



The Stewardship Lifestyle Seminar

Biblical Stewardship for Today, Tomorrow, & Eternity



Name: _____

Church: _____

Date: _____

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The Stewardology Podcast

Where Financial Stewardship and Theology Meet

With Rev. Drew Gysi & Tim Russell, CFP®

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WELCOME!

Welcome to the Stewardship Lifestyle Seminar. We are so glad you are here! By participating in this seminar, you have started your journey toward becoming an even better steward. The Life Institute team is here to guide you on this journey. Our mission is to offer not just valuable information, but to provide you with practical applications to help you truly understand and create a lifestyle of Biblical stewardship over all that God has provided.

If you have any questions along the way, feel free to ask one of our team members for assistance. If you need any assistance at a later time, please feel free to contact us using the contact information on the bottom of this page.

ABOUT LIFE INSTITUTE

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.

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.



Founder Roy Russell, CFP® (left) and President Tim Russell, CFP® (right)

THE PURPOSE OF THE STEWARDSHIP LIFESTYLE SEMINAR

Without a proper understanding of 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 churches financially, teach how to apply Biblical priorities to finances, encourage generosity in both life and death, and bring financial and legal expertise to the local church.

Get in Touch!

LifeInstitute.org • (800) 688-5800

978 Ben Franklin Hwy E, Douglassville, PA 19518

Free to Serve

Creating a Spending Plan that Works

Who needs a budget? We all do! Budgeting is necessary for everyone, regardless of age or income. For the believer, budgeting is a demonstration of wise stewardship. Simply put, a budget is a spending plan; a tool to help you make the best possible use of the resources that God has entrusted to you. (Psalm 24:1, 1 Corinthians 4:2)

Budgeting = Planning = Wisdom

TOP 6 REASONS WHY PEOPLE DON'T BUDGET

1. "It's too hard..."
2. "I don't know how to make a budget, or where to start."
3. "I can make one, but I can't stick to it."
4. "My budget doesn't work."
5. "Budgeting is restrictive, it feels like a straight jacket!"
6. "I don't need one."

**"Budgeting is a demonstration of wise stewardship."
- Rev. Drew Gysi**

TOP 3 BENEFITS OF BUDGETING

1. Financial Freedom

- Budgeting is not a straight jacket, it's freedom! Budgeting becomes your roadmap to security and keeping you on the right path of stewardship.
- We become financially free to bless and serve.

2. Stronger Families and Churches

- Since finances are one of the biggest sources of conflict in a marriage, budgeting can help keep spouses focused on a common goal and potentially reduce marital stress.
- When a Christian couple agrees on spending priorities, they often see fewer arguments about money, and their savings increase, too.

3. Exercises our Faith

- Our faith is strengthened when we follow what the Word of God says.
- As we align our financial priorities with those of Scripture, we gain a deeper understanding and application of Biblical stewardship.

3 PERSPECTIVES IN BUDGETING

1. **Big Picture Perspective** - What does your ideal month/year look like? Understand your financial responsibilities and goals for the coming months/year.
2. **Behavioral Perspective** - How have you been spending your money? Look back and expose your current spending priorities.
3. **Intentional Perspective** - How can you reach your goals? Consider your big picture goals and your past behaviors, then adjust accordingly.

THE BUDGET WORKSHEET: STEPS TO CREATING A SPENDING PLAN THAT WORKS

1. Complete a budget worksheet - You may use our sample worksheet on page 24 or download it from our website at LifeInstitute.org/Resources.
2. Record total household income (take-home).
3. Identify and calculate expenses.
4. Categorize expenses using the Biblical Financial Priority Framework.

1 GIVE

We give because God gave. (John 3:16)

Goal: Work toward giving 10% of your income to your local church's general fund.

(What is your benchmark for giving? See page 23)

2 SAVE

Protect your family. (Proverbs 22:3)

- **Short Term Savings** - Cash in savings accounts.
 - › Emergency Fund - For those starting out, work towards \$1,000. Once credit card and other consumer debt is paid off, build up to 3 to 6 months of living expenses. (Based upon consistency of income.)
 - › Planned expenses - Set aside funds for all anticipated expenses over the next 12 months, such as taxes, Christmas, vacations, and insurance. Add up annual bills and divide by 12.
- **Long Term Savings (Investing)** - Investment accounts. (IRAs, 401(k), etc.)
 - › The suggested goal is to save 10% of your income in investments for retirement in addition to your work-sponsored plan. Take advantage of any matching retirement program offered by your employer. e.g., 401(k), 403(b).
 - › Consider using a Roth IRA for long term tax-free growth. (For more information on other investment options, see page 35)

3 SPEND

Be timely and honorable with creditors. (Romans 13:7)

- This budgeting category focuses on meeting the necessities of life, such as housing, groceries, utilities, and debts.
- Housing expenses shouldn't exceed 25-30% of take-home pay. (Mortgage/rent, tax, insurance)
- Most bills are due on a monthly basis, so budget this category based on your recurring monthly expenses. Expenses that occur quarterly or annually should be planned for and budgeted each month.
 - › Example: Trash bills are typically due on a quarterly basis. If your bill is \$60 per quarter, divide by 3 to calculate your monthly expense.
- Debt payment obligations are included in this category. Be timely and honorable in your debt repayments. Work the debt snowball or pay off credit cards monthly. (See page 21)
- Overspending is a risk but it can be averted by understanding the difference between needs and wants.
 - › A need is something that a person must have in order to live. For example, we need to eat in order to live, so pack a lunch.
 - › A want is something that is 'nice to have.' For example, we choose what we eat, but what we choose could be a want instead of a need. For instance, buying a lunch rather than packing one.

4 OFFERINGS

Set money aside to meet the needs of others. (Galatians 2:10)

- Offerings may include giving support to the church (above the tithe), organizations, missionaries, and/or families in need.
- For more ideas in being generous through offerings, refer to Surprise Generosity. (See page 6)

5 LUXURIES

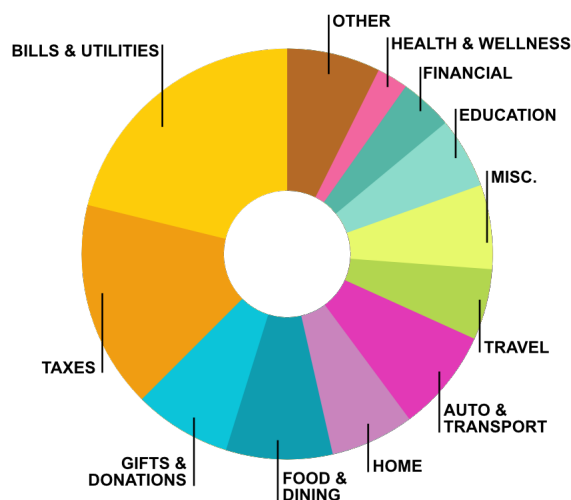
Rightfully enjoy blessings above and beyond the essential needs of life. (1 Timothy 6:17)

- It is good to rightfully enjoy what God has blessed you with. Spending money on luxuries is not wrong, but should be done after the previous four priorities have been met.
- Examples of luxuries can include eating out, unnecessary subscriptions, impulse purchases, or a fancy convertible car.

5. Set realistic budgeting goals using the Biblical Financial Priority Framework.
6. Implement, monitor, and adjust your budget.
 - After you implement your budget, frequently monitor and adjust it as needed. Remember, your budget is “dynamic,” so adjust accordingly, especially at the outset.
 - Keep adjusting your budget as income and expenses change over time.
 - If you're married, you should be working with your spouse on your budget on a regular basis, preferably monthly.
7. Be patient! Be in it for the long haul. You won't be a budgeting expert right away, especially in the beginning. It may be a tough first couple of months. But after you have a year of budgeting experience, the process will be easier to understand and control. Remember, it's okay to make mistakes. Make the necessary adjustments to get back on track. It will be worth it!

BUDGETING TIPS

1. **Utilize budgeting tools** - Consider the Life Institute Budgeting Worksheet (page 24), YNAB (You Need A Budget), Fidelity Cash Management, PocketGuard, EveryDollar, Empower, Monarch, Budget Booklets, etc. These tools, can help you visualize your cash flow and track your actual expenses.
2. **Use a budgeting method that works for you.**
 - Automation for things such as utility payments. (automatic bank transfers)
 - Cash envelope system - Cash purchases may lead to significantly lower spending. (Nerdwallet, ValuePenguin)
 - Consider payment plans for utility costs that vary throughout the year.
3. **Give every dollar a name** - Every dollar should be assigned to a budget category (“given a name”) *before* it comes into your account. If you have more income than expenses, give it a direction so it doesn't get lost. There should be no “orphan” dollars.
4. **Establish Accountability** - Sticking to your budget is much easier when you have a spouse or close friend to keep you accountable. Don't do it alone!
5. **Avoid Budget Busters.**
 - Examples: Eating out, groceries, clothing, and entertainment.
 - Use caution with unnecessary subscription services. Many people have them but never use them.
 - ‘Small’ impulse purchases may add up over time.
 - Tip for how to shop for groceries on a budget: Fill the menu, not the pantry. The more we have, the more we consume. This is why we need to shop to fill the menu, rather than shopping to fill the pantry. Stick to your list.
6. **Paystub Reductions** - If your budget isn't balancing, look at your voluntary reductions in your paystub and pull out any unnecessary reductions. Reductions include insurances, too much taxes, extra charitable giving, savings bonds, etc.
7. **Learn contentment** - Don't compare your financial situation to those around you. Doing this will lead to discontentment and spending money on unnecessary trends that change quickly.
8. **Give yourself grace** - It takes practice to develop an effective budget, so keep pressing on! Don't quit.



BUDGETING IS AN ACT OF FAITH

1. Remember, faith is not a wish/prayer that it's all going to work. Faith recognizes that God created math! It's not math's fault if your budget doesn't work. Let the math be your guide. So when your budget doesn't add up, prayerfully ask yourself these questions:
 - What budgetary changes do I need to make?
 - What lifestyle/heart changes do I need to make?
 - Am I relying on God or MasterCard to meet my needs? Prayer or Plastic? (James 4:3)
2. When we pray, "*Lord, give us this day our daily bread,*" we need to really mean it.
3. Seek wisdom! Consult a Godly mature friend, family member, and/or church leader and seek their counsel.

POINTS FOR SELF-REFLECTION - CONSIDER YOUR WAYS

If you're finding budgeting to be more difficult than you expected, take some time to consider your ways (Haggai 1). Reflect prayerfully on the following verses and see if God is using your struggles in budgeting to tell you something.

- Am I not giving?.....Proverbs 11:24
- Do I ignore correction?.....Proverbs 13:18
- Am I making rash decisions?.....Proverbs 21:5
- Am I being stingy?.....Proverbs 21:13
- Am I chasing get-rich-quick schemes?.....Proverbs 28:19
- Have money or possessions become an idol in my heart?.....Ezekiel 14:3
- Am I living in sin?.....Proverbs 5:29, 28:9, Isaiah 59:1
- Do I have an unforgiving spirit?.....Mark 11:25
- Do I have a good relationship with my spouse?.....1 Peter 3:7
- Am I dishonoring my parents?.....Ezekiel 20:12, Ephesians 6:1-3
- Am I doubting God?.....James 1:5-8

NOTES:

Debt Elimination

8 TRUTHS ABOUT DEBT

1. Debt is not necessarily sin.
2. Debt *always* mortgages the future in order to pay for the present.
3. Debt *always* results in an overall lower standard of living for your family because you will have less discretionary income.
4. Debt decisions *must* make economic sense. Economic return of debt must be greater than the economic cost of debt. In other words, never borrow for depreciating assets or for lifestyle expenses.
5. There needs to be a guaranteed way to repay the amounts borrowed, not a hope or a wish.
6. Borrowing may deny God the opportunity to provide for our needs.
7. Debt may strain marriages if spouses are not in full agreement before borrowing.
8. Cosigning a loan will put you in unnecessary financial risk. (Proverbs 11:15, 22:26)

GET TO THE HEART OF THE MATTER - DEBT ELIMINATION STARTS HERE!

1. Consumer debt can be a symptom of a deeper spiritual issue.
 - We must treat the root cause, not just the symptom. If you are just focusing on fixing the debt without addressing the cause that got you into debt, you're not going to fix the problem.
 - How we spend our money demonstrates where our ultimate allegiance lies. (Matthew 6:21)
2. Student and medical debt isn't necessarily sinful, but still mortgages the future.
3. If sinful choices or patterns have contributed to your debt problems, seek forgiveness, seek godly counsel, and make the needed corrections.

CREATING A DEBT ELIMINATION PLAN THAT WORKS

The A.S.S.E.T. Plan for Debt Elimination - Pay off your debt to start building your assets!

1. **Assess:** Determine where you are financially.
 - List all debts and assets in detail.
 - Complete and implement your budget.
2. **Stop** going into debt! Stop the financial bleeding!
3. **Start** using a disciplined debt repayment plan.
4. **Establish** accountability.
5. **Time:** Be patient and consistent over time.

**Motivation for Debt Elimination:
Your future financial stability!**

IMPLEMENTING A DEBT REPAYMENT PLAN

1. Reduce your expenses.
 - Cut out luxuries and be willing to make sacrifices today so that you can enjoy a freer lifestyle in the future.
 - Don't stop giving to your church while getting out of debt. (Malachi 3:10)
2. Be strict about following your budget. As Dave Ramsey says, "If you will live like no one else, later you can live like no one else."
3. Increase your cash flow. Consider getting a part time job, reducing your tax refund, or liquidating unneeded assets.
4. Work your "Debt Snowball." (Dave Ramsey)

The debt snowball method is a debt reduction strategy where you pay off debt in order of smallest to largest, gaining momentum as you knock out each balance. When the smallest debt is paid in full, you roll the money you were paying on that debt into the next smallest balance.

Step 1: List your debts from smallest to largest, regardless of interest rate.

Step 2: Make minimum payments on all your debts except the smallest.

Step 3: Pay as much as possible on your smallest debt. When the smallest debt is paid in full, you roll the money you were paying on that debt onto the next smallest balance.

Step 4: Repeat until each debt is paid in full.

Extra Paid on Debt: \$250

	Creditor	Interest Rate	Balance	Minimum Payment	New Payment
1	Kohl's Credit Card	20%	\$600	\$50	$\$50 + \$250 = \$300$
2	Car Loan #1	5%	\$2,500	\$250	$\$250 + \$300 = \$550$
3	Visa Card	24%	\$3,000	\$60	$\$60 + \$550 = \$610$
4	MasterCard	19%	\$4,000	\$75	$\$75 + \$610 = \$685$
5	Car Loan #2	6%	\$9,000	\$350	$\$350 + \$685 = \$1,035$
6	School Loan	5%	\$25,000	\$300	$\$300 + \$1,035 = \$1,335$

\$44,100 of debt destroyed in 46 months

WHY THE DEBT SNOWBALL WORKS

Consumer debt is first and foremost psychological before its ever mathematical. The biggest problem in debt elimination is that people are using the "shotgun" approach to paying off their debt. They are spreading all of their debt destroying power (their income) out to all their debts and never making progress. The best way to destroy your debt is with laser-focused intentionality. It's not about the math, it's about psychology! People *feel* debt when you wake up in the morning. The only way to win the war against debt is to get quick psychological victories. This will allow you to see the light at the end of the tunnel and keep you motivated to see your debt snowball through to the end. And that is the power of the debt snowball.

Wouldn't paying the largest interest rate first save me money?

Some people may want to focus on paying off the largest interest rate first in order to save money in the long run. The problem is that they did not “math” their way into debt. They allowed feelings to drive their purchase decisions. We firmly believe that if you follow the debt snowball approach, you are more likely to win the war against debt.

CONCLUSION

Whether you are new to budgeting, struggling with debt, or you're a budgeting-and-debt elimination veteran, there are always next steps to take to become an even better steward of everything that God has entrusted to you.

What are your next steps to becoming an even better steward?

1.	_____
2.	_____

Start today. Don't procrastinate!

How can we help guide you on your stewardship journey?

- Schedule a Personal Stewardship Review today. - LifeInstitute.org
- Complete a Stewardship Review Form. - LifeInstitute.org/Resources
- Continue your stewardship journey with *The Stewardology Podcast*. - StewardologyPodcast.com
 - Episodes 016 & 017: How To Make a Budget That Works
 - Episode 018: How to Eliminate Your Debt
 - Episode 026: Paying for Higher Education
 - Episode 041: Good Debt vs. Bad Debt
 - Episode 056: Budget Fixes - How Do I Decrease My Expenses?
 - Episode 057: Budget Fixes - How Do I Increase My Income?
 - Episode 077: The Perks & Pitfalls of Credit Cards
 - Episode 078: Why Isn't My Budget Working?
 - Episode 079: Debt Snowball vs. Debt Avalanche
 - Episode 087: How to Survive the Rising Cost of Living
 - Episodes 106-107: Student Loans
 - Episode 141: Should I Cosign a Loan?
 - Episodes 151-153: Dealing with Bankruptcy
 - Episodes 155-159: Money and Marriage
 - More episodes added weekly

NOTES:

What is your Benchmark for Giving to the Church?

Grace Giving vs. Tithing

Rev. Drew Gysi

As one reads through the New Testament, we never see a percentage point as an obligation, requirement, or standard for our giving to the Lord's work. Instead, the Word of God states in 2 Corinthians 9:7 *"Each one must give as he has decided in his heart, not reluctantly or under compulsion, for God loves a cheerful giver."* The Old Testament tithe was required by the Mosaic Law and the Jews were under obligation to give it. The New Testament teaching on giving focuses on its voluntary character. Paul said it well in 2 Corinthians 8:3 *"For they gave according to their means, as I can testify, and beyond their means, of their own accord."*

It is interesting to note that prior to the institution of the Law, Abraham (Genesis 14:17-20) and Jacob (Genesis 28:20-22) voluntarily gave a tenth of their resources. We believe that this is what all Christians are to be doing today. Believers today are encouraged by the Word of God to freely give any amount that they choose. If they want to follow the example of Abraham and Jacob by giving 10 percent, they are perfectly free to do so. However, if one decides to give 14 percent or 6.5 percent, or even 25 percent or 50+ percent of their income, they have that freedom to do so. The standard of giving today is not a fixed percentage point.

So what is our benchmark for giving today? It is the example that was put before us by our Savior - *"For you know the grace of our Lord Jesus Christ, that though he was rich, yet for your sake he became poor, so that you by his poverty might become rich"* 2 Corinthians 8:9. The benchmark standard of giving is Christ...Himself! He did not give 6.5 percent, 14 percent, 25 percent or even 50 percent. Jesus gave 100 percent of Himself...He gave everything including His own life to redeem us from our sin.

So does the New Testament teaching nullify tithing? This is a good question, and the answer is: no! Nowhere in the New Testament do we see Matthew, Mark, Luke, John, Paul, Jesus or any other author/speaker shut down the principle of giving a tithe in the voluntary manner that Abraham and Jacob did in the early pages of the Old Testament. The requirement of the tithe is now abolished with the New Covenant, but the principle of the tithe is a good example for believers to follow today voluntarily. We believe that Pastor, author, and conference speaker Randy Alcorn said it best, "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 be the training wheels to launch us into the mind-set, skills, and habits of grace giving."

The Budget Worksheet

Download your budget worksheet at LifelInstitute.org/Resources

Total Household Income (Net or Take-home)		Monthly Budget	Yearly Budget	Month 1	Month 2	Month 3	Quarterly
				Actual	Actual	Actual	Total
Income 1							
Income 2							
Extra/Additional Income							
Total Income							
Expenses		Budgeted	Budgeted	Actual	Actual	Actual	Total
Give							
Tithe/Grace Giving <i>(Goal 10%+ to the local church's general fund)</i>							
Save							
Short Term <i>(Unanticipated/Planned expenses within 18 mo.)</i>							
<i>Emergency Fund</i>							
<i>Car Replacement</i>							
Long Term <i>(Retirement/Investments - Suggested Goal 10%)</i>							
Spend							
Housing & Utilities	Mortgage/Rent Payment <i>(Goal 25-30% of income)</i>						
	Homeowner's/Renter's Insurance						
	Home Maintenance						
	Property Taxes						
	Taxes <i>(Federal, State, Local)</i>						
	Insurance Premiums <i>(Health, Life, Disability)</i>						
	Electricity						
	Garbage Removal <i>(Trash/Recycling)</i>						
	Water/Sewer						
	Heating <i>(Gas, Fuel)</i>						
	Phone <i>(Home/Mobile)</i>						
	Internet						
Other _____							
Auto	Auto Insurance						
	Auto Repair						
	Gas/Other Auto Expenses						
Daily Living	Cash Allowances <i>(Personal + Spouse)</i>						
	Cash Allowances <i>(Children's)</i>						
	Child Care						
	Personal Supplies						
	Groceries						
Clothing							
Debt Payment	Car Loan						
	Education Loans						
	Credit Card Payments						
	Medical Debt						
	Other _____						
Other _____							
Misc.	Education						
	Gifts <i>(Birthdays, Christmas, etc.)</i>						
	Other _____						
Offerings							
Generous Giving/Donations/Charity							
Luxuries							
Eating Out							
Hobbies/Pets							
Vacation							
Cable TV/Streaming							
Subscriptions							
Other _____							
Total Expenses							
Surplus or Deficit/Cash Flow							

Your Stewardship Action Plan

At the end of the day, learning the principles in this workbook without applying them will lead you into frustration. Throughout the workbook, you were encouraged to write down your key takeaway points. Now it's time to create a plan to put them into action. We included some action items below to help you get started! If you need any assistance with any of the items below, feel free to contact us by phone (800) 688-5800 or by email at Contact@LifeInstitute.org

<u>Action Items</u>	<u>Actions Needed</u>	<u>Date Completed</u>
Schedule Personal Stewardship Review	_____	_____
Subscribe to <i>The Stewardology Podcast</i>	_____	_____
Review Priorities (LifeInstitute.org/Priorities)	_____	_____
Establish an Emergency Fund (p. 16)	_____	_____
Establish a Budget (p. 16)	_____	_____
Debt Elimination Plan (p. 20)	_____	_____
Establish a College Fund (p. 25)	_____	_____
Establish/Maintain Retirement Account (p. 35)	_____	_____
Income Tax Reduction Plan (p. 39)	_____	_____
Life Insurance Plan (p. 40)	_____	_____
Christian Estate Plan (POAs & Will, p. 43)	_____	_____
Title Assets to Avoid Probate (p. 48)	_____	_____
Charitable Giving Plan	_____	_____
_____	_____	_____
_____	_____	_____
_____	_____	_____
_____	_____	_____
_____	_____	_____
_____	_____	_____

STEWARDSHIP PRINCIPLES THAT IMPACT TODAY, TOMORROW, AND ETERNITY.

If you need help applying these principles to your everyday life, contact Life Institute today.

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Tune in to our podcast!

 StewardologyPodcast.com





Mission and Purpose

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.

A Biblical Framework for Everyday Financial Decisions

The Stewardship Lifestyle Seminar is a live, customizable, three day event that focuses on teaching foundational, Biblical financial priorities to apply to everyday decisions in every season of life. The principles emphasized during this seminar cover a variety of topics such as proactive parenting, priorities from a Biblical worldview, budgeting and debt elimination, financial and tax planning, retirement income preparation, and Christian estate planning. At Life Institute, we believe instruction without application can lead to frustration. Therefore, we spend a large amount of time focusing on how families can practically apply the truths found in God's Word to their lives for today, tomorrow, and eternity.

Putting Stewardship into Action

During the seminar, we spend a significant amount of time conducting complimentary **Personal Stewardship Reviews**. These confidential, one-on-one meetings provide helpful tactics for families to apply Biblical principles to their unique situations as they discuss budgeting, cash flow, savings, debt, taxes, investments, and life insurance with a Christian financial counselor. Personal Stewardship Reviews are meant to give practical advice that believers can implement immediately in order to get their financial house in order.