



## COURSE-###: FAITH AND FINANCES

### COURSE INTRODUCTION

Welcome to *Faith and Finances*. This course offers relevant content for all students regardless of their stage of life. It serves all educational levels: certificate (weekend retreat), undergraduate (two-day seminar), graduate (two-weekend course), and doctoral (one-week intensive). Because God's Word has much to say about money, the Scriptures provide the primary content. Also, as God owns everything, the concept of stewardship frames the discussions and the assignments. The course contains twelve modules (with corresponding page numbers) in four units.

#### Unit One – God's Word on Financial Management

1. Stewardship in the Old Testament (22)
2. The Generosity of Jesus in the Gospels (30)
3. The Financial Practices of the Early Church (37)

#### Unit Two – The Three Primary Uses of Money

4. Earning an Income from Work – Gain all you can (45)
5. Saving a Portion of Income – Save all you can (53)
6. Storing up Treasures in Heaven – Give all you can (62)

#### Unit Three – Financial Skills of Faithful Stewards

7. Put to Work what God Provides – Budgeting (73)
8. Avoid the Dangers of Debt – Borrowing (82)
9. Seek Christian Counsel – Investing, Insurance, and Taxes (90)

#### Unit Four – Best Practices for Marriage, Family, and Ministry

10. Money in Marriage – Financial Advice for Couples (100)
11. Finances for Families – Leaving a Legacy (107)
12. Money in Ministry – Faithful Administration (116)

### MODULE SECTIONS

Each of the twelve modules contains four sections (*information, meditation, reflection, transformation*) adaptable to four different timeframes for four different educational levels: 1:00 (certificate), 1:20 (undergraduate), 2:00 (graduate), 2:20 (doctoral).

- (1) **Information:** Each module includes a summary of the content, objectives, and reading. Each begins with a seven-minute seminary seedbed.com video and a teaching outline.
- (2) **Meditation:** Scriptures lay the foundation to consider finances from God's perspective. This step suggests formational exercises to align our thinking with biblical teaching.
- (3) **Reflection:** Professors share academic content in various amounts and create space for interaction to facilitate learning. This takes place through reading and responding.
- (4) **Transformation:** Students gain proficiency in integrating faith and finances through the formational practices and the final project. Outcomes measure growth and progress.

#### PARTNERING FOR KINGDOM IMPACT: THEOLOGICAL SCHOOL INITIATIVE

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## COURSE REQUIREMENTS

This chart illustrates the assignments and the grades that will correspond to the educational audiences taking the course. While the required reading and the length of the assignments may vary based on the different academic levels, each student will be graded in four areas:

- (1) Attend class and actively participating;
- (2) Read the required texts on schedule (number of pages in parentheses);
- (3) Perform four practices (or posts) that correspond to the content in the four units; and
- (4) Complete a final project that exhibits knowledge and proficiency in *Faith and Finances*.

This chart illustrates the work and class time commitment. The instructional setting and delivery system will determine exact class times. Each module outlines the required reading for students to complete. As the course is comprised of four units, your instructors will share the description of the practice that students must complete after each unit as well as the details for the final paper. The suggested point totals enable the students to see how their grade will be calculated. The class length relates to the academic levels and accreditation requirements.

ACADEMIC LEVEL	REQUIRED READING	ASSIGNMENTS (POINTS)	TOTAL	CLASS LENGTH
Certificate	<i>Heart, Soul, and Money</i> by Craig L. Blomberg (111) <i>The New Master Your Money</i> by Ron Blue with Jeremy White (244)	Class participation (10) Reading (15+15=30) Four Practices (5x4=20) Final Project (40)	10 + 30 + 20 + 40 = 100	12 hours
Undergraduate	<i>Heart, Soul, and Money</i> by Craig L. Blomberg (111) <i>The New Master Your Money</i> by Ron Blue with Jeremy White (244)	Class participation (10) Reading (15+15=30) Four Practices (5x4=20) Final Project (40)	10 + 30 + 20 + 40 = 100	16 hours
Graduate	<i>Neither Poverty Nor Riches</i> by Craig L. Blomberg (253) <i>The New Master Your Money</i> by Ron Blue with Jeremy White (244)	Class participation (10) Reading (15+15=30) Four Practices (5x4=20) Final Project (40)	10 + 30 + 20 + 40 = 100	24 hours
Doctoral	<i>Faith-Based Family Finances</i> by Ron Blue with Jeremy White (511) <i>Neither Poverty Nor Riches</i> by Craig L. Blomberg (253) <i>The New Master Your Money</i> by Ron Blue with Jeremy White (244)	Class participation (10) Reading (10+10+10=30) Four Practices (5x4=20) Final Project (40)	10 + 30 + 20 + 40 = 100	28 hours

## MODULE DELIVERY

Here are details for delivering the 12 modules over the four different timeframes: 12 hours (certificate), 16 hours (undergraduate), 24 hours (graduate) and 28 hours (doctoral). This section also explains the timing for the corresponding assignments in conjunction with classes.

**Certificate** – The required reading is due prior to the 12-hour weekend retreat. This suggested schedule includes twelve 60-minute class modules in class plus 75-minute timeframes between units for completing assigned practices. Meals will need to work around this schedule that requires four blocks of 3.5 hours for each of the units with 15-minute breaks between modules. Students must also complete a final project by a later date to receive their certificate.

“Faith and Finances” Weekend Retreat for Certificate Students							
<b>Unit #1</b> Friday 6 p.m. – 9:30 p.m.	Practice #1 7 a.m. – 8:15 a.m.	<b>Unit #2</b> Saturday 8:30 a.m. – 12:00 noon	Practice #2 1 p.m. – 2:15 p.m.	<b>Unit #3</b> Saturday 2:30 p.m. – 6 p.m.	Practice #3 7 p.m. – 8:15 p.m.	<b>Unit #4</b> Sunday 7:00 a.m. – 10:30 a.m.	Practice #4 10:45 a.m. – 12 noon

**Undergraduate** – The required reading is due prior to the 16-hour weekend seminar. This suggested schedule includes twelve 80-minute modules in class plus 75-minute timeframes between units for completing assigned practices. Meals will need to work around this schedule that requires four blocks of 4.5 hours for each of the units with 15-minute breaks between modules. Students must also complete a final project to fulfill the course requirements. Online course schedule variations will follow the professor’s discretion.

“Faith and Finances” Two-Day Seminar for Undergraduate Students							
<b>Unit #1</b> Friday 8 a.m. – 12:30 p.m.	Practice #1 1:30 p.m. – – 2:45 p.m.	<b>Unit #2</b> Friday 3 p.m. – 7:30 p.m.	Practice #2 7:45 p.m. – – 9 p.m.	<b>Unit #3</b> Saturday 8 a.m. – 12:30 p.m.	Practice #3 1:30 p.m. – – 2:45 p.m.	<b>Unit #4</b> Saturday 3 p.m. – 7:30 p.m.	Practice #4 7:45 p.m. – 9 p.m.

**Graduate** – The required reading for Units One and Two is due before the first weekend and the required reading for Units Three and Four is due before the second weekend. This suggested schedule includes twelve 120-minute modules in class with 15-minute breaks between modules, plus 75-minute timeframes between units for completing assigned practices. Meals will need to work around this schedule. Attendance is required from 12:30 p.m. to 9:00 p.m. each Friday and 8:00 a.m. to 4:30 p.m. each Saturday. Students will also complete a final project to fulfill the course requirements. Online course schedule variations will follow the professor’s discretion.

“Faith and Finances” Two-Weekend Course for Graduate Students							
<b>Module #1</b> Friday 12:30 – 2:30 p.m.	<b>Module #2</b> Friday 2:45 – 4:45 p.m.	<b>Module #3</b> Friday 5:30 – 7:30 p.m.	<b>Practice #1</b> 7:45 p.m. – 9 p.m.	<b>Module #4</b> Saturday 8 a.m. – 10 a.m.	<b>Module #5</b> Saturday 10:15 a.m. – 12:15 p.m.	<b>Module #6</b> Saturday 1 p.m. – 3 p.m.	<b>Practice #2</b> 3:15 p.m. – 4:30 p.m.
<b>Module #7</b> Friday 12:30 – 2:30 p.m.	<b>Module #8</b> Friday 2:45 – 4:45 p.m.	<b>Module #9</b> Friday 5:30 – 7:30 p.m.	<b>Practice #3</b> 7:45 p.m. – 9 p.m.	<b>Module #10</b> Saturday 8 a.m. – 10 a.m.	<b>Module #11</b> Saturday 10:15 a.m. – 12:15 p.m.	<b>Module #12</b> Saturday 1 p.m. – 3 p.m.	<b>Practice #4</b> 3:15 p.m. – 4:30 p.m.

**Doctoral** – This one-week intensive course spans four days and contains four units. All reading must be completed before the first day of class. This suggested schedule includes twelve 140-minute modules in class with breaks between modules, plus 75-minute timeframes between units for completing assigned practices. Meals will need to work around this schedule that requires students to attend from 8:00 a.m. to 6:00 p.m. daily from Monday through Thursday. Students will also complete a final project to fulfill the course requirements.

“Faith and Finances” One-Week Intensive Course for Doctoral Students							
<b>Module #1</b> Mon. 8 a.m. – 10:20 a.m.	<b>Module #2</b> Mon. 10:40 a.m. – 1 p.m.	<b>Module #3</b> Mon. 2 p.m. – 4:20 p.m.	<b>Practice #1</b> Mon. 4:45 p.m. – 6 p.m.	<b>Module #4</b> Tues. 8 a.m. – 10:20 a.m.	<b>Module #5</b> Tues. 10:40 a.m. – 1 p.m.	<b>Module #6</b> Tues. 2 p.m. – 4:20 p.m.	<b>Practice #2</b> Tues. 4:45 p.m. – 6 p.m.
<b>Module #7</b> Wed. 8 a.m. – 10:20 a.m.	<b>Module #8</b> Wed. 10:40 a.m. – 1 p.m.	<b>Module #9</b> Wed. 2 p.m. – 4:20 p.m.	<b>Practice #3</b> Wed. 4:45 p.m. – 6 p.m.	<b>Module #10</b> Thurs. 8 a.m. – 10:20 a.m.	<b>Module #11</b> Thurs. 10:40 a.m. – 1 p.m.	<b>Module #12</b> Thurs. 2 p.m. – 4:20 p.m.	<b>Practice #4</b> Thurs. 4:45 p.m. – 6 p.m.

Again, these schedules represent suggested formats for delivering these modules. Details regarding the corresponding practices and projects follow next. Online course schedule variations will follow the professor’s discretion and online posts will serve as substitutes for the practices so that students interact with the course material and each other. All students, regardless of delivery system (in class or online) will be required to complete the final project.

## PRACTICES (OR POSTS) AND PROJECTS

For each of the four units, students will show their grasp of the material through performing formational practices. At the end of the course, all students will submit a final project. The former puts their knowledge to work through experiential learning activities (practices) and the latter enables to demonstrate proficiency in all areas covered in *Faith and Finances* (projects). There is also an optional pre-test/post-test exercise that instructors may choose to utilize (123).

### UNIT ONE – GOD’S WORD ON FINANCIAL MANAGEMENT

**Practice #1: “Stewardship Sharing”** – The best way to start to grow in our knowledge of biblical stewardship is to share a summary of material and key insights learned with another person.

**Certificate / Undergraduate** – Students will identify a classmate that will be their sharing partner. For Practice #1, the sharing partners will come together, and each student will summarize the content of Unit One: “God’s Word on Financial Management” in their own words and key points learned and action steps for application (30 minutes per person). Students will summarize this sharing experience as well as the biblical content in their final project.

**Graduate / Doctoral** – Students will identify a classmate that will be their sharing partner. For Practice #1, the sharing partners will come together, and each student will summarize three areas in their own words (30 minutes each): (1) the biblical and theological content of Unit One: “God’s Word on Financial Management”, (2) specific action steps for personal application, and (3) initial thoughts on teaching or preaching this material in ministry settings. Students will summarize this sharing experience and expand in these two areas in their final project.

**Assessment** – This experiential assignment coupled with subsequent reporting in the final project helps each student navigate the personal and spiritual journey of understanding the material of this course and putting specific action steps into practice. The aim of this assignment is to solidify learning through the sharing of knowledge and possible applications. Assessment of the summary the student shares about this practice will follow these criteria.

#### Practice #1: “Stewardship Sharing” – Assessment Criteria

0 NO REPORT	1 LACKING	2 NEEDS IMPROVEMENT	3 EMERGING COMPETENCE	4 COMPETENT	5 OUTSTANDING
Did not report on Practice #1 in final project	Reported doing Practice #1	Missing parts of the assignment or report is unclear	Fulfilled basic requirements in report	Demonstrates growing knowledge	Exhibits clear insights and deep understanding
ASSESSED ITEM					POINTS
Practice #1: “Stewardship Sharing”					0-5
TOTAL POINTS					0-5

**Alternative Assignment to Practice #1 = Post #1: “Stewardship Posts”** – Related to each of the three modules in Unit One, students will be asked to post in response to the lesson and respond to the posts of others. Here are the initial online statements to which students will be asked to respond with posts. Students will be graded on quality, timeliness, and online interaction.

**Module #1** – Share a stewardship theme from the OT (with Scriptures) and explain why Christ-followers must understand this theme in contrast to what the world teaches.

**Module #2** – Share a stewardship theme from the Gospels (with Scriptures) and explain why Christ-followers must understand this theme in contrast to what the world teaches.

**Module #3** – Share a stewardship theme from the early church in the NT (with Scriptures) and explain why Christ-followers must understand this theme in contrast to what the world teaches.

**Post #1: “Stewardship Posts” – Assessment Criteria**

0 NO REPORT	1 LACKING	2 NEEDS IMPROVEMENT	3 EMERGING COMPETENCE	4 COMPETENT	5 OUTSTANDING
Quality: You did not post comments online.  Timeliness: You did not make a post according to the schedule from the instructor.  Interaction: You did not engage in the online discussion.	Quality: Your posts show no development and are mostly a reiteration of class notes, the textbook, or others' posts.  Timeliness: Your initial post may or may not have been on schedule based on instructor's timeline.  Interaction: You do not respond to the posts of others in the discussion.	Quality: Your posts show nominal development and only the beginnings of critical thinking. Your contributions (questions or observations) do not clearly add to the discussion.  Timeliness: Your initial post may or may not have been on schedule based on instructor's timeline.  Interaction: You exhibit little or no engagement with the posts of other classmates or the instructor.	Quality: Your initial posts shows progress and development of critical thinking. Your further comments or questions did not add to the discussion.  Timeliness: Your initial post was made according to the instructor's timeline.  Interaction: You respond to at least one classmate but did not respond follow-up questions from the instructor. You show little initiative in engaging in the discussion by posting comments on only one day.	Quality: Your posts show development and some critical thinking is evident. Your questions and observations add to the discussion by expanding the ideas of others.  Timeliness: Your initial post was made according to the instructor's timeline.  Interaction: You engaged with two or more comments from classmates as well as responses from the instructor on at least two different days.	Quality: Your posts are well developed and exhibit clear, critical thinking. Your questions or observations add ideas and depth to the discussion.  Timeliness: Your initial post was made according to the instructor's timeline.  Interaction: You engaged with two or more comments from classmates as well as responses from the instructor on at least three different days.
ASSESSED ITEM					POINTS
Post #1: “Stewardship Posts”					0-5
TOTAL POINTS					0-5

**Additional Bibliography for Unit One** – In addition to the required reading, students may find these resources helpful for their papers and practices. This sampling of resources specifically relates to further exploration of the topic of money in biblical texts.

- Alcorn, Randy. *Managing God's Money: A Biblical Guide*. Wheaton: Tyndale House, 2011.
- Barnett, Jake. *Wealth & Wisdom: A Biblical Perspective on Possessions*. Colorado Springs: NavPress, 1987.
- Blomberg, Craig L. *Christians in an Age of Wealth: A Biblical Theology of Stewardship*. Biblical Theology for Life, ed. by Jonathan Lunde. Grand Rapids: Baker Academic, 2004.
- Blomberg, Craig L. *Preaching the Parables: From Responsible Interpretation to Powerful Proclamation*. Grand Rapids: Baker Academic, 2004.
- Burkett, Larry. *The Word on Finances: Topical Scriptures and Commentary*. Chicago: Moody Press, 1994.
- Cowen, David. *Economic Parables: The Monetary Teachings of Jesus*. Colorado Springs: Paternoster, 2006.
- Croteau, David A. ed. *Perspectives on Tithing: 4 Views*. Nashville: B & H Academic, 2007.
- Getz, Gene A. *Rich in Every Way: Everything God Says About Money and Possessions*. West Monroe, LA: Howard, 2004.
- Gonzales, Justo L. *Faith & Wealth: A History of Early Christian Ideas on the Origin, Significance and Use of Money*. Eugene: Wipf & Stock, 2002.
- Gnanavaram, M. *Treasure in Heaven and Treasure on Earth: Attitude towards Poverty and Wealth in the New Testament Communities and in the Early Church*. Delhi: ISPCK, 2008.
- Gutenson, Charles E. *The Right Church: Live Like the First Christians*. Nashville: Abingdon, 2012.
- Kapic, Kelly. *God So Loved, He Gave: Entering the Movement of Divine Generosity*. Grand Rapids: Zondervan, 2010.
- Kluth, Brian. *40 Day Spiritual Journey to a More Generous Life*. Colorado Springs: Maximum Generosity, 2006.
- Leblanc, Douglas. *Tithing: Test Me in This*. Nashville: Thomas Nelson, 2010.
- MacArthur, John. *Whose Money is it Anyway? A Biblical Guide to Using God's Wealth*. Nashville: Word, 2000.
- MacDonald, Gordon with Patrick Johnson. *Generosity: Moving Toward Life that is Truly Life*. Atlanta: National Christian Foundation, 2008.
- Martin, Alfred. *Biblical Stewardship*. Dubuque: ECS Ministries, 2005.
- NIV Stewardship Study Bible: Discovering God's Design for Life, the Environment, Finances, Generosity and Eternity*. Grand Rapids: Zondervan, 2008.
- Packer, J.I. *Hot Tub Religion: and Other Thoughts on Christian Living in a Materialistic World*. Wheaton: Tyndale House, 1993.
- Powell, Mark Allan. *Giving to God: The Bible's Good News about Living a Generous Life*. Grand Rapids: Eerdmans, 2006.
- Richardson, John P. *Giving Away the Collection Plate: Regifting God's Love and Money*. Mustang: Tate, 2012.

- Rinehart, John. *Gospel Patrons: People Whose Generosity Changed the World*. Minneapolis: Reclaimed, 2013.
- Rodin, R. Scott. *Stewards in the Kingdom: A Theology of Life in All its Fullness*. Downers Grove: InterVarsity, 2000.
- Schneider, John R. *Godly Materialism: Rethinking Money & Possessions*. Downers Grove: InterVarsity, 1994.
- Schneider, John R. *The Good of Affluence: Seeking God in a Culture of Wealth*. Grand Rapids: Eerdmans, 2002.
- Schwarzentraub, Betsy. *Afire with God: Becoming Spirited Stewards*. Nashville: Discipleship Resources, 2000.
- Shelley, Bruce L. *The Gospel and the American Dream*. Portland: Multnomah, 1989.
- Stott, John R.W. *Stott on Stewardship: Ten Principles of Christian Giving*. Chattanooga: Generous Giving, 2003.
- Wheeler, Sondra Ely. *Wealth as Peril and Obligation: The New Testament on Possessions*. Grand Rapids: Eerdmans-Lightning Source, 1995.
- Willmer, Wesley K. ed. *Money for Ministries: Biblical Guidelines for Giving and Asking*. Wheaton: Victor Books, 1989.
- Witherington, Ben, III. *Jesus and Money: A Guide for Times of Financial Crisis*. Grand Rapids: Brazos Press, 2010.

## UNIT TWO – THE THREE PRIMARY USES OF MONEY

**Practice #2: “Talk about Money”** – Students must demonstrate that they understand the three primary uses of money based on the teachings in God’s Word vs. what the world teaches.

**Certificate / Undergraduate** – For Practice #2, students will come together with a sharing partner, and each student will summarize the content of Unit Two on “The Three Primary Uses of Money” highlighting what the Word teaches vs. what the world teaches in their own words and give specific examples from their own experience (30 minutes each). Students will summarize this sharing experience as well as the contrasting content in their final project.

**Graduate / Doctoral** – For Practice #2, students will come together with a sharing partner, and each student will summarize the content of Unit Two on “The Three Primary Uses of Money” highlighting three areas (30 minutes per person): (1) what the Word teaches vs. what the world teaches on this topic in their own words, (2) action steps for personal application, and (3) initial thoughts on teaching or preaching this material in ministry settings. Students will summarize this sharing experience and expand in these two areas in their final project.

**Assessment** – This directed discussion coupled with subsequent reporting in the final project positions students to process together the difference between the Word’s teachings and the world’s teachings. The aim of this assignment is to strengthen the resolve of students to choose to follow what the Word teaches by hearing it alongside the world’s messages with action steps. This should be accomplished through the use of charts that help students see and discern the difference between what Christ desires for us versus what the culture wants us to know and do. Assessment of the summary the student shares about this practice will follow these criteria.

### Practice #2: “Talk about Money” – Assessment Criteria

0 NO REPORT	1 LACKING	2 NEEDS IMPROVEMENT	3 EMERGING COMPETENCE	4 COMPETENT	5 OUTSTANDING
Did not report on Practice #2 in final project	Reported doing Practice #2	Missing parts of the assignment or report is unclear	Fulfilled basic requirements in report	Demonstrates growing knowledge	Exhibits clear insights and deep understanding
ASSESSED ITEM					POINTS
Practice #2: “Talk about Money”					0-5
TOTAL POINTS					0-5

**Alternative Assignment to Practice #2 = Post #2: “Posts about Money”** – Related to each of the three modules in Unit Two, students will be asked to post in response to the lesson and respond to the posts of others. Here are the initial online statements to which students will be asked to respond with posts. Students will be graded on quality, timeliness, and online interaction.

Module #4 – Explain how this module shaped their thinking with regard to earning an income from work (with related Scriptures) and in contrast to what the world teaches.

Module #5 – Explain how this module shaped their thinking with regard to saving a portion of income (with related Scriptures) and in contrast to what the world teaches.

Module #6 – Explain how this module shaped their thinking with regard to storing up treasure in heaven (with related Scriptures) and in contrast to what the world teaches.

**Post #2: “Posts about Money” – Assessment Criteria**

<b>0 NO REPORT</b>	<b>1 LACKING</b>	<b>2 NEEDS IMPROVEMENT</b>	<b>3 EMERGING COMPETENCE</b>	<b>4 COMPETENT</b>	<b>5 OUTSTANDING</b>
<p>Quality: You did not post comments online.</p> <p>Timeliness: You did not make a post according to the schedule from the instructor.</p> <p>Interaction: You did not engage in the online discussion.</p>	<p>Quality: Your posts show no development and are mostly a reiteration of class notes, the textbook, or others’ posts.</p> <p>Timeliness: Your initial post may or may not have been on schedule based on instructor’s timeline.</p> <p>Interaction: You do not respond to the posts of others in the discussion.</p>	<p>Quality: Your posts show nominal development and only the beginnings of critical thinking. Your contributions (questions or observations) do not clearly add to the discussion.</p> <p>Timeliness: Your initial post may or may not have been on schedule based on instructor’s timeline.</p> <p>Interaction: You exhibit little or no engagement with the posts of other classmates or the instructor.</p>	<p>Quality: Your initial posts shows progress and development of critical thinking. Your further comments or questions did not add to the discussion.</p> <p>Timeliness: Your initial post was made according to the instructor’s timeline.</p> <p>Interaction: You respond to at least one classmate but did not respond follow-up questions from the instructor. You show little initiative in engaging in the discussion by posting comments on only one day.</p>	<p>Quality: Your posts show development and some critical thinking is evident. Your questions and observations add to the discussion by expanding the ideas of others.</p> <p>Timeliness: Your initial post was made according to the instructor’s timeline.</p> <p>Interaction: You engaged with two or more comments from classmates as well as responses from the instructor on at least two different days.</p>	<p>Quality: Your posts are well developed and exhibit clear, critical thinking. Your questions or observations add ideas and depth to the discussion.</p> <p>Timeliness: Your initial post was made according to the instructor’s timeline.</p> <p>Interaction: You engaged with two or more comments from classmates as well as responses from the instructor on at least three different days.</p>
<b>ASSESSED ITEM</b>					<b>POINTS</b>
<b>Post #2: “Posts about Money”</b>					<b>0-5</b>
<b>TOTAL POINTS</b>					<b>0-5</b>

**Additional Bibliography for Unit Two** – In addition to the required reading, students may find these resources helpful for their papers and practices. This sampling of books specifically relates to further exploration of the ideas of gaining all we can, saving all we can, and giving all we can.

- Alcorn, Randy. *Money, Possessions and Eternity*. Revised Edition. Wheaton: Tyndale House Publishers, 2003.
- Anderson, Jeff. *Plastic Donuts: Giving that Delights the Heart of the Father*. Colorado Springs: Multnomah, 2012.
- Beisner, E. Calvin. *Prosperity and Poverty: The Compassionate Use of Resources in a World of Scarcity*. Eugene: Wipf & Stock, 2001.
- Bellesi, Denny and Leesa. *The Kingdom Assignment: What Will You Do with the Talents God Has Given You?* Grand Rapids: Zondervan, 2001.
- Blue, Ron. *Generous Living: Finding Contentment Through Giving*. Grand Rapids: Zondervan, 1997.
- Bruce, Joel. *Our Generous God: Discover God's Generosity to You in Christ*. Bloomington: WestBow, 2011.
- Cathy, S. Truett with Blanchard, Ken. *The Generosity Factor: Discover the Joy of Giving Your Time, Talent and Treasure*. Grand Rapids: Zondervan, 2002.
- Cunningham, Loren. *Daring to Live on the Edge: The Adventure of Faith and Finances*. Seattle: YWAM, 1991.
- Formsma, Brad. *I Like Giving: The Transforming Power of a Generous Life*. Colorado Springs: Waterbrook, 2014.
- Foster, Richard J. *The Challenge of the Disciplined Life: Christian Reflections on Money, Sex and Power*. San Francisco: Harper Collins, 1989.
- Foster, Richard J. *Freedom of Simplicity: Finding Harmony in a Complex World*. New York: HarperCollins, 1981.
- Goff, Bob. *Love Does: Discover a Secretly Incredible Life in an Ordinary World*. Nashville: Thomas Nelson, 2012.
- Guinness, Os. *Doing Well and Doing Good: Money, Giving and Caring in a Free Society*. Colorado Springs: NavPress, 2001.
- Hamilton, Adam. *Enough: Discovering Joy through Simplicity and Generosity*. Nashville: Abingdon, 2009.
- Ingram, Chip. *The Genius of Generosity*. Atlanta: National Christian Foundation, 2010.
- Keller, Timothy. *Generous Justice: How God's Grace Makes Us Just*. New York: Penguin, 2010.
- Kluth, Brian. *Seven Keys to Open-Handed Living in a Tight-Fisted World*. Colorado Springs: Maximum Generosity, 2011.
- Link, E.G. "Jay". *Spiritual Thoughts on Material Things: Thirty Days of Food for Thought*. Indianapolis: Kardia Planning, 2009.
- McDaniel, Chris. *Igniting a Life of Generosity*. Winchester, VA: ECFA Press, 2011.
- MacDonald, Gordon. *Secrets of the Generous Life: Reflections to Awaken the Spirit and Enrich the Soul*. Wheaton: Tyndale House, 2002.
- Macomber, Debbie. *One Simple Act: Discovering the Power of Generosity*. New York: Pocket Books, 2009.
- Malloch, Theodore Roosevelt. *Being Generous*. West Conshohocken: Templeton, 2009.

- Mathison, John Ed. *Treasures of the Transformed Life: Satisfying Your Soul's Thirst for More*. Nashville: Abingdon, 2006.
- Murray, Andrew. *Money: Christ's Perspective on the Use and Abuse of Money*. Minneapolis: Bethany Fellowship, 1978.
- Rivadeneira, Caryn. *Broke: What Financial Desperation Revealed about God's Abundance*. Downer's Grove: IVP, 2014.
- Schnase, Robert. *Practicing Extravagant Generosity: Daily Readings on the Grace of Giving*. Nashville: Abingdon, 2011.
- Taylor, John V. *Enough is Enough: A Biblical Call for Moderation in a Consumer-Oriented Society*. Minneapolis: SCM Press, 1975.
- Volf, Miroslav. *Free of Charge: Giving and Forgiving in a Culture Stripped of Grace*. Grand Rapids: Zondervan, 2005.
- Wagner, Lilya, Rebecca Paredes, and Ricardo Rodriguez. *Envisioning Growth—Achieving Greatness: The Story of the Hispanic Stewardship Development Partnership*. Indianapolis: The Center on Philanthropy at Indiana University, 2004.

## UNIT THREE – FINANCIAL SKILLS OF FAITHFUL STEWARDS

**Practice #3: “Put your House in Order”** – The best way to demonstrate competency in the area of financial skills is to put them into practice. Each student must complete a basic budget, which includes a plan for getting out debt for students who have debt. They must also note areas where it is important to seek Christian counsel.

**Certificate / Undergraduate** – This is a budget-drafting exercise. Students will complete the budget template in module #7 with numbers that reflect their current financial situation citing income and expenses by categories. If they have debt, they will present how they plan to pay it off with insight from module #8 and mark what areas they plan to seek Christian counsel in the present or future as outlined in module #9. Everyone needs to have a budget, manage their borrowing, and identify areas in which they need to seek Christian counsel. Each student must include their budget (with supplemental narrative) in their final project.

**Graduate / Doctoral** – This is a budget-drafting exercise. Students will complete the budget template in module #7 with numbers that reflect their current financial situation citing income and expenses by categories. If they have debt, they will present how they plan to pay it off with insight from module #8 and mark what areas they plan to seek Christian counsel in the present or future as outlined in module #9. Everyone needs to have a budget, manage their borrowing, and identify areas in which they need to seek Christian counsel. Each student must include their budget (with supplemental narrative) in their final project. In their final project, graduate and doctoral students will also be required to include how they will help others in a ministry setting understand the biblical and theological importance to living on a budget.

**Assessment:** The aim of this assignment is to take the budget discussion from principles to paper. The student’s budget (with supplemental narrative) will be assessed with these criteria.

### Practice #3: “Put your House in Order” – Assessment Criteria

0 NO REPORT	1 LACKING	2 NEEDS IMPROVEMENT	3 EMERGING COMPETENCE	4 COMPETENT	5 OUTSTANDING
Did not include a budget in the final project	Reported doing a budget draft	Missing parts of the budget or budget is unclear	Fulfilled basic requirements of a budget	Budget narrative shows knowledge	Budget is complete highlighting areas for seeking counsel
ASSESSED ITEM					POINTS
Practice #3: “Put your House in Order”					0-5
TOTAL POINTS					0-5

**Alternative Assignment to Practice #3 = Post #3: “Financial Skills Posts”** – Related to each of the three modules in Unit Three, students will be asked to post in response to the lesson and

respond to the posts of others. Here are the initial statements to which students will be asked to respond with posts. Students will be graded on quality, timeliness, and online interaction.

Module #7 – Post about what you learned about building a budget and state a smart spending tip you wish to adopt. Include the main categories that are included in your personal budget.

Module #8 – Post about what you learned with regard to the dangers of debt and how you plan to avoid debt in order to maintain financial freedom. If you are in debt, map out your plan for getting out of debt and why this plan makes sense based on your situation.

Module #9 – Post about what you learned related to seeking Christian counsel for investing, insurance, and/or taxes, highlighting why this is important. Students will also be asked how Christian counsel differs from what the world teaches.

**Post #3: “Financial Skills Posts” – Assessment Criteria**

0 NO REPORT	1 LACKING	2 NEEDS IMPROVEMENT	3 EMERGING COMPETENCE	4 COMPETENT	5 OUTSTANDING
Quality: You did not post comments online.  Timeliness: You did not make a post according to the schedule from the instructor.  Interaction: You did not engage in the online discussion.	Quality: Your posts show no development and are mostly a reiteration of class notes, the textbook, or others' posts.  Timeliness: Your initial post may or may not have been on schedule based on instructor's timeline.  Interaction: You do not respond to the posts of others in the discussion.	Quality: Your posts show nominal development and only the beginnings of critical thinking. Your contributions (questions or observations) do not clearly add to the discussion.  Timeliness: Your initial post may or may not have been on schedule based on instructor's timeline.  Interaction: You exhibit little or no engagement with the posts of other classmates or the instructor.	Quality: Your initial posts shows progress and development of critical thinking. Your further comments or questions did not add to the discussion.  Timeliness: Your initial post was made according to the instructor's timeline.  Interaction: You respond to at least one classmate but did not respond follow-up questions from the instructor. You show little initiative in engaging in the discussion by posting comments on only one day.	Quality: Your posts show development and some critical thinking is evident. Your questions and observations add to the discussion by expanding the ideas of others.  Timeliness: Your initial post was made according to the instructor's timeline.  Interaction: You engaged with two or more comments from classmates as well as responses from the instructor on at least two different days.	Quality: Your posts are well developed and exhibit clear, critical thinking. Your questions or observations add ideas and depth to the discussion.  Timeliness: Your initial post was made according to the instructor's timeline.  Interaction: You engaged with two or more comments from classmates as well as responses from the instructor on at least three different days.
ASSESSED ITEM					POINTS
Post #3: “Financial Skills Posts”					0-5
TOTAL POINTS					0-5

**Additional Bibliography for Unit Three** – In addition to the required reading, students may find these resources helpful for their papers and practices. This sampling of books specifically offers further insight on budgeting, borrowing, taxes, insurance, and other financial matters.

- Dayton, Howard. *Free and Clear: God's Road Map to Debt-Free Living*. Chicago: Moody, 2006.
- Dayton, Howard. *Your Money Counts: The Biblical Guide to Earning, Spending, Saving, Investing, Giving and Getting Out of Debt*. Wheaton: Tyndale House, 1997.
- Dayton, Howard. *Your Money Map: A Proven 7-Step Guide to True Financial Freedom*. Chicago: Moody, 2006.
- de Graaf, John, David Wann and Thomas H. Naylor. *Affluenza: The All-Consuming Epidemic*, 2nd ed. San Francisco: Berrett-Koehler, 2005.
- Ellul, Jacques. *Money and Power*. Downers Grove: InterVarsity, 1984.
- Flynn, Leslie B. *Your God and your Gold*. Williamsport, PA: Hearthstone Publishing Company, 1973.
- Gotthardt, Alan. *The Eternity Portfolio: A Practical Guide to Investing Your Money for Ultimate Results*. Wheaton: Tyndale House, 2003.
- Ingram, Kristen Johnson. *Devotions for Debtors*. Garden City: Crossings Book Club, 2002.
- Kluth, Brian. *Experience God as Your Provider: Finding Financial Stability in Unstable Times*. Chicago: Moody Publishers, 2010.
- Link, E.G. "Jay". *Who's in Charge Here? Beginning Your Life Stewardship Journey*. Mooresville: Stewardship Ministries, 2013.
- Marette, Bob. *From a Millstone to a Milestone: How to Get Out of Debt in 5-7 Years, Including Your Mortgage by Applying "God's" Principles*. Delhi: New Life, 2006.
- Olford, Stephen F. *The Grace of Giving: A Biblical Study of Christian Stewardship*. Grand Rapids: Kregel, 1972.
- Ortberg, John, Lauri Pederson and Judson Poling. *Giving: Unlocking the Heart of Good Stewardship*. Grand Rapids: Zondervan, 2000.
- Piper, John. *Money: The Currency of Christian Hedonism*. Chattanooga: Generous Giving, 2003.
- Platt, David. *Radical: Taking Back Your Faith from the American Dream*. Colorado Springs: Multnomah, 2010.
- Ramsey, Dave. *The Total Money Makeover*. Nashville: Nelson, 2003.
- Schut, Michael, ed. *Simpler Living, Compassionate Life: A Christian Perspective with Henri Nouwen, Richard Foster, Cecile Andrews and Others*. New York: Morehouse, 2008.
- Schlossberg, Herbert. *Idols for Destruction: The Conflict of Christian Faith and American Culture*. Wheaton: Crossway, 1990.
- Sleeth, J. Matthew. *Serving God, Saving the Planet: A Call to Care for Creation and Your Soul*. Grand Rapids: Zondervan, 2006.
- Stanley, Andy. *Balanced: Gaining and Maintaining Financial Stability*. Alpharetta: North Point Ministries, 2010.
- Stanley, Andy. *How to Be Rich: It's Not What You Have. It's What You Do With What You Have*. Grand Rapids: Zondervan, 2013.
- Vincent, Mark. *A Christian View of Money: Celebrating God's Generosity*. Eugene: Wipf & Stock, 1997.

White, John. *The Golden Cow: Materialism in the Twentieth-Century Church*. Downer's Grove: IVP, 1979.

White, John. *Money Isn't God: So Why is the Church Worshipping it?* Downer's Grove: IVP, 1973.

Willmer, Wesley K. with Smith, Martyn. *God & Your Stuff: The Vital Link Between Your Possessions and Your Soul*. Colorado Springs: NavPress, 2002.

## UNIT FOUR – BEST PRACTICES FOR MARRIAGE, FAMILY, AND MINISTRY

**Practice #4: “Best Practices”** – The best way to solidify the best practices that will guide your financial decisions in marriage, family, and ministry is to share them with another person. Students must again identify a sharing partner for Practice #4. Single students should discuss best practices that they want to put in place to guide the rest of their lives. Married students should declare what they want to discuss with their spouse. This exercise helps students learn to articulate these ideas. Graduate and doctoral students must also describe how they think they will help others understand and apply best practices in church and ministry settings.

**Certificate / Undergraduate** – For Practice #4, each student will summarize best practices they want to implement in the context of marriage, family, and ministry settings to chart a course for a lifetime of faithful stewardship. This will include action steps in each area. Students will summarize this sharing experience and their best practices in their final project.

**Graduate / Doctoral** – For Practice #4, each student will summarize best practices they want to implement in the context of marriage, family, and ministry settings to chart a course for a lifetime of faithful stewardship. This will include action steps in each area. Students will summarize this sharing experience and their best practices in their final project. Graduate and doctoral students will also be required to include in their final project how they will help others in a church or ministry setting understand the biblical and theological importance to adopting best practices related to handling money in marriage, family, and ministry settings.

**Assessment** – This discussion time coupled with subsequent reporting in the final project (or in posts) positions students to adopt specific best practices that will guide how they handle money in marriage, family, and ministry settings. The aim of this assignment is to give students space to discuss the course they plan to take in order to be prepared to give an account for their stewardship someday before God. Assessment of the summary the student shares about this practice will follow these criteria.

### Practice #4: “Best Practices” – Assessment Criteria

0 NO REPORT	1 LACKING	2 NEEDS IMPROVEMENT	3 EMERGING COMPETENCE	4 COMPETENT	5 OUTSTANDING
Did not report on Practice #4 in final project	Reported doing Practice #4	Missing parts of the assignment or report is unclear	Fulfilled basic requirements in report	Demonstrates growing knowledge	Exhibits clear insights and deep understanding
ASSESSED ITEM					POINTS
Practice #4: “Best Practices”					0-5
TOTAL POINTS					0-5

**Alternative Assignment to Practice #4 = Post #4: “Best Practices Posts”** – Related to the three modules in Unit Four, students will be asked to post in response to the lesson and respond to the posts of others. Here are the initial online statements to which students will be asked to respond with posts. Students will be graded on quality, timeliness, and online interaction.

Module #10 – Explain how this module shaped their thinking with regard money in marriage highlighting pitfalls to avoid and the benefits of have a spending plan.

Module #11 – Explain how this module shaped their thinking related to finances for families so they learned how to train their children and are prepared to leave a legacy of financial freedom.

Module #12 – Explain how this module shaped their thinking linked to the faithful administration of ministry resources to position ministries for fruitfulness.

**Posts: “Best Practices Posts” – Assessment Criteria**

0 NO REPORT	1 LACKING	2 NEEDS IMPROVEMENT	3 EMERGING COMPETENCE	4 COMPETENT	5 OUTSTANDING
Quality: You did not post comments online.  Timeliness: You did not make a post according to the schedule from the instructor.  Interaction: You did not engage in the online discussion.	Quality: Your posts show no development and are mostly a reiteration of class notes, the textbook, or others' posts.  Timeliness: Your initial post may or may not have been on schedule based on instructor's timeline.  Interaction: You do not respond to the posts of others in the discussion.	Quality: Your posts show nominal development and only the beginnings of critical thinking. Your contributions (questions or observations) do not clearly add to the discussion.  Timeliness: Your initial post may or may not have been on schedule based on instructor's timeline.  Interaction: You exhibit little or no engagement with the posts of other classmates or the instructor.	Quality: Your initial posts shows progress and development of critical thinking. Your further comments or questions did not add to the discussion.  Timeliness: Your initial post was made according to the instructor's timeline.  Interaction: You respond to at least one classmate but did not respond follow-up questions from the instructor. You show little initiative in engaging in the discussion by posting comments on only one day.	Quality: Your posts show development and some critical thinking is evident. Your questions and observations add to the discussion by expanding the ideas of others.  Timeliness: Your initial post was made according to the instructor's timeline.  Interaction: You engaged with two or more comments from classmates as well as responses from the instructor on at least two different days.	Quality: Your posts are well developed and exhibit clear, critical thinking. Your questions or observations add ideas and depth to the discussion.  Timeliness: Your initial post was made according to the instructor's timeline.  Interaction: You engaged with two or more comments from classmates as well as responses from the instructor on at least three different days.
ASSESSED ITEM					POINTS
Posts: Best Practices Posts					0-5
TOTAL POINTS					0-5

**Additional Bibliography for Unit Four** – In addition to the required reading, students may find these resources helpful for their papers and practices. These books provide insight to applying faith and finance ideas in marriage, family, church, and organizational settings.

- Anglinger, Leisa and Victoria Shepp, *Forming Generous Hearts: Stewardship Planning for Lifelong Faith Formation*. New London: Twenty-Third Publications, 2007.
- Barna, George. *How to Increase Giving in Your Church*. Ventura: Regal, 1997.
- Bassler, Jouette. *God & Mammon: Asking for Money in the New Testament*. Nashville: Abingdon, 1991.
- Blue, Ron with White, Jeremy. *Splitting Heirs: Giving Money and Things to Your Children Without Ruining Their Lives*. Chicago: Northfield, 2004.
- Blue, Ron and Judy. *Raising Money-Smart Kids: How to Teach Your Children the Secrets of Earning, Saving, Investing and Spending Wisely*. Nashville: Thomas Nelson, 1992.
- Burkett, Larry. *The Complete Financial Guide for Young Couples: A Lifetime Approach to Spending, Saving, and Investing*. Colorado Springs: David C. Cook, 1989.
- Burkett, Larry. *Using Your Money Wisely: More Than Finances...Transforming Lives*. Chicago: Moody Press, 1985.
- Callahan, Kennon L. *Giving and Stewardship in an Effective Church: A Guide for Every Member*. San Francisco: Jossey-Bass, 1997.
- Cameron, Barry L. and Douglas J. Crozier. *The ABC's of Financial Success Workbook*. Joplin: HeartSpring, 2005.
- Carter, Doug M. *Raising More Than Money: Redefining Generosity Reflecting God's Heart*. Nashville: Thomas Nelson, 2007.
- Dayton, Howard. *Money and Marriage God's Way*. Chicago: Moody, 2009.
- Cloughen, Charles Jr. *One Minute Stewardship Sermons*. Harrisburg: Morehouse Publishing Group, 1997.
- Gordon, David W. *A Plan for Stewardship Education and Development Through the Year: An Outline Manual*. Harrisburg: Morehouse Group, 1998.
- High, William F. with Missy Calvert. *Stories of the Generous Life: Ordinary People, Extraordinary Generosity*. Enumclaw: Winepress, 2013.
- High, William F. with Ashley B. McCauley. *The Generosity Bet: Secrets of Risk, Reward, and Real Joy*. Shippensburg: Destiny Image, 2014.
- Hoag, Gary G., R. Scott Rodin, and Wesley K. Willmer. *The Choice: The Christ-Centered Pursuit of Kingdom Outcomes*. Winchester: ECFA Press, 2014.
- Jeavons, Thomas H. and Basinger, Rebekah Burch. *Growing Givers' Hearts: Treating Fundraising as Ministry*. San Francisco: Jossey-Bass, 2000.
- Kinsler, Ross and Gloria. *The Biblical Jubilee and the Struggle for Life: An Invitation to Personal, Ecclesial and Social Transformation*. Maryknoll, NY: Orbis Books, 1999.
- Link, E.G. "Jay". *Family Wealth Counseling: Getting to the Heart of the Matter*. Franklin, IN: Professional Mentoring Program, 1999.
- Link, E.G. "Jay". *To Whom Much is Given: Navigating the Ten Life Dilemmas Affluent Christians Face – A Stewardship Guide to Godly Decision Making*. Indianapolis: Kardia Planning, 2009.
- Lutz, Lorry. *Women as Risk-Takers for God*. Carlisle: Paternoster, 1997.

- Palmer, Bethany and Scott. *First Comes Love, Then Comes Money: A Couple's Guide to Financial Communication*. New York: HarperCollins, 2009.
- R. Scott Rodin, and Gary G. Hoag. *The Sower: Redefining the Ministry of Raising Kingdom Resources*. Winchester: ECFA Press, 2010.
- Searcy, Nelson with Jennifer Dykes Henson. *Maximize: How to Develop Extravagant Givers in Your Church*. Grand Rapids: Baker, 2010.
- Searcy, Nelson with Jennifer Dykes Henson. *The Generosity Ladder: Your Next Step to Financial Peace*. Grand Rapids: Baker, 2010.
- Sider, Ronald J. *Rich Christians in an Age of Hunger: Moving from Affluence to Generosity*. Nashville: Thomas Nelson, 1997.
- Smith, Christian and Michael O. Emerson with Patricia Snell. *Passing the Plate: Why American Christians Don't Give Away More Money*. New York: Oxford University Press, 2008.
- Smith, Christian and Hilary Davidson. *The Paradox of Generosity: Giving We Receive, Grasping We Lose*. New York: Oxford University Press, 2014.
- Stanley, Andy. *Fields of Gold: A Place Beyond Your Deepest Fears. A Prize Beyond Your Wildest Imagination*. Wheaton: Tyndale, 2004.
- Stovall, Jim. *The Ultimate Gift*. Colorado Springs: RiverOak, 2001.
- Willard, Chris and Jim Sheppard. *Contagious Generosity: Creating a Culture of Generosity in Your Church*. Grand Rapids: Zondervan, 2012
- Willard, Dallas. *The Spirit of the Disciplines*. San Francisco: HarperSanFrancisco, 1991.
- Vincent, Mark. *Speaking about Money: Reducing the Tension*. Scottsdale: Herald, 2001.
- Vincent, Mark L. and Joseph Krivickas. *Becoming a Steward Leader: Fundamentally Change the Way You Think, Lead, and Live*. San Clemente: Christian Leadership Alliance, 2012.
- Werning, Waldo, J. *Christian Stewards: Confronted and Committed*. St. Louis: Concordia, 1982.
- Wuthnow, Robert. *God and Mammon in America*. New York: Free Press, 1994.
- Wuthnow, Robert. *The Crisis in the Churches: Spiritual Malaise, Fiscal Woe*. New York: Oxford University Press, 1997.

## FINAL PROJECT: PREPARE TO GIVE AN ACCOUNT FOR YOUR STEWARDSHIP

**Project: “Prepare to Give an Account for Your Stewardship”** – This project has four parts: (1) personal beliefs about financial management with Scriptural support, (2) the three primary uses of money based on the Word versus what the world teaches, (3) a personal budget with supplemental narrative explaining income and expenses and areas for seeking Christian counsel, and (4) best practices the student will implement in marriage, family, and ministry settings.

**Certificate** – Projects must be 3-4 pages in length and highlight the four areas listed above. Students must state how each of the four practices in *Faith and Finances* shaped their understanding of the material, actions steps they will take in response, and how they believe this course content prepared them to give an account for their stewardship before God.

**Undergraduate** – Projects must be 5-6 pages in length and highlight the four areas listed above. Students must state how each of the four practices in *Faith and Finances* shaped their understanding of the material, actions steps they will take in response, and how they believe this course content prepared them to give an account for their stewardship before God.

**Graduate** – Projects must be 7-8 pages in length and highlight the four areas listed above. Students must state how each of the four practices in *Faith and Finances* shaped their understanding of the material, actions steps they will take in response, how they believe this course content prepared them to give an account for their stewardship before God and help others as well. Projects must include a plan for teaching this material in a ministry setting.

**Doctoral** – Projects must be 10-12 pages in length and highlight the four areas listed above. Students must state how each of the four practices in *Faith and Finances* shaped their understanding of the material, actions steps they will take in response, how the course content challenged them to reflect biblically and theologically on *Faith and Finances* and prepared them to give an account for their stewardship before God and help others as well. Projects must also include an outlined plan for teaching or preaching this material in a ministry setting.

**Project: “Prepare to Give an Account for Your Stewardship”** – Assessment Criteria

0-10 INCOMPLETE	10-20 LACKING	21-25 NEEDS IMPROVEMENT	26-30 EMERGING COMPETENCE	31-35 COMPETENT	36-40 OUTSTANDING
Project either not turned in or incomplete	Much of project lacks depth	Missing parts of the project or parts are unclear	Fulfilled basic requirements but lacked detail	Project show broad grasp of material	Project is complete, exhibits proficiency in all four units
ASSESSED ITEM					POINTS
Project: “Prepare to Give an Account for Your Stewardship”					0-40
TOTAL POINTS					0-40

## UNIT ONE – GOD’S WORD ON FINANCIAL MANAGEMENT

This course contains more than a list of biblical principles about money. To help students own their faith in relationship to finances, the professor will guide the class on a journey through the Scriptures to see what God’s Word says about money. That’s the aim of Unit One (modules 1-3).

### MODULE #1: STEWARDSHIP IN THE OLD TESTAMENT

#### (1) Information

**Content:** This module explores stewardship in the OT to gain insights for people in relationship to God, each other, and the material world. We will survey seven OT themes: (1) the account of creation, (2) the purpose of provision, (3) the instructions to God’s people in the Law, (4) the report from the historical books, (5) the perspective from wisdom literature, (6) the assessment of the prophets, and (7) the promise of Messiah.

**Timeframe:** As a reminder, the overall timeframe for this module is as follows:  
Certificate – 1:00, Undergraduate – 1:20, Graduate – 2:00, Doctoral – 2:20.

**Objectives:** Upon completion of this module students should be able to:

1. Summarize seven OT themes linked to stewardship by tracing them through the OT.
2. Articulate the role of God as owner of everything (God is...) and the role of people as stewards (As a person, my role is...).
3. Explain what the stewardship insights in the OT teach us about relating to God, other people, and material possessions (As a steward, my responsibility is...).
4. Share one verse or passage that will shape your stewardship journey.

**Seven-Minute Seminary Video:** “*Stewardship in the Old Testament*” by Dr. Gary G. Hoag – <insert seedbed.com video link here>

**Reading:** This chart presents reading assignments and estimated time for completion.

TEXTBOOK (PAGE NUMBERS)	ACADEMIC LEVEL	ASSIGNMENT DUE	ESTIMATED TIME OUTSIDE OF CLASS
<i>Read Heart, Soul, and Money</i> (1-34)	Certificate	Reading due before teaching Module #1.	1 hour
<i>Read Heart, Soul, and Money</i> (1-34)	Undergraduate	Reading due before teaching Module #1.	1 hour
<i>Read Neither Poverty Nor Riches</i> (1-82)	Graduate	Reading due before teaching Module #1.	2 hours
<i>Read Neither Poverty Nor Riches</i> (1-82)	Doctoral	Reading due before teaching Module #1.	2 hours

**Teaching Outline: “Stewardship in the Old Testament”**

There are seven stewardship insights or themes with related Scriptures that surface in the OT (teaching instructions and estimated timeframes for delivering the content follow below).

1. **The Account of Creation** – God’s generosity is reflected in creation, all of which God owns, has declared to be good and has entrusted to people as stewards (Gen. 1-2, 1:27-31).
2. **The Purpose of Provision** – Provision for the patriarchs and later for God’s people was to have something to return to God, care for one’s family and share with others in need (Gen. 12:1-7; 13:1-8; 24:35; 32:13-16; 41:57; Ex. 16:16-21; 22:25-27; Lev. 25; Deut. 23:19-20).
3. **The Instructions in the Law** – God’s people were to tithe their first fruits and firstborn: 10% for the temple, 10% for the festivals and 10% every third year for the needy as well as extra gifts for special projects (Lev. 27:30-33; Num. 18:8-32; Deut. 14:22-29; 1 Chr. 29:1-20; Prov. 3:9-10).
4. **The Report from the Historical Books** – Blessings shared inspire generosity; blessings retained often corrupt their keepers. Obedience and hard work often lead to blessing; whereas, disobedience or laziness often leads to ruin. Both righteous and unrighteous prosper. (Josh. 1:8; 1 Chron. 29:1-20; 7; 2 Chr. 1; 1 Kgs 11; Neh 1:11).
5. **The Perspective from Wisdom Literature** – Handle money with care. Extremes of prosperity and poverty often lead to sin. Debt is limiting. With simplicity, celebrate special occasions spending money on those you love, but don’t forget those God loves: widows, foreigners and the poor. (Job 1:21; 29:12-17; 31:16-28; Prov. 22:7; 29:7; 30:8-9; Song of Sol. 3:6-11).
6. **The Assessment of the Prophets** – Put your house in order. Prophets proclaimed the failure of God’s people regarding possessions: they had idols and hoarded their wealth while failing to give generously to God, share with the poor and treat everyone with justice. (2 Kgs. 20:1-19; Is. 2:7-8, 20; 44:12-20; Jer. 7:5-7; Ez. 45:10-12; Hos. 2:8; Amos 2:6-8; 5:11-15; Mic. 6:8; Mal. 3:5-10).
7. **The Promise of Messiah** – God’s prophets also announced that someday a Savior would be born for the world and good news would be proclaimed for the poor (Is. 9:6-7; 61:1-7).

**Certificate** (30 minutes) – Take students on a journey through the OT. Teach the seven insights and choose 1-2 Scriptures to emphasize each point. Read the Bible passages together.

**Undergraduate** (40 minutes) – Take students on a journey through the OT. Teach the seven insights and choose 2-3 Scriptures to emphasize each point. Read the Bible passages together.

**Graduate** (60 minutes) – Teach the seven insights, choose 2-3 Scriptures to emphasize each point, read them aloud, share and discuss scholarly quotes on each point.

**Doctoral** (70 minutes) – Teach the seven insights, choose 2-3 Scriptures for each point, read them aloud. Discuss scholarly quotes, theological implications, and church applications for each.

### Bonus Material: “Stewardship in the Old Testament”

Here are quotes, profound thoughts, scholarly comments linked to the content. Instructors may use these or other materials at their discretion, while staying within the teaching timeframes. Students may utilize them in their final project or in teaching settings with others. Rather than prescribe applications, where applicable, ask students to share their thoughts.

#### 1. The Account of Creation

Genesis 1-2. “God made the sun--it gives. God made the moon--it gives. God made the stars--they give. God made the air--it gives. God made the clouds—they give. God made the earth--it gives. God made the sea--it gives. God made the trees--they give. God made the flowers--they give. God made the fish--they give. God made the fowls--they give. God made the beasts--they give. God made man and woman--they ? God made me--I ?” Anonymous quote cited by Steve Olford, *The Grace of Giving* (113).

Genesis 1-2. God created the material world and said that it was good. “The blessing and abundance of the garden were created for humans to enjoy.” Craig Blomberg, *Neither Poverty Nor Riches* (34).

Genesis 1-2. Creation proclaims the generosity of God! “We know from the act of creation that God is generous, and we know something of the immensity of divine generosity from the nature of the world.” Diogenes Allen, *Philosophy for Understanding Theology* (xxiii).

Genesis 1-2. Man is made in God’s image and commanded to serve as steward of God’s creation. “Eden set the man and woman free from servitude to want, it unleashed them to dream, to use their creativity, to work in productive and rewarding ways, to reap the fruits of their labor, and to take pleasure in the whole of life, in the image of God, and in His good pleasure.” John Schneider, *The Good of Affluence* (59).

#### 2. The Purpose of Provision

Genesis 12:1-7. In the context of the covenant, wealth was something to be enjoyed and shared. “God chooses one man, Abraham...through whom God will bless all the peoples of the earth...none of the patriarchs experiences the complete fulfillment of this promise, each lives in the land for part of his life and amasses enormous wealth....Genesis points out that the patriarchs are also generous in sharing their wealth with needier people around them.” Craig Blomberg, *Heart, Soul and Money* (12-13).

Ex. 22:25-27. Value people over possessions. “Commentators have regularly concluded, therefore, that God wanted to distinguish between the economics of the business world and the principles God’s people employ in lending to each other.” N.W. Porteous, *The Care of the Poor in the Old Testament* (31).

Deut. 23:19-20. "God's people are to treat each other in ways radically different from the way people of other nations treat one another...cancellation of debts, freeing of slaves, return to family lands, and rest for the land and the workers." Ross and Gloria Kinsler, *The Biblical Jubilee and the Struggle for Life* (16-17).

### 3. The Instructions in the Law

Num. 18:8-32; Deut. 14:22-29. "Those who still think tithes are mandatory normally do not insist on 23.33% - 10% to go to the temple, 3.33% to the poor and 10% in celebration during festival time." Craig Blomberg, *Heart, Soul and Money* (31).

Lev. 27:30-33. The Lord holds title to the land and only temporarily entrusts it to people. "All their possessions ultimately belonged to the Lord and were merely leased to the people so that they might be good stewards of them." Craig Blomberg, *Neither Poverty Nor Riches* (40).

Ex. 20:15; Deut. 19:14; 27:17 (cf. Lev. 25:23). Westerners see this as proof of private ownership rights; alternatively, in OT times, keeping for yourself what God intended for all can be understood as "stealing" (cf. Eph. 4:28). "The commandment against stealing [You shall not steal. Exodus 20:15] does not serve to protect private [ownership]; important possessions belong to the entire community / family. Some have called this a primitive democracy or primitive socialism; both terms are naive generalizations with respect to pastoral society and economics. But it is important to realize that there was no notion of the inviolability of property owned by individuals; this is a later Western notion...

Property and land were given to be used for the glory of Yahweh and the good of all. The command not to steal spoke against those who sought to appropriate communal possessions for their own private use. Such hoarding could result in the lowering the quality of life or even in death for others in the community. Persons had right of access to those things upon which their life depended...

Thus, the command may have slowed the growth of individual ownership rather than protected it. The command may have meant, "Do not take community property for your own individual ownership." How ironic that modern society uses the commandment to defend the opposite course of action! The purpose of the command was to curb those who steal from society at large by amassing great wealth, for such theft will ultimately break down that society. This explains the ire of the prophets who inveighed against the wealthy classes of Samaria and Jerusalem." Robert Gnuse, *You Shall Not Steal: Community and Property in the Biblical Tradition* (6-7).

Lev. 19:9-10; Deut. 24:19-22; Ruth 2:1-7. Whatever was not harvested on the first try was to be left for the poor. "Gleaning rights are not voluntary acts of charity of the rich toward the poor; they are the poor's right to livelihood." M. Douglas Meeks, *God the Economist* (87).

Lev. 5:7, 11; 12:8; 14:21-22. The cost of sacrifices as part of ceremonial offerings was to be according to one's means. "Other laws that provided for alternative means of compliance for the

poor included penalties for theft (Ex. 22:2), the payment of a vow (Lev. 27:8), and the celebration of the Passover (Ex. 12:4)." Gershon Brin, *Studies in the Biblical Law* (74-82).

#### 4. The Report from the Historical Books

Numbers 26:52-56. Families and clans receive an allotment of land proportionate to their size. "This ideal contrasts markedly with arrangements in other feudal kingdoms near Canaan in that day in which by far the more common pattern was the concentration of vast tracts of land among the royal and aristocratic elites, leaving a majority of the people in considerable poverty." Walter Brueggemann, *Reflections on Biblical Understandings of Poverty* (354).

Psalms 73. Prosperity and Perspective. "That God gives good things to the wicked is—if you want to understand why—for your growth and does not indicate a divine perversity. Yet I see that you still do not grasp what I said. Listen therefore to what I was telling you who blame and accuse God because he gives these earthly and temporal goods even to wicked persons, which according to your way of thinking he ought not to give except to the righteous alone. Gold, silver, every type of money, clothing, clients, relatives, cattle, honors—all these are externals. If these lower, earthly, temporal, transitory goods were not given to the wicked as well, they would be considered great by the righteous. And so God, who gives these things to the bad, teaches you to long for higher things." Augustine, *Sermon 311*.

#### 5. The Perspective from Wisdom Literature

"At a time and place in which up to 80% of all the people in the land would have qualified as poor by ancient standards, seldom knowing if their trades or their crops would guarantee them enough income to feed themselves and their families, God calls people to be content if they know they have enough to get them through each day." Craig Blomberg, *Heart, Soul and Money* (26).

"Top 10 List of Stewardship Insights from the Wisdom Literature" by Gary G. Hoag

10. Contentment – Extremes can lead to evil. Prov. 30:8b-9
9. Perspective – Job re: possessions. 1:21; 29:12-17; 31:16-30
8. Inheritance – What will you leave? Prov. 13:22; 20:21
7. Hard Work – Why work hard? Prov. 12:11; 14:23; 21:5
6. Give your First Fruits – Give your best, first! Prov. 3:9-10
5. Justice for the Poor – Not optional. Prov. 21:13; 29:7
4. Understand Debt – Servitude. Prov. 22:7
3. Extravagant Occasions – Exception or the rule? Song of Sol. 3:6-11.
2. All is Vanity – *Can't buy me \_\_\_\_\_!* Eccl 5:8-17; 18-20; 12:13
1. Fear the Lord – Material blessings. Psalm 112:3, 5, 8; 128:2

Proverbs 30:8-9. We are pilgrims! "Simplicity is the first cousin of contentment. It's motto is: We brought nothing into this world, and we can certainly carry nothing out. It recognizes that we are pilgrims. It concentrates us on what we need, and measures this by what we use. It rejoices in the good things of creation, but hates waste and greed and clutter. It knows how

easily the seed of the Word is smothered by the ‘cares and riches of this life.’ It wants to be free of distractions, in order to love and serve God and others.” John Stott, *Common Prayer: A Liturgy for Ordinary Radicals* (148), cf. 1 Tim. 6:7; Luke 8:14.

## 6. The Assessment of the Prophets

“If sometimes our poor people have had to die of starvation, it is not because God didn’t care for them, but because you and I didn’t give, were not instruments of love in the hands of God...” Mother Teresa of Calcutta, *Gift for God: Prayers and Meditations* (24).

“How we treat the poor is how we treat God...Reaching out, preferentially, to the poor is an essential component of the spiritual life.” Ronald Rolheiser in *The Holy Longing: The Search for Christian Spirituality* (65).

## 7. The Promise of Messiah

“We must pray without tiring, for the salvation of mankind does not depend on material success nor the sciences but on Jesus alone.” St. Frances Xavier Cabrini (1850-1917) in *the Redemptorist of the Denver Province* 13 November 2010.

“The Poor One and poor people in general are God’s question to us. God gives us responsibility in the world by asking us a question which we have to answer. The question is constant, permanent, living, for “you will always have the poor with you” [Mt. 26:11, Mk. 14:7, Jn. 12:8]. We cannot sidestep this question, for we are always in contact with the poor, and each one of them puts God’s big question in human flesh...Whether we like it or not, we have to answer either positively or negatively. Our whole attitude is our response. Scripture reveals that our attitude toward the poor is our response to God’s question. We all can find our place and get involved with this question, which appears to concern economics or human feelings, but behind this question, a spiritual decision is ultimately demanded of us. God adopts the poor to put us all in question, and it is certainly our all that is put in question...” Jacques Ellul, *Money and Power* (152).

## (2) Meditation

By this juncture in the module your time is half used up. That means certificate courses have 30 minutes left, undergraduate classes have 40 minutes remaining, graduate courses have another 60 minutes, and doctoral courses have 70 minutes. **Take 10-20 minutes to have your students personally contemplate what they have just learned by engaging in two formational exercises.**

**Formational Exercises:** Two exercises position students to consider finances from God’s perspective: journaling and prayer. Ten minutes must be dedicated to these spiritual exercises.

**Journaling** – A walk through the OT represents a lot of material. Our lives often conform to the world rather than the Word, so their minds may be filled with thoughts to process. Ask students to journal on one or both of these questions.

(1) What does the OT teach me about God in relationship to money and material possessions? (God is...)

(2) What does the OT teach me about my role and responsibilities in handling money and material possessions? (My role is to...and my responsibilities include...)

**Prayer** – So that God directs the students in processing the OT material and considering personal applications, students should be asked to pray this “centering prayer” with regard to the biblical content. It’s a simple and yet beautiful prayer from Psalm 25:4.

*Show me your ways, LORD, teach me your paths.*

The aim of this section is to create space for students to process the content they have received through journaling and prayer as a basis for interactive reflection and life transformation. We do this by calling them to assume an open and receptive posture for the LORD to work.

### **(3) Reflection**

Prior to discussing module #1, students will have completed different reading assignments based on their academic levels. This reading, coupled with the *information* (content) and *meditation* (formational exercises) steps prepares them for a time of interactive *reflection* (responsive discussions).

**Responsive Discussions:** Professors can choose a few of these questions for the certificate level (15 minutes) and undergraduate level (25 minutes). For the graduate level (35 minutes) and doctoral level (45 minutes) take time to discuss all the questions and potential applications linked to teaching in small groups and local church settings.

#### **Discussion Questions:**

1. What does society say about the relationship people have with creation and personal property? How does that compare to what we have learned regarding God’s perspective?
2. What might applying the “manna principle” of not gathering too much or too little look like in the area of your personal or family’s finances? Your church’s finances?
3. How does the tithe from the OT Law compare to what is often taught in the church today? If we are not under the OT Law, how might this teaching shape our giving?

4. The wisdom literature section teaches a lot about practical issues. What does it say about debt? Contentment? Caring for the poor? The role of work?
5. As you look at Israel's sins denounced by the prophets, what contemporary parallels can you discern today among God's people? What might repentance look like for us?
6. Share the seven OT themes and summarize briefly what each teaches us about God and about the role of God's people as stewards?
7. Do you sense God speaking to you re: one of the OT stewardship themes?

#### **(4) Transformation**

**Outcomes:** The focus of Unit One is to help students establish a biblical framework for faith and finances. Upon completion of this module, students should be able to...

- Summarize seven OT stewardship themes and identify at least one text for each one.
- Share personal insights learned for aligning practices with the Word vs. the world.
- Suggest teaching/preaching plan for local church settings (graduate/doctoral).

Upon the completion of Unit One, all students must perform formational practice #1 (or post #1) and report on the experience in their final project. Evaluation of their achievement of these outcomes will follow the aforementioned assessment criteria.

## MODULE #2: THE GENEROSITY OF JESUS IN THE GOSPELS

### (1) Information

**Content:** This module explores the teachings of Jesus in the Gospels to gain insights for people in relationship to God, each other, and the material world. We will survey seven themes in the Gospels: (1) the gift of life in the Kingdom, (2) the invitation to depend on God's provision, (3) the instructions to disciples under grace, (4) the report of the first Christ-followers, (5) the paradox of generosity, (6) the assessment paradigm of Jesus, and (7) the promise of the Holy Spirit.

**Timeframe:** As a reminder, the overall timeframe for this module is as follows:  
Certificate – 1:00, Undergraduate – 1:20, Graduate – 2:00, Doctoral – 2:20.

**Objectives:** Upon completion of this module students should be able to:

1. Summarize seven themes related to stewardship and generosity from the Gospels.
2. Articulate the Kingdom life Jesus is inviting followers to grasp (Jesus is inviting followers to...) and the role of people as stewards (As a steward, my role is...).
3. Explain what the stewardship insights in the Gospels teach us about relating to God, other people, and material possessions (My responsibility is to...).
4. Share one verse or passage that will shape your personal stewardship journey.

**Seven-Minute Seminary Video:** “The Generosity of Jesus in the Gospels” by Dr. Gary G. Hoag – <insert seedbed.com video link here>

**Reading:** This chart presents reading assignments and estimated time to complete them outside of class.

TEXTBOOK (PAGE NUMBERS)	ACADEMIC LEVEL	ASSIGNMENT DUE	ESTIMATED TIME OUTSIDE OF CLASS
<i>Read Heart, Soul, and Money (35-57)</i>	Certificate	Reading due before teaching Module #2.	1 hour
<i>Read Heart, Soul, and Money (35-57)</i>	Undergraduate	Reading due before teaching Module #2.	1 hour
<i>Read Neither Poverty Nor Riches (87-146)</i>	Graduate	Reading due before teaching Module #2.	2 hours
<i>Read Neither Poverty Nor Riches (87-146)</i>	Doctoral	Reading due before teaching Module #2.	2 hours

### Teaching Outline: “The Generosity of Jesus in the Gospels”

Here are seven stewardship themes with related Scriptures that surface in the Gospels (teaching instructions and estimated timeframes for delivering the content follow below).

1. **The Gift of Life in the Kingdom** – Jesus is the generous giver of abundant life and the riches of the Kingdom for all who seek Him first and receive Him. This is good news for all, especially the poor. (Matthew 6:33; Luke 4:18-21; John 1:9-13, 10:10)
2. **The Invitation to Depend on God’s Provision** – Jesus instructs followers not to store up treasures on earth but to store them up in heaven. To live this way requires them to depend on God for daily bread and everything else (Matthew 6:9-13, 19-21; John 13:34-35).
3. **The Instructions to Disciples under Grace** – We must move from 10% thinking to a 100% mindset. Jesus only mentions the tithe when cursing religious leaders who thought they were righteous for doing it. Conversely, Jesus instructs disciples to give sacrificially, missionally, out of love for our neighbor, and concern for the poor (Matt. 23:23, 26:13; Mk. 12:41-44; Lk. 8:1-3).
4. **The Report of the First Christ-followers** – Materialism, greed, covetousness, and the cares of this life often hinder people from following Jesus. For those who follow Him, the life He offers is one hundred times better than anything money can buy (Mark 1:17-18, 4:1-20, 10:13-31).
5. **The Paradox of Generosity** – The teachings of Jesus are paradoxical: in letting go we receive, and in grasping, we lose. Jesus calls stewards to put God’s resources to work and be rich toward God, rather than remain a slave to mammon. (Matt. 25:14-30; Lk. 12:31-21; 16:9-13)
6. **The Assessment Paradigm of Jesus** – Jesus expects disciples to handle their possessions differently from the world, to the point of caring for those that society deemed not worthy of care. In so doing, they live out the gospel and show their true faith (Mark 10:21; Luke 12:32-34).
7. **The Promise of the Holy Spirit** – Jesus promised His disciples the gift of the Holy Spirit (*The Greatest Treasure Ever!*); it was not just for them but all who believed. (John 14:15-17).

**Certificate** (30 minutes) – Take students on a journey through the Gospels. Teach the seven insights and choose 1-2 Scriptures to emphasize each point. Read the Bible passages together.

**Undergraduate** (40 minutes) – Take students on a journey through the Gospels. Teach the seven insights and choose 2-3 Scriptures for each point. Read the Bible passages together.

**Graduate** (60 minutes) – Teach the seven insights, choose 2-3 Scriptures to emphasize each point, read them aloud, share and discuss scholarly quotes on each point.

**Doctoral** (70 minutes) – Teach the seven insights, choose 2-3 Scriptures for each point, read them aloud. Discuss scholarly quotes, theological implications, and church applications for each.

### **Bonus Material: “The Generosity of Jesus in the Gospels”**

Here are quotes, profound thoughts, scholarly comments linked to the content. Instructors may use these or other materials at their discretion, while staying within the teaching timeframes. Students may utilize them in their final project or in teaching settings with others. Rather than prescribe applications, where applicable, ask students to share their thoughts.

#### **1. The Gift of Life in the Kingdom**

“Jesus Christ chose poor men to be His companions. These twelve are called the Apostles or Disciples, and He chose from among poor men, in order that the poor might know—always after that, in all years to come—that Heaven was made for them as well as for the rich, and that God makes no difference between those who wear good clothes and those who go barefoot and in rags.” Charles Dickens as recounted in *The Book of Jesus*, ed., Calvin Miller (248).

“Jesus was no ascetic. He enjoyed festivals, weddings, parties, and was perceived perhaps as enjoying himself too much. A strikingly distinctive activity of Jesus and his followers was their regular celebration with festive meals, almost certainly a celebration of the presence of the kingdom.” John R. Schneider, *The Good of Affluence* (155).

#### **2. The Invitation to Depend on God’s Provision**

“So as Jesus taught that day on the hillside, he urged those who were poor, both materially and spiritually, to be encouraged. Their lack of this world’s goods could serve as a means to open their hearts to God. Unfortunately some people feel no need for God when they are rich and satisfied. What is a happy pagan (besides being an oxymoron)? A lost soul in denial who has not been helped by confused Christians.” Gene Getz, *Rich in Every Way* (42-43).

“But when Jesus warns us not to store up treasures on earth, it is not just because wealth might be lost; it’s because wealth will always be lost. Either it leaves us while we live or we leave it when we die. No exceptions...” Randy Alcorn, *Treasure Principle* (13). Cf. Luke 12:13-21

“If God will provide (without our anxiety) what we seek anxiously and with little effect [cf. Luke 12:30] and more and better besides, it is only the part of good sense to accept His gracious gifts, and to be freed of so troublesome a burden. After all, “your Father has been pleased to give you the Kingdom! [cf. Luke 12:32]” Sondra Ely Wheeler, *Wealth as Peril and Obligation: the New Testament on Possessions* (65).

#### **3. The Giving Instructions to Disciples under Grace**

“Significantly though, the reasons for this act [giving to the needy] have to do not with the claims of those needing alms, but with the disciples themselves. Giving their possessions away constitutes providing themselves with treasure in heaven, where it is safe from earthly contingencies.” Sondra Ely Wheeler, *Wealth as Peril and Obligation: the New Testament on Possessions* (64).

“I do not believe one can settle on how much we ought to give. I am afraid the only safe rule is to give more than we can spare.” C.S. Lewis, “Social Morality,” in Lesley Walmsley, ed., *C.S. Lewis Essay Collection and Other Short Pieces*.

“Jesus rebukes them for tithing down to the most minute spice or crop they produced while neglecting the weightier matters of the Law—the justice and love of God. From this statement, some Christians deduce that they are still required to tithe. But Jesus is addressing his opponents here, not his disciples. And until Pentecost, they were still under the age of the Law and required to tithe.” Craig Blomberg, *Heart, Soul and Money* (53).

“What is given away cannot be taken away. Money invested in God’s kingdom is immediately out of reach of the most turbulent of economic conditions. It is the most secure of all investments.” Andy Stanley, *Fields of Gold* (115).

#### 4. The Report of the First Christ-followers

“In the first-century Palestinian world the main classes were a relatively small wealthy class and a large poor, peasant and artisan class, in some contexts, referred to as “the people of the land.” Judaism dealt with this social disparity by accepting it and encouraging the wealthy to give alms to the poorest of the poor. Jesus, however, saw wealth as a hindrance to entering the kingdom of God and pronounced a blessing on those poor who were seeking God. He taught his followers a radical ethic of giving based on trust in God and the coming of the kingdom lived out in the context of the new community of disciples.” *Dictionary of Jesus & the Gospels*, eds., Joel B. Green and Scot McKnight (701).

“One goes more quickly to heaven from a hut than from a palace.” St. Francis of Assisi as recounted by Ian Cron, *Chasing Francis* (157).

“It struck me that selling what you own, leaving your family and friends, and following Jesus is not a once-in-a-lifetime event. You must do it many times and in many different ways. And it certainly does not become easier.” Henri Nouwen, *Road to Daybreak* (46).

“Clement of Alexandria’s warning not to ‘judge who is worthy and unworthy, for it is possible that you may be mistaken in your opinion’ (*Quis div.* 33) was not only disregarded by him in regard to the rich man of Mk 10, but also by the majority of subsequent interpreters.” Andrew Clark, ‘Do not Judge who is Worthy and Unworthy’: Clement’s Warning not to Speculate about the Rich Young Man’s Response (Mark 10.17-31) in *JSNT* 31.4 (2009).

What should you do if you are “sorrowful” like the rich man? “Acknowledge that God alone is your highest good... Through prayer and fasting, discern how worldly possessions may have a grip on your life... Loosen your grip on things by enlarging your love for Christ... Surrender your resources to God...Remember that disciples through the ages joyfully gave up everything to follow Jesus.” Bruce Demarest, *Soul Guide: Following Jesus as Spiritual Director* (97-103).

## 5. The Paradox of Generosity

“Actually, Jesus instructs the Twelve [in Mark 6:8-11] more about what not to take than what to take. With the exception of staff and sandals, he prohibits them from taking what would generally have been viewed as necessary travel provisions...this rigorous list deprives the missionary of any sense of self-sufficiency...and left the missionaries dependent on God’s provisions for them through the beneficiaries of their ministry.” Robert Guelich, *Word Biblical Commentary on Mark 1-8:26* (322).

“Our hearts have room for only one all-embracing devotion, and we can only cleave to one Lord. Every competitor to that devotion must be hated. As Jesus says, there is no alternative--either we love God or we hate him. We are confronted by an “either-or”; either we love God, or we love earthly goods.” Dietrich Bonhoeffer, *The Cost of Discipleship* (196).

“In the Parable of the Rich Fool [Luke 12:13-21] there are two kinds of appeal. One, the common-sense appeal, is acknowledged (at least fitfully) by all, and is expressed in the popular proverb, “you can’t take it with you”. The other appeal concerns the possibility and obligation of being “rich toward God”, and the expectation of being called into account.” Sondra Ely Wheeler, *Wealth as Peril and Obligation: the New Testament on Possessions* (66).

“In the Aramaic of Jesus’ day, Mammon meant simply “possessions” viewed not as evil *per se*, but dangerous or just plain not safe. Jesus categorically rejects that there is a proper service of Mammon.” *Dictionary of Jesus & the Gospels*, eds., Joel B. Green and Scot McKnight (705).

## 6. The Assessment Paradigm of Jesus

“ [In Luke 16:1-9, Jesus] calls the disciples to imitate the shrewdness of the steward with this world’s wealth. As they use possessions for kingdom purposes—bringing men and women to Christ, nurturing them in the faith, and caring for their various needs—those who die and precede us to heaven will thankfully welcome us when we eventually join them.” Craig Blomberg, *Heart, Soul and Money* (47).

“Greed and gluttony. The prodigal thought that money and materialism would lead to happiness. He was sorely mistaken. His failure was not final. The main point of the parable [recorded in Luke 15:11-32]—that God gladly receives repentant sinners—must not be obscured. We must also not miss the underlying message that greed and gluttony can shipwreck a soul.” Walter L. Liefeld, *Luke in Expositors Bible Commentary* (983).

“The final temptation [in Luke 4:1-13] promises that prosperity is out there for anyone willing to bend the rules in order to gain it... Have times really changed? Contemporary American culture, like the tempter in the wilderness, offers hungry people a dream world... Do we really expect to find life without pain, happiness without discipline, or success without the cross? The Bible teaches us that there can be no genuine prosperity without Christ, without repentance, and without faith.” Bruce L. Shelley, *The Gospel and the American Dream* (128-130).

## 7. The Promise of the Holy Spirit

“God has given us the greatest gift possible and in profusion...What is this gift? It is the Holy Spirit! John Chrysostom, *Homilies Rom.* 9

“God’s appeal for unlimited generosity from His people has been preceded from His side by a limitless love, a love so intent upon a response that He has empowered us to respond through the gift of His own Holy Spirit.” Brennan Manning, *The Furious Longing of God* (120).

### (2) Meditation

Again, by now, your time in module #2 is half used up. That means certificate courses have 30 minutes left, undergraduate classes have 40 minutes remaining, graduate courses have another 60 minutes, and doctoral courses have 70 minutes. **Take 10-20 minutes to have your students personally contemplate what they have just learned by engaging in two formational exercises.**

**Formational Exercises:** Two exercises position students to consider finances from God’s perspective: journaling and prayer. Ten minutes must be dedicated to these spiritual exercises.

**Journaling** – A walk through the Gospels can be overwhelming. The teachings of Christ can be convicting! As our lives often conform to the world rather than the Word, your students need time to process what they have heard. Ask them to journal on one or both of these questions.

(1) What is Jesus teaching me in the Gospels about life in the Kingdom in relationship to money and material possessions? (Jesus is saying that...)

(2) What is Jesus teaching me regarding my role and responsibilities in handling money and material possessions? (My role is to...and my responsibilities include...)

**Prayer** – So that God directs the students in processing the material from the Gospels and considering personal applications, students should be asked to pray this “centering prayer” from Matthew 6:9-13 with regard to the biblical content.

Though this text is widely known, after discussing issues related to stewardship, generosity and life in the Kingdom of God, it may take on deeper meaning for students.

*Our Father in heaven, hallowed be your name, your kingdom come,  
your will be done, on earth as it is in heaven. Give us today our daily bread.  
And forgive us our debts, as we also have forgiven our debtors.  
And lead us not into temptation, but deliver us from the evil one.*

The aim of this section is to allot space for students to process the content they have received through journaling and prayer as a basis for interactive reflection and life transformation. Again, we are not trying to direct their experience, but rather encourage them to sit with God.

### (3) Reflection

Prior to discussing module #2, students will have completed different reading assignments based on their academic levels. This reading, coupled with the *information* (content) and *meditation* (formational exercises) steps prepares them for a time of interactive *reflection* (responsive discussions).

**Responsive Discussions:** Professors can choose a few of these questions for the certificate level (15 minutes) and undergraduate level (25 minutes). For the graduate level (35 minutes) and doctoral level (45 minutes) take time to discuss all the questions and potential applications linked to teaching in small groups and local church settings.

#### Discussion Questions:

1. How you understand the balance in the Gospels between Jesus' concern for the people's spiritual needs and His compassion for their physical needs.
2. What specific imperatives do you recall that Jesus gave to stewards of His Kingdom?
3. In "percentage giving" one can arrive at a number. In *sacrificial giving* to the Lord's work and the poor, we never arrive, do we? Why or why not?
4. Do you feel sorrowful like the rich young man? Have you squandered material blessings like the prodigal? Do you demonstrate loving generosity? Seek the LORD in prayer: Ask God to help you assess where you are and where you need to grow.
5. Who must care for the poor according to Jesus? What should that look like?
6. Share the seven themes from the Gospels and summarize briefly what each teaches us about God and about the role of God's people as stewards?
7. Do you sense God may be speaking to you re: one of the Gospel themes?

### (4) Transformation

**Outcomes:** The focus of Unit One is to help students establish a biblical framework for faith and finances. Upon completion of this module, students should be able to...

- Recount the generosity of Jesus in the Gospels in seven points with Scripture texts.
- Share personal insights learned for aligning practices with the Word vs. the world.
- Suggest teaching/preaching plan for local church settings (graduate/doctoral).

Upon the completion of Unit One, all students must perform formational practice #1 (or post #1) and report on the experience in their final project. Evaluation of their achievement of these outcomes will follow the aforementioned assessment criteria.

## MODULE #3: THE FINANCIAL PRACTICES OF THE EARLY CHURCH

### (1) Information

**Content:** This module explores the world of the early church to gain stewardship insights for people today in relationship to God, each other, and the material world. We will survey seven themes in the New Testament: (1) the generous community of faith, (2) the gifts of the Holy Spirit, (3) the NT parameters for financial giving, (4) the flow of provision, (5) the report of the early church, (6) the participation in the gospel, and (7) the promises of the eternal Kingdom.

**Timeframe:** As a reminder, the overall timeframe for this module is as follows: Certificate – 1:00, Undergraduate – 1:20, Graduate – 2:00, Doctoral – 2:20.

**Objectives:** Upon completion of this module students should be able to:

1. Summarize seven stewardship themes from the early church in the New Testament
2. Articulate the flow and function of finances in the Kingdom community (God provides all things for...) and the heart of the stewards (Stewards joyfully get to...)
3. Explain what the early church practices teach us about relating to God, other people, and material possessions (My responsibility is to...).
4. Share one verse or passage that will shape your personal stewardship journey.

**Seven-Minute Seminary Video:** “*The Financial Practices of the Early Church*” by Dr. Gary G. Hoag – <insert seedbed.com video link here>

**Reading:** This chart presents reading assignments and estimated time to complete them outside of class.

TEXTBOOK (PAGE NUMBERS)	ACADEMIC LEVEL	ASSIGNMENT DUE	ESTIMATED TIME OUTSIDE OF CLASS
<i>Read Heart, Soul, and Money</i> (58-111)	Certificate	Reading due before teaching Module #3.	1 hour
<i>Read Heart, Soul, and Money</i> (58-111)	Undergraduate	Reading due before teaching Module #3.	1 hour
<i>Read Neither Poverty Nor Riches</i> (58-111)	Graduate	Reading due before teaching Module #3.	2 hours
<i>Read Neither Poverty Nor Riches</i> (147-253)	Doctoral	Reading due before teaching Module #3.	2 hours

**Teaching Outline: “The Financial Practices of the Early Church”**

Here are seven stewardship themes with related Scriptures that surface among the first Christians in the NT (including instructions and estimated teaching timeframes).

1. **The Generous Community of Faith** – God’s people exhibit contentment through the enjoyment and sharing of material possessions with one another and with the Church leaders and others in need. (Acts 2:44-47, 4:32-5:2; Gal 6:6; Phil 4:11-13; 1 Tim 6:17-19).
2. **The Gifts of the Holy Spirit** – The Holy Spirit empowers believers with gifts to serve the Church (fellow believers) and glorify God. While all believers are instructed to give according to their ability, some have the gift of giving (Romans 12:3-8; 1 Cor. 12:7; Eph. 4:11-13; 1 Pet. 4:10).
3. **The NT Parameters for Financial Giving** – Giving to God is now based on proportion not percentage. As God’s people are blessed, they bless others. Under grace, giving is driven by love rather than the law and now motivated by gratitude rather than guilt and justice rather than favoritism (2 Cor. 8-9; James 2:1-9).
4. **The Flow of Provision** – As believers grow, they become generous because Christ is generous. They don’t hoard because greed is idolatry. They empty themselves sacrificially like Christ. Generosity is a fruit of the Spirit. (2 Cor 8; Col. 3:5; Eph. 5:5; Gal. 5:22-23; Phil. 2:5-11)
5. **The Impact of Collective Obedience** – We are new creations in Christ created for good works. Faith without good deeds is dead. Faith with good deeds is what caused the gospel to spread in the ancient world. (1 Tim 2:9-10, 6:17-19; James 2:14-17)
6. **Participation in the Gospel** – Believers remember the poor and they give to help others hear the gospel as they also received it. (Gal. 2:9-10; Rom. 15:25-33; Phil. 1:3-5).
7. **The Promises of the Kingdom** – Jesus offers gift of His presence until the end of the age, and unfathomable blessings in the eternal kingdom. (1 Cor. 2:9; Mt. 28:19-20).

**Certificate** (30 minutes) – Explore the early church in the NT. Teach the seven insights and choose 1-2 Scriptures to emphasize each point. Read the Bible passages together.

**Undergraduate** (40 minutes) – Explore the early church in the NT. Teach the seven insights and choose 2-3 Scriptures for each point. Read the Bible passages together.

**Graduate** (60 minutes) – Explore the early church in the NT. Teach the seven insights, choose Scriptures for each point, read them aloud, and discuss scholarly quotes on each point.

**Doctoral** (70 minutes) – Explore the early church in the NT. Teach the seven insights, choose Scriptures for each point, read them aloud, and discuss scholarly quotes, theological implications, and church applications for each.

### **Bonus Material: “The Financial Practices of the Early Church”**

In order to visit the early church and fully grasp the financial practices in their chronological context, here are the approximate dates for the NT writings cited below.

**Jerusalem, Judea and Samaria** – Acts 1-12 (c. 33-45 CE)

**First Missionary Journey** – Acts 13-14, James, Galatians (c. 45-55 CE)

**Second Missionary Journey** – Acts 15-18, 1 & 2 Thessalonians, 1 & 2 Corinthians (c. 51-57 CE)

**Third Missionary Journey** – Acts 18-21, Romans (c. 58 CE)

**The Epistles from Prison** – Ephesians, Philippians, Colossians, Philemon (c. 61 CE)

**The Letters to Pastors** – 1 & 2 Timothy, Titus (c. 63-66 CE)

**The Remaining Books** – 1 & 2 Peter, Hebrews, Jude, 1-3 John, Revelation (c. 63-93 CE)

Additionally, here are quotes, profound thoughts, scholarly comments linked to the content. Instructors may use these or other materials at their discretion, while staying within the teaching timeframes. Students may utilize them in their final project or in teaching settings with others. Rather than prescribe applications, where applicable, ask students to share their thoughts.

#### **1. The Generous Community of Faith**

“Luke believes that one’s attitude toward material possessions reveals one’s attitude about God. The wholehearted acceptance of God and God’s salvation leads to free sharing of possessions (Acts 4:32-37), and the converse is also true (cf., e.g. the less than wholehearted devotion and giving of Ananias and Sapphira in Acts 5)” Ben Witherington, *Acts of the Apostles: A Socio-Rhetorical Commentary* (590-591).

Both Barnabas and Ananias and Sapphira sold assets, but... “Interestingly, the Greek verb translated in v. 2 as “kept back” appears only one other place in Scripture, in the Greek translation of the Old Testament in Joshua 7:1, where Achan keeps back for himself part of the forbidden plunder from the conquest of Jericho. In both contexts, a better translation might be to “swindle” or “embezzle.” Craig Blomberg, *Heart, Soul, and Money* (61).

“Let your only debt that is unpaid be that of love—a debt which you should always be attempting to discharge in full, but will never succeed in discharging. [cf. Romans 13:8-10]” Origen of Alexandria (182-254), Christian theologian and Church Father, as recounted by Douglas J. Moo in Romans, NIV Application Commentary (433).

#### **2. The Gifts of the Holy Spirit**

“Only he who gives thanks for little things receives the big things. We prevent God from giving us the great spiritual gifts he has in store for us, because we do not give thanks for daily gifts.” Dietrich Bonhoeffer, *Life Together* (29).

“May it please His Majesty that the extraordinary generosity He has shown this miserable sinner serve to encourage and rouse those who read this to abandon completely everything for God. If His Majesty repays so fully that even in this life the reward and gain possessed by those who serve Him is clearly seen, what will this reward be in the the next life?” Teresa of Avila, *The Book of Her Life* (138).

### 3. The NT Parameters for Financial Giving

“God’s ownership of everything also changes the kind of question we ask in giving. Rather than, ‘How much of my money should I give to God?’ we learn to ask, ‘How much of God’s money should I keep for myself?’ The difference between these two questions is of monumental proportions.” Richard Foster, *Challenge of the Disciplined Life* (42).

“Instead of the tithes which the law commanded, the Lord said to divide everything we have with the poor. And he said to love not only our neighbors but also our enemies, and to be givers and sharers not only with the good but also to be liberal givers toward those who take away our possessions.” Irenaeus of Lyons (130-202), *Against Heresies* 4.13.3.

“Steward Leaders are Sowers: Ten Insights for Encouraging Christian Generosity” by Gary G. Hoag in *Becoming a Steward Leader*, ed. Mark Vincent (CLA, 2012). Steward Leaders...

1. Direct Christians to give when needs arise. (1 Cor 16:1-2)
2. Personally see to it that giving is administered with integrity. (1 Cor 16:3-4)
3. Acknowledge that sacrificial giving is the result of God’s work, not the Steward Leader’s work. (2 Cor 8:1-7)
4. Follow up with people and remind them to give. (2 Cor 8:10-11)
5. Teach that acceptable giving is tied to what stewards have, not what they don’t have. (2 Cor 8:12)
6. Describe Christian giving as sharing that leads to equality. (2 Cor 8:13-15)
7. Administrate gifts honorably before God *and* man. (2 Cor 8:20-21)
8. Explain the spiritual implications of earthly giving. (2 Cor 9:6)
9. Announce that God loves cheerful givers who realize He provides the resources for giving. (2 Cor 9:7-8)
10. Report that Christian giving meets needs and the expressions of thanks bring glory to God. (2 Cor 9:10-12)

### 4. The Flow of Provision

“At the core of the generous person’s heart is this penchant for Christ’s love-the desire to receive it and to give it to everyone along the way who is in need. The generous life is not about doling out extra amounts of money. It is about reorienting the human heart in the direction of Christ so that we become transmitters of the same affection and care that Christ modeled in his time.” Gordon MacDonald, *Secrets of the Generous Life* (13).

“We should work not only to care for our families and because it is healthy, but also so that we can take the excess income and use it to help the needy. Even though earning just enough to meet the needs of my family may not seem materialistic, it is actually selfish when I could earn enough to care for others as well. The point of “living simply” is not so we can say “no” to money, but so that we can say “yes” to God.” Randy Alcorn, *Money, Possessions and Eternity* (297).

## 5. The Impact of Collective Obedience

“Riches are evil on the conditions that people make them absolute ends of life, and especially when they become an altar on which to sacrifice the poor.” John Schneider, *The Good of Affluence* (206).

“Top Ten List: Givers in the NT” by Gary G. Hoag

10. Mary – John 12:1-8 – Jesus celebrates legacy gifts (cf. Matt 26:13) c. 30
9. Barnabas – Acts 4:32-37 – God’s people sell assets to give c. 35
8. Dorcas – Acts 9:36-43 – All leave a legacy: “good works/acts of charity”? c. 40
7. Cornelius – Acts 10:1-4 – God sees the generosity of those who fear Him c. 40
6. James – James 5:1-3 – Laid up treasure will be eaten by moths c. 45
5. Lydia – Acts 16:15, 40 – Women who fear God partner in ministry c.50
4. Paul – 1 Cor 16:1-4 – Paul directed the Corinthians to plan their giving c. 55
3. Priscilla and Aquila – Acts 18:1-4 – Fruitful couples partner in ministry c. 55
2. John – 1 John 3:17 – In giving we show the world the love of God c. 70
1. Jesus – Acts 20:35 – It is more blessed to give than to receive c. 30

“Do not think me mad. It is not to make money that I believe a Christian should live. The noblest thing a man can do is just humbly to receive and then go amongst others and give.” David Livingstone (1813-1873).

## 6. Participation in the Gospel

“God wants to use Christians [like Dorcas] who may not have an abundance of material possessions but who unselfishly use what they do have, including their skills, to do His work among believers and non-believers. Gene Getz, *Rich in Every Way* (108).

“In this Paul seems to have been consistent: He did not ask for money from a community in which he was actively working to establish a church. The basic reason he gives for this is his concern about hindering the forward movement of the gospel, whether by giving offense or by burdening fledgling churches. Once a church was established, however, he asked them to finance his travel to the next town. Clearly a concern for the gospel is paramount for Paul’s expectations here.” Jouette Bassler, *God & Mammon: Asking for Money in the New Testament* (85).

Invite students to visit [www.globalrichlist.com](http://www.globalrichlist.com) to see how “rich” they may be in relationship to the rest of the world. This is a helpful exercise to help students see how God has blessed them and perhaps positioned them to bless others.

### 7. The Promises of the Kingdom

“If we spend our lives in the pursuit of a temporal happiness: if we set our hearts on riches, and seek happiness in them; if we seek to be happy in sensual pleasures; if we spend our lives in seeking the credit and esteem of men; the goodwill and respect of others; if we set our hearts on our children, and look to be happy in the enjoyment of them, in seeing them well brought up, and well settled, etc. All these things will be of little significance to us. Death will blow up all our hopes and expectations, and will put an end to our enjoyment of these things...

We are designed for this future world. We are to be in two states; the one in this world, which is an imperfect state; the other, in the world to come. The present state is short and transitory; but our state in the other world is everlasting...Our state in the future world, therefore, being eternal, is of so exceedingly greater importance than our state in this world, that it is worthy that our state here, and all our concerns in this world should be wholly subordinate to it...God hath made us for himself...

There is but a very imperfect union with God to be had in this world; a very imperfect knowledge of God in the midst of abundance of darkness; a very imperfect conformity to God, mingled with abundance of enmity and estrangement. Here we can serve and glorify God, but in an exceeding imperfect manner; our service being mingled with much sin and dishonor to God.

But when we get to heaven (if ever that be), there we shall be brought to a perfect union with God. There we shall have clear views of God. We shall see face to face, and know as we are known. There we shall be fully conformed to God, without any remainder of sin. We shall be like him, for we shall see him as he is. There we shall serve God perfectly...In heaven alone is the attainment of our highest good. God is the highest good of the reasonable creature. The enjoyment of him is our proper happiness; and is the only happiness with which our souls can be satisfied.

To go to heaven, fully to enjoy God, is infinitely better than the most pleasant accommodations here. Better than fathers and mothers, husbands, wives or children, or the company of any, or all earthly friends. These are but shadows; but the enjoyment of God is the substance. These are but scattered beams; but God is the sun. These are but streams; but God is the fountain. These are but drops; but God is the ocean.” Jonathan Edwards in his sermon “The True Christian’s Life, A Journey Towards Heaven” in *The Works of President Edwards vol. 4 of 4*. (575).

“One more revival, only one more is needed; the revival of Christian stewardship, the consecration of the money power to God. When that revival comes, the kingdom of God will come in a day.” Horace Bushnell, *The New Christian* (132).

## (2) Meditation

At this point in the module your time is half used up. That means certificate courses have 30 minutes left, undergraduate classes have 40 minutes remaining, graduate courses have another 60 minutes, and doctoral courses have 70 minutes. **Take 10-20 minutes to have your students personally contemplate what they have just learned by engaging in two formational exercises.**

**Formational Exercises:** Two exercises position students to consider finances from God's perspective: journaling and prayer. Ten minutes must be dedicated to these spiritual exercises.

**Journaling** – Visiting the early church in the NT can really get students thinking. Our lives often conform to the world rather than the Word, so the minds of your students may be filled with thoughts to process. Ask students to journal on one or both of these questions.

(1) What do we learn from the example of the early church in the NT about God in relationship to money and material possessions? (God is...)

(2) What do the NT writings teach us about my role and responsibilities in handling money and material possessions? (My role is to...and my responsibilities include...)

**Prayer** – So that God directs the students in processing the NT material and considering personal applications, students should be asked to meditate on this passage as a “centering prayer” with regard to the biblical content (Acts 2:44-47):

*All the believers were together and had everything in common.  
They sold property and possessions to give to anyone who had need.  
Every day they continued to meet together in the temple courts.  
They broke bread in their homes and ate together with glad and sincere hearts,  
praising God and enjoying the favor of all the people.  
And the Lord added to their number daily those who were being saved.*

The aim of this section is to create space for students to process the content they have received through journaling and prayer as a basis for interactive reflection and life transformation. We do this by calling them to assume an open and receptive posture for the LORD to work.

## (3) Reflection

Prior to discussing module #3, students will have completed different reading assignments based on their academic levels. This reading, coupled with the *information* (content) and *meditation* (formational exercises) steps prepares them for a time of interactive *reflection* (responsive discussions).

**Responsive Discussions:** Professors can choose a few of these questions for the certificate level (15 minutes) and undergraduate level (25 minutes). For the graduate

level (35 minutes) and doctoral level (45 minutes) take time to discuss all the questions and potential applications linked to teaching in small groups and local church settings.

**Discussion Questions:**

1. How did the early church handle possessions in relation to Jesus teachings? What were strengths exhibited and sins present? How do these lists compare to challenges that exist today?
2. How does your local church allocate funds to minister to the poor or to engage in mission? Any room for growth, and if so, what ideas would you suggest?
3. In what contexts today might it be important for Christian workers to be bi-vocational? Compensated for ministry?
4. Most people don't consider themselves rich and don't think they discriminate against the poor. Describe ways in which we may be able to administer spiritual counsel to those who are trying to be rich? To those who are rich?
5. What themes do you see emerging in the early church that also appear in the OT and Gospels?
8. Share the seven themes from the early church in the NT and summarize briefly what each teaches us about God and about the role of God's people as stewards?
6. Do you sense God speaking to you re: one of the early church stewardship themes?

**(4) Transformation**

**Outcomes:** The focus of Unit One is to help students establish a biblical framework for faith and finances. Upon completion of this module, students should be able to...

- Summarize the seven early church themes and identify at least one text for each one.
- Share personal insights learned for aligning practices with the Word vs. the world.
- Suggest teaching/preaching plan for local church settings (graduate/doctoral).

Upon the completion of Unit One, all students must perform formational practice #1 (or post #1) and report on the experience in their final project. Evaluation of their achievement of these outcomes will follow the aforementioned assessment criteria.

## UNIT TWO – THE THREE PRIMARY USES OF MONEY

Unit Two (modules 4-6) presents the three primary uses of money based *not* on the world's thinking but based on the truths we have explored together in God's Word. John Wesley aptly sums them up in three famous statements: "Gain all you can! Save all you can! Give all you can!" The aim of this material is to help students understand the primary uses of money—earning, saving, and giving—rooted in a biblical framework.

### MODULE #4: EARNING AN INCOME FROM WORK – GAIN ALL YOU CAN

#### (1) Information

**Content:** This module turns to the topic of "earning an income from work" with content in five major areas: (1) the purpose of work, (2) the process of growth as workers, (3) the value of productivity, (4) the function of gain, and (5) the legacy of faithful workers.

**Timeframe:** As a reminder, the overall timeframe for this module is as follows:  
Certificate – 1:00, Undergraduate – 1:20, Graduate – 2:00, Doctoral – 2:20.

**Objectives:** Upon completion of this module students should be able to:

1. Summarize five major themes linked to earning an income from work.
2. Articulate the world's way of thinking and what God's Word teaches for each theme.
3. Explain how this module shaped their thinking with regard to earning an income from work (As a steward, I learned that...).
4. Share one verse or passage that shapes your perspective on gaining all you can.

**Seven-Minute Seminary Video:** "Earning an Income from Work" by Dr. Gary G. Hoag – <insert seedbed.com video link here>

**Reading:** This chart presents reading assignments with estimated completion times.

TEXTBOOK (PAGE NUMBERS)	ACADEMIC LEVEL	ASSIGNMENT DUE	ESTIMATED TIME OUTSIDE OF CLASS
<i>Read Master Your Money (1-18)</i>	Certificate	Reading due before teaching Module #4.	1 hour
<i>Read Master Your Money (1-18)</i>	Undergraduate	Reading due before teaching Module #4.	1 hour
<i>Read Master Your Money (1-18)</i>	Graduate	Reading due before teaching Module #4.	1 hour
<i>Read Master Your Money (1-18); Faith-Based Family Finances (1-58; 263-274).</i>	Doctoral	Reading due before teaching Module #4.	2 hours

**Teaching Material: “Earning an Income from Work”**

Here are five points with related Scripture references on this topic. Each is set forth alongside the world’s prevailing thinking to help students gain insight and discernment. Work through the chart together. Allot time for discussion. Ask students to share examples from their experiences (teaching instructions and estimated timeframes for delivering the content follow below).

Earning an Income from Work	World’s Teaching	<i>The World says...</i>	Word’s Teaching	<i>The Word says...</i>
<b>1. The Purpose of Work</b>	The purpose of work is to make as much money as possible.	<i>Work is a necessary evil to get money to get what you want.</i>	God made man to work (Gen. 2:15). When we work we bring God glory.	<i>Work is good and should be done heartily for God (Col. 3:23)!</i>
<b>2. The Process of Growth as Workers</b>	Smart workers get other people to do their work for them.	<i>Do whatever it takes to climb the corporate ladder.</i>	Faithful workers use God-given gifts to serve (1 Pet. 4:10).	<i>Don’t lord over people but serve everyone well (Luke 22:24-27).</i>
<b>3. The Value of Productivity</b>	The value of work is instrumental; productivity is devalued	<i>How I work does not matter; it’s only a means to an end.</i>	Productive work has intrinsic and instrumental value (Gen. 1:28).	<i>Work is both a means and an end (1 Tim. 5:8; 1 Cor. 10:31).</i>
<b>4. The Function of Gain</b>	The function of personal gain is to stockpile for myself.	<i>I earned this money. It’s mine! I have to look out for #1.</i>	The function of gain is enjoyment and sharing (1 Tim. 6:17-19).	<i>God enabled me to make money. It’s His (Deut. 8:18; Ps. 24:1)!</i>
<b>5. The Legacy of Faithful Workers</b>	Great workers make lots of money and retire at a young age.	<i>Retire ASAP in order to eat, drink and be merry.</i>	Great workers don’t retire, they rehire (Luke 12:16-21).	<i>Rehire. Find opportunities for fruitful service (1 Cor. 12:7).</i>

**Certificate** (30 minutes) – Challenge students to think about and discuss what the world says and what the Word says about earning an income from work. Read the Bible passages together.

**Undergraduate** (40 minutes) – Challenge students to think about and discuss what the world says and what the Word says about earning an income from work. Read the Scriptures together.

**Graduate** (60 minutes) – Share what the world says and what the Word says about earning an income from work, along with related Scriptures, and discuss scholarly quotes on each point.

**Doctoral** (70 minutes) – Share what the world says and what the Word says about earning an income from work. Discuss scholarly quotes, theological implications, and church applications.

### **Bonus Material: “Earning an Income from Work”**

Here are quotes, profound thoughts, scholarly comments linked to the content. Instructors may use these or other materials at their discretion, while staying within the teaching timeframes. Students may utilize them in their final project or in teaching settings with others. Rather than prescribe applications, where applicable, ask students to share their thoughts.

#### **1. The Purpose of Work**

“For wherever true Christianity spreads, it must cause diligence and frugality, which, in the natural course of things, must beget riches! And riches naturally beget pride, love of the world, and every temper that is destructive of Christianity. Now, if there be no way to prevent this, Christianity is inconsistent with itself, and, of consequence, cannot stand, cannot continue long among any people; since, wherever it generally prevails, it saps its own foundation. But is there no way to prevent this—to continue Christianity among a people? Allowing that diligence and frugality must produce riches, is there no means to hinder riches from destroying the religion of those that possess them? I can see only one possible way; find out another who can. Do you gain all you can, and save all you can? Then, you must, in the nature of things, grow rich. Then if you have any desire to escape the damnation of hell, give all you can; otherwise I can have no more hope of your salvation, than of that of Judas Iscariot. I call God to record upon my soul, that I advise no more than I practice. I do, blessed be God, gain, and save, and give all I can. And so, I trust in God, I shall do, while the breath of God is in my nostrils.” John Wesley, *Causes of the Inefficacy of Christianity* Sermon 116.17-19.

“The word “subdue” indicates that, though all God had made was good, it was still to a great degree undeveloped. God left creation with deep untapped potential for cultivation that people were to unlock through their labor. In Genesis chapter 2, verse 15, he puts human beings into the garden to “work it and keep it.” The implication is that, while God works for us as Provider, we also work for him. Indeed he works *through* us.” Tim Keller, *Every Good Endeavor* (36).

“In this broken world, God’s original design for our work has been badly corrupted, and we feel it in the depths of our being every day...under the curse, work has a new dimension to it. Work is now toilsome and difficult...In this cursed world, there is alienation from God, alienation from other human beings, and yes, alienation from the good work we were created for.” Tom Nelson, *Work Matters* (37-38).

“When captured by the depth of God’s gifts in the gospel, we discover that He frees us to participate in His work of grace, hope, righteousness, and love. This is the generous life; this is what belonging to God is all about.” Kelly Kopic, *God So Loved, He Gave: Entering the Movement of Divine Generosity* (10).

#### **2. The Process of Growth as Workers**

“There is nowhere we can serve God better than in our daily work.” William Barclay, *The Gospel of Luke* (41).

“The bigger house, the higher salary and the comfortable retirement are poor substitutes for the Bible’s idea of peace and prosperity: *shalom*. Rather than defining prosperity as many Christians typically do in terms of personal affluence and professional success, *shalom* is a far richer sort of prosperity that encompasses every dimension of life. Perhaps most importantly, *shalom* measures material abundance in terms of a community’s ability to flourish as a whole, not just as individuals.

One of the Old Testament’s clearest illustrations of what true prosperity looks like can be found in a letter written by the prophet Jeremiah. Remarkably, this letter was written to a group of Jewish exiles who were anything but prosperous. Their homeland had just been destroyed, and they—along with all their material resources and possessions—had been carried off into captivity in Babylon. Nevertheless, it was in the midst of this economic disaster that God wanted to teach his people how to achieve true peace and prosperity.

*Seek the peace and prosperity of the city to which I have carried you into exile. Pray to the LORD for it, because if it prospers, you too will prosper. (Jeremiah 29:7)*

To the utter shock and dismay of the exiles, Jeremiah told God’s people that their personal peace and prosperity would come as the fruit of absolute service to others. They were supposed to seek the peace of the city that had destroyed Jerusalem, “the city of peace.” They would prosper only if they spent their energy and prayer seeking peace and prosperity for those who had robbed and oppressed them. In this sense Jeremiah’s letter to the exiles foreshadows the radical teaching of Jesus, who called his followers to seek their own welfare—and in essence the very kingdom of God—by seeking the peace and prosperity of others here on earth.

Jesus even told his disciples to be generous to those who steal from us (Luke 6:29-30) and to pray for those who curse and mistreat us (Luke 6:28). This was precisely what Jeremiah told the exiles to do in Babylon. By seeking the peace and material well-being of their oppressors and praying for their enemies, they actually would be establishing the kingdom of God in the heart of Babylon (Matthew 5:14-16; cf. Isaiah 42:6; 49:6; 51:4).

Likewise, as Christians, whom the New Testament calls exiles and “strangers in the world” (1 Peter 2:11), we are to seek first God’s kingdom, not by seeking personal peace and prosperity for ourselves but by seeking the welfare and *shalom* of the communities in which we live (1 Peter 2:12).” Justin Borger in “Personal Peace and Prosperity” at [www.generousgiving.org](http://www.generousgiving.org)

“First, we work as a means to honor Christ (Eph. 6:6-7 and Col. 3:23-24)...Any job that blesses others in some way is a way to glorify God...Second, we work as a testimony to others (1 Tim. 5:13-16; Titus 2:3-6, 9-10). If Christ is real, his reality in us should show especially at our place of work, both by excellence in doing our work and excellence in relationships with others. Finally, we work in order to have something to share with others, as well as to provide for our own needs (Eph. 4:28; 2 Thess. 3:10-12; Titus 3:14). The New Testament simultaneously urges Christians to be generous and to work to have something to share with others, but it also takes a dim view of those who would use the generosity of Christians to indulge their own laziness. The

assumption is that God's normal means of providing for people is through their own work but that in a fallen world there will also be occasions of genuine need (James 1:27; 2:14-17). For such occasions, generosity is a Christian virtue that should be evident among God's redeemed people, but generosity is impossible unless one works and has something to share." John S. Hammett, *A Theology for the Church* (366-367).

### 3. The Value of Productivity

"A large stewardship of our calling in the workplace is faithfully showing up every day and demonstrating to others around us our good in and through our work. Seeking to live out a faithful presence in our workplaces means that we incarnate the gospel by doing good work and being exemplary workers. It means that we extend common grace to our coworkers and our customers and seek their good. As image-bearers of God, who is a worker, we must remember that our work has intrinsic value in itself and is to be an act of worship. We also must grasp that our work has instrumental value in that it provides for our economic needs, allows us to care for the needs of others, and creates a sphere of influence for the gospel to be lived out and shared." Tom Nelson, *Work Matters: Connecting Sunday Worship to Monday Work* (60).

"Work with self-restraint at your handiwork, that you may always have enough for yourselves and for the poor, and may not be a burden to the Church of God. Idleness is a disgrace, and he who will not work among us must not eat, for the Lord our God hates idlers, and none must be idle who honors God." Clement of Rome, *Apostolic Constitutions* 2.63 as cited by Gerhard Uhlhorn, *Christian Charity in the Ancient Church* (135).

### 4. The Function of Gain

"Christ calls us to work in order that we may have something to give away. Paganism would rob others of what is rightfully their own; Christianity leads me to give to others what is rightfully my own. This different genius of the two systems appears here very clearly. Observe the true use of superfluities—look out for the needy, and give for their relief." H.D.M. Spence, *Pulpit Commentary on Ephesians*, notes on Ephesians 4:28.

"For those able to work, work for those unable to work" is a saying which...was the motto of the whole Church. Clement of Alexandria, *Homil. Ep. Clem.* 8, as recounted by Gerhard Uhlhorn, *Christian Charity in the Ancient Church* (125).

### 5. The Legacy of Faithful Workers

"Question [to Ron Blue]: *What are your personal plans for retirement?*

Answer: I prefer to call it "rehirement" rather than retirement. I have no plans to retire. Vocationally, I may do different things and try different options, but I do not see myself retiring from my purpose in life. My purpose is to help fulfill the Great Commission. I don't retire from that. I just may help fulfill it in different ways.

Question[to Larry Burkett]: *What are your personal plans for retirement?*

Answer: I don't plan to retire. I want to write or teach or speak for as long as I can. We all have relatively short time on this earth and a long time in eternity. My retirement will come in eternity; I trust yours will too. Foremost in your retirement planning, then, should be the prospect of standing before the Lord and giving an account for the way you have handled your life and your money...

Ask Yourself: When I think of retirement, what are my feelings and emotions? Am I more interested in what I can get from society or pleasure or what I can contribute to God's Kingdom? What are my reasons for retirement? In light of the parable of the talents, are my planned activities likely to receive praise or rebuke from the Master? Whom have I known who did not handle his or her retirement period wisely? What reasons contributed to the poor use of retirement? What person comes to mind who would receive praise from his or her Master for the use of retirement? What will I desire from my job in later years besides income? What would my ideal job or volunteer activity in retirement be? What fields or subjects would I most enjoy learning about?" Larry Burkett and Ron Blue with Jeremy White, *Your Money After the Big 5-0* (82-84).

*"The following blog was written by Scott Houser. Scott joined the firm in 1981 and after a long and fruitful career of serving, has transitioned into "rehirement." In his time at Ronald Blue & Co., Scott served in many roles including Chief Compliance Officer.*

By the time this blog is posted, I will have transitioned from 47 years of work and earning a paycheck to retired status. When I tell friends and associates that I am retiring, I get two reactions. Many congratulate me for making it to the American Dream. Others look at me as if I was selling my productive soul to the devil of sloth.

In my profession, I have observed the lives of many retirees, and indeed this retired phase of life can be a two-edged sword. Those individuals who fill their days with garage sales and golf often second-guess their decision. Others see retirement as a halftime type of experience or a chance to make a difference with their seasoned talents and skills. Our financial advisors prefer to use the term "rehirement" versus retirement when counseling clients.

I refer to my first year in retirement as my sabbatical, which is defined as "any extended period of leave from one's customary work, especially for rest, to acquire new skills or training." Just as pastors and professors take a year to regroup and rest, my wife and I are designing our next chapter in life. We know the big parameters – we just need to fill in the details. Retirement design requires:

Being Prepared - Have I sought counsel from my spouse and my friends about the timing of retirement? Is my financial house in order? One good financial benchmark for retirement readiness is being debt free.

Be Productive - My wife and I will have a more discretionary time than we have had since being newlyweds. Where can we invest it? Our five children and their families who live in five different cities in three states will definitely take a chunk of retirement time. We have current opportunities to volunteer either regularly or on a short-term basis with our church or other local non-profits. We will use the sabbatical year concept to look for other productive opportunities.

Be Open - Obviously we have dreamed of this day for years and discussed our many options. But, are there options that we have not thought of? We listen to the advice of our friends and children who know us well and we pray for guidance.

One thing we have learned for sure is there is no “one size fits all” when it comes to defining retirement (or deciding to continue to work past age 66.) The key is to approach the retirement decision intentionally and with the understanding that those golden years are for staying in the game productively. The other option is to just sit on the sidelines, and who wants to do that?” Scott Houser in “Defining Retirement” blog post at *Ronald Blue & Company* on July 28, 2014.

## (2) Meditation

At this point in the module your session is half over. That means certificate courses have 30 minutes left, undergraduate classes have 40 minutes remaining, graduate courses have another 60 minutes, and doctoral courses have 70 minutes. **Take 10-20 minutes to have your students personally contemplate what they have just learned by engaging in two formational exercises.**

**Formational Exercises:** Two exercises position students to consider finances from God’s perspective: journaling and prayer. Ten minutes must be dedicated to these spiritual exercises.

**Journaling** – Considering the topic of earning an income from work, invite students to consider how they may have conformed to the world rather than the Word. Since their minds may be filled with thoughts to process, ask students to journal on one or both of these questions.

(1) Regarding work and earning an income, what messages do you feel like the world has led you to believe? (The world has tricked me into thinking...)

(2) In light of what God’s Word teaches on the topic of earning an income from work, what is one truth you want to apply to your life? (Because the Word says....I resolve to...)

**Prayer** – So that God directs the students in processing these ideas and considering applications, students should be asked to think about this verse as a “centering prayer” (Eph. 4:28).

*Anyone who has been stealing must steal no longer, but must work, doing something useful with their own hands, that they may have something to share with those in need.*

The aim of this section is to create space for students to process the countercultural content they have received through journaling and prayer as a basis for reflection and life transformation.

### (3) Reflection

Prior to discussing module #4, students will have completed different reading assignments based on their academic levels. This reading, coupled with the *information* (content) and *meditation* (formational exercises) steps prepares them for a time of interactive *reflection* (responsive discussions).

**Responsive Discussions:** Professors can choose a few of these questions for the certificate level (15 minutes) and undergraduate level (25 minutes). For the graduate level (35 minutes) and doctoral level (45 minutes) take time to discuss all the questions and potential applications linked to teaching in small groups and local church settings.

#### Discussion Questions:

1. Explain in your own words the purpose of work from God's perspective vs. the world's view? What results happen to us if we embrace the world's way of thinking?
2. As a Christ-follower, map what it might look like for the growth of a worker from the beginning of his/her career through the end? Define greatness each step of the way.
3. Share what it means that our work has both intrinsic and instrumental value.
4. The NT makes it clear that those who can work, should work. Who does the world say is responsible to care for those who can't work. What's the Bible teach on this?
5. Describe the difference between "retirement" and "rehirement". What might that look like in your life? Or if you are younger, your parent's or grandparent's situation?
6. From God's perspective, is work good or bad? Explain your answer.
7. Do you sense God speaking to you re: earning an income from work?

### (4) Transformation

**Outcomes:** The focus of Unit Two is to help students understand the three primary uses of money. Upon completion of this module on earning an income from work, students should be able to...

- Summarize five themes related to this topic, identifying at least one text for each one.
- Share personal insights learned for aligning practices with the Word vs. the world.
- Suggest teaching/preaching plan for local church settings (graduate/doctoral).

Upon the completion of Unit Two, all students must perform formational practice #2 (or post #2) and report on the experience in their final project. Evaluation of their achievement of these outcomes will follow the aforementioned assessment criteria.

## MODULE #5: SAVING A PORTION OF INCOME – SAVE ALL YOU CAN

Saving in a biblical sense must not be confused with hoarding. The former idea, saving, relates to living with simplicity or living on less than you earn from work, so that you have resources for giving as well as unexpected expenses. Hoarding is rooted in the misplaced notion that stockpiling and possessions can provide a person with security.

### (1) Information

**Content:** This module explores the topic of “saving a portion of income” with content in five key areas: (1) the purpose of saving, (2) material blessing and human flourishing, (3) the value of freedom, (4) the function of storehouses, and (5) the practice of simplicity.

**Timeframe:** As a reminder, the overall timeframe for this module is as follows:  
Certificate – 1:00, Undergraduate – 1:20, Graduate – 2:00, Doctoral – 2:20.

**Objectives:** Upon completion of this module students should be able to:

1. Summarize five major themes linked to saving a portion of income.
2. Articulate the world’s way of thinking and what God’s Word teaches for each theme.
3. Explain how this module shaped their thinking with regard to saving a portion of income (As a steward, I learned that...).
4. Share one verse or passage that shapes your perspective on saving all you can.

**Seven-Minute Seminary Video:** “*Saving a Portion of Income*” by Dr. Gary G. Hoag  
– <insert seedbed.com video link here>

**Reading:** This chart presents reading assignments with estimated completion times.

TEXTBOOK (PAGE NUMBERS)	ACADEMIC LEVEL	ASSIGNMENT DUE	ESTIMATED TIME OUTSIDE OF CLASS
<i>Read Master Your Money (19-38)</i>	Certificate	Reading due before teaching Module #5.	1 hour
<i>Read Master Your Money (19-38)</i>	Undergraduate	Reading due before teaching Module #5.	1 hour
<i>Read Master Your Money (19-38)</i>	Graduate	Reading due before teaching Module #5.	1 hour
<i>Read Master Your Money (19-38); Faith-Based Family Finances (59-100).</i>	Doctoral	Reading due before teaching Module #5.	2 hours

**Teaching Material: “Saving a Portion of Income”**

Here are five points with related Scripture references on this topic. Each is set forth alongside the world’s prevailing thinking to help students gain insight and discernment. Work through the chart together. Allot time for discussion. Ask students to share examples from their experiences (teaching instructions and estimated timeframes for delivering the content follow below).

Saving a Portion of Income	World’s Teaching	<i>The World says...</i>	Word’s Teaching	<i>The Word says...</i>
<b>1. The Purpose of Saving</b>	The purpose of saving is to stockpile money for security.	<i>I must save to secure a comfortable future for myself.</i>	I set aside money for uncertainty, not for security (Eccl. 11:2)	<i>I live on less than I make as I am not in control (Prov. 21:20).</i>
<b>2. Material Blessing and Human Flourishing</b>	Save money to hit a number to retire and live the good life.	<i>Sit, back, relax, eat, drink and be merry. It’s yours. You deserve it!</i>	Set aside money for you and others in the seasons of life (Prov. 6:6-8).	<i>Work, enjoy provision, and share it with the needy (Eph 4:28)</i>
<b>3. The Value of Freedom</b>	Financial independence = not depend on anyone else	<i>No one will have to take care of me when I am old.</i>	Be debt free to care for family and serve others (Rom. 13:8)	<i>Care for others is testimony of the Christian faith (James 1:27)</i>
<b>4. The Function of Storehouses</b>	The underlying motivation for hoarding assets is fear of the future.	<i>I really can’t trust anyone else so I have to look out for #1.</i>	By faith, God’s people share to aid others in crisis (Gen. 41:56-57).	<i>God’s people distribute aid to needy people (Acts 2:42-47).</i>
<b>5. The Practice of Simplicity</b>	Simplicity = depriving yourself of the good life.	<i>Life is short so live it up; enjoy the good life while you can.</i>	Simplicity = godliness with contentment (1 Tim. 6:6-10)	<i>Live simply so you can enjoy and share richly (1 Tim. 6:11-19).</i>

**Certificate** (30 minutes) – Challenge students to think about and discuss what the world says and what the Word says about saving a portion of income. Read the Bible passages together.

**Undergraduate** (40 minutes) – Challenge students to think about and discuss what the world says and what the Word says about saving a portion of income. Read the Scriptures together.

**Graduate** (60 minutes) – Share what the world says and what the Word says about saving a portion of income, along with related Scriptures, and discuss scholarly quotes on each point.

**Doctoral** (70 minutes) – Share what the world says and what the Word says about saving a portion of income. Discuss scholarly quotes, theological implications, and church applications.

### **Bonus Material: “Saving a Portion of Income”**

Here are quotes, profound thoughts, scholarly comments linked to the content. Instructors may use these or other materials at their discretion, while staying within the teaching timeframes. Students may utilize them in their final project or in teaching settings with others. Rather than prescribe applications, where applicable, ask students to share their thoughts.

#### **1. The Purpose of Saving**

“Let every one who readeth these words, narrowly search his own heart. Where hast thou laid up thy treasure hitherto? Where art thou laying it up now? Art thou labouring to be rich toward God, or to lay up earthly goods which takes up the greater part of thy thoughts? Thou that art careful for outward things, diligent in doing good, and exact in outward duties. Beware of covetousness; of decent, honourable love of money; and of a desire to lay up treasures on earth. Lay up treasure in heaven! A few days hence, thou wilt step into a land of darkness; where earthly fruits will be of no avail; where thou wilt not be capable of eating and drinking, or gratifying any of thy senses. What benefit wilt thou then receive from all thou hast laid up in this world? What satisfaction in all which thou hast treasured up, all thou hast left behind thee? What? Couldst thou then take nothing with thee into the everlasting habitations? Nay then, lay up treasure, before thou go hence, which fadeth not away.” John Wesley in *On Worldly Folly* Sermon 119.2.9.

“Christians who have wealth above their basic needs ought to share it with those who have less. Doing so is an act of worship to Christ, and demonstrates trust in Him.” Mark Vincent, *A Christian View of Money: Celebrating God’s Generosity* (15).

“Henri Nouwen often wrote about the comparison between the life of openhandedness, which leads to joyful, prayerful service, and the contrasting life of the tightly closed, clenched fists of self-centeredness, which lead to inner tension and the desire to cling to those things that foster greed and create fear. He relates the story of an old woman brought to a psychiatric center:

She was wild, swinging at everything in sight, and scaring everyone so much that the doctors had to take everything away from her. But there was one small coin which she gripped in her fist and would not give up. In fact, it took two men to pry open that squeezed hand. It was as though she would lose her very self along with the coin. If they deprived her of that last possession, she would have nothing more, and be nothing more. That was her fear.

Although more dramatic than we care to admit, this image also reflects many of our own lives. We are clinging to possessions, experiences, even people with such a strong-fisted grip that we fear ever releasing them, not knowing what will happen if we let them go. Nouwen reminds us that unless we open up our hands and release all that we are and all that we have, we will not experience the abundant life of Christ. Jesus gave all that he was and all that he had in order that we might be saved from the bondage of sin and self-absorption.

The antidote to a life of fearful clenched-fistedness is prayer.

To pray means to open your hands before God. It means slowly relaxing the tension which squeezes your hands together and accepting your existence with an increasing readiness, not as a possession to defend, but as a gift to receive. Above all, prayer is a way of life which allows you to find a stillness in the midst of a world where you open your hands to God's promises, and find hope for yourself, your fellowman, and the whole community in which you live. In prayer, you encounter God in the soft breeze, in the distress and joy of your neighbor and in the loneliness of your own heart."

Henri Nouwen, *With Open Hands* (Notre Dame: Ave Maria, 1982), 12, 154, as quoted by Stephen A. Macchia, *Becoming a Healthy Disciple: 10 Traits of a Vital Christian* (229).

## 2. Material Blessing and Human Flourishing

Tenth Avenue North: "All the Pretty Things"  
Album: *The Light Meets The Dark* (2010).

We are, we are, we're caught in the in between  
Of who we already are and who we are yet to be  
And we're looking for love but finding we're still in need  
It's only what we have lost will we be allowed to keep  
And we're waiting but our eyes are wandering  
To all this earth holds dear  
Look at all the pretty things that steal my heart away  
I can feel I'm fading  
Cause Lord I love so many things that keep me from Your face  
Come and save me  
We run we run to finally be set free  
But we're fighting for what we already received  
So we're waiting but our eyes are wandering  
To all this earth holds dear  
Look at all the pretty things that steal my heart away  
I can feel I'm fading  
Cause Lord I love so many things that keep me from Your face  
Come and save me  
We are we are caught in the in between  
But we're fighting for what we already have received  
We are we are caught in the in between  
But we're fighting for what we already have received  
Look at all the pretty things that steal my heart away  
I can feel I'm fading  
Cause Lord I love so many things that keep me from Your face  
Come and save me

“I didn’t go to religion to make me happy. I always knew a bottle of Port would do that. If you want a religion to make you feel really comfortable, I certainly don’t recommend Christianity. I am certain there must be a patent American article on the market which will suit you far better...” C.S. Lewis, *God in the Dock: Essays on Theology and Ethics* in “Answers to Questions on Christianity” (answer #11).

### 3. The Value of Freedom

“Greed is a particularly dangerous sin because it hides in our hearts while binding us to our materialistic desires. Money has tremendous power over us: for some it is our significance, for others it is our security. We can break free from our slavery to money by treasuring Jesus, who was willing to pay the ultimate price so that we may be his ultimate treasure.” Tim Keller in a sermon entitled “Treasure vs. Money” delivered on 2 May 1999.

Delirious: “Kingdom of Comfort”

Album: Kingdom of Comfort (2008).

Save me save me  
 From the kingdom of comfort where I am king  
 From my unhealthy lust of material things  
 I built myself a happy home  
 In my palace on my own  
 My castle falling in the sand  
 Pull me out, please grab my hand  
 I just forgot where I came from  
 Save me save me  
 From the kingdom of comfort where I am king  
 From my unhealthy lust of material things  
 I rob myself of innocence  
 With the poison of indifference  
 I buy my stuff at any cost  
 A couple of clicks and I pay the price  
 Coz what I gain is someone else’s loss  
 Save me save me  
 From the kingdom of comfort where I am king  
 From my unhealthy lust of material things  
 Save me save me  
 From the kingdom of comfort where I am king  
 To this kingdom of heaven where you are king

“The commandment against stealing [You shall not steal. Exodus 20:15] does not serve to protect private property; important possessions belong to the entire community / family. Some have called this a primitive democracy or primitive socialism; both terms are naive generalizations with respect to pastoral society and economics. But it is important to realize that

there was no notion of the inviolability of property owned by individuals; this is a later Western notion...

Property and land were given to be used for the glory of Yahweh and the good of all. The command not to steal spoke against those who sought to appropriate communal possessions for their own private use. Such hoarding could result in the lowering the quality of life or even in death for others in the community. Persons had right of access to those things upon which their life depended...Thus, the command may have slowed the growth of individual ownership rather than protected it.

The command may have meant, "Do not take community property for your own individual ownership." How ironic that modern society uses the commandment to defend the opposite course of action! The purpose of the command was to curb those who steal from society at large by amassing great wealth, for such theft will ultimately break down that society. This explains the ire of the prophets who inveighed against the wealthy classes of Samaria and Jerusalem." Robert Gnuse, *You Shall Not Steal: Community and Property in the Biblical Tradition* (6-7).

#### 4. The Function of Storehouses

"The man of pseudo faith will fight for his verbal creed but refuse flatly to allow himself to get into a predicament where his future must depend on that creed being true. He always provides himself with secondary ways of escape so he will have a way out if the roof caves in. What we need very badly these days is a company of Christians who are prepared to trust God as completely now as they know they must do at the last day." (Cf. Psalm 49:13-20). A.W. Tozer, *The Root of the Righteous* (50).

"As fearful people we are inclined to develop a mind-set that makes us say: "There's not enough food for everyone, so I better be sure I save enough for myself in case of emergency," or "There's not enough knowledge for everyone to enjoy; so I'd better keep my knowledge to myself, so no one else will use it" or "There's not enough love to give to everybody, so I'd better keep my friends for myself to prevent others from taking them away from me." This is a scarcity mentality. It involves hoarding whatever we have, fearful that we won't have enough to survive. The tragedy, however, is that what you cling to ends up rotting in your hands...

The opposite of a scarcity mentality is an abundance mentality. With an abundance mentality we say: "There is enough for everyone, more than enough: food, knowledge, love ... everything." With this mind-set we give away whatever we have, to whomever we meet. When we see hungry people we give them food. When we meet ignorant people we share our knowledge; when we encounter people in need of love, we offer them friendship and affection and hospitality and introduce them to our family and friends. When we live with this mind-set, we will see the miracle that what we give away multiplies: food, knowledge, love ... everything. There will even be many leftovers." Henri Nouwen (1932-1996) in Henri Nouwen Society "Daily Meditation" from 6-7 May 2012.

## 5. The Practice of Simplicity

“I have now disposed of all my property to my family. There is one more thing I wish I could give them, and that is faith in Jesus Christ. If they had that and I had not given them one shilling, they would be rich; and if I had not given them that, and had given them all the world, they would be poor indeed.” Patrick Henry cited by Ross Campbell and Gary Chapman, *How to Really Love Your Adult Child: Building a Healthy Relationship in a Changing World* (184).

“It is no wonder that we in the West are so frequently described as being materialistic, superficial, and selfish. Our drive to possess and consume, as well as our tendency to believe that worth can be measured by wealth, are hallmarks of a society that has lost its way...May God help us to simplify our lifestyle, grow in generosity, and live in contentment.” John R.W. Stott, *Issues Facing Christians Today* (295, 318).

“Life” and “lifestyle” obviously belong together and cannot be separated. All Christians claim to have received a new life from Jesus Christ. What lifestyle, then is appropriate for them? If the life is new, the lifestyle should be new also. But what are to be its characteristics? In particular, how is it to be distinguished from the lifestyle of those who make no Christian profession? And how should it reflect the challenges of the contemporary world—it’s alienation both from God and from the earth’s resources which he created for the enjoyment of all?

### The Evangelical Commitment to a Simple Lifestyle

The new community – We rejoice that the church is intended to be God’s new community, which exhibits new values, new standards and a new lifestyle.

Personal lifestyle – We lay down no rules or regulations, but in view of the fact that about 10,000 people die of starvation every day, we determine to simplify our lifestyle.

International development – We are shocked by the poverty of millions and resolve to contribute more generously to human development projects. But government action is essential.

Justice and politics – We believe that the present situation of social injustice is abhorrent to God and that change can and must come.

Evangelism – We are deeply concerned for the vast millions of un-evangelized peoples. The call to a simple lifestyle must not be divorced from the call to responsible witness.

The Lord’s Return – We believe that when Jesus returns, those who have ministered to him by ministering to the least will be saved, for the reality of saving faith is exhibited in serving love.” John Stott, *The Radical Disciple* (64-65).

“God is not merely the bounteous Bestower of my life, the generous Provider for all my needs, the pitiful Consoler of all my sorrows, the wise Guide of my course: but that He is far more than all that. He saves me with an abundant deliverance: He is my eternal Preserver, the portion of my inheritance, my glory.” Bernard of Clairvaux, *On Loving God* (excerpt from chapter five).

“I have experienced the fullness of one of the great paradoxes: We find ourselves only when we lose ourselves, in God.” Charles Colson with Harold Fickett in *The Good Life: Seeking Purpose, Meaning and Truth in Your Life* (132).

## (2) Meditation

At this point in the module your session is half done. That means certificate courses have 30 minutes left, undergraduate classes have 40 minutes remaining, graduate courses have another 60 minutes, and doctoral courses have 70 minutes. **Take 10-20 minutes to have your students personally contemplate what they have just learned by engaging in two formational exercises.**

**Formational Exercises:** Two exercises position students to consider finances from God's perspective: journaling and prayer. Ten minutes must be dedicated to these spiritual exercises.

**Journaling** – Considering the topic of saving a portion of income, invite students to consider how they may have conformed to the world rather than the Word. Since their minds may be filled with thoughts to process, ask students to journal on one or both of these questions.

(1) Regarding saving a portion of income, what messages do you feel like the world has led you to believe? (The world has tricked me into thinking...)

(2) In light of what God's Word teaches on the topic of saving a portion of income, what is one truth you want to apply to your life? (Because the Word says....I resolve to...)

**Prayer** – So that God directs the students in processing these ideas and considering applications, ask students to reflect on this passage as a “centering prayer” on contentment (1 Tim. 6:6-8).

*But godliness with contentment is great gain.  
For we brought nothing into the world, and we can take nothing out of it.  
But if we have food and clothing, we will be content with that.*

The aim of this section is to create space for students to process the countercultural content they have received through journaling and prayer as a basis for reflection and life transformation.

## (3) Reflection

Prior to discussing module #5, students will have completed different reading assignments based on their academic levels. This reading, coupled with the *information* (content) and *meditation* (formational exercises) steps prepares them for a time of interactive *reflection* (responsive discussions).

**Responsive Discussions:** Professors can choose a few of these questions for the certificate level (15 minutes) and undergraduate level (25 minutes). For the graduate level (35 minutes) and doctoral level (45 minutes) take time to discuss all the questions and potential applications linked to teaching in small groups and local church settings.

### Discussion Questions:

1. What's the difference between saving for security and saving because of uncertainty?

2. Explain in your own words the purpose of saving a portion of income from God's perspective vs. the world's view? What are some of the possible implications for us if we embrace the world's way of thinking?
3. When Christ-followers live on less than they make, they have resources not for self-indulgence for what other purpose?
4. What will you have to say "no" to in your life so that you can live on less than you make and be free of the slavery of debt?
5. A common excuse for hoarding assets sounds like this: *I don't want my children to have to take care of me.* Because mindset essentially teaches children to be self-centered, what should our practice look like and what should we teach our children?
6. Describe in your own words why simplicity is not deprivation from the good life, but rather positions you to take hold of the life that is truly life.
7. Do you sense God speaking to you re: saving a portion of income?

#### (4) Transformation

**Outcomes:** The focus of Unit Two is to help students understand the three primary uses of money. Upon completion of this module on saving a portion of income, students should be able to...

- Summarize five themes related to this topic, identifying at least one text for each one.
- Share personal insights learned for aligning practices with the Word vs. the world.
- Suggest teaching/preaching plan for local church settings (graduate/doctoral).

Upon the completion of Unit Two, all students must perform formational practice #2 (or post #2) and report on the experience in their final project. Evaluation of their achievement of these outcomes will follow the aforementioned assessment criteria.

## MODULE #6: STORING UP TREASURES IN HEAVEN – GIVE ALL YOU CAN

### (1) Information

**Content:** This module views the topic of “storing up treasures in heaven” with material in five main areas: (1) the purpose of giving, (2) the source of gifts, (3) the motivation for sharing, (4) the guiding accounting principles, and (5) the promise of rewards.

**Timeframe:** As a reminder, the overall timeframe for this module is as follows:  
Certificate – 1:00, Undergraduate – 1:20, Graduate – 2:00, Doctoral – 2:20.

**Objectives:** Upon completion of this module students should be able to:

1. Summarize five major themes linked to storing up treasures in heaven.
2. Articulate the world’s way of thinking and what God’s Word teaches for each theme.
3. Explain how this module shaped their thinking with regard to storing up treasures in heaven (As a steward, I learned that...).
4. Share one verse or passage that shapes your perspective on saving all you can.

**Seven-Minute Seminary Video:** “*Storing up Treasures in Heaven*” by Dr. Gary G. Hoag – <insert seedbed.com video link here>

**Reading:** This chart presents reading assignments with estimated completion times.

TEXTBOOK (PAGE NUMBERS)	ACADEMIC LEVEL	ASSIGNMENT DUE	ESTIMATED TIME OUTSIDE OF CLASS
<i>Read Master Your Money (233-244)</i>	Certificate	Reading due before teaching Module #6.	1 hour
<i>Read Master Your Money (233-244)</i>	Undergraduate	Reading due before teaching Module #6.	1 hour
<i>Read Master Your Money (233-244)</i>	Graduate	Reading due before teaching Module #6.	1 hour
<i>Read Master Your Money (233-244); Faith-Based Family Finances (391-416).</i>	Doctoral	Reading due before teaching Module #6.	2 hours

**Teaching Material: “Storing up Treasures in Heaven”**

Here are five points with related Scripture references on this topic. Each is set forth alongside the world’s prevailing thinking to help students gain insight and discernment. Work through the chart together. Allot time for discussion. Ask students to share examples from their experiences (teaching instructions and estimated timeframes for delivering the content follow below).

Storing up Treasures in Heaven	World’s Teaching	<i>The World says...</i>	Word’s Teaching	<i>The Word says...</i>
<b>1. The Purpose of Giving</b>	The purpose of giving is to meet temporal needs as they arise.	<i>I give to meet needs for things that match my values.</i>	Generous giving meets needs and glorifies God (2 Cor. 9:10-12).	<i>God wants my giving to reflect His generosity (2 Cor. 9:13-15).</i>
<b>2. The Source of Gifts</b>	Give to a limited number of recipients from scarce resources	<i>I want to give where I will get the most “bang” for my buck.</i>	Distribute God’s resources all the time, everywhere (2 Cor. 9:6-9).	<i>Don’t worry, be rich toward God, give to the needy (Luke 12:21-34).</i>
<b>3. The Motivation for Sharing</b>	Give to those who you determine merit your support the most.	<i>I evaluate charities to see who is the most deserving.</i>	Prioritize but do not discriminate in gracious giving (Gal. 6:6-10)	<i>My giving should reflect that God’s grace is for all (Matt. 25:31-46).</i>
<b>4. The Guiding Accounting Principles</b>	Gauge your giving based on tax implications and percentages.	<i>I determine how much to give based on laws and allowances.</i>	Give in proportion to God provision beyond taxes and laws (1 Cor. 16:2).	<i>God wants me to freely give and He keeps track of it (Phil. 4:17).</i>
<b>5. The Promise of Rewards</b>	Give generously and you will get recognition and perks in return	<i>My favorite charities know how to take care of their donors.</i>	Give freely and look forward to eternal rewards (Luke 16:1-9)	<i>Eternal life is 100x better than anything here (Mark 10:17-31).</i>

**Certificate** (30 minutes) – Challenge students to think about and discuss what the world says and what the Word says about storing up treasures in heaven. Read the Bible passages together.

**Undergraduate** (40 minutes) – Challenge students to think about and discuss what the world says and what the Word says about storing up treasures in heaven. Read the Scriptures together.

**Graduate** (60 minutes) – Share what the world says and what the Word says about storing up treasures in heaven, along with related Scriptures, and discuss scholarly quotes on each point.

**Doctoral** (70 minutes) – Share what the world says and what the Word says about storing up treasures in heaven. Discuss scholarly quotes, theological implications, and church applications.

### **Bonus Material: “Storing up Treasures in Heaven”**

Here are quotes, profound thoughts, scholarly comments linked to the content. Instructors may use these or other materials at their discretion, while staying within the teaching timeframes. Students may utilize them in their final project or in teaching settings with others. Rather than prescribe applications, where applicable, ask students to share their thoughts.

#### **1. The Purpose of Giving**

“Who can outdo God in his generosity: if we poor human beings give Him everything and surrender our whole being to His service? He is sure to stand by us and with us, as everything in us will be His.” Mother Teresa, *Come Be My Light*, edited by Brian Kolodiejchuk (87).

“God bestows riches upon some, not that they may possess the means of debasing themselves by luxury, while others around them are pinched by hunger and want, but that they may have wherewith to give to them that have need.” Thomas Young in *Day’s Collaçon* compiled and arranged by Edward Parsons Day (534).

“A great many people are wondering why they don’t grow in grace; why they don’t have more spiritual power. The question is very easily answered. You have got your treasure down here. It is not necessary for a man to have money to have his treasure down here. He may have his heart on pleasure; he may make an idol of his children; and that is the reason that they don’t grow in grace. If we would only just be wise and do as God tells us, we would mount up, as it were, on wings, and would get nearer to heaven every day. We would get heavenly-minded in our conversation, and have less trouble than now. And so, my friends, let us just ask ourselves today, Where is our treasure? Is it on earth, or in heaven? What are we doing? What is the aim of our lives? Are we just living to accumulate money, or to get a position in the world for our children? Or, are we trying to secure those treasures, which we can safely lay up in heaven, becoming rich toward God?” Dwight Lyman Moody, *The Gospel Awakening* (276).

“Giving helps us become what God wants us to be. Giving is not merely about the church’s need for money but about the Christian’s need to grow in generosity. Generosity is a fruit of the Spirit, a sign of our spiritual growth. God uses our giving to change the world for God’s purposes, and God uses our giving to reconfigure our interior lives and to change us.” (Cf. “...The fruit of the Spirit is love, joy, peace, patience, kindness, generosity, faithfulness, gentleness, self-control... Galatians 5:22-23” Robert Schnase, *Practicing Extravagant Generosity* (7).

#### **2. The Source of Gifts**

“Christian stewardship is the free and joyous activity of the child of God and God’s family, the church, in managing all of life and life’s resources for God’s purposes.” Lutheran Church Missouri Synod “Official Stewardship Statement in *Biblical Stewardship Principles* (adopted at 1998 convention).

“Have you great abundance? Share it with others; for the beauty of riches is not in the purse, but in the power it gives one to succor those who are in need.” Philo of Alexandria, *On Joseph* 144. Cf. Bruce Longenecker, *Remember the Poor: Paul, Poverty, and the Greco-Roman World* (111).

“Now, in seeking to benefit one’s neighbor, how difficult it is to do one’s duty! ... Unless you give up all thought of self and, so to speak, get out of yourself, you will accomplish nothing here...But Scripture, to lead us by the hand to this, warns that whatever benefits we obtain from the Lord have been entrusted to us on this condition: that they be applied to the common good of the church. And therefore the lawful use of all benefits consists in a liberal and kindly sharing of them with others. No surer rule and no more valid exhortation to keep it could be devised than when we are taught that all the gifts we possess have been bestowed to us by God and entrusted to us on condition that they be distributed for our neighbor’s benefit [cf. 1 Peter 4:10].” John Calvin, *Institutes* III 3.7.5. edited by Donald K. McKim (83).

“Consumerism confronts North American Christians as a central problem of our lives. It presents the conflict between our attraction to the good news of God’s abundance on the one hand, and the power of our belief in scarcity on the other hand. Scarcity works on fear that God’s grace will run out. It assumes that money is security and that there won’t be enough resources for all. Based on market economics, scarcity begins not with our limited needs but with our unlimited wants. As long as we believe that more is always better, we will never have enough...Jesus revealed the reign of God as a different kind of economy, one that is infused with abundance and self-giving generosity. Living out our gratitude, we are called to trust God’s generosity.” Walter Brueggemann in “The Liturgy of Abundance, the Myth of Scarcity” in *The Christian Century*. March 24-31, 1999: 342-347.

“Generous people, we show, tend to be happier and more fulfilled than their ungenerous counterparts. This is true in spite of the fact that many generous people we interviewed face similar life problems and setbacks, often similar to those experienced by the less generous. Practicing generosity does not guarantee a life free of troubles or crises...Generosity does not protect people from misfortune. Instead of keeping all of their resources to protect their own families and lifestyles, generous people give away some for the well-being of others. Rather than using all they have to build a bigger nest or finance a more secure lifestyle, they help to build others up and protect those who are more vulnerable...

They are noticeably happier—even though they do not have the perfect families, dream homes, or jobs, let alone the full bank accounts that their less generous counterparts point to as the alleged key to happiness...But the generous possess an insight usually missing among the less generous. They know that they already have enough, and that clinging to what they have or clamoring for more will not bring about greater happiness. So they share some of their time, money, and care with others. They tend to see the beauty of life, the value of solidarity, and their connection to humanity. Their perspective tells them that the world, properly viewed, is a place of abundance.” Christian Smith and Hilary Davidson in *The Paradox of Generosity: Giving We Receive, Grasping We Lose* (222-223).

“The radical abundance Jesus invites us into is the economy of a shepherd who lays down his life for his sheep. It is the interruption of every economic system because it refuses the law of scarcity and insists that the impossible can happen. God’s people can survive for forty years on bread that falls out of the sky. Five thousand people can eat their fill and still have leftovers from a meal of two fish and five loaves of bread. God’s economy is not a new *system* to be established in the world. It is, instead, the fundamental *truth* of the universe. It is the miracle that keeps us all alive, despite our rebellion against God and selfishness in relating to one another.

God’s abundant life is not success as the world defines it. It doesn’t mean God wants you to live in a mansion on the hill. Such extravagance is far *less* than what God desires for every person—a restored relationship with our Father and the family that gathers around his welcome table. The abundant life Jesus offers is freedom from the poverty that says some people are worthless and freedom from the wealth that tempts others to forget God. Beneath the illusions of the power called money, this is our deepest hunger: to know we are loved unconditionally and to know our neighbors in light of that love.” Jonathan Wilson-Hartgrove, *God’s Economy* (50-51).

### 3. The Motivation for Sharing

“God is generous to all people, generous (in the eyes of the stingy) to a fault: he provides good things for all to enjoy, the undeserving as well as the deserving...Only when people discover that this is the sort of God they are dealing with will they have any chance of making this way of life their own...

In fact, this list of instructions [contained in Luke 6:27-28] is all about which God you believe in—and about the way of life that follows as a result. We must admit that large sections of Christianity down through the years seem to have known little or nothing of the God Jesus was talking about. Much that has called itself by the name of Jesus seems to have believed instead in a gloomy God, a penny-pinching God, a God whose only concern is to make life difficult, and salvation nearly impossible...

This God is different. If you lived in a society where everyone believed in this God, there wouldn’t be any violence. There wouldn’t be any revenge. There wouldn’t be any divisions of class or caste. Property and possessions wouldn’t be nearly as important as making sure your neighbor was all right. Imagine if a few people took Jesus seriously and lived like that. Life would be exuberant, different, astonishing. People would stare. And of course people did stare when Jesus did it himself...

His whole life was one of exuberant generosity, giving all he’d got to give to everyone who needed it...

There are two particularly astonishing things about these instructions [in Luke 6:27-38]. First, their simplicity: they are obvious, clear, direct, and memorable. Second, their scarcity. How many people do you know who really live like this? How many communities do you know where these guidelines are rules of life? What’s gone wrong? Has God changed? Or have we forgotten who He really is?” Tom Wright, *Luke for Everyone* (74-75).

“As to the care of these early Christians of their poor; of this we have a famous example in the conduct of the Church of Rome, in the earlier and better period of her history. The Emperor Decius demanded their treasure. A deacon answered for the whole church, and required one day to comply with the order of the tyrant. When the term was expired, he assembled all the blind, and the lame, and the sick, that were supported by the church and pointing to them, told the Emperor, “These are the riches of the church, these it’s revenues and treasure.” Emperor Decius (249-251) and a Deacon from the Church in Rome in *Lectures on the Nature and Dangerous Tendency of Modern Infidelity*, edited by Levi Tucker (155).

“Of course, salvation is God’s gift, out of his sheer grace—this is the teaching of the whole Bible and grace is free. Those who have truly received this free grace are made investors in heaven through deeds of love. *What good is it, my brothers, if a man claims to have faith but has not deeds? Can such faith save him? Suppose a brother or sister is without clothes and daily food, if one of you says to him, “Go, I wish you well, “keep warm and well fed,” but does nothing about his physical needs, what good is it? In the same way, faith by itself, if it is not accompanied by action, is dead.” James 2:14-17.* Grace, received through faith, does not ease the obligation to invest in heaven through gifts to the needy. Against the pull of self-interest and the excuses of selfishness, grace makes such investment possible.” Gerard Berghoef and Lester DeKoster, *Faithful in All God’s House: Stewardship and the Christian Life* ed. Brett Elder (25).

“Maturity in grace makes us willing to part with worldly goods; the green apple needs a sharp twist to separate it from the bough; but the ripe fruit parts readily from the wood. Maturity in grace makes it easier to part with life itself; the unripe pear is scarcely beaten down with much labor, while its mellow companion drops readily into the hand without the slightest shake. Rest assured that love to the things of this life, and cleaving to this present state, are sure indications of immaturity in the divine life.” Charles Haddon Spurgeon, *New Cyclopedia of Prose Illustrations*, edited by Elon Foster (406).

“The world can do almost anything as well as or better than the church,” says Gordon MacDonald. “You need not be a Christian to build houses, feed the hungry, or heal the sick. There is only one thing the world cannot do. It cannot offer grace.” MacDonald has put his finger on the church’s single most important contribution...

Grace comes free of charge to people who do not deserve it and I am one of those people. I think back to who I was—resentful, wound tight with anger, a single hardened link in a long chain of ungrace learned from family and church.

Now I am trying in my own small way to pipe the tune of grace. I do so because I know, more surely than I know anything, that any pang of healing or forgiveness or goodness I have ever felt comes solely from the grace of God. I yearn for the church to become a nourishing culture of that grace.” Gordon MacDonald in Philip Yancey, *What’s So Amazing About Grace* (15, 42).

“The will of God, to which the law gives expression, is that men should defeat their enemies by loving them...The Christian must treat His enemy as a brother and requite hostility with love.

His behavior must be determined not by the way others treat him, but by the treatment he himself receives from Jesus...Who needs our love more than those who are consumed with hatred and are utterly devoid of love?...How is this love to behave? Jesus gives the answer: bless, do good, and pray for your enemies without reserve and without respect of persons.” Dietrich Bonhoeffer, *The Cost of Discipleship* (148).

#### 4. The Guiding Accounting Principles

“It’s not only the grabber of other people’s property who is avaricious, but the one who greedily looks after his own...Someone who stashes away vast quantities—how much does he take from it all to live on? When he’s taken that and somehow or other has set aside in his mind what’s enough to live on, let him consider who will have the rest that’s left over; or perhaps, while you are saving what to live on, you may be storing up what to die from.” Augustine, *Sermon 107.4*. Translated by Daniel Doyle and Edmund Hill.

I do not say, “Be a good Jew, giving a tenth of all you possess.” I do not say, “Be a good Pharisee, giving a fifth of all your substance.” I dare not advise you to give half of what you have; no, nor three quarters; but all! John Wesley, “The Danger of Riches” *Sermon 2.8*.

“The Old Testament records “tithing” as a means to honor God with your finances. The Israelites were commanded to bring the best 10 percent of their finances (typically their harvest) to God (Leviticus 27:30).

The practice of tithing trained the Israelites to remember who was first in their lives. Realizing that God provided the entire 100 percent, the first 10 percent was given to Him. In fact, life in the Old Testament was replete with various offerings and charitable giving.

There was no denying that all they had came from God. As a result, giving was ingrained into their relationship with God. When they did not give appropriately, their faith suffered. It wasn’t a forced situation. Instead, their faith and their giving (*i.e.*, their finances) were intertwined. The tithe, then, was just a beginning point for their giving, not some budget item that they checked off in order to be right with God.

What does that mean for us today? The compulsory nature of the Old Testament commandment to tithe has been replaced by a greater command to practice generosity at all times (2 Corinthians 9:6-8). For Jesus and his followers who grew up with the practice of tithing, giving to God meant so much more than just a 10 percent offering. Yet there is no exact amount or percentage that is commanded in the New Testament.

But like any other activity in life, becoming more generous requires a level of discipline. We don’t become generous overnight. We need to develop practices in our lives to train us to be more openhanded and charitable with our finances.” Andy Stanley, *Balanced: Gaining and Maintaining Financial Stability* (25).

"Jesus told a story about a rich man who made a fool of himself by the way he handled his money...Luke+12:16-21...

The first mistake a fool makes with his money is *relying on man's reason and not God's revelation*. Verse 17 tells us the man "began reasoning to himself." He looked around at his bumper crop and began considering what he should do with his excess. I give him credit for asking the question, "What shall I do, since I have no place to store my crops?" The problem is that he never sought the wisdom and counsel of God on the matter...

The second mistake a fool makes with his money is *hoarding his surplus rather than sharing it with others*. The most surprising twist in the parable comes when the prosperous landowner decides to implode his old grain silos and build new and bigger ones to make room for his surplus. Maybe he thought it was good business to tear down the old and build new and bigger barns...Good business decision or not, greed motivated the man's actions in Jesus' story...

The third mistake a fool makes with his money is *acting like an owner and not a steward*. Read Luke 12:17-19 again. This time circle the words "I", "me", and "mine". Now count the number of times the man uses one of those personal pronouns. If your math is like mine, you will come up with eleven times in three sentences. Whew! Have you ever seen the likes of somebody whose whole world revolves around himself? The overuse of personal pronouns is always a dead giveaway to this malady...

The fourth mistake a fool makes with his money is *living with time and not eternity in view*. The rich man in this parable boasts about living the Epicurean lifestyle of instant gratification. "Soul," he says with unbridled confidence, "you have many goods laid up for many years to come; take your ease, eat, drink, and be merry" (v. 19). Tragically, what he did not factor into his self-centered, materialistic philosophy of life was the "for tomorrow you die" part...It is too easy to live your life and spend what you think is your money with no reference or thought of eternity." Ron L. Jones, *Jesus, Money, and Me: Discovering the Link Between Your Money and Your Faith* (8-13).

## 5. The Promise of Rewards

"One would think, if a man did once hear of such unspeakable glory to be obtained, and believed what he heard to be true, he should be transported with the vehemency of his desire after it, and should almost forget to eat and drink, and should care for nothing else, and speak of and inquire after nothing else, but how to get this treasure. And yet people who hear of it daily, and profess to believe it as a fundamental article of their faith, do as little mind it, or labour for it, as if they had never heard of any such thing, or did not believe one word they hear." Richard Baxter, *The Practical Works of Richard Baxter* (39-40).

"The good servant receives the bread of his labour with confidence; the lazy and slothful cannot look his employer in the face. It is requisite, therefore, that we be prompt in the practice of well-doing; for of Him are all things. And thus He forewarns us: "Behold, the Lord [cometh], and His

reward is before His face, to render to every man according to his work” [Rev. 22:12]. He exhorts us, therefore, with our whole heart to attend to this, that we be not lazy or slothful in any good work...For [the Scripture] saith, “Eye hath not seen, nor ear heard, neither have entered into the heart of man, the things which He hath prepared for them that wait for Him.”

Clement, Bishop of Rome (c. 100), *1 Clement* 34.

“Many Christians dread the thought of leaving this world. Why? Because so many have stored up their treasures on earth, not in heaven. Each day brings us closer to death. If your treasures are on earth, that means each day brings you closer to losing your treasures.” Randy Alcorn in *Treasure Principle* (42).

“The hope that Christian giving will lead to material prosperity (as divine compensation) derives from a selfish materialism that Scripture regularly rebukes (e.d., 1 Tim 6:9-10). This is not to deny the biblical promises that God rewards generosity (Prov. 11:25; Luke 6:38) but rather to emphasize that only unselfish giving is rewarded. The ironic teaching of Jesus is, essentially, “Expect nothing in return, and your reward will be great” (Luke 6:35; cf. 14:14).” Mark Alan Powell, “Generosity” in *Dictionary of Scripture and Ethics*, edited by Joel B. Green (324).

“Though I divide all my real and all my personal estate into small portions (so the original word properly signifies) and diligently bestow it on those who, I have reason to believe, are the most proper objects; yet if I am proud, passionate, or discontented; if I give way to any of these tempers; whatever good I may do to others, I do none to my own soul. O how pitiable a case is this! Who would not grieve that these beneficent men should lose all their labour! It is true, many of them have a reward in this world, if not before, yet after their death. They have costly and pompous funerals. They have marble monuments of the most exquisite workmanship. They have epitaphs wrote in the most elegant strain, which extol their virtues to the skies. Perhaps they have yearly orations spoken over them, to transmit their memory to all generations.

So have many founders of religious houses, of colleges, alms-houses, and most charitable institutions. And it is an allowed rule, that none can exceed in the praise of the founder of his house, college, or hospital. But still what a poor reward is this! Will it add to their comfort or to their misery, suppose (which must be the case if they did not die in faith) that they are in the hands of the devil and his angels. What insults, what cutting reproaches, would these occasion from their infernal companions! O that they were wise! That all those who are zealous of good works would put them in their proper place; would not imagine they can supply the want of holy tempers, but take care that they may spring from them!” John Wesley, “On Charity” *Sermon* 91.8.

“May it please His Majesty that the extraordinary generosity He has shown this miserable sinner serve to encourage and rouse those who read this to abandon completely everything for God. If His Majesty repays so fully that even in this life the reward and gain possessed by those who serve Him is clearly seen, what will this reward be in the the next life?” Teresa of Avila, *The Book of Her Life* (138).

## (2) Meditation

At this point in the module your session is half done. That means certificate courses have 30 minutes left, undergraduate classes have 40 minutes remaining, graduate courses have another 60 minutes, and doctoral courses have 70 minutes. **Take 10-20 minutes to have your students personally contemplate what they have just learned by engaging in two formational exercises.**

**Formational Exercises:** Two exercises position students to consider finances from God's perspective: journaling and prayer. Ten minutes must be dedicated to these spiritual exercises.

**Journaling** – Considering the topic of storing up treasures in heaven, invite students to consider how they may have conformed to the world rather than the Word. Since their minds may be filled with thoughts to process, ask students to journal on one or both of these questions.

(1) Regarding storing up treasures in heaven, what messages do you feel like the world has led you to believe? (The world has tricked me into thinking...)

(2) In light of what God's Word teaches on the topic of storing up treasures in heaven, what is one truth you want to apply to your life? (Because the Word says....I resolve to...)

**Prayer** – So that God directs the students in processing these ideas and considering applications, ask students to reflect on this passage as a “centering prayer” on contentment (1 Tim 6:17-19).

*Command those who are rich in this present world not to 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.  
Command them to do good, to be rich in good deeds, and to be generous and willing to share.  
In this way they will lay up treasure for themselves as a firm foundation for the coming age, so  
that they may take hold of the life that is truly life.*

The aim of this section is to create space for students to process the countercultural content they have received through journaling and prayer as a basis for reflection and life transformation.

## (3) Reflection

Prior to discussing module #6, students will have completed different reading assignments based on their academic levels. This reading, coupled with the *information* (content) and *meditation* (formational exercises) steps prepares them for a time of interactive *reflection* (responsive discussions).

**Responsive Discussions:** Professors can choose a few of these questions for the certificate level (15 minutes) and undergraduate level (25 minutes). For the graduate level (35 minutes) and doctoral level (45 minutes) take time to discuss all the questions and potential applications linked to teaching in small groups and local church settings.

**Discussion Questions:**

1. Explain in your own words the purpose of giving from God's perspective vs. the world's view?
2. What's the difference between the abundance mentality and the scarcity mentality?
3. Why must Christ-followers distribute God's resources based on biblical priorities rather than merit, that is, giving only to those they deem deserving?
4. Are you prepared to settle your giving account with God? Why or why not?
5. What earthly rewards are promised to financial givers? If we work for organizations, should we offer these to people? Why or why not?
6. Since Jesus precisely tells us *not* to store up treasures on earth but to store them up in heaven, why do you think so few people obey this command?
7. Do you sense God speaking to you re: storing up treasures in heaven?

**(4) Transformation**

**Outcomes:** The focus of Unit Two is to help students understand the three primary uses of money. Upon completion of this module on storing up treasures in heaven, students should be able to...

- Summarize five themes related to this topic, identifying at least one text for each one.
- Share personal insights learned for aligning practices with the Word vs. the world.
- Suggest teaching/preaching plan for local church settings (graduate/doctoral).

Upon the completion of Unit Two, all students must perform formational practice #2 (or post #2) and report on the experience in their final project. Evaluation of their achievement of these outcomes will follow the aforementioned assessment criteria.

## UNIT THREE – FINANCIAL SKILLS OF FAITHFUL STEWARDS

Unit Three (modules 7-9) presents the skills that stewards must know and practice to gain and maintain *financial freedom*. This must not be confused with *financial independence*, as Christ-followers depend on God for everything. *Financial freedom* is living within your means and not enslaved debt, so that you are free to love and serve God and others. The aim of this unit is to help students learn to put to work all God provides (budgeting), to avoid the dangers associated with debt (borrowing), and to seek counsel for complex issues (investing, insurance, and taxes).

### MODULE #7: PUT TO WORK WHAT GOD PROVIDES – BUDGETING

#### (1) Information

**Content:** This module helps students put to work what God provides with content in three areas: (1) basic budgeting, (2) smart spending tips, and (3) practical tools.

**Timeframe:** As a reminder, the overall timeframe for this module is as follows:  
Certificate – 1:00, Undergraduate – 1:20, Graduate – 2:00, Doctoral – 2:20.

**Objectives:** Upon completion of this module students should be able to:

1. Define budgeting as a financial plan for putting to work what God provides.
2. Articulate smart spending tips rooted in biblical principles.
3. Explain how this module will shape their personal practice (I learned to...).
4. Share one practical tool for helping others put to work what God provides.

**Seven-Minute Seminary Video:** “Putting to Work what God Provides: Budgeting” by Dr. Gary G. Hoag – <insert seedbed.com video link here>

**Reading:** This chart presents reading assignments with estimated completion times.

TEXTBOOK (PAGE NUMBERS)	ACADEMIC LEVEL	ASSIGNMENT DUE	ESTIMATED TIME OUTSIDE OF CLASS
Read <i>Master Your Money</i> (39-62)	Certificate	Reading due before teaching Module #7.	1 hour
Read <i>Master Your Money</i> (39-62)	Undergraduate	Reading due before teaching Module #7.	1 hour
Read <i>Master Your Money</i> (39-62)	Graduate	Reading due before teaching Module #7.	1 hour
Read <i>Master Your Money</i> (39-62); <i>Faith-Based Family Finances</i> (101-126; 327-364).	Doctoral	Reading due before teaching Module #7.	2 hours

### Teaching Material: “Put to Work what God Provides”

This module covers three areas. We will define basic budgeting, offer smart spending tips, and practical tools. After this vital content is presented, students should discuss it with another person in class to demonstrate that they understand the meaning, function, and application of it (instructions and estimated timeframes for delivering the content follow below).

(1) **Basic budgeting** – Basic budgeting can be defined as a financial plan to put God’s resources to work according to your means. Living on a budget requires you to plan to spend less than you have. To understand this from a biblical perspective, read Matthew 25:14-30 and answer seven simple questions: (1) Who is the Master? (2) Who do the stewards represent? (3) What are talents? (4) What do people who know the Master do with the His resources? (5) What happens to the steward whose actions reveal that he did not know the Master? (6) Do the actions of stewards reflect their beliefs? (7) Do your actions show that you know the Master?

(2) Here is a “**Top Ten List of Smart Spending Tips**” for class discussion. These are adapted from: *Faith-Based Family Finances* by Ron Blue with Jeremy White (107-118).

10. Spending less than you earn decreases the likelihood of debt.
9. Spending less than you earn makes saving money possible.
8. Spending less than you earn decreases the possibility of future financial problems.
7. Only about 50-60 percent of your paycheck can be considered discretionary income.
6. Most spending plans (budgets) work on a monthly basis.
5. Use past records or a monthly diary to list the items for your spending plan (budget).
4. Understand that a budget is simply a plan keeping actual expenses within your means.
3. Budgets have five main categories: Giving, Saving, Spending, Taxes, and Debt.
2. Map out your income (sources of income) and expenses (uses of money) on a spreadsheet.
1. Maintain positive cash flow (check every month to be sure income exceeds expenses).

After going through this list, divide up the class into groups and assign a tip to each one, then go around the room and ask the students to explain the value of each tip in their own words.

(3) **Two practical tools for budgeting** – This section contains two practical tools: an income worksheet and an expense worksheet. Together these two tools comprise your budget template. Gallup reported these statistics on 3 June 2013: “two-thirds of Americans do not live on a budget and only 32% of Americans prepare a detailed written or computerized budget.” Failure to budget may be the primary reason for the huge debt problems in our nation. Again, living on a budget is about mapping your income and expenses and maintaining positive cash flow.

Tool #1 is the income sources. Fill in all of your income sources that apply. Tool #2 is the expense sheet for maintaining positive cash flow (spending less than you make). Fill in all expenses with amounts that match your situation. Most lines are self-explanatory. If you are not sure what percentage to budget for taxes, search online for “tax bracket percentages” and find the percentage that matches your gross income. This may vary annually.

**Budget Template = Tool #1 – “Income Sources and Tool #2 – “Expense Sheet”**

Tool #1 – Income Sources	Amount (\$) Received Monthly	Amount (\$) Received Annually	Annual Amount (\$)
Gross Wages (you)			
Gross Wages (spouse)			
Business Income			
Bonus or Overtime Income			
Pension, Rental, or Other Income			
Interest			
Dividends			
Gifts Received from Others			
Total Gross Income			

Tool #2 – Expense Sheet	
1. Total Gross Annual Income (from Tool #1)	
2. Charitable Giving (tax-deductible gifts to ministries)	
Funds for sharing with people in need (not tax-deductible)	
3. Savings	
4. Debt - Credit card payments per month x 12	
Car payments per month x 12	
Other debt	
5. Taxes (Federal/State/FICA/Medicare)	
6. Living Expenses – Housing per month x 12	
Food, clothing, and personal needs per month x 12	
Insurance (life, auto, health, home) per month x 12	
Education per month x 12	
Entertainment per month x 12	
Other living expenses per month x 12	
7. Total Expenses (add sections 2 through 6)	
8. Total Positive Cash Flow (1 minus 7)	

**Certificate** (30 minutes) – Define basic budgeting, read the Scripture together, share the ten spending tips, and be sure students can explain the income and expense tools.

**Undergraduate** (40 minutes) – Define basic budgeting, read the Scripture together, share the ten spending tips, and be sure students can explain the income and expense tools.

**Graduate** (60 minutes) – Define basic budgeting, read the Scripture, share the spending tips, discuss scholarly quotes, and be sure students can explain the income and expense tools.

**Doctoral** (70 minutes) – Define budgeting, read the Scripture, share the spending tips, discuss income and expense tools, scholarly quotes, theological implications, and church applications.

### **Bonus Material: “Put to Work what God Provides”**

Here are quotes, profound thoughts, scholarly comments linked to the content. Instructors may use these or other materials at their discretion, while staying within the teaching timeframes. Students may utilize them in their final project or in teaching settings with others. Rather than prescribe applications, where applicable, ask students to share their thoughts.

“If you are not generous with a meager income, you will never be generous with abundance.” Harold Nye, *Westminster Collection of Christian Quotations*, edited by Martin Manser (121).

“I like to claim that I always live abundantly and gratefully. I strive to give thanks often and to show appreciation and gratitude. I find that life is always richer when I take the time to say thank you to someone, to write a thank you note, or to acknowledge the good work someone has done. That said, it’s not always easy.

What happens in life can sometimes distract from living abundantly. Job and income situations can change...I would be lying though if I said there weren’t times when I was a bit nervous about if we could make ends meet, pay student loans, and still give financially to our faith communities and to those causes and organizations we love to support. These hard times can lead to a feeling that we don’t have enough: that our resources and means are scarce.

When this is the case, I have found it important to take a step back. Yes, looking over our budget and finances helps ease my mind, but more importantly, having a conversation with my wife about our finances usually helps. She reminds me, and I her, that we’re okay. In creating a practice that works for us, we review our finances and budget together over a homemade pancake breakfast on a Saturday morning at least once a month. We call those our “budget breakfasts...” Timothy Siburg in *Ecumenical Stewardship Center* blog post on 11 November 2014.

“The Lord of all will next inquire, “How didst thou employ the worldly goods which I lodged in thy hands? Didst thou use thy food, not so as to seek or place thy happiness therein, but so as to preserve thy body in health, in strength and vigour, a fit instrument for the soul? Didst thou use apparel, not to nourish pride or vanity, much less to tempt others to sin, but conveniently and

decently to defend thyself from the injuries of the weather? Didst thou prepare and use thy house, and all other conveniences, with a single eye to my glory — in every point seeking not thy own honour, but Mine; studying to please, not thyself, but Me once more?

In what manner didst thou employ that comprehensive talent, money — not in gratifying the desire of the flesh, the desire of the eye, or the pride of life; not squandering it away in vain expenses — the same as throwing it into the sea; not hoarding it up to leave behind thee — the same as burying it in the earth; but first supplying thy own reasonable wants, together with those of thy family; then restoring the remainder to me, through the poor, whom I had appointed to receive it; looking upon thyself as only one of that number of poor, whose wants were to be supplied out of that part of my substance which I had placed in thy hands for this purpose; leaving thee the right of being supplied first, and the blessedness of giving rather than receiving? Wast thou accordingly a general benefactor to mankind feeding the hungry, clothing the naked, comforting the sick, assisting the stranger, relieving the afflicted, according to their various necessities?

Wast thou eyes to the blind, and feet to the lame, a father to the fatherless, and a husband to the widow? And didst thou labour to improve all outward works of mercy, as means of saving souls from death?" John Wesley in "The Good Steward" *Sermon 51.3.5*.

"John Wesley is a good example of a mature steward. John Wesley was a very influential teacher on the topic of giving. To many he is known as a great preacher, but few are aware that he also made a substantial amount of money from preaching and the sale of his books, making him one of the wealthiest men in all of England. At a time when thirty pounds was enough for a single man to live comfortably, Wesley took in as much as 1,400 pounds! With such a high income he had the perfect opportunity to live in luxury, but Wesley refused the temptation and lived a life of incredible generosity.

When Wesley was at Oxford, an event happened that changed his perspective on giving forever. After putting some pictures on his walls that he had recently purchased, a cumbermaid came to his door in need of help to keep her warm. Unable to help because he had purchased the pictures, Wesley quickly realized that God was not pleased with the way he was spending his money. He asked himself the probing question, "Will thy Master say, 'Well done, good and faithful steward?' Thou hast adorned thy walls with money which might have screened this poor creature from the cold! O justice! O mercy! Are not these pictures the blood of this poor maid!" *Mission Frontiers*, Sept/Oct 1994, no. 9/10 (23-24). John Wesley in *Mission Frontiers* (Sept/Oct 1994: 23-24), cf. Wesley K. Willmer, *God and Your Stuff* (51).

"I soon found that I could live upon very much less than I had previously thought possible. Butter, milk and other luxuries I ceased to use, and found that by living mainly on oatmeal and rice, with occasional variations, a very small sum was sufficient for my needs." In this way he was able to use two thirds of his income for other purposes. He wrote, "My experience was that the less I spent on myself and the more I gave to others, the fuller of happiness and blessing did my soul become." Hudson Taylor in *Hudson Taylor's Spiritual Secret* by Howard Taylor (26).

“Wilberforce, gave generously to the Lord’s work. In 1801, a year of tragic unemployment, his gifts to the poor exceeded his income by 3,000 pounds. He disposed of property, stopped luxuries, lived simply, so that he rarely gave less than a quarter of his income to the poor, besides liberal gifts to other benevolent causes both in England and abroad. You can live on less when you have more to live for.” Leslie B. Flynn, *Your God and Your Gold* (60).

“It may be admitted that the man amassing millions is a bit of an idiot; but it may be asked in what sense does he rule the modern world. The answer to this is very important and rather curious.

The evil enigma for us here is not the rich, but the Very Rich. The distinction is important; because this special problem is separate from the old general quarrel about rich and poor that runs through the Bible and all strong books, old and new. The special problem today is that certain powers and privileges have grown so worldwide and unwieldy that they are out of the power of the moderately rich as well as of the moderately poor. They are out of the power of everybody except a few millionaires—that is, misers.

In the old normal friction of normal wealth and poverty I am myself on the Radical side. I think that a Berkshire squire has too much power over his tenants; that a Brompton builder has too much power over his workmen; that a West London doctor has too much power over the poor patients in the West London Hospital. But a Berkshire squire has no power over cosmopolitan finance, for instance. A Brompton builder has not money enough to run a Newspaper Trust. A West End doctor could not make a corner in quinine and freeze everybody out. The merely rich are not rich enough to rule the modern market.

The things that change modern history, the big national and international loans, the big educational and philanthropic foundations, the purchase of numberless newspapers, the big prices paid for peerages, the big expenses often incurred in elections—these are getting too big for everybody except the misers; the men with the largest of earthly fortunes and the smallest of earthly aims. There are two other odd and rather important things to be said about them. The first is this: that with this aristocracy we do not have the chance of a lucky variety in types which belongs to larger and looser aristocracies.

The moderately rich include all kinds of people—even good people. Even priests are sometimes saints; and even soldiers are sometimes heroes. Some doctors have really grown wealthy by curing their patients and not by flattering them; some brewers have been known to sell beer. But among the Very Rich you will never find a really generous man, even by accident. They may give their money away, but they will never give themselves away; they are egoistic, secretive, dry as old bones. To be smart enough to get all that money you must be dull enough to want it.” G.K. Chesterton in “The Miser and His Friends” in *The Miscellany of Men* (170).

This advice was given to Ben Rae, a church planter as well as a stewardship and prayer director, from a million dollar giver. “He shared with me how he came to the place where he was able to give away a million dollars in one year. Although he is a millionaire now, he had started giving

generously as a young man when he had very little. He proceeded to share with me two pieces of biblical financial advice he has followed for years. He attributed his wealth to a large degree to these two principles—principles that I call “the million dollar advice.”

The first principle is to count every cent (keep a disciplined budget). The second principle is to be a generous giver (don't be limited to 10%).

He said that he and his wife decided to do this when they started with nothing. They allocated a tiny “spending money” budget for themselves, stuck to their budget and were determined to give much more. He shared how in those days he kept a tally of their budget in a notebook. Today he keeps that as a memento, symbolizing the foundation of discipline that God gave him. That simple practice was foundational for their financial success.” Ben Rae in *Dynamic Steward Journal*, Jan-Mar 2014, 18.1.8.

“Live within your income, and...do not refuse to dip your hand into your pocket to satisfy a generous impulse, or to help in the mutual enjoyment of yourself and your friends, because you think you will be the richer for keeping your money...Of your natural gifts you can never give enough...If you are not generous to your employers and to your friends and family, they will not be generous to you. They will reward you, too, in a grudging spirit. Man, who is made in the likeness of his Creator, should give greatly of his own gifts, rendering back to the Great Bestower the munificence that is given in trust...No money can buy gratitude and love and true friendship...each one of us, within the limits of our own minds and purses, can be generous...” Keith J. Thomas, *Personal Power* (157-159).

## (2) Meditation

At this point in the module your session is half over. That means certificate courses have 30 minutes left, undergraduate classes have 40 minutes remaining, graduate courses have another 60 minutes, and doctoral courses have 70 minutes. **Take 10-20 minutes to have your students personally contemplate what they have just learned by engaging in two formational exercises.**

**Formational Exercises:** Two exercises position students to consider finances from God's perspective: journaling and prayer. Ten minutes must be dedicated to these spiritual exercises.

**Journaling** – Considering the topic of budgeting, invite students to consider how they are doing at putting to work what God provides. Since their minds may be filled with thoughts to process, ask students to journal on one or both of these questions.

(1) Regarding budgeting, where do you have room for growth (I want to more intentionally put to work all that God has provided to me by...)

(2) In light of the Scripture passage (Matthew 25:14-30) I want to be found as a faithful steward (Because of what I have learned....I resolve to...)

**Prayer** – So that God directs the students in processing these ideas and considering applications, ask students to reflect on this passage as a “centering prayer” on contentment (Matt. 25:23).

*“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!’*

The aim of this section is to create space for students to process what intentional steps they feel led to take both individually and in community to ensure they hear “well done” when they meet their Master.

### **(3) Reflection**

Prior to discussing module #7, students will have completed different reading assignments based on their academic levels. This reading, coupled with the *information* (content) and *meditation* (formational exercises) steps prepares them for a time of interactive *reflection* (responsive discussions).

**Responsive Discussions:** Professors can choose a few of these questions for the certificate level (15 minutes) and undergraduate level (25 minutes). For the graduate level (35 minutes) and doctoral level (45 minutes) take time to discuss all the questions and potential applications linked to teaching in small groups and local church settings.

#### **Discussion Questions:**

1. Explain these terms in your own words: basic budgeting, discretionary income, and positive cash flow.
2. Does your use of the talents (money) God has entrusted to you demonstrate to the world that you know the Master? How might you ensure this is the case?
3. Which of the ten spending tips is most important to you and why? Which will be the hardest for you to follow?
4. If you listed your expenses over the last month in a spending diary, are there any expenses you might want to minimize so that you have more income to spend elsewhere?
5. How does living on a budget not hinder you but help free you to live and serve God and others? In other words, explain the difference between financial independence and financial freedom.
6. List the main categories in a personal budget. In other words, what should be included as “income” and “expenses” in a personal budget?

7. Do you sense God speaking to you re: putting to work what He has provided to you in the form of money?

#### **(4) Transformation**

**Outcomes:** The focus of Unit Three is to provide students with teaching, tips, and tools for handling money so that they are financially free and positioned to love and serve other. Upon completion of this module, students should be able to...

- Define basic budgeting and the five categories that make up a spending plan.
- Share insights learned for putting to work what God provides with positive cash flow.
- Suggest teaching/preaching plan for local church settings (graduate/doctoral).

Upon the completion of Unit Three, all students must perform formational practice #3 (or post #3) and report on the experience in their final project. Evaluation of their achievement of these outcomes will follow the aforementioned assessment criteria.

## MODULE #8: AVOID THE DANGERS OF DEBT – BORROWING

Because debt is such a significant problem both nationally and globally, this module contains critical content for students. The topic also gets its own module because there is much confusion about what the Bible teaches and does not teach about borrowing. Most importantly, it includes key questions to ask before taking on debt and instructions for getting out of it.

### (1) Information

**Content:** This module teaches students how to avoid the dangers of debt with content in three areas: (1) basic teaching on debt, (2) borrowing tips, and (3) practical tools for avoiding debt and gaining financial freedom.

**Timeframe:** As a reminder, the overall timeframe for this module is as follows:  
Certificate – 1:00, Undergraduate – 1:20, Graduate – 2:00, Doctoral – 2:20.

**Objectives:** Upon completion of this module students should be able to:

1. Define borrowing as well as identify what the Bible *says* and *does not say* about it.
2. Articulate the dangers associated with the six kinds of debt.
3. Explain how this module will shape their personal practice (I learned to...).
4. Share four “rules” regarding taking on debt and five steps to get out of debt.

**Seven-Minute Seminary Video:** “Avoiding the Dangers of Debt: Borrowing” by Dr. Gary G. Hoag – <insert seedbed.com video link here>

**Reading:** This chart presents reading assignments with estimated completion times.

TEXTBOOK (PAGE NUMBERS)	ACADEMIC LEVEL	ASSIGNMENT DUE	ESTIMATED TIME OUTSIDE OF CLASS
<i>Read Master Your Money</i> (63-118)	Certificate	Reading due before teaching Module #8.	1 hour
<i>Read Master Your Money</i> (63-118)	Undergraduate	Reading due before teaching Module #8.	1 hour
<i>Read Master Your Money</i> (63-118)	Graduate	Reading due before teaching Module #8.	1 hour
<i>Read Master Your Money</i> (63-118); <i>Faith-Based Family Finances</i> (127-204).	Doctoral	Reading due before teaching Module #8.	2 hours

### Teaching Material: “Avoiding the Dangers of Debt”

This module covers three areas. We will: (1) define debt and the six forms it takes, (2) present what the Bible *says* and *does not say* about debt, and (3) give students four “rules” or questions to ask before taking on any debt as well as five steps for getting out of debt. Similar to the prior module, after the material is presented, students should discuss it together in class to show that they grasp it (instructions and estimated timeframes for delivering the content follow below).

(1) **Six Forms of Debt** – Debt is defined by Ron Blue as “any money owed to anyone for anything” in *Master Your Money* (63). There are at least six different kinds of debt. Each is defined below coupled with the most common dangers associated with each form.

Credit Card Debt	Consumer Debt	Mortgage Debt	Investment Debt	Business Debt	College Debt
Definition: An unsecured financial obligation to the financial institution that issued the credit card, from purchases or cash advances that have not yet been paid back.	Personal consumer borrowing for goods consumable for personal, family or household purposes and/or for goods that do not appreciate in value.	Debt secured by the collateral of real estate. The borrower must pay back the loan with interest over a predetermined set of payments over a long time, often for 30 years.	This debt is a financial investment that takes the form of bonds or debentures, rather than through the traditional purchase of common or preferred stock.	This debt is company borrowing that creates leverage that can multiply yield provided returns generated by the debt exceed its cost. The company can treat it as an expense.	This includes debt incurred by students to enroll in school programs with the goal of getting a college degree.
Danger: As no collateral is required for this form of debt, interest rates tend to be higher than other types of borrowing, and severe late payment penalties may apply.	This debt can cause strain on people whose income must maintain regular payments. If not managed well, this form can lead people to bankruptcy.	Mortgages are also called “claims on” or “liens against” property. If the borrower does not make their payments, the bank can foreclose (seize the property).	There is default risk, (company doesn’t make payments), liquidity risk (you can’t sell your bonds), and other economic risks that can impact your yield.	Though it is the cheapest form of financing, if the company cannot generate income that exceeds the borrowing, the company may go out of business.	Because it is readily accessible, students often take on debt that may take many years to pay off without a job to pay for it.

(2) **What the Bible says and does not say about debt** – Here is a “Top Ten List of Statements about what the Bible says and does not say about Debt” for class discussion. Teachers may also play with the language of these points and present them as “true or false” statements to quiz the class. It would be helpful for the students to have them look up the Scriptures and read them together. These points are adapted from: *Faith-Based Family Finances* (127-146) and *Master Your Money* (63-78).

10. Borrowing is not a sin, but it is wrong not to repay debts (Ps. 37:21).
9. Borrowing may deny God an opportunity to work (Isaiah 55:8-9).
8. Borrowing always presumes on the future (James 4:13-17)
7. Borrowing enslaves the borrower, and excessive borrowing leads to bondage (Prov. 22:7).
6. Debt may be symptomatic of spiritual problems (Luke 12:15).
5. Consumptive borrowing now sentences people to a reduced lifestyle later (Rom. 16:18).
4. Debt limits your ability to serve God and show His love to the world (Rom. 13:8).
3. It is foolish to be in a surety situation (Prov. 6:1-5; 11:15).
2. Consumptive borrowing can hinder our ability to care for family members (1 Tim. 5:8).
1. Impulse buying can be avoided with intentional planning (Luke 14:28).

After going through this list, divide up the class into groups and assign a tip to each one, then go around the room and ask the students to explain the value of each tip in their own words.

(3) **Four “rules” or questions to ask before taking on any debt** – Before taking on any debt, people should consider these four rules and ask themselves these four questions (cf. *Faith-Based Family Finances*, 149-152 and *Master Your Money* 64).

- Rule #1 – Common Sense – Does it make economic sense? For borrowing to make sense, the economic return must be greater than the economic cost. Evaluate the return on debt.
- Rule #2 – A Guaranteed Way to Repay – Do I have the money to pay for this? This is like purchasing gas with a credit card when I know I have the money in the bank to pay the bill.
- Rule #3 – Peace of Heart and Mind – Do I have peace of mind in taking on this debt? This refers to intentional planning versus impulsive consumer spending (not counting the cost).
- Rule #4 – Unity – Do my spouse and I have unity on taking on this debt? If you are not sure, seek the counsel of a financial advisor. Debt must not be undertaken hastily.

If a person is in debt and they want out, they should consider taking the following five steps (cf. *Faith-Based Family Finances*, 173-184):

- Step #1 – Determine where you are financially – This requires people to make a list of the lender(s) to whom they owe money and how much is owed.
- Step #2 – Stop going further into debt – This may require what Dave Ramsey calls “plasectomy” or cutting up your credit cards.
- Step #3 – Develop a repayment plan – Selling assets, use savings accounts, make double payments, reduce living expenses, and seek counsel. Don’t reduce giving or use tax money.

Step #4 – Establish Accountability – Identify someone to hold you accountable to pay off debt. Remember: debt is like a trap; it's easy to get into and almost impossible to escape.

Step #5 – Reward Yourself – Plan to celebrate when you get out of debt.

**Certificate** (30 minutes) – Discuss the types of debt, what the Bible *says* and *does not say*, read key Scriptures, and share the rules for taking on debt and the steps to get out of it.

**Undergraduate** (40 minutes) – Discuss the types of debt, what the Bible *says* and *does not say*, read key Scriptures, and share the rules for taking on debt and the steps to get out of it.

**Graduate** (60 minutes) – Discuss the types of debt, what the Bible *says* and *does not say*, read key Scriptures and quotes, and share the rules for taking on debt and the steps to get out of it.

**Doctoral** (70 minutes) – Discuss the types of debt, what the Bible *says* and *does not say*, read Scriptures and quotes, share the rules for taking on debt, steps to get out, and exploring further the theological implications linked to borrowing, and church applications for freeing captives.

### **Bonus Material: “Avoiding the Dangers of Debt”**

Here are quotes, profound thoughts, scholarly comments linked to the content. Instructors may use these or other materials at their discretion, while staying within the teaching timeframes. Students may utilize them in their final project or in teaching settings with others. Rather than prescribe applications, where applicable, ask students to share their thoughts.

“When we are in debt, we are in a position of servitude to the lender. Indeed, the deeper we are in debt, the more of a servant we become. We do not have the full freedom or discretion to decide where to spend our income because we have legally obligated ourselves to meet these debts.” Howard Dayton, *Your Money Counts* (37).

“Let your only debt that is unpaid be that of love—a debt which you should always be attempting to discharge in full, but will never succeed in discharging. [cf. Romans 13:8-10]” Origen of Alexandria, as recounted by Douglas J. Moo in *Romans: NIV Application Commentary* (433).

“In 1737 Handel’s opera company went bankrupt, and he suffered what seems to be a mild stroke...Once the composer for royalty, he was now threaten with debtor’s prison. Deeply depressed, Handel was visited by his friend Charles Jennens. The wealthy, devout Anglican had written a libretto about the life of Christ and the work of redemption, with the text completely taken from the Bible. A fussy perfectionist, Jennens had written it to challenge the deists who denied the divinity of Jesus.

Would Handel compose the music for it? He asked. Handel answered that he would and estimated completion in a year. Soon thereafter, a group of Dublin charities approached Handel to compose a work for a benefit performance. The money raised would help free men from debtor’s prison... Now with a text and a motivation, Handel began composing Messiah on August 22, 1741. Within six days, Part One was finished. In nine more, Part Two. Six more and

Part Three was done. It took him only an additional two days to finish the orchestration...He rarely left his room and rarely touched his meals. But in 24 days he had composed 260 pages...

When he finished writing what would become known as the Hallelujah Chorus, he said "I did think I did see all Heaven before me, and the great God himself." ...The premiere on April 13, 1742 at Fishamble Street Musick Hall was a sensation. An overcapacity crowd of 700 people attended, raising 400 pounds to release 142 men from prison." George Frederick Handel (1685-1759) as recounted in *131 Christians Everyone Should Know* (113-114).

"The New Testament gives us three areas where we need to be content: 1. Content with your current possessions: Hebrews 13:5, "be content with what you have." 2. Content with your current provisions: 1 Timothy 6:6, "if we have food and covering with these we will be content." 3. Content with your current paycheck: Luke 3:14, "be content with your wages." If we get a handle on these three areas of our lives we will experience a level of financial, spiritual and emotional contentment and freedom beyond anything we have every known before.

Keep in mind there is a huge difference between being financially independent and being financially free. You can be financially independent and not be financially free. Likewise, you can be financially free without being financially independent. I know some very wealthy people who are clearly financially independent, but they are anything but financially free. They are "slaves" to their possessions.

I also know people who do not have "two nickels to rub together" and they are anything but financially independent. Yet, they are entirely financially free. Our goal is to be financially free. We may never realize financial independence in our lifetime. But let me ask you, what would be wrong with living a hand to mouth existence if it is God's hand to your mouth?" Jay Link, "How Much is Enough?" blog post for March 2012.

"Giving doesn't just happen. Most of us don't give as much as we should because we don't plan our giving. You may need to make some tough financial decisions in order to have the freedom to give more. You may need to reduce your debt load or opt for a simpler lifestyle. You might need a budget. It will certainly mean having a priority list, planning and keeping records. Remember, you are handling God's money." Dan Busby, *Giving from the Heart: A Legacy that Lasts Forever* (3).

"There is nothing more to be dreaded than debt; when a person, whose principles are good, unhappily falls into this situation, adieu to all peace and comfort; the reflection embitters every meal, and drives from the eyelids refreshing sleep." Jeremy Taylor in *Days Collacon* (166).

"Jesus paid a debt He did not owe because we owed a debt we could not pay. What would drive him to such sacrifice? First John 4:10 says, "In this is love, not that we have loved God but that he loved us and sent His Son to be the propitiation [payment] for our sins." This is the gospel, my friend." James MacDonald, *10 Choices: A Proven Plan to Change Your Life Forever* (44).

“Paying of debts is, next to the grace of God, the best means in the world to deliver you from a thousand temptations to sin and vanity. Pay your debts, and you will not have wherewithal to purchase a costly toy or a pernicious pleasure; pay your debts, and you will not have what to lose to a gamester. In short, pay your debts and you will of necessity abstain from many indulgences that war against the spirit, bring you into captivity to sin, and cannot fail to end in your utter destruction, both of soul and body.” Patrick Delany in *Days Collacon* (166).

“The Bible is the greatest debt-elimination book ever written, because it addresses the REAL debt, the debt you cannot repay.” Bob Marette, *From a Millstone to a Milestone* (174).

“Debt keeps you stuck in the trap of using your future to pay for your past.” Mary Hunt as recounted by Barry L. Cameron, *The ABC’s of Financial Success* (45).

“Society says: You earned your money, now spend it any way you choose and you will be happy. Scripture says: You can only be content if you have been a faithful steward handling money from the Lord’s perspective.” Howard Dayton, *Your Money Counts: The Biblical Guide to Earning, Spending, Saving, Investing, Giving, and Getting Out of Debt* (31).

“Society says: Use debt as often as you wish, buy now, pay later. Scripture says: The Lord discourages the use of debt because He wants us free to serve Him.” Howard Dayton, *Your Money Counts: The Biblical Guide to Earning, Spending, Saving, Investing, Giving, and Getting Out of Debt* (53).

“Above all, measure your progress by your improvement in love to God and man...It is the principle of love which disposes them to yield themselves up without reserve to the service of Him who has bought them with the price of His own blood...The bulk of nominal Christians...give no more than they dare withhold; they abstain from nothing but what they must practice...in short, they know Christianity only as a system of restraints...despoiled of every liberal and generous principle...But true Christians consider themselves not as satisfying some rigorous creditor, but as discharging a debt of gratitude.” William Wilberforce, *A Practical View of the Prevailing Religious System of Professed Christians with the Higher and Middle Classes contrasted with Real Christianity* (333-334).

## (2) Meditation

At this point in the module your session is half over. That means certificate courses have 30 minutes left, undergraduate classes have 40 minutes remaining, graduate courses have another 60 minutes, and doctoral courses have 70 minutes. **Take 10-20 minutes to have your students personally contemplate what they have just learned by engaging in two formational exercises.**

**Formational Exercises:** Two exercises position students to consider finances from God’s perspective: journaling and prayer. Ten minutes must be dedicated to these spiritual exercises.

**Journaling** – Considering the topic of borrowing, invite students to consider how they are doing in avoiding the dangers of debt. Since their minds may be filled with thoughts to process, ask students to journal on one or both of these questions.

(1) Regarding borrowing, are you free of debt or enslaved by it? Where do you have room for growth or helping others (After what I have heard, I need to...)

(2) The Bible *says* and *does not say* a lot about borrowing. (So that I do not enslave myself to debt, I resolve to...)

**Prayer** – So that God directs the students in processing these ideas and considering applications, ask students to reflect on this verse as a “centering prayer” tied to avoiding debt (Romans 13:8).

*Let no debt remain outstanding, except the continuing debt to love one another,  
for whoever loves others has fulfilled the law.*

The aim of this section is to create space for students to process and own for themselves the “next steps” they feel led to take to ensure they hear “well done” when they meet their Master.

### **(3) Reflection**

Prior to discussing module #8, students will have completed different reading assignments based on their academic levels. This reading, coupled with the *information* (content) and *meditation* (formational exercises) steps prepares them for a time of interactive *reflection* (responsive discussions).

**Responsive Discussions:** Professors can choose a few of these questions for the certificate level (15 minutes) and undergraduate level (25 minutes). For the graduate level (35 minutes) and doctoral level (45 minutes) take time to discuss all the questions and potential applications linked to teaching in small groups and local church settings.

#### **Discussion Questions:**

1. Explain these terms in your own words: credit card debt, consumer debt, mortgage debt, investment debt, business debt, college debt.
2. Share the danger associated with each of these six kinds of debt (listed above).
3. What is one thing the Bible *says* about debt that everyone needs to know?
4. What is one thing the Bible *does not say* about debt that many mistakenly believe?
5. What are the four “rules” or questions to ask before taking on any debt and why do they make sense?

6. List the steps for getting out of debt and explain why each is important.
7. Do you sense God speaking to you re: avoiding the dangers of debt?

#### (4) Transformation

**Outcomes:** The focus of Unit Three is to provide students with teaching, tips, and tools for handling money so that they are financially free and positioned to love and serve other. Upon completion of this module, students should be able to...

- Identify types and dangers of debt and what the Bible *says* and *does not say* about it.
- Share rules for getting into debt and steps for getting out of debt and helping others.
- Suggest teaching/preaching plan for local church settings (graduate/doctoral).

Upon the completion of Unit Three, all students must perform formational practice #3 (or post #3) and report on the experience in their final project. Evaluation of their achievement of these outcomes will follow the aforementioned assessment criteria.

## MODULE #9: SEEK CHRISTIAN COUNSEL – INVESTING, INSURANCE, AND TAXES

Once students grasp basic budgeting skills with positive cash flow and avoid the pitfalls of borrowing they will have moved toward financial freedom. From there faithful stewards get assistance from experts with more difficult aspects of financial management.

### (1) Information

**Content:** This module teaches students the role of Christian advisors in three complex financial areas: (1) investing, (2) insurance, and (3) taxes.

**Timeframe:** As a reminder, the overall timeframe for this module is as follows:  
Certificate – 1:00, Undergraduate – 1:20, Graduate – 2:00, Doctoral – 2:20.

**Objectives:** Upon completion of this module students should be able to:

1. Explain why wise stewards get counsel on investing, insurance, taxes, etc.
2. Articulate the biblical principles that guide complex financial decision-making.
3. Explain how this module will shape their personal practice (I learned to...).
4. Share at least one area in their personal house that needs to be put in order.

**Seven-Minute Seminary Video:** “Seek Christian Counsel on Investing, Insurance, and Taxes” by Dr. Gary G. Hoag – <insert seedbed.com video link here>

**Reading:** This chart presents reading assignments with estimated completion times.

TEXTBOOK (PAGE NUMBERS)	ACADEMIC LEVEL	ASSIGNMENT DUE	ESTIMATED TIME OUTSIDE OF CLASS
<i>Read Master Your Money</i> (147-196, 248)	Certificate	Reading due before teaching Module #9.	1 hour
<i>Read Master Your Money</i> (147-196, 248)	Undergraduate	Reading due before teaching Module #9.	1 hour
<i>Read Master Your Money</i> (147-196, 248)	Graduate	Reading due before teaching Module #9.	1 hour
<i>Read Master Your Money</i> (147-196, 248); <i>Faith-Based Family Finances</i> (327-390; 417-442; 493-506).	Doctoral	Reading due before teaching Module #9.	2 hours

### Teaching Material: “Seek Christian Counsel”

This module covers three areas. We will consider: (1) ten biblical principles of investing, (2) five primary forms of insurance, and (3) ten kinds of taxes. Students must possess enough knowledge in these areas to discern why wise stewards seek Christian counsel (instructions and estimated timeframes for delivering the content follow below).

(1) **Ten Biblical Principles of Investing** – Ask students to explore these “Ten Biblical Principles of Investing” in class together. Divide students into groups and have each group take one or two. Groups must look up Scriptures and be asked to share the principle in their own words and why this principle is important for stewards to understand and follow.

Ten Biblical Principles of Investing – Adapted from *Master Your Money* (192-194).

10. Plans fail for lack of advisors, but with wise counsel from many, they succeed (Prov. 15:22).
9. Do not presume upon the future (James 4:13-17).
8. Avoid speculation and hasty decisions often motivated by greed (Prov. 28:22).
7. Do not cosign for a neighbor (Prov. 11:15; 17:18)
6. Evaluate the risk of an investment beforehand; avoid ones that cause anxiety (Luke 14:28).
5. Be in unity with your spouse and be thoughtful of the needs of your family (1 Tim 5:8).
4. Avoid high leverage situations (Prov. 22:7).
3. Do not practice deceit (Prov. 11:18).
2. Give from your investment gains (Prov. 3:9-10).
1. Make godliness with contentment your primary goal, not getting rich (1 Tim. 6:6-10).

(2) **Five Primary Forms of Insurance** – Next we consider the topic of insurance. It should be viewed as an umbrella. If you are single, you want an umbrella big enough to keep you from being soaked in a storm. If you are married, you may desire a bigger umbrella. If you have children, you may need an even larger one. As your situation changes, so does your insurance.

Insurance needs are linked to our situations and because laws are constantly changing, seeking Christian counsel is always prudent regarding insurance. For example, some types of insurance are required by law (such as types of auto insurance for licensed drivers or levels of health insurance for U.S. residents) and others are optional (disability or long-term care insurance). Our aim in this section is to help students think biblically about the topic and learn the main types of insurance to prepare students to consult an advisor accordingly.

We must think biblically about insurance. In Paul’s first letter to Timothy, he urged that Christ-followers think about the needs of those around them, especially looking out for their own family members (1 Tim. 5:8). James adds widows and orphans to the list of those we care for too (James 1:27). Thus, it is biblical to maintain a thoughtful posture regarding the insurance needs of those around us, especially forms that are required by law. Regarding optional forms of insurance, biblical thinking should also drive our decision-making. Stewards must be aware of these five forms of insurance and which forms are optional and required by law so that they can seek Christian counsel for their own needs and to aid others in this important area.

Five Primary Forms of Insurance – These are the five primary forms of insurance. While there are others, students must be aware of them so they can consult advisor to determine what policies best match their situations.

**Life** – This form of insurance is optional. It pays out a sum of money or payments over a set period to designated beneficiaries upon the death of the insured person. There are various kinds of life insurance (term, traditional whole life, universal life, and variable life, cf. *Faith-Based Family Finances*, 420-430). Life insurance needs vary greatly based on stage of life, family situation, and level of financial resources.

**Auto** – This form of insurance is required for auto drivers. Instead of paying for a car crash in cash, drivers pay annual premiums to an auto insurance company. That company assumes the risk of a car crash and pays the portion of the costs associated with an accident. Whether the driver owns the car determines the levels of insurance required of the driver. Leased or financed cars generally require much higher levels of insurance.

**Renter's or Homeowner's** – In most cases, renter's insurance is optional property insurance that covers belongings and liability in a rental property. Some landlords require it. Homeowner's insurance is property insurance that covers the property and belongings in case of loss. It is required for homeowners whose home is owned in part by a bank or lender. Most homeowners keep paying the policy once they own their home to protect property and belongings from loss.

**Health** – This insurance covers the cost of medical and surgical expenses, which can be expensive and is required by law in the United States. This coverage often comes as an employee benefit. Depending on the policy, the insured pays premiums and then only a pre-determined portion of out-of-pocket costs. The policy for individuals, couples, and/or families varies based on age and medical condition and often requires a physical examination for policy approval.

**Disability and Long-Term Care** – Disability insurance is optional and provides periodic payments when a person is disabled and unable to work. It generally replaces only a percentage of a person's gross income on a tax-free basis. Long-term care insurance is only sold in the United States, UK, and Canada, and supplements the cost of long-term care. It generally covers care not covered by health insurance, Medicare, or Medicaid.

(3) **Ten Kinds of Taxes** – Now we turn to the topic of taxes. Should every steward pay taxes? Jesus was asked this in Luke 20:22-25, "Is it right for us to pay taxes to Caesar or not?" He saw through their duplicity and said to them, "Show me a denarius. Whose image and inscription are on it?" "Caesar's," they replied. He said to them, "Then give back to Caesar what is Caesar's, and to God what is God's."

The Apostle Paul affirmed this in his letter to the church in the capital city of the empire. In Romans 13:7 he says: "Give to everyone what you owe them: If you owe taxes, pay taxes; if revenue, then revenue; if respect, then respect; if honor, then honor."

There are many kinds of taxes and tax laws often change, but as a citizen you are responsible to hit the moving target. This explains why you commonly hear the expression “consult your tax advisor” before acting or making any decisions.

For the purpose of this study, here’s a list of ten kinds of taxes so that students are aware of them. Give this list to your students. Have them read these statements and repeat them back to a partner in their own words. The key is that they understand the primary taxes though there are others. This list is not an exhaustive one. Adapted from *Master Your Money* (163).

1. Income – Federal, state, city, and county taxes on income earned.
2. Sales – Taxes imposed by state and local communities on sales goods and services
3. Intangible– Generally a state tax on properties such as stocks, bonds or investments
4. Use – Taxes like gasoline tax for road use or airport tax for airport use
5. Estate– Taxes imposed by the federal government on the material wealth of the deceased
6. Inheritance– Taxes imposed by state and local governments, similar to estate taxes
7. Gift (or transfer taxes) – Taxes on the transfer of property from one person to another
8. Property – Taxes imposed by local authorities on property owned
9. Social Security – Federal tax on wages, earnings, and self-employment income for SS
10. Medicare – Federal tax on wages, earnings, and self-employment income for Medicare

Can you see why stewards of financial resources must “consult their tax advisor” as they are aware of these many taxes? Tax advisors can help stewards maximize their goals and objectives while following the laws and taking advantage of ways to minimize their taxes and maximize all aspects of their stewardship.

For each of these areas, many stewards will say, “I don’t know a financial advisor, an insurance agent, or a tax advisor.” Many often find these counselors through their relational networks or through respected channels. In most cases you will find competent advice but it may not necessarily represent Christian advice that follows your biblical values. For this reason, we suggest two points in conclusion. First, seek counsel from multiple advisors so that you reduce the risk of getting *bad* advice. Second, consider advisors that are a part of the Kingdom Advisors network, to help ensure that the counsel you receive is biblically based *Christian* advice (*Master Your Money*, 248).

### **Bonus Material: “Seek Christian Counsel”**

Here are quotes, profound thoughts, scholarly comments linked to the content. Instructors may use these or other materials at their discretion, while staying within the teaching timeframes. Students may utilize them in their final project or in teaching settings with others. Rather than prescribe applications, where applicable, ask students to share their thoughts.

#### **On Investing:**

“If you listen to the chatter of our culture, it’s easy to think money is mostly for stuff we want for ourselves: cars, clothes, vacations, and such. It isn’t that we should feel guilty for spending

money on those things. But God's Word teaches us to make generosity a higher priority, to orient our use of money in an others-centered way. At first, it feels countercultural to live like that. But the closer we walk with Christ, the more we get it. We know we were made for a bigger story. We just forget sometimes." Matt Bell, associate editor of Sound Mind Investing in Navigator's blog post entitled "Living a Better Financial Story" on 1 July 2014.

"I have worked with wealthy clients for years. Through their lives and experiences I have observed that although money can be a great tool, it never determines the level of joy or satisfaction in a person's life. Used properly, money can facilitate some great experiences. Used improperly, it can be devastating. But the fact is that true joy and happiness are there for the taking no matter whether you have much money or little. The proper alignment of God's purpose in your life with your relationships and resources brings ultimate fulfillment." Alan Gotthardt, *The Eternity Portfolio: A Practical Guide to Investing Your Money for Ultimate Results* (160).

"Americans possess far more than we truly need to live. We live in a culture of gratification, where the line is blurred between what we need and what we want." T.A. Parker, G.L. Sperry, and D.H. Wills, *Investing in God's Business: The "How To" of Smart Christian Giving* (23).

"These disciplines [simplicity, stewardship and sacrifice] reinforce each other, since they relate to our attitude and the use of the resources that have been placed at our disposal. The discipline of simplicity or frugality refers to a willingness to abstain from using these resources for our own gratification and aggrandizement. A mindset of simplicity helps us resist the cultural endorsement of extravagance and consumption that entices us away from gratitude, trust, and dependence upon the Lord. This discipline frees us from the multiplicity of fleshly desires and anxiety over trivial things, and it helps to deliver us from the bondage of financial debt.

The related discipline of stewardship encourages us to reflect on our lives as managers of the assets of Another. In addition to the usual trilogy of time, talent and treasure, I include the stewardship of the truth we have received as well as the relationships with which we have been entrusted. In this discipline, we periodically review the ways we have been investing these assets.

Sacrifice is a more radical discipline than simplicity in that it involves the occasional risk of giving up something that we would use to meet our needs rather than our wants. This is a faith-building exercise that commits us to entrust ourselves to God's care." Kenneth Boa, *Conformed to His Image* (85-86).

"The greatest enemy of hunger for God is not poison but apple pie. It is not the banquet of the wicked that dulls our appetite for heaven, but endless nibbling at the table of the world. It is not the X-rated video, but the prime-time dribble of triviality we drink in every night. For all the ill that Satan can do, when God describes what keeps us from the banquet table of his love, it is a piece of land, a yoke of oxen, and a wife (Luke 14:18-20). The greatest adversary of love to God is not his enemies but his gifts. And the most deadly appetites are not for the poison of evil, but

for the simple pleasures of earth. For when these replace an appetite for God himself, the idolatry is scarcely recognizable, and almost incurable.

Jesus said some people hear the word of God, and a desire for God is awakened in their hearts. But then, “as they go on their way they are choked by the cares and riches and pleasures of life” (Luke 8:14). In another place he said, “The desires for other things enter in and choke the word, and it proves unfruitful” (Mark 4:19). “The pleasures of life” and “the desires for other things”—these are not evil in themselves. These are not vices. These are gifts of God. They are your basic meat and potatoes and coffee and gardening and reading and decorating and traveling and investing and TV-watching and Internet-surfing and shopping and exercising and collecting and talking. And all of them can become deadly substitutes for God.” John Piper, *A Hunger for God: Desiring God through Fasting and Prayer* (18).

“Saving is making provision for tomorrow, while debt is presumption upon tomorrow...

Saving means to forego an expenditure today so you will have something to spend in the future. Perhaps this is why most people never save; it requires the denial of something that you want today, and our culture is not a culture of denial. When we want something, we want it now...

The fundamental principle you need to practice to become a successful investor is to spend less than you earn. Then save and invest the difference over a long period of time...

For where your treasure is, there will your heart be also. Luke 12:34

If we concentrate solely on saving and investing, our focus and affection gravitate there. We will be drawn inexorably to those possessions. But if we balance our saving and investing by giving generously to the Lord, we can still love Christ first with all our heart.” Howard Dayton, *Your Money Counts* (100, 101, 106).

### On Insurance:

“What is the basis of our security? When we start thinking about that question, we may give many answers: success, money, friends, property, popularity, family, connections, insurance, and so on. We may not always think that any of these forms the basis of our security, but our actions or feelings may tell us otherwise. When we start losing our money, our friends, or our popularity, our anxiety often reveals how deeply our sense of security is rooted in these things.

A spiritual life is a life in which our security is based not in any created things, good as they may be, but in God, who is everlasting love. We probably will never be completely free from our attachment to the temporal world, but if we want to live in that world in a truly free way, we’d better not belong to it. “You cannot be the slave both of God and of money” (Luke 16:13).” Henri Nouwen in “Daily Meditation from the Henri Nouwen Society” dated 19 February 2012.

“The time is overdue for a sane, scriptural, spiritual teaching of the law of stewardship. We have not linked the stewardship of property with the consecration of the stewardship of life. A widespread revival of the teachings of Christian stewardship will not only insure an adequate support of the cause of Christ, but will bring about a deepening of the spiritual life of the church as its principal result.” Homer C. Stuntz in *The New Christian: Studies in Stewardship* by Ralph Spaulding Cushman (131-132).

“The church has traditionally celebrated the coming of the wise men two weeks after Christmas. But on Epiphany Sunday in 1860, William Dix (an insurance salesman) was too sick to attend church. At home in bed he read the story of the wise men and tried to apply the lesson to his own heart. The result was a new hymn that celebrated while it instructed, one that applied not only to the author, but to future generations of Christians as well. The pattern is obvious: As the wise men did—following, adoring, giving—so should we.”

As with gladness, men of old, did the guiding star behold  
As with joy they hailed its light, leading onward, beaming bright  
So, most glorious Lord, may we, evermore be led to Thee.

As with joyful steps they sped, to that lowly manger bed  
There to bend the knee before, Him Whom Heaven and earth adore;  
So may we with willing feet, ever seek Thy mercy seat.

As they offered gifts most rare, at that manger rude and bare;  
So may we with holy joy, pure and free from sin's alloy,  
All our costliest treasures bring, Christ, to Thee, our heavenly King.

Holy Jesus, every day, keep us in the narrow way;  
And, when earthly things are past, bring our ransomed souls at last  
Where they need no star to guide, where no clouds Thy glory hide.

In the heavenly country bright, need they no created light;  
Thou its Light, its Joy, its Crown, Thou its Sun which goes not down;  
There forever may we sing, Alleluias to our King!

William Chatterton Dix (1837-1898) in *The One Year Book of Hymns* (entry for January 7).

### On Taxes:

“First of all, God has the right to whatever He wants, whenever He wants it. It is all His because an owner has *rights*; I, as a steward only have *responsibilities*. I may receive some benefits while maintaining my responsibilities, but the owner retains ownership...  
The second implication of God owning it all is that not only is my giving decision a spiritual decision, but *every spending decision is a spiritual decision*. There is nothing more spiritual

than buying a car, taking a vacation, buying food, paying off debt, paying taxes, and so on. These are all responsible uses of His resources...

The third implication of the truth that God owns it all is that *you can't fake stewardship*. Your checkbook [or bank statement] reveals all that you really believe about stewardship. Your life story could be written from your checkbook [or bank statement]...Faith requires action!" Ron Blue, *Master Your Money* (22-26).

"Joyful and cheerful is the one who attends to the poor. Quite clearly he is joyful, because for a few small coins he acquires heavenly treasures for himself; on the contrary, the person who pays taxes is always sad and dejected. Rightly is he sad who is not drawn to payment by love but forced by fear. Christ's debtor, then, is joyful, and Caesar's is sad, because love urges one the payment, and punishment constrains the other; the one is invited by rewards, the other compelled by penalties." Maximus of Turin, "On Fasting and Almsgiving" *Sermon 71*.

"The foundational spiritual principle related to money is this: God is the owner of it all, and we are the managers. The Bible says, "You may say to yourself, 'My power and the strength of my hands have produced this wealth for me.' But remember the LORD your God, for it is he who gives you the ability to produce wealth" (Deut 8:17-18).

The principle carries with it some very important implications: First, if God owns it all, then He has all of the rights to what He owns. And since I only have what has been given to me, what I've been allowed to have, then I operate primarily in the realm of responsibilities. That means that when it comes to money, there is a trust relationship between me and God. God has trusted me with certain resources that, in truth, He owns and has rights to. My job is to live by that trust by managing it well, according to His design and desire. He trusts me to do it.

A second implication is that if God owns it all, and I am someone who has simply been given the responsibility to manage those resources in a way that honors Him, then every financial decision is a spiritual decision. Whether it's buying a car, taking a vacation, investing in a mutual fund, paying taxes, or buying groceries—every spending decision is a spiritual decision, because I am managing the resources God has given me to manage. God cannot be shut out of any transaction, excluded from any purchase, omitted from any decision, or removed from any investment. It is, after all, His money.

A final implication is that we are all accountable to God for this management. If all the money is His, and we are the managers of what He's allowed us to have, then ultimately we are accountable to Him for our money management. We'll all stand before a holy God one day and give an accounting for how we did with what He gave." James Emery White, *You Can Experience a Spiritual Life* (excerpts from "Chapter 9: Positioning Your Heart").

## (2) Meditation

At this point in the module your session is half over. That means certificate courses have 30 minutes left, undergraduate classes have 40 minutes remaining, graduate courses have another 60 minutes, and doctoral courses have 70 minutes. **Take 10-20 minutes to have your students personally contemplate what they have just learned by engaging in two formational exercises.**

**Formational Exercises:** Two exercises position students to consider finances from God's perspective: journaling and prayer. Ten minutes must be dedicated to these spiritual exercises.

**Journaling** – Considering the topics of investing, insurance, and taxes, invite students to consider their own situation. Since their minds may be filled with thoughts to process, ask students to journal on one or both of these questions.

(1) Regarding investing, insurance, and/or taxes, is your personal house in order? (After what I have heard, I need to...)

(2) Since investing, insurance, and taxes are complex financial areas, is it time to seek advice? (So that I make wise decisions, I resolve to seek counsel regarding...)

**Prayer** – So that God directs the students in processing these ideas and considering applications, ask students to reflect on this verse as a “centering prayer” tied to avoiding debt (Prov. 15:22).

*Plans fail for lack of counsel, but with many advisers they succeed.*

The aim of this section is to create space for students to process and own for themselves the “next steps” they feel led to take to ensure they hear “well done” when they meet their Master.

## (3) Reflection

Prior to discussing module #9, students will have completed different reading assignments based on their academic levels. This reading, coupled with the *information* (content) and *meditation* (formational exercises) steps prepares them for a time of interactive *reflection* (responsive discussions).

**Responsive Discussions:** Professors can choose a few of these questions for the certificate level (15 minutes) and undergraduate level (25 minutes). For the graduate level (35 minutes) and doctoral level (45 minutes) take time to discuss all the questions and potential applications linked to teaching in small groups and local church settings.

### Discussion Questions:

1. Pick one of the ten biblical principles on investing and describe in your own words why it is important and how it differs from what the world teaches about investing.

2. Many people want to invest for the wrong reasons. So that you are not led astray to believe them, name some of the world's reasons for investing and how people might be lured to believe these reasons.
3. List the five primary forms of insurance. Describe in your own words what each one means. Be sure to say whether or not this insurance is required for students to have and in what situations.
4. What is the biblical design for care of people that must guide our thinking with regard to insurance? In other words, regardless of what others are doing, what should we be sure to do?
5. List as many of the ten forms of taxes that you can remember and define them in your own words. Go back and look at the others you missed and explain what each means.
6. What are the two main reasons it is important to consult more than one Christian advisor for financial, insurance or tax advice?
7. Do you sense God speaking to you regarding investing, insurance, or taxes?

#### **(4) Transformation**

**Outcomes:** The focus of Unit Three is to provide students with teaching, tips, and tools for handling money so that they are financially free and positioned to love and serve other. Upon completion of this module, students should be able to...

- Explain why stewards seek Christian counsel re: investing, insurance, and taxes.
- Share the biblical mindset stewards must have on investing, insurance, and taxes.
- Suggest teaching/preaching plan for local church settings (graduate/doctoral).

Upon the completion of Unit Three, all students must perform formational practice #3 (or post #3) and report on the experience in their final project. Evaluation of their achievement of these outcomes will follow the aforementioned assessment criteria.

## PART FOUR – BEST PRACTICES FOR MARRIAGE, FAMILY, AND MINISTRY

This last section moves beyond personal financial issues to considering best practices for handling money in marriage, the family, and ministry settings.

### MODULE #10: MONEY IN MARRIAGE – FINANCIAL ADVICE FOR COUPLES

Did you know money arguments are the most common form of marital discord? Left unresolved, fights over finances can cause even great marriages to fall apart. Couples need financial advice!

#### (1) Information

**Content:** This module covers: (1) three mistakes couples often make, (2) five reasons couples need a spending plan, and (3) tips for communication/conflict resolution.

**Timeframe:** As a reminder, the overall timeframe for this module is as follows:  
Certificate – 1:00, Undergraduate – 1:20, Graduate – 2:00, Doctoral – 2:20.

**Objectives:** Upon completion of this module students should be able to:

1. Identify the three common mistakes couples make related to finances in marriage.
2. Articulate five reasons Christian marriages should have a spending plan.
3. Explain how this module will shape their personal practice (I learned to...).
4. Share a timeless tip for healthy financial communication and conflict resolution.

**Seven-Minute Seminary Video:** “*Money in Marriage*” by Dr. Gary G. Hoag –  
<insert seedbed.com video link here>

**Reading:** This chart presents reading assignments with estimated completion times.

TEXTBOOK (PAGE NUMBERS)	ACADEMIC LEVEL	ASSIGNMENT DUE	ESTIMATED TIME OUTSIDE OF CLASS
Read <i>Master Your Money</i> (119-146)	Certificate	Reading due before teaching Module #10.	1 hour
Read <i>Master Your Money</i> (119-146)	Undergraduate	Reading due before teaching Module #10.	1 hour
Read <i>Master Your Money</i> (119-146)	Graduate	Reading due before teaching Module #10.	1 hour
Read <i>Master Your Money</i> (119-146); <i>Faith-Based Family Finances</i> (205-230, 443-492).	Doctoral	Reading due before teaching Module #10.	2 hours

**Teaching Material: “Money in Marriage”**

This module covers three areas. We will consider: (1) three mistakes couples commonly make linked to finances, (2) five good reasons couples need a spending plan, and (3) one practical tip for couples for healthy financial communication and conflict resolution in marriage (instructions and estimated timeframes for delivering the content follow below).

(1) **Three Common Mistakes** – Marriages may have good intentions for financial management but often fall short in three areas. These ideas are adapted from *Master Your Money* (122-128).

1. **Consumptive Lifestyle** – This is the most common financial problem in our nation today. A consumptive lifestyle is spending more than you can afford. This often results from following the marketing messages that bombard all of us: “Enjoy it now! You only go around once! Live it up! You deserve it.” Can you think of some examples? The opposite is a content lifestyle (1 Tim. 6:8).
2. **Don’t Have or Follow a Budget** – Marriages without a budget are doomed to have difficulties. Others have a budget but don’t follow. They too will struggle. Some “go broke saving money” as they are unable to pass up a good deal. Can you think of other financial messes that could have been avoided with a spending plan (Prov. 17:1)?
3. **Driving to the Poor House** – The most common mistake in the lifestyle area occurs with buying and selling cars. People tend to equate their identity with their car, so they spare no expense. Ironically, the cheapest car they can own is (most of the time) the one they already own. Cars are among the more expensive consumer goods, so buy used cars and drive them for many years to keep costs down (Prov. 17:14).

(2) **Five Reasons for a Spending Plan** – There are likely more but here are five reasons couples need a spending plan for a healthy financial house. They can contribute to a happier marriage! This content is adapted from *Faith-Based Family Finances* (449-451).

1. **Reduce Conflict** – Budgeting reduces conflict because it provides built-in accountability and an objective standard for all spending decisions (Prov. 5:18).
2. **Create Focus** – Having a budget allows you to create and maintain a shared vision for the future with guidelines to spend less than you collectively earn (Eccl. 9:9).
3. **Balance Spouses’ Input on Spending** – Most marriages have a “spending spouse” and a “saving spouse”. Having a budget eliminates this tension (Col. 3:8-9).
4. **Aid Communication** – Having a budget forces couples to communicate (Col. 4:6).

5. Set an Example – The best way to teach your kids about finances is to model it for them. Show them that you can live within your means (1 Tim. 3:4-5).

(3) **Practical Tip for Couples** – This tip comes from my own marriage, and I commend it to all my students. To maintain good communication and avoid conflicts over money, we adopted a simple rule when we got married. We determined that as individuals, we'd never spend more than \$50 without talking to the other person. Today the amount has gone up to \$100 but the commitment remains the same.

Why does this timeless tip work? It encompasses all the advice about money in marriage. It forces each of us to be sure that we have money before we spend it and that we will not exceed that limit due to impulsive offers. In having to talk to the other person, it has improved our communication and helped us to avoid having arguments. We give each other the freedom to question purchases in light of our income or marital objectives.

### **Bonus Material: “Money in Marriage”**

Here are quotes, profound thoughts, scholarly comments linked to the content. Instructors may use these or other materials at their discretion, while staying within the teaching timeframes. Students may utilize them in their final project or in teaching settings with others. Rather than prescribe applications, where applicable, ask students to share their thoughts.

“Money and marriage can mix well if both are centered in God. Time and discipline are needed to master our money for God’s glory, to bring it fully into His kingdom. When King Jesus rules both our marriage and our money (what a glorious thought!), we receive the rewards. Then we experience the benefits of the kingdom—righteousness, peace, and joy in the Holy Spirit. We become pleasing to God and respected by the people who matter most to us (see Rom. 14:17-18). The kingdom of God is good news—great news! It brings God’s best—forgiveness, cleansing, gifts, fruit of the Spirit, character, virtue, joy, light, life—and much more. Happy marriages, good families, satisfying careers and healthy finances are often the byproducts. Money used wisely for God’s glory helps build a happy marriage. Money misused foolishly for personal gain helps create an unhappy marriage.” Neil T. Anderson and Charles Mylander, *Experiencing Christ Together: Finding Freedom and Fulfillment in Marriage* (143).

“The question today is not so much one of sinfulness as of worldliness. Who would dare to say you do wrong to eat and drink? Who would dare to disapprove of marrying and giving in marriage? Who would question your right to buy and sell? These things are not in themselves wrong; the wrong lies in the spiritual force behind them, which, through their medium, presses relentlessly upon us... “Be careful, or your hearts will be weighed down with carousing, drunkenness and the anxieties of life, and that day will close on you suddenly like a trap” (Luke 21:34). Note the term “life” in Jesus’ words. In the Greek New Testament three words are commonly used for life: *zoe*, spiritual life; *psuche*, psychological life; and *bios*, biological life. The last is the word used here, appearing in its adjectival form, *biotikos*, “of this life.” The Lord is warning us to beware lest we be unduly pressed with this life’s cares, that is to say, with

anxieties regarding quite ordinary matters such as food and dress, which belong to our present existence on the earth... For it is always a matter of where the heart is. We are exhorted not to let our hearts be overcharged or laden with these things to our loss. That is to say, we are not to carry a burden regarding them that would weigh us down. We are to be in a true sense detached in spirit from our goods in the house or in the field (Luke 17:31)...There was a time when the Church rejected the world's ways. Now she not only uses them; she abuses them..." Watchman Nee, *Love Not the World: A Prophetic Call to Holy Living* (76-77).

*What I mean, brothers and sisters, is that the time is short. From now on those who have wives should live as if they do not; those who mourn, as if they did not; those who are happy, as if they were not; those who buy something, as if it were not theirs to keep; those who use the things of the world, as if not engrossed in them. For this world in its present form is passing away. 1 Corinthians 7:29-31*

"All Christians should therefore sense an urgency to serving the Lord, caused by the uncertainty of the time of the end, after which point it will no longer be possible to win any more people to Christ or to disciple them to maturity. Paul is well aware that distractions of marriage may temper this urgency. So those who choose to wed must not become so preoccupied with their families that they can no longer effectively serve Christ (v. 29b). The same is true with other normal human activities—celebrations and wakes, commerce and shopping (vv. 30-31). All are legitimate endeavors, but all remain fleeting. The Christian should therefore be less involved in the affairs of this world than the non-Christian. The balance Paul seeks to achieve leads one writer to label him a "worldly ascetic." Craig Blomberg on 1 Cor. 7:29-31 in *1 Corinthians* (NIV Application Commentary, 152).

"My marriage is stronger since it's not based on things of this world. My relationships are stronger since they're not based on things. My walk with God is more real because we have seen Him use us to supply what others need. Nothing in this world can satisfy one's desire more than to have God literally use you to build a church in a small village, bring food to an orphanage, or bring a doctor to a sick person. I have seen each of these happen. I have seen God working through me." Hal Thomas in *Money, Possessions, and Eternity* by Randy Alcorn (206).

"The works of mercy are so many, as the affections of mercy have objects, or as the world hath kinds of misery. Men want meat, or drink, or clothes, or a house, or liberty, or attendance, or a grave. In proportion to these, seven works are usually assigned to mercy, and there are seven kinds of corporal alms reckoned.

1. To feed the hungry
2. To give drink to the thirsty.
3. Or clothes to the naked.
4. To redeem captives.
5. To visit the sick.
6. To entertain strangers.
7. To bury the dead.

But many more may be added. Such as are:

8. To care for sick persons.
9. To bring cold and starved people to warmth and to the fire; for sometimes clothing will not do it; or this may be done when we cannot do the other.
10. To lead the blind in right ways.
11. To lend money.
12. To forgive debts.
13. To remit forfeitures.
14. To mend highways and bridges.
15. To reduce or guide wandering travellers.
16. To ease their labours by accommodating their work with apt instruments, or their journey with beasts of carriage.
17. To deliver the poor from their oppressors.
18. To die for my brother.
19. To pay maidens dowries, and to procure for them honest and chaste marriages.

Works of spiritual Alms and Mercy are:

1. To teach the ignorant.
  2. To counsel doubting persons.
  3. To admonish sinners diligently, prudently, seasonably, and charitably: To which also may be reduced, provoking and encouraging to good works
  4. To comfort the afflicted.
  5. To pardon offenders.
  6. To succour and support the weak.
  7. To pray for all estates of men, and for relief to all their necessities.
- To which may be added:
8. To punish or correct refractoriness [resistance to authority].
  9. To be gentle and charitable in censuring the actions of others.
  10. To establish the scrupulous, wavering and inconstant spirits.
  11. To confirm the strong.
  12. Not to give scandal.
  13. To quit a man of his fear.
  14. To redeem maidens from prostitution.”

Jeremy Taylor, *The Rule and Exercises of Holy Living and Dying*, 1838 edition (230-231).

“Now we can see hot tub religion for what it is—Christianity corrupted by the passion for pleasure. Hot tub religion is Christianity trying to beat materialism, Freudianism, humanism, and Hollywood at their own game, rather than challenge the errors that the rules of that game reflect. Christianity, in short, has fallen victim yet again (for this has happened many times before, in different ways) to the allure of this fallen world. Worldliness—that is, embracing the world’s values, in this case pleasure—is the source of hot tub religion’s distinctive outlook. “The place for the ship is in the sea,” said D.L. Moody, speaking of the church and the world, “but God help the ship if the sea gets into it.” His sentiment was surely just.

Symptoms of hot tub religion today include a skyrocketing divorce-and-remarriage rate among

Christians; widespread indulgence of sexual aberrations; and overheated supernaturalism that seeks signs, wonders, visions, prophecies, and miracles; constant soothing syrup from electronic preachers and the liberal pulpit; anti-intellectual sentimentalism and emotional “highs” deliberately cultivated, the Christian equivalent of cannabis and coca; and an easy, thoughtless acceptance of luxury in everyday living. These are not healthy trends. They make the church look like the world, driven by the same unreasoning desire for pleasure seasoned with magic. Thus they undermine the credibility of the gospel of new life. If these trends are to be reversed, a new frame of reference will have to be established. To this task, therefore, we now move, following where Scripture leads.

The word from God that we need to hear on this subject was written by John the apostle: “Do not love the world or anything in the world. If anyone loves the world, the love of the Father is not in him. For everything in the world—the cravings of sinful man, the lust of his eyes and the boasting pride of what he has and does—comes not from the Father but from the world. The world and its desires pass away, but the man who does the will of God lives forever.” (1 John 2:15-17). J.I. Packer, *Hot Tub Religion: Christian Living in a Materialistic World* (82-84).

## (2) Meditation

At this point in the module your session is half done. That means certificate courses have 30 minutes left, undergraduate classes have 40 minutes remaining, graduate courses have another 60 minutes, and doctoral courses have 70 minutes. **Take 10-20 minutes to have your students personally contemplate what they have just learned by engaging in two formational exercises.**

**Formational Exercises:** Two exercises position students to consider finances from God’s perspective: journaling and prayer. Ten minutes must be dedicated to these spiritual exercises.

**Journaling** – Considering the topic money in marriage, invite students to consider their own situation or possible future situation. Since their minds may be filled with thoughts to process, ask students to journal on one or both of these questions.

(1) After what I learned about money in marriage, I want to...

(2) If you were to adopt the practical tip in your marriage, how would you define it? (My spouse and I will not spend more than ... without talking to each other first.)

**Prayer** – So that God directs the students in processing these ideas and considering applications, ask students to reflect on this verse as a “centering prayer” on money in marriage (Eccl. 4:9).

*Two are better than one, because they have a good return for their labor.*

The aim of this section is to create space for students to process and own for themselves the “next steps” they feel led to take to ensure they hear “well done” when they meet their Master.

### (3) Reflection

Prior to discussing module #10, students will have completed different reading assignments based on their academic levels. This reading, coupled with the *information* (content) and *meditation* (formational exercises) steps prepares them for a time of interactive *reflection* (responsive discussions).

**Responsive Discussions:** Professors can choose a few of these questions for the certificate level (15 minutes) and undergraduate level (25 minutes). For the graduate level (35 minutes) and doctoral level (45 minutes) take time to discuss all the questions and potential applications linked to teaching in small groups and local church settings.

#### **Discussion Questions:**

1. Do you have a consumptive lifestyle? How will you be sure not to spend more than you can afford?
2. What does it mean to “drive to the poor house” with regard to acquiring vehicles?
3. State in your own words some of the benefits to having a spending plan in marriage.
4. Share a Scripture that spoke to you in this module. Why did you pick that one?
5. What are the conflicts that can be avoided with a spending plan? List as many potential problems as you can imagine.
6. What is the value of the timeless tip to have a limit over which you won’t spend without talking to the other person?
7. Do you sense God speaking to you regarding money in your marriage?

### (4) Transformation

**Outcomes:** The focus of Unit Four is to prepare students to provide best practices for handling money in the various stages of life and leadership. Upon completion of this module, students should be able to...

- Explain three financial mistakes couples often make to avoid them and help others
- Share the importance of having a spending plan for their marriage
- Suggest teaching/preaching plan for local church settings (graduate/doctoral).

Upon the completion of Unit Four, all students must perform formational practice #4 (or post #4) and report on the experience in their final project. Evaluation of their achievement of these outcomes will follow the aforementioned assessment criteria.

## MODULE #11: FINANCES FOR FAMILIES – LEAVING A LEGACY

Even as it is important to talk about money in the marriage setting, it is vital to talk about money with your children. All parents will leave a legacy. For some that will be a debt-filled disaster because they did not teach their children how to master their money so their money enslaved them. Others will enjoy financial freedom because they were taught biblical principles.

### (1) Information

**Content:** This module covers: (1) five trends linked to families and finances, (2) the basic envelope system and a top ten list of benefits from implementing it, and (3) the six steps in the wealth transfer process.

**Timeframe:** As a reminder, the overall timeframe for this module is as follows:  
Certificate – 1:00, Undergraduate – 1:20, Graduate – 2:00, Doctoral – 2:20.

**Objectives:** Upon completion of this module students should be able to:

1. Identify five trends linked to families and finances
2. Articulate the basic envelope system and associated benefits in their own words.
3. Explain how this module will shape their personal practice (I learned to...).
4. Share at least three estate-planning tips that will shape their family legacy.

**Seven-Minute Seminary Video:** “*Finances for Families: Leaving a Legacy*” by Dr. Gary G. Hoag – <insert seedbed.com video link here>

**Reading:** This chart presents reading assignments with estimated completion times.

TEXTBOOK (PAGE NUMBERS)	ACADEMIC LEVEL	ASSIGNMENT DUE	ESTIMATED TIME OUTSIDE OF CLASS
Read <i>Master Your Money</i> (197-232; 245-247)	Certificate	Reading due before teaching Module #11.	1 hour
Read <i>Master Your Money</i> (197-232; 245-247)	Undergraduate	Reading due before teaching Module #11.	1 hour
Read <i>Master Your Money</i> (197-232; 245-247)	Graduate	Reading due before teaching Module #11.	1 hour
Read <i>Master Your Money</i> (197-232; 245-247); <i>Faith- Based Family Finances</i> (231-262; 275-326).	Doctoral	Reading due before teaching Module #11.	2 hours

**Teaching Material: “Finances for Families”**

This module covers three areas. We will consider: (1) five trends linked to families and finances, (2) the basic envelope system and a top ten list of benefits from implementing it, and (3) ten estate-planning tips for leaving a legacy (instructions and estimated timeframes for delivering the content follow below).

**(1) Five Trends linked to Families and Finances.** This material is adapted from *Faith-Based Family Finances* (232-233).

1. Most youths are financially illiterate.
2. Advertisers and credit card companies are targeting our kids and teens, who they know have money and significant spending influence.
3. Most parents believe someone else is teaching kids about money and finances.
4. Whether or not parents like it—or even realize it—kids look to them for financial guidance.
5. Financial support to churches and ministries is dropping—and is likely to continue to decline.

After sharing these five trends ask students to respond to them. Ask them what they agree or disagree with and what they think needs to be done as a result.

**(2) The Basic Envelope System and a Top Ten List of Benefits from Implementing it.** This content is adapted from *Faith-Based Family Finances* (237-246).

The basic envelope system for teaching children about money uses three envelopes and follows the three primary uses of money (modules #4, #5, and #6). One envelope is marked “giving”, one is marked “saving”, and one is marked “spending”.

While some argue for 10% in the first two envelopes and 80% in the third, each family must decide together the percentages and parameters for each envelope. We talked with our children and they actually put 33.3% in each one. Here’s how we used this system with our children.

The “giving” envelope is for money you want to give to God at church, to support missionaries or other ministries, to the poor, and to people who might be experiencing a crisis. This envelope also includes giving money to buy gifts for special occasions like birthdays or Christmas.

The “saving” envelope is for money you want to set aside for purchases and for unexpected expenses that are related to living. This ranges from saving money to purchase a car with cash to putting tires on it when they wear out or when you get that unexpected flat.

The “spending” envelope is for money you want to spend on things for yourself in the daily course of life. This includes everything from getting a coffee at a coffee shop to purchasing tennis balls to play tennis or buying supplies to go fly-fishing.

### Top Ten List – Benefits from Implementing the Envelope System

10. Rich toward God – Setting aside money to give positions kids to be rich toward God.
9. Christian Generosity – Giving goes far beyond my gifts to the church; it's a way of life!
8. Personal Rewards – My work results in money for me to spend on things to enjoy in life.
7. Hard Work – When my envelopes are empty it is a reminder to get back to work.
6. Decision Making – Because my money is limited, I must prioritize what I spend it on.
5. Opportunity Cost – Every decision impacts the future so kids become more careful spenders.
4. Smart Purchasing – Saving and paying cash for things like cars is the best way to get a deal!
3. Avoid Slavery – The envelope system helps children avoid the #1 money problem: debt.
2. Basic Budgeting – This system prepares children to manage a more complex budget.
1. Faithful Stewardship – Children are prepared to give account to God for their stewardship.

**(3) Six Steps or Decisions in the Wealth Transfer Process.** This content is adapted from *Faith-Based Family Finances* (237-246). For further exploration on this, point students to *Splitting Heirs: Giving Your Money and Things to Your Children without Ruining their Lives* by Ron Blue with Jeremy White. Chicago: Northfield, 2004.

Everyone must think about wealth transfer for at least five reasons. One, barring Christ's return in our lifetime, we are all going to die. Two, we will take nothing with us when we go. Three, we will probably die at a time unbeknownst to us. Four, someone else will get our stuff. Five, we can only decide *before* we die who gets our stuff *after* we die.

Step #1 – To whom will you transfer that which you possess? (Transfer)

Step #2 – How much will you transfer to various beneficiaries? (Treatment)

Step #3 – When will you do this? Now? Later? Both? (Timing)

Step #4 – What will you transfer? (Title)

Step #5 – How will you do this? (Tools & Techniques such as wills or trusts)

Step #6 – Why communicate your plans? (Talk)

More than half of people die without a will or estate in place. Faithful stewards leave a legacy by transferring their possessions to God and designated beneficiaries. These six steps enable parents to talk to their children about this process in a fruitful manner.

What does the bible say about wealth transfer? The words of Isaiah to Hezekiah apply to each of us: "Put your house in order" (2 Kings 20:1). Perhaps the message from the prophet to the leader of God's people was that stuff had the priority in his life over the sovereign God. For a specific OT illustration, consider Zelophehad and the issue of the distribution of an inheritance (Num. 27:1-11).

In the NT, two accounts are set in contrast to each other for the handling of wealth: Barnabas vs. Ananias and Sapphira (Acts 4:36-5:11). One opening shared with the community of faith while the other kept back a portion and lied about their sharing. Also in 1 Tim 5:1-16 deals with the care of widows as well as the responsibility of Christ-followers to think about the needs of their own family members.

### **Bonus Material: “Finances for Families”**

Here are quotes, profound thoughts, scholarly comments linked to the content. Instructors may use these or other materials at their discretion, while staying within the teaching timeframes. Students may utilize them in their final project or in teaching settings with others. Rather than prescribe applications, where applicable, ask students to share their thoughts.

“Self-preservation and financial security are the main standards by which ungenerous Americans assess their lives. This approach thus stokes an anxiety that at worst is soothed by apathy and a withdrawal from concerns beyond one’s own individual concerns, and at best results in some intermittent caring, volunteering, and financial generosity. This framework also encourages a hoarding mentality...

Attaining the sort of happiness found in material well-being and security, which the majority of ungenerous Americans pursue without regard for others, comes at a great personal cost. The battle is won, but the war is lost. The means people use to achieve this version of happiness leads to a self-defeated end. And that frustrated end obscures the deeper, richer, more complex kinds of happiness humans want, sending them on misguided searches for more of what already does not satisfy.” Christian Smith and Hilary Davidson in “Giving Makes Us Happy. So Why Do So Few Do It?” posted by *Science of Generosity* on 3 November 2014.

“We resolve to renounce waste and oppose extravagance in personal living, clothing and housing, travel and church buildings. We also accept the distinction between necessities and luxuries, creative hobbies and empty status symbols, modesty and vanity, occasional celebrations and normal routine, and between the service of God and slavery to fashion. Where to draw the line requires conscientious thought and decision by us, together with the members of our family.” Lausanne Committee for World Evangelism, *Evangelical Commitment to Simple Lifestyle* (March 1980) “Personal Lifestyle” paragraph 5.

“Like a good family portrait, a well-developed Family Stewardship Philosophy captures a beautiful picture of what your family believes about the source and purpose of wealth. The process of developing your philosophy involves [1] clarifying your family’s knowledge and core beliefs about money, and expressing and examining them to bring them into alignment with the truth of God’s Word. It involves [2] communicating these beliefs through discussion and written statements that note your convictions, objectives, and intentions in a way that others can understand. You will also make [3] commitments about the wealth that is entrusted to you, which practically demonstrates dedication to your core beliefs, as well as to God and your family. Working through this three-step process of clarification, communication, and commitment is time-consuming but many families can attest to the fact that it is worth the effort. Your Family Stewardship Philosophy can serve to create a lasting legacy that is passed on to your family and future generations.” Excerpt from “The Generous Family: A Guide for Nurturing Giving at Home” by National Christian Foundation.

“Churlish souls stint their contributions to the ministry and missionary operations, and call such saving good economy; little do they dream that they are thus impoverishing themselves. Their excuse is that they must care for their own families, and they forget that to neglect the house of God is the sure way to bring ruin on their houses...Selfishness looks first at home, but godliness seeks first the kingdom of God and his righteousness, yet in the long run selfishness is loss, and godliness is great gain. It needs faith to act towards our God with an open hand.” Charles Haddon Spurgeon in the *NIV Stewardship Study Bible* notes on Galatians 6:6-10 (1539).

“I left no money to anyone in my will, because I had none.” John Wesley in *The Journal of John Wesley* ed. Percy Livingstone Parker (409).

“Giving a good gift is much more than handing over a nice or useful object; it’s about communicating a message, a message that often can’t be put into words...The ideal gift, I always feel, should be perfect for the one who is to receive it and also reveal something of the one who gives it. In this way, giving can be an incredibly special and personal act of love...” Christina Rees in *Feast + Fast: Food for Advent and Christmas* (86).

“Generous people, we show, tend to be happier and more fulfilled than their ungenerous counterparts. This is true in spite of the fact that many generous people we interviewed face similar life problems and setbacks, often similar to those experienced by the less generous. Practicing generosity does not guarantee a life free of troubles or crises...Generosity does not protect people from misfortune. Instead of keeping all of their resources to protect their own families and lifestyles, generous people give away some for the well-being of others. Rather than using all they have to build a bigger nest or finance a more secure lifestyle, they help to build others up and protect those who are more vulnerable...

They are noticeably happier—even though they do not have the perfect families, dream homes, or jobs, let alone the full bank accounts that their less generous counterparts point to as the alleged key to happiness...But the generous possess an insight usually missing among the less generous. They know that they already have enough, and that clinging to what they have or clamoring for more will not bring about greater happiness. So they share some of their time, money, and care with others. They tend to see the beauty of life, the value of solidarity, and their connection to humanity. Their perspective tells them that the world, properly viewed, is a place of abundance.” Christian Smith and Hilary Davidson in *The Paradox of Generosity: Giving We Receive, Grasping We Lose* (222-223).

T.C. Johnstone produces videos of stories linked to generosity for Generous Giving. These statements represent traits or characteristics of people he sees who exhibit Christian generosity.

- They view circumstances counter culturally. What the mainstream says to do, they are often doing the opposite.
- They reach into the wounds of life instead of shying away from them.
- They are in relationship with people who don’t follow Jesus.
- They give the best of who they are and what they have, not just the overflow.
- They love past the people who love them.

- They “Live and Give” out of their God-given identity. They know what they are good at.
- They give out of an understanding of how God has given to them.
- They are “living” a story worth telling.
- They rarely want their story told. They don’t call attention to themselves. I have to do that.
- They don’t expect or look for reward. They have a deep understanding of God’s applause.
- They don’t “find” fulfillment in giving. They find fulfillment in Christ. It’s not philanthropy.
- Giving is a lifestyle and it effects the way they live. Cars, home, time, family, relationships. I can learn more by spending a day with them than anything they tell me.

T.C. Johnstone, “Things I look for in a good generosity story.” Presentation notes from *Generous Giving Summit* (November 2014)

“Live a life of Thanksgiving” by Brian Kluth

T – Transfer ownership back to God – Col.1:16-17; 1 Chron. 29:11-12

H – Humbly live below your means – Prov. 21:20; Deut. 25:13; 1 Pet. 5:5-7

A – Avoid or eliminate growing indebtedness – Prov. 22:7; Deut. 28:15, 43, 44; Ezek. 28:17-18

N – Navigate away from financial temptations – Ps. 119:36-37; Titus 2:12; Rom. 13:14

K – Know your financial status and goals – Prov. 27:23-24; Prov. 21:1

S – Share with people in need – Prov. 22:9; James 1:27; 2 Cor. 9:9; 1 Tim. 6:17-19

G – Give to God first as your highest financial priority – 1 Kg 17:13-16; 2 Cor 8:7

I – Involve yourself in productive work – Prov. 10:4; Prov. 13:4; Matt. 6:33; 2 Thess. 3:9-13

V – View every need and desire as a chance to trust God – Matt. 6:11; Ps. 34:10; Eccl. 2:26

I – Insert time in your week to manage finances – 1 Cor. 16:2; Prov. 13:16, 14:23, 24:3; Is. 32:8

N – Never be dishonest – Prov. 13:11, 20:7, 10:2; Eph. 4:28

G – Gain a biblical understanding – Ps. 119:11; 2 Chron. 26:5; 2 Tim. 3:16-17

“The Lord of all will next inquire, “How didst thou employ the worldly goods which I lodged in thy hands? Didst thou use thy food, not so as to seek or place thy happiness therein, but so as to preserve thy body in health, in strength and vigour, a fit instrument for the soul? Didst thou use apparel, not to nourish pride or vanity, much less to tempt others to sin, but conveniently and decently to defend thyself from the injuries of the weather? Didst thou prepare and use thy house, and all other conveniences, with a single eye to my glory — in every point seeking not thy own honour, but Mine; studying to please, not thyself, but Me once more? In what manner didst thou employ that comprehensive talent, money — not in gratifying the desire of the flesh, the desire of the eye, or the pride of life; not squandering it away in vain expenses — the same as throwing it into the sea; not hoarding it up to leave behind thee — the same as burying it in the earth; but first supplying thy own reasonable wants, together with those of thy family; then restoring the remainder to me, through the poor, whom I had appointed to receive it; looking upon thyself as only one of that number of poor, whose wants were to be supplied out of that part of my substance which I had placed in thy hands for this purpose; leaving thee the right of being supplied first, and the blessedness of giving rather than receiving. Wast thou accordingly a general benefactor to mankind feeding the hungry, clothing the naked, comforting the sick, assisting the stranger, relieving the afflicted, according to their various necessities? Wast thou eyes to the blind, and feet to the lame, a father to the fatherless, and an husband to the widow.

And didst thou labour to improve all outward works of mercy, as means of saving souls from death?" John Wesley in "The Good Steward" Sermon 51.3.5.

"We go to school to learn how to make money, but we are not taught how to handle money responsibly! Here are some tips for children that relate to the stages of their development.

#### Tips for Teaching 3-5 year olds

Give – Let your son or daughter put a coin in the offering plate every Sunday at church. They will actually look forward to going to church to do it.

Save - Give your son or daughter a jar and put your spare change in it. Help them see how coins add up. Do basic counting activities with the coins.

Spend – Use cash. Kids cannot understand credit. Help them understand that coins and bills are things we give to get things we need.

#### Tips for Teaching 6-10 year olds

Allowance starts here. Make them earn it doing chores!

Give – \$1 per week. Ask them make the decision where the money should be given.

Save - \$1 per week. Open a bank account for your son or daughter. Have them go with you to make the regular deposits.

Spend – \$1 per week. Basic budgeting starts here. If they want something, they need to accumulate their spending dollars until they have enough money.

#### Tips for Teaching 11-14 year olds

Basic working begins: lawn mowing, babysitting, etc...

Give – Take your son or daughter on a mission trip or other experience to expand their understanding of how blessed they are and how vital it is to give to others who are poor or need to learn about God.

Save – Compound interest. Teach your kids how to make money work for them while they are working for money.

Spend – Teach your children that they have everything they need if they learn to control their wants. Open a checking account.

As a parent, you're in the perfect position to help your children through the money maze of life by helping them form healthy money habits and by teaching them how to give, save, and spend." Gary and Jenni Hoag in "Money for MOPS" PowerPoint presentation (2009).

Where will you leave your riches? Isaiah 10:3d "Surely we are not sent into this world to heap up great estates for our children: and if you have been too eager in this design, you may not read God's just rebuke of your folly. Bless God you have yet an opportunity to serve him eminently by your own charity, and God deny you other executors, let your own hands be your executors, to distribute to the necessity of the saints, that the blessings of them that are ready to perish may come upon you." Rev. John Flavel in *The Whole Works of Rev. Mr. John Flavel: Late Minister of the Gospel at Dartmouth in Devon*. Volume VII (290).

“Don’t be sparing of transitory treasures, of vain wealth. Don’t increase your money under the guise of family piety. “I’m saving it for my children”; a marvelous excuse! He’s saving it for his children. Let’s see, shall we? Your Father saves it for you, you save it for your children, your children for their children, and so on through the generations, and no one of them is going to carry out the commandments of God. Why don’t you rather pay it all over to Him who made you out of nothing? The One who made you is the One who feeds you with the things he made; He is the one who also feeds your children. You don’t, after all, do better by entrusting your sons to patrimony for support, than to your Creator. Any anyhow, people are just lying. Avarice is evil. They want to cover up and whitewash themselves with a name for family piety so that they may appear to be saving up for their children what in fact they are saving up for avarice.” Augustine, Bishop of Hippo, *Sermon 9.20*, translated by Daniel Doyle and Edmund Hill.

## (2) Meditation

At this point in the module your session is half done. That means certificate courses have 30 minutes left, undergraduate classes have 40 minutes remaining, graduate courses have another 60 minutes, and doctoral courses have 70 minutes. **Take 10-20 minutes to have your students personally contemplate what they have just learned by engaging in two formational exercises.**

**Formational Exercises:** Two exercises position students to consider finances from God’s perspective: journaling and prayer. Ten minutes must be dedicated to these spiritual exercises.

**Journaling** – Considering the topic finances and family, invite students to consider their own situation or possible future situation. Since their minds may be filled with thoughts to process, ask students to journal on one or both of these questions.

(1) After what I learned about finances for families, I want to...

(2) Why will you implement the envelope system with your children? Share at least three benefits you hope to gain. (We hope that...)

**Prayer** – So that God directs the students in processing these ideas and considering applications, ask students to reflect on this verse as a “centering prayer” on finances and family (Prov. 22:6).

*Start children off on the way they should go,  
and even when they are old they will not turn from it.*

The aim of this section is to create space for students to process and own for themselves the “next steps” they feel led to take to ensure they hear “well done” when they meet their Master.

## (3) Reflection

Prior to discussing module #11, students will have completed different reading assignments based on their academic levels. This reading, coupled with the *information*

(content) and *meditation* (formational exercises) steps prepares them for a time of interactive *reflection* (responsive discussions).

**Responsive Discussions:** Professors can choose a few of these questions for the certificate level (15 minutes) and undergraduate level (25 minutes). For the graduate level (35 minutes) and doctoral level (45 minutes) take time to discuss all the questions and potential applications linked to teaching in small groups and local church settings.

**Discussion Questions:**

1. Which of the five trends regarding finances and families concerns you most? What can be done to reverse this trend?
2. Summarize the envelope system and why it helps teach children about finances.
3. State in your own words some of the benefits to the envelope system.
4. What percentages would you choose if you implemented the envelope system in your family and why would you pick those numbers?
5. List some of the pitfalls that the envelope system helps children avoid?
6. Since all wealth must be transferred at some point, what are the six T's that outline the steps for intentionally for leaving a legacy in this area?
7. Do you sense God speaking to you regarding finances in your family?

**(1) Transformation**

**Outcomes:** The focus of Unit Four is to prepare students to provide best practices for handling money in the various stages of life and leadership. Upon completion of this module, students should be able to...

- State trends that exist among families related to finances
- Share the importance of the envelope system for teaching basic financial principles
- Suggest teaching/preaching plan for local church settings (graduate/doctoral).

Upon the completion of Unit Four, all students must perform formational practice #4 (or post #4) and report on the experience in their final project. Evaluation of their achievement of these outcomes will follow the aforementioned assessment criteria.

## MODULE #12: MONEY IN MINISTRY – FAITHFUL ADMINISTRATION

How ministry leaders handle the money they have may be one of the most important aspects of their ministry. When ministry leaders faithfully manage God’s resources, He often provides more for them to administrate. In other words, ministry growth is largely a by-product of faithfulness with what we have.

### (2) Information

**Content:** This module covers two areas: (1) the two primary biblical reasons for the faithful administration of finances and (2) seven standards for responsible organizational stewardship.

**Timeframe:** As a reminder, the overall timeframe for this module is as follows:  
Certificate – 1:00, Undergraduate – 1:20, Graduate – 2:00, Doctoral – 2:20.

**Objectives:** Upon completion of this module students should be able to:

1. Share two primary biblical reasons for the faithful administration of finances
2. Articulate the seven standards for responsible organizational stewardship
3. Explain how this module will shape their ministry service (I learned to...).
4. Share at least one bible reference linked to faithful financial administration.

**Seven-Minute Seminary Video:** “*Money in Ministry: Faithful Administration*” by Dr. Gary G. Hoag – <insert seedbed.com video link here>

**Reading:** This chart presents reading assignments with estimated completion times.

TEXTBOOK (PAGE NUMBERS)	ACADEMIC LEVEL	ASSIGNMENT DUE	ESTIMATED TIME OUTSIDE OF CLASS
<i>Read Master Your Money</i> (249-254)	Certificate	Reading due before teaching Module #12.	1 hour
<i>Read Master Your Money</i> (249-254)	Undergraduate	Reading due before teaching Module #12.	1 hour
<i>Read Master Your Money</i> (249-254)	Graduate	Reading due before teaching Module #12.	1 hour
<i>Read Master Your Money</i> (249-254); <i>Faith-Based Family Finances</i> (507-511).	Doctoral	Reading due before teaching Module #12.	2 hours

**Teaching Material: “Money in Ministry”**

This module covers two areas. We will consider: (1) the two primary biblical reasons for the faithful administration of finances and (2) seven standards for responsible organizational stewardship. The aim is to present this basic material and have students discuss it with another person in class so that they understand it (instructions and estimated timeframes for delivering the content follow below).

**(1) Two Biblical Reasons for the Faithful Administration of Finances**

First, we must always be sure to do that which is right before God. We must do this because some day we will appear before Him and give an account for our stewardship (cf. Luke 16:1-13).

Second, we must also be sure to do that which is right in the eyes of men so that we do not bring dishonor to the name of Christ among people (cf. 2 Cor. 8:20-21).

Look up these two passages of Scripture. Students must be able to explain to a peer in their own words the positive and negative implications of faithful stewardship.

**(2) Seven Standards for Responsible Stewardship (from ECFA.org)**

In 1979 the Evangelical Council for Financial Accountability was founded to help ensure the faithful administration of God’s work in the United States. Over time, the ECFA established these seven standards, which are embraced today by thousands of ministries nationwide.

Divide the class up into six groups, assign each of them one of the first six standards and have each group summarize that standard in their own words. You as the instructor discuss the seventh standard together as it is longer than the others.

**Standard 1 –**

Doctrinal Issues – Every organization shall subscribe to a written statement of faith clearly affirming a commitment to the evangelical Christian faith or shall otherwise demonstrate such commitment, and shall operate in accordance with biblical truths and practices.

**Standard 2 –**

Governance – Every organization shall be governed by a responsible board of not less than five individuals, a majority of whom shall be independent, who shall meet at least semiannually to establish policy and review its accomplishments.

**Standard 3 –**

Financial Oversight – Every organization shall prepare complete and accurate financial statements. The board or a committee consisting of a majority of independent members shall approve the engagement of an independent certified public accountant, review the annual financial statements, and maintain appropriate communication with the independent certified public accountant. The board shall be apprised of any material weaknesses in internal control or other significant risks.

## Standard 4 –

Use of Resources and Compliance with Laws – Every organization shall exercise the appropriate management and controls necessary to provide reasonable assurance that all of the organization's operations are carried out and resources are used in a responsible manner and in conformity with applicable laws and regulations, such conformity taking into account biblical mandates.

## Standard 5 –

Transparency – Every organization shall provide a copy of its current financial statements upon written request and shall provide other disclosures as the law may require. The financial statements required to comply with Standard 3 must be disclosed under this standard. An organization must provide a report, upon written request, including financial information on any specific project for which it has sought or is seeking gifts.

## Standard 6 –

Compensation-Setting and Related-Party Transactions – Every organization shall set compensation of its top leader and address related-party transactions in a manner that demonstrates integrity and propriety in conformity with ECFA's Policy for Excellence in Compensation-Setting and Related-Party Transactions.

## Standard 7 –

## Stewardship of Charitable Gifts –

- 7.1 Truthfulness in Communications. In securing charitable gifts, all representations of fact, descriptions of the financial condition of the organization, or narratives about events must be current, complete, and accurate. References to past activities or events must be appropriately dated. There must be no material omissions or exaggerations of fact, use of misleading photographs, or any other communication, which would tend to create a false impression or misunderstanding.
- 7.2 Giver Expectations and Intent. Statements made about the use of gifts by an organization in its charitable gift appeals must be honored. A giver's intent relates both to what was communicated in the appeal and to any instructions accompanying the gift, if accepted by the organization. Appeals for charitable gifts must not create unrealistic expectations of what a gift will actually accomplish.
- 7.3 Charitable Gift Communication. Every organization shall provide givers appropriate and timely gift acknowledgments.
- 7.4 Acting in the Best Interest of Givers. When dealing with persons regarding commitments on major gifts, an organization's representatives must seek to guide and advise givers to adequately consider their broad interests. An organization must make every effort to avoid knowingly accepting a gift from, or entering into a contract with, a giver that would place a hardship on the giver or place the giver's future well-being in jeopardy.
- 7.5 Percentage Compensation for Securing Charitable Gifts. An organization may not base compensation of outside stewardship resource consultants or its own staff directly or indirectly on a percentage of charitable contributions raised.

### **Bonus Material: “Money in Ministry**

Here are quotes, profound thoughts, scholarly comments linked to the content. Instructors may use these or other materials at their discretion, while staying within the teaching timeframes. Students may utilize them in their final project or in teaching settings with others. Rather than prescribe applications, where applicable, ask students to share their thoughts.

“The demand of our text (Luke 16:1-13) will soon be made to each of us: “Give an account of thy stewardship; for thou mayest be no longer steward.

Let us conceive the question put to each of us now, could we give in our account with joy? Or would it not be given in the case of very many of us, with deepest shame and grief?

The talents for which we must give account are the opportunities of all kinds for honoring GOD and doing good to our fellow men.

But, as a searching inquiry is best conducted by coming down from generalities to particulars, let us on the present occasion—putting aside for the time being the thought of health, strength, influence, mental abilities—ask ourselves how we have used, how we are using, the earthly possessions GOD has put into our hands.

The question is one more important than we are apt to think. It is our SAVIOUR Himself who asks, “If ye have not been faithful in the unrighteous mammon, who will commit to your trust the true riches?”

The gift of GOD cannot be purchased with money, but money not rightly used may cause us to miss heaven.” Charles R. Hale in the sermon “Give an Account of Thy Stewardship” preached in St. Timothy’s Church, New York, The Third Sunday in Advent, 1873.

“It is true that we may desire much more. But let us use what we have, and God will give us more.” Adoniram Judson, *The American Baptist Magazine and Missionary Intelligencer* vol. 1. (99).

“Do you give all you can? You who receive five hundred pounds a year, and spend only two hundred. Do you give three hundred back to God? If not, you certainly rob God of that three hundred. You that receive two hundred, and spend but one, do you give God the other hundred? If not, you rob him of just so much. “Nay, may I not do what I will with my own?”

Here lies the ground of your mistake. It is not your own. It cannot be, unless you are Lord of heaven and earth. “However, I must provide for my children.” Certainly. But how? By making them rich? Then you will probably make them heathens, as some of you have done already. “What shall I do, then?” Lord, speak to their hearts! Else the Preacher speaks in vain. Leave them enough to live on, not in idleness and luxury, but by honest industry. And if you have not children, upon what Scriptural or rational principle can you leave a groat behind you more than

will bury you. I pray consider, what are you the better for what you leave behind you? What does it signify, whether you leave behind you ten thousand pounds, or ten thousand shoes and boots? O leave nothing behind you! Send all you have before you into a better world! Lend it, lend it all unto the Lord, and it shall be paid you again! Is there any danger that His truth should fail? It is fixed as the pillars of heaven. Haste, haste, my brethren, haste! Lest you be called away before you settled what you have on this security! When this is done, you may boldly say, “Now I have nothing to do but to die! Father, into thy hands I commend my spirit! Come, Lord Jesus! Come quickly!” John Wesley in “On The Danger Of Increasing Riches” *Sermon 126.2.17* preached in Bristol, UK on 21 September 1790 only about six months before his own death.

“Stewardship involves three concepts: a responsible steward, a definitive entrustment and a final accounting.” T.K. Thompson in *Church Management* 55.3.15.

“Mr. W—, a minister for thirty or forty years standing, has gone (since I was here last) to give an account of his stewardship, as we all must shortly do” [Cf. 1 Cor. 4:1-2]. Francis Asbury as recounted in *The Journal of the Rev. Francis Asbury: Bishop of the Methodist Episcopal Church* (86).

“Money is an integral part of our lives. With so much life revolving around money and with the challenges that Christians have in managing money faithfully and responsibly, we can be thankful there are hundreds even thousands of verses in Scripture, which give us insight about money and possessions. The number of references in the Bible on the subject speaks to its significance. It is important for us to spend the necessary amount of time to comprehend how money affects our material and spiritual lives.” Ron and Phyllis Chewning, *Financial Counsel from God’s Word: Five Steps to a Transformed Financial Life* (back cover).

“The greatest issue facing the world today, with all its heartbreaking needs, is whether those who, by profession or culture, are identified as ‘Christians’ will become disciples – students, apprentices, practitioners – of Jesus Christ, steadily learning from him how to live the life of the Kingdom of the Heavens into every corner of human existence.” Dallas Willard, *The Great Omission: Reclaiming Jesus’ Essential Teachings on Discipleship* (xv).

“It ought to be the business of every day to prepare for our last day.” Matthew Henry as cited by Richard J. Krejcir in “Contemporary thoughts amongst Evangelical Leaders why Stewardship is Declining.”

“When I took on a stewardship role in my own congregation, I didn’t view myself as God’s messenger. I thought my job was to raise money for the church; i.e. fundraising. Once involved, however, I was surprised at how engrossed I became in the stewardship process, and the powerful sense of ownership that ensued. I felt my congregation wasn’t engaged sufficiently in the stewardship conversation—there was so much to discuss and learn. It has been a wonderful experience for me, and I hope it will be for you too.” Michael Durall, *Creating Congregations of Generous People* (9).

## (2) Meditation

At this point in the module your session is half done. That means certificate courses have 30 minutes left, undergraduate classes have 40 minutes remaining, graduate courses have another 60 minutes, and doctoral courses have 70 minutes. **Take 10-20 minutes to have your students personally contemplate what they have just learned by engaging in two formational exercises.**

**Formational Exercises:** Two exercises position students to consider finances from God's perspective: journaling and prayer. Ten minutes must be dedicated to these spiritual exercises.

**Journaling** – Considering the topic finances and family, invite students to consider their own situation or possible future situation. Since their minds may be filled with thoughts to process, ask students to journal on one or both of these questions.

(1) After what I learned about money in ministry, I want to be sure to...

(2) I want the ministry I serve to follow the seven standards of responsible stewardship because...

**Prayer** – So that God directs the students in processing these ideas and considering applications, ask students to reflect on this verse as a “centering prayer” on finances and family (1 Cor. 4:1-2).

*This, then, is how you ought to regard us: as servants of Christ  
and as those entrusted with the mysteries God has revealed.  
Now it is required that those who have been given a trust must prove faithful.*

The aim of this section is to create space for students to process and own for themselves the “next steps” they feel led to take to ensure they hear “well done” when they meet their Master.

## (3) Reflection

Prior to discussing module #12, students will have completed different reading assignments based on their academic levels. This reading, coupled with the *information* (content) and *meditation* (formational exercises) steps prepares them for a time of interactive *reflection* (responsive discussions).

**Responsive Discussions:** Professors can choose a few of these questions for the certificate level (15 minutes) and undergraduate level (25 minutes). For the graduate level (35 minutes) and doctoral level (45 minutes) take time to discuss all the questions and potential applications linked to teaching in small groups and local church settings.

### Discussion Questions:

1. Explain the biblical basis for faithful financial administration.

2. State in your own words the relationship between Luke 16:1-13 and giving an account for our stewardship.
3. How might poor financial administration adversely impact ministries? Cite some examples.
4. List as many of the seven standards of responsible stewardship as you can remember and explain each one in your own words.
5. List some of the pitfalls that the seven standards help ministries avoid.
6. Explain how being faithful with what we have often positions us to have and receive more from God?
7. Do you sense God speaking to you regarding managing money in ministry?

#### **(4) Transformation**

**Outcomes:** The focus of Unit Four is to prepare students to provide best practices for handling money in the various stages of life and leadership. Upon completion of this module, students should be able to...

- State the biblical reason for faithful financial administration
- Share the seven standards for responsible stewardship
- Suggest teaching/preaching plan for local church settings (graduate/doctoral).

Upon the completion of Unit Four, all students must perform formational practice #4 (or post #4) and report on the experience in their final project. Evaluation of their achievement of these outcomes will follow the aforementioned assessment criteria.

## OPTIONAL – PRE-TEST/POST-TEST

At the discretion of the instructor, the following pre-test/post-test—**20 Questions**—can be used to assess the level of knowledge of students before and after taking this course. The format of the **20 Questions** is True/False.

1. God gave me the ability to produce wealth so all that I have earned belongs to me.
2. The tithe is the standard of giving expected of stewards throughout the Scriptures.
3. The purpose of work is to earn as much money as possible for me and my family.
4. Christians care for the needy in the church and the government should care for other poor.
5. The reason good stewards must save a portion of their income is to secure their future.
6. The ultimate goal of faithful stewardship is to attain financial independence.
7. The best gift I can give my children is a large inheritance and financial security.
8. I must avoid taking on debt because it God's Word teaches that borrowing is a sin.
9. The driving force for my charitable giving should be to maximize tax advantages.
10. It is not necessarily to live on a budget as long as you only make wise purchases.
11. Positive cash flow is defined as taking the job that brings in the higher salary.
12. Consumptive borrowing is the best way to enhance your lifestyle long-term.
13. Internet tools for maximizing returns are the best form of investment counsel.
14. Tax evasion is the way wise stewards minimize their tax liability.
15. The cheapest and best car is the new vehicle secured with the lowest lease payments.
16. Smart couples keep separate bank accounts to avoid financial conflicts or difficulty.
17. Government educational initiatives take care of teaching our kids all about money.
18. Real friends co-sign for others who are in need of a financial loan.
19. So as not to upset your children, do not talk about your estate planning intentions.
20. Responsible stewards to not share ministry financial statements with the public.

The irony is that every one of these statements is false. This tool can be used at the outset of the course to illustrate how the world's thinking coupled with traditional ideas may sound good, but may not match with what God's Word teaches and the practices of faithful stewards. It must be used carefully to teach students that we must not believe all the financial messages we hear!

## ABOUT THE AUTHORS

**Gary G. Hoag, Ph.D.** (New Testament – Trinity College Bristol, England) – **Curriculum Designer**  
Dr. Hoag has held leadership positions at BIOLA University, Colorado Christian University, and Denver Seminary. Known widely as “the Generosity Monk”, he provides spiritual and strategic counsel to movements and ministries around the world through writing, and speaking on faith and finances and helping leaders nurture a culture of Christian generosity among those they serve. His scholarly research centered on wealth in ancient Ephesus and 1 Timothy. Along with designing this *Faith and Finances* curriculum, he co-authored two ECFA Press books, *The Choice: The Christ-Centered Pursuit of Kingdom Outcomes* and *The Sower: Redefining the Ministry of Raising Kingdom Resources*; contributed chapters to *Revolution in Generosity* and *Becoming a Steward Leader*; and was a content reviewer for the *NIV Stewardship Study Bible*.

**Craig L. Blomberg, Ph.D.** (New Testament – Aberdeen, Scotland) – **Content Provider**  
Dr. Blomberg has been a New Testament scholar at Denver Seminary since 1986, where he currently serves as the Distinguished Professor of New Testament. Blomberg has written on a diverse range of issues including wealth and poverty, parables, eschatology, hermeneutics, and women in ministry. His academic work has tended to focus on the Historical Jesus and Gospels research, though he is also recognized as a leading biblical scholar in the area of money and material possessions. Related to faith and finances, he has authored *Neither Poverty Nor Riches: A Biblical Theology of Material Possessions*; *Heart, Soul, and Money: A Christian View of Possessions*; and *Christians in an Age of Wealth: A Biblical Theology of Stewardship*; and served as the content consultant for the *NIV Stewardship Study Bible*.

**Ron Blue, C.P.A./M.B.A.** (Business Administration, Indiana University) – **Content Provider**  
Mr. Blue is the founder of Ronald Blue & Co., LLC. He is considered a successful entrepreneur in the financial services industry and an admired leader and speaker on the topic of biblical financial management. Mr. Blue retired from the financial planning firm in 2003 in order to lead an international effort to equip and motivate Christian financial professionals to serve the body of Christ by implementing biblical wisdom in their lives and practices, and currently he serves as president of Kingdom Advisors and Founder and Chairman of the Advisory Board for the Ron Blue Institute for Financial Planning at Indiana Wesleyan University. He has produced twenty books on personal finance from a biblical perspective, including the *The New Master Your Money* and *Faith-Based Family Finances*, both co-authored with, Jeremy White, a leading C.P.A. and trusted financial advisor. Mr. Blue also served as a content reviewer for the *NIV Stewardship Study Bible*.

### Partnering for Kingdom Impact: Theological School Initiative – Project Team

This project would not have been possible without the vision and collaboration of the PKI Project Team: **Karen Walker Freeburg, D.Min.** – Vice President of Academic Affairs, Associate Professor of Ministry and Christian Spirituality at Northern Seminary; **Greg Henson, M.B.A.** – President, Sioux Falls Seminary; **Larry M. Lindsay, Ed.D.** – Chief Academic Officer, Indiana Wesleyan University.