faith. family. finance.

JULY 2023

START HERE

01	SHOW UP.
02	ENGAGE.
03	BE REAL.
04	LISTEN WELL.
05	KEEP IT CONFIDENTIAL.

PANEL DISCUSSIONS

FINANCE 01

Provision

Panel: Jessica Tucker, Luke Dooley, Matt Tomamichel, Carl Satterwhite, Stephen Carter

Guiding Scripture:
And God is able to make all grace abound toward you, that you, always having all sufficiency in all things, may have an abundance for every good work."
II Corinthians 9:8.

FAMILY 02

Purpose

WOMEN'S Panel : Purpose, Power & Identity
Dawn Satterwhite, Joyce Lavendar-Che, Jessica Tucker

Guiding Scripture:
"You, Lord, give perfect peace to those who keep their purpose firm and put their trust in you" **Isaiah 26:3**

MEN'S Panel : Wisdom, Leadership & Legacy
Chuck Mingo, Carl Satterwhite, Stephen Carter, Solomon Wilcots

Guiding Scripture:
"Proverbs 22:6 "Train up a child in the way he should go; even when he is old he will not depart from it." **Proverbs 22:6**

FAITH 03

Power

Panel: Chuck Mingo, Joyce Lavendar-Che, Solomon Wilcots, Dawn Satterwhite

Guiding Scripture:
"For God has not given you a spirit of fear, but of power and of love and a sound mind." **II Timothy 1:7**

SOMETHING I WANT TO REMEMBER ....

REMEMBER TO ASK ABOUT...

WHAT ACTION CAN I TAKE NOW...

GOD REWARDS GOOD STEWARDSHIP

KEY SCRIPTURE

1 Corinthians 3:8; Hebrews 11:6

Points to Ponder

- God is a rewarder
- Poor stewards lose resources. Good stewards receive more.
- Every day God sees the purchases we make and the money we give.
- We can't help others if we don't care for what God has given us.

Food for Thought

According to the parable of the talents, God has "*delivered His goods to us*". He has given us natural abilities and spiritual gifts that we are to use for the kingdom. Make a list of the natural abilities and spiritual gifts God has given you. Are you using them for the kingdom? If not, what are the obstacles?

NEED, GREED, OR SEED

KEY SCRIPTURE

2 Corinthians 9:6-11

"He who sows sparingly will also reap sparingly, and he who sows generously will also reap generously". This promise is given not to create our motivation for giving but to free us from fear and show us the reward of giving.

Once you give cheerfully, "God is able to make all grace abound toward you "so that you always, always have all sufficiency in all things". WHY? So you may have "an abundance for every good work"

Points to Ponder

- It all comes down to the heart.
- All grace, abundance, and sufficiency are a direct result of sowing bountifully from a cheerful heart.
- Financial growth is a by-product of bountiful sowing.
- You reap after you sow.
- You have to start where you are.

Food for Thought

- Whenever we are about to give significantly, it is not unusual to be attacked by fears of insufficiency: Will I have enough? What if I lose my job? What if my car breaks down? Remember money is not our sufficiency, God is our sufficiency.

- When your need is met (i.e. sufficiency), and you have a little extra (i.e. abundance); what's your choice? Do you use it to pay down debt, treat your self, or bless others? How do you make that choice?

- How do you view money you control? Do you see it as being there to meet your need? Is it there to satisfy your greed? Or do you see it as a seed?

MONTHLY RETIREMENT PLAN

example

In order to retire with some security, you must aim at something. Your assignment is to determine how much per month you should be saving to retire at 65 years old with what you need. If your are **saving at 12%** and **inflation is 4%**, then you are moving ahead of inflation at a **net of 8%** per year.

Step 1:

Annual Income you wish to have when you retire $30,000

divide by 8%

Nest Egg needed equals $375,000

Step 2:

To achieve that Nest Egg, you will save 12% of your income netting 8% after inflation, so we target that Nest Egg using 8%

$375,000 **X** .000436 **=** $163.50

Nest Egg Needed | Your Factor | Monthly Savings Needed

Age	Years To Save	Factor
25	40	0.000286
30	**35**	**0.000436**
35	30	0.000671
40	25	0.001051
45	20	0.001698
50	15	0.002890
55	10	0.005466
60	5	0.013610

MONTHLY RETIREMENT PLAN

worksheet

In order to retire with some security, you must aim at something. Your assignment is to determine how much per month you should be saving to retire at 65 years old with what you need. If your are **saving at 12%** and **inflation is 4%**, then you are moving ahead of inflation at a **net of 8%** per year.

Step 1:

Annual Income you wish to have when you retire ______________

divide by 8%

Nest Egg needed equals ______________

Step 2:

To achieve that Nest Egg, you will save 12% of your income netting 8% after inflation, so we target that Nest Egg using 8%

______________ **X** ____________ **=** ______________________

Nest Egg Needed Your Factor Monthly Savings Needed

Age	Years To Save	Factor
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START WHERE YOU ARE...

KEY SCRIPTURE

Hebrews 12:11 NIV

No discipline seems pleasant at the time, but painful. Later, one however, it produces a harvest of righteousness and peace for those who have bee trained by it.

Food for Thought

"The National Study of Millionaires"

Over 10,000 U.S. Millionaires participated in this study.

- Only 3% received an inheritance of $1 million or more
- Only 2% surveyed said they came from an upper-income family.
- 79% did not receive any inheritance at all from their parents or family.
- 75% said that regular, consistent investing over a long period of time is the reason for their success.

7 Baby Steps

1. Save $1,000 for your starter emergency fund.
2. Pay off all debt (except the house) using the debt snowball.
3. Save 3 to 6 months of expenses in a fully funded emergency fund.
4. Invest 15% of your household income in retirement.
5. Save for your children's college fund (even if you don't have them yet).
6. Pay off your home early..
7. Build wealth and GIVE.

... REALLY ... LIKE RIGHT NOW

DEBT FREE

"You control your destiny with your behavior. Personal finance is 80% behavior and only 20% head knowledge. As I learn to control my money, I'm really learning to control myself. That's self-control." - Dave Ramsey, author and financial expert.

Debt Free... using the debt snowball

a. List all of your debts (except your mortgage).

b. List in order by balance from smallest to largest.

c. Pay minimum payments on everything except the smallest balance.

d. Attack the smallest balance.

e. Once, it's gone, apply that payment toward the next smallest debt.

List Debt	Balance	Rank from Smallest to Largest

SOMETHING I WANT TO REMEMBER ....

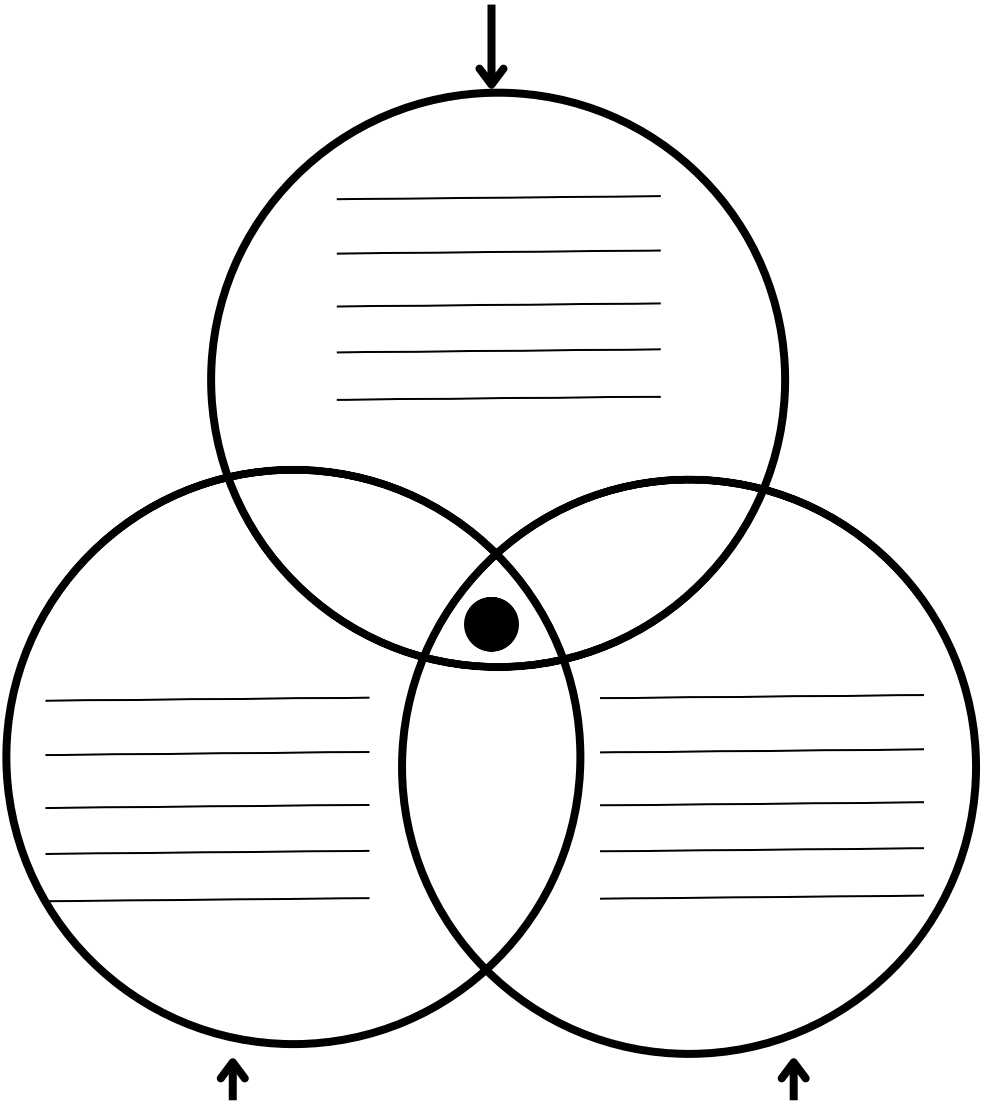
REMEMBER TO ASK ABOUT...

WHAT ACTION CAN I TAKE NOW...

Where do your gifts and talents, resources, and calling overlap?
How could you leverage that interaction to bless other people?

GIFTS & TALENTS

What do you love to do?
What do others say you're good at?
What brings you joy?



RESOURCES I HAVE

Such as access to people, venues, equipment, special skills, experience or maybe stuff?

CALLING

What work are you called to do?
What problems need to be solved?
What change is needed?

TURST, HUSTLE, AND REST

KEY SCRIPTURE

TRUST Proverbs 16:3. "Commit to the Lord whatever you do, and He will establish your plans."

HUSTLE Proverbs 16:9. "In their hearts humans plan their course, but the Lord established their steps."

REST Proverbs 16:33. "The lot is cast into the lap, but its every decision is from the Lord."

Points to Ponder

- "When we rely on our hustling without trusting God, we are trying to play God or steal His glory."
- "It is God, not us, who produces results. In order to find true rest, hustling must be accompanied by even greater trust in God. "
- "How do we know if we are trusting in God rather ourselves? Perhaps the best indicator is whether or not we are at rest."

SOMETHING I WANT TO REMEMBER ....

REMEMBER TO ASK ABOUT...

WHAT ACTION CAN I TAKE NOW...

THE POWER OF YOUTH

Guiding Scripture: "Let no one despise you for youth, but set the believers an example in speech, in conduct, in love, in faith, in purity. **II Corinthians 9:8.**

Did you know, all the disciples other than Peter were **teenagers?**

1. Make aggressive moves. Be bold. Explore.
2. Look for someone older with whom you want to spend more time. If you already have an idea of who that might be, reach out to them today, and ask for some of their time. Set a date and time and stick to it.

THE POWER OF AGE

Prayer: *Lord, you are so good and so patient. Thank you for bringing me as far as you have and giving me increased opportunities to serve you as I age. Lord, help me to serve you faithfully today so that my tomorrow will have even more possibilities of serving you. I commit to have that attitude today. Amen*

1. What if you knew for sure you would live to be 200. If that was true how would you approach the preparation and opportunities of today differently?
2. Pick one change of perspective from that 200-year outlook and live it out today.

Colonel Sanders launched Kentucky Fried Chicken at 65

Samuel Jackson was working as a social worker when he had his breakthrough acting role in the movie "Pulp Fiction." At that point, the actor was 45 years old.

SUPER HUMAN POWER

GROW GODLY AMBITION

"Work is not, primarily, a thing one does to live, but the thing one lives to do. It is, or it should be, the full expression of the worker's faculties, the thing in which he finds spiritual, mental and bodily satisfaction, and the medium in which he offers himself to God. "   - Renowned British novelist Dorthy Sayers

His workmanship, created for good works