nostalgic

qualities. It'd be wise to identify such products and refuse to be controlled by the impulse to buy them.

The Lord always always always provides.

Thank Him grandly when He does.

When you're broke, it feels a lot more necessary to rely on God to provide for you. But when you're less broke, it can be easy to take credit for your own prosperity. In both circumstances, it's important to remember that the Lord faithfully provides for His children—every time. And when He does, we need to respond with grateful, humble hearts.

You shouldn't feel guilty for having more; you shouldn't feel ashamed for having less. I've been on both sides of the fence on this one. But here's the deal: you have what you have—financially and materially. Be grateful for it, and use it well. Work hard and be faithful, just doing the best with what you've got right now. Don't sweat it (or boast about it) if everyone around you is in a different situation.

From becominganyole.wordpress.com/about/

13 MONEY SAVING IDEAS

Saving is biblical; God wants us to be savers! He wants us to have the resources we need to take care of our families and others. He also wants us to be in a position to serve Him so that He will be made known and honored. Saving does not represent a lack of faith, but it does reflect the heart of a faithful steward. But finding extra margin in our finances to save can be challenging! Especially if you are trying to pay off debt, living paycheck to paycheck, or recently went through a major life change. These 13 money-saving strategies will help you save money in ways you may not have known before.

1. Act Like You Receive 24 Paychecks a Year Instead of 26

If you are paid biweekly, you actually receive 26 paychecks a year instead of 24. Instead of budgeting based on those 26 paychecks, budget based off getting paid twice a month – 24 times – instead. Then you'll be able to save your extra two paychecks!

2. Compete with Yourself

Sometimes you can be your best source of motivation! Challenge yourself (or your spouse or a friend) to spend \$3 less per meal every time you go out to eat. Try instituting a leftover night once a week, having “no spend” days, or competing to see who can spend the least amount of money per week.

3. Set Up Automatic Transfer

This is one of the best savings strategies out there. Automating a certain amount to go straight from your paycheck to your savings account will help you reach your goals quickly. The old adage “out of sight, out of mind” is the driving principle behind this. If you can't see the money to spend in the first place, then you won't be tempted to spend it!

4. Adjust Your Tax Withholdings

Did you get a refund check this year? While it may feel like you get a bonus from the government, they're actually just returning your own money to you. They borrowed it interest-free for the last year and then you have to ask for it back! Instead, adjust your withholdings so you have that extra money in your account every month. However, you will need to plan in case you owe the government money come Tax Day!

5. Always Check for Coupons and Rebates

Apps and browser extensions make it easy to shop with coupons and earn money back from rebates. Download apps like RetailMeNot and install extensions like Honey so you never miss a deal when online shopping. Take an extra five minutes

in the store to scan all your items and check for coupons or rebates. Even better, check for coupons and apps before shopping so you can buy based on what the best deal is. It may be small savings, but they accumulate over time!

6. Plan Ahead and Never Go Shopping Without a List

A lack of planning is a major spending trap. Before you go shopping anywhere – the grocery store, Walmart, the mall – make a list. Then stick to it! This is where that competitive spirit can come in handy – see how quickly you can get everything on the list and try to come in under budget. You should know about how much you'll spend before you walk in the store. New technology and services like grocery pick up services have made this savings strategy convenient for a small fee. Look into your local options and consider if they could help you save!

7. Ask for Discounts

It may be uncomfortable if you're not a natural bargainer, but it's always worth it to ask for a discount. Try this especially with your cable and internet provider once a year. Ask about loyalty discounts, sales, or other offers they have going on.

8. Find a Buddy

There is strength in numbers, especially when it comes to saving! A group of my friends always shares when they find good sales and will sometimes pick up items for one another to take advantage of the sale. Look online, in circulars, and ask around for the best prices.

9. Do Your Research

Before you purchase a big item, spend time researching to see if you can find a better deal. If you find a better price non-locally, ask for a price match. A few minutes online can save you lots!

10. Start Christmas Shopping Early

It's better to get your Christmas shopping finished by as early as September. Find and purchase gifts for family and friends throughout the year when you find a good sale. By doing so, you avoid the stress and markups of the season and can relax and focus on the true meaning of the holiday!

11. Set Goals

Goals will motivate you to keep saving. Proverbs 29:18 says, Where there is no vision, the people perish. If you don't have a vision for your savings, you won't make any progress. Decide on a realistic amount of money to have saved by a certain date and then align your budget to reach that goal. Every time you reach a goal, celebrate, make another, and keep going. You should always have short-term and long-term goals!

12. Save Every \$5

We are big advocates of an all- (or mostly-) cash budget. If you use cash for all or some of your budgeting categories, commit to saving every \$5 bill you touch. One woman did this for 12 years and saved \$37,000! Proverbs 21:5 says, Steady plodding brings prosperity. Start plodding!

13. Drink Only Water

This may sound impossible to some, but switching to only water can save you hundreds, if not thousands, of dollars a year. A latte out costs around \$5. A soft drink or tea at a restaurant costs around \$2. If you have one coffee and one tea or soda out every day, by switching to water, you'll save around \$2,550 a year. And it's significantly better for your health!

Hopefully, these 13 ideas add focus to your savings goals. Once these strategies are working, an Adelfi certificate is good way to make the most of your new resources. Our high-yield certificate accounts lock in a rate up to 60 months, while our bump certificates let you bump up your dividend rate should it increase during your term. It should feel good to earn dividends with a financial institution aligned with your values!

This article has been adapted for use by Adelfi for the benefit of its audience and in exclusive partnership with Crown Financial Ministries. This article was originally written by Chuck Bentley, CEO of Crown Financial Ministries and was posted to Crown.org. To learn more about Crown's mission go to crown.org.



SESSION 3 RESOURCES

APPENDIX C

APPENDIX C

FEAR AND IDENTITY IN GENEROUS GIVING

By Patrick Johnson | From Generous Church | August 16, 2021

I recently led a survey of more than 20,000 U.S. Christians about their giving. Pouring over the results, I learned something critical: the two biggest obstacles to living generously are fear and identity. The data showed that all believers, whether they are rich or poor, wrestle with these same insecurities.

It's no surprise that fear and identity are huge barriers to generosity. In the U.S., narratives of scarcity surround our culture and stoke fear that we must accumulate as much wealth as possible to secure a future of "taking life easy." Modern marketing tells us that if we don't have a certain car, a 401k, or particular lifestyle, then we don't have enough.

This mindset runs counter to the mental maps that Jesus gave us, which is the biblical narrative of abundance. The Bible tells us that Christ is enough for us and that, through our loving Father, we have everything we need. We can seek first the Kingdom of God and know that what we need will be provided.

Think about this: During his ministry, Jesus gave up all worldly possessions. The Son of God, who owned everything, became poor to walk the earth. He wasn't getting rich in ministry. In fact, he was funded by a group of women who provided for him with their own means (Luke 8:1-3). Yet when he spoke, he had this amazing abundance mindset because he knew who his Father was.

"Fear not, little flock, for it is your Father's good pleasure to give you the kingdom."

Jesus compassionately urged his followers not to fear. But it was not empty encouragement. The reason they didn't need to fear is that their Father owns everything. That's why Jesus could tell them, "Sell your possessions and give to the poor. Provide purses for yourselves that will not wear out, a treasure in heaven that will never fail, where no thief comes near and no moth destroys" (Luke 12:32-33).

Our Father owns everything, and he has given us the role of stewarding all of it. And he's generous, which means he has given us the role of being generous sowers in his image. As we are faithful stewards, we can also be generous sowers... without fear.

How do we shift (or maintain) a mindset that leads to fearless generosity? Here are three questions that can help.

1. Who is God?

Knowing who God is has to be the first step, and we only need to look at nature to see he is generous. If we think about how he provides for our daily needs and gives us a life and a world full of wonders we could have never dreamed up ourselves, we will see God's generosity. We can walk with gratitude and without fear, knowing God is enough and, through him, we have enough.

2. Who am I?

If we believe God is a generous Father, and that we are made in his image, then we must believe that we are invited to reflect that generosity too. He shares the joy of generosity with us, making us his generous disciples. We are made in the image of God to live gratefully and generously—to live with an abundance mindset. If we chase the things of this world, we live a counterfeit life, because we are hardwired to reflect the image of a generous God. In him, we are enough.

3. How can we live together?

When we know who God is and are grateful that we are created in his image, then we can live out who we are made to be. And that brings joy. When Jesus came to announce the good news of the kingdom, it was one of sharing, community, and relationship. It was not a kingdom of saving money so that we would, one day, be financially independent. Imagine what it might look like if we poured ourselves out for those around us in a generous way. We could truly change the world for good!

In Proverbs 30:7-9, a wise man named Agur prayed that God would not give him more than he could handle, either in wealth or poverty. In both cases, Agur was afraid that he might fail. There's that fear and identity again. But what a precious, humble, relatable prayer. Agur knew who God was and wanted nothing to separate him from his Father's love.

May we, too, know who our Father is, and generously sow all he has entrusted to us with joyful gratitude every day.

Patrick Johnson is the founder of GenerousChurch and has a passion to see a revolution of whole-life generosity flourish in churches and ministries. Over the last 15 years, he's partnered with Leadership Network, the Wesleyan Denomination, Converge, and other church networks to equip leaders to unleash generous disciples.

JOHN WESLEY ON STEWARDSHIP

“Gain all you can, save all you can, and give all you can.”

John Wesley, *The Use of Money*, 1744

John Wesley’s emphasis on stewardship began with his theological understanding that everything we are and have comes from God. God is at the very beginning of our existence—we did not bring it about ourselves. We are not the creator—we are the created. We did not create the materials that we use to make various items. God has provided us with life, but even more importantly, God provides the grace that leads us to the full life of salvation.

Just as our lives come from God, the ways we use the gifts of life and grace are our offerings back to God. Therefore, Wesley emphasized that both inward and outward holiness matters. How we respond in various circumstances, how we utilize our time, how we spend funds, or how we treat others can be gifts to God when they reflect the holiness of Christ.

One of John Wesley’s famous statements of advice is, “Gain all you can, save all you can, and give all you can.” Why? What did he really mean? Wesley talked and wrote at length about how to carry out this advice. Sarah Heaner Lancaster has summarized his thoughts well:

- Wesley put restrictions on the way we gain all we can. Earning money was discouraged if it came at the expense of our own health, whether physical or spiritual. This caution rules out gaining all one can through “workaholism” or through any means that leads us to cheat, lie, or in any way violate the standards that Christians ought to hold. Nor should we earn money at the expense of another person’s physical or spiritual health. The business we conduct should be fitting to a life dedicated to God.
- Similarly, the way we save all we can also matters. Wesley’s idea runs much deeper than getting a good deal or buying things on sale. What we buy matters as much as what we pay for it. For Wesley, saving meant avoiding any expense that was simply for our own pleasure, rather than for taking care of a legitimate need. He understood that indulging our desires could lead us away from God. He also understood that spending money on unnecessary items left less for us to give to others. The point of saving is not hoarding; it is giving.
- To give all we can is to reflect God’s own generosity and thus to participate in God’s work. We are to manage our money and property to be able to use it for God’s purposes. If we think about the use of money as a spiritual discipline, then we can see that the point is not to give away what we think is extra. The point is to play our role in distributing God’s resources equitably, not denying our own needs, but seeing the needs of others to be as legitimate as our own.

From *A Year with John Wesley and Our Methodist Values* (Nashville: Discipleship Resources, 2008), 48.

COACH TURNS DOWN “SIGNIFICANT” RAISE:

THE ‘FIVE PILLARS’ OF TRUE PROSPERITY

Jim Denison | Daily Article | September 19, 2019

In *The Daily Article* today:

- A coach has found the purpose of life
- Why money is both “a test and a trust from God”
- How the temporal can affect the eternal

Ask the average American to identify “Tony Bennett” and they’ll point you to the big band singer. They might even have “I Left My Heart in San Francisco” playing in their mind as they do so.

Today, however, the “other” Tony Bennett is making headlines.

The one who just declined what his employer called a “substantial” raise so others could make more money. The one who, after his Virginia Cavaliers won this year’s NCAA national basketball championship, told his players: “Promise me you will remain humble and thankful for this. Don’t let this change you. It doesn’t have to.”

That Tony Bennett is making news not just for what he does, but for who he is.

The “Five Pillars” of Life

When his team won the national title last April, Bennett told a post-game interviewer, “I do want to thank the Lord and my Savior.” He regularly prays for his players in the hope that “they’ll be able to find the truth in their lives that has really transformed my life.”

He has built his basketball program around the biblical principles of humility, passion, unity, servanthood, and thankfulness. He calls them the “Five Pillars.” He posted them in Virginia’s locker room and emphasizes them in everything the team does.

It’s therefore not surprising that when the University of Virginia offered Bennett a large raise as a reward for winning the national title, the coach turned it down. “I have more than I need,” he said. “I’m blessed beyond what I deserve.”

He credits his wife, Laurel, with the decision to redirect the money into additional compensation for his staff and improvements for their program. He and Laurel have also pledged \$500,000 toward a career-development program for current and former Virginia basketball players.

Coach Bennett has life figured out: “If my life is just about winning championships—if it’s just about being the best—then I’m running the wrong race,” he says. “That’s empty. But if it’s about trying to be excellent and do things the right way, to honor the university that’s hired you, the athletic director you work for and the young men you’re coaching—always in the process trying to bring glory to God—then that’s the right thing.”

“A test and a trust from God”

Jesus would agree with Tony Bennett. Our Lord taught us to “be on your guard against all covetousness, for one’s life does not consist in the abundance of his possessions” (Luke 12: 15). Scripture warns: “He who loves money will not be satisfied with money, nor he who loves wealth with his income” (Ecclesiastes 5: 10).

In fact, the love of money is actually dangerous. In Ezekiel 7 we find God’s warning to his sinful people: “Their silver and gold are not able to deliver them in the day of the wrath of the Lord. They cannot satisfy their hunger or fill their stomachs with it. For it was the stumbling block of their iniquity” (v. 19).

Here we find the folly of materialism. What we need most, our money is completely unable to buy. Trusting money not only relies on that which cannot save—it depends on that which corrupts and condemns.

By contrast, using money to glorify God and advance his kingdom turns the material into the spiritual and the temporal into the eternal. Abraham, Isaac, Jacob, Joseph, Nicodemus, Joseph of Arimathea, and Barnabas come to mind as wealthy people whose wealth served a higher purpose.

Rick Warren is right: “Most people fail to realize that money is both a test and a trust from God.”

HOW TO LOVE GOD MORE THAN MONEY:

8 STRATEGIC WAYS

By Lauren Terrell

October 20, 2022 | Perspective and insights | National Christian Foundation

There is not a greater commandment in the Bible. Jesus ranks loving the Lord with our hearts, souls, minds, and strength of first importance. Loving our neighbor comes next, probably because how we treat our neighbor is important to him and evidence of how we value God (1 John 4:7-8, 16, 19-20).

But what happens when we start to love money a little more than God, a little more than our neighbor?

Here are eight strategic ways to keep your heart from straying:

1. **Refuse to be mastered by money.** Money is a dangerous rival to God. With it comes a unique power that can make you think you don't need other people, and that you don't need God either. Unlike all other forms of power, money is impersonal, enabling you to operate in a world that doesn't require relationships to get what you want or need. Learn more about how Jesus viewed money and where it will lead you if you make it your master.
2. **Stay connected to the heart of God.** 1 Thessalonians 5:17 tells us to pray continually. While it is impossible to have your eyes closed and head bowed 24/7, the more you abide with God through prayer, the more you will be transformed into the image of Christ. It will become second nature for you to see the needs of others through God's eyes and act when God calls you to give. Love God more. Love people more. Exactly the two things Jesus said were most important.
3. **Go on a mission trip.** A mission trip can take you out of the cares of your everyday life (and the thorns Jesus mentions in Matthew 13:22) and put you in another place with only one goal—serving others. As an individual, with a group, as a family, or even with your employees, a mission trip can take your eyes off yourself and put them squarely on pleasing God and caring for others. This may transform your heart like nothing else can.
4. **Serve someone.** 1 Peter 4:10 (NASB) says, “As each one has received a special gift, employ it in serving one another as good stewards of the multifaceted grace of God.” We've all been given gifts from God for the purpose of serving others, but it's more than that. It's stewarding the grace of God. When we give ourselves to serving, we are more like Christ (Matthew 20:28). We grow to love him more when we follow his example and lay self down for others.
5. **Earmark money to give away first.** Remember that giving is worship. And we're called to give from our first and best things. So, when a check arrives from a consistent salary, a royalty, or a large bonus, make sure you plan to first

set aside a significant portion for giving. We may intend to be generous when giving from whatever is left over, but when we put giving first, we learn to hold money with an open palm instead of a clenched fist.

6. **Give what's waiting to be given.** Is there money in your Giving Fund? Once you have set money aside for generosity, be sure to start actually being generous! This is one area in life where it's not the thought that counts; it's the action. Tune in to God's gentle prodding by discovering your God-given passions. Then, give generously every time you feel led. Being trusted to faithfully distribute God's wealth to his people is one of the greatest joys this side of heaven (1 Chronicles 29:14).
7. **Love God with all he has given you, not just money.** Many times, what we have been given and the things we are called to hold loosely are not just cash. Sometimes it's time. Sometimes it's talent. Sometimes it's a business or an asset. When you learn to see all of God's gifts as ways to love him more, you may see the joyfulness of your giving increase substantially.
8. **Remember who gives us the ability to make money.** So much of our temptation to accumulate and hoard comes from the belief that it is all ours—we earned it. As often as possible, aim to recalibrate. Where have you been placing your trust? Meditate on the truth of Deuteronomy 8:18: It is God who gives us the ability to make money; it is God to whom our money belongs.

If you're still looking for more ways to love God with all you have, consider studying through our 10 principles of biblical generosity or browse our Generosity Library for more resources.

Lauren Terrell has a degree in early childhood education. For nearly 20 years, she has written and edited books for adults and children alike, as well as curriculum for children's ministries and resources for leaders and parents. She lives, and raises her two children, just outside of Atlanta, Georgia.

AIMING FOR IMPACT:

A QUICK, SIMPLE METHOD FOR GIVING DECISIONS. NCF

Heather Larson | January 13, 2023 | Causes and charities

Sometimes it seems as though the opportunities are endless. Another important cause. Another powerful vision or worthwhile investment. The world is full of deep needs, and it can feel like the options for doing good are boundless. It can also seem like there's a long line of people who know exactly what you need to say "yes" to. So, how do you decide where to give?

I have worked with many families over the years who have felt frustrated that they were saying "yes" based on other people's expectations. Some felt like they were diluting their impact by saying "yes" to too many things that weren't central to their giving values or goals.

I was in a conversation with a CEO who felt like he was constantly faced with great opportunities like this. Requests for funding, requests for time—he was annoyed with himself that he said "yes" too often for fear of disappointing someone or having to deal with the hassle of turning down the opportunity in a gracious way.

Though he and his wife had been through a robust strategic planning process, sometimes they needed a simple way to determine whether or not to move ahead with a giving decision. We landed on "AIM"—three basic questions they can ask right away when faced with a new opportunity.

A – Does it ALIGN?

Does this align with my mission and values?

The prerequisite to this question is that you have to know what matters most to you. Whether you do this work as a personal reflection, with your family, or with a trusted advisor, there is nothing that can replace the progress that is made from declaring what you want to accomplish and the values that matter most to you. It can be easy for any of us to get overwhelmed by thinking that we have to have our whole lives figured out in order to declare a mission or values. But clarity can be found when we ask ourselves: "At this point in time, based on my current circumstances and what I know today, what is most true of what I feel called to do?" Your mission and your values don't need to be printed on family t-shirts, and they don't need to last for perpetuity, but they do start to become a grounding force in decision-making. The thought work behind those questions starts to build your own intuition of whether or not something aligns with what is important to you. It is the top of the filter. If something aligns, then we move to the next question.

There is nothing that can replace the progress that is made from declaring what you want to accomplish and the values that matter most for you.

I – Is it IMPORTANT enough?

Is it important enough to be prioritized above my other commitments? Am I willing

to say “no” to other things in order to do this?

When I look at a portfolio of potential giving opportunities with a family, it is usually obvious which grants are the give-ins, the easy answers, or the clear wins. The energy in the room goes up, people lean in, the conversation has a higher level of passion, and there is animated discourse about the potential of the organization when considering the clear winners, and they become the bar. If those decisions are obvious, we can then ask if the new opportunity is important enough to make the cut and to say “no” to other things. If the response is neutral, that is very telling. If someone starts to advocate vigorously for why this opportunity is important enough, you know you have some clarity.

That brings us to the final level of the filter. It may “align” with my mission and values. It may be “important” enough for me to say no to other things, but there is still one test it must pass.

M – Is it MINE to do?

Am I uniquely wired and resourced to take this on, and do I feel compelled that this is personally my job to do?

I got an email from a friend today asking me to give to a cause that she is passionate about. It is a really great organization doing work that is the best in their specific field. I know the organization well and respect them deeply. But it isn't work my husband and I feel personally called to do.

I want to encourage my friend and this organization. But I am also okay turning down opportunities that are not in the center of our target. It is definitely my friend's priority, but it is not “mine” to do. It is such a freeing feeling to know how important something is and to see how it aligns and still be able to say, “it is not mine to engage with in this season.”

In the book of I Corinthians, we are reminded that there are many parts to a body, and it is important that each part fulfills its own function. Each of us has a unique role to play. St. Catherine of Sienna said it this way: “Be who God meant you to be, and you will set the world on fire.” Being able to confidently say, “This is mine to do!” will help you as you consider a new opportunity in front of you.

There is no perfect framework, but sometimes it's helpful to have a quick way to analyze an opportunity and make a strong decision. Your time and your resources are too valuable to get distracted by half-hearted “yeses.”

SESSION 3

ADDITIONAL RESOURCES

For links to the following articles that enhance the material given in session 3, visit fellowshipnwa.org/align

Generosity 101, *Ed Owens*

Generosity 101, *Randy Alcorn*

Generosity 101, *Scott Lewis*

God Will Bring the Harvest

10 Examples of Generosity in the Bible and How to Follow Them

A Group Way to Give to Missions

This link will take you to a site which will give another way of giving.
allaccessinternational.org

Finish Line Pledge

Questions to Help You Set a Financial Finish Line

SESSION 4 RESOURCES

APPENDIX D

APPENDIX D

4 STEPS FOR SAVING \$1,000

Learn how to start an emergency savings account and how to save money responsibly. —By *Chuck Bentley*

Recent surveys indicate that almost two-thirds of all Americans are living paycheck to paycheck.

Far too often, the only safety net for these individuals is one of several bad options: increasing the remaining balance on their credit cards, turning to predatory lenders like payday loans or borrowing from retirement accounts, which runs the risk of severe penalties.

There is a better way.

Creating an Emergency Savings Account

If you have ever felt as if you were going to have more month than money, or you have resorted to any of the options listed above, it is time to start an emergency savings account (ESA).

That begins with the goal of saving \$1,000. Yes, this small step for mankind can feel like a giant leap for man, but it is the wisest step you can take toward liberation from financial stress, worry, and living on the edge of disaster.

In earlier articles, we covered learning to live on a budget and sticking to your plan, plus the importance of beginning to give generously. Now it's time to practice the discipline of spending less than we earn and acting wise like the ant God refers to in Proverbs 6:6.

1. Establish a place to put your \$1,000.

The location is important since it needs to be kept where you are not going to be tempted to spend it. Out-of-sight, out-of-mind is a great way to think about this nest egg.

If you have a checking account at your bank or credit union, ask if you can open a separate account where money can be automatically transferred into this account. If not, use a shoebox, a thick envelope or even a small fireproof safe that you keep at home.

The most important aspect of the location is that you can get to it easily, but it is not accessible for quick spending like the funds in your checking account.

2. Look for ways to make an initial deposit into this ESA.

Take a serious inventory of where you may have access to funds for your first deposit, no matter how small.

Can you sell something online or have a garage sale? Can you give up a habit for a month to save on your spending?

Look under the cushions of your sofa, in your junk drawers or in a piggy bank to find the first \$100 to get you started.

3. Make automatic deposits from your paycheck or other income sources.

Establish an amount that will go into your ESA, every time you receive any funds, even if it is just five dollars. The important part of this step is the discipline to take a portion of all of your income to start growing the account.

One of Crown's great testimonies came from a 72-year-old widow who started saving \$50 a month and eventually saved not only her first \$1,000, but paid off \$50,000 in consumer debt, too!

Faithfulness in the small things is always the key.

4. Seek to increase your income as needed to accomplish this goal.

It is so vital that you have an ESA that I recommend working extra hours, taking on a part-time job and using all available means to reach this goal as quickly as possible.

Put all surplus funds, even birthday gifts or tax refunds, into the account until you have reached this goal.

How to Use Your \$1,000

There is a wonderful old black and white movie called *I Remember Mama* based upon the book, *Mama's Bank Account*. It is the story of a close knit, loving family struggling through the Great Depression with very little income. The central character of the movie is the dear mother who says she has a bank account that she can always access in the event of an emergency.

This gives the family hope that they have resources to fall back on in a crisis, but she says they must never use it frivolously. Time and time again in the story, they must figure out a way to live within their means to avoid going into Mama's bank account.

It was only after the crisis of the Great Depression had passed that they learned that no such account existed.

Their Mama had only pretended to have this money to calm the fears of her children—and it worked.

The story illustrates a great point. Once you have reached your goal of having \$1,000 in your ESA, you should make it a very rare occasion when you spend any money from this account.

In fact, the next goal is to grow and increase the amount in your account to ensure you will always be able to avoid turning to your credit cards for emergency expenses.

Start Small and Don't Quit

Proverbs 21:5 says, "The plans of the diligent certainly lead to profit, but everyone who is reckless certainly becomes poor."

The opposite of wisdom is to always be "reckless" or spontaneous. The wisdom of God is to have a plan and be diligent over a long period of time to live by that plan. This is an attitude of our heart that God can give us.

Ask Him to help you be diligent. Ask Him to help you reach your savings goal. Ask Him to make you like the ant.

He will be faithful to help you.

Article courtesy of *HomeLife* magazine. (lifeway.com/Article/four-step-approach-for-saving-one-thousand-dollars)

FOUR PRIORITIES IN GIVING AND SPENDING

**From Contagious Generosity: Creating a Culture of Giving in Your Church—
Leadership Network/Willard & Sheppard**

1. By celebrating the cause of Christ, we place our priorities with His kingdom rather than with our personal gain.
2. By celebrating integrity in finances, we keep ourselves from abusing resources.
3. By celebrating generosity, the church comes together to see what giving does for the kingdom, enjoying the privilege of obedience together.
4. 4. Finally, by celebrating frugality, we set aside as many resources as we can for God's work, storing up our treasure in God's work rather than in personal gain.

ONLINE RESOURCES FOR PERSONAL FINANCE IMPROVEMENT

seedtime.com

Sample of topics covered:

- How to Send Money Anonymously (5 Easy Ways)
- 10 Free Household Budget Spreadsheets
- How to save \$1000 (in 1-3 months)
- How To Find Unclaimed Money

moneywise.com

MoneyWise is here to help you make sense of personal finance.

Sample of topics covered:

- Shop mortgage rates, loans, insurance quotes, and investing products in your area.
- Compare lenders and use our helpful calculators to see how much you can afford.
- Receive guidance and timely news updates from our team of personal finance experts.

PLUS: the MoneyWise app for personal budgeting

generousgiving.org

Explore a life with Jesus-like generosity. Culture has taught us that money can buy joy and that giving is a mere obligation for being considered a good person. In our haphazard pursuit of having more, we've lost touch with what it means to have a generous life.

We host conversations about God and money in an environment that never asks you for donations or anything in return.

Great video stories on this site—to inspire all to generosity. A couple of favorites:

- Graham and April Young / New York City
- Alan Barnhart / Memphis

gospelpatrons.org

Our mission is to inspire and empower a generation of Gospel Patrons who will build the church, bless the world, and finish the Great Commission.

Stories of people funding major projects for the Kingdom—like the YouVersion Bible app

PLUS: the powerful teaching of founder John Rinehart.

11 FREE TECHNOLOGY TOOLS TO HELP YOU CONQUER YOUR FINANCES

To go along with Session 4, the link below will take you to this helpful article from The Pastor's Wallet. As the name suggests, it is directed to pastors; but the information is helpful for anyone.

pastorswallet.com/11-free-technology-tools-to-help-you-conquer-your-finances-in-2019/

3 (FREE) WAYS TO HAVE AN AFFORDABLE COLLEGE EXPERIENCE

By Amy | April 11, 2022

As parents, almost all of us want our kids to go to college. However, only about half of us can find room in our budgets to save towards college. Everyone seems to be stressing out, asking, “How am I going to pay for college?” We forget that that’s only half of the equation.

It’s not just how to pay, but what to pay as well. Instead of just trying to figure out how to cover the bill, we should seek out ways to reduce the bill itself, so we will have less to worry about paying. Below are three ways you can prepare your kids (or yourself) for an affordable college experience.

Start With Why

When it comes to college, you have to start out by looking at the big picture. As Simon Sinek* says, you need to start with “why.” Why is your son or daughter even going to college in the first place? Is it career preparation? A coming-of-age experience? To broaden their horizons and expand their minds? To find a spouse? Everyone may have a slightly different answer, and your “why” will have profound effects on the college you choose and how much you spend on it.

Once you figure out your goal, you can assess the best and most affordable means to achieving that goal. Community colleges can be a great way to earn credits cheaply if you don’t mind missing out on “dorm life.” Local state universities provide just as good preparation for many careers as do US News’ highest ranked schools.

A lot of the benefits of college, such as gaining independence, meeting different kinds of people and even certain careers, don’t even require college. Things like moving out of a parents’ house, going on a missions trip or learning a trade may be more appropriate ways of reaching your goal than a college education. Don’t waste your money on a degree you don’t even need!

Match Your “Whys”

One key, though, is to make sure you and your kids are on the same page. The younger you start instilling in them the purposes of going to college, the easier it will be. If you don’t, you could find yourself with an 18-year-old ready to borrow \$100,000+ in order to go to a private school with an undeclared major, just because that’s where her best friend (or boyfriend) is going.

Start With Work

Setting the right expectations is paramount, but it’s not the only tool in your arsenal. You also have something as old as the Garden of Eden at your fingertips: Work.

Don’t let your kids try to tell you that working and studying are mutually exclusive. In Georgetown University’s study *Learning While Earning*,* they found that about 40%

of undergraduate and 76% of graduate students work at least 30 hours a week. Of those who work, 25% do so full-time while also studying full-time. Back when I was studying at CSU San Marcos I worked 30-40 hours a week and even took 18 credits one semester. Granted, I didn't have a very exciting social life, but I never had any debt either.

Work Has Many Benefits

Work benefits students far beyond just helping pay the bills. A strong work ethic will help your student do better in school (and not have to pay to repeat courses!). The Georgetown study also found that working students are upwardly mobile and more likely to move into managerial positions after graduating. Some jobs even provide educational benefits or scholarship opportunities. As a teenager, I earned a scholarship through my union while working at a grocery store.

Work Is a Life Skill

Work ethic is best taught at a young age, and you will do your children a favor if you make them work. You don't want them to enter the workforce having never worked a day in their lives.

I saw a great example of this firsthand when I had a co-worker in his very first job—as a lawyer. He came from a well-off family and was never required to work. Instead, he was involved in sports and made it through high school, college, and law school before ever having a real job at the ripe old age of 26.

It was terrible. He didn't know how to work at all. He was a nice guy, but he was a burden on his co-workers and it affected his relationships with them and his career. His parents cheated him out of the opportunity to learn to work when he was young and the poor guy will live with the consequences for the rest of his life. Please, don't do the same to your kids.

Start Early

Work isn't the only thing that's good to start early. Kids these days can even start earning college credits early. Yes, you can earn college credits while still in high school and it is usually a lot cheaper.

Advanced Placement Exams

When I was in high school I took three **Advanced Placement (AP) classes*** and passed the exams, which gave me a full semester's worth of college credit. Based on the **average costs for the 2021-2022 school year,*** those three high school classes would be worth \$5,370 at an in-state public school and \$19,035 at a private school. You can check with your local high school to see what AP courses they offer.

Dual Enrollment

Some states and many individual colleges also allow eligible students to take college courses for free while they are still in high school. In the state of Washington, where I live, the program is called **Running Start**.^{*} I know of people who have completed the first two years of college while still in high school, with the state paying for it. That is worth \$21,480 at an in-state public school and \$76,140 at a private school. Imagine getting half of a degree for free, much less being two years ahead!

For individual schools offering dual enrollment, check out the lists on **this website**.^{*} Another great option is the **Arizona State University Universal Learner**^{*} program where anyone (regardless of age) can try out college courses for \$25 each. If it goes well and you like your grade, you can then pay \$400 for the college credit. If your child wasn't ready and it didn't work out, you're only out \$25 and there is nothing on their permanent record.

Credit-By-Exam

But what if your local high school doesn't offer AP classes and dual enrollment isn't a good fit? If you and your child are willing to take it upon yourselves, you can still earn college credit while in high school through credit-by-exam (CBE). With CBEs, the student studies independently then takes an exam for college credit. The main exam providers are the **College Board's College Level Examination Program (CLEP)**^{*} and **DSST**,^{*} and the exams usually cost around \$100. They aren't free, but they are a lot cheaper than traditional college courses and there is no minimum age requirement. With some extra effort, you can augment what your child is already learning in class and they can earn college credit for it.

With a little bit of thought, time, and effort, you can prepare your kids for a future without debilitating student loan debt. If you take the time to discover why you want your kids to go to college, teach them to work hard, and have them begin earning college credits early, they will have both a more purposeful and more affordable experience. You may not have room in your budget to save for college, but there is a lot you can do on the front end to limit the cost of college for your family!

From The Pastor's Wallet—3 (Free) Ways To Have An Affordable College Experience—The Pastor's Wallet (pastorswallet.com)

SESSION 4

ADDITIONAL RESOURCES

For links to the following articles that enhance the material given in session 4, visit fellowshipnwa.org/align

4 Simple Ways to Make Budgeting Easy and Effective

11 Free Technology Tools

3 Things You Need to Know Before Taking Out Student Loans

7 Ways to Reset Your Finances

8 Tips for Parents to Help Their Children to Build Good Credit Early

Buy Now, Pay Later Apps

Are Buy Now, Pay Later Apps Good Alternatives to Credit Cards?

SESSION 5 RESOURCES

APPENDIX E

APPENDIX E

TYPES OF INVESTMENTS: LOANING AND OWNING

LOANING

- Saving Account
- Interest Checking
- Money Market Accounts
- Certificates of Deposit (CDs)
- U.S. Treasury Bills/Notes
- Bonds

OWNING

- Stocks
- Mutual Funds
- Exchange Traded Funds
- Real Estate
- Precious Metals
- Collectibles
- (Crypto currency)

LONG TERM AVERAGE ANNUAL RETURNS

- | | |
|---------------|--------|
| • Stocks | 10.15% |
| • Bonds | 6.33% |
| • Gold | 4.3% |
| • Real Estate | 3.8% |
| • Cash | 3.4% |
| • Inflation | 2.9% |

UNDERSTANDING THE RISKS...

- Risk of not investing
- Inflation risk—purchasing power loss
- Market risk
 - Equity risk—share price
 - Interest rate risk—bond value
 - Currency risk—value of US\$
- Liquidity risk—ability to sell quickly
- Concentration risk—lack of diversity
- Longevity risk—outliving your money
- Getting in my own way—our emotions

SEARCH FOR YOUR FINANCIAL ADVISOR

- Ask your close trusted friends about their advisors
- Consider Kingdom Advisors—kingdomadvisors.com
- Use National Association of Personal Financial Advisor—napfa.org
- Use FINRA—finra.org/investors#
- Consider Timothy Fund—timothyplan.com
- Commission or Fee-based
- Select two or three potential advisors. Interview and evaluate them, select one or keep searching for a great match

QUESTIONS TO ASK IN YOUR INITIAL INTERVIEW:

1. How do you charge for your services and how much?
2. What licenses, credentials, or other certifications do you have?
3. What services do you/does your firm provide?
4. What types of clients do you specialize in?
5. Could I see a sample financial plan?
6. What is your investment approach?
7. How much contact do you have with your clients?
8. Will I be working only with you or with a team?
9. What makes your client experience unique?
10. Can you provide evidence of past returns for clients? They should equal or exceed index funds.

Make sure the advisor asks questions about you and your goals.

SESSION 5

ADDITIONAL RESOURCES

For links to the following articles that enhance the material given in session 5, visit fellowshipnwa.org/align

Best Investments for Beginners: 6 Approachable Options

Should I Invest My 403(b) (or IRA) in a Target Date Fund?

5 Short-Term Investment Options

