

# Financial Stewardship Seminar

*Week 3: Wealth Management*

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**TRINITY**  
CAMBRIDGE CHURCH

# Seminar Overview

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## Giving

Giving comes first in our financial planning

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## Budgeting

Principles of budgeting

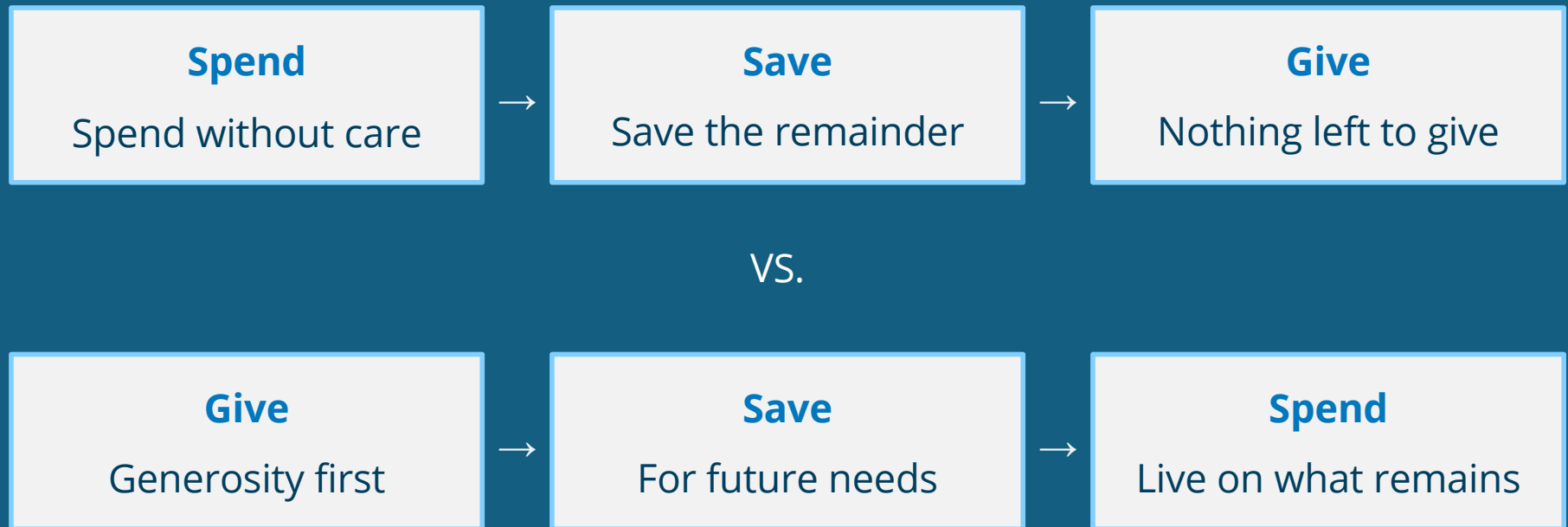
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## Saving & Investing

Wealth management, retirement, and ethical investing

# The Right Order

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# If God will provide, why save?

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# Biblical Examples of Saving

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- **Proverbs 21:20:** In the house of the wise are stores of choice food and oil, but a foolish man devours all he has.
- **Proverbs 6:6–8:** Go to the ant, you sluggard; consider its ways and be wise! It has no commander, no overseer, or ruler, yet it stores its provisions in summer and gathers its food at harvest.
- **Genesis 41:** Joseph's story in modeling long-term, future-oriented planning

# Good Reasons to Save

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God uses ordinary means to provide!

Fixed-pie view, zero sum game

Capital purchases (car, house, etc.) used to serve

Unable to help others when needed

Over-idealization of poverty

# Love of God vs Love of Money

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## 1 Timothy 6:6-10

<sup>6</sup> But godliness with contentment is great gain, <sup>7</sup> for we brought nothing into the world, and we cannot take anything out of the world. <sup>8</sup> But if we have food and clothing, with these we will be content. <sup>9</sup> But those who desire to be rich fall into temptation, into a snare, into many senseless and harmful desires that plunge people into ruin and destruction. <sup>10</sup> For the love of money is a root of all kinds of evils. It is through this craving that some have wandered away from the faith and pierced themselves with many pangs.

# Dangers of Hoarding

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## Love of God in Saving

- Planning for future needs and family provision
- Staying prepared to give generously at any time
- Trusting God as ultimate provider; savings are a means, not a source

## Love of Money in Hoarding

- Trusting in wealth rather than God
- Clinging to possessions out of fear, pride, or identity
- Neglecting others when you have the means to help
- Constant anxiety over losing wealth

# Rock of Ages

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Charles Spurgeon:

Christians often look to man for help and counsel, and mar the noble simplicity of their reliance upon God. . . . If you cannot trust God for temporals, how dare you trust Him for spirituals? Can you trust Him for your soul's redemption, and not rely upon Him for a few lesser mercies? Is not God enough for thy need, or is His all-sufficiency too narrow for thy wants? . . . Is His heart faint? Is His arm weary? If so, seek another God; but if He be infinite, omnipotent, faithful, true, and all-wise, why wander thou abroad so much to seek another confidence? Why dost thou rake the earth to find another foundation, when this is strong enough to bear all the weight which thou canst ever build thereon? . . . Let the sandy foundations of terrestrial trust be the choice of fools, but do thou, like one who foresees the storm, build for thyself an abiding place upon the Rock of Ages.

# Retirement: the Good and the Bad

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Breakout into groups of 3-4, and discuss how Christians should think about the concept of Western retirement. What are good and bad reasons for Christians to save up for retirement? Try to use Scripture to back up your answers as much as you can.

# Retirement: the Good and the Bad

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## The Good

- Honoring our physical limits (Num. 8:24–25)
- Not being a burden on others (2 Thess. 3:7–8)
- Freedom for more ministry and service

## The Bad

- Viewing retirement as life's ultimate goal
- Distorted view of work (cf. Luke 12:13–21)
- Hoarding disguised as wise stewardship
- Distracts from eternal investment
- Overemphasis on independence from God and others

# Ways to Prepare for Retirement

High-Yield Savings	CDs	Bonds	401(k) 403(b) / IRA
3-4%	4-5%	4-5%	7-10%
<b>Risk: Very Low</b>	<b>Risk: Very Low</b>	<b>Risk: Low</b>	<b>Risk: Medium - High</b>
Emergency fund (3-6 months). Highly liquid.	Less liquid, but higher returns	Loan to US Treasury. 2, 10, or 30-year terms.	Index Funds or Individual Stocks

**General Principle: The younger you are, the more risk you can afford.**

# Investing = Gambling?

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	Investing	Gambling
<b>Risk vs. Uncertainty</b>	Based on reasoned probability over time	House always wins!
<b>The Heart Behind It</b>	Faithful long-term stewardship of what God entrusted to you.	Hoping to get rich quick. Trading stocks could be gambling in spirit.
<b>Who You Fund</b>	Companies producing goods and services for the betterment of the world.	Casinos, lotteries disproportionately extracting money from lower-income people. Zero-sum game.

# Approaches to Investing

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1

## Broad Index Investing

*e.g. S&P 500*

- Accepts indirect involvement in a fallen world
- 1 Cor 5:9–10: not called to total separation

2

## Values-Based Funds

*ESG / Faith ETFs*

- Screens out abortion, pornography, tobacco, weapons
- Intentional alignment of faith and investing
- May lose some percentage points, but is maximizing your returns the ultimate goal?

3

## Individual Stocks

*Personally vetted*

- Maximum alignment with your values
- Most intentional option available
- Most costly in time and emotional investment

# Money As A Spiritual Exercise

Materialism  
Antinomianism  
Reckless Spending  
Self-Reliance  
Isolation



Asceticism  
Legalism  
Hoarding  
Presuming Upon God  
Overdependence

# True Riches

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## 1 Timothy 6:17-19

<sup>17</sup> As for the rich in this present age, charge them not to be haughty, nor to set their hopes on the uncertainty of riches, but on God, who richly provides us with everything to enjoy. <sup>18</sup> They are to do good, to be rich in good works, to be generous and ready to share, <sup>19</sup> thus storing up treasure for themselves as a good foundation for the future, so that they may take hold of that which is truly life.

# Books to Read

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