

# FINANCIAL HEALTH, WELLNESS, WHOLENESS

FOLLOWING GUIDANCE: LET YOUR STEWARDSHIP  
OUT LIVE YOU

**SCRIPTURES OF THE DAY** Monday, October 11, 2021

[Psalm 115:14-15](#); [Proverbs 13:22](#); [1 Timothy 5:8](#)

## STUDY & REFLECTION

Are you planning to for your money outlive you?

Have you considered that you can still impact earth even after God has called you to glory?

**One of the reasons that we have been blessed with finances is to secure the future generations.**

Wealth and inheritance are one of many signs of covenant with God and a powerful way to impact Kingdom work for generations to come. Can you imagine for one minute how your life would be different if you did not have the major debt items such as mortgage or student loans to deal with? Now what would happen if you empowered at least two generations with this blessing? Not only would you free them from burdens you would also impact the Kingdom of God.

How we decide to transfer our wealth has a very real impact on Kingdom work.

## ACTION ITEMS

Seek God in prayer, **Ask God to give you clarity** on how you can leave wealth that will impact generations and to bless you with divine connections in order to for His word to manifest. Seek a credential financial professional, begin with your job's Human Resources Department, your Financial Institution, or Kingdom Stewardship Ministry at AFC.

## INVOLVING OTHERS

Share with your family members and/or your accountability partner in a general sense your God-given desire for your wealth to outlive you. Ask them to pray for you and keep you accountable to this. Identify others who have the same desires as you and work together in partnership so that the glory of the Lord can be revealed in generations to come.

# FINANCIAL HEALTH, WELLNESS, WHOLENESS

## FOLLOWING GUIDANCE: INVESTMENTS DON'T GO AT IT ALONE

**SCRIPTURES OF THE DAY** Tuesday, October 12, 2021

[Proverbs 15:22](#); [Proverbs 13:16](#)

### STUDY & REFLECTION

As we continue with the idea of investing consider this, while investing on your own is not hard you should have and rely on guidance and counsel. As you manage God's resources and use it to gain more there are many risky investment choices that can lead a zero-dollar balance. **Using advice and counselors who are trained and trusted is nothing to be ashamed of; this is the sign of wisdom.**

With investments there are many opportunities beyond what you hear about in the media, only someone who is actively researching and astute in investments will be able to identify the right areas invest your money. Don't be ashamed to ask and follow guidance, it will bless you.

### ACTION ITEMS

Seek God in prayer for wise counsel. Identify the trusted Financial Professional, and follow their guidance.

### INVOLVING OTHERS

Seek a credentialed Financial Professional, begin with your job's Human Resources Department, your Financial Institution, or [Kingdom Stewardship Ministry at AFC](#).

**STUDY &  
REFLECTION**

If you plan to retire someday you must be sure to follow the clear biblical instruction of planning ahead with your money.

**Investing is all about planning ahead and following through with the plan.** It does not take much to start investing and you do not need to start with a large sum of money. Planning is critical to your long-term financial success.

Investing is about increasing what you have not maintaining and investing requires planning.

When you plan you can determine your goals and the best way to obtain those goals. Not only will planning generate higher returns, but planning will make you comfortable and remove much stress.

**ACTION** **Seek God in prayer.**

**ITEMS**

Speak with your Financial Professional, Human Resources Department about the potential benefits of retirement. Seek a credential financial professional, begin with your job's Human Resources Department, your Financial Institution, or [Kingdom Stewardship Ministry at AFC](#).

**INVOLVING  
OTHERS**

Do you have a plan? Have you thought about retirement?

Talk with each other in your CLife group about the importance of having a plan.

STUDY &  
REFLECTION

There are unethical investments that God will never be pleased with.

Let that sink in.

Since the beginning of time hype has been used as a tactic to sell all kinds of investments especially unethical investments. The old adage reminds us *if it sounds too good to be true it is*.

Never follow fads and never chase what is unethical in order to secure a quick payday, there is no such thing when it comes to investing. **Investing is a long game and little by little it will increase.** Just as we are not on earth to simply pay bills, we are not on earth to make money at all costs. In this Kingdom the means and the ends must be justified. Investing in areas that will harm others, take advantage of those who are less fortunate or marginalized is not the will of God no matter what returns on investment you can secure.

**If it is unethical walk away from it, God will allow you to access other opportunities.**

ACTION  
ITEMS

Seek God in prayer, review your current financial holdings to **ensure there are no unethical selections.** Seek a credential financial professional, begin with your job's Human Resources Department, your Financial Institution, or [Kingdom Stewardship Ministry](#) at AFC.

INVOLVING  
OTHERS

Seek a credential financial professional, begin with your job's Human Resources Department, your Financial Institution, or [Kingdom Stewardship Ministry](#) at AFC.

## FINANCIAL HEALTH, WELLNESS, WHOLENESS

FOLLOWING GUIDANCE: HEALTHY INVESTMENTS MUST BE DIVERSIFIED

**SCRIPTURES OF THE DAY** Friday, October 15, 2021

[Ecclesiastes 11:2](#); [James 4:13-15](#)

### STUDY & REFLECTION

It does not get any clearer as Ecclesiastes 11:2. Investing requires you to manage risk and one of the key ways to successfully grow a portfolio of investments is by diversification.

**Diversification is spreading your investment out in different asset classes** such as Stock, Bonds, Real Estate, Equity in companies. This is a safe way to protect against a crash or down season.

As you are accumulating wealth you must always seek to protect your capital. No one can predict the future let alone a market. All markets have cycles and in order to prevent the worst-case scenario you must never put “all your eggs in one basket”.

While there can be great excitement to see all your money increase when a single market is in an upswing, there is tremendous pain to lose almost all your portfolio in the downtimes and it will take much longer to regain what you have and simply break even. Protect your capital and take small gains over time and let it compound in order to grow efficiently.

### ACTION ITEMS

Seek God in prayer.

Ask your Credential Financial Professional are you at the right level for your current profile.

### INVOLVING OTHERS

Check in with others who are walking with you through this process and update them on your progress in your investment plan.

**STUDY &  
REFLECTION**

Review and reflect on the scriptures and activities of this week.

- Ask yourself how has this week impacted you?
- Seek the Lord on how you can be a better steward of what he has placed in your hands?
- How can you plan better with investment plans?
- How do you engage your Credentialed Financial Professional on a consistent basis?

Commit to following on a consistent basis our Kingdom Stewardship Ministry.

Commit to and Practice Matthew 6:33