



LIFE INSTITUTE

Stewardship Seminars from a Biblical Worldview

SEMINAR PARTNERSHIP GUIDE



**Helping Your
Church Develop a
Lifestyle of Biblical
Stewardship**

www.LifeInstitute.org

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ABOUT



Life Institute exists to help Christians become even better stewards of all their assets. We do this by partnering with churches to create a culture of Biblical stewardship and establish a Biblical framework for everyday financial decisions. Life Institute has served churches and families around the world as a ministry of The Life Financial Group for over thirty-five years.

At Life Institute, we are passionate about seeing churches succeed by helping them develop a healthy culture of Biblical financial stewardship. Life Institute comes alongside churches to help individuals address their external financial problems, but more importantly, their internal spiritual challenges as pertains to stewardship.

PURPOSE OF THE STEWARDSHIP LIFESTYLE SEMINAR

Without a proper understanding Biblical stewardship, marriages, families, and churches across the United States and around the world are more likely to fail. As the Church, we must disciple believers in Biblical stewardship, not just in giving to the local church, but in all areas of life.

By God's grace, we strive to:

- Encourage and strengthen God's people and your church financially.
- Teach God's people to apply Biblical priorities to their finances.
- Encourage generosity in both life and death.
- Bring financial and legal expertise to the local church.

HAVING A STEWARDSHIP LIFESTYLE SEMINAR AT YOUR CHURCH

We have partnered with hundreds of churches across the nation, as well as several churches around the world.

We have been told that ministries have been greatly strengthened, spiritually and financially, after their people have understood and applied the truths taught in the Stewardship Lifestyle Seminar.

Pastors often struggle to preach on stewardship for fear that they will “turn off” their people. Some feel inadequate or unqualified to address such complex matters. This is where it pays to bring in an outside expert, such as Life Institute, to help instruct the church.

If you’d like to speak to someone from Life Institute about hosting a Stewardship Lifestyle Seminar at your church, please contact us by phone at **(800) 688-5800**, or by email at **Contact@LifeInstitute.org**.

To learn more about Life Institute and the Stewardship Lifestyle seminar, you can also visit our website at **www.LifeInstitute.org**.

The following pages will provide you with more details about the Stewardship Lifestyle Seminar.

MESSAGES AND TEACHING SESSIONS

The Life Institute Ministry falls under three categories:



1 Preaching Biblical Principles

Through our Sunday sermon, we preach the message that establishes the Biblical foundation for stewardship. *This is your Biblical instruction.*

Consider Your Ways: Building a Foundation for Biblical Stewardship (Haggai 1)
The study of Israel's misplaced priorities in Haggai 1 illustrates the need for a Biblical framework of wise stewardship. This message establishes the financial framework that helps us make prioritized choices about how we manage our resources based on five timeless truths found in God's Word.

Additional Optional Sermons:

The Steward's Heart (1 Timothy 6:6-19) – Paul has embedded within 1 Timothy 6:6-19 a discourse about the heart of the Steward. Paul urges Pastor Timothy to expose the heart *issues*, encourage the needed heart *changes*, and to express the ultimate *rewards* available to his congregation because of their transformed hearts.

8 Stewardship Lessons from The Richest Man Ever (Ecclesiastes 5:10-15) – This exposition addresses eight lessons of wise Biblical stewardship learned by King Solomon as he dealt with the great responsibility and increased anxieties of his abundant wealth.

What Happens When Someone Gives (2 Corinthians 9:8-15) – This exposition of 2 Corinthians 9:8-15 examines what the Word of God says happens when someone chooses to give of their financial resources to be a blessing. This text not only explains the blessings that come to the recipient, but also the impact that happens in the life of the giver, which spurs on even greater generosity.

2 Teaching Practical Application

Through the use of multiple sessions, our teaching focuses on the impact of stewardship for Today, Tomorrow and Eternity. Each session offers generalized applications of the Biblical principles taught in the preaching message.

TODAY

Igniting the Heart: Cultivating Stewardship in the Next Generation – This session provides parents and grandparents with practical steps in helping the next generation understand and become better financial stewards.

Free to Serve: Creating a Spending Plan that Works – This teaching session helps believers discover their budgeting and debt-destroying power so that they can become financially free.

TOMORROW

Facing the Future with Confidence: Practical Financial, Tax, and Retirement Planning – During this two-hour session, we teach the basics about saving, investing, life insurance, and how to avoid common mistakes. This session also offers practical applications to addresses issues, such as long-term care insurance, investing, diversification, tax planning, and annuities as one looks toward retirement.

ETERNITY

Finishing Strong: How Proactive Estate Planning can Impact Your Family and Church – This is an insightful session that addresses estate planning, legal documents, and charitable giving. It provides instruction on how to continue generosity toward the Lord's work and impact the Kingdom of God through your estate plan. A local Christian attorney or an attorney from the National Center of Life and Liberty (NCLL) will likely be present during the evening of the Estate Planning session to help answer any estate/legal questions.

**Additional information about choosing a local attorney and about NCLL may be found on next page.*

Avoiding Costly & Dangerous Mistakes in Retirement – This session is typically scheduled during a Luncheon/Dinner time period and is geared toward adults 45+ years old. During this session we will discuss the common mistakes to avoid in estate planning, finances, income tax, and cash flow to allow Believers to more effectively support Kingdom work and have a less stressful retirement.

3 Counseling: Individualized Application of Principles

Personal Stewardship Reviews – We offer complimentary Personal Stewardship Reviews that help individuals and families understand how the Biblical principles apply to their specific situations. (See page 6 for more information.)

LOCAL ATTORNEY

The Estate Planning session covers many items such as legal documents, wills, and Christian estate plans. We strive to find a local Christian attorney to join the Life Institute team in our teaching. If an attorney is present during the Seminar, they will provide additional insight and expertise in answering any questions regarding estate planning. If we cannot find a local Christian attorney, we will work toward finding a local attorney that adheres to the high standards of estate planning that we hold.

If there is interest in your congregation to have estate planning done for the first time or have it updated, this attorney will be able to help those families create or amend their legal documents to best fit the family's needs. Many times, Life Institute is able to negotiate a discounted rate from the attorney that will be a blessing to you and your people.



National Center for Life and Liberty

If your church already has an attorney or knows of an attorney in the local area, the church may partner with him or her. However, if an attorney is unavailable to the church, Life Institute may be able to provide an attorney through NCLL/Gibbs Law Firm who will assist during the Estate Planning session and/or help families adjust and create estate plans, if no attorney is present.



ATTORNEY DAVID C. GIBBS III

Attorney David Gibbs III is the President and General Counsel of NCLL. He graduated from Duke Law School and has practiced before the United States Supreme Court and numerous federal circuit and district courts nationwide.

Attorney Gibbs speaks regularly to audiences in churches and conferences, while also litigating cases as a trial attorney. He hosts the weekly radio program, Law Talk Live, on the Moody Radio Network and has authored five books, including *Fighting for Dear Life* and *Understanding the Constitution*.

PERSONAL STEWARDSHIP REVIEWS

During the Stewardship Lifestyle Seminar, the Life Institute team offers opportunities for individuals to schedule a ***Personal Stewardship Review*** to provide helpful tactics for families to apply the Biblical principles taught during the seminar.

These confidential, one-on-one meetings focus on the nuts and bolts of personal finance, retirement preparation and estate planning unique to each individual through the lens of Biblical stewardship. This complimentary stewardship review provides a comprehensive financial checkup to ***examine where families are now, where they want to go, and put together a plan for how they can get there.*** Individuals can ask specific questions to an experienced Christian financial counselor during their stewardship review and receive practical advice to take the next steps toward meeting their financial goals.

Stewardship review sessions last 60-90 minutes. During this time, counselors will also review and discuss their various investments and assets, retirement plan, budget and debt, insurance, and wills and power-of-attorney documents.

Our end goal is to encourage and challenge families to continue in the grace of giving and show them how they may be able to give in greater ways to the local church and other ministries now and in the future.

Stewardship review appointments are available each day during the seminar.

Post-Seminar Stewardship Review Cards are also available to request a future appointment, if the available time slots during the seminar do not fit someone's schedule.

(This financial stewardship checkup is a gift to your congregation that allows us to serve your people and help them with their financial needs.

For that reason, there is no expense for the Personal Stewardship Reviews.)



**REVIEW
UNDERSTAND
CHALLENGE
ENCOURAGE**

ADDRESSING AREAS OF
Budgeting & Debt Elimination
Investing & Retiring
Estate Planning



SEMINAR SCHEDULE

The essential scheduling elements that make up a Stewardship Lifestyle Seminar are illustrated in the chart below.

The teaching sessions typically go in order, from Session 1 to Session 6. However, the timing and sequence of the sessions, Stewardship Reviews, and other elements, such as lunches, dinners, and additional meetings, may be modified according to the individual church's needs and preferences.

Your Seminar Schedule will be designed to fit the needs of your church.

Today

Sunday	Session 1: Igniting the Heart: Cultivating Stewardship in the Next Generation Session 2: Consider Your Ways: Building a Foundation of Biblical Stewardship (Hag. 1) Congregational Lunch at the Church Session 3: Free to Serve: Creating a Spending Plan that Works Session 4: Stewardship Sermon (Optional) Personal Stewardship Reviews
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Tomorrow

Monday	Avoiding Costly & Dangerous Mistakes in Retirement - Lunch/Dinner (Monday or Tuesday) Personal Stewardship Reviews Session 5: Facing the Future with Confidence: Practical Financial, Tax, and Retirement Planning
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Eternity

Tuesday	Avoiding Costly & Dangerous Mistakes in Retirement - Lunch/Dinner (Monday or Tuesday) Personal Stewardship Reviews Session 6: Finishing Strong: How Proactive Estate Planning can Impact Your Family and Church
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MISCELLANEOUS

We ask that you have child care available during all of the Seminar sessions.

If your ministry includes a Christian school, consider how you can promote the seminar to parents who do not attend your church.

One of the most frequent comments is, **"I wish I learned this 30 years ago!"**

Every session provides valuable information **for all age groups**, even teenagers!
Your young people will appreciate an invitation to this event.

PROMOTION

In order to have the maximum benefit for your church, your leadership team needs to get behind this and follow our recommended promotional guidelines. Otherwise, attendance may be inconsistent and those who need this most will not benefit. We encourage you and your staff to get to know more about our ministry prior to the seminar.

The first and most essential element to use during this procedure is prayer. It all starts with prayer and seeking God's leading. This discipleship/stewardship training can change the family, the church and the community.

Along with prayer, it is essential that the following promotional material be distributed to your congregation:



Bulletin Inserts/Flyers: These are used each of the 2 Sundays prior to the seminar, and the Sunday following the seminar. Each insert/flyer is different and serves a specific purpose.

Pulpit Announcements: We provide scripts to be read to the congregation each of the two weeks prior to the meeting.

Pastoral Letter: We provide text which you should personalize and send to the congregation. This is to be done a few weeks prior to the seminar to urge attendance and participation. Please use your own church stationary.

Emails: Send reminder emails to the church congregation a few days before the seminar.

Videos: The Stewardship Lifestyle Seminar Videos are to be shown to the congregation prior to the seminar. We also urge you to share the video on your church website. Contact us if you need assistance with this process. We will provide a link for your access to the promotional videos.

Other Promotional Materials: Life Institute has created other promotional materials such as event graphics for social media and websites, posters, postcards, PowerPoint announcements and more.



All of these promotional materials will be found in either your Life Institute Seminar preparation box or a shared digital folder.



We met the Life Institute team through one of our members, who utilizes their financial planning services. From the moment we made contact, they responded and began to work with us in an incredibly personable and professional way.

Their preparation process was very detailed and well-communicated. They were incredibly responsive and helpful in the months leading up to the seminar. They even made a special trip out several weeks before just to share a three-minute announcement during our worship services.

The entire three-day seminar that they provided was expertly crafted. They provided extremely helpful content and met with many of our people for personal stewardship reviews. I personally sat with Mark for a personal stewardship review and learned a variety of new things, empowering me to more effectively manage my personal finances.

I have known many financial planners and professionals in my 20 years of ministry, but the Life Institute team may be the most helpful, Christ-centered, and brilliant team that I have worked with.

Sincerely,

Dr. Michael Coarson

Executive Pastor

Grace Church Lititz



Dear Partners in the Gospel:

I was blessed to have the Life Institute team come and share with our congregation about Biblical Stewardship.

My first introduction to the Life Institute was through a banquet with Piercing Word, where they shared their presentation of Stewardship. The Life Institute team then shared about Personal Stewardship Reviews, which my wife and I took full advantage of. When I learned that they provided the Stewardship Lifestyle Seminar for churches, I immediately contacted them and scheduled to have them come.

The Life Institute team provided excellent support as we prepared for and promoted the Stewardship Lifestyle Seminar. They provided incredible resources, support, and accountability as the seminar dates approached.

The Sunday morning message about Abundant Living encouraged many of our people to participate in the Stewardship Lifestyle Seminar and the Personal Stewardship Reviews. The timely content of each session encouraged those who attended to think about retirement, financial, tax, and estate planning.

Our congregation was blessed by the professionalism of the team that came and shared. It was also a blessing to have them partner with a local Christian lawyer, who has been working with our people to update or initiate their wills and power of attorney documents.

I would highly recommend the Life Institute team to any church who has neglected to have an intentional focus on Biblical stewardship, as we had done. You will be pleasantly surprised to find that their combined years of experience and knowledge will challenge you to consider making some positive changes in your retirement, finances, taxes, and estate planning.

With joy,

Stuart Johns
Lead Pastor

<https://idaville.church>

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WHAT OTHER PASTORS ARE SAYING...

"The Holy Spirit used them to challenge and motivate us to adopt the mind of Christ and obey God in the area of stewarding all that we are for Christ."

Pastor Stephen Adamson, Maricopa Community Church (Maricopa, AZ)

"The Life Institute team may be the most helpful, Christ-centered, and brilliant team that I have worked with."

Dr. Michael Coarson, Grace Church (Lititz, PA)

"The Life Institute Staff provided Christian ministry for our church, with an ongoing commitment to loving service to our folks in the days to come."

Pastor Randall Grossman, Grace Bible Fellowship Church (Reading, PA)

"Many of my people have acted on their commitment to be faithful stewards to the Lord. I have seen them getting out of debt, saving wisely for the future, and giving to the Lord with joy!"

Pastor Craig Frazier, Swamp Christian Fellowship (Reinholds, PA)

"The seminar was very Biblical and practical. As a pastor, my heart was thrilled to hear people speak of 'revival'."

Pastor Jeff White, Ma'ili Bible Church (Waianae, HI)

"Their passion for discipleship in Biblical stewardship was contagious in fostering for the first time in some, and a renewal in others, to become even better stewards of what God has blessed them with."

Pastor Luke Love, First Baptist Church (West Bend, WI)



*Where Financial Stewardship
and Theology Meet*

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Where Financial Stewardship and Theology Meet

Search " Stewardology" in your favorite
podcast app or stream online at:
StewardologyPodcast.com

Gain a deeper understanding of Biblical stewardship

The Stewardology Podcast is a weekly podcast produced by Life
Institute which takes a deeper look at Biblical stewardship beyond
what we have time to cover during a *Stewardship Lifestyle Seminar*.

Learn about our stewardship framework before we come to your church

To get a taste of what we teach and preach during a *Stewardship Lifestyle
Seminar* before we teach it to your congregation, we recommend listening to
the first seven episodes of *The Stewardology Podcast* which break down our
framework of the 5 Biblical Financial Priorities of Stewardship.

Continue your stewardship journey even after the seminar ends

Life Institute does not want your church's understanding and application of
Biblical stewardship to end on the last day of a seminar. We developed this
podcast to continue to guide Christians in their ongoing stewardship journey.
There's always more to learn about Biblical stewardship. You can help your
congregation take their next steps with *The Stewardology Podcast*.

THE FIVE BIBLICAL FINANCIAL PRIORITIES

*SIMPLE CONCEPTS TO CULTIVATE
STEWARDSHIP IN YOUR CHURCH*

Foundations of Biblical Stewardship

THE FIVE BIBLICAL FINANCIAL PRIORITIES

SIMPLE CONCEPTS TO CULTIVATE STEWARDSHIP IN YOUR CHURCH

The Heart of Life Institute's Teaching

For over 35 years, Life Institute has been teaching Christians that stewardship is more than just tithing. We've found that too many people think that all God cares about is the first 10% of their income. They believe, mistakenly, that the remaining 90% is theirs to do with what they please.

The Bible really doesn't have anything to say about money beyond the tithe, right? Wrong. God's word speaks extensively about our stewardship over all things, including money. We've found that there are five principles taught throughout the Scriptures which, when understood and applied, help us prioritize the stewardship of 100% of our income and assets.

If your church is like most, it's filled with people who have been bombarded by the world's ideas about money and spending. These ideas seep into our heart and can cause disastrous results in our families, marriages and ministries. Romans 12:2 says, "Do not be conformed to this world, but be transformed by the renewal of your mind, that by testing you may discern what is the will of God, what is good and acceptable and perfect."

Life Institute seeks to address this dangerous problem head on. Over the years, we've seen thousands of families apply these simple truths to their lives. The results have been remarkable. Marriages have been strengthened through better understanding and communication around money. Children have been able to avoid some of the mistakes that have haunted their parents for years. Churches have seen their giving increase, which results in a greater kingdom impact, when these principles are clearly taught and applied.

Before getting to the Five Biblical Financial Priorities, the framework we believe Scripture lays out for money management, it is important to discuss the reality that God cares about priorities. Haggai 1 offers a great lesson on the dangers of misplaced priorities.

THE DANGERS OF MISPLACED PRIORITIES

Haggai 1

Where does Haggai fall in redemptive history?

God established Israel as a nation to demonstrate his glory and wisdom to the world. They rebelled against His gracious rule and followed after other gods. Not allowing sin and rebellion to go unaddressed, God sent Babylon to remind Israel of their dependence upon Him. Babylon's invasion resulted in the destruction of Jerusalem in 586 B.C. The Temple and the city walls lay in ruin and its people were carried off into exile.

The Persian king, Cyrus the Great, captured Babylon in 539 B.C. and allowed Israel to return to Jerusalem in the following year. Cyrus wrote an edict instructing Israel to rebuild the Temple of God (Ezra 1). The nation started well but stopped short of rebuilding the Temple. After completing the walls of Jerusalem, the nation became distracted with the day to day frustrations and challenges. The events of Haggai occurred in the year 520 B.C.

What's the big deal about the Temple anyway?

Why was the Temple so important to God? The Temple was not just symbolically important to Israel, it was critically important to the spiritual health and vitality of the community. Only in the Temple could they perform the ritual sacrifices as commanded by the law. Without the Temple, the people would be adrift spiritually. Judah's failure to build the Temple demonstrates a lack of desire for God.

In addition, the Temple was a bold symbol to all the nations surrounding them that the LORD is not just the local god of Israel but the Creator of the heavens and earth. He is the God of all nations.

Further, we see that the rebuilding of the Temple points to the establishment of the church, the indwelling of the Holy Spirit (1 Corinthians 3:16 & Ephesians 2:20-22), and ultimately the new Jerusalem (Revelation 21:9-11:5).

God ordained the Temple to be rebuilt so that his plan for mankind could be carried out on earth.



Haggai 1:1-6

Israel's Misplaced Priorities Are Exposed

Haggai 1:1-6

1. Israel was given a task - Rebuild the Temple.
2. The nation loses focus - They focused on their own houses rather than the Temple. (v. 4)
3. What was their excuse? 'Well God, the timing just isn't right.' (v. 6)
 - **Crop Failure:** *"You have sown much, and harvested little."*
 - **Hunger:** *"You eat, but you never have enough."*
 - **Drought:** *"You drink, but you never have your fill."*
 - **Sickness and Disease:** *"You clothe yourselves, but no one is warm."*
 - **Financial Distress:** *"And he who earns wages does so to put them into a bag with holes."*
4. What was the reality of the situation? Their priorities were not God's priorities. They put themselves before God.
5. Money is a great barometer for what we love and value most. How money is spent reveals the ultimate priorities of the human heart.
6. **Key Takeaway:** Our activities and our use of money expose our true priorities.



Haggai 1:7-11

The Cost of Misplaced Priorities

Haggai 1:7-11

1. What was the real cause of Israel's struggles? God wanted to get their attention.
 - **Scarcity:** *"You looked for much, and behold, it came to little."* (v. 9)
 - **Loss:** *"And when you brought it home, I blew it away."* (v. 9)
 - **Drought:** *"Therefore the heavens above you have withheld the dew."* (v. 10)
 - **Weak Harvest:** *"And the earth has withheld its produce."* (v. 10)
 - **Frustration:** *"And I have called for a drought on the land and in the hills, on the grain, the new wine, oil, on what the ground brings forth, on man and beast, and on all their labors."* (v. 11).
2. While God caused their problems, not **every** financial struggle is a result of misplaced priorities.
3. *"Consider YOUR ways."* (vs. 5 & 7) Take note of the importance of self-reflection. We are called to examine ourselves, not our neighbor. Take time to pause and reflect on what God is saying in your difficulty.
4. **Key Takeaway: What is God trying to say?** Consider Hebrews 12:6 *"For the Lord disciplines the one he loves, and chastises every son whom he receives."* God loves His children and will not allow them to continue living with the consequences of misplaced priorities. If you feel the resistance of God, perhaps it is because He loves you. He wants something better for your life than for you to continue to live with the consequences of misplaced priorities.



Haggai 1:12-15

Hope for all of us with Misplaced Priorities

Haggai 1:12-15

1. Is there hope for Israel? Is there hope for you and me? YES! (1 John 1:9)
2. When Israel repents, God responds - **I AM WITH YOU!** (vs. 12-13)
3. Result - Temple is rebuilt in spite of obstacles.
4. Remember - He promises to be with you. (v. 13, Psalm 23, etc).
5. **Key Takeaway:** Through the power of the Holy Spirit, God will enable you to do that which he calls you to do, including the task of stewardship.

THE FIVE BIBLICAL FINANCIAL PRIORITIES

Life Institute teaches in churches all across the country that there are Five Biblical Financial Priorities. What do we mean?

- **Biblical** – The Bible is the only source for faith and practice. That means that it is the basis upon which these principles were developed.
- **Priorities** - Each of the principles are important as they reflect part of the character and heart of God. There is an order that the principles need to be considered and applied. Principle Two does not come before Principle One nor Principle Four until we've done Principle Three. However, we should seek to implement all five priorities in our lives.

We will outline the broad Biblical truth principles and provide practical financial applications for each one.

Five Truth Principles found in Scripture establish the framework for the Five Biblical Financial Priorities. By following this framework, you can develop a principled system of managing all of God's resources, that when properly applied will transform our lives and align our priorities with God's Word. You will have a principled guideline for handling 100% of the money and assets that God has entrusted to you.

1 Truth Principle One: God is our Highest Priority

Scripture clearly teaches that all we have comes from Him. Because of His great love for us and all of the wonderful things that He has done for us, we owe Him our all.

He Loved Us

“We love because he first loved us” (1 John 4:19).

He Died for Us

“But God shows his love for us in that while we were still sinners, Christ died for us” (Romans 5:8).



Financial Priority #1

GIVE

Application: Returning to the Lord that which is His is the first financial priority and privilege.

1. Giving to the Lord is our first priority and privilege. (Proverbs 3:9, Luke 6:38, Malachi 3:8-11)
2. Principles of Giving
 - God is our model for giving. (John 3:16)
 - Our giving should be focused on the local church - focus on the general fund.
 - Thought-provoking quotes on giving. (*The Treasure Principle* by Randy Alcorn)
 - › “Tithing isn’t the ceiling of giving; it’s the floor. It’s not the finish line of giving; it’s just the starting blocks.”
 - › “Tithes...can launch us into the mind-set, skills, and habits of grace giving.”
 - Give with an investment mentality. Matthew 6:20 says, “*Lay up for yourselves treasures in heaven...*”
3. **Key Takeaway:** Consider the Haggai Principle – Ironically, many people can’t afford to give because they’re not giving. God enables us to do that which He calls us to do.

2 Truth Principle Two: Family is our Second Priority

- God created the family. (Genesis 2)
- The home is where children are to learn the ways of the Lord. (Deuteronomy 6:4-9)
- God adopted us into His family. (1 John 3:1)



Financial Priority #2

SAVE

Application: Setting aside to protect one's family reflects the character of God.

1. Because family is our second priority, we should build savings to protect our family.
2. Reasons to Save
 - Prepare for the unexpected: Since we live in a world impacted by the fall of mankind into sin, we should anticipate that things will break down or wear out.
 - Build a stronger marriage: Many marital problems result from financial mismanagement and consumer debt.
 - Stay out of debt: **If you don't earn interest, you'll pay interest.** Without money in a savings account earning interest, you will likely incur debt resulting in paying interest.

SAVE (Cont'd)

3. Principles of Savings

- **We are called to be proactive.** Consider Proverbs 22:3 & 27:12, “*The prudent sees danger and hides himself, but the simple go on and suffer for it.*”
Financially, we are to look ahead, anticipate future problems and proactively prepare for them. We should prepare for property tax bills, college, weddings, replacing cars, retirement, and even vacations or Christmas.
- **We are called to be providers.** In 1 Timothy 5:8, we read that we have the responsibility to “provide” for our families. Some think that all we need to “provide” is a paycheck. This misses the point! What Paul has in mind is a “continuous provision” or a “stewardship plan” to meet the family’s obligations both today and into the future.
- **Reserves or savings are a sign of wisdom, not wealth.** In Proverbs 21:20, it says that reserves are found in the house of the wise, **not** the house of the rich. It goes on to imply that the fool lives paycheck to paycheck.
- Two important time frames for saving:
 - › Save for the short term (emergency fund).
 - › Invest for the long term.

4. **Key Takeaway:** Saving must become a conviction, not a convenience. It cannot be “I’ll save if there is extra.” Rather, “I must save before I pay the first bill.” (Tip - Make your savings automatic so that you don’t need to think about it each month.)

3 Truth Principle Three: Our Testimony Should Glorify God

Our Testimony/Lifestyle Should Bring Glory to God

- Walk in a worthy manner. (Ephesians 4:1)
- Do all for God's glory. (1 Corinthians 10:31)



Financial Priority #3

SPEND

Application: Being timely, honest, and just with creditors.

1. Because our choices matter, we need to be timely and honorable with our creditors.
2. Principles of Spending
 - We need to recognize the difference between needs and wants. The 'Spend' section of our budget should only contain **necessity spending** such as housing, groceries, utilities, and debt repayment.
 - Evaluate spending and recategorize luxuries. (e.g., Starbucks, fast food, unconstrained grocery budget, etc.)
 - Where does overspending happen? Walmart/Target? Amazon? Where's your weakness?
 - › It is estimated that those who carry credit card debt month-to-month have an average outstanding balance of approximately \$10,000. (ValuePenguin, 2019)
 - › *"..do all to the glory of God."* (1 Corinthians 10:31). Does going into consumer debt glorify God?
 - Some of the biggest idols of the American Christian include money and possessions. What we spend our money on reflects what we love and value most.
 - Pay your debts. (Romans 13:7a, Psalm 37:21a)
3. **Key Takeaway:** Living on less than you earn is a sign of wisdom.

4 Truth Principle Four: The Needs of Others Should Not Be Ignored

- Listen for and respond to the cries of the poor. (Proverbs 21:13)
- Demonstrate love in word and deed. (1 John 3:17-18)



Financial Priority #4

OFFERINGS

Application: Being mindful and generous toward the needs of others.

1. We need to be mindful and generous toward the needs of others. Before we spend on our own wants, we should look for the needs of others. Randy Alcorn states in *The Treasure Principle*, “God prospers me not to raise my standard of living, but to raise my standard of giving.”
2. Principles of Offerings
 - This involves setting aside a predetermined amount for meeting the needs of others.
 - Some examples can include supporting missionaries, church building campaigns, or other non-profit organizations/ministries, as well as helping your neighbor who is in need.
3. What does the Bible say about looking for the needs of others?
 - We are to remember the poor. (Galatians 2:10)
 - We should not be stingy toward those in need. (Proverbs 21:13)
 - We please God when we help and encourage others. (Hebrews 13:16)
 - We are rewarded by God for our generosity toward the poor and needy. (Proverbs 19:17)
4. **Key Takeaway:** Are there individuals, mission efforts, or other ministries to whom you could be a blessing?

5 Truth Principle Five: All Blessings Flow from God

- NOT the “prosperity” gospel, but God blesses those who seek and obey Him. (Joshua 1:8, Psalm 1:1-4)
- God’s blessings come in two forms: spiritual (Ephesians 1:3) and material blessings (Proverbs 21:5)



Financial Priority #5

LUXURIES

Application: Rightfully enjoying God’s abundance.

1. Is it right for us to enjoy God’s abundance? Yes! 1 Timothy 6:17b states “*God...richly provides us with everything to enjoy.*” God actually cares about your joy.
2. What is a luxury? ***A luxury is anything that is non-essential for life.*** Some examples of luxuries can include eating out, impulse purchases, designer clothing and shoes, various TV subscriptions, sports and entertainment tickets, extravagant vacations, pets, or a fancy convertible.

3. There is nothing wrong with living in a nice house, driving a nice car, or having nice things, provided we are living within the 5 Biblical Financial Priority Framework.
 - If you're not giving to your church, you can't afford TV subscriptions.
 - If you're not saving to protect your family, you can't afford to eat out.
 - If you're not paying your bills on time, you can't afford season tickets.
 - If you're not generous to others, you can't afford a trip to Disney.
4. Beware of the danger of materialism. (Matthew 6:19-21, Mark 4:19, Luke 12:15)
 - Wealth and possessions can destroy your desire for God and your ability to serve others.
 - We must not seek our value and meaning in life in our possessions.
5. **Key Takeaway:** Having luxuries is not necessarily a bad thing, for God has richly provided us with everything to enjoy.

Personal Application

If you are not giving *first*, you have no room for luxuries.
 If you are not saving *second*, you have no room for luxuries.
 If you are not spending *third*, you have no room for luxuries.
 If you are not offering *fourth*, you have no room for luxuries.

Truth Principles		Stewardship Priorities
God	→	Give
Family	→	Save
Testimony	→	Spend
Others	→	Offerings
Blessings	→	Luxuries

Choosing to be rich toward God demonstrates wise stewardship and is a testimony to the world.

Remember, it is required of stewards that they be found faithful. (1 Corinthians 4:2)

"Do not be conformed to this world, but be transformed by the renewal of your mind."

Romans 12:2a

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