



WORKBOOK

FINANCIAL PURPOSE ACADEMY

**Do business with this
until I come back.**

LUKE 19:13

This workbook belongs to _____

FINANCIAL PURPOSE ACADEMY BY BUILD UNTIL

BEFORE YOU START

YOU'RE NOT BEHIND ON THIS.

Maybe you're at the kitchen table doing the math one more time. Maybe you and your spouse stopped talking about money a while ago. Maybe you haven't told anyone how far behind you are. I'm honestly a recovering life and financial idiot, so hear me when I say this: you're welcome here, and nobody in this room is going to shame you.

Jesus told a story about a master who handed his servants something and said, "Do business with this until I come back." Then he came back and asked what they'd done with it. That's what this course is. We're going to take an honest look at what God has put in our hands, and then we're going to go do something with it.

Here's what I would love: do the exercises, tell the truth on the page, and keep going when it gets uncomfortable. Praying about your finances is good, and don't you ever stop. Now let's also walk it out.



Let's build together.

Jesse Wood

HOW TO USE THIS WORKBOOK

- **Private.** Nobody sees your page unless you show it. You never have to share a number. Do the numbers at home if you'd rather. A blank page in the room is fine.
- **Keep it safe.** Never write a Social Security number, a full account number or a password in here.
- **Not sure is an answer.** It never counts against you. It's just something to go find out.
- **Prefer your phone?** The web app walks you through the same exercises and does the math.
- **Stuck?** Talk to your group leader. If it's more than money, talk to your pastor.

MARRIED, SINGLE OR SOMEWHERE IN BETWEEN

- **Doing this with your spouse?** One household, one workbook. Sit down together, and use the Person 2 column where it shows up. If sitting down together is too hard right now, each of you can keep your own workbook and go at your own pace. Compare when you're both ready.
- **What if you two don't agree?** You don't have to agree to keep going. Write what's true today, mark what you can't settle as not sure, and come back to it. Nothing here grades a marriage. If money talk ever turns into fear or control, stop and talk with your pastor.
- **What if your spouse won't do it?** Start anyway. Fill in what you know and mark the rest not sure. Invite them once, without a lecture, and keep going. Never open an account that isn't yours to get a number.
- **Doing this on your own?** This whole course works for one person. Skip the Person 2 column. Where it says talk it over, a friend, your pastor or a journal all count.

THE MAP

EIGHT SESSIONS.

ONE HONEST LOOK.

#	SESSION	WHAT WE DO
1	Entrusted	Kingdom stewardship
2	Know the State of Your Flocks	Cash Flow
3	The Borrower and the Way Out	Debt Management
4	Room to Breathe	Emergency Fund
5	Cover Who You Love	Proper Protection
6	Gather Little by Little	Build Wealth
7	What Outlives You	Preserve Wealth
8	The Account	Stewardship Check and your plan

READ IT FIRST: LUKE 19:11-27

¹¹As they heard these things, he went on and told a parable, because he was near Jerusalem, and they supposed that God's Kingdom would be revealed immediately. ¹²He said therefore, "A certain nobleman went into a far country to receive for himself a kingdom, and to return. ¹³He called ten servants of his, and gave them ten mina coins, and told them, 'Do business with this until I come back.' ¹⁴But his citizens hated him, and sent an envoy after him, saying, 'We don't want this man to reign over us.' ¹⁵"When he had come back again, having received the kingdom, he commanded these servants, to whom he had given the money, to be called to him, that he might know what they had gained by conducting business. ¹⁶The first came before him, saying, 'Lord, your mina has made ten more minas.' ¹⁷"He said to him, 'Well done, you good servant! Because you were found faithful with very little, you shall have authority over ten cities.' ¹⁸"The second came, saying, 'Your mina, Lord, has made five minas.' ¹⁹"So he said to him, 'And you are to be over five cities.' ²⁰Another came, saying, 'Lord, behold, your mina, which I kept laid away in a handkerchief, ²¹for I feared you, because you are an exacting man. You take up that which you didn't lay down, and reap that which you didn't sow.' ²²"He said to him, 'Out of your own mouth will I judge you, you wicked servant! You knew that I am an exacting man, taking up that which I didn't lay down, and reaping that which I didn't sow. ²³Then why didn't you deposit my money in the bank, and at my coming, I might have earned interest on it?' ²⁴He said to those who stood by, 'Take the mina away from him, and give it to him who has the ten minas.' ²⁵"They said to him, 'Lord, he has ten minas!' ²⁶'For I tell you that to everyone who has, will more be given; but from him who doesn't have, even that which he has will be taken away from him. ²⁷But bring those enemies of mine who didn't want me to reign over them here, and kill them before me."

This is a parable about faithfulness while the King is away. Notice that every servant starts with the same amount, that the reward Jesus names is responsibility, and that the third servant's problem begins with fear.

SESSION 1

ENTRUSTED

Kingdom stewardship: everything we have was handed to us

God didn't call us to just be at peace with our money. He called us to walk in purpose, with a peace that surpasses all understanding. He put something in your hands and said, "Do business with this until I come back." Before we touch a single number, we settle whose it is and why it matters. We will answer for what we were given, and that is an honor before it is ever a weight.

Do business with this until I come back.

LUKE 19:13

The heart of the course. Jesus tells the whole parable in Luke 19:11-27 to people who thought the kingdom was about to appear right away.

NOTES

MORE FROM SCRIPTURE

And the peace of God, which surpasses all understanding, will guard your hearts and your thoughts in Christ Jesus.

PHILIPPIANS 4:7

Paul is teaching prayer instead of anxiety. This peace is God's gift, and it doesn't depend on a balance. We honor it, and we carry it with us into the work.

When he had come back again, having received the kingdom, he commanded these servants, to whom he had given the money, to be called to him, that he might know what they had gained by conducting business.

LUKE 19:15

The master comes back and calls his servants in. That is the accountability in the story.

He who is faithful in a very little is faithful also in much. He who is dishonest in a very little is also dishonest in much. If therefore you have not been faithful in the unrighteous mammon, who will commit to your trust the true riches?

LUKE 16:10-11

Jesus connects how we handle money to what else we can be trusted with.

The earth is Yahweh's, with its fullness; the world, and those who dwell therein.

PSALM 24:1

God owns it. We manage it.

and lest you say in your heart, 'My power and the might of my hand has gotten me this wealth.' But you shall remember Yahweh your God, for it is he who gives you power to get wealth; that he may establish his covenant which he swore to your fathers, as it is today.

DEUTERONOMY 8:17-18

Spoken to Israel as a warning against pride, and tied to God's covenant. It tells us where ability comes from. It is not a personal promise of wealth.

So then each one of us will give account of himself to God.

ROMANS 14:12

Each of us gives an account. Paul says this about how we live and how we treat each other.

NOTES

WHAT WE'RE LEARNING

- **Purpose, with peace.** God didn't call us to just be at peace with our money. He called us to walk in purpose, with a peace that surpasses all understanding. Peace is a gift, and we want every bit of it. Purpose is where that peace goes to work.
- **Read the whole parable, Luke 19:11-27.** Jesus told it near Jerusalem to people who thought the kingdom was coming immediately. So it answers one question: what do we do while we wait? That's the thing. He didn't tell us to stand around.
- **Everybody started the same.** Each servant got one mina. In this story the difference is not how much they had. The difference is what they did with it.
- **The reward Jesus names is responsibility.** "Faithful with very little" led to authority over ten cities and five cities. This is not a get rich story, and we will never teach it as one. It is a faithfulness story.
- **The third servant was afraid.** He says so: "I feared you." He hid what he was given and then blamed the master. A lot of us have hidden our finances the same way, in a drawer of unopened mail, in an app we won't open. Fear hides. Faithfulness looks.
- **This story has a hard edge, and we won't pretend it doesn't.** Verse 27 is about people who rejected the king. Jesus is serious. And the same Jesus went on to Jerusalem to die for us. We take the accountability seriously because we are loved, not so we can earn it.
- **Money is not the whole mina.** Your time, your gifts, your family, your health, your open doors. Money is just the part we can count, and it tends to show us the rest. Where your treasure is, there your heart will be also.

EXERCISE 1.1 WHAT WAS PUT IN MY HANDS

Take your time. Write what God has actually given you, not what you wish you had. Then be honest about what you're doing with it.

	WHAT GOD HAS PUT IN MY HANDS	WHAT I'M DOING WITH IT
Time		
Gifts and skills		
Income		
What I own		
People		
Open doors		

NOTES

EXERCISE 1.2 THE QUESTION UNDERNEATH

Answer in your own words. Nobody grades this page.

What is your biggest financial frustration right now?

If that were solved, what would change for you and your family?

What has been in the way?

EXERCISE 1.3 YOUR DREAMS FIRST

Money is only the fuel. Check every dream that matters to you and circle the top one.

- | | |
|--|---|
| ☐ Build retirement wealth | ☐ Make a major purchase |
| ☐ Buy a new home | ☐ Reduce or pay off the mortgage |
| ☐ Reduce or pay off debts | ☐ Build savings for the unexpected |
| ☐ Income in case of disability or death | ☐ Education funding for children |
| ☐ Help parents, friends or others | ☐ Start a business |
| ☐ Travel | ☐ Cover the cost of my own funeral |
| ☐ Give more | ☐ Other |

EXERCISE 1.4 THE SIX STEPS PULSE

Rate each step from 1 to 10 two ways: how important is it to you, and how urgent is it right now?

	IMPORTANCE (1 TO 10)	URGENCY (1 TO 10)
Cash Flow		
Debt Management		
Emergency Fund		
Proper Protection		
Build Wealth		
Preserve Wealth		

Out of these six steps, which one is most important to you right now?

- ☐ Cash Flow
 ☐ Debt Management
 ☐ Emergency Fund
 ☐ Proper Protection
 ☐ Build Wealth
 ☐ Preserve Wealth

NOTES

TALK IT OVER

- What surprised you in the parable when you read the whole thing?
- Where in your life right now does it feel like you have a mina in a handkerchief?
- What changes if you see your paycheck as something entrusted instead of something earned?

BEFORE NEXT SESSION

- ☐ Read Luke 19:11-27 one more time, slowly, out loud if you can.
- ☐ Gather the last 60 days of bank and card statements for next session.
- ☐ Pick one person who will pray for you and ask how it's going.

PRAY

*Father, everything we have came from You.
Show us what's in our hands, take the fear out
of looking, and make us faithful with what You
trusted us with. In Jesus's name.*

NOTES

SESSION 2 • STEP 1 OF 6

KNOW THE STATE OF YOUR FLOCKS

Step 1, Cash Flow: earn additional income, manage and budget expenses

Every other step gets paid from this one. You can't steward what you won't look at, so today we look, and we do it without shame. A budget is just a plan for your money before the month starts.

Know well the state of your flocks, and pay attention to your herds:

PROVERBS 27:23

A shepherd's wealth was on four legs. Knowing the state of it was daily work.

MORE FROM SCRIPTURE

For which of you, desiring to build a tower, doesn't first sit down and count the cost, to see if he has enough to complete it?

LUKE 14:28

Jesus says this about counting the cost of following him. We borrow the picture: builders plan before they build.

for where your treasure is, there your heart will be also.

MATTHEW 6:21

A bank statement is not a holiness score, but it is an honest picture of what has our attention.

WHAT WE'RE LEARNING

- **Cash flow is the center.** Income minus what actually goes out each month. Everything else in this course is paid out of that one number.
- **True cash flow first.** We use what really happened on your statements, not what you hope happened. Most of us are off, and that's normal.
- **Two levers.** Spend less or earn more. Both are faithful. Some budgets don't need trimming, they need more income, and that's okay to say out loud.
- **Giving goes on the plan, not at the end of it.** Whatever your church teaches about giving, put it on the page on purpose.
- **If your income changes month to month,** plan on a typical month, not your best month.
- **Find the first win.** You don't need to fix everything today. You need to find some breathing room.

NOTES

EXERCISE 2.1 WHAT COMES IN

Use take-home pay, after taxes. Count everything that comes in: paychecks, child support, benefits, side work. If it changes month to month, write your low, typical and high month and leave Net monthly blank. We plan on your typical month.

WHO	EMPLOYER OR SOURCE	NET MONTHLY	LOW MONTH	TYPICAL	HIGH
Total		\$			

EXERCISE 2.2 WHAT GOES OUT

Use your statements. Skip any line that doesn't fit your life, and a best guess is fine for now. Round to the dollar. Put a check next to anything you truly must pay.

LINE	MONTHLY	MUST PAY	LINE	MONTHLY	MUST PAY
Mortgage or rent		☐	Auto insurance		☐
HOA dues		☐	Motorcycle, RV or boat		☐
Homeowners or renters insurance		☐	Gas and fuel		☐
Utilities		☐	Maintenance		☐
Cell phone		☐	Groceries		☐
Cable and internet		☐	Dining out		☐
Lawn, pest and home misc.		☐	Personal loan payment		☐
Pet care		☐	Student loan payment		☐
Child care		☐	Medical debt payment		☐
Health insurance		☐	Credit card payments		☐
Other insurance		☐	Tax payment plan		☐
Memberships and subscriptions		☐	Tithing, charity and gifting		☐
Home warranty		☐	Alimony or child support		☐
Shopping and misc.		☐	Other		☐
Travel		☐	Other		☐
Auto payments		☐	Other		☐

Total monthly expenses

\$ _____

EXERCISE 2.3 YOUR REAL NUMBER

If this number is below zero, you're not in trouble and you're not alone. It's the most useful thing you've learned so far, because now you know where to start.

Total monthly income	\$ _____
Total monthly expenses	\$ _____
Monthly cash flow (income minus expenses)	\$ _____
Margin (cash flow divided by income)	_____ %

EXERCISE 2.4 BREATHING ROOM

Pick up to three lines you could change this month. Or write what you could do to earn more.

WHAT I'LL CHANGE	NOW	NEW	FREED UP
Total			\$ _____

EXERCISE 2.5 THE AMOUNT

If you had a plan you trusted, how much could you comfortably set aside each month? Zero is an honest answer right now.

\$ _____

TALK IT OVER

- What was the hardest part of opening your statements?
- What did you find that you did not expect?
- What would an extra \$200 a month actually change for your family?

BEFORE NEXT SESSION

- ☐ Finish any lines you couldn't fill in.
- ☐ When you're ready, sit down with your spouse or someone you trust and walk them through your real number.
- ☐ Make the one change from Breathing Room.

PRAY

Lord, thank You for what came in this month, however much it was. Give us eyes to see it clearly and courage to change what needs changing.

NOTES

SESSION 3 • STEP 2 OF 6

THE BORROWER AND THE WAY OUT

Step 2, Debt Management: consolidate and eliminate debt, restore and rebuild credit

Debt is not a sin, and it is not a personality. It's a number with a payoff date. The Bible is honest about what debt does to us, and today you get your date.

The rich rule over the poor. The borrower is servant to the lender.

PROVERBS 22:7

An honest observation about how debt works. It does not say all debt is wrong.

MORE FROM SCRIPTURE

Owe no one anything, except to love one another; for he who loves his neighbor has fulfilled the law.

ROMANS 13:8

Paul is teaching that love is the debt we never finish paying. The application: keep your obligations and walk in love.

Bear one another's burdens, and so fulfill the law of Christ.

GALATIANS 6:2

Nobody gets out of a hole alone.

WHAT WE'RE LEARNING

- **Name it.** Write down every debt, every rate, every payment. The number is rarely as scary as the not knowing.
- **Not all debt is the same.** A mortgage and a store card are different animals. High interest debt means credit cards and anything at 10 percent or more.
- **Two ways out.** Snowball: pay the smallest balance first and feel the win. Highest rate first: pay the most expensive debt first and save the most interest. We put them side by side and you choose the one you'll stick with.
- **Roll the payment forward.** When one debt dies, its payment goes to the next one. That's what makes it speed up.
- **Credit can be rebuilt.** Pay on time, keep balances low, and check your report for free at [AnnualCreditReport.com](https://www.annualcreditreport.com).
- **Tell someone, when you're ready.** Carrying it alone is the heaviest part. There's no deadline, and nobody in this course will ask you who. When you're ready, tell one safe person.

NOTES

EXERCISE 3.1 EVERY DEBT, ON ONE PAGE

List them all, including the ones you'd rather skip. Never write full account numbers.

DEBT	BALANCE	RATE %	MINIMUM	PAYING NOW	PAYOFF ORDER
Total	\$				

EXERCISE 3.2 YOUR WAY OUT

Which way out will you take?

☐ Snowball (smallest balance first) ☐ Highest rate first ☐ Not sure yet

Extra you can add each month

\$ _____

Total monthly payments on debts other than the mortgage

\$ _____

How many debts are at 10% or more?

My target debt free date The app works this out month by month.

EXERCISE 3.3 YOUR CREDIT

Estimated credit score

Have you checked your free report at AnnualCreditReport.com this year?

☐ Yes ☐ No

One thing I'll do for my credit in the next 30 days

EXERCISE 3.4 SAY IT OUT LOUD

This one is just for you. Nobody will ask to see it, and there's no deadline.

The one safe person I will tell, when I'm ready

TALK IT OVER

- What has debt cost you that doesn't show up on a statement?
- Which way out fits how you're wired, the quick win or the lowest cost?
- What would it take to tell one safe person the truth? You don't need to say who.

BEFORE NEXT SESSION

- ☐ Call one creditor with a question you've been avoiding, or make the first extra payment.
- ☐ Pull your credit report.
- ☐ When you're ready, tell your safe person.

PRAY

Father, we bring You every balance on this page. Set us free from what we've been hiding, and teach us to walk in love and in truth.

NOTES

SESSION 4 • STEP 3 OF 6

ROOM TO BREATHE

Step 3, Emergency Fund: save 3 to 6 months, prepare for unexpected expenses

A cushion turns an emergency into an inconvenience. Saving isn't a lack of faith. It's what the ant does in the summer, and it's how a family gets to sleep at night.

There is precious treasure and oil in the dwelling of the wise; but a foolish man swallows it up.

PROVERBS 21:20

The wise keep something in the house.

MORE FROM SCRIPTURE

Go to the ant, you sluggard. Consider her ways, and be wise; which having no chief, overseer, or ruler, provides her bread in the summer, and gathers her food in the harvest.

PROVERBS 6:6-8

The ant gathers while it can. Nobody has to tell her.

In nothing be anxious, but in everything, by prayer and petition with thanksgiving, let your requests be made known to God. And the peace of God, which surpasses all understanding, will guard your hearts and your thoughts in Christ Jesus.

PHILIPPIANS 4:6-7

Peace comes from God, not from a balance. We save and we pray.

WHAT WE'RE LEARNING

- **The target is 3 to 6 months of expenses**, in a liquid account you can reach. If your income changes month to month, aim for six.
- **Start with one month.** Three to six months can feel a mile away. So we break it into steps: one month, then three, then six.
- **Keep it separate and boring.** Its own account, not your checking. It's not growing, it's waiting.
- **Decide what counts before it happens.** A car repair, a job loss, a medical bill. Not a sale.
- **Automate it.** Even a small amount, moved on payday, beats a big intention.
- **Run it side by side with the rest.** If you have people depending on you, don't wait on the fund to address protection. We'll get there next session.

NOTES

EXERCISE 4.1 HOW LONG COULD YOU LAST?

If the answer is well under a month, a lot of faithful people are right there with you. Now you know where to start.

Monthly expenses (from Session 2)	\$ _____
Cash in checking and savings	\$ _____
Months covered (cash divided by expenses)	_____
One month target	\$ _____
Three month target	\$ _____
Six month target	\$ _____

EXERCISE 4.2 YOUR CUSHION PLAN

Where will this money live? _____

Amount each month \$ _____

Next milestone

☐ One month ☐ Three months ☐ Six months

Date I'll hit it _____

What counts as an emergency in our house

TALK IT OVER

- What was the last surprise bill, and how did you pay it?
- What would you feel if you knew you had one month set aside?
- What makes saving hard in your house?

BEFORE NEXT SESSION

- ☐ Open the separate account if you don't have one.
- ☐ Set up one automatic transfer, any amount.
- ☐ Write down what counts as an emergency and put it on the fridge.

PRAY

Lord, You are our provider, and You also taught us to gather while we can. Give us peace that doesn't depend on a balance, and wisdom to prepare.

NOTES

SESSION 5 • STEP 4 OF 6

COVER WHO YOU LOVE

Step 4, Proper Protection: protect against loss of income, protect family assets

Providing for your family includes the day you can't. We're not here to scare anybody. We're here to look at the question most families have never had the chance to sit down with: if the paycheck stopped, what happens to the people you love?

A prudent man sees danger, and hides himself; but the simple pass on, and suffer for it.

PROVERBS 22:3

Wise people look ahead at what could happen and take cover.

MORE FROM SCRIPTURE

But if anyone doesn't provide for his own, and especially his own household, he has denied the faith, and is worse than an unbeliever.

1 TIMOTHY 5:8

Paul wrote this about caring for widows and relatives in your own family. It is a call, not a club. If you are trying and falling short, this verse is not aimed at you, and we will never aim it at anyone who is struggling.

WHAT WE'RE LEARNING

- **Income is the engine.** Your ability to earn is usually the biggest asset your family has. Protect the engine.
- **Work coverage has a catch.** It usually stays with the job. If it's the only coverage you have, know that.
- **Estimate the need with DIME, then the F.** Debts, Income (how many years your family would need it), Mortgage, Education, and Final expenses kept separate. This is an estimate to start a conversation, not an amount to buy.
- **Two people, two numbers.** Each adult gets their own. A stay at home parent has a real number too.
- **Know the two basic kinds.** Term covers a set period. Permanent is designed to last a lifetime, and costs more. Neither is right for everyone, and nobody in this room will tell you which one to buy.
- **Disability counts too.** Being alive and unable to work can be harder on a budget than people expect. Find out if you have coverage.

NOTES

EXERCISE 5.1 WHAT'S IN PLACE TODAY

If you don't know, write not sure. That's useful too. Never write policy numbers.

WHO IS COVERED	TYPE	AMOUNT	MONTHLY COST	STAYS WITH THE JOB?	BENEFICIARY CURRENT?
Total		\$			

EXERCISE 5.2 D.I.M.E. AND THE F

One column per adult. Pick how many years of income your family would need.

	PERSON 1	PERSON 2
D: Debts other than the mortgage	\$	\$
Annual income	\$	\$
Years of income needed		
I: Income (annual income x years)	\$	\$
M: Mortgage balance	\$	\$
E: Education for children	\$	\$
D.I.M.E. estimate	\$	\$
Coverage in place today	\$	\$
Remaining estimate (never below zero)	\$	\$
Percent covered		
	%	%
F: Final expenses, your estimate If you're not sure, \$25,000 is a place to start. Use your own number if you have one.	\$	\$

EXERCISE 5.3 IF THE PAYCHECK STOPPED

How long would your household stay okay?

☐ Under 6 months ☐ 6 months to 2 years ☐ More than 2 years ☐ Not sure

If you couldn't work for a year, what replaces your income?

☐ Coverage through work ☐ My own coverage ☐ Savings ☐ Nothing yet ☐ Not sure

Is all of your coverage through work?

☐ Yes ☐ No ☐ Not sure

Who do you need to have this conversation with?

TALK IT OVER

- Have you and your family ever talked about this? What made it hard?
- If your paycheck stopped next month, how long would your family be okay?
- Who depends on you that may not be under your own roof?

BEFORE NEXT SESSION

- ☐ Find your policies and your work benefits summary. Write down what's there.
- ☐ Check every beneficiary.
- ☐ Have the conversation.

PRAY

Father, thank You for the people You've given us to love. Help us care for them today and for the days we can't see.

NOTES

SESSION 6 • STEP 5 OF 6

GATHER LITTLE BY LITTLE

Step 5, Build Wealth: outpace inflation, reduce taxation, plan for retirement

Wealth in Scripture is never the point, and hoping in it is a trap. But patience, diligence and planning are wise. We're building so we can keep serving, keep giving and not be a burden, not so we can stop needing God.

The plans of the diligent surely lead to profit; and everyone who is hasty surely rushes to poverty.

PROVERBS 21:5

A proverb tells us how life generally works. It is wisdom, not a guarantee of profit.

MORE FROM SCRIPTURE

Wealth gained dishonestly dwindles away, but he who gathers by hand makes it grow.

PROVERBS 13:11

Slow and honest beats fast.

Give a portion to seven, yes, even to eight; for you don't know what evil will be on the earth.

ECCLESIASTES 11:2

Readers differ on whether this is about sharing or spreading risk. Either way, nobody knows what's coming.

No one can serve two masters, for either he will hate the one and love the other; or else he will be devoted to one and despise the other. You can't serve both God and Mammon.

MATTHEW 6:24

The guardrail. Money makes a good tool and a terrible master.

WHAT WE'RE LEARNING

- **Time does the heavy lifting.** The Rule of 72: divide 72 by a rate to estimate how many years money takes to double at that rate. It's a teaching shortcut, not a projection.
- **Three ways money can grow.** Fixed, variable and indexed. Each has trade-offs. Know which one each account is.
- **Three ways money is taxed.** Taxable, tax-deferred, and tax-advantaged. Three by three makes nine places money can sit. Most families have never seen where theirs is.
- **Take the match.** If your employer matches retirement contributions, learn exactly how it works.
- **Find your number.** What income do you want, in today's dollars? We estimate what that takes, using a 4 percent withdrawal rule of thumb and a 6.5 percent assumed growth rate, and we show a 5 to 8 percent range. Those are teaching assumptions. Nothing here is a promise.
- **The class never recommends an investment.** No securities advice, no products, no moving accounts. Your tax professional and any advisor you choose make those calls with you.

EXERCISE 6.1 RULE OF 72

72 divided by the rate is roughly how many years it takes to double. Try each one.

	RATE	YEARS TO DOUBLE
3%		
6.5%		
8%		

EXERCISE 6.2 WHERE YOUR MONEY SITS

List each account. Not sure how it grows or how it's taxed? Write not sure. That's a great question to go find out. Never write account numbers.

ACCOUNT	BALANCE	MONTHLY IN	EMPLOYER MATCH	HOW IT GROWS	HOW IT'S TAXED
Total	\$				

EXERCISE 6.3 YOUR NINE BOXES

Put a mark in the box for each account above. This isn't right or wrong. It's just a picture.

	TAXABLE	TAX-DEFERRED	TAX-ADVANTAGED
Fixed			
Variable			
Indexed			

EXERCISE 6.4 YOUR RETIREMENT NUMBER

An estimate using teaching assumptions: 3% inflation, 6.5% growth, 4% withdrawal. If the number looks huge, take a breath. It's a picture, not a bill. Use the lookup table in the back of this workbook. The app does this for you.

Your age	_____
Age you hope to retire or slow down	_____
Years until then	_____
Monthly income you'd want, in today's dollars	\$ _____
Expected Social Security or pension, monthly <small>Check your estimate at ssa.gov.</small>	\$ _____
Monthly gap to fill from savings, in today's dollars	\$ _____
That gap, per year, in your first year of retirement	\$ _____
Savings needed at retirement (divide by 0.04)	\$ _____
What you have today	\$ _____
What goes in each month, including any match	\$ _____
Projected balance at retirement	\$ _____
Percent funded (projected divided by needed)	_____ %

Are you getting your full employer match?

☐ Yes ☐ No ☐ No match offered ☐ Not sure

TALK IT OVER

- How did your family talk about money when you were growing up?
- What is retirement actually for, if you're a follower of Jesus?
- What would it look like to keep serving at 75?

BEFORE NEXT SESSION

- ☐ Log in to one account you haven't looked at in a year.
- ☐ Find out exactly how your employer match works.
- ☐ Look up your Social Security estimate at ssa.gov.

PRAY

Lord, keep our hope on You and not on what we can gather. Give us patience, and make us generous with whatever You grow.

NOTES

SESSION 7 • STEP 6 OF 6

WHAT OUTLIVES YOU

Step 6, Preserve Wealth: leave a family legacy, reduce the impact of taxation

A legacy is more than money. It's the documents that keep your family out of chaos, the generosity they watched you live, and the faith they saw you keep. You can't take it with you, so let's decide where it goes.

A good man leaves an inheritance to his children's children,

PROVERBS 13:22

A proverb about generations of faithfulness. It isn't a promise that every faithful family leaves money, and it's not a wealth transfer teaching.

MORE FROM SCRIPTURE

Yahweh says, 'Set your house in order, for you will die, and not live.'

ISAIAH 38:1

Said to King Hezekiah in his illness. We use it as a picture of being ready.

Charge those who are rich in this present world that they not be haughty, nor have their hope set on the uncertainty of riches, but on the living God, who richly provides us with everything to enjoy; that they do good, that they be rich in good works, that they be ready to distribute, willing to share; laying up in store for themselves a good foundation against the time to come, that they may lay hold of eternal life.

1 TIMOTHY 6:17-19

Riches are uncertain. The call is to hope in God, do good and share.

Remember this: he who sows sparingly will also reap sparingly. He who sows bountifully will also reap bountifully. Let each man give according as he has determined in his heart; not grudgingly, or under compulsion; for God loves a cheerful giver. And God is able to make all grace abound to you, that you, always having all sufficiency in everything, may abound to every good work.

2 CORINTHIANS 9:6-8

Grace supplies what we need for every good work. This is Paul on cheerful giving, not a return on investment.

Bring the whole tithe into the storehouse, that there may be food in my house, and test me now in this, says Yahweh of Armies, if I will not open you the windows of heaven, and pour you out a blessing, that there will not be room enough for.

MALACHI 3:10

God's word to covenant Israel at a moment of withholding. Your church may teach this in its own way. Follow your pastor's lead. It is not a formula.

NOTES

WHAT WE'RE LEARNING

- **Get the documents done.** A will, beneficiaries, a power of attorney, a healthcare directive, and a guardian if you have minor children. About one in four adults has a will (Caring.com and YouGov, 2025). Most who don't just haven't gotten around to it.
- **Beneficiaries can override your will.** Check every one. Your attorney can explain how this works where you live.
- **Tell someone where things are.** The kindest thing you can do is keep your family from a scavenger hunt during the worst week of their lives.
- **Be generous on purpose.** God is a giver. Giving loosens money's grip on us. Whatever your church teaches about the tithe, decide with joy, "not grudgingly, or under compulsion."
- **Leave the story too.** Write down what you want your kids and grandkids to know about what God did.
- **Get real help.** An estate attorney and a tax professional decide what's right for you. This class teaches the questions.

EXERCISE 7.1 THE LEGACY CHECKLIST

Yes, no, or not sure for each. Not sure is a great answer. It tells you what to go find out.

	YES	NO	NOT SURE
Up-to-date will	☐	☐	☐
Beneficiaries reviewed on every policy and account	☐	☐	☐
Financial power of attorney	☐	☐	☐
Healthcare directive	☐	☐	☐
Guardian named for minor children (skip if none)	☐	☐	☐
Someone I trust knows where everything is	☐	☐	☐
A generosity plan, decided on together if you're married	☐	☐	☐

EXERCISE 7.2 FAMILY EMERGENCY CARD

Fill this in and tell someone where it lives. Never write passwords, account numbers or Social Security numbers here.

Who should my family call first? _____

Where are our important papers? _____

Our attorney, tax professional and insurance contact

Our pastor or church contact _____

Anything my family should know

EXERCISE 7.3 GENEROSITY ON PURPOSE

What we give each month today \$ _____

As a percent of income _____ %

What is God putting on your heart?

One step of generosity we'll take in the next 90 days _____

EXERCISE 7.4 A LETTER TO THOSE WHO COME AFTER YOU

Start a short letter to your children, grandchildren or someone you are pouring into. What did God do?
What do you want them to know?

TALK IT OVER

- Who taught you about generosity? What did you see them do?
- If you passed away tomorrow, what would your family not be able to find?
- What's one thing you want your grandchildren to say about how you handled what God gave you?

BEFORE NEXT SESSION

- ☐ Pick the one document you're missing and make the appointment.
- ☐ Check every beneficiary you haven't.
- ☐ Finish your letter.

PRAY

Father, teach us to hold everything loosely and give it gladly. Let what outlives us point to You.

NOTES

SESSION 8

THE ACCOUNT

Your Stewardship Check, your plan, and your next faithful step

The master came back and called his servants in. So today we do what most people never do: we take an honest look at what we've been entrusted with. Your grade is a mirror, not a verdict. It can't measure your faith or your worth. It just shows you where to take your next faithful step.

When he had come back again, having received the kingdom, he commanded these servants, to whom he had given the money, to be called to him, that he might know what they had gained by conducting business.

LUKE 19:15

The accounting in the parable.

NOTES

MORE FROM SCRIPTURE

He said to him, 'Well done, you good servant! Because you were found faithful with very little, you shall have authority over ten cities.'

LUKE 19:17

"Faithful with very little" is what the master praises.

For we must all be revealed before the judgment seat of Christ; that each one may receive the things in the body, according to what he has done, whether good or bad.

2 CORINTHIANS 5:10

Paul takes accountability seriously, and he says it to people who belong to Christ.

There is therefore now no condemnation to those who are in Christ Jesus, who don't walk according to the flesh, but according to the Spirit.

ROMANS 8:1

For those in Christ Jesus, no condemnation. The grade doesn't change that.

It is because of Yahweh's loving kindnesses that we are not consumed, because his compassion doesn't fail. They are new every morning. Great is your faithfulness.

LAMENTATIONS 3:22-23

Written in the middle of ruin. Mercy is new every morning.

being confident of this very thing, that he who began a good work in you will complete it until the day of Jesus Christ.

PHILIPPIANS 1:6

He finishes what He starts.

We know that all things work together for good for those who love God, to those who are called according to his purpose.

ROMANS 8:28

Why we can say "we don't live lucky, we live called." We don't rely on luck, because God works all things for good for those who love Him, called according to His purpose. It is not a promise of financial outcomes.

WHAT WE'RE LEARNING

- **Accountability is a gift.** Most people go their whole lives without seeing the full picture. You just did.
- **The grade is about the numbers.** It's not your faithfulness before God and it's not your worth. You're not stuck. You're just on a step.
- **Nobody's grade is shared.** Not with the group, not with the leader, not with the church.
- **Go back to the first page.** Look at your frustration and your dreams. Now pick the next faithful step from your own words.
- **Faithful with very little.** Ninety days. Three steps. One person to walk with you.
- **Keep going.** The next step is yours. Thank you, and I'm absolutely blessed that we are building together.

NOTES

EXERCISE 8.1 YOUR STEWARDSHIP CHECK

Use the rubric in the back of this workbook. Work out each step, then your overall grade. In the app this fills in for you. Nobody sees this but you.

STEP	YOUR MEASURE	GRADE	POINTS
Cash Flow			
Debt Management			
Emergency Fund			
Proper Protection			
Build Wealth			
Preserve Wealth			
Overall (average of the points)			

Still to find out

EXERCISE 8.2 THE HEART CHECK

Never graded.

What was I given?

What have I done with it?

Where has fear made me hide something?

What does faithful with very little look like for me now?

EXERCISE 8.3 MY NEXT 90 DAYS

Three steps. Small and real. Start with the step you rated most urgent.

Faithful Step	What I'll Do	By When	Who Will Ask Me About It

EXERCISE 8.4 MY NEXT STEP

My accountability partner

Would you like a complimentary private strategy session with a licensed professional? Completely optional.

Nothing you've written is shared unless you say so.

☐ Yes, I'd like to book one ☐ Not right now

TALK IT OVER

- What did you see in this course that you had never seen before?
- Where did fear lose some ground?
- What does faithful with very little look like for you in the next 90 days?

BEFORE NEXT SESSION

- ☐ Take your first faithful step.
- ☐ Tell your partner your 90 day plan.
- ☐ Come back to this workbook in 90 days and grade it again.

PRAY

Father, we've looked. Thank You that there is no condemnation in Christ Jesus, and that Your mercies are new every morning. Make us faithful with what You've given us, until You come back.

NOTES

BACK OF THE BOOK

HOW THE STEWARDSHIP CHECK WORKS

An honest look at what we've been entrusted with. A mirror for the next faithful step. It never measures faith, worth or standing before God, and it is never shared with the church, the group or the leader.

STEP	A	B	C	D	S
Cash Flow Margin = monthly cash flow / monthly net income	15% or more	10% to 14.9%	5% to 9.9%	0% to 4.9%	below 0%
Debt Management Non-mortgage debt payments / monthly net income, and any debt at 10% or more	No high interest debt and payments at or under 10% of income	No high interest debt and payments at or under 20%	Payments at or under 20%, with high interest debt	Payments from 20.1% to 35%	Payments over 35%
Emergency Fund Months covered = liquid cash / monthly expenses	6 months or more	3 to 5.9 months	1 to 2.9 months	0.25 to 0.9 months	under a week or so (below 0.25 months)
Proper Protection Percent covered = coverage in place / D.I.M.E. estimate, each adult with income or dependents; the lowest adult sets the grade	100% or more	75% to 99%	50% to 74%	1% to 49%	0%
Build Wealth Percent funded = projected balance / savings needed, on the teaching assumptions	100% or more	75% to 99%	50% to 74%	25% to 49%	under 25%
Preserve Wealth Share of Legacy Checklist answered Yes (Not sure is left out; guardian skipped if there are no minor children; needs at least 5 answered)	6 or more Yes, or every item	5 Yes	3 or 4 Yes	1 or 2 Yes	none yet

If all of your coverage stays with the job, this grade can't be above B. No dependents and no shared debts? Proper Protection is B if final expenses are covered, otherwise D. If an employer match is offered and you aren't getting all of it, this grade can't be above B.

Points: A 4, B 3, C 2, D 1, S 0. **Overall:** average your points. A is 3.5 or more, B 2.5, C 1.5, D 0.5, otherwise S. There is no F. S means Starting Line. "I'm not sure" never counts against anyone. An unknown goes on a Still To Find Out list, and that step shows no grade until it's known.

NOTES

RETIREMENT LOOKUP TABLE

Teaching assumptions only: 3% inflation, 6.5% growth, 4% withdrawal. Real life will differ. Nothing here is a promise. Pick the row closest to your years until retirement.

YEARS	INFLATION FACTOR	GROWTH ON TODAY'S BALANCE	GROWTH PER \$1 SAVED MONTHLY
5	1.16	1.37	68
10	1.34	1.88	162
15	1.56	2.57	290
20	1.81	3.52	466
25	2.09	4.83	707
30	2.43	6.61	1,036
35	2.81	9.06	1,488
40	3.26	12.42	2,108

How to use it. Yearly gap × inflation factor ÷ 0.04 = savings needed. Then balance × growth factor, plus monthly savings × the last column = projected balance.

WHEN IT CAN'T WAIT

Behind on rent, food or utilities: call **211**. Drowning in debt: a nonprofit credit counselor, **800-388-2227**. Afraid at home, or someone controls your money: **800-799-7233**. Thoughts of harming yourself: call or text **988**. Then tell your pastor.

EVERY SEASON FITS HERE

No income right now? Zero is an honest answer. Cash Flow and Debt stay ungraded until income returns, and that never counts against you.

Already retired? Use Session 6 to see what you have and what it covers, and spend your time on Session 7.

Divorced or separated? Use your own income and your own obligations. Check every beneficiary and document, since an old name may still be there. Questions about a decree go to your attorney.

NOTES

YOUR NEXT FAITHFUL STEP

When you finish, you can book a complimentary private strategy session, if you'd like one. It's completely optional, and nothing you wrote here is shared unless you choose to share it.



builduntil.com/go/fpa-book

Financial Purpose Academy is free faith-based education. No products are offered or sold in the room, and no one is recruited. It is not tax, legal or investment advice. The complimentary strategy session is optional and is with a licensed financial professional, who may earn a commission if you later choose to buy a product through them. You are never obligated to buy anything. The church receives no compensation. Financial Purpose Academy by Build Until is offered by Hughes Solutions, LLC. The Miliare Group is an organization that is comprised of individuals associated with World Financial Group Insurance Agency, LLC and World Financial Group, Inc., but it is not an affiliated company of World Financial Group, Inc., WFGIA, (In California dba World Financial Insurance Agency, LLC.), World Financial Group Insurance Agency of Hawaii, Inc., World Financial Group Insurance Agency of Massachusetts, Inc. nor WFG Insurance Agency of Puerto Rico, Inc. (collectively referred to as "WFG"). These agents offer insurance products through World Financial Group Insurance Agency LLC., World Financial Group Insurance Agency of Hawaii, Inc., World Financial Group Insurance Agency of Massachusetts, Inc., (In California dba World Financial Insurance Agency, LLC) and/or WFG Insurance Agency of Puerto Rico, Inc. - collectively WFGIA. WFGIA Headquarters: 6400 C Street SW, Cedar Rapids IA 52499. Phone: 770.453.9300. Miliare Group Headquarters: 2280 Wardlow Cir # 205, Corona, CA 92880 Tax and Legal Disclosure: Neither World Financial Group nor its agents may provide tax or legal advice. Anyone to whom this material is promoted, marketed, or recommended should consult with and rely on their own independent tax and legal professional regarding their particular situation and the concepts presented herein.

Scripture is from the World English Bible (public domain), except Luke 19:13 (NASB 1995). NASB: New American Standard Bible, copyright 1960, 1971, 1977, 1995 by The Lockman Foundation. All rights reserved.

THE FINE PRINT

Powered by independent agents with The Miliare Group. View Jesse Wood's page: mymiliaregroup.com/agent/jesse-wood/

Financial Purpose Academy is free faith-based education. No products are offered or sold in the room, and no one is recruited. It is not tax, legal or investment advice. The complimentary strategy session is optional and is with a licensed financial professional, who may earn a commission if you later choose to buy a product through them. You are never obligated to buy anything. The church receives no compensation.

Financial Purpose Academy by Build Until is offered by Hughes Solutions, LLC.

The Miliare Group is an organization that is comprised of individuals associated with World Financial Group Insurance Agency, LLC and World Financial Group, Inc., but it is not an affiliated company of World Financial Group, Inc., WFGIA, (In California dba World Financial Insurance Agency, LLC.), World Financial Group Insurance Agency of Hawaii, Inc., World Financial Group Insurance Agency of Massachusetts, Inc. nor WFG Insurance Agency of Puerto Rico, Inc. (collectively referred to as "WFG").

These agents offer insurance products through World Financial Group Insurance Agency LLC., World Financial Group Insurance Agency of Hawaii, Inc., World Financial Group Insurance Agency of Massachusetts, Inc., (In California dba World Financial Insurance Agency, LLC) and/or WFG Insurance Agency of Puerto Rico, Inc. - collectively WFGIA.

WFGIA Headquarters: 6400 C Street SW, Cedar Rapids IA 52499. Phone: 770.453.9300. Miliare Group Headquarters: 2280 Wardlow Cir # 205, Corona, CA 92880

Tax and Legal Disclosure: Neither World Financial Group nor its agents may provide tax or legal advice. Anyone to whom this material is promoted, marketed, or recommended should consult with and rely on their own independent tax and legal professional regarding their particular situation and the concepts presented herein.

NOTES