

KINGDOM TREASURE

Complete Course Content

All 12 sessions, in full — teaching, word studies, experience, and reflection.

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FIGHTING FOR YOUR BREAKTHROUGH

Kingdom Treasure: The Breakthrough

AT A GLANCE

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The Question

Why doesn't wanting something enough ever seem to be enough?

You have almost certainly wanted your financial life to be different — richer, calmer, freer, more generous — and wanted it badly. You have probably also discovered that wanting it changed nothing. The next paycheck came and went the same way the last one did. That gap between *what you want* and *what actually changes* is where this course lives. It is not primarily a course about money. It is a course about what God does in a disciple — and how that disciple's handling of money is usually the first and clearest place it shows.

Here is the claim this whole session is built to defend: God has specific, named things He wants for you financially, and none of them are what you think a “money course” is supposed to promise. He is not offering you a bigger number. He is offering you a different life. Getting there will cost you something, which is why the title of this session is not decorative. “Breakthrough” implies resistance — something pushing back. You will meet that resistance in the next twelve sessions in the form of old habits, cultural noise, and a stubborn preference for information over change. Naming that resistance honestly, without dressing it up as a battle against some unseen enemy, is where the fight actually is.

One more thing before we start. This course assumes you already trust that Scripture is worth this much attention — that when it speaks about money, it is speaking with authority, not offering religious commentary on a secular subject. It also means that the Bible is more relevant and authoritative yesterday, today, and tomorrow than the Wall Street Journal, Fortune magazine, or CNBC. If that assumption isn't settled for you yet, [Kingdom Guide](#) is the place to build that foundation; it exists to answer exactly that question, and answering it well takes more than a paragraph here can give it. This course will not re-argue that case. It will simply build on it.

Even more important than that: do not rush this course. This series is building something — call it a godly stronghold, a safe place a disciple can actually live from under pressure — one foundation stone at a time, week by week. A stone needs real time for the mortar beneath it to set before the next stone gets set on top of it. Rush that process and you don't get the building faster; you get a wall that looks finished and comes apart the first time it's actually tested. One session a week is this course's maximum pace, not its minimum — slower is always fine, faster never is. Let the Six-Day Practice actually take six days. Let a truth settle before you build the next one on top of it. Transformation isn't something you can speed-run. It has to be built, one set stone at a time.

OPENING PRAYER (SAY THIS ALOUD!)

*Father, before I manage anything, let me see clearly.
I don't want information I can recite — I want a
heart You've actually changed, and habits that follow
from it. Show me what You want for me here, even
where it's different from what I've wanted for myself.
In Jesus' name, amen.*

Four Things Worth Wanting

Ask most people what a financial course is supposed to give them, and you'll get some version of the same answer: more. More margin, more savings, more control, more stuff. God's stated objectives for you are both more specific than that and, in a few places, nothing like it. They are also not a wish list assembled from scattered proof-texts — Scripture returns to the same four themes often enough, across enough different authors and centuries, that they function less like a list and more like a description of what a rightly-ordered financial life actually looks like from the inside.

Objective 1 — Security. Solomon, writing as wisdom personified, makes the connection explicit:

*“But the one who **listens** (שָׁמַעַ) to me will live in security,
and will be at ease from the dread of harm.”*

PROVERBS 1:33, NET

WORD STUDY

שָׁמָּה *shama* H8085

| “listens” · [Proverbs 1:33](#)

Range. To hear intelligently — running from simple auditory perception, through comprehension, to attentive heed, and regularly all the way to *obey* (the KJV renders it “obey” some eighty times). This is the verb behind the Shema — “Hear, O Israel” (Deuteronomy 6:4) — where hearing and obeying are treated as one act, not two.

The sense here. Solomon does not tie security to the passive act of being within earshot of wisdom. The form is a participle — “the one listening” — describing an ongoing posture, not a single event, and the range that regularly reaches “obey” is exactly what a wisdom author writing to be heeded would intend: he is naming the person who hears wisdom’s voice and does what it says, not merely the person standing close enough to hear it.

Why it carries the argument. If “listens” meant only “hears,” Objective 1 would reduce to a strange promise — security for anyone who happened to be in the room. The word instead ties security to a responsive posture toward God’s voice, which is the same claim this session will make explicitly three sections from now about *transformation* — from an entirely different word, in an entirely different language. Scripture makes the point twice, in two Testaments, before this session ever states it as a thesis.

Source. BDB (Brown-Driver-Briggs Hebrew and English Lexicon); Strong’s Concordance via Bible Hub.

Notice what security is tied to here — not a bank balance, but *listening*, in the full sense the word carries. The security in view is the ability to lie down at night without dread, or sleep sweetly which Proverbs 3:24 offers, which is a different thing than a large number in an account, and can in fact exist without one. People with no savings sleep soundly; people with plenty lie awake. The variable was never the size of the number. It was whether the way you got there, and the way

you're managing it now, matches what the One who owns it all actually said to do.

Objective 2 — Dependence, not self-reliance. This one cuts against the grain of every self-improvement shelf in the store. Moses, warning Israel about what wealth does to memory, said this:

*“Be careful not to say, ‘My own ability and skill have gotten me this wealth.’ You must remember the Lord your God, for **he is the one who gives ability to get wealth**; if you do this he will confirm his covenant that he made by oath to your ancestors, even as he has to this day.”*

DEUTERONOMY 8:17-18, NET

This is not false modesty. It's a factual correction. The ability itself — the discipline, the aptitude, the opportunity that turned effort into income — is being named as a gift, not an achievement. God's objective here isn't that you feel bad about your competence. It's that you locate the source of it correctly, because misdiagnosing the source of your provision is the fastest way to start trusting the provision instead of the Provider.

Objective 3 — Choices, Not Handcuffs. Paul's line to the Ephesians names something most people never connect to money at all:

*“For we are **his creative work**, having been created in Christ Jesus for good works that God prepared beforehand so we can do them.”*

EPHESIANS 2:10, NET

If you were made for something specific, then the real cost of financial bondage was never just the interest payments. It's the choice. A steward buried in debt and living paycheck to paycheck doesn't get to ask what he was made for — he has to ask what pays the bills, and the job that pays them wins that argument every time, whether or not it's the work he was actually built to do. That's a pair of handcuffs, even when nobody in the room would ever call it that out loud. God's third objective for your finances is that they hand the choice back to you: the actual freedom to pursue your calling, not merely the freedom to survive it. If you haven't yet done the work of identifying what that calling actually is, [Kingdom Purpose](#) is where this course points you to do it — this session can name the objective; it can't do that discovery work for you.

Objective 4 — True freedom. Jesus makes the boldest claim of the four:

*“If you continue to follow my teaching, you are really my disciples and **you will know the truth, and the truth will set you free.**”*

JOHN 8:31-32, NET

Paul says the same thing to two different churches, in almost the same words, which is worth noticing — this wasn’t a one-time flourish:

*“For freedom Christ has set us free. Stand firm, then, and **do not be subject again to the yoke of slavery.**”*

GALATIANS 5:1, NET

*“Now the Lord is the Spirit, and where the Spirit of the Lord is present, **there is freedom.**”*

2 CORINTHIANS 3:17, NET

Put the four together and a pattern emerges that no prosperity-preacher slogan would produce: security that isn’t about the number, dependence instead of self-congratulation, the choice to do your actual work instead of merely the job that pays for it, and freedom itself as the finish line — not stuff. If you had never opened a Bible and someone described these four things to you as “what a financial guru promises,” you’d assume they were selling something. They aren’t. They’re what the text actually says, which is a large part of why this course exists: because most people have never heard these four things named as a set, in this order, with their sources attached.

Here is the part of that list most people never expect, and it is worth saying plainly before going any further, because the rest of this course only makes sense once you’ve heard it: **financial freedom is a heart condition, not a financial position.** Look again at what each objective is actually made of. Security is the absence of dread, not a balance. Dependence is a correctly located trust, not a net worth. Choice is the absence of a hijacking, not a raise. Freedom is the absence of a yoke, not a payoff date. Not one of the four lives on a bank statement. You can hit every number you have ever wanted and still not have a single one of them. You can also have all four with very little, the moment they become true of you on the inside. Everything after this point in the session is an argument for that one claim.

And the order matters more than it looks like it does. Security comes first because a person who is still lying awake at night cannot yet think clearly about anything else — you cannot build on ground that’s shaking. Dependence comes second

because the moment security starts to feel achieved, the temptation is to credit yourself for it, which quietly severs the relationship the security was supposed to rest on. Only after those two are settled does purpose become possible, because a person still anxious or still self-congratulating has no margin — financial or emotional — left over for the work they were actually made to do. And freedom sits last, as the cumulative result of the first three rather than a fourth, separate thing to pursue on its own. You don't get free by aiming at freedom. You get free by getting the first three objectives right, in order.

PAUSE & REFLECT

Of the four objectives above, which one would you have said, before today, that God wants for you? Which one surprises you?

Information Isn't Transformation

Here is the uncomfortable truth this course has to name early, or everything after it will just be more information you already had: you can know all four objectives above by heart and still not experience a single one of them. Knowledge and transformation are not the same event, and confusing them is the single most common reason good teaching produces disappointing fruit.

Paul draws the line precisely:

*“Therefore I exhort you, brothers and sisters, by the mercies of God, to present your bodies as a sacrifice—alive, holy, and pleasing to God—which is your reasonable service. Do not be conformed to this present world, but **be transformed** (μεταμορφοῦσθε) by the renewing of your mind, so that you may test and approve what is the will of God—what is good and well-pleasing and perfect.”*

ROMANS 12:1-2, NET

That single verse contains a word study worth slowing down for, because Paul is doing something in Greek that the English flattens into two verbs that sound almost interchangeable — “conformed” and “transformed” — when he actually chose two words from entirely different families to make sure you couldn’t confuse them.

WORD STUDY

μεταμορφόω *metamorphoō* G3339

| “**be transformed**” · [Romans 12:2](#)

Range. From μετά (meta, “change”) + μορφή (morphē, “form, essential shape”) — “to change into another form,” used of a change so real it alters what a thing fundamentally *is*, not merely how it looks from outside.

The sense here. The word Paul places next to it — “conformed” (συσχηματίζεσθε, *syschēmatizesthe*, from σχῆμα, *schēma*, an outward pattern or fashion that can be put on and taken off) — is a different word on purpose. Paul is not offering two synonyms for emphasis. He is contrasting a change of *costume* with a change of *substance*. The world’s pressure is to adjust your outward pattern to fit in. God’s work is to change what you actually are underneath the pattern.

Why it carries the argument. The word’s other three New Testament appearances are the Transfiguration — Christ’s appearance changed before the disciples’ eyes on the mountain (Matthew 17:2, Mark 9:2), and the ongoing Christian experience of being “transformed into the same image” of Christ, “from one degree of glory to another” (2 Corinthians 3:18). Every occurrence describes a change in essential form, not a costume swap — which is exactly the distinction that separates a course that produces new information from a course that produces a new person.

Source. Thayer’s Greek-English Lexicon of the New Testament; Strong’s Concordance via Bible Hub.

This is why more than fifteen years of teaching this material has produced the same report over and over from people who actually finished it: it wasn't that they learned something they didn't know before. It's that something in them was different afterward, in a way that showed up in behavior they didn't have to white-knuckle into place. That is what μεταμορφώω (metamorphoō) names, and it is the actual target of every session that follows — not better information about money, but a different person handling it.

Paul's companion verse names where that change comes from, and it isn't willpower:

*“And we all, with unveiled faces reflecting the glory of the Lord, **are being transformed into the same image** from one degree of glory to another, which is from the Lord, who is the Spirit.”*

2 CORINTHIANS 3:18, NET

“Are being transformed” is a present, ongoing process — not a decision made once at the front of a course, but an exposure repeated over time. That has a direct, practical implication for the next eleven sessions: they will not work as a checklist to complete. They will work as a set of repeated exposures — to Scripture, to reflection, to practice — the same way years spent in the sun gradually change a face, weathered by exposure repeated day after day, not the way a single afternoon outside changes nothing at all.

CONSIDER THIS. IF TRANSFORMATION HAPPENS THROUGH REPEATED EXPOSURE RATHER THAN A SINGLE DECISION, THEN THE SIX-DAY PRACTICE AT THE END OF EACH SESSION IN THIS COURSE ISN'T HOMEWORK TACKED ONTO THE TEACHING. IT IS THE TEACHING, EXTENDED INTO THE ONLY PLACE TRANSFORMATION ACTUALLY OCCURS — YOUR ORDINARY WEEK.

Where Your Treasure Goes, Your Heart Follows

Every culture assumes the same order of operations: get your heart right, and your spending will follow. Fix the inside, and the outside sorts itself out. Jesus teaches the order backward, and it is worth sitting with how strange that actually is the first time you notice it:

*“Do not accumulate for yourselves treasures on earth, where moth and devouring insect destroy and where thieves break in and steal. But accumulate for yourselves treasures in heaven, where moth and devouring insect do not destroy, and thieves do not break in and steal. **For where your treasure is, there your heart will be also.**”*

MATTHEW 6:19-21, NET

Jesus doesn't say, “get your heart right, and your treasure will follow it.” He says the treasure comes first, and the heart follows the treasure. That is not a minor rhetorical difference. It means your heart is not simply a fixed internal compass that happens to leak out into your spending. Your heart is *trainable* — and the training mechanism He names is where you actually put your treasure, tracked over time. Move the treasure, and eventually, the heart moves with it. This is the theological floor under this entire course's title: Kingdom *Treasure* is not a decoration on the cover. It is the mechanism Jesus names for how a heart actually changes.

ILLUSTRATION

Randy Alcorn found this out the hard way. In 1990, a court held him liable for pro-life civil disobedience outside abortion clinics and ordered his wages garnished — a judgment that eventually totaled \$8.2 million, reportedly the largest ever levied against a peaceful protester. Rather than let the court garnish his church paycheck, Alcorn resigned. He then transferred every copyright on his books to Eternal Perspective Ministries, the nonprofit he founded, and capped his own income at minimum wage for the next twenty years — even as those books went on to sell more than eleven million copies. Everything above that wage has gone to missions, pastors, and the poor: over \$8.2 million given away, the same figure as the judgment against him, this time by choice. “Nothing,” he says now, “has brought us nearly as much joy as we've found in giving it away.” He moved the treasure before he felt like it, and spent three decades watching Matthew 6:21 turn out to be literally true.

He follows this immediately with a warning about divided loyalty that most modern readers soften into something it doesn't say:

*“No one can serve two masters, for either he will hate the one and love the other, or he will be devoted to the one and despise the other. **You cannot serve God and money.**”*

MATTHEW 6:24, NET

Notice the verb: *serve*. Jesus isn't warning that money is dangerous to *have*. He's warning that money is dangerous to *serve* — to organize your life around, to obey. Every dollar you're entrusted with will either be serving your Kingdom purposes, under your authority as a steward, or it will quietly begin issuing the orders. There is no neutral third setting where money simply sits there, uninvolved in the question of who you're serving.

Luke records Jesus making the same point in a single sentence, stripped of the master/slave picture, in case that picture ever feels like it only applies to people who are obviously wealthy:

*“Watch out and guard yourself from all types of greed, because **one’s life does not consist in the abundance of his possessions.**”*

LUKE 12:15, NET

That warning isn't aimed at a tax bracket. “All types of greed” covers the version that wants more just as easily as the version that's terrified of having less — both are still organizing life around the abundance of possessions rather than around what Jesus actually said life consists of. Whatever bracket you're in, the warning applies at full strength.

CONSIDER THIS. PULL UP LAST MONTH'S BANK OR CARD STATEMENT, AND LAST MONTH'S CALENDAR, SIDE BY SIDE. BETWEEN THE TWO OF THEM, YOU ARE LOOKING AT THE MOST HONEST AUTOBIOGRAPHY YOU OWN — MORE HONEST, USUALLY, THAN ANYTHING YOU'D SAY OUT LOUD ABOUT YOUR OWN PRIORITIES. WHERE DID YOUR TREASURE ACTUALLY GO? ACCORDING TO JESUS, THAT'S ALSO WHERE YOUR HEART ALREADY IS.

PAUSE & REFLECT

If someone else read your last month's statement with no other information about you, what would they conclude you loved?

WHAT ABOUT ...

The Prosperity Gospel Wearing Better Footnotes?

If you've been tracking closely, you may already be uneasy. Four objectives — security, provision, choice, freedom — followed by a section claiming your treasure trains your heart. Isn't this just the prosperity gospel wearing better footnotes? Health-and-wealth preaching also promises security and freedom. It also quotes Scripture. What, exactly, makes this different?

It's a fair question, and it deserves a real answer rather than a defensive one.

It's worth stating the objection at full strength before answering it, because a weak version of it is easy to wave off and a strong version is the only one worth taking seriously. The strongest form goes something like this: prosperity teaching also quotes real verses, also claims God wants good things for His people, and also promises that faithfulness changes your circumstances. If this course promises security, freedom, and provision, and backs each one with Scripture, what's actually stopping someone from teaching this exact session in a way that slides straight into “sow your seed and watch God multiply your bank account”? The verses alone don't prevent that slide — plenty of prosperity preachers use the same verses. Something else has to be doing the preventing.

The prosperity gospel's structural claim is that faith is a mechanism for extracting material increase from God — give more, believe harder, and the ledger tilts in your favor as a near-guaranteed transaction. Every one of the four objectives named in this session is structured differently. Not one of them promises an amount. Security, in Proverbs 1:33, is tied to *sleeping without dread*, which a person with modest means and clear conscience experiences and a wealthy, anxious person often doesn't. Provision, in Deuteronomy 8:17-18, is a warning *against* taking credit for wealth, not a formula for producing more of it. Freedom, in John 8, Galatians 5, and 2 Corinthians 3, is freedom *from bondage* — debt, compulsion, fear — never freedom defined as net worth. And Psalm 24:1 sits underneath every session in this course as the premise none of them are allowed to forget: **“The Lord owns the earth and all it contains, the world and all who live in it.”** You cannot run a prosperity gospel on a foundation that starts by denying you own anything to begin with. That's what's actually doing the preventing here, and it's worth naming precisely: not a different set of verses, but a different starting premise underneath the same verses. Ownership changes everything downstream of it.

WHAT I AM NOT SAYING

- I'm not saying God is indifferent to whether you have enough. He isn't; Objective 1 is security, named plainly.
- I'm not saying wanting your finances to improve is spiritually suspect. It isn't; wanting freedom from debt and panic is exactly what this course is for.
- I'm not saying every teacher who talks about biblical financial principles is preaching prosperity theology. Most aren't.
- I am saying the test isn't whether a teaching mentions money, security, or freedom — Scripture mentions all three constantly. The test is whether the promise is a *transaction* (give to get) or a *transformation* (become a different steward of what's already His). This course is built entirely on the second.
- I am saying the four objectives above have no dollar figure attached to any of them, on purpose, because none of them were ever about the figure.

Fighting for It

None of this happens automatically, which is why “fighting” belongs in this session's title and isn't just a hook to get you to read further. But the fight here isn't against some unseen adversary lurking behind your bank account, and this course won't frame it that way. The fight is against three things you can actually name and actually resist.

The first is *culture's story about money and identity*, told to you constantly and rarely out loud: that more is the answer, that comparison is normal, that your self-worth tracks with your net worth. You absorbed that story before you ever chose it, and it doesn't get dislodged by disagreeing with it once. It gets dislodged the way any deeply grooved habit of mind does — by repeated exposure to a truer story, which is what the next eleven sessions are for.

The second is *inertia* — the plain fact that your spending patterns right now are the path of least resistance, and every one of them will keep running exactly as it has unless something interrupts it. Nothing about reading a good session changes a standing order. Only a specific, repeated act does that, which is why this course

pairs every “heart” session with a “habit” session that puts the truth into your hand before the following week.

The third, and the one this session has spent the most time on, is the *preference for information over transformation*. It is genuinely easier to finish a course and be able to explain it well than to let it change you, and nobody chooses that trade-off on purpose — it just happens, unless the course itself insists on something more. This one will insist, every session, through an Experience component that asks you to do something, not just read something.

You are not fighting an enemy. You are fighting a story, a groove, and a shortcut — all three of which are real, all three of which are beatable, and none of which are beaten by information alone.

This is also why this course is built the way it is, session after session, rather than as a single long argument followed by a workbook at the back. Heart-transformation that never touches a habit stays theoretical, and habit-change that never touches the heart doesn’t outlast the motivation that started it — which is why every “heart” session in this course is deliberately paired with a “habit” session the very next time you meet, instead of saving all the practical tools for the end. Session 2, immediately following this one, is not a break from what you just read. It’s the first place it gets tested against your actual calendar and your actual account.

The Turn

Everything above has been Explanation: four objectives, one crucial distinction between information and transformation, one verse that reorders how heart and treasure actually relate to each other, and an honest answer to the hardest question a course like this should expect. None of it has cost you anything yet. It has only told you the truth.

The next move is smaller than you’d expect, and more exposing. You are not going to be asked to make a decision, sign a commitment card, or resolve to do better. You are going to be asked to look — honestly, without editing — at the most reliable record you already have of where your heart currently is. That’s the same “autobiography” this session already pointed at once. This time, actually go get it.

The Experience

Treasure Audit. Pull up last month’s bank statement and card statement(s), and last month’s calendar, side by side. Don’t categorize or judge yet — just read.

Write down three things you notice:

1. One expense (dollar or time) that surprised you when you actually looked at it.

2. One pattern that repeats almost every week without your really deciding on it.
3. One thing on the statement or calendar you're genuinely glad is there.

Then answer this, in writing, in your own words: *based only on this evidence, where does this say my heart currently is?* Resist the urge to answer with where you wish it was. The whole point of Matthew 6:21 is that the evidence doesn't lie, even when it's inconvenient.

BIG IDEAS

- God has four specific, named objectives for your finances — security, provision-not-self-reliance, the choice to pursue what you're made for, and true freedom — and none of them is a dollar figure.
- Information and transformation are not the same event. Paul distinguishes them on purpose in Romans 12:2, contrasting an outward *schema* you put on with an inward *morphē* God actually changes.
- Jesus reverses the order most people assume: your treasure trains your heart, not the reverse. Where you put it is where your heart will end up.
- The fight for breakthrough is against a cultural story, an inertial habit, and a preference for information — not against an unseen enemy.

KINGDOM PRINCIPLE

Financial Freedom is a heart condition,
not a financial position.

CLOSING PRAYER (SAY THIS ALOUD!)

Father, You already know what my statements and my calendar say about me. Thank You that You're not waiting for me to get it right before You start the

work — You’re offering to renew my mind now, in the middle of exactly where I am. Change what I actually love, not just what I say I love. In Jesus’ name, amen.

GO DEEPER

ACCESSIBLE

If the question of why Scripture can be trusted on a subject like money still feels unsettled underneath you, start with [Kingdom Guide](#) — it lays the foundation this course builds on rather than re-argues.

SUBSTANTIAL

Read Matthew 6:19-34 in one sitting, straight through, in the NET. Notice how directly the treasure teaching (19-21), the two-masters warning (24), and the “do not worry” section that follows (25-34) are connected in Jesus’ own argument — they are one continuous thought, not three separate topics.

ACADEMIC

Compare Paul’s use of μεταμορφόω (metamorphoō; Romans 12:2; 2 Corinthians 3:18) against his use of σχηματίζω (schēmatizō) / συσχηματίζω (syschēmatizō) (Romans 12:2; Philippians 2:8; 2 Corinthians 11:14-15) across his letters. The consistency of the outward-pattern versus inward-form contrast across multiple contexts is what moves this from a one-off wordplay to a settled feature of Paul’s theological vocabulary.

Six-Day Practice

DAY 1

Complete the Treasure Audit above if you haven’t yet. Write down your three observations.

DAY 2

Read [Romans 12:1-2](#) slowly, twice. Where in your financial life are you currently “conforming” — matching the outward pattern everyone around you follows — rather than asking what God actually wants?

DAY 3

Read the four objectives again (Proverbs 1:33; Deuteronomy 8:17-18; Ephesians 2:10; John 8:31-32). Pick the one you need most right now and write one sentence naming why.

DAY 4

Read Matthew 6:19-24. Name one place your treasure is currently going that you suspect your heart didn't consciously choose to follow.

DAY 5

Talk to God about what Day 4 surfaced. Don't fix it yet — just tell Him what you noticed.

DAY 6

Reread your Treasure Audit answers from Day 1. Has anything about how you see them changed after five days of sitting with this material?

LEADING THIS SESSION

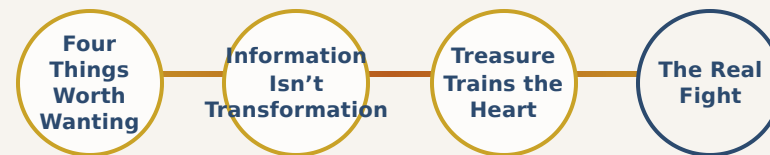
The Experience in this session is a practice, not an encounter — there's no ministry moment to manage, just an honest look at real numbers. The one thing worth protecting in a group setting: nobody reads their statement out loud. Ask what people *noticed*, not what the numbers *were*. The observation is the point, not the disclosure. Set the pace expectation here, in Session 1, before anyone has a chance to get ahead of it: one session a week, maximum, for the whole course. A group that doubles up sessions to "catch up" isn't saving time — it's skipping the mortar-setting this whole course depends on.

Next: Session 2 turns “more” into something you can actually finish chasing — four concrete Mile Markers, and a tool for setting goals you’ll actually keep.

SESSION 1 • KINGDOM TREASURE

Fighting for Your Breakthrough

Why doesn't wanting something enough ever seem to be enough?



Security, dependence, the choice to pursue your calling, and true freedom — God's named objectives for your money, and none of them is a dollar figure.

[Proverbs 1:33](#)
[Deuteronomy 8:17-18](#)
[Ephesians 2:10](#)
[John 8:31-32](#)

Paul chooses two different Greek words on purpose — a change of costume (*schēma*) versus a change of substance (*morphē*). Knowing the four objectives isn't the same as having them.

[Romans 12:1-2](#)

Jesus reverses the order everyone assumes: the treasure comes first, and the heart follows it there. Move the treasure, and the heart moves with it.

[Matthew 6:19-21](#)
[Matthew 6:24](#)

Not an unseen enemy — a cultural story about money, the inertia of a standing order, and the comfortable preference for information over change.

SO • NOW

SO

Financial freedom is a heart condition, not a financial position — every objective above describes an inward state, not a number.

NOW

Pull last month's statements and calendar side by side and run the Treasure Audit.

The Experience, above

KINGDOM PRINCIPLE

Financial Freedom is a heart condition, not a financial position.

2

SETTING YOUR MILE MARKERS

Kingdom Treasure: The Milestones

AT A GLANCE

- 01 The Question
- 02 The Vapor Chase
- 03 Four Mile Markers
- 04 Diligence Has a Shape
- 05 S.M.A.R.T.Y. Goals
- 06 The Turn
- 07 The Experience

The Question

How would you know you'd arrived?

Not “arrived” at some final destination — this course isn’t offering you an exit ramp from managing money. The question is smaller and more useful than that: how would you know you’d hit *this* goal, the one right in front of you? Most people chasing “financial freedom” couldn’t answer that question if you asked them directly, because “more” was never given a finish line. It can’t be. There is always a next number.

Session 1 named what God wants for your finances and why information alone never gets you there. This session does something more modest and, in its own way, harder: it gives “more” an actual boundary. Four Mile Markers, and a tool for setting any goal so that you can tell — on a specific date, with specific numbers — whether you got there or not. This is the first session in the course that will ask you to write something down in ink rather than just think something through, because a goal that never touches paper is usually just a wish wearing a deadline it doesn’t intend to keep.

OPENING PRAYER (SAY THIS ALOUD!)

Father, I’ve chased “more” without ever asking You what “enough” looks like. Help me set goals I can actually finish — clear enough to aim at, and rooted deep enough in what You want for me that I’ll still

care about them on the hard days. In Jesus' name, amen.

The Vapor Chase

Three thousand years before behavioral economists had a name for it, Solomon had already run the experiment and published the results. He had more money than anyone reading this session ever will, and he wrote down, with startling honesty, what it actually bought him.

*“The one who loves money **will never be satisfied with money**, he who loves wealth will never be satisfied with his income. This also is futile.”*

ECCLESIASTES 5:10, NET

That is not a moral judgment handed down from outside the experience. It's a field report from inside it. “Will never be satisfied” is not Solomon warning you about a risk — it's Solomon telling you what happened to him, a man who had tested the theory that enough money would eventually be enough money, and found the finish line kept moving every time he got close to it.

He keeps going, and each verse adds a specific, almost clinical observation:

*“When someone's prosperity increases, those who consume it also increase; so what does its owner gain, except that he gets to see it with his eyes? The sleep of the laborer is pleasant — whether he eats little or much — but **the wealth of the rich will not allow him to sleep.**”*

ECCLESIASTES 5:11-12, NET

More income attracts more consumers of that income — more obligations, more people and things with a claim on it, more upkeep. And the peace you'd expect wealth to purchase turns out to run in the opposite direction: the laborer sleeps fine regardless of the size of dinner, while the rich man's wealth keeps him up. Solomon isn't romanticizing poverty here. He's making a narrower and more useful point: peace was never a function of the number. Whatever was keeping the rich man awake, it wasn't a money shortage.

He closes the section with two of the bleakest verses in the wisdom literature, and they're worth sitting with rather than rushing past:

*“Here is a misfortune on earth that I have seen: wealth hoarded by its owner to his own misery... Just as he came forth from his mother’s womb, naked will he return as he came, and **he will take nothing in his hand that he may carry away from his toil.**”*

ECCLESIASTES 5:13,15, NET

Hoarded wealth doesn't even function as insurance against the thing it's hoarded for — Solomon says plainly it can become its owner's *misery*, not his security. And whatever you eventually accumulate, none of it travels with you past the one exit every life shares. This isn't a session about giving up ambition. It's a session about noticing, early, that “more” was never going to be the finish line, so that the goals you set in the next section can aim at something that actually has one.

Solomon doesn't leave the diagnosis without an answer, and the answer he gives is worth hearing before this session moves to its own tool for goal-setting, because it guards against reading everything above as an argument for grim austerity:

*“I have seen personally what is the only beneficial and appropriate course of action for people: to eat and drink, and **find enjoyment in all their hard work** on earth during the few days of their life that God has given them, for this is their reward... these things are the gift of God.”*

ECCLESIASTES 5:18-19, NET

The alternative to chasing “more” was never *refusing to enjoy what you have*. It was receiving what you already have — the meal, the work itself, the ordinary days — as a gift already given, rather than treating today's portion as a placeholder for some future, larger portion that would finally count. A Mile Marker you can name and reach is what makes that kind of enjoyment possible along the way, instead of only at some finish line that, as this whole section has already shown, never actually arrives on its own.

ILLUSTRATION

Warren Buffett bought a five-bedroom house in Omaha in 1958 for \$31,500, the year before his investing career really took off. He has been one of the richest people alive for decades, worth vastly more than the price of nearly any house on earth, and he still lives in that same house today — now worth

roughly \$1.43 million, a fraction of what a man in his position could spend without noticing. In his own 2010 shareholder letter, he called it “the third best investment I ever made,” and admitted he “would have made far more money had I instead rented.” Then he explained why the math never mattered to him: “For the \$31,500 I paid for our house, my family and I gained 52 years of terrific memories, with more to come.” Buffett never let his net worth talk him into a bigger number. He named what enough looked like once, decades before the money made anything else possible, and he kept it.

PAUSE & REFLECT

If “more” has no natural finish line, what has been functioning as your finish line up to now — even if you’ve never said it out loud?

Four Mile Markers

Ecclesiastes diagnoses the problem; it doesn’t solve it on its own. Wisdom literature rarely hands you a five-step plan — that’s not its genre. So this course borrows a simple, practical tool that gives the chase Solomon describes an actual boundary: four Mile Markers, taken in order, each with a clear finish line you can point to and say, “done.”

Two things about these markers are worth naming before you look at the first one. First, they’re sequential on purpose — each one exists to make the next one possible, not to be worked on all at once. Trying to build a Life Fund while still carrying credit card interest at eighteen percent is fighting yourself; the interest will out-earn the saving every time. Second, none of the four is the finish line itself. They’re called Mile Markers, not the destination, precisely so that reaching one doesn’t quietly become the new version of the “more” Solomon already told you never satisfies.

Mile Marker 1 — One month’s expenses, sitting in your checking account.

This is the smallest marker and the most immediately felt. Its entire purpose is to end the cycle where an unexpected car repair or a late paycheck turns into a bounced check, an overdraft fee, or worse, a payday loan you’ll be paying for long after the original problem is gone. One month of margin ends most of the *daily* financial pressure most people live under without ever naming it as a distinct problem with a distinct solution.

If you don't have that amount sitting there right now, sit with a different question for a moment: how much better would you sleep if a full month's expenses were consistently sitting in that account? How much of the stress you've stopped even noticing would simply lift? Don't you think God wants that for you — not as a someday nicety, but desperately?

CONSIDER THIS. YOU CAN'T AIM AT "ONE MONTH'S EXPENSES" IF YOU DON'T ACTUALLY KNOW WHAT A MONTH OF YOUR LIFE COSTS — AND IF YOU DON'T, YOU DON'T NEED A FINANCE DEGREE TO FIND OUT, JUST LAST YEAR'S STATEMENTS AND ABOUT TEN MINUTES. OPEN WHICHEVER AI TOOL YOU ALREADY USE — CLAUDE, CHATGPT, OR ANOTHER — AND HAND IT A REQUEST LIKE THIS: "HERE ARE TWELVE MONTHS OF BANK AND CREDIT CARD STATEMENTS; ANALYZE ALL MY SPENDING AND PRODUCE A DOWNLOADABLE SPREADSHEET WITH MONTH-BY-MONTH ACTUALS BY CATEGORY, PLUS THE AVERAGE MONTHLY SPEND PER CATEGORY?" UPLOAD THE STATEMENTS, AND YOU HAVE MILE MARKER 1'S REAL NUMBER BEFORE LUNCH — NOT A GUESS.

Mile Marker 2 — Eliminate all consumer debt. Credit cards, car loans, student loans — anything that isn't your mortgage. The reasoning here is almost entirely mathematical rather than moral: every dollar going to interest on a car loan or a credit card balance is a dollar that has permanently stopped being available for anything else you'll ever want to do with it, including the things this whole course is aimed at — giving, saving, building. Session 7 and Session 8 will deal with debt in full; this Mile Marker just names it as a target worth reaching.

Picture the specific Tuesday this actually happens — the day the last car payment or credit card clears and nothing above your mortgage owes anyone anything. What would you do with the three, five, eight hundred dollars a month that used to leave before you ever really saw it? Can you feel how different an ordinary week would feel with that weight gone — money now yours to aim, not a lender's to collect?

It's worth pausing on why this marker comes second rather than first. Mile Marker 1 exists precisely because most consumer debt is born in the gap it closes — the car repair with no margin behind it becomes a credit card balance, and the credit card balance becomes the "emergency" that swallows the next three years of payments at eighteen percent interest. Build the margin first, and a meaningful share of future debt never gets created in the first place. Attack debt without first closing that gap, and the same emergency that created the debt the first time will very often create it again before the payoff plan finishes.

Mile Marker 3 — Build a Life Fund. Three to nine months of expenses, set aside somewhere it can earn a little interest but stays reachable. Most people call this an emergency fund; this course calls it something more accurate.

Refrigerators break. Roofs leak. Cars need transmissions. Those aren't emergencies in any meaningful sense — they're just *life*, the ordinary cost of owning things and having a body and raising kids, and they happen to absolutely everyone sooner or later. A Life Fund means the next time one of them happens to you, it costs you money instead of costing you debt, sleep, and the freedom to make a calm decision instead of a desperate one.

Picture the call instead of dreading it: the transmission is gone, or the roof is leaking, and instead of that familiar drop in your stomach, you just — write the check. Nothing about the day changes except the fear in it. What would it be worth to you to trade that particular dread for plain, ordinary boredom?

Mile Marker 4 — Save to accomplish long-term goals. A home. A business. A Christian education for your kids. A retirement that doesn't depend on continuing to work past the point your body wants to. Funding a Kingdom ministry you actually believe in, at a level that costs you something. This is the marker the first three exist to make possible — everything after it in this course, especially the two closing sessions on investing and staying the course, assumes you've built the margin these four markers create.

Picture the actual day each of these arrives — the closing table with keys finally in your hand, the tuition paid in full instead of financed, the morning you tell a ministry you believe in that the gift is ready, the year you stop working because you're finished, not because your body forced the decision. What does it feel like to have aimed at that specific day for years, instead of just hoping it would eventually show up?

CONSIDER THIS. NOTICE WHAT THESE FOUR MARKERS *DON'T* INCLUDE: NO SPECIFIC NET WORTH, NO RETIREMENT NUMBER PULLED FROM A MAGAZINE CALCULATOR, NO COMPARISON TO WHAT ANYONE ELSE HAS SAVED. EVERY MARKER IS DEFINED BY FUNCTION — WHAT IT *DOES* FOR YOU — NOT BY A FIGURE SOMEONE ELSE DECIDED WAS IMPRESSIVE.

Mile Marker 4 deserves one more sentence before moving on, because it's easy to read "save to accomplish long-term goals" as simple permission to accumulate, and that's not quite what's being described. Solomon already warned this session that wealth hoarded for its own sake becomes its owner's misery, not his security (Ecclesiastes 5:13). Saving toward a named goal — a home, a child's education, a ministry you're building toward, a retirement that frees you for a different kind of Kingdom work — is a different act entirely from accumulating because a bigger number feels safer than a smaller one. The difference between the two isn't visible on a bank statement. It's visible in whether the money is *aimed* at something or just piling up because stopping felt riskier than continuing. This course will come back to that exact distinction in far more depth in Session 11, once there's actually margin built to make the question real.

Jesus tells a parable that gives this whole sequence its ultimate horizon, so that the Mile Markers don't quietly become the goal themselves:

*“His master answered, ‘Well done, good and faithful slave! You have been faithful in a few things. I will put you in charge of many things. **Enter into the joy of your master.**’”*

MATTHEW 25:21, NET

That's the actual finish line underneath all four markers — not the markers themselves, but the day every steward eventually faces an accounting, and hears (or doesn't) that six-word verdict. The Mile Markers are the “few things” this verse mentions. Managing them faithfully is practice for the “many things” still to come.

Diligence Has a Shape

Every Mile Marker above requires the same underlying quality to actually reach: diligence. That word gets used loosely enough in English that it's worth going back to the Hebrew Solomon chose in Proverbs, because the picture underneath it is sharper — literally — than the English suggests.

*“The plans of the **diligent** (חָרוּץ) lead only to plenty, but everyone who is hasty comes only to poverty.”*

PROVERBS 21:5, NET

WORD STUDY

חָרוּץ ḥārûṣ H2742

| **“diligent”** · [Proverbs 21:5](#)

Range. From a root meaning *to cut in* or *incise*. The concrete senses of this word all involve something *cut sharp*: a trench (dug — cut into the ground), a threshing sledge (a sharp-toothed instrument, cut to shred grain), and, in poetic usage, gold. Applied to a person, it describes

someone whose plans are cut clean and decisive — the opposite of vague.

The sense here. The contrast Solomon draws is not “hardworking” versus “lazy” — it’s “diligent” versus “hasty” (a different Hebrew word describing someone pressured or rushed into action without a plan). The diligent person in view isn’t necessarily working harder. Their plans are *sharper* — specific enough to actually execute, rather than a vague intention pressured into motion at the last minute.

Why it carries the argument. This reframes what “diligence” is actually asking of you in the S.M.A.R.T.Y. framework below. English “diligent” suggests effort and persistence. The Hebrew word underneath it is asking for something that comes earlier than effort: *clarity*. A plan cut sharp enough to actually aim at, before you ever get to the hard work of hitting it.

Source. BDB (Brown-Driver-Briggs Hebrew and English Lexicon); Strong’s Concordance via Bible Hub.

This is not a case where the etymology alone proves the meaning — a word’s history isn’t its present sense, and Proverbs 21:5 isn’t secretly *about* trenches or threshing sledges. But the semantic range BDB groups under this one root — trench, gold, threshing instrument, decisive plan — consistently involves something cut with intention, not left rough. That range is what makes “the plans of the diligent” a picture worth noticing rather than a dead metaphor: a plan either has an edge to it, or it’s still just a wish.

Habakkuk gives the same instinct a specific, practical command four hundred years or so after Solomon:

*“Write down this message. **Record it legibly on tablets** so the one who announces it may read it easily... For the message is a witness to what is decreed; it gives reliable testimony about how matters will turn out.”*

HABAKKUK 2:2-3, NET

God’s answer to a prophet demanding to know when justice would finally arrive was not a vague reassurance. It was an instruction to write the answer down, clearly enough that someone running past could still read it. A plan in your head is not yet a plan cut sharp. A plan on paper, in writing, in numbers you can check yourself against later, is what הָרֹץ (hārûṣ) actually looks like.

S.M.A.R.T.Y. Goals

Here’s the tool this course uses to put that sharpness into practice, for any Mile Marker or any goal at all: **S.M.A.R.T.Y.**

Specific. “Save money” isn’t a goal — it’s a mood. “Save \$3,000 in my checking account” is a goal, because you’ll know without debate whether you did it.

Measurable. Related to specific, but distinct: the goal has to be trackable along the way, not just checkable at the end. If you’re saving toward \$3,000, you should be able to say on any given Tuesday exactly how far along you are.

Attainable. Realistic enough to actually finish, ambitious enough to require something of you. Saving \$3,000 by next week isn’t attainable for almost anyone. Saving it over the next twelve months, on a normal income, usually is — stretching, but possible.

Relevant. The goal has to matter to *you*, not just sound responsible in the abstract. A goal you don’t actually care about gets abandoned the first time it costs you something, because there’s nothing underneath it heavy enough to hold your attention through the hard months.

Time-bound. A deadline. Without one, “someday” absorbs every goal you’ve ever set, because someday never actually arrives to be missed.

Why. This is the letter that separates S.M.A.R.T.Y. from ordinary productivity advice, and it’s not decorative. A goal without a stated *why* survives right up until the effort gets difficult, and then it collapses, because willpower alone was never going to be enough to hold it up. Name your reason before you need it, not while you’re already in the middle of wanting to quit.

That last letter is where Session 1 and Session 2 actually meet. “Where your treasure is, there your heart will be also” (Matthew 6:21) isn’t just a diagnostic tool for looking backward at last month’s statement — it’s the raw material for the “Why” behind every goal you set going forward. A Mile Marker with a real, named, heart-level “why” attached to it is a goal your treasure can actually train your heart toward, on purpose, instead of by accident.

Most people, asked to name a “why” for a savings goal, reach for something true but thin — “so I’m not stressed,” “so I have options.” Those aren’t wrong, but they rarely survive month four of a twelve-month goal, because they’re not attached to anything you’d actually grieve losing. A thicker why sounds more like this: “so I can say yes to whatever God asks of me next without my checking account vetoing it first,” or “so my kids grow up watching a parent who isn’t

owned by a balance.” That kind of why still has weight left in it on the day the goal costs you something real.

Solomon’s proverbs about planning give this whole framework its necessary guardrail, so that setting goals never quietly becomes its own form of self-reliance:

*“Commit your works to the Lord, and **your plans will be established.**”*

PROVERBS 16:3, NET

*“A person plans his course, but **the Lord directs his steps.**”*

PROVERBS 16:9, NET

Plan sharply. Write it down. Set a deadline. Name your why. And hold the plan open-handed, because the steward who set it is not the One ultimately directing where it leads.

WHAT ABOUT ...

Just Secular Self-Help With Verses Attached?

Here’s the objection this section deserves to face directly rather than sidestep, stated as strongly as a skeptical reader would actually state it: S.M.A.R.T. goals are a business-world tool. You could learn this exact framework — Specific, Measurable, Attainable, Relevant, Time-bound — in any corporate goal-setting seminar with no reference to God at all, taught by a manager who has never opened a Bible in his life. Tacking a “Why” onto the end and calling it spiritual doesn’t actually make a secular productivity technique into discipleship. It just baptizes it — puts a Christian label on a method that would work exactly the same way, and produce exactly the same result, whether or not the God being invoked in step six exists at all. If that’s true, this whole section is marketing, not theology.

That’s a fair hit, and it deserves an honest answer rather than a defensive one: the acronym itself is not derived from Hebrew wisdom vocabulary, and this course won’t pretend otherwise. S.M.A.R.T.Y. is a modern packaging.

But the *instinct* underneath it isn’t modern at all, and that’s the actual claim worth defending. Habakkuk 2:2 commands writing a plan down clearly enough to be read at a glance — that’s “Specific” and “Measurable,” four centuries before either word existed as a management term. Proverbs 21:5 commends “the plans of the diligent” — plans *cut sharp* — over hasty, vague action; that’s “Attainable”

done right, stretching without being reckless. Proverbs 16:3 and 16:9 hold planning itself in tension with trusting the Lord to direct the steps — which is exactly the corrective a purely secular goal-setting seminar has no mechanism to supply. The wisdom books already assumed that a wise person plans concretely, writes it down, and holds it under God’s direction. S.M.A.R.T.Y. didn’t invent that instinct. It gave a very old biblical habit a memorable modern handle.

WHAT I AM NOT SAYING

- I’m not saying the S.M.A.R.T.Y. acronym itself comes from Scripture. It doesn’t; it’s a widely used secular goal-setting tool, borrowed here on purpose.
- I’m not saying every goal-setting framework is automatically compatible with a biblical view of planning — some assume you’re the only one directing your own steps, which Proverbs 16:9 directly contradicts.
- I am saying the underlying instinct — specific, written, time-bound, diligent plans held open-handed before God — is thoroughly biblical, attested from Habakkuk through Proverbs, long before any modern acronym existed.
- I am saying the “Why” is what keeps this from being indistinguishable from secular self-help, because a why rooted in Matthew 6:21 is not a productivity hack. It’s the same heart-transformation this entire course is built around, aimed at a single concrete target.

The Turn

You now have four markers with actual finish lines, a word study that sharpens what “diligent” is really asking of your plans, and a tool for turning any goal from a wish into something you can check yourself against on a specific date. None of that has cost you anything yet either — it’s still just a clearer map.

The next move is to put your own numbers on it. Not someday. Today, on paper, with a real target date next to each one.

The Experience

Set Your Markers. For each of the four Mile Markers below, write down: the amount needed, and a target date. If a marker is already complete, mark it done.

MILE MARKER	AMOUNT NEEDED	TARGET DATE	COMPLETED?
1. One month’s expenses in checking			
2. Eliminate all consumer debt			
3. Life Fund (3–9 months’ expenses)			
4. Long-term goal (name it): _____			

Then take your nearest incomplete marker and run it through S.M.A.R.T.Y. in full sentences: what specifically, how you’ll measure it, why it’s attainable on your actual income, why it’s relevant, what date, and — the one that matters most — *why*, in a sentence that names something Matthew 6:21 would recognize as a heart-level reason, not just a financial one.

BIG IDEAS

- “More” has no natural finish line, which is exactly why it never satisfies — Solomon tested this personally and wrote down the results in Ecclesiastes 5.
- Four Mile Markers give the chase an actual boundary: one month’s margin, no consumer debt, a Life Fund for ordinary life, and savings for long-term goals.
- The Hebrew behind “diligent” (חָרָץ, ḥārûṣ) pictures a plan cut sharp and decisive — clarity before effort, not effort instead of clarity.

- S.M.A.R.T.Y. goals are a modern tool for a very old biblical instinct, and the “Why” is what keeps a plan from becoming self-reliant instead of Spirit-led.

KINGDOM PRINCIPLE

A goal that never touches paper is a wish wearing a deadline it doesn’t intend to keep — write it down, cut it sharp, and hold it open-handed before the One who actually directs your steps.

CLOSING PRAYER (SAY THIS ALOUD!)

Father, thank You for giving “more” a finish line I couldn’t find on my own. Help me plan with real clarity, hold every plan open-handed before You, and remember that the goal was never the number — it was always the life You’re forming in me while I chase it. In Jesus’ name, amen.

GO DEEPER

ACCESSIBLE

Write your four Mile Markers on an index card and keep it somewhere you’ll actually see it — a mirror, a wallet, a phone lock screen. Visibility is most of what turns a plan into a habit.

SUBSTANTIAL

Read Ecclesiastes 5:8–6:9 in full, in one sitting. Solomon’s diagnosis of “the vapor chase” doesn’t stop at verse 16 — it keeps going into a positive alternative (5:18-20) that this session didn’t have room to unpack. Notice what he offers instead of chasing more.

ACADEMIC

Compare חָרָץ (ḥārûṣ, Proverbs 21:5) with אָץ (’āṣ, “hasty,” the word Solomon contrasts it against in the same verse) across their other occurrences in Proverbs (e.g., 19:2, 28:20, 29:20 for the hasty/pressured pattern). The contrast Solomon draws in 21:5 is not incidental — it’s a recurring theme across the whole book.

Six-Day Practice

DAY 1

Fill in the Mile Markers table above if you haven’t yet, with real numbers and real dates.

DAY 2

Read Ecclesiastes 5:10-16 slowly. Where has “more” quietly been functioning as your own finish line, even without your naming it that way?

DAY 3

Take your nearest incomplete Mile Marker and write out its full S.M.A.R.T.Y. statement — every letter, in full sentences.

DAY 4

Read Proverbs 21:5 and Habakkuk 2:2-3 together. Is there a goal you’ve been carrying only in your head that needs to go on paper today?

DAY 5

Read Proverbs 16:3 and 16:9. Pray specifically that God would direct the steps toward the goal you wrote on Day 3 — in whatever way He chooses, even if it’s not the way you’d plan it yourself.

DAY 6

Look back at your Session 1 Treasure Audit. Does your nearest Mile Marker connect to anything you noticed there? Write one sentence connecting the two.

LEADING THIS SESSION

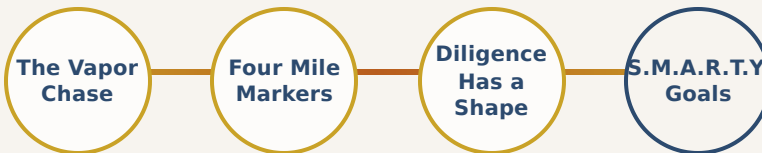
Like Session 1, the Experience here is a practice, not an encounter. The sensitive moment to watch for in a group setting is the Mile Markers table itself — dollar amounts are private for most people, and nobody should be asked to disclose theirs. Invite people to share their *S.M.A.R.T.Y.* “*Why*” instead of their numbers; the why is both the more important part and the part that’s safe to say out loud.

Next: Session 3 asks the question every Mile Marker assumes an answer to already — whose money is this, actually?

SESSION 2 · KINGDOM TREASURE

Setting Your Mile Markers

How would you know you'd arrived?



Solomon tested whether more money would ever be enough and told us plainly it wasn't — wealth attracts more consumers, buys no sleep, and travels with no one past the grave.

[Ecclesiastes 5:10](#)
[Ecclesiastes 5:12](#)
[Ecclesiastes 5:15](#)

One month's margin, no consumer debt, a Life Fund, and savings for long-term goals — four sequential markers that give the chase Solomon describes an actual boundary.

[Matthew 25:21](#)

קרוץ (hārûṣ) pictures a plan cut sharp, not a wish left rough — clarity has to come before effort, or the effort has nothing to aim at.

[Proverbs 21:5](#)
[Habakkuk 2:2-3](#)

Six letters for a very old biblical instinct — plans held open-handed before the God who actually directs the steps, anchored by a Why heavy enough to survive the hard months.

[Proverbs 16:3](#)
[Proverbs 16:9](#)

SO · NOW

SO

NOW

A goal that never touches paper is a wish wearing a deadline it doesn't intend to keep.

Fill in the Mile Markers table, then run your nearest one through S.M.A.R.T.Y. in full sentences.

The Experience, above

KINGDOM PRINCIPLE

A goal that never touches paper is a wish wearing a deadline it doesn't intend to keep — write it down, cut it sharp, and hold it open-handed before the One who actually directs your steps.

3

THE STEWARD'S PORTION

Kingdom Treasure: The Owner

AT A GLANCE

- 01 The Question
- 02 Everything Has an Owner
- 03 Not Owner. Manager.
- 04 Tool, Test, Testimony
- 05 Is Greed a Big Deal?
- 06 The Turn
- 07 The Experience

The Question

Whose money is this, actually?

Session 2 handed you four Mile Markers, a target date for each, and a tool sharp enough to turn “someday” into a number you can check yourself against. All of that quietly assumed something this course hasn’t actually made you settle yet, and it’s the more basic question underneath every goal you just wrote down: whose money are you setting markers for in the first place? Most people never stop to ask. They assume the answer is obvious — it’s the money in my account, from my job, that I earned. This session argues that answer is wrong on every count, and that getting it right changes what every single dollar is actually for.

Everything from here through Session 4 belongs to the same movement of this course, and it’s worth naming out loud: identity. Not “what should I do with my money” yet — that’s still two weeks away. First, whose is it, actually, and what does that make you?

OPENING PRAYER (SAY THIS ALOUD!)

Father, I’ve called things mine that were never mine to begin with. Before I manage anything else today, let me see clearly whose it actually is — and let that

truth change how I hold it, not just what I believe about it. In Jesus' name, amen.

Everything Has an Owner

Scripture doesn't ease into this claim. It states it flatly, four separate times, about four categories of things you'd otherwise assume were at least partly yours.

Start with the category everyone would guess first — the money itself, the metal and paper wealth is actually made of:

*“The silver and gold will be mine,” decrees the **Lord of Heaven's Armies**.*

HAGGAI 2:8, NET

Then the category one step removed — not just the treasure, but the entire physical world that treasure gets mined, grown, and built from:

“The Lord owns the earth and all it contains, the world and all who live in it.”

PSALM 24:1, NET

*“For every wild animal in the forest belongs to me, as well as the cattle that graze on a thousand hills. I keep track of every bird in the hills, and the insects of the field are mine. Even if I were hungry, I would not tell you, for **the world and all it contains belong to me**.”*

PSALM 50:10-12, NET

Then a category most people never think to question at all — not the money, but the ability you use to *make* the money:

*“Be careful not to say, ‘My own ability and skill have gotten me this wealth.’ You must remember the Lord your God, for **he is the one who gives ability to get wealth.**”*

DEUTERONOMY 8:17-18, NET

Paul says the same thing about the work itself, not just the wage it produces: “whatever you do in word or deed, do it all in the name of the Lord Jesus, giving thanks to God the Father through him” (Colossians 3:17) — your labor, not only your paycheck, belongs inside that claim.

And finally, the category underneath all the others — not your money, not your skill, but the life you’re using right now to read this sentence:

*“The Lord God formed the man from the soil of the ground and breathed into his nostrils **the breath of life**, and the man became a living being.”*

GENESIS 2:7, NET

Job says it about every living person, not only the first one: “The Spirit of God has made me, and the breath of the Almighty gives me life” (Job 33:4). Paul told a stadium full of Athenian philosophers the identical thing about themselves: God “gives life and breath and everything to everyone” (Acts 17:25).

Four categories. Four separate, unqualified claims. The treasure, the world that treasure comes from, the ability you use to acquire it, and the life you’re using to do the acquiring — Scripture places God’s ownership sign on all four, with no carve-out for “but I worked for this part.” There’s no leftover category left over called *mine*.

This isn’t a technicality to agree with in your head and then forget by lunchtime. Most financial anxiety, and a fair amount of financial pride, comes from quietly living as though one of these four claims doesn’t actually apply to you — as though your particular paycheck, or your particular skill, or your particular body’s ability to keep working, is somehow the one exception Scripture forgot to mention. It isn’t. The claim is total, which means the relief is total too: the pressure to personally guarantee your own security evaporates the moment you actually believe none of it was ever resting on you to begin with.

This is also the floor underneath every objective Session 1 named. Security, dependence, choice, and freedom were never things you could manufacture on your own — they were always things a good Owner supplies to a trusted manager. Session 1 told you what God wants for your finances. This session tells you why He’s in a position to want anything for them at all: they were, and remain, His.

PAUSE & REFLECT

If you audited everything you currently call “mine” — house, income, retirement account, even your body’s ability to work — which one would be hardest to actually relabel as His?

Not Owner. Manager.

If none of it is actually yours, what does that make you? Scripture has a precise word for this, and it’s worth sitting with the Greek itself rather than jumping straight to the English gloss, because the English can undersell exactly how much authority — and how much accountability — the word assumes.

*“Who then is the **faithful and wise manager** (οἰκονόμος), whom the master puts in charge of his household servants, to give them their allowance of food at the proper time?”*

LUKE 12:42, NET

WORD STUDY

οἰκονόμος *oikonomos* G3623

| **“faithful and wise manager”** · [Luke 12:42](#)

Range. Built from οἶκος (oikos, “house, household”) and νέμω (nemō, “to manage, allot, dispense”) — literally a “house-manager.” In everyday first-century use this was the specific title for a trusted slave or freedman a wealthy household put in charge of its property, provisions, and other servants — not the owner, and not merely an employee, but the one person the owner authorized to act

with the owner's own authority inside the owner's own house.

The sense here. NET renders this word “manager” in Luke's household parables and “stewards” when Paul uses the identical term for apostles entrusted with “the mysteries of God” (1 Corinthians 4:1-2) — both are accurate translations of the same Greek word. English simply doesn't have one term that carries both the domestic flavor and the theological weight this word picked up across the New Testament. This course keeps the older English word, *steward*, throughout, because it's the term four centuries of English Bible translation made technical for exactly this idea.

Why it carries the argument. An οἰκονόμος (oikonomos) never owned the house he ran. He also never merely watched it from the sidelines. He held real, delegated authority — he could hire, spend, distribute, and decide — precisely because the owner trusted him to use that authority the way the owner himself would. That is the exact space this session is asking you to stand in: not an owner, and not a bystander either. Someone trusted with genuine authority over Someone Else's resources.

Source. Thayer's Greek-English Lexicon of the New Testament; Strong's Concordance via Bible Hub.

The rest of the parable fills in what that trust actually requires, and it ends on a line worth sitting with before moving anywhere else: “From everyone who has been given much, much will be required, and from the one who has been entrusted with much, even more will be asked” (Luke 12:48). A steward's authority and a steward's accountability rise together. You don't get one without the other.

Jesus doesn't leave that claim comfortably abstract, either. The same parable includes a steward who reads his master's delay as permission to mistreat the household and indulge himself instead — and the consequence Jesus describes for him is severe, not a mild scolding (Luke 12:45-46). The point isn't the severity for its own sake. It's that “manager, not owner” was never a demotion to feel superior about avoiding, and it was never a license to coast on the excuse that “it wasn't really mine anyway.” It's a real position, with real stakes attached to how it's actually run — the household still has to be fed on time whether or not the manager ever gets to keep the house.

R.G. LeTourneau ran that logic to its actual conclusion. He founded his earthmoving-equipment company in 1929, and by any ordinary measure he owned it — his name was on the incorporation papers, and the machines that later helped move earth for highways, dams, and airfields worldwide carried his name too. He never treated it that way. Starting from an ordinary tithe, LeTourneau kept raising the percentage of his income he gave away, year after year, until he had reversed the ratio completely: ninety percent of his salary and company profits went to Kingdom purposes, and he lived on the remaining ten. In 1946 he bought a former Army hospital in Longview, Texas, and turned it into a Christian technical institute — now LeTourneau University — funded out of that giving. Asked how a man making that kind of money could give away that much of it, he offered an answer that is really just Haggai 2:8 wearing work clothes: “I shovel out the money, and God shovels it back — but God has a bigger shovel.” LeTourneau ran a company for forty years. He never once acted like he owned it.

Most of us will never run a company, let alone give away ninety percent of one. But the question LeTourneau answered doesn’t scale up or down with the size of the number — a steward managing forty thousand dollars a year faces the identical question as a steward managing forty million: not “how much do I have,” but “am I managing this the way the actual Owner would want it managed.” Size changes the numbers on the page. It doesn’t change the job description.

Here is the part of this session worth saying plainly, before going any further, because everything after it is really just this one sentence worked out in different directions: **every spending decision is a spiritual decision.** Not most decisions. Not the big ones, or the ones with a Bible verse attached. Every one — the coffee, the mortgage, the birthday gift, the retirement contribution — because every one of them is a manager choosing what to do, right now, with resources that belong to somebody else. There is no neutral category of spending exempt from that description, any more than there was a leftover category of *mine* in the section above.

Tool, Test, Testimony

Jesus doesn’t leave “steward” as an abstract identity. He tells a story about one who gets it badly wrong, and pulls three specific lessons out of that single story about what money and possessions actually *are* in a steward’s hands.

“There was a rich man who was informed of accusations that his manager was wasting his assets. So he called the manager in and said to him, ‘What is this I hear about you?’

Turn in the account of your administration, because you can no longer be my manager.’”

LUKE 16:1-2, NET

Facing dismissal, the manager makes a shrewd move: he calls in his master’s debtors one by one and quietly reduces what each of them owes, buying their goodwill before his authority runs out. It’s a dishonest scheme, and Jesus never pretends otherwise. What He commends is not the dishonesty — it’s the urgency. The manager took his situation seriously enough to act decisively while he still could. Then Jesus pulls three lessons out of the story that have nothing to do with the scheme itself.

Lesson 1 — Money and possessions are a tool.

“I tell you, make friends for yourselves by how you use worldly wealth, so that when it runs out you will be welcomed into the eternal homes.”

LUKE 16:9, NET

Money is for something beyond itself — it’s the raw material a steward converts into Kingdom purposes, the same way a carpenter converts lumber into a house. A tool left in the toolbox, admired but unused, has failed at the only thing it was for.

Lesson 2 — Money and possessions are a test.

“The one who is faithful in a very little is also faithful in much, and the one who is dishonest in a very little is also dishonest in much. If then you haven’t been trustworthy in handling worldly wealth, who will entrust you with the true riches?”

LUKE 16:10-11, NET

Faithfulness with money isn’t a separate skill from faithfulness in everything else — it’s the most visible, most measurable version of the same underlying character. Jesus treats how you handle a bank account as diagnostic evidence for how you’d handle anything else entrusted to you.

Lesson 3 — Money and possessions are a testimony.

“No servant can serve two masters, for either he will hate the one and love the other, or he will be devoted to the one and despise the other. You cannot serve God and money.”

LUKE 16:13, NET

This is the identical line Session 1 already quoted from Matthew’s Gospel, and Jesus apparently thought it was worth saying twice, in two different settings, to two different audiences. What you actually serve leaves a testimony behind whether you intend one or not, and the exhibit Jesus keeps pointing at is a checkbook.

CONSIDER THIS. PICK ONE PURCHASE FROM THE LAST THIRTY DAYS, OVER FIFTY DOLLARS. RUN IT THROUGH ALL THREE LESSONS: WAS IT AIMED AT ANYTHING BEYOND YOUR OWN COMFORT — A TOOL? WOULD IT HOLD UP IF GOD AUDITED YOUR MANAGEMENT OF IT TODAY — A TEST YOU’D PASS? WHAT WOULD IT TESTIFY ABOUT WHERE YOUR HEART CURRENTLY IS, IF IT WERE THE ONLY EVIDENCE ANYONE HAD?

Is Greed a Big Deal?

Paul names the specific danger hiding underneath that third lesson, and he doesn’t soften it into a minor character flaw:

*“So put to death whatever in your nature belongs to the earth: sexual immorality, impurity, shameful passion, evil desire, and **greed which is idolatry.**”*

COLOSSIANS 3:5, NET

That’s a genuinely strange pairing at first glance. Nobody bows down to their savings account or burns incense to a spreadsheet. But idolatry was never mainly about statues — it’s about misplaced worship, giving something the trust, the devotion, and the final say that belongs to God alone. Greed does exactly that. It’s a steward quietly acting as though he were the owner after all: reclassifying “on loan, to be managed for Someone Else’s purposes” back into “mine, to keep, protect, and multiply for my own sake.” That reclassification is the actual idol. It

doesn't require a shrine. It only requires forgetting Section One of this session while you're standing at the register.

There is a important question worth sitting with longer than it takes to read it: after giving and taxes, do you have the *right* to use the remainder in any way that's moral, legal, and ethical? Most people answer yes without hesitation — it's your money, spent within the lines. But “moral, legal, and ethical” was never the whole standard this session has been building toward. A steward doesn't ask only whether a use of resources is *permissible*. He asks whether it's what the Owner actually wants done with what's His. Those two questions usually overlap. They don't always.

This is exactly why “Not Owner. Manager.” isn't a one-time identity you settle and then set aside. Greed is what happens when a true identity quietly slides back into a false one, one purchase at a time, each one individually defensible and none of them ever revisited as a set. The steward who forgets whose house he's managing doesn't usually announce it. He just starts spending like the deed is in his name.

WHAT ABOUT ...

“I Earned This Myself”?

Here's the objection this teaching should expect, stated as strongly as someone actually living it would state it: all of this sounds pious in a classroom, but out in the real world nobody hands you a paycheck for showing up and feeling grateful. You studied, you interviewed, you showed up at six a.m. for twenty years, you took the risk of starting the business, you stayed late when everyone else had already gone home. If diligence, decisions, and forgone sleep don't create some kind of genuine ownership claim, what does “earning” even mean anymore? Doesn't a teaching like this quietly erase personal responsibility and turn real effort into a meaningless category?

That's a fair challenge, and the answer isn't to minimize the effort — it's to locate what the effort was actually made of. Deuteronomy 8:17-18 doesn't warn against working hard. It warns against a specific claim: that *your own ability and skill* were the ultimate, unaided source of the wealth that resulted. Nobody manufactures their own intelligence, their own body's capacity for a twenty-year career, the culture and family and health that made the education possible in the first place, or the thousand circumstances that had to break a certain way for the risk to pay off rather than end the business in year two. “Earning” describes the mechanism — real, costly, genuinely yours to perform. It was never a claim about where the underlying ability came from. Two people can work the identical number of hours at the identical diligence and land in very different places, for reasons neither of them controlled — which economists call circumstance and this session simply calls the truth Deuteronomy 8:17-18 already told you not to forget.

None of this is an argument against a culture that rewards effort — effort genuinely should be rewarded, and Scripture never says otherwise. It's an argument about where the trail of credit finally has to stop. Follow “I earned this” back far enough — past the raise, past the promotion, past the degree, past the

mentor who took a chance on you, past the parents who could afford to let you take that risk — and it doesn't terminate in a self-made person standing alone. It terminates in gifts, several layers down, that nobody chose for themselves.

David makes the same move at the peak of the most successful, hardest-earned achievement of his entire life — decades of building the wealthiest, most secure kingdom Israel had ever known — and he doesn't reach for false modesty. He states it as simple fact: “But who am I and who are my people, that we should be in a position to contribute this much? Indeed, everything comes from you, and we have simply given back to you what is yours” (1 Chronicles 29:14). David worked for forty years. He still knew exactly whose it was.

WHAT I AM NOT SAYING

- I'm not saying your effort, skill, and decisions don't matter or don't produce real results. They do, and this course isn't arguing otherwise.
- I'm not saying you should feel guilty for working hard or being paid well for it.
- I am saying “earning” names the mechanism God ordinarily uses to get resources into your hands, not a claim of ultimate ownership over what arrives there.
- I am saying the ability itself — the mind, the hands, the hours in a day — is exactly the kind of thing Deuteronomy 8:17-18 warns you not to credit to yourself at the root.

The Turn

Everything above has been Explanation: four scripture-backed claims that God owns everything without exception, a Greek word naming what you actually are instead of an owner, a parable's three lessons about what money is *for* in a steward's hands, and an honest answer to the hardest objection this teaching should expect.

None of that has cost you anything yet either. The next move asks you to actually hand something back — on paper, by name — instead of just agreeing with the theology in the abstract. Agreeing that God owns everything is easy in a room full

of people nodding along. Naming the one specific thing you’d resist handing back is where the theology actually meets your life.

The Experience

The Title Transfer. Pick one asset you currently think of as unambiguously yours — your house, your car, your retirement account, even next month’s paycheck before it arrives. Write its name at the top of a page.

Underneath it, write out, in your own words, a short acknowledgment that this specific thing belongs to God and that you are managing it on His behalf. Not a vague sentiment — an actual sentence naming the asset.

Then answer all three lessons from Luke 16, about that one named thing:

1. **Tool.** Name one specific way this could serve a Kingdom purpose in the next thirty days that it currently isn’t.
2. **Test.** Where, specifically, is your management of this thing more careless, more fearful, or more self-focused than a faithful steward’s would be?
3. **Testimony.** If this one asset were the only evidence anyone had about where your heart actually is, what would they conclude?

Write your answers down, not just in your head. A steward’s account, like the one in Luke 16, was always something you could hand someone else to inspect — not a private impression you kept to yourself.

BIG IDEAS

- Scripture claims God’s ownership over four categories without exception: your money, the world it comes from, your ability to earn it, and the life you’re using to do it.
- The Greek word for what you actually are — οἰκονόμος (oikonomos) — names a trusted manager holding delegated authority, not an owner and not a bystander.
- Jesus’ parable of the unjust steward names money and possessions as a tool for Kingdom purposes, a test of a steward’s faithfulness, and a testimony of a steward’s heart condition.
- “I earned this” describes a real mechanism, not an ownership claim — the ability behind the earning was itself given, which is exactly what Deuteronomy 8:17-18 warns against forgetting.

Every spending decision is a spiritual decision.

CLOSING PRAYER (SAY THIS ALOUD!)

Father, thank You for trusting me with what was always Yours. Forgive me for the ways I've quietly acted like an owner instead of a manager. Teach me to hold everything You've placed in my hands the way a faithful steward holds someone else's house — with real care, and without ever forgetting whose it is. In Jesus' name, amen.

GO DEEPER

ACCESSIBLE

Walk through your own home for five minutes with this session's question in mind: whose is this, actually? You don't have to write anything down — just notice what it feels like to look at your own things that way, even once.

SUBSTANTIAL

Read Luke 16:1-13 in full, in one sitting, in the NET. Notice that Jesus commends the dishonest manager's *shrewdness*, not his dishonesty (v. 8) — the parable's point is how seriously he took the urgency of his situation, not an endorsement of the method he chose to respond to it.

ACADEMIC

Trace οἰκονόμος (oikonomos) across its ten New Testament occurrences (Luke 12:42; 16:1, 3, 8; Romans 16:23; 1 Corinthians 4:1-2; Galatians 4:2; Titus 1:7; 1 Peter 4:10) and notice how the word moves from a literal household-management title in Luke and Romans to a fully theological metaphor for apostolic and ecclesial responsibility in 1 Corinthians, Titus, and 1 Peter — the same word, carrying an increasingly weighty application across the canon.

Six-Day Practice

DAY 1

Complete the Title Transfer exercise above if you haven't yet.

DAY 2

Read Psalm 24:1 and Psalm 50:10-12 slowly. Name one thing you own that these verses make you see differently.

DAY 3

Read Luke 12:42-48. Where in your life right now does “much has been given” describe you — and is your management of it matching that?

DAY 4

Read Luke 16:1-13 again. Take your Tool, Test, and Testimony answers from the Experience and share them with one other person, even just by text.

DAY 5

Read 1 Chronicles 29:14 slowly. Pray it as your own words, naming one specific thing God has given you.

DAY 6

Look back at your Session 2 Mile Markers. Does knowing whose money it actually is change how you feel about any of the four?

LEADING THIS SESSION

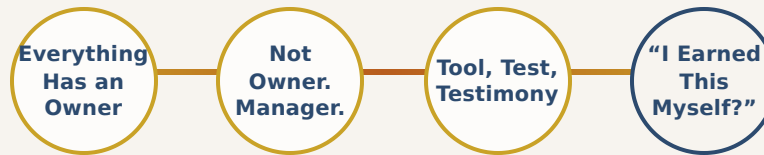
The Title Transfer names something specific and personal — a house, an account, a paycheck. In a group, invite people to share which *category* of asset they picked, not the asset itself or its value. The vulnerability that matters here is admitting which thing was hardest to relabel, not disclosing what it's worth.

Next: Session 4 turns this identity into a daily habit — tracking every dollar, every day, because a manager who doesn't actually know what's coming and going isn't managing anything yet.

SESSION 3 · KINGDOM TREASURE

The Steward's Portion

Whose money is this, actually?



Four separate, unqualified claims: God owns the treasure, the world it comes from, your ability to earn it, and the life you're using to do it.

[Haggai 2:8](#)

[Psalm 24:1](#)

[Deuteronomy](#)

[8:17-18](#)

[Genesis 2:7](#)

οἰκονόμος (oikonomos) names a trusted manager holding real, delegated authority — not the owner, not a bystander. Authority and accountability rise together.

[Luke 12:42-48](#)

Jesus' parable of the unjust steward: money is a tool for Kingdom purposes, a test of faithfulness, and a testimony of a steward's heart.

[Luke 16:1-13](#)

[Colossians 3:5](#)

Earning names the mechanism, not the ownership — the ability behind the effort was itself given.

[1 Chronicles 29:14](#)

SO · NOW

SO

NOW

Every spending decision is a spiritual decision — you are a trusted manager, not an owner, of everything currently in your hands.

Pick one asset you call “mine” and run the Title Transfer: name it, acknowledge whose it is, and answer Tool, Test, Testimony about it.

The Experience, above

KINGDOM PRINCIPLE

Every spending decision is a spiritual decision.



EVERY DOLLAR, EVERY DAY

Kingdom Treasure: The Scorecard

AT A GLANCE

- 01 The Question
- 02 Where Am I?
- 03 Change Doesn't Happen By Accident
- 04 Track Every Dollar, Every Day
- 05 The Turn
- 06 The Experience

The Question

If someone asked you right now what you spent last month on coffee or eating out, could you answer without guessing?

Session 3 named what you actually are — not an owner, a steward, trusted with real authority over resources that were never yours to begin with. That identity sounds settled the moment you agree with it on paper. It's tested the moment someone asks you a question this specific, because most people discover, right about here, that they've been managing something they can't actually describe. This session isn't interested in whether you agree that tracking your spending is a good idea. It's interested in whether you'll actually do it, starting today, for six days in a row.

OPENING PRAYER (SAY THIS ALOUD!)

Father, I've managed what You've given me on impressions and guesses instead of on the truth. Give me the honesty to actually look, the discipline to keep looking every day, and the trust that whatever I find, You already knew it — and You're not asking me to earn Your love by getting the numbers right. In Jesus' name, amen.

Where Am I?

Every journey worth taking starts with the same unglamorous question, and Solomon asked it about flocks and herds a very long time before anyone asked it about a checking account:

*“Pay careful attention to the condition of your flocks, set your mind on your herds, for **riches do not last forever**, nor does a crown last from generation to generation.”*

PROVERBS 27:23-24, NET

You almost certainly don’t own a flock. You do own dollars, and the principle transfers without losing anything in the move: wealth requires ongoing attention, not a one-time inventory. A shepherd who checked his flock once and never again would lose sheep to wolves, wander, and disease he never saw coming, one at a time, until the loss was too large to reverse. Most financial damage happens exactly the same way — not in one dramatic collapse, but in a hundred small leaks nobody was watching closely enough to notice while they were still small.

Every navigation tool ever built, from a paper map to the phone already in your pocket, works on the same principle: it needs your actual starting point before it can calculate anything useful about the destination. Tell it the wrong starting point, even a little wrong, and every direction after that compounds the error with every turn. Most people who feel financially stuck aren’t actually lost in the sense of not knowing where they want to go — Session 2 already helped you name that, four Mile Markers at a time. They’re lost in the more basic sense of not knowing, with any real accuracy, where they’re currently standing. You cannot compute a route from a location you haven’t entered.

This course’s whole architecture runs on four questions, asked in order, and it’s worth naming all four before this session answers only the first: Where am I? Where am I going? How do I get there? How do I stay on course? Session 2 already answered the second question with four Mile Markers. Session 3 answered a question underneath all four — whose is it, actually? This session, and this session alone, is about the first and most basic question of the whole set. You cannot plan a route from a starting point you haven’t actually located.

Nehemiah understood this before he ever picked up a trowel. Before announcing any plan to rebuild Jerusalem’s ruined walls, he did something almost nobody expected of a leader in his position: he went and looked, personally, in detail, before saying a word to anyone.

*“I proceeded through the Valley Gate by night... **inspecting the walls of Jerusalem** that had been breached and its gates that had been destroyed by fire.”*

He rode out at night, alone except for a few men, and surveyed the actual damage, gate by gate, before he ever cast a public vision for rebuilding it. Nehemiah could have simply announced a plan based on the general reputation of Jerusalem's condition — everyone already knew the walls were down. He inspected them anyway, personally, because a leader who plans from a rumor instead of an inspection is planning from someone else's guess, not from what's actually there. This session is asking for your own version of that quiet, unglamorous night ride around the wall.

PAUSE & REFLECT

If you had to guess, right now, within twenty percent, what you spent last month — not what you meant to spend, what you actually spent — how confident are you in that number?

Notice what Nehemiah didn't do. He didn't inspect the wall in general terms, riding past once and pronouncing it "in bad shape." He went gate by gate, section by section, close enough at night to see specific breaches by torchlight — because a plan built on a vague impression of damage fixes vague, general things, and a wall gets rebuilt one actual gate at a time. Your spending is no different. "I probably spend too much on eating out" is Nehemiah's rumor version. A dated, itemized record of every meal purchased this week is his midnight ride — the only version specific enough to actually act on.

Change Doesn't Happen By Accident

Most people who've never tracked their spending assume they already know where their money goes, in roughly the same way most people assume they're an above-average driver. The assumption feels reasonable right up until it gets tested against an actual record, and it rarely survives the test intact. Nearly everyone who tracks for the first time reports the same experience: at least one category comes back noticeably larger than they would have guessed, and it's rarely the category they expected.

Here's the deeper reason that gap exists: the overwhelming majority of what you do with money every day isn't a decision at all. It's a habit, running on autopilot, that you stopped consciously evaluating years ago. The coffee, the subscription you forgot you still pay for, the extra stop that always seems to happen on the way home — none of it feels like a choice anymore, which is exactly why a general impression of your spending is almost always wrong. You can't remember choices you never consciously made.

This is precisely why simply *deciding* to spend less almost never works on its own. A decision made once, in a single moment of motivation, is competing against a hundred small autopilot behaviors that decision never actually touched, because they were never conscious in the first place. Willpower is a poor match for a habit it can't even see. Visibility has to come before willpower gets a fair fight.

That has a direct implication for the kind of change this whole course is aiming at. Change doesn't arrive on its own, and it doesn't arrive from wanting it hard enough either — it arrives at the specific point where attention meets an actual decision, repeated until the decision becomes the new habit. A steward who never looks closely at what's actually happening in his own accounts is, functionally, hoping instead of managing, no matter how sincerely he intends to do better someday.

David names the posture this session is actually asking for, and it isn't passive:

*“Rely on the Lord! Be strong and confident! **Rely on the Lord!**”*

PSALM 27:14, NET

CONSIDER THIS. THERE'S A REAL DIFFERENCE BETWEEN WAITING ON GOD AND BEING PASSIVE WHILE YOU WAIT. MOST OF WHAT YOU NEED IN LIFE, GOD SIMPLY BRINGS TO YOU. MOST OF WHAT YOU ACTUALLY WANT, YOU HAVE TO GO GET — AND TRACKING EVERY DOLLAR YOU ALREADY HAVE IS ABOUT AS “GO GET IT” AS FINANCIAL FAITHFULNESS GETS. RELYING ON THE LORD WAS NEVER SCRIPTURE'S WORD FOR SITTING STILL.

Track Every Dollar, Every Day

Here's the specific practice this session asks of you, stated as plainly as the source material this course draws from states it: track every dollar, every day. Not

weekly. Not “close enough.” Every dollar, every day, for the next six days at minimum.

“Every dollar” means the four-dollar coffee and the four-hundred-dollar car repair alike, the cash slipped to a kid’s fundraiser and the card swipe you’d normally never think twice about. It’s tempting to track the large, memorable purchases and quietly wave off the small ones as beneath the effort. Resist that temptation specifically — the small, forgettable purchases are usually where the actual leak is, precisely because they were never large enough to notice on their own.

Paul names the standard a steward is actually measured against, in a single short sentence that’s worth slowing all the way down for:

*“Now what is sought in stewards (οἰκονόμος, oikonomos — the same word Session 3 already studied) is that one be **found faithful (πιστός).**”*

1 CORINTHIANS 4:2, NET

WORD STUDY

πιστός *pistos* G4103

| **“found faithful”** · [1 Corinthians 4:2](#)

Range. From πείθω (peithō, “to persuade”). The word carries two directions at once: in its passive sense it describes someone *worthy of trust* — reliable, dependable, proven in “the transaction of business, the execution of commands, or the discharge of official duties,” as Thayer puts it; in its active sense it describes someone *doing* the trusting — believing, convinced. English has to pick one lane per verse; the word itself holds both.

The sense here. Paul isn’t asking whether Session 3’s stewards *believe* the right things about God — he’s already assumed that. He’s naming the passive sense specifically: found reliable in the actual discharge of the job. The same word describes the servant in Matthew 25:21 who hears “well done, good and faithful servant” — not for having correct opinions about his master, but for what he was found to have *done* with what was entrusted to him while the master was away.

Why it carries the argument. Faithfulness, in this word’s own logic, isn’t a feeling you either have or don’t. It’s a track record, built one small, checkable act at a time and then actually verified — which is exactly what a daily record does that a good intention never can. You cannot be “found” faithful in something no one, including you, ever checked.

Source. Thayer’s Greek-English Lexicon of the New Testament; Strong’s Concordance via Bible Hub.

Jesus makes the size of the task explicit, in a line Session 3 already quoted for a different purpose:

*“The one who is faithful in **a very little** is also faithful in much, and the one who is dishonest in a very little is also dishonest in much.”*

LUKE 16:10, NET

A single coffee purchase, written down honestly, is about as “very little” as faithfulness gets to be tested. That’s the point, not a limitation of the exercise. Jesus doesn’t say faithfulness in much and faithfulness in little are unrelated skills you develop separately. He says they’re the same skill, visible at different volumes — which means the boring daily habit of writing down four dollars and thirty cents is actual practice for whatever “much” eventually gets entrusted to you.

Here’s why this specific practice, tracking, has to come before anything else this course will ask of you practically:

- **An effective manager needs reliable information.** Every decision this course will eventually ask you to make — a budget in Session 6, a debt plan in Session 8, a giving plan in Session 10 — depends on accurate numbers you don’t currently have.
- **You can’t fix what’s broken until you know what’s actually broken.** A vague sense that “money feels tight” points nowhere specific enough to act on. A category that’s forty percent over what you’d have guessed points somewhere exact.
- **You can’t assess progress without a record to measure it against.** Every future session in this course will ask, in some form, “did that change anything?” That question is unanswerable without a baseline, and this session is where the baseline gets built.

Session 2 already gave you the Hebrew word underneath a plan cut sharp and decisive — *חָרֹץ* (hārûṣ), the diligence that separates a real plan from a vague intention. A sharp plan still has to be cut out of *something*, though, and that something is accurate information about where you actually stand. Diligence without data just produces a more confident guess. Tracking is where the raw material for genuine sharpness actually comes from — the ore a diligent plan gets mined out of, not a separate, optional discipline running alongside it.

ILLUSTRATION

John D. Rockefeller started tracking every cent that passed through his hands the same month he started his first job. In September 1855, at sixteen, he took an assistant bookkeeper's position at a Cleveland produce firm for sixteen dollars a month, and from that first paycheck he kept a personal ledger recording exactly what came in and exactly where it went. The habit didn't get set aside once the money got serious. He gave six percent of that first modest wage to charity, recorded in the same ledger as every other expense, and by the time he was twenty — with an income only modestly larger — he was giving away more than ten percent, still tracked in writing rather than estimated from a general impression of how generous he probably was. Rockefeller went on to become the richest man in American history, and by his own account the habit that got him there started with a bookkeeping job and a ledger he never stopped keeping. He didn't wait until the numbers were impressive to start tracking them. He tracked them from the very first sixteen dollars, long before there was anything worth bragging about.

You don't need sixty years of Rockefeller's discipline to get the benefit of this habit. You need six days of it, honestly kept, to find out what your own version of that first ledger would actually show.

CONSIDER THIS. FOR SEVEN DAYS, PHOTOGRAPH EVERY RECEIPT THE MOMENT YOU GET IT — THAT'S THE ENTIRE HABIT, NOTHING MORE. AT THE END OF THE WEEK, UPLOAD THE PHOTOS TO WHICHEVER AI TOOL YOU ALREADY USE (CLAUDE, CHATGPT, OR ANOTHER) AND ASK IT TO ITEMIZE AND CATEGORIZE EVERYTHING INTO A SIMPLE DAY-BY-DAY SPENDING LOG. YOU'LL HAVE A WEEK OF REAL DATA BEFORE YOU'VE SPENT MORE THAN A FEW MINUTES ACTUALLY TYPING ANYTHING.

Once the habit is running, four practical steps keep it running.

Find a tool that fits how you already live. Paper, a spreadsheet, an app, or the photo-and-AI method above — the best tracking tool has never been the most sophisticated one. It's the one you'll actually still be using on Day 6.

Customize the categories to your own life. A generic template built for someone else's budget will always have categories you never use and be missing the one

that actually matters to you. Rename them, add to them, and delete the ones that don't apply.

Save every receipt the moment you get it. Memory degrades fast, and it degrades selectively — you'll remember the purchase you're proud of and quietly forget the one you're not. A receipt saved on the spot doesn't have that bias.

Record your spending at the same time every day. Attach the habit to something that already happens daily without fail — right after dinner, right before setting an alarm — so it has an anchor instead of depending on remembering to remember.

None of these four steps requires more than a few minutes a day, which is worth saying plainly, because the imagined size of this discipline is usually far larger than the actual size of it. Session 3 named you a steward. This is what being a steward looks like on a Tuesday — not a dramatic act of faith, just a small, repeated act of paying attention to what's actually His.

WHAT ABOUT ...

Doesn't This Just Turn Me Into an Anxious Bean-Counter?

Here's the honest version of the hesitation this session should expect: doesn't obsessing over every single dollar sound like exactly the kind of anxious, scarcity-driven relationship with money this course has spent three sessions arguing against? Session 1 said financial freedom is a heart condition, not a financial position. Doesn't writing down every purchase turn money into the thing you think about constantly — the opposite of freedom, not a step toward it?

That's a real concern, and the answer isn't to minimize it — it's to notice which direction the anxiety actually runs. Anxiety about money is almost never caused by knowing the numbers. It's caused by *not* knowing them and imagining the worst in the vacuum that not-knowing leaves behind. The specific dread of "I have no idea if I can afford this" is worse, not better, than the specific knowledge of an exact number, however uncomfortable that number turns out to be. A steward who tracks isn't adding a new source of anxiety to his life. He's usually draining an old one that was already there, quietly, underneath a refusal to look.

There's also a real difference between tracking and hoarding-minded obsession. Tracking asks one question, once a day, for a few minutes: what happened? It doesn't ask you to relive every purchase with guilt, or to treat every dollar as a moral referendum on your character. It's closer to a thermometer than an interrogation — a quick, neutral reading, taken and then set back down.

It also helps to be precise about what this session is not yet asking you to do. Tracking is not budgeting. A budget tells you what you're planning to spend before you spend it — that's Session 6's job, and it's a genuinely different discipline, with its own kind of resistance. Tracking only tells you, after the fact, what actually happened. There's no permission being withheld here, no forbidden category, no number you're failing to hit this week. For these six days, you are

only a witness to your own life, writing down what you see. Whatever restriction eventually comes will be built on the honest record this session is asking you to start now.

WHAT I AM NOT SAYING

- I'm not saying you should feel guilty about every purchase you make, or treat tracking as a form of penance.
- I'm not saying a person who has never tracked their spending is a bad steward — most people simply were never taught this was possible, let alone useful.
- I am saying that not knowing your numbers doesn't produce peace — it produces a vaguer, harder-to-name version of the exact anxiety tracking is accused of creating.
- I am saying six days of honest tracking is closer to freedom than six more months of a comfortable guess.

Nehemiah didn't inspect the wall because he enjoyed riding around ruins at night. He inspected it because he intended to actually fix it, and a fix built on a guess about the damage would have failed in exactly the places the guess got wrong.

The Turn

Everything above has been Explanation: Solomon's ancient instruction to pay attention to what you actually have, a Greek word that measures faithfulness by a checkable record rather than a good intention, three reasons an effective steward needs real information, and an honest answer to the fair worry that this turns money into an obsession.

None of it costs you anything yet either — reading about tracking has never once produced a single accurate number. Only tracking does that. Nehemiah's night ride around the wall is the model, not the exception: the plan came after the inspection, never before it.

Experience, this session, is not a reflection question or a discussion prompt you can finish from your chair. It's six calendar days, starting today, and the only way to fail this session is to reach Day 7 with the same guess you started with.

The Experience

Start Your Daily Spending Diary. Choose your tool right now, before you finish this session — paper, a spreadsheet, an app, or the photo-and-AI method above. Whatever you choose, the rule is the same: for the next six days, record every dollar you spend, on the same day you spend it.

At the end of each day, before you go to bed, write down: everything you spent, in whatever categories make sense to you, and one honest sentence about what you noticed.

A simple format works better than an elaborate one: date, amount, category, and one word for whether it was planned or impulsive. Resist the urge to build the perfect system before you start. An imperfect log kept faithfully for six days will teach you more than a perfect system you never actually open.

BIG IDEAS

- A steward who doesn't know what's coming and going isn't managing anything — he's guessing, no matter how sincere the guess.
- πιστός (pistos, "faithful") measures a track record, not a feeling — you can't be found faithful in something no one, including you, ever checked.
- Faithfulness in a very little (Luke 16:10) and faithfulness in much are the same skill at different volumes, not two separate skills entirely.
- Not knowing your numbers doesn't produce peace. It produces a vaguer, harder-to-name version of the same anxiety honest tracking actually resolves.

KINGDOM PRINCIPLE

A steward who doesn't know what's coming and going isn't managing anything — he's guessing.

CLOSING PRAYER (SAY THIS ALOUD!)

Father, thank You that You already know every number I've been afraid to look at. Give me six honest days, then a habit that outlasts them. Let this small, boring discipline be the “very little” You use to prepare me for whatever “much” comes next. In Jesus' name, amen.

GO DEEPER

ACCESSIBLE

Pick your tracking tool right now and record today's spending before you go to bed tonight, even if the session isn't finished until tomorrow. The habit is the point, and the first day is the hardest one to actually start — every day after it gets measurably easier.

SUBSTANTIAL

Read Matthew 25:14-30, the full Parable of the Talents, in the NET. Notice that the servant who is punished isn't the one who lost money — he's the one who did nothing at all with what he was given, out of fear. Tracking is the smallest possible version of “doing something,” not the largest, which is exactly why there's no good excuse for skipping it.

ACADEMIC

Compare πιστός (pistos) in its passive sense (1 Corinthians 4:2; Luke 16:10-12; Matthew 25:21, 23 — trustworthy, proven reliable) against its active sense (John 20:27; 1 Timothy 4:12 — believing, full of faith) across the New Testament. Both senses appear in close proximity in some of Paul's letters, which suggests he saw the two as connected rather than coincidental homonyms: what you actually believe about God shapes how reliably you handle what He entrusts to you, and the reverse. A steward's daily faithfulness with a ledger and a believer's ongoing trust in God are not two unrelated uses of one Greek word —

they are, on Paul’s own use of it, the same underlying disposition aimed in two directions.

Six-Day Practice

DAY 1

Choose your tracking tool and record everything you spend today, before bed. Don’t wait for a “cleaner” day to start — today, exactly as it is, is the day.

DAY 2

Track again. Read 1 Corinthians 4:2. What would “found faithful” look like in how honestly you tracked today, including the purchase you’d rather not write down?

DAY 3

Track again. Read Proverbs 27:23-24. Name one thing today’s record made visible that a general impression of your spending never would have shown you.

DAY 4

Track again. Read Luke 16:10 slowly. Where, in the small and slightly boring act of writing down a coffee purchase, is God actually testing something larger in you?

DAY 5

Track again. Look back over four days of real data. What pattern is already emerging that surprised you — one you would have denied if someone had guessed it out loud on Day 1?

DAY 6

Track again, then total the week. Compare that total to what you would have guessed on Day 1, before you started looking.

LEADING THIS SESSION

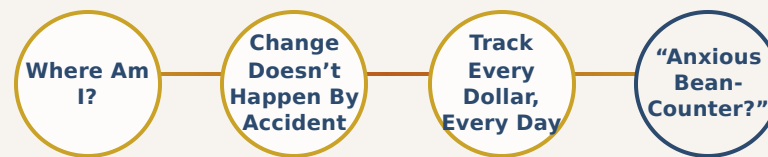
Like Sessions 1 and 2, the Experience here is a practice, not an encounter. The one thing worth protecting in a group setting: nobody discloses their actual numbers or categories out loud. Ask what people *noticed* about the process of tracking — what surprised them, what felt harder than expected, which day was easiest to forget — not what the totals were. The habit is the shared experience; the dollar amounts stay private. If someone volunteers a number unprompted, thank them and move on without dwelling on it, so the group learns by example that it was never actually required.

Next: Session 5 takes the real numbers you now have and asks the question every budget eventually has to answer — in what order does a faithful steward actually spend?

SESSION 4 • KINGDOM TREASURE

Every Dollar, Every Day

If someone asked you right now what you spent last month on eating out, could you answer without guessing?



The first of four questions this course runs on. Wealth requires ongoing attention, not a one-time inventory — small leaks sink stewards long before dramatic collapses do.

Proverbs 27:23-24

Most spending runs on autopilot, not decision. Relying on the Lord was never Scripture's word for sitting still and hoping instead of looking.

Psalm 27:14

πιστός (pistos, “found faithful”) measures a checkable track record, not a good intention. Faithful in a very little is the same skill as faithful in much.

1 Corinthians 4:2
Luke 16:10

Anxiety comes from not knowing the numbers, not from knowing them. Tracking drains an existing dread; it doesn't manufacture a new one.

SO

A steward who doesn't know what's coming and going isn't managing anything — he's guessing.

NOW

Choose your tracking tool and record every dollar you spend today, before bed.

The Experience, above

KINGDOM PRINCIPLE

A steward who doesn't know what's coming and going isn't managing anything — he's guessing.

5

GIVE, SAVE, LIVE ON THE REST

Kingdom Treasure: The Priority

AT A GLANCE

- 01 The Question
- 02 The Owner's Order
- 03 Give, Save, Live on the Rest
- 04 The Obstacle: Discontentment
- 05 The Turn
- 06 The Experience

The Question

When your income goes up, what's the first thing that grows — your giving, or your lifestyle?

Session 4 gave you something you didn't have six days ago: an honest, dated record of where your money actually goes, instead of a guess. That record is worth nothing on its own. A number without an order behind it just tells you what happened; it doesn't tell you what should happen next. This session asks the question tracking alone can never answer: in what order does a faithful steward actually spend?

OPENING PRAYER (SAY THIS ALOUD!)

Father, I've let my spending order itself around whatever felt urgent this week, instead of around what You've actually asked for. Show me the order You intend — not as one more rule to follow, but as the shape of a heart that actually trusts You with what's already Yours. In Jesus' name, amen.

The Owner's Order

Session 3 already settled whose money this is. What's left to settle is which order the Owner wants it spent in — and Scripture doesn't leave that ambiguous:

“Honor the Lord from your wealth and from the firstfruits of all your crops.”

PROVERBS 3:9, NET

Notice the word Solomon reaches for: not the leftovers, not the surplus, not whatever happens to remain once everything else is paid — the *firstfruits*. In an agricultural economy, firstfruits were the first grain harvested, offered before anyone knew whether the rest of the crop would even come in. It was, by definition, an act of trust rather than an act of arithmetic. You cannot calculate your way into a firstfruits gift; you can only decide, in advance, that God gets the first portion regardless of what the rest of the season holds.

That single word settles an argument most people never realize they're having with themselves. The default order — almost nobody has to be taught this one, it's simply what happens without a decision — is *live, then save whatever's left, then give whatever's left after that*. Under that order, giving is whatever the budget can afford after everything else has already been decided, which in practice means giving is whatever's left after discretionary spending has already eaten the margin. Firstfruits reverses the order at its root: give first, from the top, before you know what the rest of the month will actually require of you.

This is exactly where Session 4's six days of tracking stop being an isolated exercise and start paying off in a completely different session. A firstfruits decision made without any real knowledge of your own numbers is just a hope, not a plan — you can resolve to “give first” all you want, but if you don't actually know what's coming in, the decision has nothing solid to attach to. The record you already built is what turns firstfruits from a nice idea into a number you can actually commit to and keep.

Give, Save, Live on the Rest

As a steward — not an owner, a distinction this whole course keeps returning to because it keeps mattering — the operating question was never “*what can I afford?*” It was always “*what are the Owner's spending priorities?*” Scripture and twenty years of watching this play out in real households answer that question the same way, in the same order, every time.

First: give. Off the top, before anything else is decided, a portion goes back to God as an acknowledgment that all of it was His first. **Second: save.** From what remains, a portion is set aside — not spent, not yet available, held in reserve for the goals Session 2 already helped you name. **Third: live on the rest.** Only after the first two decisions are made does the remainder become available for housing,

food, transportation, four-dollar coffees, and everything else that makes up an ordinary life.

The order matters more than any of the three individual percentages, and it's worth being precise about why. Reverse the order — live first, save what's left, give what's left after that — and you get the same three activities in name, but a completely different theology underneath them. Giving-last treats giving as optional, contingent on how disciplined the rest of the month turned out to be. Giving-first treats giving as worship — an acknowledgment, made before circumstance gets a vote, that everything already belonged to God before you ever decided to give any of it back.

Notice too that this order was never scaled to income level. A steward earning very little and a steward earning a great deal are asked to follow the identical sequence — give, then save, then live on the rest — because the sequence was never really about the size of the numbers involved. It was about which decision gets made first, with a clear head, before the month's daily pressures start making decisions of their own. A household with a smaller income doesn't get a different order; it simply works with smaller numbers inside the same one. Solomon's proverb about squandering makes the same point from the other direction:

“There is desirable treasure and oil in the dwelling of the wise, but a foolish man squanders it.”

PROVERBS 21:20, NET

A wise steward doesn't merely spend less than a foolish one. He spends in a different *order* — deliberately, with the first and most important decisions made before the month's daily pressures get any say in them. A foolish man isn't necessarily reckless in every purchase; he's simply letting the order decide itself, one unexamined choice at a time, which is squandering by a thousand small defaults rather than one dramatic mistake. It's possible to be careful with every individual dollar and still be squandering the whole, simply because no one ever decided which dollars were spoken for before the rest went out the door. Session 6 will hand you the actual mechanics for building this into a working budget. This session is only asking you to settle the order in principle, before you ever touch a spreadsheet.

The Obstacle: Discontentment

If the order above is this clear in Scripture, something has to explain why so few people actually practice it. Paul names the obstacle directly, in a passage worth reading slowly rather than skimming for the famous line buried in the middle of it:

“Now godliness combined with **contentment** (αὐτάρκεια) brings great profit. For we have brought nothing into this world and so we cannot take a single thing out either. But if we have food and shelter, we will be satisfied with that. Those who long to be rich, however, stumble into temptation and a trap and many senseless and harmful desires that plunge people into ruin and destruction. For the love of money is the root of all evils.”

1 TIMOTHY 6:6-10, NET

WORD STUDY

αὐτάρκεια *autarkeia* G841

| “**contentment**” · [1 Timothy 6:6](#)

Range. Built from αὐτός (autos, “self”) and ἀρκέω (arkeō, “to be sufficient”) — literally, self-sufficiency. Greek philosophy, especially the Stoics, used this exact word for the ideal of needing nothing outside yourself: a wise man secure enough in himself to be untouched by circumstance. Strong’s captures the range as “self-satisfaction,” concretely a *competence* — enough, and the settled sense of having enough.

The sense here. Paul takes a word built for Stoic self-sufficiency and quietly relocates its foundation. He doesn’t ask believers to need nothing — he immediately names the two things they do need, food and shelter (v. 8) — and he doesn’t ground the contentment in the self at all. It’s paired with *godliness*, not willpower. The sufficiency isn’t manufactured from within; it’s received from a God who has already promised to supply what’s needed.

Why it carries the argument. This is the hinge the whole obstacle turns on. Discontentment isn’t a minor character flaw to manage around — Paul calls the alternative a *trap*, a snare that plunges people into ruin. And the cure he names isn’t more income, which never actually closes the gap, as the next verse from Ecclesiastes will confirm; it’s a

settled sufficiency that comes from trusting the Provider rather than the provision. You cannot budget your way to αὐτάρκεια (autarkeia). You can only receive it.

Source. Thayer’s Greek-English Lexicon of the New Testament; Strong’s Concordance; consistent with the classical philosophical background documented in BDAG (Bauer-Danker-Arndt-Gingrich).

Solomon reached the same diagnosis without the Greek vocabulary, seven centuries earlier:

“The one who loves money will never be satisfied with money, he who loves wealth will never be satisfied with his income. This also is futile.”

ECCLESIASTES 5:10, NET

Notice what kind of appetite Solomon is describing. It isn’t a need, which is satisfied once it’s met. It’s closer to an itch that gets worse the more it’s scratched — the more you have, the more you find yourself wanting, on a scale that simply rises to match whatever you’ve just acquired. That’s why “I’ll be content once I have a little more” is never actually true for anyone who’s tried living by it. The finish line moves every time you approach it, because the appetite, not the account balance, was always the actual problem. A raise doesn’t cure this condition. It just gives the same appetite a larger number to work with.

Jeremiah names why this particular deception is so hard to catch in yourself, of all people:

“The human mind is more deceitful than anything else. It is incurably bad. Who can understand it?”

JEREMIAH 17:9, NET

This is precisely why discontentment rarely announces itself honestly. Almost nobody thinks, in so many words, “I am discontent, and it’s driving my spending.” It shows up instead as a hundred small, entirely reasonable-sounding justifications — an upgrade that “makes sense,” a purchase that’s “not that big a deal,” a comparison to a neighbor that feels like ordinary awareness rather than an appetite being fed. A heart this practiced at self-deception needs an external, checkable order — give first, save second, live on the rest — precisely because it

cannot be trusted to talk itself into the right one on its own, in the moment, under pressure. The order isn't a lack of trust in you personally. It's an honest accounting of what Jeremiah already said about every human heart, yours and Solomon's and Paul's included.

It also helps to notice that discontentment is rarely self-generated. Some of it comes from your own history — money habits and unspoken values inherited from the household you grew up in, absorbed years before you were old enough to evaluate them. And a great deal of it is manufactured on purpose, every single day, by people whose income depends on you feeling exactly this dissatisfied. An advertisement's entire job is to take a contentment you already had and quietly dissolve it, replacing it with a specific, nameable gap only their product claims to close. On an ordinary day, you'll see dozens of things you don't have and didn't know you wanted an hour ago. None of that appetite arrived by accident.

ILLUSTRATION

In the late 1990s, my wife and I noticed that same manufactured appetite taking root early — a tendency toward consumerism and impulse “wants” showing up in our own preteen kids, right on schedule. We wanted to interrupt that pattern while it was still moldable, rather than wait until it had hardened into a habit. I came up with a system I called the 711. Any time one of the kids wanted something, before we'd even discuss buying it, they had to do three things: wait seven days, find at least one price comparison, and ask a trusted person — not their friend Suzy — whether the item was actually worthwhile. The hope was simple: interrupt the impulse before it became a purchase, quiet the nagging that impulse produces, and expose the discontentment sitting underneath both. We were diligent about enforcing it, and — this mattered more than the system itself — we actually followed it ourselves. Years later, both of our kids grew into faithful stewards.

The 711 worked for the same reason “give, save, live on the rest” works for adults: none of its three steps depended on trusting a heart in the moment that Jeremiah already told you not to trust. Waiting seven days let the urgency — which is usually the whole appetite, not the item — pass or prove itself real. A price comparison turned a feeling into a fact. A trusted outside voice interrupted the private, self-justifying conversation an unchecked heart is always ready to have with itself. A want that survived all three tests was very often worth buying. A want that didn't survive any of them was never really about the item in the first place.

Paul doesn't leave the diagnosis without a cure, and the cure is easy to misread if you only catch half of it. In the same breath as the warning above, he gives the rich a positive assignment:

“Command those who are rich in this world's goods not to be haughty or to set their hope on riches, which are uncertain, but on God who richly provides us with all things for our enjoyment. Tell them to do good, to be rich in good

deeds, to be generous givers, sharing with others. In this way they will save up a treasure for themselves as a firm foundation for the future and so lay hold of what is truly life.”

1 TIMOTHY 6:17-19, NET

Notice the shape of that sentence. Paul doesn’t stop at the negative — “not... to set their hope on riches” — and leave it there, as though the cure for discontentment were simply refusing to want things. He finishes the sentence: hope goes *on God* instead, “who richly provides us with all things for our enjoyment.” The command isn’t to stare at an empty space where the desire used to be. It’s to redirect the gaze somewhere specific. That distinction is small on the page and enormous in practice.

ILLUSTRATION

In the early 2000s I owned a car I genuinely loved, with one embarrassing exception: it blew a plume of purple smoke out the tailpipe every time I accelerated. Sitting in stop-and-go traffic on a San Diego freeway, watching that smoke fill my rearview mirror, I felt a familiar wave of discontentment every single time. I tried to talk myself out of it the way I assumed a mature Christian should — repeating, silently, “I don’t need a new car. I don’t need a new car.” It never worked. The discontentment came right back the next time I hit traffic and glanced in that mirror. Then, rereading 1 Timothy 6:17-19 one day, I noticed something I’d read past a dozen times before without actually seeing it. Paul doesn’t just tell the rich not to set their hope on riches. He tells them what to set their hope on instead — God, “who richly provides us with all things for our enjoyment.” It wasn’t enough to negate the wanting. Scripture was asking for a redirected gaze, off the smoke and onto God’s actual goodness. The next time I sat in that same traffic, I stopped repeating the empty mantra and started thinking, specifically, about who God is and what He had already given me. The discontentment left. It has never returned. God is truly faithful.

Negation and redirection feel similar from the inside — both involve not buying the car — but only one of them actually worked, and it wasn’t the one built entirely out of what to stop wanting. αὐτάρκεια (autarkeia), this session’s word, is received, not manufactured; the illustration above is what receiving it actually looks like in a stalled lane of freeway traffic.

CONSIDER THIS. WHAT’S YOUR OWN VERSION OF THE PURPLE SMOKE — THE SPECIFIC, RECURRING TRIGGER FOR YOUR DISCONTENTMENT? HAVE YOU EVER TRIED “SELF-TALK” NEGATION ON IT, THE WAY THE ILLUSTRATION ABOVE DESCRIBES, AND FOUND IT DIDN’T HOLD? WHAT MIGHT CHANGE IF YOU TRIED REDIRECTION INSTEAD — DELIBERATELY SETTING YOUR MIND ON GOD’S

WHAT ABOUT ...

Isn't Wanting Better for My Family Just Being Responsible?

Here's the honest version of the resistance this session should expect: isn't there a real difference between sinful discontentment and simply wanting good, reasonable things for the people you love — a safer car, a better school district, a home with enough bedrooms? Surely Scripture isn't asking anyone to be indifferent to their family's actual needs.

That's a fair distinction, and Paul draws it himself rather than leaving it for readers to guess at. Notice what 1 Timothy 6:8 actually says: "if we have food and shelter, we will be satisfied with that." That's not a command to want nothing beyond bare survival — food and shelter already cover a genuinely wide range of reasonable provision, in any century. The passage isn't condemning a family car, a decent neighborhood, or clothing appropriate to the season. It's naming a specific pattern: the *desire to be rich* (v. 9), the appetite that keeps redefining "enough" upward regardless of what's already been provided. There's a real difference between meeting a genuine need as it arises and running a background program that's permanently dissatisfied no matter what the current number says.

The most honest diagnostic isn't the purchase itself — it's the feeling underneath it. A responsible upgrade, prayed through and budgeted for, feels like stewardship. A discontented purchase feels like relief — the specific, familiar relief of finally closing a gap that was making you anxious, which is exactly the tell that the gap was never really about the item. It was about the itch Solomon described, temporarily satisfied and already regrowing underneath the surface.

There's also a cultural current worth naming directly, since it rarely gets named out loud. Nearly all discontentment runs on comparison, and comparison in a wealthy culture almost always runs *up*. Ask most Americans whether they're "rich," and the honest answer is usually no — not because it's factually true by any global measure, but because the mental comparison set is a wealthier neighbor, not the roughly five billion people alive today living on a fraction of what an ordinary Western household spends without a second thought. The comparison set is a choice, and it's rarely a neutral one. Choosing to compare up manufactures discontentment as reliably as choosing to compare down manufactures false comfort; Scripture's answer to both is neither comparison, but gratitude rooted in what's actually been given.

This is worth sitting with for a moment rather than nodding past. The specific households you have in mind when you feel "behind" were chosen by you, deliberately or not, and a different, equally honest choice was always available. You could just as easily measure your life against a family with less reliable water than what comes out of your own tap, or against believers throughout history who

owned almost nothing and called it enough. Neither comparison is more “true” than the other in some objective sense — but one of them manufactures a permanent, low-grade dissatisfaction with a life that, measured almost any other way, is already remarkably provided for.

WHAT I AM NOT SAYING

- I’m not saying wanting anything beyond bare survival is sinful, or that every upgrade is evidence of discontentment.
- I’m not saying poverty is more spiritual than provision — 1 Timothy 6:17 addresses “those who are rich” without a hint of guilt for the wealth itself.
- I am saying the *desire to be rich* — an appetite that keeps moving the finish line no matter what’s already been given — is the specific pattern Scripture names as a trap.
- I am saying the honest test is the feeling underneath the purchase: does it feel like provision, or does it feel like relief from an anxiety that will simply relocate to the next thing?

Paul already answered this above, in the same breath as his warning to the rich: not just what to stop trusting, but what to trust instead — “God, who richly provides us with all things for our enjoyment.” This is not an ascetic

ASCETIC

From the Greek ἄσκησις (askēsis), originally an athlete's rigorous training regimen. In a religious context, an ascetic lifestyle deliberately renounces comfort, pleasure, or possessions as a spiritual discipline — treating self-denial or poverty as inherently more holy than provision. Scripture doesn't teach this as a general rule: 1 Timothy 6:17 tells the rich to enjoy what God "richly provides... for our enjoyment," not to feel guilty for having it.

Historic ascetic movements, like the desert fathers, withdrew from ordinary life and possessions in pursuit of holiness. 1 Timothy 6:17-19 deliberately doesn't make that move — the assignment given to the rich is generosity and rightly placed hope, not renunciation of wealth itself.

Treated fully in Session 5

passage, and it would be a mistake to teach it as one. It's a redirection passage — away from trusting the wealth itself, toward enjoying it as a gift while being generous with it, which is precisely the “give, save, live on the rest” order this session has been building toward all along. Give first, and the rest is free to be enjoyed rather than anxiously guarded — that's the order's quiet second benefit, easy to miss underneath the more obvious one.

The Turn

Everything above has been Explanation: firstfruits as the pattern that reverses the culture's default spending order, the three-part order itself, αὐτάρκεια (autarkeia) as a contentment received rather than manufactured, and an honest answer to the fair question about wanting good things for the people you love.

None of it has cost you a dollar yet. The purple smoke illustration didn't resolve in a library — it resolved in a stalled lane of freeway traffic, the moment negation gave way to an actual redirected gaze. The Experience below asks for the same kind of concrete redirection: not a resolution to want less, but two actual numbers, written down, that put your attention exactly where Paul told you to put it, before the next paycheck arrives to test it.

Agreeing that the order is right and actually writing your own two numbers down are two different acts, and only the second one is Experience rather than Explanation. It's a short exercise, deliberately — a few minutes, not a weekend project — because the point was never the complexity of the plan. It was whether you'd actually fix the order before the next paycheck arrived to test it.

The Experience

Name Your Number. Before your next paycheck arrives, write down two things on paper: the giving percentage you're committing to take off the top, and the savings percentage you're committing to set aside next. Whatever's left is what you'll live on — not the other way around. Use Session 4's tracked spending data to see what those percentages actually look like in dollars — you already have real numbers to work from, not a guess.

Start where you actually are, not where you think you should be. If 10% giving and 10% saving feel out of reach right now, pick numbers you can genuinely

commit to and hold — even 2% and 3% — because the *order* is what this session is building, not the size of the percentages. On a \$4,000 monthly income, for example, 2% and 3% are only \$80 and \$120 — small enough to hold without strain, and large enough to make the order real rather than theoretical. Session 6 will help you grow both over time inside an actual budget.

For some Christians, suggesting less than 10% may sound like disobedience — or even heresy. Stay with me. When we get to Session 9, I'll show you what Scripture actually says about tithing. Trust me: it's better than you think.

Write the two numbers somewhere you'll see them before your next paycheck lands, and treat the decision as already made before the money arrives — not a choice you'll reconsider once you see what the month actually requires of you.

BIG IDEAS

- Firstfruits means giving off the top, before you know what the rest of the month will require — an act of trust, not a leftover calculation.
- The order is give, save, live on the rest — reverse it, and giving quietly slides from worship into an afterthought, optional rather than offered first.
- αὐτάρκεια (autarkeia, “contentment”) is received from a God who supplies what's needed, not manufactured through self-sufficiency or a bigger income.
- Contentment isn't produced by negation (“I don't need this”) — it's produced by redirection: setting your hope specifically on God's provision instead of on what's missing.
- The love of money, not money itself, is the root of the trouble — the desire to be rich is a moving finish line no income will ever reach.

KINGDOM PRINCIPLE

Give, Save, Live on the Rest

CLOSING PRAYER (SAY THIS ALOUD!)

Father, thank You for richly providing all things for my enjoyment — this isn't a passage about guilt, and I don't want to treat it like one. Teach me the contentment that comes from trusting You instead of trusting the next paycheck. Help me name my number, fix the order, and let You be the one who decides when I have enough. In Jesus' name, amen.

GO DEEPER

ACCESSIBLE

Write down your actual number — the amount you genuinely need to live on — the same kind of concrete, on-paper decision that finally broke the discontentment loose in the illustration above. Keep it somewhere you'll see it the next time your income changes.

SUBSTANTIAL

Read Philippians 4:11-13 in the NET, where Paul uses the related word αὐτάρκης (autarkēs, the adjective form of this session's word) to describe learning contentment “in any and every circumstance.” Notice that he says *learned* — not born with, not granted instantly, but acquired the way any discipline is acquired, over time and through both plenty and want.

ACADEMIC

Compare αὐτάρκεια's (autarkeia) use in 1 Timothy 6:6 against its use in the wider Greco-Roman philosophical tradition, particularly Stoic and Epicurean writers who treated self-sufficiency as the chief virtue of the wise man. Paul borrows the vocabulary of his culture's highest ideal and relocates its foundation entirely — from the self to godliness, from willed detachment to received provision. The word is the same; the theology underneath it is not.

Six-Day Practice

DAY 1

Calculate your actual number — the amount you genuinely need to live on each month — using Session 4's tracked data rather than a guess. Write it down.

DAY 2

Read 1 Timothy 6:6-10. Where in your own spending does “the desire to be rich” show up as a reasonable-sounding justification rather than an obvious temptation?

DAY 3

Read Ecclesiastes 5:10. Name one thing you were once sure would satisfy you, that stopped satisfying you the moment you got it.

DAY 4

Track today’s spending (Session 4’s habit, still running) and ask, honestly, of one purchase: did that feel like provision, or relief?

DAY 5

Read 1 Timothy 6:17-19 slowly. What would it look like to enjoy what God has given you without letting your hope quietly attach to it?

DAY 6

Write down your give and save percentages for next month, before the paycheck arrives. Put the number somewhere you’ll actually see it.

LEADING THIS SESSION

This session can slide into guilt quickly if you let it — watch for that, and correct it directly. The goal isn't to make anyone feel ashamed of what they have; 1 Timothy 6:17 is explicit that God gives “richly... for our enjoyment.” Keep steering the conversation back to the diagnostic test in “What About”: does a purchase feel like provision, or does it feel like relief from an anxiety that will simply relocate? That question does the work without turning the room into a confession booth. If the conversation stalls, the purple smoke illustration is usually the fastest way back in — ask what people have tried to talk themselves out of wanting, whether the self-talk ever actually worked, and what redirection might look like instead of negation. Most people have a ready example, and it's a quick, low-stakes way to surface where each person actually stands. As with prior sessions, nobody should be asked to disclose actual numbers — percentages committed to, yes, if volunteered; dollar amounts, no.

Next: Session 6 takes the order you've just fixed — give, save, live on the rest — and turns it into an actual, working, cash-positive budget.

SESSION 5 • KINGDOM TREASURE

Give, Save, Live on the Rest

When your income goes up, what's the first thing that grows — your giving, or your lifestyle?



Firstfruits means giving off the top, before you know what the rest of the month requires — trust, not leftover arithmetic.

Proverbs 3:9

The order itself matters more than any single percentage. Reverse it, and giving quietly becomes optional.

Proverbs 21:20

αὐτάρκεια (autarkeia, “contentment”) is received from God, not manufactured — the desire to be rich is a moving finish line no income closes.

1 Timothy 6:6-10

Ecclesiastes 5:10

1 Timothy 6:17-

19

The honest test isn't the purchase — it's the feeling underneath it: provision, or relief from an anxiety that will simply relocate.

SO • NOW

SO

NOW

Give, Save, Live on the
Rest

Write your give and save
percentages down before
your next paycheck
arrives.

The Experience, above

KINGDOM PRINCIPLE

Give, Save, Live on the Rest

6

BUILDING MARGIN

Kingdom Treasure: The Margin

AT A GLANCE

- 01 The Question
- 02 Where Am I Going?
- 03 What Is a Budget, Actually?
- 04 Building a Cash-Positive Budget
- 05 The Turn
- 06 The Experience

The Question

If your income stopped today, how many decisions would you already have made — and how many would you be making in a panic?

Session 5 fixed the order: give, save, live on the rest. That's a principle, not yet a plan — the difference between knowing which direction to walk and actually having a map. This session builds the map. It's where "give, save, live on the rest" stops being a conviction you agree with and starts being a document you can actually open, follow, and adjust.

OPENING PRAYER (SAY THIS ALOUD!)

Father, I've avoided planning because it felt like one more burden, or because I was afraid of what the numbers would show. Give me the courage to actually count the cost, and the trust to believe that a plan built with You isn't a cage — it's the shape freedom actually takes. In Jesus' name, amen.

Where Am I Going?

Every worthwhile trip gets planned before it gets taken. You don't board a flight and decide the destination somewhere over the ocean; you decide first, then buy the ticket, pack accordingly, and arrange everything else around a decision already made. Jesus uses exactly this logic — building, not traveling, but the principle transfers without losing anything — to describe what it looks like to take a serious undertaking seriously:

*“For which of you, wanting to build a tower, doesn’t sit down first and **compute** (ψηφίζω) **the cost** to see if he has enough money to complete it? Otherwise, when he has laid a foundation and is not able to finish the tower, all who see it will begin to make fun of him. They will say, ‘This man began to build and was not able to finish!’”*

LUKE 14:28-30, NET

WORD STUDY

ψηφίζω *psēphizō* G5585

| **“compute”** · [Luke 14:28](#)

Range. Built from ψῆφος (*psēphos*), a pebble — the small stones the ancient world used both for arithmetic and for casting a vote. Thayer’s lists the range as “to count with pebbles, to compute, calculate, reckon,” extending to “give one’s vote by casting a pebble into the urn.” The word appears only twice in the entire New Testament: here, and in Revelation 13:18, where the reader is told to *calculate* the number of the beast — the same verb, the same concrete image of sitting down and doing actual math.

The sense here. Jesus isn’t describing a feeling or a general sense that a project seems doable. He’s describing an activity you do with your hands, or once did with actual stones in a pile — sitting down, gathering the real figures, and adding them up before the first stone of the tower is laid. A budget, in this word’s own picture, isn’t a mood of financial responsibility. It’s pebbles moved from one pile to another until the arithmetic tells you something true.

Why it carries the argument. The alternative to counting the cost isn't boldness — it's public failure, a half-built tower and a crowd mocking the builder who guessed instead of calculating. Jesus doesn't commend the man who started building without counting as faithful or trusting. He calls him a cautionary tale. Faith and planning were never in competition in this parable; the fool is the one who skipped the counting, not the one who did it.

Source. Thayer's Greek-English Lexicon of the New Testament; Strong's Concordance.

Solomon says the same thing from the other direction — not what happens when you skip the counting, but what gets built when you actually count:

“By wisdom a house is built, and through understanding it is established; by knowledge its rooms are filled with all kinds of precious and pleasing treasures.”

PROVERBS 24:3-4, NET

Notice the order here too: wisdom builds, understanding establishes, and only then does knowledge fill the rooms with anything worth having. A financial life with no plan behind it isn't neutral — it's a house nobody sat down and designed, and houses like that tend to have rooms nobody meant to build and be missing rooms everybody needed. Financial planning, in the plainest terms this course can put it, is the allocation of limited resources to goals that would otherwise compete for whatever's left. Left unallocated, the resources don't sit patiently waiting for a decision. They get spent by default, one unplanned choice at a time, on whatever felt most urgent that particular day.

This is the second of this course's four core questions — where am I, where am I going, how do I get there, how do I stay on course — and it's worth noticing how it builds on what came before rather than replacing it. Session 4 answered “where am I” with a tracked, honest record instead of a guess. Session 5 answered a deeper question underneath all four — whose is it, and in what order does it get spent. This session and the two after it answer “how do I get there,” starting with the actual document a plan gets written on.

What Is a Budget, Actually?

Say the word “budget” out loud in most rooms and watch what happens to people’s faces. For most people, it conjures handcuffs — a document built to say no, to strip the fun out of ordinary life, to turn every purchase into a small negotiation with a spreadsheet. That reputation is almost entirely undeserved, and it’s worth correcting directly before building one together.

A budget is not a cage. It’s a spending plan — a series of boundaries you set in advance, for yourself, on purpose, so that the decisions get made once, calmly, ahead of time, instead of a hundred separate times, under pressure, in the moment. Boundaries like that aren’t the opposite of freedom. They’re what freedom actually runs on. A river without banks isn’t more free than a river with them — it’s a swamp, spreading out in every direction and going nowhere in particular. The banks are what make the current possible. A budget is the banks; your money is the current.

ILLUSTRATION

In years of leading discipleship classes and sitting across the table in one-on-one financial counseling, I’ve heard some version of the same sentence more times than I can count — almost always from a husband: “I’ve got a budget in my head.” It never once comforted the wife sitting next to him. She already knew what he hadn’t quite admitted yet: a budget that never touches paper, or a spreadsheet, or some other medium you can actually look at, isn’t a budget. It’s a dream wearing a budget’s clothes — real enough to feel responsible about, with none of the accountability that makes an actual budget work. Commit the numbers to something real. Make it a document, not a feeling. Don’t be that guy.

Look at what a working budget actually delivers, and the “handcuffs” reputation gets harder to defend. It reduces waste and builds reserve for the future — the tangible experience of God’s faithfulness, provided for in advance rather than hoped for after the fact. It provides for the unexpected before it happens — the concrete experience of security, instead of the constant background hum of financial anxiety most people just learn to live with. And it lets a household plan and act as a team, moving in the same direction on purpose — the experience of freedom to actually pursue what you’re made for, rather than reacting to whatever crisis the month produces. None of that is what handcuffs deliver. It’s what planning delivers, every time it’s actually tried.

Compare that to what actually happens without one. A household with no budget isn’t experiencing more freedom in the meantime — it’s experiencing every financial decision as a fresh negotiation, argued out from scratch, under whatever pressure the moment happens to bring. Every unplanned dollar becomes a small argument: can we, should we, is this the month for it. A budget doesn’t add that argument. It replaces a hundred small arguments with one calm decision, made in advance, that the rest of the month simply gets to follow instead of relitigate.

Jesus tells a parable about exactly this kind of planning — not budgeting in the narrow sense, but the larger theology underneath it: what a steward is supposed to *do* with what’s been entrusted to him while the Owner is away.

“For it is like a man going on a journey, who summoned his slaves and entrusted his property to them. To one he gave five talents, to another two, and to another one, each according to his ability. Then he went on his journey.”

MATTHEW 25:14-15, NET

The servant who buried his one talent wasn't punished for losing money — he never lost a cent. He was punished for doing nothing at all with what he'd been given, and his own explanation is worth reading slowly, because it's the excuse every unplanned financial life eventually reaches for:

“Then the one who had received the one talent came and said, ‘Sir, I knew that you were a hard man, harvesting where you did not sow, and gathering where you did not scatter seed, so I was afraid, and I went and hid your talent in the ground. See, you have what is yours.’ But his master answered, ‘Evil and lazy slave! So you knew that I harvest where I didn't sow and gather where I didn't scatter? Then you should have deposited my money with the bankers, and on my return I would have received my money back with interest!’”

MATTHEW 25:24-27, NET

Fear, not malice, buried the talent. The servant wasn't trying to steal from his master — he was trying to hand back exactly what he'd been given, untouched, as though that were the safe choice. The master's rebuke says otherwise: even the most minimal, least risky plan — depositing the money with bankers, letting interest do the slow work — would have been an act of stewardship. Doing nothing was the actual failure, not doing too little. A budget nobody ever builds is this same fear wearing modern clothes — not malicious, not even lazy in the usual sense, just afraid enough of what the numbers might show to leave the ground undug. A budget, at its theological root, is your answer to the question this parable is actually asking: what will you do, on purpose, with what's been entrusted to you, instead of just burying it in the ground of an unexamined checking account and calling that safety?

Building a Cash-Positive Budget

Here's how the plan actually gets built, in the order the numbers need to go in.

Start with income. Enter every monthly income source, using your actual take-home amount rather than your gross pay. If you're paid every two weeks rather than monthly, don't just double a paycheck — multiply it by twenty-six and divide by twelve, or you'll consistently overestimate what a true month brings in.

Apply Session 5's order. Choose your giving percentage first, then your savings percentage — the two numbers you already committed to on paper last session — before a single other category gets touched. This is the entire point of fixing the order before building the plan: the budget doesn't decide the order for you. It just executes a decision you already made.

Enter your fixed expenses. Mortgage or rent, loan payments, insurance, and average utility costs — the obligations that don't meaningfully change month to month, and that you already know the size of before you start.

Enter your tracked, variable spending. This is exactly where Session 4's six days of honest data stop being a diagnostic exercise and become the raw material for an actual plan. Food, gas, entertainment — use the real numbers you already gathered, not a guess about what these categories "should" cost.

Do the arithmetic. Add every category, subtract the total from your income, and look at what's left. If the number is positive, you have what this session calls a cash-positive budget — margin, on purpose, instead of margin by accident or not at all. If it's negative, the plan hasn't failed. It's just told you the truth a moment earlier than your bank account eventually would have.

A negative number is not a crisis. It's information, arriving on paper instead of as an overdraft notice, which is precisely the kind of "knowledge" Proverbs 24 said fills a house's rooms with something worth having — and it arrives while there's still time to act on it calmly, rather than in the middle of an actual shortfall. From there, only two levers exist, and it really is that simple: lower the expenses, or raise the income. Most households find the first lever inside a short, predictable list of categories worth checking first — coffee shops, a lack of meal planning that quietly funds a fast-food habit, entertainment and vacation spending, premium-label clothing, and gift-giving that's grown past what was ever actually decided on. None of these are sins. They're simply the most common places margin quietly leaks out of a budget nobody built on purpose.

None of them are large individually, which is exactly why they survive a casual glance and disappear from view. A five-dollar coffee, four times a week, is a small enough number to wave off in any single instance — and a large enough number, added up across a year, to fund a real chunk of the savings goal Session 2 helped you name. The margin-stealer list isn't a list of forbidden purchases. It's a list of the places worth actually running the arithmetic on before deciding, category by category, what stays and what gets trimmed.

ILLUSTRATION

Dave Ramsey learned the cost of skipping this step the hard way, and at a scale most people never risk. By 1986, in his mid-twenties, he had built a real estate portfolio worth more than four million dollars, financed almost entirely on borrowed money — leverage, fast growth, and no real margin anywhere underneath it. Then his primary lender was sold to a new owner, who called

in every one of his promissory notes at once, giving him roughly ninety days to repay millions of dollars he didn't have sitting in reserve. He couldn't. In September 1988, at twenty-six years old, he filed for Chapter 7 bankruptcy — and on the very same day, a sheriff was scheduled to seize his family's possessions, including his infant daughter's crib, to satisfy a separate lawsuit. He later put the collapse in the plainest terms available: he'd been in debt “up to his eyeballs,” with a business built entirely on speed and none on margin. Ramsey rebuilt slowly and differently, on the opposite principle from the one that had wiped him out — cash instead of leverage, a written plan instead of momentum, boundaries decided in advance instead of decisions made in a panic when the bank called. Decades later, he owns more than six hundred million dollars in real estate, every dollar of it paid for in cash. The lesson he draws from his own collapse isn't about real estate at all. As he's put it since: his money problems “began and ended with the person in the mirror” — not the bank that called the loans, but the absence of a plan that would have survived the call.

Ramsey's four-million-dollar portfolio wasn't undone by a bad market or an unfair lender. It was undone by the absence of margin — nothing counted, nothing planned, no reserve built in case the ground ever shifted, which it eventually always does. The tower went up fast. Nobody had sat down first.

Most readers of this session will never hold a four-million-dollar portfolio, and it doesn't matter. The mechanism that took Ramsey down at twenty-six is the identical mechanism that quietly strains an ordinary household with no margin at all: income arrives, obligations consume it, and nothing has been counted or set aside for the day the ground shifts. Scale changes the size of the collapse. It never changes the underlying cause.

CONSIDER THIS. TAKE A PHOTO OF LAST MONTH'S BANK AND CREDIT CARD STATEMENTS. UPLOAD THEM TO WHICHEVER AI TOOL YOU ALREADY USE AND ASK IT TO TOTAL YOUR SPENDING BY CATEGORY, MATCHING THIS SESSION'S STRUCTURE — GIVING, SAVING, FIXED EXPENSES, TRACKED VARIABLE SPENDING. YOU'LL HAVE THE RAW MATERIAL FOR A FIRST-DRAFT BUDGET BEFORE YOU'VE OPENED A SINGLE SPREADSHEET.

WHAT ABOUT ...

What If the Numbers Just Don't Work?

Here's the honest fear this session should expect, because it's the one that stops most people before they ever finish a first draft: what happens when the arithmetic comes back negative and there's genuinely nowhere obvious left to

cut? The margin-stealer list feels like it's for someone with room to spare, and plenty of households, honestly, don't feel like they have any.

That fear deserves a direct answer rather than false cheer. Sometimes the numbers really are tight enough that a first-draft budget comes back negative even after every reasonable category gets trimmed. That's not evidence the process failed. It's evidence you now know something true about your situation that you didn't know a session ago — and a known, specific gap is a problem you can actually work, in a way a vague, unexamined sense of financial strain never was. “Money feels tight” points nowhere. “I’m \$340 short after fixed expenses and tracked spending” points somewhere exact enough to act on: which expense moves, which income grows, or which goal gets rescheduled rather than abandoned.

It also helps to hold the national averages loosely rather than as a verdict on your character. The typical American household gives around 3% and saves around 1% — far below the 10%-and-10% this course recommends as a target, which means most people reading this are not behind some private, personal standard; they're simply starting from the same place almost everyone starts from. Targets in a budget were never meant as rules to already be hitting. They're aims to build toward, a little at a time, as margin gets created rather than assumed to already exist.

WHAT I AM NOT SAYING

- I'm not saying a negative first-draft budget means you've failed, or that the process doesn't work for tight financial situations.
- I'm not saying the 10%-and-10% targets are a rule you should already be meeting — they're a direction to grow toward, not a bar you start above.
- I am saying a specific, known gap is more workable than a vague, unexamined feeling that money is tight.
- I am saying two levers exist for a negative number — lower expenses or raise income — and naming the exact gap is what finally makes either lever possible to pull.

If your numbers genuinely don't work after an honest first pass, that's a real, legitimate answer this session can't fully resolve on its own — a debt load that's eating disproportionate margin gets addressed directly in Session 8, and the mechanics of growing income deserve their own conversation entirely. What this

session can promise is simpler: relax about the process, but stay relentless about doing it. A budget that takes several honest drafts to become cash-positive is still doing exactly what it's for. Relax and relentless aren't in tension here — the relaxation is about the pace of the fix, not the seriousness of returning to the numbers again next month until they finally do work.

The Turn

Everything above has been Explanation: ψηφίζω's (psēphizō) concrete image of pebbles counted before a foundation is laid, what a budget actually is beneath its handcuffs reputation, the buried talent as a warning against doing nothing on purpose, and an honest answer to the real fear that the numbers simply won't work.

None of it produces a single dollar of margin by itself. Ramsey's four million dollars didn't need more explanation of leverage — it needed a plan built and followed before the call came, not after. The Experience below is where the plan actually gets built.

A first draft, built honestly, is worth more than a perfect plan endlessly postponed. Nobody's opening budget is finished on the first attempt — Ramsey's own system took years of revision after the collapse, not one sitting. What matters this session is that the pebbles actually get counted once, on paper, before the ground shifts again the way it eventually always does.

The Experience

Build Your First Cash-Positive Budget. Using the six steps above and the real numbers from Session 4's tracking, build one full month on paper — income, giving, saving, fixed expenses, tracked variable spending — and do the final subtraction.

If the number comes back positive, celebrate specifically: name what the margin will now be used for on purpose, rather than letting it quietly absorb back into unplanned spending by next week. If it comes back negative, don't treat that as the session's failure. Circle the exact gap, and choose one category from the margin-stealer list to address before you build next month's draft.

Whatever the first draft shows you, keep it. A budget is a living document, not a test you pass or fail on the first attempt — the whole discipline is revising it monthly as reality corrects the plan and the plan starts correcting reality back.

BIG IDEAS

- ψηφίζω (psēphizō) pictures a budget as pebbles actually counted, not a feeling of financial responsibility — arithmetic before the foundation is laid, not after.
- A budget is boundaries chosen in advance, on purpose — the banks a river needs to be a current instead of a swamp.
- The buried talent wasn't punished for losing money. He was punished for doing nothing on purpose with what he'd been given.
- Two levers fix a negative number: lower expenses, or raise income. A known, specific gap is workable in a way a vague sense of "tight" never is.

KINGDOM PRINCIPLE

A budget isn't a cage on your freedom.
It's the plan that makes freedom possible
to actually live inside.

CLOSING PRAYER (SAY THIS ALOUD!)

Father, thank You for the resources You've entrusted to me — I don't want to bury them out of fear the way the third servant did. Give me the courage to sit down and count the cost honestly, the wisdom to build a plan that actually reflects the order I've fixed, and the patience to keep revising it until it does. In Jesus' name, amen.

GO DEEPER

ACCESSIBLE

Pull up last month's bank statement right now and total just one category — food, or entertainment — against what you would have guessed before looking. That single comparison is the whole discipline in miniature.

SUBSTANTIAL

Read the full Parable of the Talents, Matthew 25:14-30, in the NET. Notice that the servants who invested received identical praise regardless of how much they started with — five talents or two. The master's commendation was never about the amount produced. It was about what each servant chose to do, on purpose, with what he'd actually been given.

ACADEMIC

Trace ψηφίζω's (psēphizō) only other New Testament use, Revelation 13:18 ("let the one who has insight calculate the number of the beast"), alongside its use here in Luke 14:28. Both instances ask the reader to do real, careful arithmetic rather than rely on impression or intuition — one about a tower's cost, the other about a symbol's meaning. The verb's consistent demand, across both very different contexts, is the same: sit down, gather the actual data, and compute — don't guess.

Six-Day Practice

DAY 1

Gather last month's income and fixed-expense numbers. Enter them into whatever tool you're using — paper, spreadsheet, or app.

DAY 2

Add your Session 4 tracking data as this month's variable-spending numbers. Read [Luke 14:28-30](#). Where, this week, have you been building without sitting down first?

DAY 3

Apply Session 5's give and save percentages to this month's income, off the top, before anything else is entered.

DAY 4

Do the final subtraction. Read [Matthew 25:14-15](#) and 24-27. If the number is negative, name the exact gap rather than a general sense that "it's tight."

DAY 5

Choose one margin-stealer category to address this month. Read Proverbs 24:3-4 and ask what a wisely built house would look like in this one category.

DAY 6

Finalize this month's draft budget. Write down one specific way you'll use any margin on purpose, so it doesn't quietly disappear back into unplanned spending.

LEADING THIS SESSION

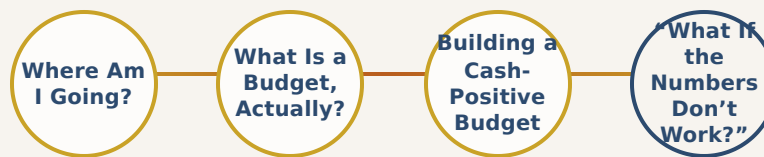
This is the most mechanically dense session so far, and the temptation in a group setting is to let it turn into a spreadsheet tutorial. Resist that — the theology is the point, the mechanics are the homework. Spend the group's time on the buried talent and on the “What About” fear that the numbers won't work; let people build their actual budgets on their own time, privately, the same way Session 4 protected private dollar amounts. The Ramsey illustration tends to generate the most discussion — ask what a written plan built in 1986, before the collapse, might have changed, rather than dwelling on the collapse itself. If someone's first draft comes back significantly negative, don't let the group solve it in the room. Normalize it in one sentence — “a negative first draft is information, not failure” — and move on.

Next: Session 7 takes an honest look at what debt actually costs — not just financially, but emotionally and spiritually — before Session 8 hands you a plan to eliminate it.

SESSION 6 • KINGDOM TREASURE

Building Margin

If your income stopped today, how many decisions would you already have made — and how many would you be making in a panic?



ψηφίζω
(psēphizō)
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Luke 14:28-30

A budget is
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chosen in
advance — the
banks a river
needs to be a
current instead
of a swamp.
The buried
talent was
punished for
doing nothing
on purpose.

Matthew 25:14-

15

Matthew 25:24-

27

Income,
giving, saving,
fixed
expenses,
tracked
spending, then
the arithmetic.
A negative
number is
information,
not a crisis.

Proverbs 24:3-4

A specific,
known gap is
workable in a
way a vague
sense of
“tight” never
is. Relax about
the process;
stay relentless
about doing it.

SO

A budget isn't a cage on your freedom. It's the plan that makes freedom possible to actually live inside.

NOW

Build one full month on paper — income, giving, saving, expenses — and do the final subtraction.

The Experience, above

KINGDOM PRINCIPLE

A budget isn't a cage on your freedom. It's the plan that makes freedom possible to actually live inside.

7

THE PRISON OF DEBT

Kingdom Treasure: The Bondage

AT A GLANCE

- 01 The Question
- 02 What Does Scripture Actually Say?
- 03 Borrowing for Yourself Is One Risk. Borrowing for Someone Else Is Another.
- 04 The Full Cost of Debt
- 05 The Turn
- 06 The Experience

The Question

If your income stopped today, is there a payment plan out there that would still own a piece of your tomorrow?

Session 6 gave you a plan for the money you haven't spent yet. This session asks about the money you already have spent — attached to a promise you're still keeping, on terms someone else wrote. Debt is what happens when a decision made in the past keeps making decisions for your present, every single month, whether or not you'd choose it again today. Before Session 8 hands you an actual plan to get out of it, this session asks the more basic question first: what is debt actually costing you, and does Scripture say anything clear enough to build a conviction on?

OPENING PRAYER (SAY THIS ALOUD!)

Father, I've treated debt as normal — even wise — without ever really asking what You think about it. Show me honestly what it's costing me, not just in interest, but in peace, in my marriage, in my freedom to hear Your voice and actually follow it. Give me the courage to see this clearly, and the hope to believe You can lead me out of it. In Jesus' name, amen.

What Does Scripture Actually Say?

Ask most Christians what the Bible says about debt and you'll get a confident answer fast — usually “it’s a sin” or “it’s forbidden,” stated as settled fact. Read the actual verses, and the picture is more careful than that, and more useful for it. Scripture never issues a flat command against borrowing. It also never once recommends it. What it does, consistently, is describe debt as a real risk with a real cost — something a wise steward enters rarely, reluctantly, and with eyes fully open, never as a first resort or a neutral tool.

The clearest single verse is also the most concrete:

“The rich rules over the poor, and the borrower is servant (עֶבֶד) to the lender.”

PROVERBS 22:7, NET

WORD STUDY

עֶבֶד *‘ebed* H5650

| **“servant”** · [Proverbs 22:7](#)

Range. A masculine noun appearing well over 800 times in the Hebrew Bible, spanning a genuine range — a household servant, a subject of a king, a court official, and, at its harder end, a bond-slave with no legal standing of his own. Context decides which sense is active; the word itself carries all of them as live possibilities.

The sense here. Solomon isn’t reaching for the softest available word. The parallel line makes his intent explicit — “the rich rules over the poor” — a relationship of actual authority, not friendly partnership. The borrower doesn’t merely owe the lender something. He answers to him, on the lender’s terms, until the debt says otherwise. That’s not a metaphor stretched for effect. It’s the plainest available word for a relationship where one party’s freedom is now subject to another’s decision.

Why it carries the argument. This is the verse the rest of this session has to be read through. It doesn't call debt sin. It calls it servitude — a real, if usually temporary, transfer of authority over your own decisions to someone who did not create you, does not love you, and has no obligation to want what's actually best for you. That's a very different question from "is this allowed," and it's the question Scripture actually keeps asking.

Source. BDB (Brown-Driver-Briggs Hebrew and English Lexicon); Strong's Concordance via Bible Hub.

That word — *'ebed*, servant — is not always a figure of speech in Scripture. Once, in the middle of a genuine national crisis, it described something that had actually happened to real families, in real time, and the account is worth reading slowly rather than skimming past as ancient background:

“There was a great outcry from the people and their wives against their fellow Jews. There were those who said, ‘With our sons and daughters, we are many. We must obtain grain in order to eat and stay alive.’ There were others who said, ‘We are putting up our fields, our vineyards, and our houses as collateral in order to obtain grain during the famine.’ Then there were those who said, ‘We have borrowed money to pay our taxes to the king on our fields and our vineyards. And now, though we share the same flesh and blood as our fellow countrymen and our children are just like their children, still we have found it necessary to subject our sons and daughters to slavery. Some of our daughters have been subjected to slavery, while we are powerless to help, since our fields and vineyards now belong to other people.’”

NEHEMIAH 5:1-5, NET

Notice what actually produced this — not laziness, not extravagance, but a famine (v. 3) and a tax bill (v. 4), the ordinary pressures of an ordinary economy landing on people who had run out of other options. Borrowing bought them time. It also, eventually, bought their children. Nehemiah's response wasn't a shrug at an unavoidable cost of doing business — it was fury:

“I was very angry when I heard their outcry and these complaints. I considered these things carefully and then registered a complaint with the wealthy and the officials. I said to them, ‘Each one of you is seizing the collateral from your own countrymen!’... The thing that you are doing is wrong!”

NEHEMIAH 5:6-9, NET

Nehemiah doesn’t blame the families for borrowing — a famine and a tax bill leave few honest alternatives. He confronts the *lenders*, whose interest and collateral turned an emergency loan into permanent bondage for someone else’s children. The lesson isn’t that borrowing itself is the sin Nehemiah is angry about here. It’s that Proverbs 22:7’s “servant” is not a poetic exaggeration. Under enough pressure, for long enough, it is the literal, plain description of what debt can cost — and Scripture records that cost without flinching from it, which is exactly why this session won’t either.

Solomon’s other observation about debt is shorter, and easy to read as harsher than it actually is:

“Evil men borrow, but do not repay their debt, but the godly show compassion and are generous.”

PSALM 37:21, NET

Read carefully, this isn’t a verse about the act of borrowing at all — it’s a verse about what you do *after* you’ve borrowed. The contrast Solomon draws is between a borrower who defaults, treating a promise as disposable once it’s inconvenient, and a godly person whose default posture is generosity rather than the extraction the “evil” borrower practices. A believer who borrows and repays faithfully, exactly as promised, isn’t the subject of this proverb’s warning. A believer — or anyone — who borrows and quietly plans not to repay is. The verse names a character issue, not a transaction type.

Borrowing for Yourself Is One Risk. Borrowing for Someone Else Is Another.

Scripture reserves a separate, sharper warning for a specific kind of debt: cosigning, guaranteeing, or otherwise putting yourself on the hook for someone

else's obligation — what the Bible calls being “surety.” The NET translation uses the word security:

“Do not be one who strikes hands in pledge or who puts up security for debts. If you do not have enough to pay, your bed will be taken right out from under you!”

PROVERBS 22:26-27, NET

The warning isn't abstract about the mechanics, either. It gets specific about exactly how fast the situation can spiral once you've signed:

“My child, if you have made a pledge for your neighbor, if you have become a guarantor for a stranger, if you have been ensnared by the words you have uttered... then, my child, do this in order to deliver yourself, because you have fallen into your neighbor's power: Go, humble yourself, and appeal firmly to your neighbor. Permit no sleep to your eyes or slumber to your eyelids. Deliver yourself like a gazelle from a snare, and like a bird from the trap of the fowler.”

PROVERBS 6:1-5, NET

Notice the urgency of the verbs — *ensnared, fallen into your neighbor's power, no sleep, deliver yourself like a gazelle from a snare*. This isn't measured, take-your-time advice. It's the language of someone caught in an actual trap, told to get out of it now, by any humbling means necessary. When you cosign a loan, you haven't merely helped a friend or relative. You've taken on their debt as if it were your own, with none of the control over their spending that they have — which is exactly why Proverbs treats it as a more urgent danger than ordinary borrowing, not a smaller one.

This shows up constantly in ordinary, well-intentioned form: a parent cosigning a car loan for a son or daughter with no credit history yet, a friend guaranteeing a lease for someone between jobs, a sibling backing a small-business loan out of family loyalty. None of these decisions are foolish on their face — they're usually acts of real love, offered to someone the cosigner genuinely wants to help. Proverbs 6 doesn't ask you to stop loving people or stop helping family. It asks you to notice, before you strike hands, that you are accepting the entire downside of someone else's decisions with none of the upside and none of the control — and that the “help” you're offering may cost you exactly what the passage describes: your own sleep, your own freedom, your own good name, if their payments ever stop and yours don't.

The Full Cost of Debt

Once you take Proverbs 22:7 seriously — that debt is a real transfer of authority over your own decisions — the actual cost of carrying it stops being a single number on a statement.

Debt steals. Not metaphorically — actually, a little at a time, in ways that rarely show up on the statement itself. It steals your margin, the very thing Session 6 spent an entire session teaching you to build. It steals your security, the confidence that an ordinary emergency won't cost you something you can't get back. It steals your peace, trading it for the low, constant hum of a balance that never quite leaves your mind, even on the days you're not looking at it. It steals your joy, turning ordinary purchases and even ordinary blessings into occasions for guilt instead of gratitude. It steals your trust — first in your own judgment, then, if it goes on long enough, in whether God's provision can actually be counted on to arrive on His timetable rather than the lender's. And left unaddressed long enough, it steals your life: not usually in the dramatic sense, but in the specific, ordinary future you would otherwise have built — a home bought instead of endlessly rented, a family started instead of postponed, a decision made freely instead of one made around a payment. The interest rate is printed on the statement. Everything on that list is not, and it only becomes visible after you've been carrying the weight a while.

It shows up in at least three places at once, and only one of them fits neatly on a spreadsheet.

Financially, the cost is the most visible and the easiest to focus on. As of the second quarter of 2026, Americans together carry \$18.771 trillion in household debt, including \$1.263 trillion on credit cards alone — an average of \$9,371 per household carrying a balance, according to the Federal Reserve Bank of New York and TransUnion. Every dollar of interest on that balance is a dollar that will never be saved, never be given, and never build anything — it simply transfers, permanently, from a borrower's future to a lender's present. Debt doesn't just cost what you borrowed. It costs what that money could have become if it had stayed yours.

ILLUSTRATION

Some years into leading financial counseling, I sat down with a couple in their late twenties — he a research scientist, she a psychiatrist, both several years into demanding, well-compensated careers most people would already call a success story. Between them they were carrying more than \$400,000 in student loan debt. They hadn't come to me discouraged about their careers. They came distraught about their future — specifically, that they could see no honest path to buying a home or starting the family they both wanted, not in five years, not in ten, maybe not ever, without a plan neither of them had yet built. Two of the most educated, capable, hardworking people I've sat across a table with in years of counseling, and debt had already spent the future they'd assumed their education had earned them. Nothing about their story involved foolishness or extravagance — a degree that cost what it cost, borrowed exactly the way millions of students are told is the responsible path, had quietly grown large enough to hold a house and a family hostage

regardless. This is what debt stealing your life actually looks like when it isn't a metaphor: not a repossessed car, but a future never built.

Emotionally, the cost is harder to put a number on and, for most people who've carried real debt, more expensive. You met Dave Ramsey in Session 6 as a twenty-six-year-old whose leveraged real estate portfolio collapsed into bankruptcy. What Session 6 didn't tell you is what that collapse actually felt like from the inside, in his own words, years later:

ILLUSTRATION

Speaking about the collapse decades afterward, in a 2014 interview, Dave Ramsey didn't reach for a financial metaphor to describe what those months were actually like. He reached for a physical one: "We were so scared we didn't know what to do. I would just stand there and cry." A man who had built a four-million-dollar portfolio by his mid-twenties was, by his own account, standing in the shower with tears mixing into the water, with no plan and no idea what came next. He's also been direct about what pulled him out of it — not a better spreadsheet, but a deepening of a faith he already had: "The biblical finance and being tied into my faith walk was my recovery. Not only my financial recovery, but my emotional, marital and everything-else recovery." Ramsey didn't experience his debt collapse as three separate problems — a money problem, a marriage problem, and a faith crisis running in parallel. He experienced it as one problem with three names, and the recovery, by his own account, had to work on all three at once or it wasn't really working at all.

That's the pattern debt tends to follow whether the numbers involved are four million dollars or four hundred thousand or four thousand. It rarely stays contained to a bank statement. It shows up as tension between spouses who disagree about how it happened or what to do about it, as sleeplessness, as a low, constant hum of anxiety that colors decisions that have nothing directly to do with money. The emotional cost of debt isn't a side effect of the financial cost. For most people who've actually lived inside real debt, it's the larger of the two.

Spiritually, the cost is the one this session cares about most, because it's the one that determines everything else. James names it directly, in a passage that's ostensibly about travel plans but lands squarely on debt's underlying posture:

"Come now, you who say, 'Today or tomorrow we will go into this or that town and spend a year there and do business and make a profit.' You do not know about tomorrow. What is your life like? For you are a puff of smoke that appears for a short time and then vanishes. You ought to say instead, 'If the Lord is willing, then we will live and do this or that.'"

A loan is, structurally, a bet on tomorrow's income to pay for today's decision — a claim about a future you don't actually control, made with a confidence James says none of us has any right to. That doesn't make every loan sinful presumption; James isn't condemning planning itself, only planning that quietly writes God out of the sentence. But it does mean every debt carries a small, built-in assumption that tomorrow will cooperate, and that assumption is exactly the one James says the "puff of smoke" of a human life was never entitled to make. Debt doesn't just obligate your future income. It quietly obligates your future *trust* — the fewer genuine alternatives you have if God's provision doesn't arrive on the lender's schedule.

WHAT ABOUT ...

Isn't Some Debt Just Smart — a Mortgage, a Student Loan, an Investment in a Business?

Here's the honest pushback this session should expect, especially from anyone with a mortgage: doesn't Scripture's silence on a flat prohibition mean some debt is simply a reasonable financial tool, no different from any other resource a wise steward might use carefully?

That's a fair question, and the honest answer is: Scripture doesn't rank debt by category. It doesn't say credit card debt is dangerous while a mortgage is safe, or that consumer debt is foolish while a business loan is wise. Proverbs 22:7 doesn't have an asterisk exempting secured debt, low interest rates, or debt with a plausible return on investment. Every category of debt creates the same underlying reality this session has been building toward: a lender now has real authority over a portion of your future decisions, and your future income is now presumed upon in exactly the way James 4 warns against — regardless of what the loan paid for.

That doesn't mean every mortgage or student loan is automatically foolish, and this session isn't the place to sort out the specific wisdom of housing or education debt case by case — this course leaves those life-stage-specific decisions to more specialized teaching than a single session can responsibly give them. What it does mean is that the *category* of debt was never the variable Scripture cared about. The variable was always whether you entered it with your eyes open to what you were actually accepting — real authority handed to someone else, real presumption on a future you don't control — or whether you told yourself a "smart" loan doesn't really count as the same kind of risk Proverbs 22:7 is naming. It does. Every time.

CONSIDER THIS. LIST EVERY DEBT YOU CURRENTLY CARRY — NOT THE PAYMENT AMOUNT, THE FULL REMAINING BALANCE, CATEGORY BY CATEGORY (CREDIT CARDS, AUTO LOANS, STUDENT LOANS, MORTGAGE, ANYTHING ELSE). MOST PEOPLE HAVE NEVER SEEN THIS NUMBER ADDED UP IN ONE PLACE. SEEING IT IS NOT THE SAME AS FIXING IT, BUT YOU CANNOT FIX WHAT YOU’VE NEVER ACTUALLY LOOKED AT DIRECTLY.

WHAT I AM NOT SAYING

- I’m not saying every believer who has ever carried debt has sinned, or that a mortgage is automatically foolish.
- I’m not saying this session will tell you whether your specific mortgage or student loan was the right call — that’s a more specialized conversation than one session can responsibly carry.
- I am saying Scripture treats every category of debt as the same underlying risk: real authority over your decisions, transferred to someone else, and real presumption on a future you don’t control.
- I am saying “smart debt” is a financial category, not a theological exemption — the caution Proverbs 22:7 names doesn’t check the interest rate before it applies.

If Scripture never flatly forbids debt, it’s worth asking whether it points anywhere at all — or simply leaves the question open with no direction attached. It points somewhere specific. Paul states the aim plainly, in a single verse easy to read past because it looks, at first glance, like it’s only about love:

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

Notice what Paul does in that first clause before he ever gets to love: “owe no one anything.” Not “avoid debt when convenient.” Not “keep it manageable.” The target he names, in passing, on the way to a different point entirely, is a clean zero — the single ongoing debt he wants to see carried forward being love itself, which by its nature never gets fully repaid and was never meant to. Everything else, Paul assumes, gets settled. That’s not a command with a chapter and verse dedicated to enforcing it, the way “do not murder” gets one. It’s closer to a target Scripture assumes a wise steward is aiming at, even while it declines to legislate the exact path or the exact timeline for reaching it. Session 8 exists because that target deserves an actual plan, not just an aspiration.

The Turn

Everything above has been Explanation: what Scripture actually says about debt (never commanded, never flatly forbidden, always named as a real transfer of authority), Nehemiah’s account of what that transfer can cost at its worst, the sharper warning against surety, and the full cost of debt across three fronts most people only ever count one of.

None of it has freed up a single dollar. Knowing that debt steals — your margin, your peace, your trust, eventually your future — doesn’t shrink a single balance by itself. Knowing that debt makes you *‘ebed* — servant — to a lender doesn’t either. Session 8 hands you an actual, working plan to do something about the numbers. This session’s job was narrower and came first on purpose: to make sure you actually see what you’re carrying, and what it’s already cost you, before you build a plan to carry it out the door.

The Experience

Name the Cost. Using the list you started in Consider This, add one more column next to each debt: not the interest rate, not the minimum payment, but one honest sentence about what that debt has already cost you that a bigger payment could never buy back — a night of sleep, an argument with your spouse, a decision you didn’t feel free to make, a gift you couldn’t give.

Do this for every debt on your list, even the small ones. The goal isn’t to shame yourself over decisions already made — Session 8’s whole plan exists because the past doesn’t have to stay the present. The goal is to let Proverbs 22:7 stop being an abstract verse about “borrowers” in general and become an accurate description of your own actual situation, specific enough to build real motivation on. A vague sense that debt is “not great” rarely changes behavior. A specific, honest list of what it’s already taken usually does.

Keep this list. Session 8 will ask you to add numbers to it — balances, interest rates, minimum payments — and turn it into an actual elimination plan. This session only asked you to see it clearly first.

BIG IDEAS

- Scripture never commands or forbids borrowing outright — it consistently names debt as a real transfer of authority over your own decisions to someone else.
- ‘*ebed* (servant) in Proverbs 22:7 isn’t a poetic exaggeration — Nehemiah 5 records it happening literally, to real families, under real economic pressure.
- Surety — cosigning or guaranteeing someone else’s debt — gets Scripture’s sharpest warning, because it hands over the same authority with none of the control.
- Debt’s full cost shows up in three places at once: financial (interest that never gets saved or given), emotional (sleep, marriage, anxiety), and spiritual (a quiet presumption on a future only God actually controls).
- The category of debt was never the variable Scripture cared about — a “smart” loan creates the same underlying risk as any other.
- Debt steals more than money — margin, security, peace, joy, trust, and, left long enough, the future you assumed you’d have. Naming what it’s already stolen is the first honest step toward getting it back.

KINGDOM PRINCIPLE

Debt Steals

CLOSING PRAYER (SAY THIS ALOUD!)

Father, thank You for being honest with me even when it’s uncomfortable — for showing me exactly what my debt has cost, without shaming me for how I

got here. I don't want to presume on a future only You control. Give me the courage to see my numbers clearly, and give me hope that You can lead me all the way out. In Jesus' name, amen.

GO DEEPER

ACCESSIBLE

Finish the list from Consider This and The Experience if you haven't already — every debt, its balance, and one honest sentence about what it's already cost you. Keep it somewhere you'll find it again next session.

SUBSTANTIAL

Read Nehemiah 5:1-13 in full, in the NET. Notice that Nehemiah doesn't rebuke the families for borrowing under famine and tax pressure — he rebukes the lenders for turning an emergency loan into permanent bondage. What does that distinction suggest about where the moral weight in a debt situation usually actually sits?

ACADEMIC

Compare עֶבֶד's ('ebed) use in Proverbs 22:7 against its use in Exodus 21:1-6, the law governing a Hebrew servant's eventual, guaranteed release. Even Israel's own law never treated servitude — debt-driven or otherwise — as a permanent state to be accepted indefinitely. Consider what that built-in expectation of release implies about how temporary your own debt is meant to be.

Six-Day Practice

DAY 1

List every debt you carry — balance, not payment — in one place. Read [Proverbs 22:7](#) slowly and let the word “servant” apply to your actual situation, not just borrowers in general.

DAY 2

Read Nehemiah 5:1-13. Who in your own story has played the role of the lenders in this account — even unintentionally? Who has played the role of the families?

DAY 3

Read Proverbs 6:1-5 and Proverbs 22:26-27. If you've ever cosigned or guaranteed someone else's debt, what would it look like to "deliver yourself like a gazelle from a snare"?

DAY 4

Read James 4:13-15. Where in your financial life have you been presuming on a future you don't actually control?

DAY 5

Add one honest sentence to each debt on your list: what has it already cost you that a bigger payment can't buy back?

DAY 6

Read Psalms 37:21. Are there any debts you've quietly stopped intending to fully repay? Bring that honestly to God before Session 8's plan asks you to bring it to paper.

LEADING THIS SESSION

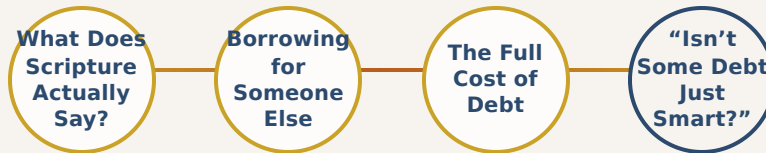
This session can tip into shame fast, especially for anyone carrying significant debt in a room full of people who might not be. Guard against that directly — the word study on עֲבַד (‘eḇed) and the Nehemiah passage are there to build honest conviction about debt’s real cost, not to make anyone feel judged for circumstances that were often driven by a genuine emergency, exactly like the families in Nehemiah 5. Keep returning to the distinction Psalm 37:21 draws: the warning is about a heart that plans not to repay, not about the fact of having borrowed. As in prior sessions, nobody should be asked to disclose actual balances aloud — the “one honest sentence” from The Experience is safe to share if volunteered; the numbers themselves are not. If someone’s story in the room resembles Nehemiah 5’s families, the counseling couple, or Ramsey’s leveraged portfolio more closely than the others, let that be said plainly: debt doesn’t discriminate by education, income, or good intentions, and an emergency loan or a responsibly borrowed degree is a different moral situation than debt taken on for comfort or status, even though both carry the same practical risk Proverbs 22:7 names.

Next: Session 8 turns everything you named this session into an actual, working plan — the debt snowball, ranked smallest balance to largest, so freedom stops being a feeling and starts being a schedule.

SESSION 7 • KINGDOM TREASURE

The Prison of Debt

If your income stopped today, is there a payment plan out there that would still own a piece of your tomorrow?



עֶבֶד ('ebed, "servant") in Proverbs 22:7 isn't a metaphor stretched for effect — Nehemiah 5 records it happening literally, to real families.

Proverbs 22:7
Nehemiah 5:1-9
Psalms 37:21

Surety hands over the same authority as ordinary debt, with none of the control — Scripture's sharpest warning, not its mildest.

Proverbs 22:26-27
Proverbs 6:1-5

Debt steals — margin, security, peace, joy, trust, and eventually your future. A young couple's stolen future and Ramsey's own words: one cost, three fronts.

James 4:13-15

Scripture never ranks debt by category — every kind creates the same underlying risk: authority transferred, a future presumed upon.

SO • NOW

SO

NOW

Debt Steals

List every debt you carry, and name what it's already cost you that a bigger payment can't buy back.

The Experience, above

KINGDOM PRINCIPLE

Debt Steals



THE DEBT SNOWBALL

Kingdom Treasure: The Freedom

AT A GLANCE

- 01 The Question
- 02 How the Snowball Works
- 03 Why Small Beats “Smart”
- 04 Building Your Debt Elimination Plan
- 05 The Turn
- 06 The Experience

The Question

If paying off your smallest debt first, instead of your highest-interest debt, actually got you out of debt faster — would “smart” still mean what you thought it meant?

Session 7 asked you to see debt clearly — what it costs, and what it means to be, in Scripture’s own word, servant to a lender. Seeing it clearly is not the same as being free of it. This session hands you the actual mechanism: a specific, ordered plan for paying debt off, plus the reason the order matters more than most people assume it does.

OPENING PRAYER (SAY THIS ALOUD!)

Father, thank You for a plan, not just a diagnosis. I don’t want to just feel convicted about debt — I want to actually be free of it. Give me the discipline to follow this plan even when the math looks slower than I’d like, and the faith to believe that small, faithful steps are exactly how You tend to work. In Jesus’ name, amen.

How the Snowball Works

The mechanics are simple enough to state in one sentence, which is part of the point: list every debt from smallest balance to largest, pay the legally required minimum on all of them, and throw every spare dollar you have at the smallest one until it's gone. Then take the entire payment you were making on that debt — minimum plus everything extra — and add it on top of the minimum for the next-smallest debt. Repeat. Each payoff makes the next attack bigger, the same way an actual snowball rolling downhill picks up more snow, and therefore more speed, with every rotation. By the time you reach your largest debt, you're throwing a genuinely large payment at it, built entirely from debts that no longer exist.

Notice what the plan does *not* ask you to rank by: interest rate. A debt with a 6% rate and a \$400 balance gets attacked before a debt with a 24% credit card rate and a \$6,000 balance, even though the 24% rate is mathematically the more expensive one to carry. That ordering looks backward to anyone doing the arithmetic in their head, and Session 8 owes you an honest answer for why it's still the better plan for almost everyone who actually tries it — which the next section takes up directly. For now, notice only the order itself: smallest balance first, regardless of rate, every time.

God gives Israel a strikingly similar strategy for a completely different kind of conquest, and His own stated reason for it is worth reading before you assume “all at once” would obviously have been better:

“He, the God who leads you, will expel the nations little by little. You will not be allowed to destroy them all at once lest the wild animals overrun you.”

DEUTERONOMY 7:22, NET

God could have cleared the entire land in a single, dramatic stroke — nothing in the text suggests He lacked the power to do it all at once. He chose gradual instead, and named a genuine, practical reason for the choice: a suddenly empty land, cleared faster than Israel could actually occupy and manage it, would have created a new problem — wild animals filling the vacuum faster than a young nation could fill it with something better. “Little by little” wasn't a concession to weakness. It was the actual wisdom of the plan. A debt list cleared one small account at a time, in an order that keeps you motivated and solvent along the way, follows exactly the same logic: gradual isn't the compromise position here. It's the strategy that actually works.

Jesus makes a related claim about small things elsewhere, in a saying you already met in Session 4:

“The one who is faithful in a very little (ἐλάχιστος) is also faithful in much, and the one who is dishonest in a very little

is also dishonest in much.”

LUKE 16:10, NET

WORD STUDY

ἐλάχιστος *elachistos* G1646

| “very little” · [Luke 16:10](#)

Range. The superlative form of μικρός (mikros, “small”) — not just small, but *smallest*, least in size, amount, importance, or rank. Thayer’s range spans the literal (the smallest physical measure) to the social (the least significant person or task in a group).

The sense here. Session 4 already studied this verse’s other half — πιστός (pistos), faithful — as a track record you build through what actually gets checked. This session’s word is the object of that faithfulness: not a big, impressive test, but the *smallest* one available. Jesus doesn’t say faithfulness in a very little *predicts* faithfulness in much, as if they were separate skills that happen to correlate. He treats them as the same skill, exercised at different scales.

Why it carries the argument. This is the theological ground under the snowball’s entire strategy. Attacking the smallest debt first isn’t a consolation prize for people who can’t handle harder math — it’s a direct application of what Jesus already said about faithfulness. The smallest debt is ἐλάχιστος (elachistos), the very-little test. Win it, and you’ve built exactly the same faithfulness the largest debt will eventually require, just at a scale small enough to actually finish quickly.

Source. Thayer’s Greek-English Lexicon of the New Testament; Strong’s Concordance via Bible Hub.

Why Small Beats “Smart”

Here's the honest case for the mathematically slower approach, and it comes from outside Scripture entirely — from a controlled look at what actual people, with actual debt, actually do.

ILLUSTRATION

In August 2012, marketing researchers David Gal and Blakeley McShane, both at Northwestern University's Kellogg School of Management, published a study in the *Journal of Marketing Research* analyzing the real credit card repayment records of 6,000 individuals working with a debt settlement company. They set out to test something specific: does paying off the smallest balances first — Gal and McShane called it the “small victories” strategy — actually predict who successfully eliminates their entire debt, compared to the conventional advice of attacking the highest-interest debt first? Their finding: it does. Consumers who closed out smaller debt accounts first, regardless of the interest rate on the balance, were more likely to eliminate their debt entirely than consumers following the mathematically optimal, highest-interest-first order. Closing an account — not the dollar size of what got closed — was what predicted whether someone actually finished.

The reason isn't that math stopped mattering. It's that debt payoff isn't actually a math problem for most people — it's a behavior problem that has math attached to it. Dave Ramsey, whose Financial Peace University did more than any single source to popularize the snowball method by this name, has put the underlying principle bluntly for decades: personal finance, he says, is “80 percent behavior and only 20 percent head knowledge.” The highest-interest-first approach is the correct answer to a spreadsheet. The smallest-balance-first approach is the correct answer to an actual human being, who needs a real, visible win — an account statement that now reads zero — before the next twelve months of discipline start to feel possible instead of theoretical.

Later research on the same question adds a second layer to Gal and McShane's finding. A 2016 study covered by *Harvard Business Review* found that what predicts continued motivation isn't the dollar amount paid off at all — it's the *portion* of a given balance that's gone. Paying off \$400 of a \$400 debt (100% of it, gone) motivates a borrower more than paying off \$400 of a \$4,000 debt (only 10% of it, gone), even though the second borrower moved the same number of actual dollars. Other researchers have documented a related pattern they call “debt account aversion” — people are motivated less by shrinking their total debt and more by shrinking the *number* of accounts they're carrying. Three separate lines of research, three different research teams, converging on the same practical conclusion this session has already reached from a different direction: closing an account, not the size of what's inside it, is what keeps a plan alive.

Ramsey has his own name for the intensity this whole approach requires, and he drew it directly from a passage you already read in Session 7:

*“Give no sleep to your eyes or slumber to your eyelids.
Deliver yourself like a gazelle from a snare, and like a bird
from the trap of the fowler.”*

Ramsey calls it “gazelle intensity” — the same urgency Proverbs 6 demanded of someone caught in a surety trap, borrowed for the different but related urgency of getting out of debt generally. A gazelle doesn’t calmly evaluate its options when a predator is closing in; it runs like its life depends on it, because it does. Ramsey’s own description of what that intensity looks like in practice: “your mind shifts, and your behavior and choices start shifting with it” — a willingness to sell what isn’t needed, trim what can be trimmed, and refuse new debt of any kind while the plan is running. This isn’t a passage originally written about consumer debt at all — Proverbs 6 is warning about a specific cosigning trap. But the urgency it demands transfers cleanly to any debt you’re actually serious about escaping, which is exactly the use Ramsey has made of it for decades.

This isn’t a case for ignoring math altogether. It’s a case for choosing the order that actually gets followed through to the end, because a mathematically perfect plan abandoned in month four accomplishes nothing that a slightly less perfect plan completed in month fourteen doesn’t accomplish better. ἐλάχιστος (elachistos) again: faithfulness in the smallest, least impressive debt on your list is what builds the faithfulness the largest one will eventually require.

It’s worth naming why this matters more, not less, once a budget is already in place. Session 6 built the margin that makes any repayment plan possible in the first place — without a written budget generating real extra dollars every month, the order you attack debts in barely matters, because there’s nothing extra to attack them with. But a household that has already done the harder work of finding margin, and then loses momentum six months into an avalanche plan because the largest balance still looks untouched, has let the easier problem — which debt to pay first — undo the harder one it already solved. The order isn’t a minor detail layered on top of the budget. It’s what determines whether the budget’s margin actually finishes the job it was built for.

Building Your Debt Elimination Plan

Here’s how the plan actually gets built, using the list you already started in Session 7.

Step 1 — List every debt, smallest balance to largest. Use the list from Session 7’s Experience. For each one, record the current balance owed — not the minimum payment, the full remaining balance — and the creditor’s name.

Step 2 — Add the details. Next to each balance, record the interest rate (APR) and the minimum monthly payment currently required.

Step 3 — Find your extra. Using Session 6’s cash-positive budget, identify whatever margin exists beyond your fixed expenses, giving, and saving — and whatever you can responsibly free up from the margin-stealer categories that

session named. This is the amount that gets added on top of every minimum payment, aimed entirely at the smallest debt.

Step 4 — Attack the smallest debt. Pay the minimum on every other debt. Pay the minimum plus every spare dollar from Step 3 on the smallest one, until its balance reaches zero.

Step 5 — Start the snowball. The moment the smallest debt is gone, take its entire former payment — minimum plus the extra you were adding — and roll all of it into the minimum payment on the now-smallest remaining debt. That debt now gets attacked with a noticeably larger payment than it had a month ago, without your household income changing at all. This is where the method earns its name: each payoff doesn't just remove a line item, it hands its whole payment forward to the next one, and the payment attacking your final debt will be dramatically larger than anything you started with.

Step 6 — Get radical, if you're able. Session 6 already named several categories where margin quietly leaks — coffee, unplanned eating out, entertainment, premium-label clothing, gift-giving past what was decided. Anything you can responsibly trim from those categories, even temporarily, accelerates every step above it. A household that finds an extra \$200 a month often shortens a multi-year plan by a genuinely surprising number of months, because that \$200 doesn't just pay down debt once — it makes every subsequent snowball payment larger too.

Here's what the six steps look like with real numbers attached, for a household carrying three debts and \$150 a month in extra margin from Session 6's budget. A \$600 store card at 26% APR, minimum payment \$30. A \$2,400 car loan at 7% APR, minimum payment \$95. An \$8,000 student loan at 5% APR, minimum payment \$110. Ranked smallest to largest, the store card goes first: \$30 minimum plus the full \$150 extra means \$180 a month attacking a \$600 balance, which clears it in about four months. The moment it's gone, that entire \$180 rolls into the car loan's \$95 minimum, making its new payment \$275 a month — the car loan, which would have taken years at its bare minimum, is now gone in well under a year. When the car loan closes, its full \$275 joins the student loan's \$110 minimum, producing a \$385 monthly payment attacking the final \$8,000 balance. Three debts, one household, no change in income — and a rapidly accelerating payment that started as \$150 in spare margin and ends up attacking the largest debt on the list with more than two and a half times that amount. That's the snowball in miniature: the same math anyone can run with their own numbers, once the order is set.

Two situations come up often enough to name in advance. First, two debts sitting close in balance — a \$2,400 card next to a \$2,600 loan, say. Rank by balance exactly as written; the difference in this example is small enough that either order finishes at nearly the same time, and the goal is momentum, not precision to the dollar. Second, and harder: a new debt shows up mid-plan — a car repair, a medical bill, something Session 2's Life Fund didn't fully absorb. Don't restart the list from scratch and don't treat the interruption as failure. Add the new debt where its balance puts it, keep attacking whatever account was already in progress, and let the plan simply absorb one more entry. A snowball that survives an interruption and keeps rolling is still finished faithfully; a plan abandoned the first time life gets complicated was never going to be the version that worked anyway.

Make the plan visible, not just calculated. A printed copy of the table, a thermometer chart colored in as each debt closes, a shared note on the refrigerator or a whiteboard in the kitchen — the specific method matters far less than the fact that it's somewhere the whole household sees it regularly. Gal and McShane's research measured what happened inside a spreadsheet; the discipline that keeps a household actually following the spreadsheet for months at a time is built by ordinary, visible reminders, not by the plan's own internal logic. A debt list that lives only in an app nobody opens carries none of the accountability a debt list taped to the pantry door carries.

CONSIDER THIS. USING THE DEBT LIST FROM SESSION 7 AND YOUR SESSION 6 BUDGET, BUILD THE ACTUAL TABLE: CREDITOR, BALANCE, INTEREST RATE, MINIMUM PAYMENT, RANKED SMALLEST TO LARGEST. IF YOU'D RATHER NOT BUILD IT BY HAND, PHOTOGRAPH YOUR ACCOUNT STATEMENTS AND ASK WHICHEVER AI TOOL YOU ALREADY USE TO ORGANIZE THEM INTO EXACTLY THIS TABLE, RANKED BY BALANCE — YOU'LL HAVE A WORKING FIRST DRAFT BEFORE YOU'VE OPENED A SPREADSHEET YOURSELF.

WHAT ABOUT ...

Shouldn't I Pay Off My Highest-Interest Debt First?

Here's the strongest version of the objection this session should expect, especially from anyone comfortable with numbers: mathematically, the highest-interest-first approach — usually called the “avalanche” method — always saves more in total interest than the snowball does. Doesn't choosing the snowball mean deliberately paying more than you have to?

In the strict math of a single spreadsheet, yes — the avalanche method will almost always cost less in total interest paid, sometimes by a meaningful amount on a large balance carrying a high rate. That's a real, honest cost of choosing the snowball, and this session isn't going to pretend otherwise.

But the Gal and McShane research wasn't measuring which method wins on paper. It was measuring which method actual people, under real pressure, actually finish — and on that question, which is the only one that matters if a plan never gets completed, the smallest-balance-first order won. A perfect avalanche plan that gets abandoned in year two because the largest, highest-interest debt still looks exactly as enormous as it did on day one costs infinitely more than a snowball plan that gets finished, because the abandoned plan's debt never gets paid off at all. The extra interest the snowball sometimes costs is better understood as the price of a plan you can actually stick with to the end — not wasted money, but a cost worth paying for a real result over a theoretical one.

There's also a middle path worth naming: nothing stops you from choosing snowball order for most of your list while making an exception for one debt whose interest rate is so severe it's actively working against you faster than the small-win psychology can compensate for — a payday loan or a card north of 25%, for instance. The snowball isn't a rigid law. It's a strategy built on a well-documented fact about how people actually finish what they start, applied with ordinary wisdom about your own specific list.

WHAT I AM NOT SAYING

- I'm not saying interest rates don't matter or that the mathematically optimal plan is wrong to want.
- I'm not saying the snowball method is a rigid law that can't flex for an unusually severe interest rate on your list.
- I am saying the research is clear that smallest-balance-first predicts who actually finishes, which is the only version of "optimal" that matters for a plan you don't complete.
- I am saying a plan you can actually follow through to zero beats a plan that's mathematically perfect and abandoned in year two, every time.

The Turn

Everything above has been Explanation: how the snowball mechanically works, why the psychology research favors it over the mathematically "smarter" avalanche approach, the six steps for building your own plan, and an honest answer to the case for paying highest interest first.

None of it has closed a single account. ἐλάχιστος (elachistos) doesn't shrink a balance by being studied — it shrinks a balance by being paid, on purpose, this month, starting with whichever debt on your list is smallest. The Experience below is where the actual table gets built and the actual first payment gets aimed.

The Experience

Build Your Debt Elimination Plan. Using Session 7’s list and Session 6’s budget margin, build the full table: every debt, balance, interest rate, minimum payment — ranked from smallest balance to largest. Circle the smallest one. That’s this month’s target.

Calculate, as closely as you reasonably can, how many months it will take to clear that smallest debt at your minimum payment plus whatever extra margin Session 6’s budget provides. A free online loan calculator or your AI tool of choice can handle the arithmetic in seconds if you’d rather not do it by hand.

Write down, in one sentence, what you’ll do the day that first debt reaches zero — not spend the freed-up payment on something new, but roll it, in full, into the next debt on your list. Decide this now, before the celebration of the first payoff tempts you to treat the freed-up money as a reward instead of the next snowball.

If you’re comfortable estimating that far ahead, add one more line to the table: a rough debt-free date for the entire list, calculated by carrying the snowball math forward through every debt in order. Put a name to the celebration, too — nothing extravagant, just something small and specific you and your household will actually do the week that final payment clears. Gal and McShane’s research measured what kept people finishing account by account; naming an actual date and an actual celebration is the same principle applied to the whole plan, not just the first step of it.

BIG IDEAS

- The snowball ranks debts smallest balance to largest, regardless of interest rate, and rolls each payoff’s full payment into the next debt.
- ἐλάχιστος (elachistos, “very little”) ties the snowball’s small-first order directly to Jesus’ own teaching: faithfulness in the smallest thing is the same skill as faithfulness in much, at a different scale.
- Real research on 6,000 actual debt-repayment records found smallest-balance-first predicted who actually finished, ahead of the mathematically optimal highest-interest-first order.
- A mathematically perfect plan that gets abandoned accomplishes nothing a slightly less perfect plan that gets finished doesn’t accomplish better.
- The plan isn’t rigid — ordinary wisdom can make an exception for a single, unusually severe interest rate on your list.

Small, Faithful, and Finished Beats Large, Optimal, and Abandoned

CLOSING PRAYER (SAY THIS ALOUD!)

Father, thank You for a plan I can actually follow, not just admire. Give me the discipline to stay with it past the excitement of the first payoff, and the faith to believe that small, faithful steps are exactly how You build something lasting. Lead me all the way to the last debt on this list. In Jesus' name, amen.

GO DEEPER

ACCESSIBLE

Finish the table from The Experience if you haven't already, and circle your smallest debt in a color you'll actually notice. Put the finished table somewhere you'll see it before your next payment is due.

SUBSTANTIAL

Read Zechariah 4:10 in the NET — “For who dares make light of small beginnings?” — and consider it alongside this session's word study.

What's the difference between despising a small beginning and simply being realistic about how long a large debt will take to clear?

Zechariah's original audience was watching a rebuilt temple's modest foundation next to memories of Solomon's far grander one; the question God asks through the prophet isn't whether the small start will stay small, but whether the people watching it can see past its size to what it's actually becoming. A small first debt closed out is exactly that kind of beginning — unimpressive next to the total still owed, and worth refusing to despise anyway.

ACADEMIC

Read the original findings behind this session's illustration — David Gal and Blakeley B. McShane, “Can Small Victories Help Win the War? Evidence from Consumer Debt Management,” *Journal of Marketing Research* 49, no. 4 (August 2012) — and consider how “debt account aversion,” the documented psychological preference to reduce the

number of debts rather than their total size, might apply to non-financial goals you’re pursuing elsewhere in this course.

Six-Day Practice

DAY 1

Finalize your debt list from Session 7 with balances, interest rates, and minimum payments. Rank it smallest to largest.

DAY 2

Read Luke 16:10 and this session’s word study on ἐλάχιστος (elachistos). Where else in your life has faithfulness in something small turned out to matter more than it looked like it would?

DAY 3

Calculate your smallest debt’s payoff timeline using your Session 6 margin. Read Zechariah 4:10 and sit with the phrase “small beginnings.”

DAY 4

Identify one category from Session 6’s margin-stealer list you’re willing to trim this month specifically to accelerate the snowball, even temporarily.

DAY 5

Make this month’s payment on your smallest debt — minimum plus every dollar of extra margin you identified. Track it like Session 4 taught you to track everything else.

DAY 6

Write down, in one sentence, what you’ll do with the freed-up payment the moment your smallest debt reaches zero. Put it somewhere you’ll actually see it that day.

LEADING THIS SESSION

The avalanche-versus-snowball debate is the single most likely thing to derail this session's group conversation, especially if anyone in the room works in finance or has strong opinions from elsewhere. Let the "What About" section do its job — acknowledge the math honestly, then redirect to the actual research on completion rates, which is the more interesting and more pastorally useful conversation anyway. Nobody should be asked to share actual balances aloud; the shape of someone's list (how many debts, roughly how long the plan will take) is safe to discuss if volunteered, the numbers themselves are not. If someone in the group has already tried and abandoned a debt plan before, this is a good moment to ask what made it hard to sustain, not what the plan itself was — the snowball's whole case rests on being a plan people actually finish, so an honest conversation about what derails follow-through is more valuable here than a spreadsheet comparison.

Next: Session 9 opens the course's final movement on generosity — giving as opportunity rather than obligation, and what Scripture actually says about tithing, which by now you've been promised twice.

SESSION 8 • KINGDOM TREASURE

The Debt Snowball

If paying off your smallest debt first, instead of your highest-interest debt, actually got you out of debt faster — would “smart” still mean what you thought it meant?



Smallest balance to largest, regardless of interest rate — ἐλάχιστος (elachistos) ties the order to Jesus' own teaching on faithfulness in a very little.

Deuteronomy 7:22
Luke 16:10

Real research on 6,000 debt-repayment records: smallest-first predicted who actually finished, ahead of the mathematically optimal order. Ramsey's "gazelle intensity," drawn straight from Proverbs 6.

Proverbs 6:4-5

Six steps: list, detail, find your extra, attack the smallest, start the snowball, get radical if you're able.

The avalanche saves more on paper. The snowball gets finished. A perfect plan abandoned accomplishes less than a good plan completed.

SO · NOW

SO

Small, Faithful, and
Finished Beats Large,
Optimal, and Abandoned

NOW

Build your full debt table,
ranked smallest to largest,
and make this month's
payment on the smallest
one.

The Experience, above

KINGDOM PRINCIPLE

Small, Faithful, and Finished Beats Large, Optimal, and Abandoned

9

GIVING IS OPPORTUNITY, NOT OBLIGATION

Kingdom Treasure: The Overflow

AT A GLANCE

- 01 The Question
- 02 What Is Tithing, Actually?
- 03 Malachi 3 Without the Give-to-Get Trap
- 04 Giving Is Opportunity, Not Obligation
- 05 The Turn
- 06 The Experience

The Question

If tithing had never been commanded anywhere in Scripture, would you still give — and what would your honest answer reveal about why you give at all?

Session 8 gave you a plan to get out from under debt. Once that plan does its work — once a lender no longer has a claim on a piece of your future — a different question opens up, one the first eight sessions of this course haven't had room to ask yet: now that the money isn't already spoken for, what is it actually *for*? These next two sessions are spent on the single practice Scripture treats as some of the clearest evidence of a transformed heart: giving. This session asks what Scripture actually says about it, starting with the one specific practice most Christians have the strongest — and least examined — opinions about: the tithe.

OPENING PRAYER (SAY THIS ALOUD!)

Father, I've probably spent more energy defending my own giving habits than actually examining them. Show me what Your Word really says about tithing and generosity — not what I've assumed, not what makes me comfortable, but what's actually there. I want to give because I want to, not because I have to or because I've been spiritually coerced. In Jesus' name, amen.

What Is Tithing, Actually?

Ask most Christians what “tithing” means and you’ll get a fast, confident answer: ten percent, given to the church, every time you’re paid. That’s not wrong, but it skips past where the practice actually came from, and skipping that origin is exactly how tithing turns into either a guilt-driven obligation or a box quietly checked and forgotten. The word itself is unglamorous. It simply means a tenth.

“Melchizedek king of Salem brought out bread and wine. (Now he was the priest of the Most High God.) He blessed Abram, saying, ‘Blessed be Abram by the Most High God, Creator of heaven and earth. Worthy of praise is the Most High God, who delivered your enemies into your hand.’ Abram gave Melchizedek a tenth of everything.”

GENESIS 14:18-20, NET

Notice what’s missing from this scene: a command. No law existed yet requiring Abram to give Melchizedek anything at all — the Mosaic covenant was still four centuries away. Abram gave a tenth of the spoils from a military campaign to a priest-king he’d just met, apparently because giving a tenth back to God after a victory God had clearly won for him was simply the obvious, fitting response. Genesis records something similar from his grandson a generation later, again with no law in force: Jacob, fleeing his brother with nothing but a stone for a pillow, wakes from a dream of God’s presence and makes a vow — “I will surely give you back a tenth of everything you give me” (Genesis 28:22, NET). Twice, before Sinai, before any commandment existed, the pattern shows up anyway: a tenth, given back, as an instinctive act of worship rather than a legal requirement.

The clearest single verse defining the practice comes later, once the tenth had become law under Moses:

“Any tithe (מַעֲשֵׂר) of the land, from the grain of the land or from the fruit of the trees, belongs to the Lord; it is holy to the Lord.”

LEVITICUS 27:30, NET

WORD STUDY

מַעֲשֵׂר *ma‘ăšēr* H4643

Range. A masculine noun built directly from ‘eśer, the ordinary Hebrew word for the number ten — the term is, quite literally, “a tenth-ing.” It appears roughly thirty times across the Hebrew Bible, concentrated in the legislative material of Leviticus, Numbers, and Deuteronomy, in the reform narratives of 2 Chronicles and Nehemiah, and in the prophetic rebukes of Amos and Malachi.

The sense here. Leviticus doesn’t describe the tithe as a suggestion or a fundraising target. It says the tenth “belongs to the Lord” and “is holy” — using the same category of language Scripture uses for the temple itself, or the priesthood. The tenth was never, structurally, the giver’s own money in the first place. It was already God’s, set apart before the question of “giving” ever entered the picture.

Why it carries the argument. This is why treating the tithe primarily as a percentage misses the point Leviticus is actually making. A percentage is something you calculate and hand over. Something “holy to the Lord” is something you were never really the final owner of — you were managing it until the moment it was returned to the one it already belonged to. That’s the same stewardship logic Session 3 built this entire course on, applied to one specific, recurring act.

Source. BDB (Brown-Driver-Briggs Hebrew and English Lexicon); Strong’s Concordance via Bible Hub.

Once the tenth became law, it became considerably more than a single annual gift. Israel’s Scripture actually describes three distinct tithes, not one. Aaron’s tithe supported the priests and Levites, who owned no land of their own and depended entirely on it (Numbers 18:21, 24). A second tithe, sometimes called the rejoicing tithe, funded the great national festivals — Passover, the Feast of Booths — celebrations the whole community shared in together (Deuteronomy 12:17-18; 14:23). A third tithe, collected every third year rather than annually, went directly to orphans, widows, and the poor:

“At the end of every three years you must bring all the tithe of your produce, in that very year, and you must store it up in your villages. Then the Levites (because they have no allotment or inheritance with you), the resident foreigners, the orphans, and the widows of your villages may come and eat their fill so that the Lord your God may bless you in all the work you do.”

DEUTERONOMY 14:28-29, NET

Notice what this third tithe actually functioned as. It wasn't collected by a temple or spent on a building. It stayed local, stored in each community's own villages, and was eaten by the very people it existed to help — the Levite with no inheritance to fall back on, the foreigner with no extended family nearby, the orphan and the widow with no provider left. This wasn't charity as an afterthought bolted onto Israel's economy. It was written into the economy's basic structure, on a fixed three-year cycle, precisely because Israel's leaders knew that without a structure, the vulnerable get forgotten first when times are hard and generosity feels expensive. Averaged across the three-year cycle, Israel's actual giving load added up to approximately twenty-three percent of income annually — more than double the number most modern Christians associate with “the tithe.” That figure reframes the conversation: whatever ten percent feels like to you, it was never a single transaction settled once and closed out. It was a rhythm of returning, repeated across three separate structures, each one aimed at a different need — the priesthood, the community's shared worship, the most vulnerable among them.

Malachi 3 Without the Give-to-Get Trap

No passage gets recruited into modern giving appeals more often than this one, and few get more badly misread in the process. The prophet Malachi wrote roughly four hundred years before Christ, to a nation that had drifted from God again, in ways his short book lists out almost like a legal indictment: substandard offerings (1:6-14), corrupt priests (2:1-9), broken marriage covenants (2:10-16), contempt for God's discipline (2:17) — and, near the end of that list, abandoned tithing (3:8-10). The tithe isn't the whole problem Malachi is addressing. It's one symptom among a handful of a relationship that had gone cold. The chapter opens by establishing that:

“Since I, the Lord, do not go back on my promises, you, sons of Jacob, have not perished. From the days of your

ancestors you have ignored my commandments and have not kept them. Return to me, and I will return to you,” says the Lord of Heaven’s Armies. “But you say, ‘How should we return?’”

MALACHI 3:6-7, NET

Before a single word about money, God states His own unchanging faithfulness and issues an invitation to relationship — “return to me, and I will return to you.” Everything that follows about tithes has to be read inside that frame. Then comes the verse everyone quotes:

“Can a person rob God? You are indeed robbing me, but you say, ‘How are we robbing you?’ In tithes and contributions! You are bound for judgment because you are robbing me—this whole nation is guilty. Bring the entire tithe into the storehouse so that there may be food in my temple. Test me in this matter,” says the Lord of Heaven’s Armies, “to see if I will not open for you the windows of heaven and pour out blessing for you until there is no room for it all.”

MALACHI 3:8-10, NET

The subtle danger in this passage isn’t in the text — it’s in how easily the text gets extracted from its own context and repackaged as a formula: give your ten percent, and God is contractually obligated to make you prosperous. Give to get. Read that way, God becomes a cosmic vending machine, and generosity becomes a transaction designed to manipulate a payout rather than an act of worship. That reading can’t survive contact with the rest of the book. God’s actual complaint in verse 8 isn’t that Israel’s bank account was too small. It’s that Israel had *robbed* Him of something relational, evidenced by a withheld tithe, in a nation that had already ignored His commandments (v. 7) for generations. The Hebrew verb behind “robbing” is *qabaʿ* (qabaʿ, H6906), and it’s a harder word than English “withholding” suggests — lexicons describe it as a forceful, brazen seizure rather than a quiet failure to pay, the kind of taking that openly violates a relationship rather than merely neglecting an obligation. Malachi isn’t describing a nation that simply forgot to give. He’s describing a nation that had, in effect, reached out and taken back something it had already agreed belonged to someone else. That’s a sharper accusation than a late payment, and it only makes sense against the relational backdrop verse 7 already established. The invitation to “test me in this” isn’t a magic formula for wealth. It’s God asking a spiritually cold, drifting people whether they’re willing to find out that returning to Him — evidenced, in this specific case, by restored giving — actually changes something. The blessing promised in verses 10 through 12 was real, and agricultural, and tied to a specific

covenant people at a specific moment in their history. It was never a guarantee that giving produces a proportional financial return for anyone, in any era, who does the math correctly.

Here's what the whole passage looks like once that's clear: Malachi was never really a chapter about money, because money was never the scarce resource on God's side of the relationship. He can take it back any way He chooses — a blown engine, a leaky roof, a sick child, no reason a human being could ever trace. What He will not take, because He has never once taken it, is a heart. A heart has to be given. That's the one thing behind the whole book that God is actually asking for, and it's the reason verse 7 — “return to me, and I will return to you” — comes before a single word about tithes. The tithe was never the point because the tithe was never what God was short on. It was the one visible, checkable piece of evidence available for something otherwise invisible: whether a heart had actually returned or was still withholding itself the same way the wallet was. God's plea throughout the whole book is stated plainly in verse 7: what He wants is for His people to return to Him. The tithe was the evidence He pointed to. It was never the point itself.

Giving Is Opportunity, Not Obligation

So is the tithe still required — a binding ten percent, owed to a local church, the way it was owed to the temple? Here's the honest answer: the New Testament never repeats the command. Jesus, Paul, Peter, and John together never once tell a Gentile believer, or a Jewish believer living under the New Covenant, “you must give ten percent.” That silence is loud enough that it has to mean something, and what it most plausibly means sits at the center of the gospel itself:

“For by grace you are saved through faith, and this is not from yourselves, it is the gift of God; it is not from works, so that no one can boast.”

EPHESIANS 2:8-9, NET

Nothing you do — not tithing, not any other spiritual discipline — completes what Christ already finished on the cross. There is nothing you can do to make God love you more, and nothing you can fail to do that makes Him love you less. That should change the question entirely. “Do I have to tithe?” is the wrong question asked in the wrong spirit — the spirit of someone looking for the minimum requirement that keeps them compliant. Once grace has actually landed, the question changes to something closer to: given everything I've been given, what does it look like to be generous?

That doesn't mean Jesus waved off tithing as irrelevant. He addressed it directly, and what He said is easy to misread in the opposite direction — as though He

were condemning the practice itself:

“Woe to you, experts in the law and you Pharisees, hypocrites! You give a tenth of mint, dill, and cumin, yet you neglect what is more important in the law—justice, mercy, and faithfulness! You should have done these things without neglecting the others.”

MATTHEW 23:23, NET

Read the last sentence carefully. Jesus doesn’t tell the Pharisees to stop tithing their kitchen herbs. He tells them they “should have done these things” — the tithing — *without neglecting the others*: justice, mercy, faithfulness. His rebuke isn’t aimed at the ten percent. It’s aimed at a religious system so obsessed with the letter of a minor practice that it had lost the weightier matters the practice was always supposed to serve. That’s the exact trap this session is trying to help you avoid from the other direction — treating a percentage as though checking it off were the same thing as the relationship it was always meant to evidence.

ILLUSTRATION

Robert Gilmore LeTourneau (1888–1969) spent his life inventing and manufacturing earthmoving machinery — bulldozers, scrapers, cranes — eventually holding 299 patents and earning the nickname “the Dean of Earthmoving” across the construction industry he helped build. Early in his career, a large construction job went badly wrong and left him \$100,000 in debt, a genuine crisis for a young businessman with a family to support. He didn’t respond by tightening his grip on what little he had. He kept trusting God with his finances, kept tithing, and kept building. As his company grew, he didn’t let his giving stay parked at ten percent while his income climbed. He kept raising it — decade after decade — until he was living on ten percent of his income and giving away the other ninety, funding Christian ministries, education, and mission work around the world. By 1959 alone, his giving had funded ten million dollars toward Christian and educational causes, and the foundation he established was valued at roughly forty million dollars. He put the whole philosophy in one sentence that outlived him: “I shovel out the money, and God shovels it back — but God has a bigger shovel.” LeTourneau never treated the tithe as a box he could check once and set aside. He treated it as the opening move in an ongoing conversation with God about everything he had, decades before ninety percent was even a plausible number for him to imagine giving away.

That’s what “invitation, not obligation” actually looks like once it takes hold of a life. Scripture describes giving, over and over, less as a debt being paid and more as a door being opened — an opportunity to worship, the way the woman with the alabaster jar worshiped by pouring out something costly on Jesus (Mark 14:3-9); an opportunity to trust God with what’s needed next, rather than white-knuckling control over it yourself (Matthew 6:11); an opportunity to actually receive, since

Jesus ties the measure you give to the measure that comes back to you (Luke 6:38); an opportunity to demonstrate, in your own small way, the same grace that was demonstrated to you (2 Corinthians 8:1-2). None of that language describes a bill coming due. It describes a door that was closed by fear or legalism, standing open.

Session 3 built this entire course on a single premise: everything you have was already God's before you ever held it, and you're managing it rather than owning it. This is where that premise finally cashes out in an actual decision rather than a mindset. Stewardship that never moves a dollar stays theoretical. A steward who genuinely believes the resources in their hand belong to someone else doesn't need a law forcing generosity out of them — reluctance to give, held long enough, is usually a sign that ownership never actually transferred in the heart, whatever the theology on paper says. That's not a guilt trip. It's just what the word "steward" has meant since Session 3 defined it, applied now to the specific place where belief and behavior either line up or don't.

WHAT ABOUT ...

Isn't Dropping the Fixed Percentage Just an Excuse to Give Less?

Here's the honest pushback this session should expect: if the New Testament never commands ten percent, doesn't removing that requirement just give people permission to give whatever's convenient — which, for most people under real financial pressure, will turn out to be well less than ten percent, or nothing at all?

That's a fair concern, and Scripture's own pattern answers it directly, though not in the direction the concern assumes. Every place the New Testament actually describes generosity in action, it describes people giving *more* than a minimum would have required, not less. The churches of Macedonia, described in 2 Corinthians 8, gave "according to their means and beyond their means" (v. 3) in the middle of "a severe ordeal of suffering" and "extreme poverty" (v. 2) — not because a percentage required it, but because, Paul says, "they gave themselves first to the Lord" (v. 5) and the giving simply followed. A widow Jesus watched at the temple treasury gave two small coins — a sum so small the wealthy people dropping in large, visible gifts around her would barely have noticed it — and Jesus said she'd given more than all of them combined, "for they all offered their gifts out of their wealth. But she, out of her poverty, put in everything she had to live on" (Luke 21:4, NET). A fixed percentage measures the wrong thing entirely. It measures the size of the gift. Jesus measured the size of what the gift actually cost the giver. Removing a legal requirement doesn't lower the standard Scripture actually holds giving to — a percentage was never the standard. A transformed heart was.

ILLUSTRATION

About twenty years ago, I sat with a single mother reviewing her family's budget — her two preteen daughters at the table with us, watching their mom work through the numbers with someone who was still mostly a stranger to them. She got to the line for giving and stopped, visibly ashamed. She believed tithing was her obligation as a Christian, and by her own accounting she couldn't see any way to reach it. The number she could honestly commit to, once we'd worked through everything else, came to about three percent. I remember sitting across from her doing a different piece of math in my own head: that year, I was giving ten percent — out of far more margin than she had ever known in her life. Her three percent, given out of real scarcity while raising two girls on her own, was a greater act of faith than my ten percent had ever cost me. That was the moment I stopped believing the church's preoccupation with a single number was harmless. Ten percent is a fine target for someone who isn't there yet. For someone God has actually prospered, it was never meant to be a finish line — it's where the conversation about generosity ought to start.

This matters for a practical reason too, and it connects directly back to Session 8. If you're still mid-snowball, still watching a debt shrink one payment at a time, ten percent may genuinely not be where you can honestly start today — and a rigid rule with no room for that reality tends to produce exactly one of two outcomes: quiet guilt that eventually curdles into resentment toward giving altogether, or dishonest numbers on a pledge card. Neither builds the kind of generosity this session is describing. An honest number you're actually growing from — even a small one — is worth more than a number you're pretending to have already reached.

CONSIDER THIS. LOOK HONESTLY AT YOUR CURRENT GIVING PATTERN — NOT WHAT YOU INTEND TO GIVE, WHAT YOU ACTUALLY GAVE LAST MONTH. IS IT AN INVITATION YOU'RE ACTIVELY SAYING YES TO, GROWING AS YOUR CIRCUMSTANCES ALLOW? OR HAS IT QUIETLY BECOME A ROUTINE TRANSACTION YOU STOPPED EXAMINING YEARS AGO?

WHAT I AM NOT SAYING

- I'm not saying the principle of tithing is outdated, legalistic, or something believers should feel free to abandon.
- I'm not saying the absence of a New Testament command means giving nothing is fine as long as you call it grace.

- I'm not saying a smaller percentage is automatically more sacrificial than a larger one — sacrifice is measured by what's actually left over, not by which number is smaller.
- I am saying Scripture's own pattern — Abram and Jacob before the Law, the Macedonian churches and the widow under grace — shows generosity that consistently exceeds any minimum, not one that settles for it.
- I am saying the tithe was always meant to function as an invitation into an ongoing trust relationship, never as an obligation that lets you stop asking what a transformed heart would actually do with what it's been given.

The Turn

Everything above has been Explanation: where tithing actually came from, what Malachi 3 does and doesn't promise, why the New Testament never repeats the command, and why Scripture's own examples of generosity consistently exceed rather than settle for a minimum.

None of it has moved a single dollar toward anything. Knowing that giving is opportunity rather than obligation doesn't fund a single ministry, feed a single family, or build a single church. Session 10 hands you the actual mechanics — how, when, where, and how much to give, worked out into a real, repeatable plan. This session's job was narrower and came first on purpose: to make sure the plan you build next grows out of a heart that actually wants to give, not one still quietly negotiating the smallest obligation it can get away with.

The Experience

Write Your Giving History. Take a blank page and write, honestly, the story of your own giving — not what you think the right answer is, but what's actually true. When has giving felt like a door opening — an opportunity you were glad for? When has it felt like a bill you were relieved to finish paying? Be specific: a season, an amount, a decision, a feeling.

Now calculate one number: what percentage of your income did you actually give away last year — not what you meant to, what the numbers show. Don't judge the

number yet. Just find it and write it down.

Sit with both the story and the number for a moment. Session 10 is going to ask you to build an actual giving plan around the four practices Scripture describes — planned, periodic, purposeful, and proportional. This session only asked you to see where you’re actually starting from, honestly, before you build anything on top of it.

BIG IDEAS

- Abram and Jacob both gave a tenth before any law commanded it — tithing began as worship, not legislation.
- *ma’āšēr* (tithe) in Leviticus 27:30 “belongs to the Lord” and “is holy” — it was never really the giver’s to withhold in the first place.
- Malachi 3 was never really about money — God can take money back any way He chooses. It’s a relational plea (“return to me”) for the one thing He won’t take: a heart.
- The New Testament never repeats the tithing command; Jesus rebuked the Pharisees not for tithing, but for treating it as a substitute for justice, mercy, and faithfulness.
- The size of a gift and the size of a sacrifice are two different measurements — a smaller gift given out of real scarcity can cost far more than a larger one given out of abundance.

KINGDOM PRINCIPLE

Tithing Is an Invitation, Not an Obligation

CLOSING PRAYER (SAY THIS ALOUD!)

Father, thank You for grace that doesn’t need my giving to complete it. I don’t want to ask “do I have to” anymore. I want to ask what a grateful heart

would actually do with everything You've entrusted to me. You've never wanted my money for its own sake — You could take it back any way You chose. Grow the one thing You actually asked for: my heart. In Jesus' name, amen.

GO DEEPER

ACCESSIBLE

Read the book of Malachi in full, in the NET — it takes about twenty minutes. Notice how much of the book has nothing to do with money, and how the tithe fits into a much larger relational complaint.

SUBSTANTIAL

Read Matthew 23:1-28 in full, in the NET. Jesus lists several other things the Pharisees tithed obsessively while neglecting — notice the pattern. What's one area of your own spiritual life where the small, measurable practice has quietly become easier to focus on than the larger, harder-to-measure one?

ACADEMIC

Compare מַעֲשֵׂר's (ma'ăšēr) use in Leviticus 27:30 against Numbers 18:21-32, which describes Aaron's tithe in detail — the Levites' own obligation to tithe a tenth of what they received. Consider what a "tithe of a tithe" suggests about whether the practice was ever primarily about a percentage at all, versus a posture repeated at every level of the system. Then look up קָבַע (qaba', H6906) in a lexicon of your own and read its other Old Testament occurrences. Why might Malachi have reached for a word this forceful, rather than a gentler term for simple neglect, to describe a nation that had merely stopped giving?

Six-Day Practice

DAY 1

Read [Genesis 14:18-20](#) and [Genesis 28:20-22](#). Notice both men gave a tenth with no law requiring it. What would it look like for your own giving to be that instinctive?

DAY 2

Read Malachi 3:6-12 in full. Read verse 7 twice — “return to me, and I will return to you.” Is your own giving currently an act of return, or a transaction you’re hoping pays off?

DAY 3

Read Ephesians 2:8-9. Sit with the fact that nothing you give adds to what Christ already finished. Let that settle before you do anything else today.

DAY 4

Read Matthew 23:23. Where in your own life has a small, visible spiritual practice quietly crowded out a “weightier” one — justice, mercy, or faithfulness?

DAY 5

Write down your actual giving percentage from The Experience, if you haven’t already. Ask the Holy Spirit one honest question: does this number reflect where your heart actually is, or is it a number you’ve simply stopped examining?

DAY 6

Read Luke 21:1-4, the widow’s two coins. Whatever your number is, ask what it would look like for your next gift to cost you something — the way hers did.

LEADING THIS SESSION

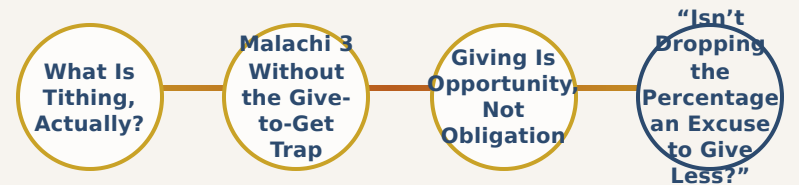
This session sits on top of one of the most emotionally loaded topics in American church culture, and people will walk in with old wounds attached to it — guilt from a church that preached tithing as a requirement for blessing, or defensiveness from having quietly stopped giving years ago and not wanting to revisit why. Let Malachi 3's actual context do the work: this isn't a session about extracting a percentage, it's a session about whether generosity flows from a transformed heart or from pressure. Someone in the room may be in a season like the single mother in this session's illustration — genuinely unable to reach ten percent right now — and needs to hear plainly that her honest number, given out of real scarcity, isn't a lesser act of faith than someone else's larger one. Nobody should be asked to share their actual giving percentage from The Experience aloud — the story half of that exercise is safe to share if volunteered; the number is not. If someone pushes back hard on "the tithe isn't commanded," don't argue the point defensively — agree that Scripture's own examples (Macedonia, the widow, LeTourneau) all gave generously, and ask what's actually driving the resistance to letting go of a fixed number: is it fear of giving too little, or relief at not having to examine the heart behind the number at all?

Next: Session 10 turns everything you've named this session into an actual giving plan — how, when, where, and how much — built around the four practices Scripture describes as Planned, Periodic, Purposeful, and Proportional.

SESSION 9 • KINGDOM TREASURE

Giving Is Opportunity, Not Obligation

If tithing had never been commanded anywhere in Scripture, would you still give — and what would your honest answer reveal about why you give at all?



תְּעֹשֶׂה
(ma'āšēr,
"tithe")
"belongs to
the Lord" and
"is holy"
(Leviticus
27:30) —
Abram and
Jacob gave it
before any law
required it.

Genesis 14:18–
20
Genesis 28:20–
22
Leviticus 27:30

God wants a
returned heart,
not recovered
cash — "return
to me" (v. 7)
comes before
"you are
robbing me"
(v. 8).

Malachi 3:6–10

The New
Testament
never repeats
the tithe
command —
grace changes
the question
from "do I
have to" to
"what would a
grateful heart
do."

LeTourneau
treated giving
as an ongoing
invitation, not
a box checked
once.

Ephesians 2:8–9
Matthew 23:23

Macedonia
gave beyond
their means; a
widow's two
coins outgave
the wealthy.
Scripture
measures cost
to the giver,
not the size of
the gift.

Luke 21:1–4

SO · NOW

SO

Tithing Is an Invitation, Not
an Obligation

NOW

Write your honest giving
history, and find your
actual giving percentage
from last year.

The Experience, above

KINGDOM PRINCIPLE

Tithing Is an Invitation, Not an Obligation

Kingdom Treasure · Session 9 · Giving Is Opportunity, Not Obligation ·
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10

THE GIVING LIFE

Kingdom Treasure: The Harvest

AT A GLANCE

- 01 The Question
- 02 Plan It, and Give It a Rhythm
- 03 Give It a Direction
- 04 Give It Proportion, Not a Formula
- 05 The Turn
- 06 The Experience

The Question

If your generosity depended on remembering to feel like giving on any given Sunday, how many Sundays would it actually happen?

Session 9 answered the question of *why* you give — not because a percentage is owed, but because a transformed heart looks for opportunities rather than the minimum it can get away with. That answer, on its own, doesn't move a single dollar anywhere. A heart that wants to be generous and a life that actually is generous are two different things, connected only by a plan specific enough to survive a busy Tuesday, a tight month, or a Sunday you simply forgot your wallet. This session builds that plan, around four practices Scripture consistently describes wherever it talks about giving in any detail: planned, periodic, purposeful, and proportional.

OPENING PRAYER (SAY THIS ALOUD!)

Father, thank You for showing me that giving is an opportunity, not a debt. Now give me the discipline to actually build a plan around that conviction, so it doesn't stay a feeling I had once and never acted on. Teach me to give the way You describe in Your Word — on purpose, on a rhythm, toward what matters, in a measure that actually costs me something. In Jesus' name, amen.

Plan It, and Give It a Rhythm

Paul, writing to a church he'd asked to collect money for believers suffering under famine in Jerusalem, gave surprisingly specific instructions for something as personal as generosity:

“On the first day of the week, each of you should set aside some income and save it to the extent that God has blessed you, so that a collection will not have to be made when I come.”

1 CORINTHIANS 16:2, NET

Notice what Paul doesn't say. He doesn't say “give whenever you feel moved to.” He says set something aside on a specific day, on a recurring basis, in proportion to what you've actually been blessed with — before anyone shows up to collect it. That's a plan, stated as plainly as Scripture ever states one. Paul makes the same point to the Corinthians directly a few chapters later, and this time names the spirit the plan is supposed to produce:

“Each one of you should give just as he has decided in his heart, not reluctantly or under compulsion, because God loves a cheerful (ἡλάρος) giver.”

2 CORINTHIANS 9:7, NET

WORD STUDY

ἡλάρος *hilaros* G2431

| **“cheerful”** · [2 Corinthians 9:7](#)

Range. A rare word — this is its only appearance anywhere in the New Testament. It describes someone cheerfully ready and willing to act, disposed toward a task rather than dragged into it, the same root that gives English its word “hilarious.” Outside Scripture, Greek writers used it for the kind of readiness that comes from genuine satisfaction, not performance.

The sense here. Paul sets ἡλάρως (hilaros) directly against two other words in the same sentence: reluctantly and under compulsion. He's not describing an emotional high felt in the moment of writing a check. He's describing the settled disposition of someone who has "decided in his heart" — past tense, already resolved — what they're going to give, long before the plate or the platform ever reaches them.

Why it carries the argument. This is the theological hinge of this entire session. Cheerful giving, in Paul's own definition, isn't spontaneous. It's the *result* of a decision made in advance. The planning this session is about to walk you through isn't in tension with cheerful, Spirit-led generosity — according to Paul, it's the actual mechanism that produces it. Nobody arrives at compulsion-free, reluctance-free giving by hoping the right feeling shows up at the right moment. They arrive there by deciding ahead of time.

Source. Thayer's Greek-English Lexicon of the New Testament; Strong's Concordance via Bible Hub.

That's the first practice: giving should be **Planned**. Decide, ahead of the moment you're asked, what you're going to give — not as a way of suppressing the Spirit's leading, but as the very thing that makes cheerful, unpressured obedience to that leading possible in the first place.

The second practice follows naturally from the first: giving should be **Periodic**. Paul's instruction wasn't "give generously whenever the offering plate happens to come around." It was "on the first day of the week" — a fixed, recurring rhythm, whether pay arrived weekly, biweekly, or monthly. Session 6 already taught you why a budget has to live on paper or a spreadsheet rather than in your head to actually function. Giving works the same way. A generous impulse that depends on remembering, in the moment, to act on it will lose to a busy Tuesday far more often than it wins. A generous plan, automated the same way Session 8 taught you to automate a debt payment, doesn't depend on your memory or your mood at all. It happens because you already decided it would, on a schedule, before the schedule ever arrived.

Notice, too, that these first two practices are actually one insight applied twice. Planned addresses the decision; Periodic addresses the rhythm that carries the decision forward without needing to be remade every week. Neither one is about willpower. A generous person who relies on willpower alone is, functionally, betting that their most generous self will also be their most tired, most distracted, most financially anxious self on any given Sunday — which is precisely the self

least likely to follow through. Planned-and-Periodic together remove that bet entirely. The decision gets made once, by the version of you that's thinking clearly and wants to be generous, and the rhythm simply carries it out on behalf of every version of you that follows.

Give It a Direction

Planned and periodic answer *when* and *how much thought* goes into giving. They don't answer *where* it should go, and Scripture doesn't leave that question entirely open-ended either, even though — as the next section will insist — it also doesn't hand down a rigid rulebook. The apostle Paul, writing about the quality of what believers build with their lives, uses an image worth sitting with before you decide where your resources are headed:

“If anyone builds on the foundation with gold, silver, precious stones, wood, hay, or straw, each builder’s work will be plainly seen, for the Day will make it clear, because it will be revealed by fire. If what someone has built survives, he will receive a reward. If someone’s work is burned up, he will suffer loss. He himself will be saved, but only as through fire.”

1 CORINTHIANS 3:12-15, NET

Every believer will one day give an account for how the resources entrusted to them — time, ability, and treasure alike — were actually used. That's not a threat hanging over this session; it's the same stewardship logic this entire course has been building on since Session 3, applied specifically to where your giving lands. If an accounting is coming, it follows that not every destination for a gift is equally weighted, and a wise steward gives some thought to where the resource is actually going rather than reacting to whatever appeal happens to reach them first.

In the Old Testament, tithes and offerings flowed into what Scripture calls “the storehouse” — Session 9 already showed you Malachi's version of that word (Malachi 3:10). Nehemiah describes the actual logistics behind it:

“We will also bring the first of our coarse meal, of our contributions, of the fruit of every tree, of new wine, and of olive oil to the priests at the storerooms of the temple of our God, along with a tenth of the produce of our land to the Levites, for the Levites are the ones who collect the tithes in all the cities where we work. A priest of Aaron’s line will be

with the Levites when the Levites collect the tithes, and the Levites will bring up a tenth of the tithes to the temple of our God, to the storerooms of the treasury.”

NEHEMIAH 10:37-38, NET

One storehouse, one central location, overseen and accounted for — that was the point. Resources didn’t scatter across a hundred individual decisions; they gathered into a single place trusted to distribute them well. The local church functions as that same storehouse today: the place that supports the people who preach and teach, provides the setting for corporate worship, and — when done well — leads the way in caring for the needs in the community immediately around it. Paul makes the “supports the people who preach and teach” piece explicit rather than assumed:

“Elders who provide effective leadership must be counted worthy of double honor, especially those who work hard in speaking and teaching. For the scripture says, ‘Do not muzzle an ox while it is treading out the grain,’ and, ‘The worker deserves his pay.’”

1 TIMOTHY 5:17-18, NET

Paul isn’t being sentimental here. He’s citing Old Testament law — an ox shouldn’t be muzzled while it works a field it’s also feeding from — as the direct basis for materially supporting those who lead and teach a congregation. That makes the local church a first, natural priority for most believers’ giving, not because Scripture legislates a percentage toward it, but because it’s the community actually positioned to do what the storehouse always did, and explicitly commanded to support the people doing the work inside it.

The local church was never meant to be the *only* destination, though. The global body of Christ includes parachurch ministries, missions organizations, and relief work the local church often can’t reach on its own — real, Kingdom-advancing work worth supporting directly. Not every organization asking for support is an equally faithful steward of what it receives, and doing a little homework before you give — how a ministry actually uses its resources, whether its teaching aligns with Scripture, what a trusted pastor or leader knows about it — isn’t distrust. It’s the same due diligence Session 3’s stewardship already asked of every other resource in your care. That’s the third practice: giving should be **Purposeful**. Not scattered wherever an appeal happens to land, but aimed, on purpose, at what will actually bear fruit.

ILLUSTRATION

Every year between Christmas and New Year’s, when work obligations ease up and life generally slows down, my wife and I sit down together and review

the year that's ending — including our actual giving record against what we'd planned to give. We look at what worked, what didn't, and where we want to make a change going into the new year. We look specifically for expenses we can trim, not to save more for ourselves, but to increase our total giving percentage. Then, together, we set the next year's giving goals: the total amount, and how it's distributed — our local church first, then the other ministries we've come to have a particular affinity for. We also budget a smaller “slush fund” inside that plan, set aside for giving opportunities that surface during the year that we didn't see coming — the moments we sense God prompting us toward something specific. That one week of deciding does the work for the entire year that follows. The big decisions get made once, the plan runs on its own, and neither of us has to wonder in October whether our giving still reflects what we actually believe.

That's Planned, Periodic, and Purposeful working as one system rather than three separate disciplines — a single annual decision that carries an entire year's worth of giving without either of us having to remake it every time a check gets written. The fourth practice is the one that decision doesn't fully answer yet: how much.

Give It Proportion, Not a Formula

The fourth practice is the one people most want a straight number for, and Scripture — deliberately, it seems — declines to give one. Nowhere does the New Testament say “give exactly ten percent” or “give exactly this fraction of your income.” What it consistently does instead is describe giving that's proportional to what you've actually received, and Session 9 already showed you where that trust has to start: not from a legal minimum, but from a heart that already understands the tithe the way Session 9 named it — an invitation, not an obligation. A verse earlier in the same chapter as the ἡλάρος (hilaros) passage states the proportional principle almost like a law of nature:

“My point is this: The person who sows sparingly will also reap sparingly, and the person who sows generously will also reap generously.”

2 CORINTHIANS 9:6, NET

Notice this isn't a percentage either — it's a ratio, stated in agricultural terms a first-century audience would have understood instantly. A farmer doesn't sow a fixed bushel count regardless of the size of his field; he sows in proportion to what he has to plant and what he hopes to harvest. Paul is describing giving the same way: not a flat figure copied from someone else's field, but a proportion sized to your own.

“Now we make known to you, brothers and sisters, the grace of God given to the churches of Macedonia, that during a severe ordeal of suffering, their abundant joy and their extreme poverty have overflowed in the wealth of their generosity. For I testify, they gave according to their means and beyond their means. They did so voluntarily, begging us with great earnestness for the blessing and fellowship of helping the saints. And they did this not just as we had hoped, but they gave themselves first to the Lord and to us by the will of God.”

2 CORINTHIANS 8:1-5, NET

Notice the order in that last sentence: they gave themselves first, and the giving simply followed — the same sequence 2 Corinthians 9:7 already described as the source of cheerful, unpressured generosity. Nobody assigned the Macedonian churches a percentage. Their own extreme poverty and their own abundant joy, together, produced a proportion of giving that went beyond what anyone would have required of them. Proportional giving isn’t a lower bar than a fixed percentage. Properly understood, it’s frequently a higher one, because it measures against your actual capacity and your actual gratitude rather than against a flat, impersonal number that treats a wealthy household and a struggling one identically.

ILLUSTRATION

John Wesley settled this order for himself early and never revisited the decision, even as the stakes grew enormous. In 1731, as a young Oxford fellow, he calculated that he needed 28 pounds a year to live on and resolved to give away anything above that figure — modest at first, since his total income was only around 30 pounds. But Wesley’s income didn’t stay modest. His books and sermons eventually earned him as much as 1,400 pounds a year, a genuine fortune in eighteenth-century England. His living expenses did not grow to match it. He kept them fixed at roughly the same 28 pounds, year after year, decade after decade, and gave away essentially everything above that line for the rest of his life. By one frequently told account, a moment early in his ministry crystallized the conviction for him: having just decorated his rooms, he passed a chambermaid shivering in inadequate winter clothing and realized he lacked the money to help her, because he’d already spent it on his own walls. He recorded his own rebuke to himself: “Will thy Master say, ‘Well done, good and faithful steward’? Thou hast adorned thy walls with the money which might have screened this poor creature from the cold!” He is widely quoted — across his own writings and the biographies built on them — putting the principle in its starkest form: “If I leave behind me ten pounds... you and all mankind [may] bear witness against me, that I lived and died a thief and a robber.” When he died in 1791, sixty years after fixing that first number, he left almost nothing behind. Not because he failed

to prosper — he prospered enormously — but because prosperity never once moved the line he'd drawn as a young man with far less at stake than he'd eventually have.

Notice what made Wesley's proportion so radical wasn't a percentage he calculated and stuck to. It was the opposite: he fixed his *lifestyle*, not his giving, and let every bit of increase flow to the second number instead of the first. Most people's proportion of giving quietly shrinks as income grows, because lifestyle expands to absorb the raise before generosity ever gets a vote. Read that last sentence again. Wesley inverted that drift on purpose, once, at 28 pounds a year, and never revisited it even at 1,400. That's the fourth practice: giving should be **Proportional** — not a fixed percentage handed down as law, but a proportion that actually reflects what's been entrusted to you, prayed over rather than defaulted into, and free to grow as both your capacity and your gratitude grow.

Few readers of this session will find themselves anywhere near Wesley's ninety percent, and that's not actually the lesson to take from him. The lesson is the mechanism, not the number: he fixed one figure — what his life actually required — and let the other figure move. That's a decision available at any income, not just a large one. A household living paycheck to paycheck can still ask which of its expenses are genuinely required and which have simply expanded to fill the space available, the same question Session 6's margin work already asked in a different context. The proportion that results from that question will look nothing like Wesley's. It will still be proportional in exactly the sense this session means: sized to what's actually needed to live, with everything past that line genuinely available to move.

WHAT ABOUT ...

If There's No Fixed Percentage, Won't People Just Give as Little as Possible?

Here's the honest objection this session should expect: remove a required number, and doesn't human nature simply drift toward the minimum — whatever's comfortable, whatever doesn't require a real sacrifice?

Jesus addressed this exact concern directly, watching a specific scene unfold at the temple treasury:

“Jesus looked up and saw the rich putting their gifts into the offering box. He also saw a poor widow put in two small copper coins. He said, ‘I tell you the truth, this poor widow has put in more than all of them.’ For they all offered their

gifts out of their wealth. But she, out of her poverty, put in everything she had to live on.”

LUKE 21:1-4, NET

Jesus wasn’t confused about arithmetic. He knew perfectly well that the wealthy givers around the widow had dropped in far larger sums than her two small coins. He measured the gift by an entirely different standard: not the dollar amount, but the proportion of what she had left afterward — nothing at all. A fixed percentage requirement would have let the wealthy givers coast comfortably above it while giving a proportion that cost them nothing they’d miss. Proportional giving, understood the way Jesus and Paul both describe it, doesn’t lower the bar for anyone. It removes the option of quietly meeting a legal minimum while giving nothing that actually costs you something. That’s a harder standard to hide behind, not an easier one.

Put the objection and the answer side by side and the shape of it becomes clear. The fear behind “won’t people just give as little as possible” is really a fear about other people’s hearts, not about the absence of a rule. But a rule was never what changed a heart in the first place — Session 9 already established that the tithe existed centuries before any law required it, given by people whose hearts were already oriented toward gratitude. Removing the fixed requirement doesn’t create the drift toward minimums; it simply stops hiding it. Someone who was only ever going to give the legal minimum will now have to admit that to themselves, without a percentage to hide behind. Someone whose heart has actually been transformed will, like the widow, the Macedonians, and Wesley, keep discovering their own proportion is larger than any rule would have required anyway.

CONSIDER THIS. LOOK AT THE FOUR GIVING P’S — PLANNED, PERIODIC, PURPOSEFUL, PROPORTIONAL — AND HONESTLY RANK THEM FROM EASIEST TO HARDEST FOR YOU PERSONALLY. WHAT DOES THAT RANKING REVEAL ABOUT WHERE YOUR GIVING PLAN IS ALREADY STRONG, AND WHERE IT’S NEVER ACTUALLY BEEN BUILT?

WHAT I AM NOT SAYING

- I’m not saying a fixed percentage is wrong to use as a starting discipline, especially if you’re new to giving at all.

- I'm not saying every believer is required to attempt Wesley's or LeTourneau's extremes to be considered faithful.
- I am saying Scripture consistently measures giving by what it costs the giver, not by the size of the gift itself.
- I am saying "no fixed formula" describes a Spirit-led standard that's frequently higher than a flat percentage, not an excuse to give less than one.

The Turn

Everything above has been Explanation: why Paul's instructions describe giving that's planned and periodic rather than spontaneous, why a purposeful destination matters, and why proportional giving — measured by what it costs you, not by a percentage — is consistently the higher standard, not the lower one.

None of it has actually moved a dollar. Knowing the four Giving P's doesn't fund anything on its own, any more than knowing the debt snowball's mechanics paid off a single balance in Session 8. The Experience below is where you build the actual plan — decided, dated, aimed, and sized — so that the next opportunity to give doesn't depend on remembering to feel generous that morning.

The Experience

Build Your Giving Plan. Using the four Giving P's as your outline, answer each question in writing.

Planned. What percentage or amount are you deciding, right now, ahead of any specific appeal, that you'll give going forward? Write the number down. This is the decision 2 Corinthians 9:7 says produces cheerful giving — made once, in advance, not negotiated in the moment.

Periodic. On what recurring day or schedule will this actually happen — the day you're paid, the first of the month, the first day of the week? If your bank or giving platform allows automation, set it up before you close this book. A plan that depends on your memory isn't a plan yet.

Purposeful. Where is this giving aimed? Name your local church as a starting priority, and name one additional ministry or need you want a portion of your giving to reach purposefully, on purpose, rather than by whichever appeal reaches you first.

Proportional. Revisit the percentage you gave last year, from Session 9's Experience. Does the number you wrote down for "Planned" above represent real growth from that starting point — or does it just restate where you already were? If it's the same number, sit with why, honestly, before moving on. Then, borrowing Wesley's own method rather than his number, write down the actual dollar figure your household genuinely needs to live on right now. Everything above that line is the space your proportion has room to grow into — not this year necessarily, but as a direction rather than a stalled number you stopped revisiting.

One further challenge, if you're ready for it: once you've settled on your actual giving percentage — even a modest one — commit, to yourself and to God, that you'll work to increase it every year for the rest of your life. Three percent might become 3.2 percent the following year, then 3.8, then more, one small honest step at a time. I've watched students of this material make exactly that commitment, and the reports that follow are consistently reports of blessing upon blessing. Not because a formula guarantees it — Session 9 already showed you God doesn't operate that way — but because a heart that keeps saying yes tends to keep discovering more of itself to give.

BIG IDEAS

- Giving should be Planned — decided ahead of time, which Paul says is the actual source of cheerful, unpressured generosity, not a threat to it.
- Giving should be Periodic — on a recurring, ideally automated rhythm, the same discipline Session 6 taught for budgeting and Session 8 taught for debt payoff.
- Giving should be Purposeful — aimed first at the local church as the modern "storehouse," with real diligence about any additional ministry it supports.
- Giving should be Proportional — not a fixed percentage, but a proportion that actually reflects what you've been given, free to grow the way Wesley's did.
- Jesus measured the widow's two coins as more than the wealthy givers' large sums, because He measured cost to the giver, not size of the gift — proportional giving is a higher standard, not a lower one.

KINGDOM PRINCIPLE

What Isn't Planned Rarely Gets Given

CLOSING PRAYER (SAY THIS ALOUD!)

Father, thank You for a plan I can actually build, not just a conviction I agree with. Help me decide now, ahead of time, so my generosity doesn't depend on remembering to feel like it later. Grow my proportion the way Wesley grew his — not by chasing a number, but by letting my life stay smaller than Your blessing. In Jesus' name, amen.

GO DEEPER

ACCESSIBLE

Finish The Experience if you haven't already — all four questions, written down, with automation actually set up if your bank or church offers it. A plan that isn't written down isn't a plan yet, the same lesson Session 6 already taught about a budget.

SUBSTANTIAL

Read 2 Corinthians 8-9 in full, in the NET. Notice how much of Paul's appeal to the Corinthians rests on the Macedonians' example rather than a command. What does it suggest about giving that Paul's primary tool for motivating it is a story, not a rule? Notice, too, how many agricultural images Paul reaches for in chapter 9 alone — sowing, reaping, seed, harvest. Why might that imagery communicate proportional giving more effectively than a percentage ever could?

ACADEMIC

Read Jesus' parable of the talents in Matthew 25:14-30 alongside this session's material on purposeful giving. The servant who buried his talent wasn't punished for giving it away unwisely — he was punished for doing nothing with it at all. Consider what that suggests about the relative risk of purposeful, prayerfully researched giving versus giving nothing while you wait for certainty. Then read 1 Timothy 5:17-18 alongside Nehemiah 10:37-39 and trace the "storehouse" concept from its Old Testament logistics — Levites, priests, physical storerooms — to Paul's New Testament application of the same principle to supporting elders. What stays constant between the two systems, and what changes?

DAY 1

Read 1 Corinthians 16:2 and 2 Corinthians 9:7. Write down, specifically, what “decided in your heart, not reluctantly” would look like for your own giving this month.

DAY 2

Set up automation for your giving if you haven’t already — even a modest amount to start. Read this session’s word study on ἡλάρος (hilaros) again and notice how planning and cheerfulness are connected, not opposed.

DAY 3

List the ministries or organizations your giving currently supports. For each one, write one sentence on why — because you researched it, or because you’ve simply never questioned it.

DAY 4

Read 2 Corinthians 8:1-5. The Macedonian churches gave out of “extreme poverty.” Where in your own life have you used financial pressure as a reason to give less, rather than a reason to trust God more?

DAY 5

Read Luke 21:1-4. What would it look like for your next gift to actually cost you something noticeable, the way the widow’s two coins cost her everything she had?

DAY 6

Finish or review your full giving plan from The Experience. Tell one other person — a spouse, a friend, someone in your group — what you’ve decided, so the plan has an accountability beyond your own memory.

LEADING THIS SESSION

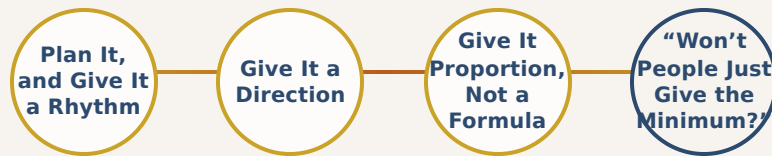
This session moves from conviction (Session 9) to mechanics, and groups often want to turn the Proportional section into a debate about percentages — don't let it collapse into "what's the right number." The actual point of Luke 21:1-4 and the Wesley illustration is that proportional giving, done honestly, is a harder standard than a flat percentage, not an easier one. As in Session 9, nobody should be asked to disclose actual dollar amounts or percentages aloud — the four Giving P's themselves (which one is hardest, which comes most naturally) are safe territory for discussion; the numbers from The Experience are not. If someone in the group is currently in real financial hardship, be careful that "proportional" doesn't get preached in a way that pressures them toward the Macedonian churches' extremity — Paul commends their example, he never commands it, and this session shouldn't either.

Next: Session 11 opens the course's final movement — closing the loop this course has gestured toward since Session 6's Parable of the Talents, on actually growing what's been entrusted to you for Kingdom purposes, rather than either burying it in fear or hoarding it in greed.

SESSION 10 · KINGDOM TREASURE

The Giving Life

If your generosity depended on remembering to feel like giving on any given Sunday, how many Sundays would it actually happen?



ἡλάρος
(hilaros,
“cheerful”)
giving is the
result of a
decision made
in advance,
not a feeling
waited on —
Paul’s own
definition.

1 Corinthians
16:2

2 Corinthians 9:7

Every steward
gives an
account for
where
resources went
— the local
church as the
modern
storehouse,
plus real
diligence for
any ministry
beyond it.

1 Corinthians
3:12-15

No fixed
percentage —
a proportion
that reflects
what’s been
entrusted, free
to grow the
way Wesley’s
did across
sixty years.

2 Corinthians
8:1-5

Jesus
measured the
widow’s two
coins as more
than the
wealthy’s large
gifts — cost to
the giver, not
size of the gift,
is the real
standard.

Luke 21:1-4

SO · NOW

SO

NOW

What Isn't Planned Rarely
Gets Given

Build your full giving plan
— planned, periodic,
purposeful, and
proportional — and set up
automation if you can.

The Experience, above

KINGDOM PRINCIPLE

What Isn't Planned Rarely Gets Given

11

INVEST, DON'T BURY

Kingdom Treasure: The Multiplication

AT A GLANCE

- 01 The Question
- 02 Two Servants Who Weren't Afraid
- 03 Why the Third Servant Really Failed
- 04 The Narrow Path Between Two Ditches
- 05 The Turn
- 06 The Experience

The Question

If God has already given you more margin than you had a year ago, what is that margin actually for — and how would you know if you were quietly burying it instead of putting it to work?

Session 6 introduced a parable it deliberately didn't finish. You met a servant who buried what he'd been given, and you saw why fear made him do it. That was enough, at that point in the course, to answer "why plan at all" — a plan is what keeps fear from making your decisions for you. But the parable Jesus told has two other servants in it, and this course has been holding their story back on purpose, because their story doesn't make sense until there's actual margin to talk about. Session 2 promised you this moment directly: once Mile Marker 4 is in view — saving toward something rather than piling money up because stopping feels risky — "this course will come back to that exact distinction in far more depth in Session 11." This is that session. Every margin you've built across the last ten sessions has been aimed at a single question this session finally asks outright: now that you have something, what are you actually doing with it?

OPENING PRAYER (SAY THIS ALOUD!)

Father, You've entrusted me with more than I sometimes act like I believe. Show me anywhere I've been quietly burying what You gave me to put to work — out of fear, out of habit, or just because I never stopped to ask the question. I don't want to hoard, and I don't want to chase more for its own

sake either. I want to invest what You've entrusted the way You actually intended. In Jesus' name, amen.

Two Servants Who Weren't Afraid

Session 6 read the opening of this parable as a caution against planning nothing at all. Read the whole thing now, start to finish, because the caution was never the point Jesus was building toward — it's the contrast Jesus needed in place before He got to His actual point.

*“For it is like a man going on a journey, who summoned his slaves and entrusted his property to them. To one he gave five talents, to another two, and to another one, each according to his ability. The one who had received five talents went off right away and **put his money to work** (ἐργάζομαι) and gained five more. In the same way, the one who had two gained two more. But the one who had received one talent went out and dug a hole in the ground and hid his master's money in it.”*

MATTHEW 25:14-18, NET

A talent wasn't small change — it represented roughly twenty years of a laborer's wages, so even the servant given “only” one talent had been handed a genuinely large sum. Notice the master's distribution method first: “each according to his ability.” Nobody in this parable is set up to fail by being handed more than they could responsibly manage. The unevenness isn't the injustice some readers assume it is — it's calibration. Then notice what the two faithful servants actually did, and what word Jesus reached for to describe it.

WORD STUDY

ἐργάζομαι *ergazomai* G2038

| “**put to work**” · [Matthew 25:16](#)

Range. A verb built directly from *ergon*, the ordinary Greek word for work, appearing 41 times across the New Testament. It spans manual labor, business transactions, and spiritual service — Paul uses the same root for “working” a trade (Acts 18:3) and for the “work” of ministry itself (1 Corinthians 16:10). It’s a workaday word, not a specialized financial term.

The sense here. Matthew doesn’t tell us the mechanics — whether the first two servants bought and resold goods, invested in a venture, or something else entirely. What the verb tells us is the posture: active, ongoing, risk-bearing engagement with what they’d been given. It’s the same category of word you’d use for a farmer working a field or a merchant working a trade route, not a banker passively collecting interest on a deposit that sits untouched.

Why it carries the argument. Set this verb next to what the third servant did with the exact same opportunity: he “dug a hole in the ground and hid” his talent — ὥρυξεν (*ōryxen*), from ὀρύσσω (*oryssō*, G3736), a plain, physical word for digging that appears only twice more in the New Testament, both times for literally digging a hole (Matthew 21:33; Mark 12:1). Two servants worked their opportunity. One buried his. The gap between those two responses — not the size of the talent each one started with — is the entire hinge the parable turns on.

Source. Thayer’s Greek-English Lexicon of the New Testament; Strong’s Concordance via Bible Hub.

The master’s response to the two who worked confirms it plainly:

“His master answered, ‘Well done, good and faithful slave! You have been faithful in a few things. I will put you in charge of many things.’”

MATTHEW 25:21, NET

Session 2 already quoted this exact verse and told you why: “The Mile Markers are the ‘few things’ this verse mentions. Managing them faithfully is practice for

the ‘many things’ still to come.” That promise comes due now. If you’ve built margin — a life fund that actually exists, debt that’s shrinking or gone, giving that flows out consistently — you have been faithful “in a few things,” in this parable’s own language. The question this session exists to ask is whether that faithfulness stops at management or moves into the “many things”: multiplication. Not because a bigger number is the goal. Because burying what you’ve been faithful with is its own kind of unfaithfulness, and this parable is about to say so in the bluntest terms it has.

Why the Third Servant Really Failed

It’s tempting to read the third servant sympathetically — he didn’t steal anything, didn’t lose anything, didn’t spend a cent of what wasn’t his. He gave every bit of it back. Surely that counts for something. Listen to how he explains himself, and then listen to how the master actually receives the explanation.

“Then the one who had received the one talent came and said, ‘Sir, I knew that you were a hard man, harvesting where you did not sow, and gathering where you did not scatter seed. So I was afraid, and I went and hid your talent in the ground. See, you have what is yours.’ But his master answered, ‘Evil and lazy slave! So you knew that I harvest where I didn’t sow and gather where I didn’t scatter? Then you should have deposited my money with the bankers, and on my return I would have received my money back with interest!’”

MATTHEW 25:24-27, NET

Read the master’s rebuke carefully, because it quietly demolishes the most common misreading of this whole passage. This is not a parable demanding aggressive risk-taking from everyone who hears it. The master’s minimum expectation, stated in his own words, was depositing the money with a banker — the single most passive, low-effort, low-risk option available in the first century, something closer to a modern savings account than an investment portfolio. He wasn’t disappointed that the servant failed to become a venture capitalist. He was furious that the servant did *nothing at all* with what he’d been given, and then had the nerve to call his own paralysis wisdom. “I was afraid” is the servant’s own explanation, offered as a defense. The master doesn’t accept fear as a legitimate excuse for inaction — he calls it what it actually was: laziness wearing fear’s clothing. That’s the diagnosis this session needs you to sit with. Burying isn’t

caution. It's the specific failure the master names and condemns, and the bar he sets for avoiding it is remarkably low: not brilliance, just engagement.

“Here is a misfortune on earth that I have seen: Wealth hoarded by its owner to his own misery.”

ECCLESIASTES 5:13, NET

Session 2 already put this verse in front of you, back when the only margin you had was a plan for one. Solomon's diagnosis matches the parable exactly: the danger was never having wealth. It was wealth that stops moving — hoarded, dug in, held for its own sake until it becomes, in Solomon's own word, its owner's *misery* rather than his security. The buried talent and the hoarded wealth are the same failure described twice, a thousand years apart, by two different writers who'd both watched what happens when resources go still.

The Narrow Path Between Two Ditches

If burying is one failure this session has to name, there's a second one sitting directly across from it, and Solomon names that one too, in the same chapter, a few verses earlier:

“The one who loves money will never be satisfied with money, he who loves wealth will never be satisfied with his income. This also is futile. When someone's prosperity increases, those who consume it also increase; so what does its owner gain, except that he gets to see it with his eyes?”

ECCLESIASTES 5:10-11, NET

Session 1 built its entire opening argument on the fact that “more” has no natural finish line. That's still true here, and it's the reason this session can't simply tell you to go multiply your talents without qualification — multiplication aimed at nothing but a bigger number is just hoarding with better public relations. Solomon describes two ditches on either side of a narrow path: bury it out of fear, on one side, or chase it forever out of appetite, on the other. Both end the same way — wealth that was never actually put to use for anything, just accumulated or hidden until it owned the person who was supposed to be managing it. What Solomon offers instead isn't a third pile of money. It's a different relationship to the whole question:

“I have seen personally what is the only beneficial and appropriate course of action for people: to eat and drink, and find enjoyment in all their hard work on earth during the few days of their life which God has given them, for this is their reward. To every man whom God has given wealth, and possessions, he has also given him the ability to eat from them, to receive his reward and to find enjoyment in his toil; these things are the gift of God.”

ECCLESIASTES 5:18-19, NET

Notice what Solomon calls a gift here: not the wealth itself, but the *ability to enjoy it and find satisfaction in the work* — contentment married to productive labor, rather than either restless accumulation or fearful concealment. That’s the narrow path this session is actually describing. Investing, in the sense this session means it, isn’t a command to want more. It’s the refusal to let what’s already been entrusted to you sit idle out of either fear or greed, paired with genuine, unanxious enjoyment of whatever fruit that stewardship produces.

Paul writes to Timothy with exactly this same balance in view, addressed specifically to people who already have wealth:

“Command those who are rich in this world’s goods not to be haughty or to set their hope on riches, which are uncertain, but on God who richly provides us with all things for our enjoyment. Tell them to do good, to be rich in good deeds, to be generous givers, sharing with others. In this way they will save up a treasure for themselves as a firm foundation for the future and so lay hold of what is truly life.”

1 TIMOTHY 6:17-19, NET

Paul’s instruction to the rich isn’t “give it all away and own nothing” — it’s a redirection, not a renunciation. The word translated “save up a treasure” here is ἀποθησαυρίζω (apothēsaúrizō), and it appears in the New Testament exactly once — this verse and nowhere else. It’s built from the same root Jesus used when He warned, “Do not store up for yourselves treasures on earth” (θησαυρίζω, thēsaúrizō, Matthew 6:19) — Session 1’s own opening text. Paul isn’t contradicting Jesus. He’s taking the identical verb, adding a prefix that intensifies it, and pointing it in the opposite direction: not storing treasure *on* earth for yourself, but storing treasure *through* generosity, aimed at eternity, through the very people your wealth can now reach. Same word family. Completely different

destination. That's the whole argument of this session compressed into a single Greek prefix.

There's a reason margin exists at all, and it reaches back further than any Mile Marker, further than this parable itself, all the way to the first thing Scripture says about why human beings exist:

“Then God said, ‘Let us make humankind in our image, after our likeness, so they may rule over the fish of the sea and the birds of the air, over the cattle, and over all the earth, and over all the creatures that move on the earth.’ ... God blessed them and said to them, ‘Be fruitful and multiply! Fill the earth and subdue it! Rule over the fish of the sea and the birds of the air and every creature that moves on the ground.’”

GENESIS 1:26, 28, NET

Before sin, before scarcity, before a single talent existed to bury or put to work, God made human beings to bear His image and extend His rule over what He'd made — to cultivate it, multiply it, steward it toward flourishing rather than simply consume it for themselves. That's the assignment underneath this entire session. Margin was never entrusted to you just so it could sit there, and it wasn't entrusted to you only so you'd have something to invest for its own sake, either. It's the raw material of the very thing you were made to do: take what God has put in your hands and use it to advance what He's doing in the world. A buried talent doesn't just fail to grow. It fails at the one thing it was actually for.

ILLUSTRATION

Stanley Tam (1915–2023) started a small silver-reclamation business in Lima, Ohio, in 1936 with thirty-two dollars — twenty of his own and twelve borrowed from his father. Three years in, the business was struggling, and Tam had already made a private promise to God: if the company survived, God would become a genuine partner in it, not just a beneficiary of whatever was left over at the end of the year. In 1940, he kept that promise, legally transferring fifty-one percent of the company's stock to the Stanita Foundation, a nonprofit he'd created specifically to receive it. He didn't bury the business and walk away from it in some spiritualized gesture of renunciation — he kept building it, kept working it, the way the first two servants in the parable worked what they'd been given. In 1955, after developing a new product line and having what he described as another decisive spiritual encounter while traveling in Colombia, Tam came home, talked it over with his wife, and transferred the remaining forty-nine percent as well. From that point forward, one hundred percent of United States Plastic Corporation's profits belonged to God's work, and Tam continued running the company as its president for decades, still working it, still growing it,

specifically so there would be more to give. Over his lifetime, the company he refused to bury contributed more than one hundred fifty million dollars to Christian ministry around the world. Tam died in 2023 at a hundred and seven years old, and by his own account was still telling residents of his retirement home about Jesus in his final years. Nobody handed Stanley Tam a windfall. He was handed thirty-two dollars and a choice about what to do with it — the same choice, in miniature, that faced every servant in Jesus’ parable.

Notice, too, how naturally Tam’s story connects backward to Sessions 9 and 10. This course never separated investing from generosity as though they were two unrelated topics — a “give more” session followed by a “get more” session. Tam multiplied the business specifically so there would be more to give, and the giving itself followed the same Planned, Periodic, Purposeful, Proportional pattern Session 10 described, just at a scale his growing company made possible. That’s the “many things” from Matthew 25:21 in practice: not a bigger pile sitting in an account, but a widened capacity to do everything this course has already trained you to do — save toward Mile Marker 4, give with intention, build margin that serves people beyond yourself. Investing, rightly aimed, doesn’t compete with generosity. It fuels it.

WHAT ABOUT ...

Isn’t “Invest and Multiply” Just Greed Wearing a Kingdom Costume?

Here’s the honest tension this session has to answer directly, because it’s a real one: Session 1 spent its opening pages warning that “more” has no finish line, and Session 5 built an entire session around the discontentment that chasing more always produces. Doesn’t a session titled “Invest, Don’t Bury” just hand that same appetite a spiritual-sounding excuse?

It would, if the point were the size of the number. It isn’t, and the parable itself tells you why not: the master never asks the servants what their final total was. He asks what they *did* with what they were given, and he measures faithfulness, not size — the servant with two talents who doubled them hears the identical “well done, good and faithful slave” as the servant with five (Matthew 25:21, 23, NET). Multiplication was never the goal in this parable. Faithful engagement was, and multiplication was simply what faithful engagement produced. The distinction Session 2 promised to unpack lands exactly here: saving or investing toward a named goal — Mile Marker 4’s home, education, ministry, retirement that frees you for different Kingdom work — is a fundamentally different act from accumulating because a bigger number feels safer than a smaller one, even when the two activities look identical on a bank statement. One is aimed at something outside yourself. The other is aimed at nothing but its own growth. Stanley Tam’s company grew every bit as aggressively as any purely secular competitor’s — the difference was never the growth. It was where the growth was aimed, decided in

1940 and confirmed again in 1955, long before the size of the number was anything to brag about.

CONSIDER THIS. THINK ABOUT THE MARGIN YOU CURRENTLY HAVE — WHATEVER'S SITTING IN SAVINGS, INVESTED, OR SIMPLY PARKED BECAUSE YOU HAVEN'T DECIDED WHAT TO DO WITH IT YET. IS IT AIMED AT SOMETHING SPECIFIC, THE WAY MILE MARKER 4 DESCRIBES? OR HAS IT BEEN QUIETLY ACCUMULATING BECAUSE MOVING IT FEELS RISKIER THAN LEAVING IT ALONE?

WHAT I AM NOT SAYING

- I'm not saying every believer needs to become an aggressive investor, start a business, or pursue maximum financial growth as a spiritual discipline.
- I'm not saying wealth itself is dangerous, or that growing what you have is inherently a sign of misplaced trust.
- I'm not saying the parable's "many things" promised in verse 21 refers primarily to more money — the text never specifies what the "many things" are, and turning it into a wealth formula misses the point exactly the way Malachi 3 gets misread when Session 9 warned against give-to-get thinking.
- I am saying the third servant's fear-driven inaction is named, specifically, as the failure this parable condemns — not caution, not modest returns, inaction.
- I am saying the same margin that could sit buried out of fear can instead be put to work toward a goal that costs you something and outlasts you, and that decision belongs to you, not to your fear.

The Turn

Everything to this point has been Explanation: the two servants who worked what they were given, the third who buried it and called his paralysis wisdom, Solomon's warning against both hoarding and endless appetite, and Paul's redirection of Jesus' own word for treasure toward a destination that actually lasts. None of it has moved a single dollar or made a single decision. Session 12 is going to ask you to look back across this entire course and decide what continuing actually looks like once the twelve sessions run out. This session's job was narrower: to make sure whatever margin you've built by then has somewhere to go, rather than a hole in the ground to sit in.

The Experience

Name What You're Burying. Look at whatever margin currently exists in your financial life — savings beyond your Life Fund, an account you haven't touched in years, a raise you never redirected anywhere, anything sitting still that could be working. Write it down specifically: the account, the amount, how long it's been sitting there untouched.

Now ask the third servant's question of yourself, honestly: is it there because you're afraid to move it, or because you genuinely haven't decided yet where it's aimed? Those are different problems with different solutions. Fear needs to be named and confronted. An undecided goal needs a decision — pick one of your Mile Marker 4 categories from Session 2 (home, education, retirement, a specific ministry) and aim this specific margin at it, in writing, with a number and a rough date attached.

If nothing came to mind — if every dollar you have is already working toward something named — spend this time differently. Write down what you're already investing toward, and thank God specifically for the faithfulness that got you here. Faithful stewards get to celebrate too.

BIG IDEAS

- Two servants “put to work” (ergazomai) what they were given; a third “dug” (oryssō) a hole and hid his. The gap between those two responses, not the size of each talent, is what the parable actually measures.
- The master's minimum bar was passive interest from a banker — the parable condemns inaction, not modest risk. “I was afraid” was received as an excuse for laziness, not a legitimate defense.
- Solomon names two ditches on either side of the narrow path: wealth hoarded out of fear (Ecclesiastes 5:13) and wealth chased without end (5:10-11). The gift in between is contentment paired with productive work (5:18-19).

- *apothēsauroō* (Paul’s word for “saving up treasure” through generosity, 1 Timothy 6:19) shares its root with *thēsauroō* (Jesus’ warning against storing up earthly treasure, Matthew 6:19) — the same word, redirected, not contradicted.
- Multiplication was never the point of the parable; faithful engagement was. What matters is whether your margin is aimed at something or simply accumulating.

KINGDOM PRINCIPLE

God Didn’t Entrust You With Talents So
You Could Keep Them Safe. He
Entrusted You With Talents So You Could
Put Them to Work.

CLOSING PRAYER (SAY THIS ALOUD!)

Father, forgive me for the times fear looked like wisdom and inaction felt like safety. I don’t want to bury what You’ve entrusted to me, and I don’t want to chase more for its own sake either. Show me where my margin is aimed, and where it’s just sitting still. Grow in me the same faithfulness You praised in the servants who simply put to work what they were given. In Jesus’ name, amen.

GO DEEPER

ACCESSIBLE

Read Matthew 25:14-30 in full, slowly, out loud if you can. Notice how few words Jesus spends on the two faithful servants compared to how many he spends on the third. What does that proportion suggest about where the real lesson is concentrated?

SUBSTANTIAL

Read Luke 19:11-27, the Parable of the Minas — a similar but distinct parable Jesus told on a different occasion. Notice what’s the same (servants entrusted with resources, judged on what they did with them) and what’s different (equal amounts given to each servant here, rather than “according to his ability”). Why might Jesus have told this lesson twice, with a deliberately different setup each time?

ACADEMIC

Compare θησαυρίζω (thēsaurizō) across its other New Testament occurrences — Luke 12:21, Romans 2:5, James 5:3 — against ἀποθησαυρίζω’s (apothēsaurizō) single appearance in 1 Timothy 6:19. Consider why Paul may have chosen an intensified, rarer form of Jesus’ own verb rather than simply reusing thēsaurizō unmodified, and what that choice suggests about the relationship between Jesus’ warning and Paul’s instruction to the rich.

Six-Day Practice

DAY 1

Read Matthew 25:14-30 in full. Circle or underline every verb describing what each servant did with what he was given.

DAY 2

Read Ecclesiastes 5:10-20 in full. Where in your own life have you felt the pull of verse 10 (never satisfied) versus the pull of verse 13 (hoarding out of fear)? Name both, honestly, if both apply.

DAY 3

Complete The Experience above if you haven’t already — name what’s currently sitting still in your financial life and give it a direction.

DAY 4

Read 1 Timothy 6:17-19. Whether or not you’d call yourself “rich,” this instruction is addressed to anyone with more than

their next need requires. What would it look like to be “rich in good deeds” with the specific margin you named on Day 3?

DAY 5

Read Matthew 6:19-21 next to 1 Timothy 6:17-19. Notice the shared word for treasure. Write one sentence describing, in your own words, the difference between the treasure Jesus warns against and the treasure Paul commands.

DAY 6

Read Matthew 25:21 and 23 together — the identical verdict given to both faithful servants, regardless of how much each one started with. Where do you most need to hear those words, “well done, good and faithful,” spoken over something you’ve actually done rather than something you’re still planning to do?

LEADING THIS SESSION

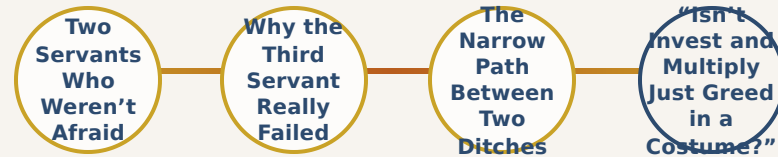
This session sits close to a genuinely sensitive nerve for some people in the room: financial fear that isn't irrational, built from a layoff, a medical bill, or a season where "buried" money was the only thing standing between a family and disaster. Don't let the parable's language flatten that into simple cowardice — distinguish, out loud if needed, between a Life Fund (Session 2's Mile Marker 3, which this session assumes is already in place) and margin *beyond* that fund, which is what this session is actually addressing. Nobody should walk away thinking their emergency savings are a spiritual failure. The Stanley Tam illustration can land as intimidating if it's presented as a target rather than a pattern — he started with thirty-two dollars, not a windfall, and the lesson is the posture (working what he had) rather than the eventual scale. If the room has visible disagreement about what "investing" should look like practically — aggressive versus conservative, business versus traditional markets — don't referee that debate. This course isn't in the business of specific investment advice, and the parable itself never specifies a strategy; it only condemns inaction.

Next: Session 12 looks back across everything this course has built and asks the only question that actually matters twelve months from now — not whether you understood it, but whether you're still living it.

SESSION 11 · KINGDOM TREASURE

Invest, Don't Bury

If God has already given you more margin than you had a year ago, what is that margin actually for — and how would you know if you were quietly burying it instead of putting it to work?



ἐργάζομαι (ergazomai, “put to work,” v.16) versus ὀρύσσω (oryssō, “dug,” v.18) — the gap between engagement and burial is what the parable measures.

Matthew 25:14–21

The master’s minimum bar was passive interest — inaction, not modest risk, is what draws condemnation. “Wealth hoarded ... to his own misery” (Ecclesiastes 5:13).

Matthew 25:24–27

Hoarding and endless appetite are the same failure from opposite directions. Paul’s ἀποθησαυρίζω (apothēsaūrizō) redirects Jesus’ own θησαυρίζω (thēsaūrizō) toward a lasting foundation.

Ecclesiastes 5:10–19
1 Timothy 6:17–19

The master measures faithfulness, not the final total — both the two- and five-talent servants hear the identical “well done.”

Matthew 25:21–23

SO · NOW

SO

God Didn't Entrust You
With Talents So You Could
Keep Them Safe. He
Entrusted You With Talents
So You Could Put Them to
Work.

NOW

Name what's sitting idle in
your financial life, and give
it a direction from your
Mile Marker 4 list.

The Experience, above

KINGDOM PRINCIPLE

*God Didn't Entrust You With Talents So You Could Keep Them Safe. He
Entrusted You With Talents So You Could Put Them to Work.*

12

STAYING THE COURSE

Kingdom Treasure: The Finish

AT A GLANCE

- 01 The Question
- 02 What You've Actually Built
- 03 The Real Danger Now Isn't Confusion
- 04 Fixing Your Eyes Is the Whole Strategy
- 05 The Six-Day Practice Was Never the Assignment
- 06 The Turn
- 07 The Experience

The Question

If this were the last thing you ever learned about money, would it be enough to build a whole life on — and what happens on the ordinary Tuesday eleven months from now, once the novelty of this course has worn off completely?

Every session so far has assumed a next session was coming to catch whatever this one dropped. This one doesn't have that luxury, and neither will you starting today. Eleven sessions ago, this course opened with a single premise underneath everything else it would ever say: "The earth is the Lord's, and everything in it, the world and all who live in it" (Psalm 24:1, NET). Nothing has changed that premise. What changes today is that the explaining is finished. You now know what Scripture says about ownership, margin, debt, giving, and investing — probably more clearly than you've ever known it. The only question left is the one every one of the sessions before this one was quietly building toward: will you still be living it a year from now, when nobody's assigning you a Six-Day Practice and no session is waiting to explain what comes next?

OPENING PRAYER (SAY THIS ALOUD!)

Father, thank You for everything You've shown me across these twelve sessions. I don't want this to end today, filed away with good intentions and a course completion I'm proud of but don't actually live. Grow in me the kind of endurance that keeps going long

*after the structure that started it is gone. Finish what
You started. In Jesus' name, amen.*

What You've Actually Built

Session 1 named four things God wants for you financially, and it's worth hearing them again now with eleven sessions of actual content standing behind each one instead of a promise. Security — not a number in an account, but the confidence that comes from margin you've actually built (Sessions 2 and 6, the Mile Markers and the budget that makes room for them). Dependence on God rather than yourself — the posture Session 3 built this entire course on, that everything you manage was already His before you ever held it. Choices, not handcuffs — the freedom to actually pursue what you were made for, rather than whatever job happens to pay the bills; Sessions 7 and 8 cleared the debt standing in the way of that choice, and Session 11 gave the objective its deepest grounding yet, tracing your margin all the way back to the reason human beings exist in the first place: to bear God's image and extend His rule over what He's made (Genesis 1:26-28). If you haven't yet done the work of identifying what, specifically, you were made to do, Session 1 already told you where this course points you for that: [Kingdom Purpose](#). This course couldn't do that discovery work for you — what it could do, and has spent eleven sessions doing, is clear away the fear and the debt and the disorganized margin that make pursuing a calling feel impossible in the first place. Session 5's 711 system, if you've got kids or grandkids in the house, gave you a way to keep new debt from creeping back in behind you. And true financial freedom itself, which Session 1 defined carefully as “a heart condition, not a financial position.” Read that definition again, because it's the whole course compressed into nine words, and it's the reason “staying the course” was never going to be primarily about spreadsheets.

Walk the rest of the course the same way, and notice how each session was really doing one thing: closing the gap between what you believed about money and what you actually did with it. Session 4 gave you a scorecard — tracking every dollar every day — because good intentions that never get measured tend to quietly drift regardless of how sincere they were. Sessions 9 and 10 spent two full sessions on a single practice, giving, because Scripture treats it as some of the clearest evidence available that a heart has actually changed; you learned that tithing was always an invitation rather than an obligation, and you built an actual plan around it — planned, periodic, purposeful, proportional. Session 11, just last week, closed the loop this course opened all the way back in Session 6: whatever margin all of that produces doesn't get to sit buried out of fear. It gets put to work, aimed at something beyond yourself. None of these were twelve separate topics loosely connected by the word “money.” They were one argument, built one session at a time, and you're the only one who can decide whether the argument keeps shaping actual decisions after today.

Here's the whole argument in one table, if it helps to see all twelve pieces standing next to each other at once:

SESSION	KINGDOM PRINCIPLE	CORE PRACTICE
1 — Fighting for Your Breakthrough	Financial Freedom is a heart condition, not a financial position.	Run the Treasure Audit on last month's actual spending.
2 — Setting Your Mile Markers	A goal that never touches paper is a wish wearing a deadline it doesn't intend to keep.	Fill in your four Mile Markers and run the nearest one through S.M.A.R.T.Y.
3 — The Steward's Portion	Every spending decision is a spiritual decision.	Run the Title Transfer on one asset you call "mine."
4 — Every Dollar, Every Day	A steward who doesn't know what's coming and going isn't managing anything — he's guessing.	Track every dollar you spend, every day.
5 — Give, Save, Live on the Rest	Give, Save, Live on the Rest.	Set your give and save percentages before your next paycheck.
6 — Building Margin	A budget isn't a cage on your freedom — it's the plan that makes freedom possible to actually live inside.	Build one full month's budget on paper, income to final subtraction.
7 — The Prison of Debt	Debt Steals.	List every debt you carry and what it's already cost you.

SESSION	KINGDOM PRINCIPLE	CORE PRACTICE
8 — The Debt Snowball	Small, Faithful, and Finished Beats Large, Optimal, and Abandoned.	Build your debt table smallest to largest, and attack the smallest one.
9 — Giving Is Opportunity, Not Obligation	Tithing Is an Invitation, Not an Obligation.	Find your actual giving percentage from last year.
10 — The Giving Life	What Isn't Planned Rarely Gets Given.	Build your Planned, Periodic, Purposeful, and Proportional giving plan.
11 — Invest, Don't Bury	God didn't entrust you with talents so you could keep them safe — He entrusted you with talents so you could put them to work.	Name any idle margin and aim it at a Mile Marker.
12 — Staying the Course	Financial Freedom isn't a line you cross once — it's a race you run for the rest of your life.	Write your one-year letter, and set an annual review date.

“So if the son sets you free, you will be really free.”

JOHN 8:36, NET

That's the freedom Session 1 was describing, and it's worth noticing what it doesn't say. It doesn't say the son gives you a plan and leaves you to execute it under your own power for the rest of your life. Whatever staying the course looks like from here, it isn't white-knuckled willpower carrying twelve sessions' worth

of information forward by sheer determination. Paul makes the same point about the whole Christian life, and it applies with full force here:

“For I am sure of this very thing, that the one who began a good work in you will perfect it until the day of Christ Jesus.”

PHILIPPIANS 1:6, NET

Whatever transformation these twelve sessions have actually started in you — and if you’ve done the Six-Day Practices honestly, something has started — the same God who began it is the one committed to finishing it. That doesn’t make your part optional. It changes what your part actually is: not gritting your teeth and remembering everything perfectly, but staying in the kind of ongoing relationship with God where He keeps doing what Philippians 1:6 says He’s already doing.

The Real Danger Now Isn’t Confusion

Session 1 warned that information isn’t transformation, and pointed to Paul’s contrast between being conformed to the world’s pattern and being *transformed* — μεταμορφώω (metamorphoō) — by the renewing of your mind (Romans 12:1-2). Eleven sessions later, that warning matters more than it did on day one, not less. You are, at this exact moment, more informed about biblical stewardship than you were twelve weeks ago. Confusion was never going to be what threatens you next. Drift is.

*“Therefore, since we are surrounded by such a great cloud of witnesses, we must get rid of every weight and the sin that clings so closely, and run with **endurance** (ὕπομονή) the race set out for us, keeping our eyes fixed on Jesus, the pioneer and perfecter of our faith. For the joy set out for him he endured the cross, disregarding its shame, and has taken his seat at the right hand of the throne of God.”*

HEBREWS 12:1-2, NET

| “**endurance**” · [Hebrews 12:1](#)

Range. Built from *hypo* (“under”) and *menō* (“remain”), the word literally pictures someone remaining under a load rather than setting it down. It appears 32 times in the New Testament, concentrated in Paul’s letters and in Hebrews, and covers both patient waiting for a promise and active perseverance through sustained difficulty.

The sense here. Hebrews doesn’t describe the Christian life as a sprint decided in one dramatic burst of effort. It describes a race — a long, sustained, repetitive effort where the finish line isn’t visible from the starting block.

Hypomonē is the specific quality that keeps someone moving through the long, unglamorous middle miles, after the crowd that showed up for the start has thinned out and long before the crowd gathers again for the finish.

Why it carries the argument. This is precisely the stretch this course is handing you today: the long middle, with no more weekly sessions to keep you accountable and no finish line close enough to see. Every Six-Day Practice across twelve sessions has been training for exactly this quality — not the ability to understand a principle once, but the *hypomonē* to keep living it on an ordinary Tuesday eleven months from now, when nothing about the day is asking you to.

Source. Thayer’s Greek-English Lexicon of the New Testament; Strong’s Concordance via Bible Hub.

Notice something else in this passage that matters for today specifically: “since we are surrounded by such a great cloud of witnesses.” You are not staying the course alone, and you were never meant to. The chapter before this verse in Hebrews lists names — Abraham, Sarah, Moses, Rahab, people who kept going long before you were born, whose faithfulness is now part of the “cloud” watching this race continue. Practically, for you, that cloud has closer names too: a spouse who sets a giving goal with you each December, a friend who knows your Mile Marker numbers, a small group that outlasts the twelve weeks of a course. Endurance in Scripture is never described as a solitary achievement. It’s a race run *among* witnesses, not in isolation from them.

Fixing Your Eyes Is the Whole Strategy

Hebrews 12:2 names the actual method for staying the course, and it's simpler than most people expect a twelve-session capstone to land on: "keeping our eyes fixed on Jesus." Not on a budget spreadsheet, not on a Mile Marker number, not on a debt payoff date. Those tools matter — this entire course spent eleven sessions building them — but none of them is the thing your eyes are ultimately supposed to be fixed on. They're the track. Jesus is the reason you're running.

This is worth pausing on, because it's easy for a course this practical to leave the opposite impression by accident. Twelve sessions of budgets, markers, snowballs, and giving plans can start to feel like the point was mastering a system. It wasn't. Every tool this course handed you exists to remove a distraction, not to become one — a Life Fund exists so fear stops making your decisions; a debt-free plan exists so a lender stops having a claim on your attention; a giving plan exists so generosity stops depending on whatever's left over after everything else competes for it. Clear the distractions, and what's left to look at is Jesus. That's not a spiritual footnote tacked onto a financial course. It's the actual reason this course used Scripture as its foundation for twelve straight sessions instead of a purely secular budgeting curriculum. The verse doesn't end at "run with endurance." It specifies where the endurance comes from: eyes fixed on the one "who for the joy set out for him endured the cross." Whatever endurance this session is asking of you, it's modeled first, and made possible, by an endurance infinitely greater than yours.

ILLUSTRATION

George Müller (1805–1898) began caring for orphans in Bristol, England, in 1834, and by the time of his death sixty-four years later, his work had cared for more than ten thousand children across five orphan houses he built. What makes Müller's story a picture of staying the course, specifically, isn't the scale — it's the duration and the method. He made it a settled practice never to ask anyone directly for money, and never to borrow or go into debt to keep the work running, choosing instead to bring specific needs to God in prayer and wait. For the final sixty-eight years of his ministry, he took no salary at all. He preached at least ten thousand times across those decades, and between the ages of seventy and eighty-seven — an age most people spend winding a life down rather than expanding it — he traveled to forty-two countries over seventeen years, preaching nearly every day to a combined audience historians estimate at roughly three million people. He was found dead on the floor beside his bed the morning after he'd kept working, in March of 1898, sixty-four years into a work he never once treated as finished while he still had breath to continue it. Nothing about Müller's story is a single dramatic decision. It's the same unglamorous decision, repeated across six and a half decades, to keep his eyes fixed on the God who'd proven faithful the day before, and trust Him again for the day in front of him.

Müller's sixty-four years didn't run on twelve weeks of momentum. They ran on a daily, repeated return to the same fixed point — which is exactly what Hebrews

12:2 is describing, and exactly what “staying the course” actually means once the structure of a course is gone.

Notice, too, what Müller’s story doesn’t include: a single strategic plan drawn up in 1834 and simply executed without adjustment for sixty-four years. He built five separate orphan houses, not one, as need and opportunity grew. He shifted from ministry entirely local to Bristol to a preaching itinerary spanning forty-two countries, decades into a work most people would have already called finished. Staying the course was never a synonym for staying static. Your own plan will need the same kind of faithful adjustment — a Mile Marker revisited, a giving percentage recalculated after a job change, an investment redirected after a goal is met and a new one takes its place. The course you’re staying on is a direction, not a fixed set of numbers frozen on today’s date.

ILLUSTRATION

After teaching and counseling these principles and practices for more than twenty years, I can say without qualification that God’s ways work — regardless of personal circumstances or economic conditions. But there’s something else I’ve watched happen, again and again, that I find even more remarkable than that consistency. When God’s people actually begin managing His resources His way, He shows up. Not as a formula — Session 9 already showed you He isn’t a vending machine, and Session 11 already warned against turning multiplication into a transaction — but as a pattern I’ve watched repeat itself more times than I can count. Sometimes it arrives as a raise nobody was expecting. Sometimes a promotion. Sometimes an unexpected windfall with no tidy explanation attached to it. It comes in a myriad of ways, and I couldn’t tell you in advance which one is coming for you. But He always comes. God, and the ways He’s described across these twelve sessions, are faithful.

The Six-Day Practice Was Never the Assignment

Look back honestly at what the Six-Day Practices across this course actually were. Each one asked you to read a passage, sit with a question, and let a truth work on you for a few minutes across six ordinary days. None of them were designed to be completed once and filed away as evidence you finished the course. They were training wheels for a rhythm — proof, repeated eleven times already, that returning to Scripture in small, regular doses is something you’re actually capable of sustaining. The Six-Day Practice was never really the assignment. The rhythm underneath it was.

“So we must not grow weary in doing good, for in due time we will reap, if we do not give up.”

Paul's warning here names the two ways this rhythm actually dies, and neither one is a single, dramatic failure. It's growing weary — the slow erosion of a practice that just quietly stops happening — or giving up outright once weariness has done its work. Both are gradual. Nobody wakes up one morning and decides, in a single moment, to abandon twelve sessions' worth of transformation. It happens the way most drift happens: one skipped week that becomes two, one December budget review that never gets scheduled, one giving percentage that quietly stops climbing because nobody's asking about it anymore.

WHAT ABOUT ...

Won't I Just Fall Back Into Old Patterns After This Ends?

Here's the honest question this session owes you an honest answer to: statistically, most people who finish a course like this one do drift back toward old patterns within a year. Doesn't naming Hebrews 12's endurance just put a spiritual label on wishful thinking?

It would, if endurance were left to depend on memory and good intentions alone — but Scripture never describes it that way, and neither does this course's own structure. Three concrete things change the odds, and none of them require reinventing anything you haven't already practiced. First, the cloud of witnesses from Hebrews 12:1 isn't poetic — it's structural. Session 7 already made the case for financial intimacy over financial infidelity; the same spouse, friend, or small group who kept you honest during these twelve weeks is exactly who keeps the rhythm alive after week twelve, if you name that role out loud rather than letting the accountability quietly end when the course does. Second, this course already handed you a rhythm for revisiting the whole plan, back in Session 10's illustration of an annual, between-Christmas-and-New-Year's review — actual numbers against actual goals, once a year, on a date you can put on a calendar right now rather than hoping you'll remember to do it. Third, your Mile Markers from Session 2 were never meant to be set once and forgotten; life changes, and a marker that made sense a year ago may need adjusting, which is a reason to revisit it on purpose, not a sign the plan failed. None of this guarantees you won't drift — nothing this side of glory guarantees that. But “most people drift” describes what happens without structure. This course has already given you the structure. What's left is deciding, today, to actually use it.

CONSIDER THIS. NAME ONE SPECIFIC PERSON, RIGHT NOW, WHO COULD SERVE AS YOUR HEBREWS 12 “CLOUD” FOR THE NEXT TWELVE MONTHS — SOMEONE YOU COULD TELL YOUR MILE MARKER NUMBERS, YOUR GIVING PERCENTAGE,

WHAT I AM NOT SAYING

- I'm not saying finishing this course guarantees you'll never drift, mismanage money again, or need to relearn something you've already been taught.
- I'm not saying willpower and good intentions are worthless — they matter, they're just not sufficient on their own, which is exactly what Philippians 1:6 and Hebrews 12:1-2 are both describing.
- I'm not saying an annual review or an accountability partner is a magic formula that removes the need for ongoing dependence on God.
- I am saying the specific structures this course has already built — a Life Fund, Mile Markers, a giving plan, an annual review rhythm — are more durable than raw memory of twelve weeks of good teaching.
- I am saying endurance, in Scripture's own terms, is a race run among witnesses, not a solo effort measured purely by how well you remember what you were told.

The Turn

Everything above has been Explanation one final time: what this course actually built across twelve sessions, why information was never going to be the finish line, and what Scripture actually means by endurance. There is no Session 13 to hand the Experience off to. What comes next isn't another assignment. It's the next financial decision genuinely in front of you, made the same way you've been practicing for twelve sessions — and then the one after that, and the one after that, for the rest of your life.

The Experience

Write a Letter to Yourself, One Year From Today. Date it. In it, name where each of your four Mile Markers stands right now, in actual numbers. Name your actual giving percentage — not your goal, your current reality. Name one specific commitment for the next twelve months: a Mile Marker you’re aiming to complete, a giving percentage you’re committing to grow toward (remember Session 10’s pattern — 3% this year doesn’t have to stay 3% forever), or a piece of margin from Session 11 you’re putting to work rather than letting sit still.

Don’t make the letter abstract. Abstract commitments are the easiest ones to let quietly slide. Write actual numbers, not intentions — “\$4,200 in the Life Fund” rather than “keep building savings”; “6% this year, aiming for 7% next” rather than “give more”; “the \$3,000 sitting in the account I haven’t touched since the refinance, redirected toward the education fund by June” rather than “put my margin to work.” A year from now, a specific number either happened or it didn’t, and that clarity is a gift to your future self, not a burden.

Then do two more things before you close this session. Put a specific date on your calendar, between Christmas and New Year’s or whenever fits your own rhythm, for an annual review — the same kind Session 10 described. And name, out loud if you’re in a group or on paper if you’re alone, the person from Consider This who will be your Hebrews 12 witness for the next twelve months. Seal the letter, literally if you’re willing, and open it on the date you just wrote next to your signature.

BIG IDEAS

- Financial freedom is “a heart condition, not a financial position” (Session 1) — every tool this course built exists to serve that condition, not replace it.
- Philippians 1:6 promises God will finish what He started in you; your part is staying in the relationship where He keeps doing that, not carrying twelve sessions forward by sheer memory.
- ὑπομονή (hypomonē, “endurance,” Hebrews 12:1) pictures remaining under a load through a long, unglamorous middle stretch — exactly what the Six-Day Practices across this course were training you for.
- George Müller’s sixty-four years of faithful provision ran on a daily return to the same fixed point, not one dramatic decision — endurance is a repeated small choice, not a single large one.
- Structure beats memory: a named accountability person, an annual review date, and Mile Markers revisited on purpose all change the odds of actually staying the course.

KINGDOM PRINCIPLE

Financial Freedom Isn't a Line You Cross Once. It's a Race You Run for the Rest of Your Life.

CLOSING PRAYER (SAY THIS ALOUD!)

Father, thank You for twelve sessions of Your Word applied to something as ordinary as money. I don't want this to be information I once knew. Keep my eyes fixed on Jesus, not on a number or a plan. Surround me with witnesses who keep me honest, and finish in me the work You started here today. In Jesus' name, amen.

GO DEEPER

ACCESSIBLE

Read Hebrews 11 in full — the “cloud of witnesses” chapter Hebrews 12 assumes you’ve just finished reading. Pick one name from it and read their specific story. What does their faithfulness, viewed across their whole life rather than one moment, teach you about endurance?

SUBSTANTIAL

Read 2 Timothy 4:6-8, Paul’s own words near the end of his life: “I have competed well. I have finished the race. I have kept the faith.” Compare his tone here to the urgency of his earlier letters. What changes in how a person writes about faith once they can look back on decades of it rather than ahead at years of it still to prove?

ACADEMIC

Trace ὑπομονή (hypomonē) across Romans 5:3-4, James 1:2-4, and 2 Peter 1:5-7 — three passages that each place endurance inside a longer chain of qualities it produces or is produced by. Consider what it means that Scripture never presents endurance as the final virtue in any of these

chains, but always as a link connecting what comes before it to something further ahead.

Six-Day Practice

Call this Week One of the rest of your life, not a twelfth assignment to finish and close out.

DAY 1

Read Hebrews 12:1-2 slowly. Name, specifically, one “weight” — not a sin, just something that slows you down — you could set aside to run this particular race more freely.

DAY 2

Read Philippians 1:6. Where in these twelve sessions have you already seen evidence that God started something real in you? Write it down as evidence, not as a feeling.

DAY 3

Complete The Experience above if you haven’t already — write your letter, set your review date, and name your witness.

DAY 4

Read Galatians 6:9. Where, honestly, are you most likely to grow weary first — giving, budgeting, saving, or something else? Name it, and tell your Hebrews 12 witness which one.

DAY 5

Read 2 Timothy 4:6-8. Picture yourself at the end of your own life, looking back on this year. What would you want to be able to say about it?

DAY 6

Open your notes or journal from Session 1’s Treasure Audit, if you kept it. Read what you wrote twelve weeks ago. Write one

sentence about what's actually different now — not what you learned, what's different.

One more thing belongs here before this course closes. If you've wondered, across these twelve sessions, about specifics this course deliberately didn't cover in depth — the mechanics of particular investment vehicles, insurance, estate planning, buying a home wisely, or navigating money well as a couple over decades of marriage — that wasn't an oversight. This course was built to lay a foundation: ownership, margin, debt, giving, investing as a posture rather than a strategy.

Here's one concrete recommendation worth naming plainly, though, rather than leaving entirely for another day: once you've reached Mile Marker 4, engage a qualified financial professional. Let them help you invest what you've built wisely, secure the insurance coverage your family's actual situation calls for, and put the critical end-of-life documents in place — a will, a trust where it's warranted, healthcare directives — along with whatever other financial and legal tools are necessary to protect what you've built and make sure it outlasts you. The earlier you take on this next level of planning, the more effective it is, and the less stressful it becomes. This course gave you the foundation and the posture; a qualified professional is who helps you build the specific structure on top of it well.

Everything built on top of that foundation deserves its own careful treatment, grounded in the same rigor this course has tried to bring to every session, rather than a rushed afterthought squeezed into a session already carrying its own full weight. Whether that becomes a future course is a decision for another day. What matters today is that the foundation itself is now genuinely yours — tested against twelve sessions of Scripture, not borrowed from a book you half-remember.

LEADING THIS SESSION

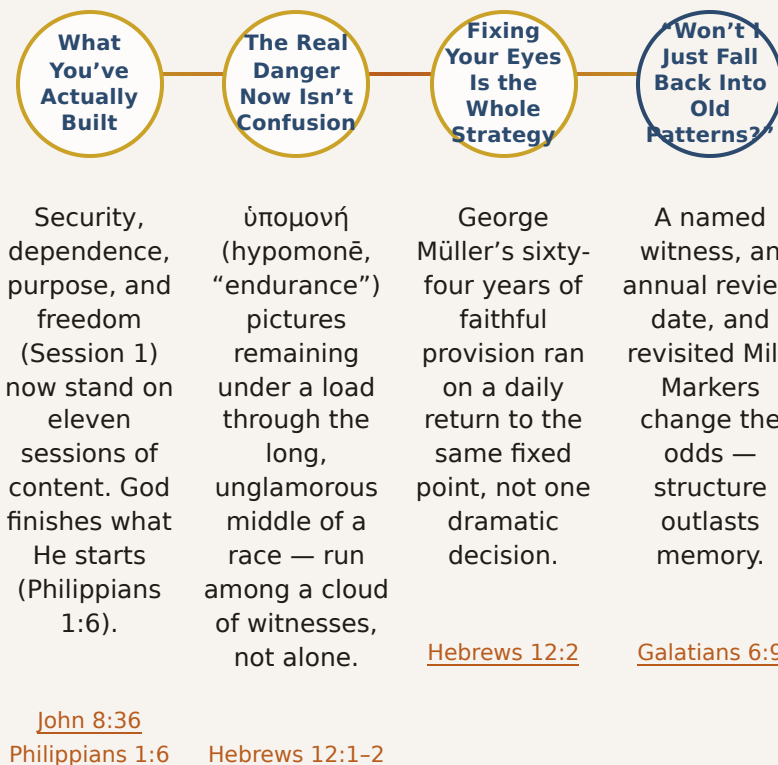
This is the last session you'll lead for this group, and the temptation is to treat it like a graduation — a warm send-off with no real follow-through required. Resist that. The single most useful thing you can do in this session is help people leave with a *named* person and a *dated* commitment, not just a good feeling about having finished. Build in dedicated time for pairs or small clusters to actually name their Hebrews 12 witness to each other before they leave the room — a commitment made silently on paper is far easier to quietly drop than one spoken to another person's face. If your group has met weekly for twelve weeks, seriously consider proposing one more gathering, three or six months out, specifically to open those sealed letters together. That single follow-up does more to counter the statistical drift named in this session's objection than anything said in the room today. Close by pointing people back to Session 10's December review rhythm and asking, directly, who already has a date on their calendar — and helping anyone who doesn't pick one before they leave.

There is no Session 13 waiting to explain what comes next. What comes next is simply the next financial decision in front of you, made the way you've now practiced for twelve sessions. If God leads this ministry to build a further course down the road — going deeper into specific mechanics like investing vehicles, insurance, estate planning, home-buying, or navigating money as a couple — it will build on the foundation this course laid, not replace it. For now: fix your eyes on Jesus, and run.

SESSION 12 · KINGDOM TREASURE

Staying the Course

If this were the last thing you ever learned about money, would it be enough to build a whole life on?



SO · NOW

SO

NOW

Financial Freedom Isn't a Line You Cross Once. It's a Race You Run for the Rest of Your Life.

Write a letter to yourself one year out, set an annual review date, and name your Hebrews 12 witness.

The Experience, above

KINGDOM PRINCIPLE

Financial Freedom Isn't a Line You Cross Once. It's a Race You Run for the Rest of Your Life.

