

My advice after 50 years in the financial services world

***“Spend less than you earn and keeping
doing it for a long time”***

The Relevancy and Simplicity of a Christian Worldview Approach to Money and Money Management

John Steinbeck

“A strange species we are. We can stand anything God and nature can throw at us save only plenty. If I wanted to destroy a nation, I would give it too much and I would have it on its knees, miserable, greedy and sick.”

Letter to Adlai Stevenson (5 November 1959), quoted in *The True Adventures of John Steinbeck, Writer : A Biography* (1984), by Jackson J. Benson, p. 876



I Believe

- ★ The gospel of Jesus Christ is one of hope and encouragement and should be the promise of the church to all who have financial questions and fears
- ★ God's word is not difficult or confusing in any area of life
- ★ All money decisions and behavior is a function of spiritual belief, growth, and commitment.

Billy Graham

“If a person gets his attitude toward money straight, it will help straighten out almost any other area of his life.”

**“The Question Everyone Wants
To Answer”**

“How am I doing?”

My Personal Conviction

The financial decisions one makes are the most objective measurement of Spirituality there is.

THE CORE MESSAGE

Those who manage their financial life according to Biblical wisdom and principles will experience contentment under all economic conditions, confidence in their financial decisions, and excellent communication at all levels resulting in maximized generosity of time, talents, and treasure.

The Question (Problem)

SO WHY THEN WHY IS
THE CHURCH NOT SEEN
AS THE CENTER OF
SOUND FINANCIAL
WISDOM?

Three Big Issues

- Fear-Matthew 6:28-33
 - Fear of failure
 - Will I ever have enough?
 - Will it continue to be enough?
 - Fear of rejection
 - How much is enough
- Confusion-James 3:16-17
- Does the Bible have answers?

Confusion

- **Barna-Only 19% of born again Christians have a Biblical Worldview**
- **Church Language**
 - **Stewardship**
 - **Generosity**
 - **Tithing**
 - **Etc.**
- **Teaching/Training**
 - **Financial Literacy**
 - **Biblical Literacy**
 - **Theology**
 - **Prescriptive Teaching**

My Perspective

- ★ Born in 1942 and have lived through the
 - ★ Greatest economic growth the world has ever seen
 - ★ Have experienced tremendous swings in markets
 - ★ Lived through much economic fear
 - ★ Lived with clients making financial decisions, good and bad for over 45 years
- ★ 50+years in financial services world
- ★ 40+years in ministry world

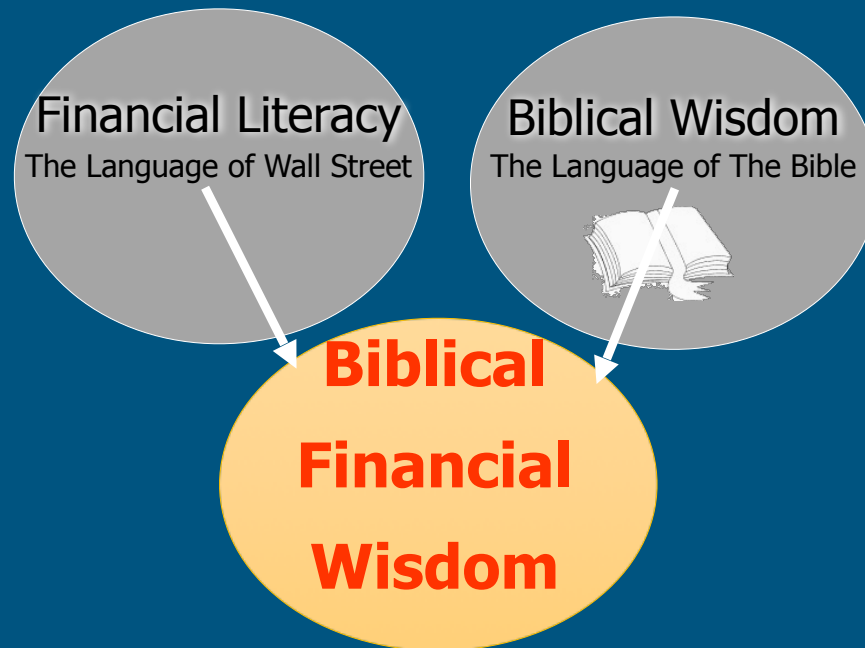
I KNOW

A biblical approach to personal finance is the **only** rational approach to money management and works at **all** times for **every** person in **every** circumstance of life.

OBSERVATION

COMBINING Two LANGUAGES

Combining Two Languages



PRINCIPLE DRIVEN DECISIONS!!!

“In Christ are hidden all the treasures of Wisdom and knowledge”

Col. 2:2-3

Principle-Based Decision Making

- » Principles:
 - » Are always right.
 - » Are always relevant.
 - » Will never change.

FOUR H'S OF FINANCIAL WISDOM

A FRAMEWORK FOR THINKING AND DECISION MAKING



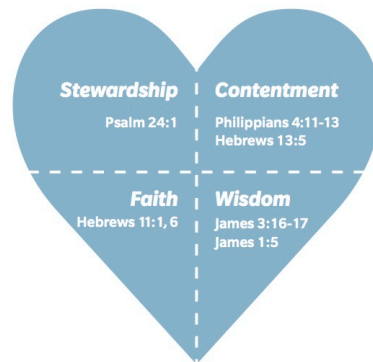


A framework of biblically based financial decision making Framework



THE FOUR HS OF FINANCIAL WISDOM

HEART: BEHAVIOR
FOLLOWS BELIEF



STEWARDSHIP: Do I believe that God owns it all?

CONTENTMENT: Do I believe that what I have right now is enough?

FAITH: Do I believe that I demonstrate my faith through my finances?

WISDOM: Do I believe that God's wisdom is true and available?

HEALTH: TODAY'S
REALITY



There are five simultaneous competing priorities for the use of money. God's Word speaks to each:

LIVE: Practice provision, contentment, and enjoyment because money is a tool. (1 Timothy 4:4, 5:8, 6:6-10)

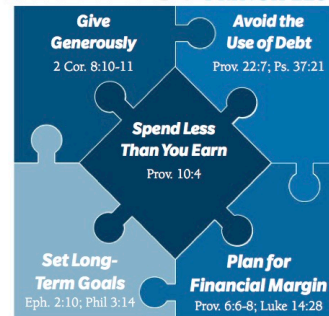
GIVE: Open my hand to release God's resources. He wants my heart connected to His Kingdom story. (Matthew 6:19-24; 2 Corinthians 8:9-11; Luke 16:13)

OWE (DEBT): Eliminate debt because debt always presumes upon the future. (Proverbs 22:7; James 4:13-16)

OWE (TAXES): Pay taxes with gratitude. They reflect God's provision. (Matthew 22:17-21)

GROW: Demonstrate financial maturity by giving up today's desires for tomorrow's benefit. (Proverbs 6:6-8; Luke 14:28-30)

HABITS: FIVE BIBLICAL
PRINCIPLES



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INSTITUTE**

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HOPE: TOMORROW'S
PROMISE

Changing habits to increase margin is the only way to meet long-term goals and align our hearts and hope toward eternity.



Without margin, it is difficult to respond to God's calling on our lives and to meet the needs of those He has put in our lives.

HEALTH: TODAY'S REALITY

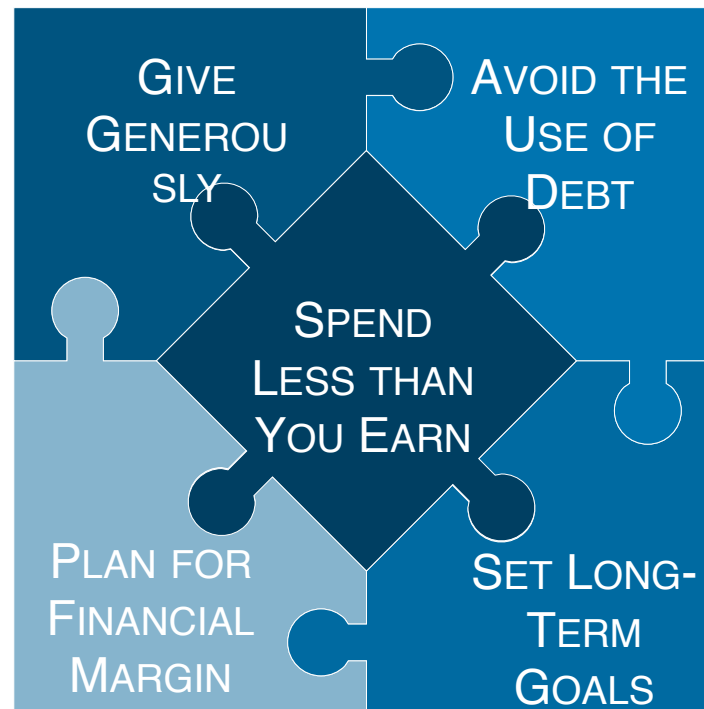
Live, Give, Owe, Grow



The Pie Reveals:

- (1) We have simultaneous, competing priorities.**
- (2) There are no independent financial decisions.**

HABITS: FIVE BIBLICAL PRINCIPLES



HEART: BEHAVIOR FOLLOWS BELIEF

Do I BELIEVE that God owns it all?

Stewardship

Psalm 24:1

TOOL

Contentment

Philippians 4:11-13
Hebrews 13:5

Do I BELIEVE that what I have right now is enough?

Do I BELIEVE that I demonstrate my faith through my finances?

Faith

Hebrews 11:1, 6

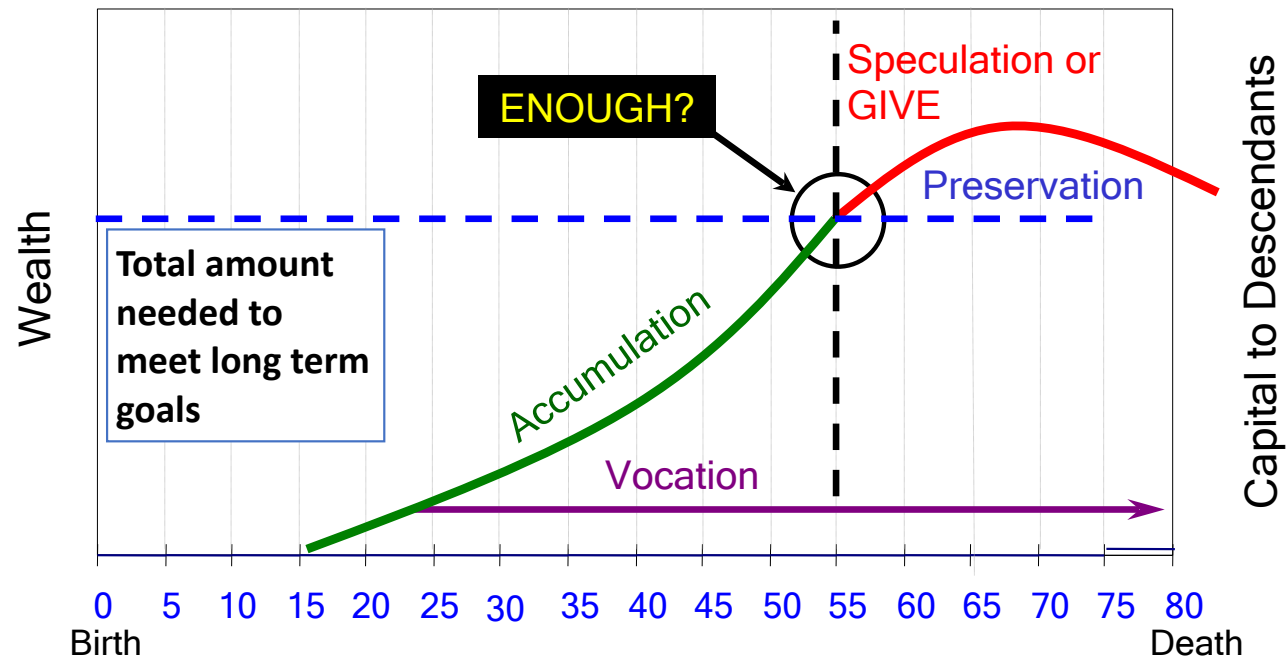
TEST

Wisdom

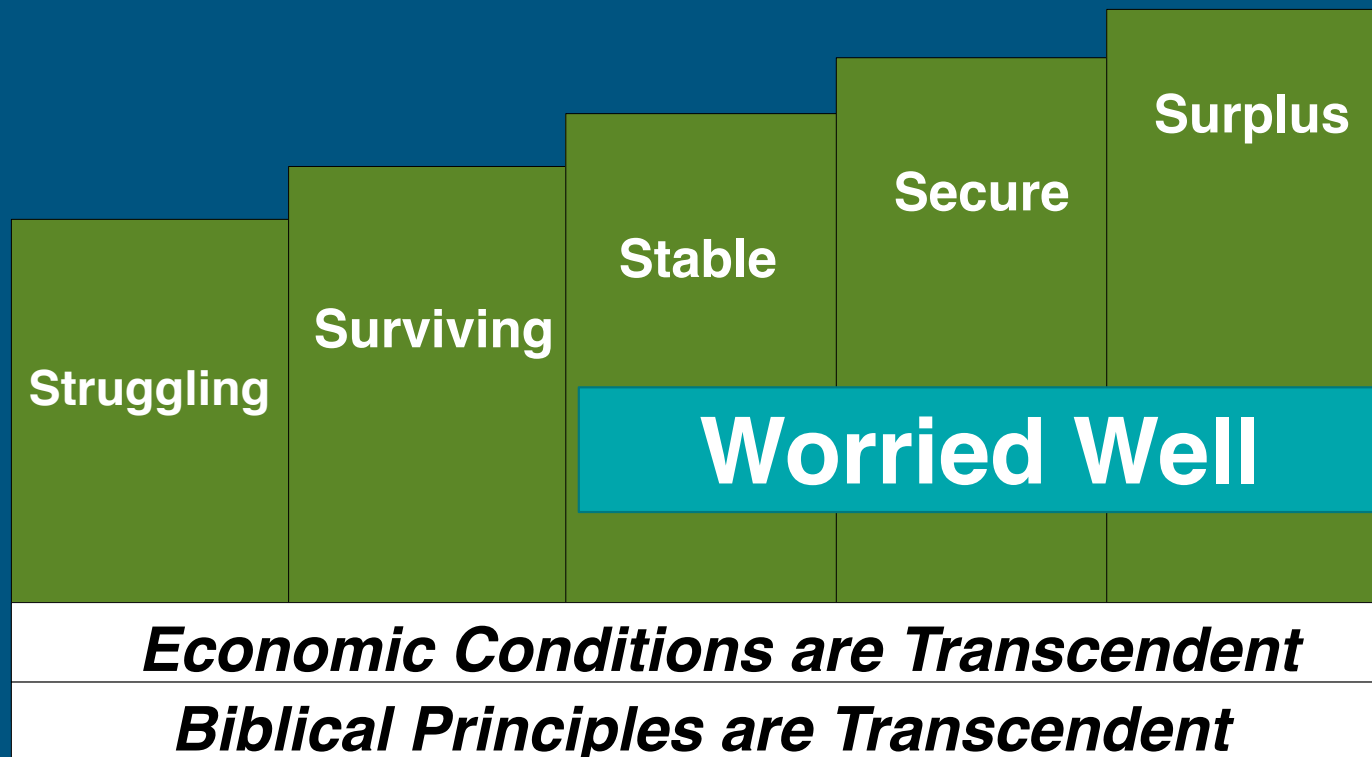
James 3:16-17
James 1:5

Do I BELIEVE that God's wisdom is true and available?

HOW MUCH IS ENOUGH?

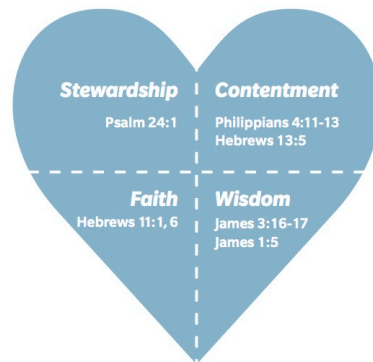


SEQUENTIAL INVESTING



THE FOUR HS OF FINANCIAL WISDOM

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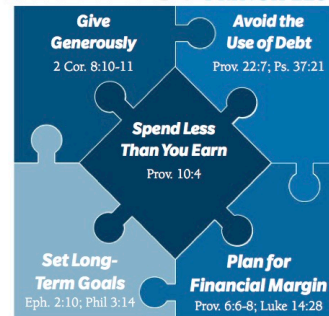
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CHARACTERISTICS

- Professionally proven
- Holistic
- Replicable
- Profoundly simple
- Principle driven
- Built on a biblical worldview
- Transcendent

A biblical approach to money and money management:

Works:

Profoundly simple

Professionally proven

Tool of Stewardship:

Life changing

Transcendent

A journey, not a destination

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