



# God's Priorities For Our Stewardship

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The 5 Biblical Sequential Priorities  
of Financial Stewardship



**Where Financial Stewardship & Theology Meet**

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# THE FIVE BIBLICAL SEQUENTIAL PRIORITIES

## *SIMPLE CONCEPTS TO CULTIVATE STEWARDSHIP IN YOUR LIFE*

### Introduction

For over 30 years our ministry division, Life Institute, has been teaching Christians that Stewardship is more than just tithing. We have 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 their's to do with what they please.

The Bible really does not have anything to say about money beyond the tithe, right? Wrong. God's word speaks extensively about money and finance. We have found that there are five principles taught throughout the Scriptures which, when understood and applied, guide us in prioritizing the handling of 100% of our income and assets.

If you are like most people, you 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 (ESV) 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."

This resource seeks to address this dangerous problem head on. Over the years, we have 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 and churches have seen their giving increase when these principles are clearly taught and applied.

Before learning the importance and application of the Five Biblical Sequential Priorities, it is central to discuss the reality that God cares about priorities. We will begin with Haggai chapter 1, which offers a great lesson on the dangers of misplaced priorities.

# **THE DANGERS OF MISPLACED PRIORITIES**

## **The Background of Haggai 1**

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### **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 the following year. Cyrus wrote an edict instructing Israel to rebuild the Temple of God (Ezra 1). Israel started well but stopped short of rebuilding the Temple. After completing the walls of Jerusalem and the Temple foundation, 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 the Israelites 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 demonstrated their 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 a 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 would be carried out as He designed on earth.



# Haggai 1:1-6

## Israel's Misplaced Priorities Are Exposed

Haggai 1:1-6 (ESV) –

“In the second year of Darius the king, in the sixth month, on the first day of the month, the word of the LORD came by the hand of Haggai the prophet to Zerubbabel the son of Shealtiel, governor of Judah, and to Joshua the son of Jehozadak, the high priest: “Thus says the LORD of hosts: These people say the time has not yet come to rebuild the house of the LORD.” Then the word of the LORD came by the hand of Haggai the prophet, “Is it a time for you yourselves to dwell in your paneled houses, while this house lies in ruins? Now, therefore, thus says the LORD of hosts: Consider your ways. You have sown much, and harvested little. You eat, but you never have enough; you drink, but you never have your fill. You clothe yourselves, but no one is warm. And he who earns wages does so to put them into a bag with holes.”

As the book of Haggai opens, the Lord sends the prophet to speak to the leaders of Israel. One of the first tasks the nation was to complete upon their return was to rebuild the Temple. They started out great rebuilding the walls of Jerusalem, but the work had come to a halt. Here we see that God wants to address their failure to obey His commands. Israel has been making excuses to themselves and to God. They were saying that the time was just not right to obey God, as recorded in verse 2, “the time has not yet come to rebuild the house of the LORD.”

While they had not found the time or money to rebuild the Temple, they did manage to fix up their own houses. God used Haggai to ask them, “Is it a time for you to be living in paneled houses while the Temple remains a ruin?” (v. 4). The people of Israel may have been able to fool each other but they could not fool God. He knows the secret desires of every human heart. Money is a great barometer for what we love and value most! How money is spent reveals the idols of the human heart. In Israel’s case, they valued their own comforts above obeying the voice of the Lord.

When God reveals our sin and hypocrisy, we typically have one of three responses. First, we can ignore it and carry out life as normal. Second, we can respond in fear, waiting for God to bring correction in our lives for our sins. And third, we can respond with thanksgiving for the loving way our God reveals the error of our ways, the emptiness of our gods, and the satisfaction found in loving and serving Him.

The Lord wanted Israel to respond with thanksgiving. We see no fewer than six references to the Word of the Lord in the first chapter of this book! Haggai wants his audience to understand that God is graciously coming to them, not to crush them, but to bring them back into a faithful relationship with Him. It's out of love that God reveals our sin and brokenness. The proper response to God when He does this is gratitude and obedience.

God acknowledges their excuses. It is not that Israel wanted to disobey, they just kept running into problems which prevented them from completing the task. Things have not been going right for them. There has been economic hardship, financial strain, even hostility from the local population. Look at the difficulties that Israel was experiencing (vs 6):

- **Crop Failure:** "You have sown much, and harvested little."
- **Food Insecurity:** "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."

Here we see that they had a lot of excuses. Some of them are good excuses; but God wanted them to see things from His point of view. While Israel had many excuses for why they couldn't finish rebuilding the Temple, they had managed to find the time, money, and resources to fix up their homes. Clearly, their priorities were not God's priorities!

**The bottom line:** Our activities expose where our real priorities lie. They expose how much we really value God, His Word, our families, our work, our church community, and our own comforts.



# Haggai 1:7-11

## The Cost of Misplaced Priorities

Haggai 1:7-11 (ESV) –

“Thus says the LORD of hosts: Consider your ways. Go up to the hills and bring wood and build the house, that I may take pleasure in it and that I may be glorified, says the LORD. You looked for much, and behold, it came to little. And when you brought it home, I blew it away. Why? declares the LORD of hosts. Because of my house that lies in ruins, while each of you busies himself with his own house. Therefore the heavens above you have withheld the dew, and the earth has withheld its produce. And I have called for a drought on the land and the hills, on the grain, the new wine, the oil, on what the ground brings forth, on man and beast, and on all their labors.”

This is the second time in Haggai 1 that the Lord tells Judah to “Consider your ways.” This kind of self-reflection and evaluation is important for all of us to do on a regular basis! The Lord tells them to evaluate their ways, which includes their action and inaction. In reality, their inaction was cloaked with excuses, and their excuses were not really excuses at all. The hardships they were facing were the loving correction of God.

- **Frustration:** “You looked for much, and behold, it came to little” (vs 9).
- **Loss:** “And when you brought it home, I blew it away” (vs 9).
- **Drought:** “Therefore the heavens above you have withheld the dew” (vs 10a).
- **Weak Harvest:** “And the earth has withheld its produce” (vs 10b).
- “And I have called for a **drought**” (vs 11):
  - “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” (**physical and occupational frustrations**).

**The hardships that Israel faced were direct results of their misplaced priorities, specifically the task of rebuilding the temple!** While this text is addressing God’s correction of Israel, the principle taught in this passage has universal Christian application. Hebrews 12:6 (ESV) says, “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 misplaced priorities.

**Does the experience of Israel in Haggai’s day sound like what many of us go through?**

We save, and save, and save for a rainy day, but it rains every Tuesday. We never seem to make enough to get ahead.





# Haggai 1:12-15

## Hope for all of us with Misplaced Priorities

Haggai 1:12-15 (ESV) –

“Then Zerubbabel the son of Shealtiel, and Joshua the son of Jehozadak, the high priest, with all the remnant of the people, obeyed the voice of the LORD their God, and the words of Haggai the prophet, as the LORD their God had sent him. And the people feared the LORD. Then Haggai, the messenger of the LORD, spoke to the people with the LORD’s message, “I am with you, declares the LORD.” And the LORD stirred up the spirit of Zerubbabel the son of Shealtiel, governor of Judah, and the spirit of Joshua the son of Jehozadak, the high priest, and the spirit of all the remnant of the people. And they came and worked on the house of the LORD of hosts, their God, on the twenty-fourth day of the month, in the sixth month, in the second year of Darius the king.”

So far in our study on Haggai 1, there is not too much to get excited about. Israel sinned, failed to adopt God’s priorities, and they reaped the consequences. Are we, today, destined to endure the same challenges and correction as the remnant of Judah? The answer is a resounding NO! There is hope for those who believe in Christ (1 John 1:8). Remember that it was God who brought this to Judah’s attention. Romans 8 teaches that if God is for us, who can be against us? Is God for us? Was He for Israel here in Haggai? Let’s see what the text says.

In verse 12, we read that Israel “feared the LORD”. In this passage, we see that the people recognized their sin and turned to God in repentance. ***Humble repentance always elicits a gracious response from God.*** God responded with, “I am with you!” This must have been so encouraging for the Jews to hear. Their God whom they had rejected and sinned against still loves them and is for them! In our text we see that God forgives and helps them complete the task that He set before them. How did Israel respond? They went out and did the work that God had called them to do.

This promise of God, to be “with you”, was all that the people needed. They responded to this promise with joyful, energetic obedience. We read in verse 14 that “the Lord stirred up the spirit” of the people. The phrase “stirred up the spirit” indicates that they were moved by the grace and forgiveness of the Lord. They were joyful that they were still given the privilege of serving the King of Kings!

I am sure that we can all agree, from this text as well as from our own experience, that failure to follow God’s priorities is costly. Consider 1 Peter 5:5 (ESV) – “...God opposes the proud but gives grace to the humble.”

# THE FIVE BIBLICAL SEQUENTIAL PRIORITIES

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In Haggai 1 and other passages of Scripture, we see that God cares about our priorities. Now, let's take a look at some basic principles that are taught in Scripture along with the application of their corresponding financial priorities. For some, these principles will seem obvious and simple. For others, this may seem like a strange way of thinking. One may question whether it is even worth the effort to apply the financial/stewardship priorities in their life. Let me encourage you that as we look at these principles and their applications, continue to look to Christ. If He's calling us to live this way, He will also give us the strength and desire to do it.

- "And I am sure of this, that He who began a good work in you will bring it to completion at the day of Jesus Christ" (Philippians 1:6 ESV).
- "For it is God who works in you, both to will and to work for His good pleasure" (Philippians 2:13 ESV).

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

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

In the rest of this resource, we will outline the broad Biblical teaching on each principle, along with its corresponding priority and application for each one. We will offer a few application points, but there are many ways that these priorities can be lived out.

In the following pages, you will find Five Timeless Truths that can help you develop a principled system to manage all of God's resources. When properly applied, these truths will revolutionize our lives and align our priorities with Scripture. In this resource, you will be given a principled guideline for stewarding 100% of what God has entrusted to your care.



# Truth Principle One:

## God is our Highest Priority

Scripture clearly teaches that all of our possessions have come from God. Because of His great love for us and all of the wonderful things that He has done for us, we owe Him our all. Here are some ways that God has been incredibly generous to His people:

### ***He Created Us***

“For you formed my inward parts; you knitted me together in my mother’s womb. I praise you, for I am fearfully and wonderfully made.”  
(Psalm 139:13-14 ESV).

### ***He Loves Us***

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

### ***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 ESV).

### ***He Called Us***

“Even as He chose us in Him before the foundation of the world, that we should be holy and blameless before Him” (Ephesians 1:4 ESV).

### ***He Adopted Us***

“In love He predestined us for adoption to Himself as sons through Jesus Christ, according to the purpose of His will, to the praise of His glorious grace, with which He has blessed us in the Beloved” (Ephesians 1:4-6 ESV).

### ***He Redeemed Us***

“In Him we have redemption through His blood, the forgiveness of our trespasses, according to the riches of His grace” (Ephesians 1:7 ESV).

In light of all that God has done for us, we should live our lives to honor Him. Paul states it well in Romans 12:1-2 where he says, “I appeal to you therefore, brothers, by the mercies of God, to present your bodies as a living sacrifice, holy and acceptable to God, which is your spiritual worship. 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.” In these verses, Paul makes it clear that we should honor God first in our hearts, time, attention, work, and relationships.

Bring your attention back to a verse that you read above. Romans 5:8 states “But God shows His love for us in that while we were still sinners, Christ died for us”. Here we see God’s ultimate love for us that while we were in our sin, He **gave** His only Son to die in our place to rescue us from our sin. This **gift** from God met our highest need: forgiveness of sin, guidance and hope for this life, and the promise of one day being with Christ in Heaven forever.



## Financial Priority #1

# GIVE

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

- “Honor the Lord...with the firstfruits” (Proverbs 3:9 ESV).
- “Every tithe...is the Lord’s; It is holy unto the LORD” (Leviticus 27:30 ESV).
- “But they gave themselves first to the Lord...” (2 Corinthians 8:5 ESV).
- “Give, and it will be given to you” (Luke 6:38 ESV).
- “Will man rob God?” Consider Malachi 3:8-11 (ESV).

***We believe that giving a tithe of our income to the local church is our first financial priority.***

Notice that this tithe is to the local church, not any other non-profit or parachurch organization. We believe that Christians should give as they feel led to other non-church organizations, but not until later on in the priority list.

***Why the Local Church?*** It is because the local church is “the pillar and foundation of truth” (1 Timothy 3:15 NIV84). This is true both in its right proclamation of the Word of God as well as the nurturing of our soul. The Billy Graham Evangelistic Association, for all the good it does, will not visit your home in the middle of the night after there has been a tragedy in the family. Nor will they come knocking at your door if you have slipped into sin. It’s the local church which has been tasked with our spiritual nurturing.

This is why the tithe should go to the local church to support the operation of its mission. Generally, we encourage folks to give to the church’s general operating fund rather than to building funds, or mission’s budgets. Again, we are not saying that it is bad to give to these church budgetary areas, but they are not part of this first priority.

Pastor and author, Randy Alcorn, said it this way, ***“Tithes can be the training wheels*** to launch us into the mindset, skills, and habits of grace-giving.” ***Ironically***, many people cannot afford to give, precisely because they are not giving (remember Haggai 1:9-11). ***If we give generously to God first (with the right motive), then we will incur His blessing to be generous to others.***

## 2 **Truth Principle Two:** **Family is our Second Priority**

There are two really significant pictures in the Bible of the importance God places on family. ***The first is seen in the father/child relationship*** that we share with God. As our Father, God has brought us into his family. Regardless of the experience you may have had with your earthly father, God demonstrates self sacrificial love for His children. He will never allow us to lack anything necessary for “life and godliness” (2 Peter 1:3). Consider the following verses:

- “For in Christ Jesus you are all sons of God, through faith” (Galatians 3:26 ESV).
- “See what kind of love the Father has given to us, that we should be called children of God; and so we are” (1 John 3:1a ESV).
- “For all who are led by the Spirit of God are sons of God. For you did not receive the spirit of slavery to fall back into fear, but you have received the Spirit of adoption as sons, by whom we cry, ‘Abba! Father!’ The Spirit himself bears witness with our spirit that we are children of God” (Romans 8:14-16 ESV).
- “Pray then like this: “Our Father in heaven, hallowed be Your name” (Matthew 6:9 ESV).

These are just a few of the many passages of Scripture that speak clearly to the Father/child relationship that we have with God.

***The second picture is seen in the marriage relationship of a husband and wife.*** This is a picture of the relationship between Christ and His Church. Here are a few passages from Scripture that speak to this:

- “Husbands, love your wives, as Christ loved the church and gave Himself up for her” (Ephesians 5:25 ESV).
- “In the same way husbands should love their wives as their own bodies. He who loves his wife loves himself. For no one ever hated his own flesh, but nourishes and cherishes it, just as Christ does the church” (Ephesians 5:28-29 ESV).

These passages of Scripture point to the importance that God places on protecting and providing for our families. God was willing to move heaven and earth to bring us our deepest need; salvation and adoption into His family. Likewise, we should prioritize caring for the needs of our family.



## Financial Priority #2

# SAVE

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

We live in a world controlled by what scientists refer to as the Second Law of Thermodynamics. In short, this means that all things tend toward randomness and decay. Theologians refer to this phenomenon with another term, The Curse or The Fall. Our world is broken by sin. It affects all of us and we should plan that our 'things' will wear out and break down.

***We need to be proactive in our planning.*** "The prudent sees danger and hides himself, but the simple go on and suffer for it" (Proverbs 22:3 ESV). Notice in this passage the contrast between the attitudes of the prudent and the simple. The prudent man is proactive, while the simple man is reactive. So often we read passages like this one and don't stop to consider how it applies to us. A family with daughters should proactively plan for future wedding costs. The worker should plan for retirement and set money aside.

***Planning is required, not just a paycheck.*** "But if anyone does not provide for his relatives, and especially for members of his household, he has denied the faith and is worse than an unbeliever" (1 Timothy 5:8 ESV). Paul is concerned about families taking the responsibility upon themselves for the physical needs of their family and relatives. The word "provide" in this context has the connotation of an ongoing focus not only to provide for today but also into the future. This necessitates intentional planning, not just bringing home a paycheck.

***The Wise Plan.*** "Precious treasure and oil are in a wise man's dwelling, but a foolish man devours it" (Proverbs 21:20 ESV). Financial reserves are a demonstration of wisdom, not wealth. Notice that it is not the rich who have reserves of treasures and oil, but the wise!

Studies show that most marriage problems result from money and debt mismanagement. Understanding the importance of saving, and putting it into practice may preserve marriages.

There is an old adage: if you do not earn interest, you will pay interest. If you do not keep money in reserve (in savings) you will be forced to borrow money to handle unexpected expenses. Forced borrowing often results in paying interest, which means going into more debt.

Savings can be broken down into two categories, short-term and long-term. Here is a brief overview:

### ***Short-term***

When we actually put together a short-term savings plan, there are three aspects to it:

1. An initial \$1000 emergency fund for those unexpected expenses.
2. An annual expense fund which plans for the bills and expenses that occur infrequently throughout the year. It does not have to be a separate bank account, but for some this may be helpful. Add up all larger, annual or biannual bills. Then, divide the sum by 12. Set that amount aside each month to cover the bill when it comes due (for example: taxes, insurances, Christmas, vacation, and other large anticipated expenses).
3. A fund that holds approximately 3-6 months of living expenses just in case a more extreme financial impact comes to you and your family (sickness, out of work, etc.).

### **Savings Tips**

- ① Consider using a high interest rate savings, like those offered through Capital One or Ally bank. These accounts have no minimum balance or monthly fees, and are FDIC insured. They can be set up through the internet and funds can be sent electronically back and forth between it and your local checking account.
- ② Avoid CDs or any investment that locks your money up for a certain period of time. CDs often have interest rates that do not keep pace with inflation.
- ③ Never invest short term money (needed within 1-2 years) in risky investments.
- ④ Gold is not an emergency fund.
- ⑤ Credit cards or Home Equity Line of Credit should not be considered as emergency funds either.

### ***Long-term Savings***

Once you have built a cushion of short-term savings, the wise steward saves and invests for longer term items like buying a car or funding retirement needs. When available, take advantage of matching contributions in employer sponsored retirement plans. Also, consider using a Roth IRA for tax-free income in retirement. A goal of 10% of your income should be invested weekly or monthly to fund your retirement years.

***Saving in order to protect your family must become a conviction, not a convenience. It cannot be "I will save if there is extra." Rather, "I must save before I pay my first bill."***

# 3 **Truth Principle Three:** **Our Testimony Should Glorify God**

We have seen that God is first, family is second, so what comes next? Scripture is clear that our lives should bring glory to God. As Christians, we strive to reflect the glory of God to the world through our actions. God wants us to live a life worthy of our calling. Consider the following passages:

- “I therefore, a prisoner for the Lord, urge you to walk in a manner worthy of the calling to which you have been called” (Ephesians 4:1 ESV).
- “...let your light shine before others, so that they may see your good works and give glory to your Father who is in heaven” (Matthew 5:16 ESV).
- “So, whether you eat or drink, or whatever you do, do all to the glory of God” (1 Corinthians 10:31 ESV).
- “Keep your conduct among the Gentiles honorable, so that when they speak against you as evildoers, they may see your good deeds and glorify God on the day of visitation...For this is the will of God, that by doing good you should put to silence the ignorance of foolish people” (1 Peter 2:12 & 15 ESV).

From the very beginning of the Bible, we see the importance of living a God-fearing life (Remember Haggai 1). This is seen in the lives of Noah and the patriarchs (Genesis 6 – Numbers). Consider the example of Joseph who lived an upright life. Even after being wronged time and time again, his confidence in the goodness of God never wavered. Joseph is a wonderful example of a life lived to the glory of God. The Bible also repeatedly shows the result of those lives lived for selfish ends.

None of us are able to live a sinless life. But, by the grace of God, we can live a life where we sin less. As Christians, our lives are marked by repentance when we sin and trust in God’s mercy. One of the reasons we are to live in this manner is to be a witness to the unbelievers. Read the passages in 1 Peter 2:12 & 15 above. This is what we are called to do.

***How we live says a lot about what we actually believe!***





## Financial Priority #3

# **SPEND**

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

Our stewardship choices matter. How we handle our money reflects what we believe about God. We must be consistent and faithful in providing for the needs of our family. The choices we make with our money are one of the clearest demonstrations of our ultimate allegiances. Think about this question: What does your spending say about you? If someone would look at your bank account or credit card statements, what would they say motivates you?

We are to pay the mortgage or rent, put food on the table, keep the lights on, and pay our debts on time. These financial applications encompass the majority of our spending. Important to note, this section deals with necessity spending! The “spending” priority should only cover the basic necessities of life. In other words, this section of our budget should be free from overspending.

***Budget Busters:*** Below are several ways our budget can suffer from overspending.

- Walmart/Target - It's too easy to go to the store to pick up a few necessary grocery items and walk out with several extra unnecessary items.
- Use Credit Cards - Studies show that when we spend on credit, we typically spend more than when we use cash.
- Coffee - What's a fewbucks? I can grab a quick coffee or snack on my way to work. Many people simply don't realize how much they spend at convenience stores, which have a very high markup on purchases.
- Subscriptions - Those cheap (and often infrequently used) movie, music, and gym subscriptions may be punching a bigger hole in your bank account that you think.
- Eating Out - We all live busy lives. The convenience of eating out can sometimes be a real lifesaver. We should plan ahead and pack a lunch for work to limit unnecessary eating out. There's nothing wrong with eating out but it should be considered a luxury not a necessity.

Remember what Paul said in Romans 13:7a, “Pay to all what is owed to them.” Also, keep in mind what the Psalmist states about our spending (and borrowing) habits: “The wicked borrows, but does not pay back” (Psalm 37:21a ESV).

The average family has approximately \$6,500 in revolving credit card debt (ValuePenguin, 2021). God’s Word states that we are to “do all for the glory of God” (1 Cor. 10:31). The question that begs to be asked, and answered, by all Believers is this: Does going into credit card debt bring glory to God?

Though being timely with creditors is vitally important, the wise steward should first honor the Lord through giving, then protect his family with savings. With the inclusion of this third priority of “spending,” we need to create or adjust our personal budget to live at a level of consumption that is equal to (or less than) our income. Some will find it challenging to live with a balanced budget. Personal spending and its connected habits will need to be reviewed and altered accordingly.

# 4

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

Many think that God gets 10% of their income, and the remaining 90% is theirs. So, after tithing, the balance of my paycheck is mine, right? Wrong! Many are not aware that there were actually three tithes in the Old Testament. 23.3% would have been what the Jewish nation would have given annually over every three years. The first tithe was for the Temple. It provided for the priests and the upkeep of the Temple. The second tithe was for the festivals that God established to point Israel to the coming of the Messiah. And, the third tithe was called The Charity Tithe, and was collected every three years for the widow, orphan, and stranger.

At the end of every three years, bring all the tithe of your produce in the same year and lay it up within your towns. And the Levite, because he has no portion or inheritance with you, and the sojourner, the fatherless, and the widow, who are within your towns, shall come and eat and be filled, that the LORD your God may bless you in all the work of your hands that you do (Deuteronomy 14:28-29 ESV).

The importance of this command was repeated throughout the Old Testament. In fact, Israel's failure to protect and provide for those in need brought the judgment of God upon the Nation.

- "Give justice to the weak and fatherless; maintain the right of the afflicted and destitute" (Psalm 82:3 ESV).
- "The LORD watches over the sojourner; He upholds the widow and the fatherless..." (Psalm 146:9 ESV).
- "Blessed is the one who considers the poor! In the day of trouble the LORD delivers him" (Psalm 41:1 ESV).
- "She opens her hand to the poor and reaches out her hands to the needy" (Proverbs 31:20).
- "Whoever gives to the poor will not want, but he who hides his eyes will get many a curse" (Proverbs 28:27 ESV).

Today, we live in the era of Grace-giving. We are to give out of a heart of gratitude and generosity, not obligation. That being said, the principle of giving to the poor and needy is confirmed in New Testament. Consider the following texts:

- “Heal the sick, raise the dead, cleanse the lepers, cast out demons. You received without paying, give without pay” (Matthew 10:8 ESV).
- “Religion that is pure and undefiled before God the Father is this: to visit orphans and widows in their affliction...” (James 1:27 ESV).
- “Let the thief no longer steal, but rather let him labor, doing honest work with his own hands, so that he may have something to share with anyone in need” (Ephesians 4:28 ESV).
- “...how does God’s love abide in him? Little children, let us not love in word or talk but in deed and in truth” (1 John 3:17-18 ESV).
- “...do good and share what you have...” (Hebrews 13:16 ESV).
- “...and one of you says to them, ‘Go in peace, be warmed and be filled,’ without giving them the things needed for the body, what use is that?” (James 2:16 ESV).

We have just seen that in both the Old and New Testaments that God encourages, and even at times, commands His children to provide for the pressing needs of others. This is part of the heart of God! Just as He is our great provider, He has also commissioned us to be part of His plan to take care of those that are in need. Our generosity to help and bless others is what God wants us to do. A good quote speaks to this from Rev. Drew Gysi of Life Institute:

“I do not see anywhere in Scripture where it is the government’s responsibility to take care of the widow, the poor, the homeless and the needy. What I do read in the Word of God, that it is the Believer and the local Church that is to rise up and help the widow, the poor, the homeless and the needy in order to meet their earthly need. By doing this, we also get the opportunity to share the transforming message of the Gospel of Christ, which meets their eternal need!”



## **Financial Priority #4**

# **OFFERINGS**

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

As a result of truth principle number four, where the needs of others should not be ignored, we are encouraged to make room in our budget to provide for those who are less fortunate. We should be looking for ways to tangibly demonstrate the grace of God in the lives of others. Remember, this should not be done out of a sense of obligation. It is God who loves you and spared no expense for your soul's deepest need, Christ. We should give to the needy in the same way as God does towards us, lovingly and generously!

Practically speaking, this category/priority in our budget should include support of missionaries, the deacons fund, building campaigns, supporting other non-profit organizations, and helping your neighbor who is in need. We need to intentionally have our eyes open to see the needs of others around us, because when we do, we will see that the needs surrounding us are plenty.

The Apostle Paul was given the task of taking the Gospel of salvation to the Gentiles. Before leaving on his mission, the Apostles gave him one command to never forget. They commanded that we should "remember the poor, the very thing I was eager to do" (Galatians 2:10 ESV).

Later in Paul's ministry, there was a great famine in Jerusalem. He went from church to church collecting offerings to support the Christians who were in need. He commanded, "...each of you is to put something aside and store it up" (1 Corinthians 16:2 ESV). Later he states, "your abundance at the present time should supply their need, so that their abundance may supply your need, that there may be fairness" (2 Corinthians 8:14 ESV).

Some Believers today think that they cannot afford to give to those in need as mentioned above. If this is you, take a look at what Jesus and Paul say specifically about giving:

"Give, and it will be given to you. A good measure, pressed down, shaken together and running over, will be poured into your lap. For with the measure you use, it will be measured to you" (Luke 6:38 - ESV).

Remember this:

“Whoever sows sparingly will also reap sparingly, and whoever sows generously will also reap generously. Each of you should give what you have decided in your heart to give, not reluctantly or under compulsion, for God loves a cheerful giver. And God is able to bless you abundantly, so that in all things at all times, having all that you need, you will abound in every good work. As it is written:

“They have freely scattered their gifts to the poor;  
their righteousness endures forever.”

Now he who supplies seed to the sower and bread for food will also supply and increase your store of seed and will enlarge the harvest of your righteousness. You will be enriched in every way so that you can be generous on every occasion, and through us your generosity will result in thanksgiving to God” (2 Cor. 9:6-11 – ESV).

Two additional things to think about and even apply when it comes to helping those in need:

### ***1. Purpose of Generosity:***

Pastor, author and conference speaker, Randy Alcorn in his book The Treasure Principle says this about the purpose of generosity: “God prospers me not to raise my standard of living, but to raise my standard of giving.” Have you ever thought about raises, bonuses and extra income that comes your way as a means of increasing generosity?

### ***2. Prayerful Impact of Generosity:***

In Proverbs 21:13 we read that “Whoever closes his ears to the cry of the poor will himself call out and not be answered.” In Isaiah 58:6-9 we read:

“Is not this the kind of fasting I have chosen: to loose the chains of injustice and untie the cords of the yoke, to set the oppressed free and break every yoke? Is it not to share your food with the hungry and to provide the poor wanderer with shelter—when you see the naked, to clothe them, and not to turn away from your own flesh and blood? Then your light will break forth like the dawn, and your healing will quickly appear; then your righteousness will go before you, and the glory of the Lord will be your rear guard. Then you will call, and the Lord will answer; you will cry for help, and He will say: Here am I.”

As God prospers you financially, remember to give additional/increased offerings and blessings to those in need and other God-honoring ministries. In both of the above Biblical texts, one's generosity has a direct connection to the prayer life and prayerful response by God. ***Want to empower your prayer life even more? Consider increasing your generosity to those in need!***

After managing well the first three sequential priorities, your financial position now allows freewill offerings. As we just saw, God wants us to consider the circumstances and needs of others, and we are to do so before we spend on our personal pleasures and wants. The question now to think through is this; are there individuals, mission efforts, or other ministry works that I should consider being a blessing toward...today?

# 5 **Truth Principle Five:** **All Blessings Flow from God**

A careful balance must be struck. On one hand, it is right to enjoy luxuries and material blessings when they result from love and obedience to God and His Word (1 Tim. 6:17). We can't come to God expecting that if we do the right things, He will make us rich, happy, and/or comfortable. Our motivation to obey God should not ultimately be about getting blessings. God is not a cosmic vending machine that we can manipulate by pushing the right buttons. The perversion of the "Health and Wealth Gospels" is not the gospel at all but simply materialism wrapped in "holy clothes".

That being said, God does bless those who love and obey Him. We must guard ourselves against coveting the blessings and gifts, and focus on the richness of our ultimate Giver.

## ***The Lord delights in our enjoyment of Him.***

There are two ways that God blesses those who love and obey Him and His Word. First, He blesses with spiritual blessings. These blessings are true for everyone who is in Christ.

- "Blessed be the God and Father of our Lord Jesus Christ, who has blessed us in Christ with every spiritual blessing in the heavenly places" (Ephesians 1:3 ESV).
- "Blessed be the God and Father of our Lord Jesus Christ! According to His great mercy, He has caused us to be born again to a living hope through the resurrection of Jesus Christ from the dead, to an inheritance that is imperishable, undefiled, and unfading, kept in heaven for you, who by God's power are being guarded through faith for a salvation ready to be revealed in the last time" (1 Peter 1:3-5 ESV).



Second, His blessings may also be material in nature. While this certainly is not the rule for all believers in all times, it certainly has been the experience of many American Christians. Consider what Jesus said, “Foxes have holes, and birds of the air have nests, but the Son of Man has nowhere to lay His head” (Luke 9:58 ESV). Material possessions and blessings do not prove one’s holiness or acceptance before God. Consider a few of the following proverbs:

- “The plans of the diligent lead surely to abundance, but everyone who is hasty comes only to poverty” (Proverbs 21:5 ESV).
- “One gives freely, yet grows all the richer; another withholds what he should give, and only suffers want” (Proverbs 11:24 ESV).

The promise of material blessings was given to Israel in the book of Deuteronomy:

“And when the LORD your God brings you into the land that He swore to your fathers, to Abraham, to Isaac, and to Jacob, to give you—with great and good cities that you did not build, and houses full of all good things that you did not fill, and cisterns that you did not dig, and vineyards and olive trees that you did not plant—and when you eat and are full, then ***take care lest you forget the LORD***, who brought you out of the land of Egypt, out of the house of slavery.” (Deuteronomy 6:10-12 ESV).

Notice the warning in this passage; God knows the human heart and its propensity to replace love for God with love for the blessings that God provides.

In the New Testament, the Apostle Paul teaches us that God is the source of all that we have. God has, and still does want us to enjoy some of the things of this world. He allows, and desires for us to use a portion of our earnings (after we give to the Lord’s work, save to protect our family, spend to pay our bills, and give additional offerings to help people and ministry) for “our enjoyment.”

“...but on God, who richly provides us with everything to enjoy” (1 Tim. 6:17).

God is not a cosmic kill-joy! He wants us to enjoy not only the works of His hands, but also the fruit of our labors!

“Moreover, when God gives someone wealth and possessions, and the ability to enjoy them, to accept their lot and be happy in their toil—this is a gift of God. They seldom reflect on the days of their life, because God keeps them occupied with gladness of heart” (Eccl 5:19-20 – NIV).



## **Financial Priority #5**

# **LUXURIES**

***Application: Rightfully enjoying God's abundance.***

When we give to our local church, protect our family with savings, pay our bills on time, seek the needs of those around us, then we may freely enjoy God's financial blessings. There is nothing necessarily wrong with living in a nice house, driving a nice car or having nice things, provided we are living within the Five Biblical Sequential Priority Framework.

The material blessings that God provides are not to replace or compete for our love for Him. We are encouraged to use the financial blessings that He provides to help, bless, and encourage others. As we do this, we should not pass judgment on those who have not experienced the same financial blessings as we have. The Scriptures below are an encouragement and admonition to those with material blessings:

- "And He said to them, 'Take care, and be on your guard against all covetousness, for one's life does not consist in the abundance of his possessions'" (Luke 12:15 ESV).
- "But the cares of the world and the deceitfulness of riches and the desires for other things enter in and choke the word, and it proves unfruitful" (Mark 4:19 ESV).
- "Do not lay up for yourselves treasures on earth, where moth and rust destroy and where thieves break in and steal, but lay up for yourselves treasures in heaven, where neither moth nor rust destroys and where thieves do not break in and steal. For where your treasure is, there your heart will be also" (Matthew 6:19-21 ESV).
- "So, because you are lukewarm, and neither hot nor cold, I will spit you out of My mouth. For you say, I am rich, I have prospered, and I need nothing, not realizing that you are wretched, pitiable, poor, blind, and naked" (Revelation 3:16-17 ESV).

More often than not, we focus first and foremost on satisfying our desire for the creature comforts of life. Things like eating out, cable TV, sports, travel and binge shopping often get put before our giving, saving, spending and offerings to those in need. Our human nature consistently wants to reverse the order of our priorities, thus making ourselves the foremost priority in our lives. Modern day marketing makes it clear that "you deserve a break today!"

Paul knew about the dangers of money and the desire for it. Here in 1 Tim. 6:2b-10 we read Paul's charge to his protégé, Pastor Timothy, in what he is to teach to his congregants:

"Teach and urge these things. If anyone teaches a different doctrine and does not agree with the sound words of our Lord Jesus Christ and the teaching that accords with godliness, he is puffed up with conceit and understands nothing. He has an unhealthy craving for controversy and for quarrels about words, which produce envy, dissension, slander, evil suspicions, and constant friction among people who are depraved in mind and deprived of the truth, imagining that godliness is a means of gain. But godliness with contentment is great gain, for we brought nothing into the world, and we cannot take anything out of the world. But if we have food and clothing, with these we will be content. 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. 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" (1 Timothy 6:2b-10 ESV).

As you just read, Paul has much to say about the dangers of loving money. The false teachers that Paul was referencing in this passage were "using" God and Godliness in order to gain position, popularity and wealth. Paul is writing Timothy to have him teach and instruct these truths to the church in Ephesus. In Paul's instructions condemning wealth and luxuries, he is expressing that the desire for wealth and riches are destructive in one's life, and also in pursuing godliness.

Now that I have given unto the Lord, saved to provide for my family, paid my creditors all obligations, and blessed a ministry or person with a generous gift, I am now free to enjoy the great blessings that God has richly given me through the work of my hands.

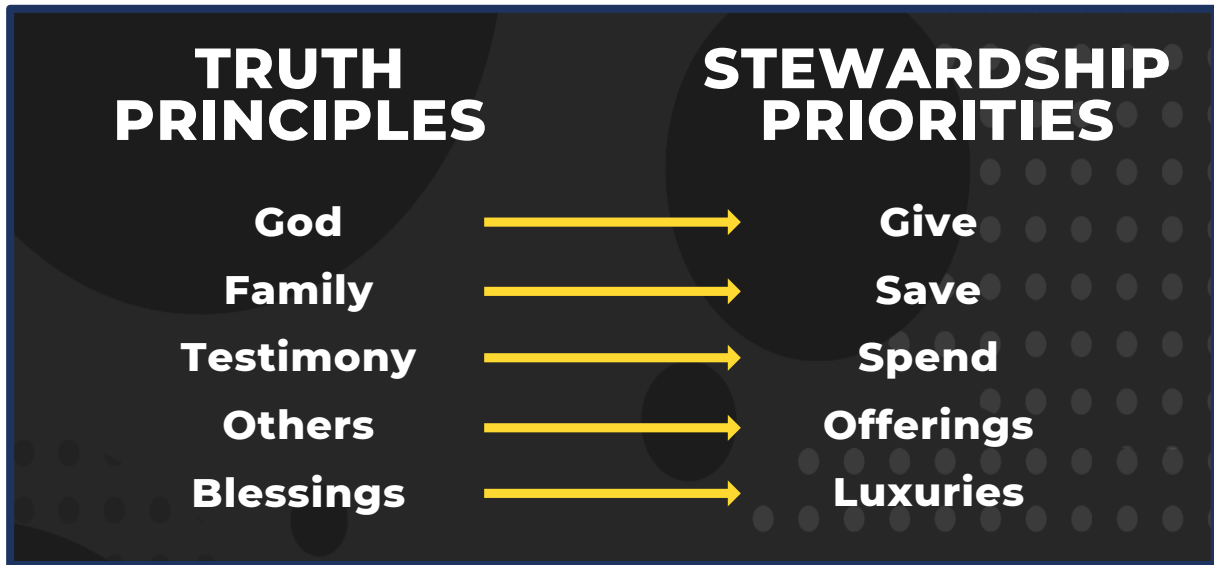
***First***, if you are not ***giving to the Lord***, you have no room for luxuries.

***Second***, if you are not ***saving for your family***, you have no room for luxuries.

***Third***, if you are not ***spending (meeting your obligations)***, you have no room for luxuries.

***Fourth***, if you are not budgeting for ***offerings***, you have no room for luxuries.

# PRINCIPLES APPLIED



1. **Give:** Because God gave, it is our first priority and privilege to give back to the Lord.
2. **Save:** Because family is our second priority, we should build savings to protect our family.
3. **Spend:** Because our testimony matters, we need to be timely and honorable with our creditors.
4. **Offerings:** We need to be mindful and generous towards the needs of others.
5. **Luxuries:** Rightfully enjoy blessings above and beyond the essential needs of life.

***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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