How to Make Disciples with Stewardship Ministries



Levy Family's Love Affair w/ Debt

Student Loans

Car Loans

Personal Loans

Delinquent Medical Bills

Bank Overdrafts

Unused Timeshare

Store Cards:

Macy's

Old Navy

Sleepy's Mattress

Lumber Liquidators

Raymour & Flanigan

Ashley Furniture



heesecake Factory®



America's Love Affair w/ Debt

As of September 2022, consumer debt in America is at \$16.5 trillion.

The average American has \$96,371 of consumer debt.



BluePrint The

America's Love Affair w/ Debt

Type of debt

\$5,221

Credit card

\$17,064

Average debt in 2021

Personal loan

\$20,987

Auto loan

\$39,487

Student loan

\$39,556

HELOC

\$220,380

Mortgage



*www.bankrate.com

Personal Results

We paid off almost \$70,000 in 28 months.

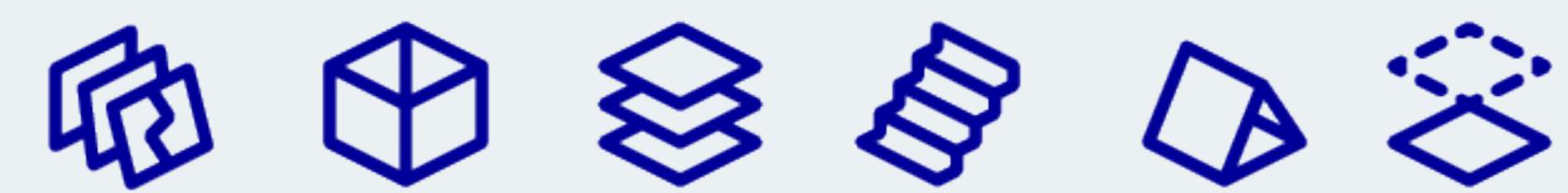
We've been able to renovate our home debt free.

We have the margin to bootstrap Rachelle's education and not go back into debt.



Overview







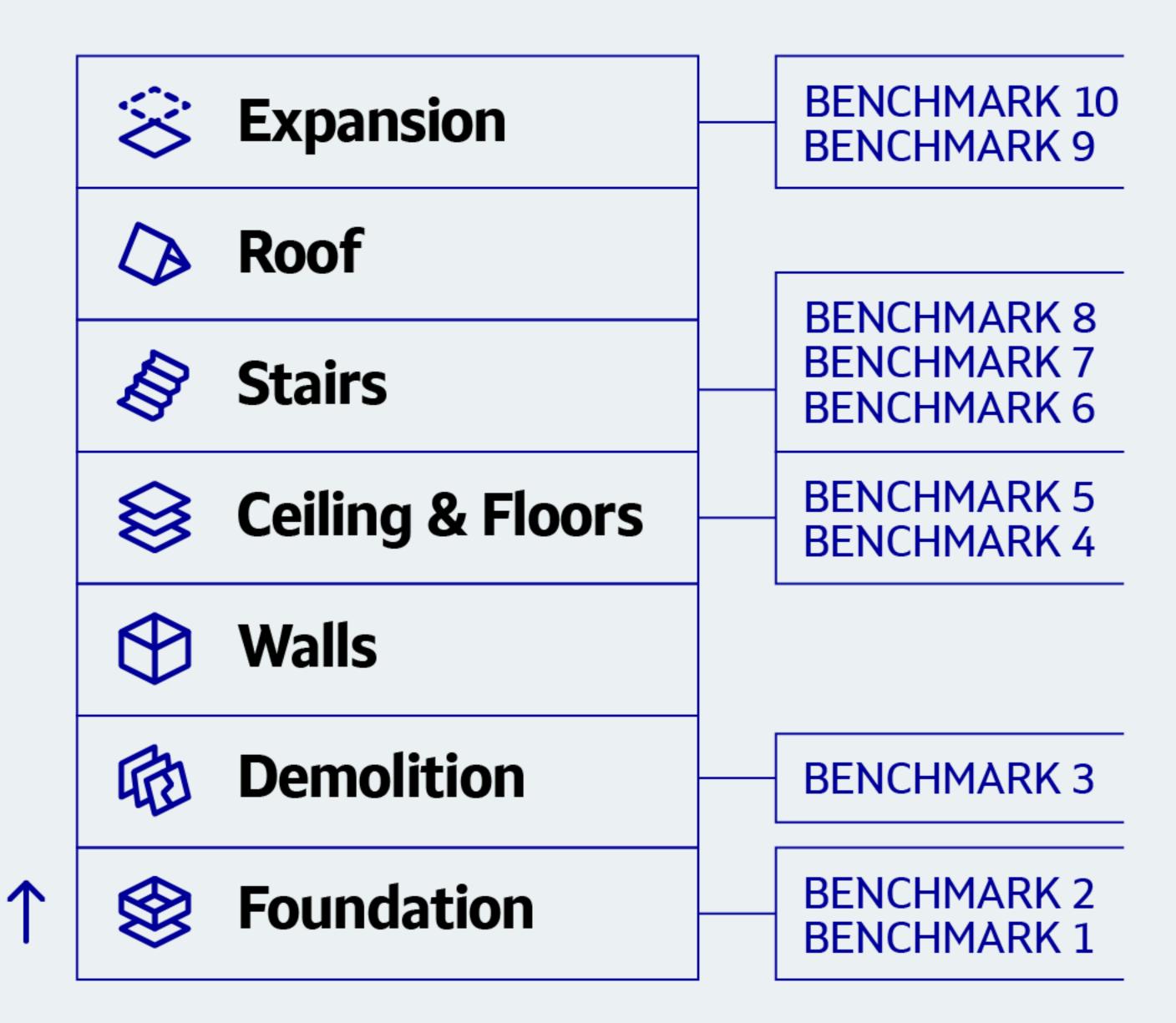














START HERE



Contentment

1 Timothy 6:6-10 - "But godliness with <u>contentment</u> is *great gain*. For we brought nothing into the world, and we can take nothing out of it. But if we have food and clothing, we will be content with that. Those who want to get rich fall into temptation and a trap and into many foolish and harmful desires that plunge people into ruin and destruction. For the love of money is a *root* of all kinds of evil. Some people, eager for money, have wandered from the faith and pierced themselves with many griefs..."





Contentment is being happy with what you have while working for what you want.

- Anthony O'Neal



Foundation



Sharing

- 1. Start right now
- 2. Be consistent





We make a living by what we get. We make a life by what we give.

- Winston Churchill





Saving

Proverbs 21:20 - "In the <u>house</u> of the wise are stores of choice food and oil, but a foolish man devours all he has."





Saving

The purpose of saving is to develop the discipline to get the things you want without going into debt to do it.



Demolition



Reasons we get into Debt:

- 1. Lack of knowledge (about debt and its consequences)
- 2. Lack of positive self-image (to feel better about ourselves)
- 3. Lack of preparation (not prepared for emergencies)
- 4. Lack of patience (it's easy and we want things now)



Demolition

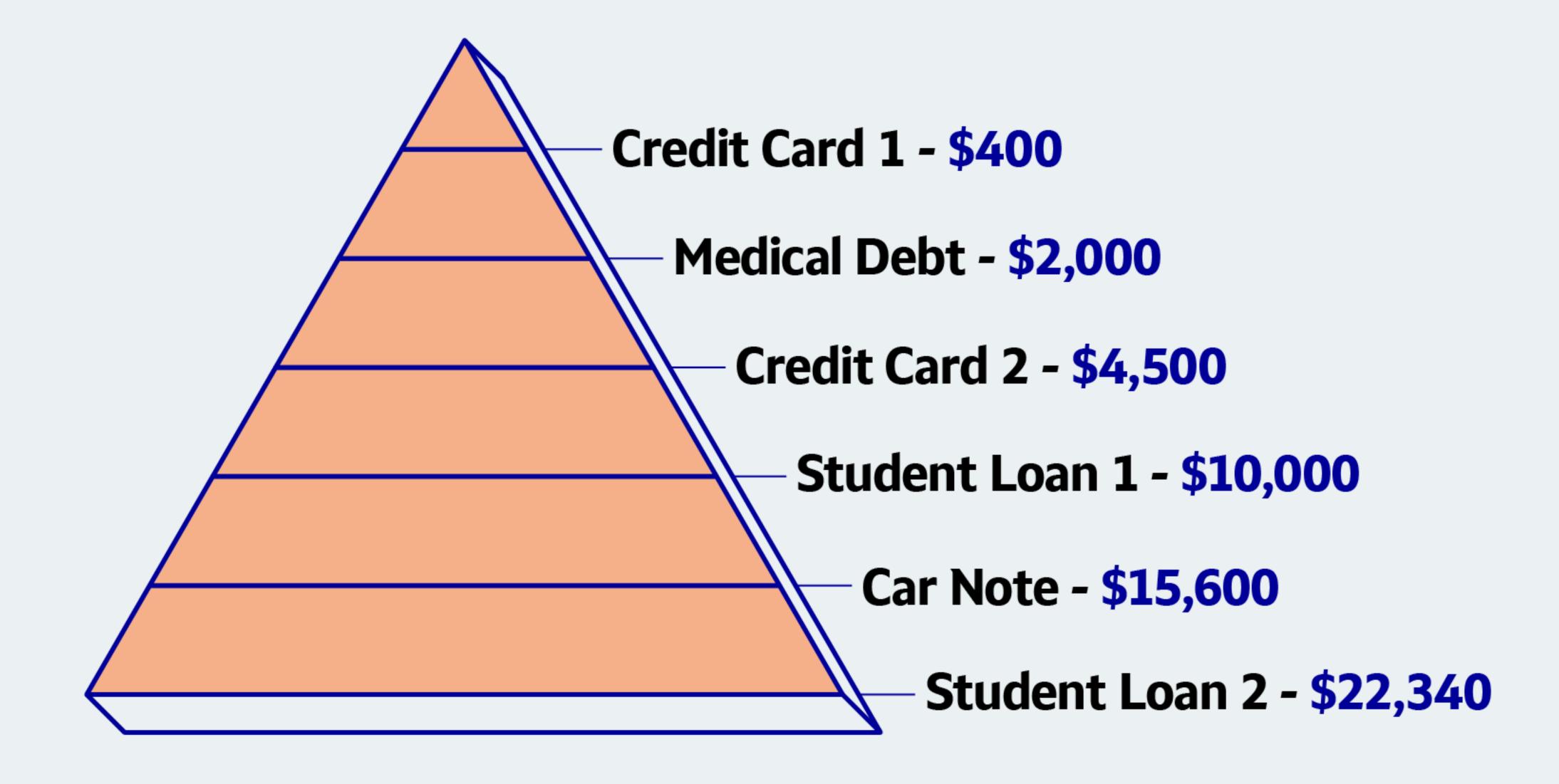


Debt

Proverbs 22:7 - "The rich rule over the poor, and the borrower is slave to the lender."



DEBT PYRAMID





Walls



Accountability

Walls keep things out of your house that don't belong there.



Walls



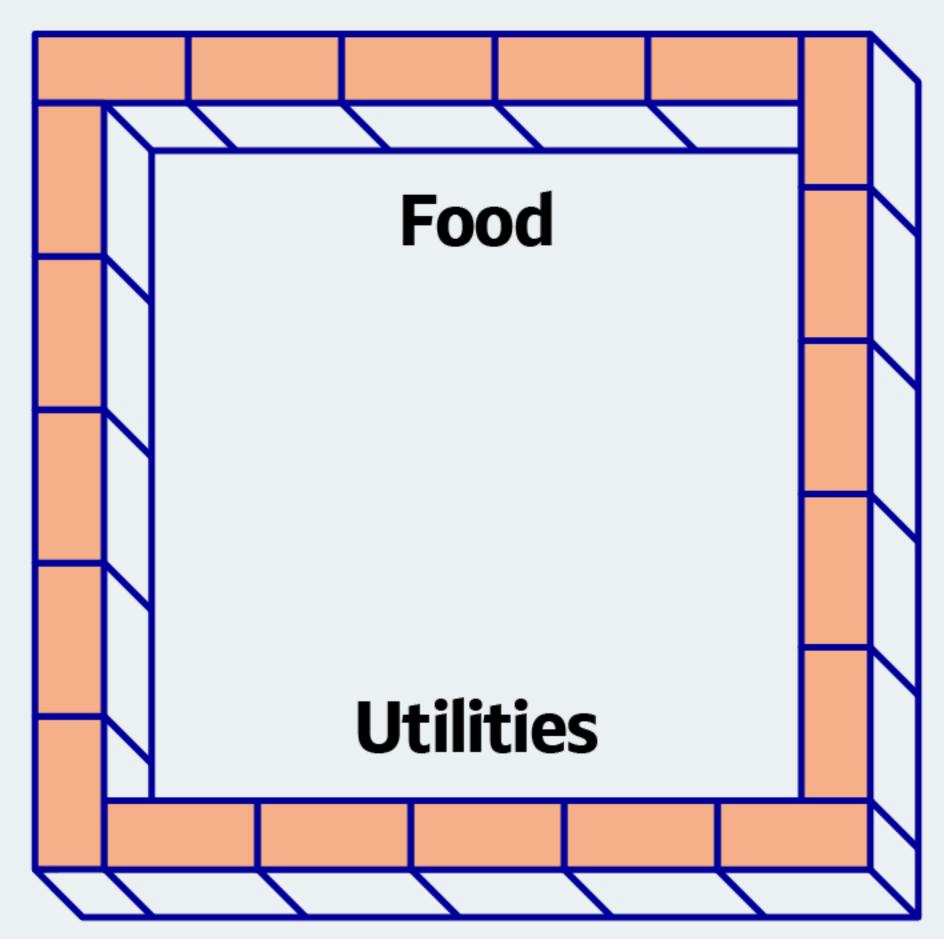
Budgeting

Walls protect things that are inside of the house.



FOUR WALLS

Transportation



Housing



Ceiling & Floors



Affordability

"I can afford it" means "I can pay cash for it."



Ceiling & Floors



Wise Spending

Proverbs 13:7 - "One person pretends to be rich, yet has nothing; another pretends to be poor, yet has great wealth."



Ceiling & Floors



Wise Spending

DO: wait a day or two before making major purchases.

DON'T: wait until you're desperate to make a purchase.

DO: ask your spouse or accountability partner what they think.

DON'T: go before you know; know before you go.



Corporate Results







Corporate Results

There were thirty-six active participants, two of whom were not part of any faith community.

Participants reported having saved \$14,300 during the seven weeks of class attendance.

Participants reported having paid off \$25,009 of debt during the seven weeks of class attendance.



The right arm of the gospel: Health ministry right? What if I told you that our church may have been missing prime opportunities to minister to a wider array of people because we've focused exclusively on the idea of physical wellness as the right arm of the gospel. What if, in the grander scheme of things, wellness ministries, including financial wellness, are the right arm of the gospel. What if a ministry of financial literacy that's based on the wisdom of God in Scripture is exactly what the church needs to introduce an entering wedge of relational connection to help people get out of debt, spend wisely, have better marriages, prepare for retirement, fund their kids' education, etc., AND connect with Christians while doing it.



This isn't merely about how to get rich; The BluePrint is about allowing God's mandate to be good stewards of our resources to display the opportunity for financial discipleship, inviting the families of the earth into the blessings of abundant life.



What's Included:

- All 7 Video Sessions + 1 Bonus Video Session
- Almost 3 hours of Content!
- The BluePrint Digital Workbook
- Discussion Questions for Families and Small Groups
- Homework Assignments
- Money Personality Quiz
- **6 Worksheets w/ The BluePrint Branding**

