

**LEGACY JOURNEY**  
**SPIRITUAL GROWTH**  
**CAMPAIGN 2022**

**LIFEGROUP LEADER GUIDE**



**fbckaufman**

**IN GOD WE TRUST**



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Lesson 1

# **SNARES AND DARES**



## **I. HOOK**

“If Financial Peace University is about ‘waking-up,’ then The Legacy Journey is about ‘growing-up.’” This is the statement that Dave Ramsey has to open up this new series – The Legacy Journey. These are lessons not about getting and protecting wealth but rather about utilizing wealth and resources from a biblical perspective. Imagine this: you’re aiming to build a house from the ground up by yourself, so you set off and get yourself all the best tools, equipment, and raw materials you need to make it happen. The thing is, though, you never actually learned how to build a house. So now you’re just stuck with a pile of resources that go to waste. The Legacy Journey is about learning to put your resources to good use for the kingdom of God.

## **II. SCRIPTURE PASSAGE**

### A. Ecclesiastes 5:18-20

Ecclesiastes is not known to be an optimistic book of the Bible. It’s not quite Job-level harsh and depressing but it’s also not exactly the feel-good ethos of Proverbs; it’s a book that focuses deep on realism and the mundaneness of everyday life. However, in this passage we see a bit of a rare positive tone from the author. The author (i.e., the “teacher”) writes simply that people should labor hard and enjoy the fruits of that labor, and furthermore that this fruit is, indeed, from God.

What we find here is a message that we might react strangely to: it’s okay to slow down and enjoy what we have. Sitting back and enjoying your produce is not an inherently bad thing. At the end of v. 19 this is even listed as “the gift of God.” Certainly, there is a balance and nuance to be made here – this doesn’t mean that we hoard until we can retire lavishly without any concern for our neighbor. Rather, we should labor with diligence, responsibility, and charity, and then we may be able to find the precious moments where we can “consider the years of [our lives].”

a. Reflection Question #1: How do you think v. 20 fits in with passage and what is its message?

b. Reflection Question #2: In what ways do you “receive [your] reward and rejoice in [your] labor?”

c. Reflection Question #3: (Read 1 Timothy 6:9-10) What examples of real life snares and traps exist for people with money?

### B. 1 Timothy 5:1-8

Taking care of widows is a staple in good Christian ethics. James’ epistle even mentions that pure and undefiled religion is that which looks after the widows and orphans. In this passage Paul writes to Timothy a very logistical sense of this reality that we can also glean some good insight on. Most notably in this passage is the idea of who bears responsibility for whom. What Paul indicates very clearly is that there is a strict responsibility for family members to look after each

other. In v. 8 we can see that Paul holds this to the severity of not providing to the level of “[denying] the faith and is worse than an unbeliever.”

As stated before and will be covered thoroughly in this lesson, there is no biblical teaching that wealth and having resources is inherently bad or evil. What is done with that wealth can be very evil, indeed. However, it takes some amount of resources to be able to provide for those around you and it is our calling to make sure we are available to do that.

a. Reflection Question #4: In what ways do you provide for those around you?

b. Reflection Question #5: (Read Proverbs 13:22) What sort of inheritance or legacy would you like to leave for your family?

### **III. BRIEF OVERVIEW**

#### A. Intro to The Legacy Journey

- Emotionally and spiritually learn to manage wealth; learn stewardship for the sake of glorifying God.
- The Legacy Journey is done during and after Baby Steps 4 through 7, but especially with Baby Step 7.
- “You never outgrow the need to budget.” “Debt can never again be an option.” A good manager knows what and how much they’re spending.
- Take care of the here and now issues. “Now focusses on taking control.” Once you get control you can gain some breathing room and you can focus on the future. “Then adopts a future focus.”
- When you start looking at the future you can start looking at your family in a greater context – the us. “Us emphasizes your family legacy.”
- The final broadening of the framework is seeing the needs of the world – the them. “Them leaves a legacy for others.”

#### B. Wealth as a Tool

- If you follow the steps and do them following a plan, you will build wealth. “And the Bible is very clear that wealth can be dangerous; it is a powerful tool and it is not to be played with by spiritual children.”
- “Worship the Provider, not the method.” “Don’t worship the method, worship where the method came from.”
- A pile of money isn’t bad, it’s just dangerous and you need to avoid making it an idol at all costs.
- “Wealth comes through [biblical management and] honest work.” Honest, hard work is a biblical mandate. “Approach [wealth] with a mature attitude.”
- There is nothing right or wrong about money, and money is not the root of all evil. The love of



money is the root of all kinds of evil.

- Don't let money cause you to "not need God."

- "[As a manager, you'll eventually give an account for] What you've done with His resources."

"Wealth is uncertain [but God's provision is constant]."

### C. Wealth, The Bible, and Culture

- "Toxic voices teach that wealth is evil." Scripture tells us that (1) God gives richly, but also (2) that these possessions can become a trap. But, wealth in and of itself is not evil according to Scripture.

- The Bible is full of examples where we are called to take control of our resources and use them for God's kingdom.

- "Many believe wealth should be equal." However, the Bible doesn't teach that. "Fair doesn't mean equal in Scripture."

- "[Some misunderstandings about wealth are driven by a basic] Misunderstanding of key Scriptures." E.g., there is not legitimate doctrine that says that rich people can't go to heaven.

- "[In general, the toxic teaching about wealth is] the result of spiritual immaturity."

- "Adults are asked to manage dangerous things well for the glory of God, children are not." God wouldn't bless and entrust his people with wealth if it was wrong inherently, it just needs to be utilized well and wisely.

- "We're called to grow wealth [for the kingdom of God]." "Building wealth is about stewardship [it's not about ownership]." You're just managing God's resources. "Wealth building can be a holy activity."

## **IV. WRAP-UP**

### AA. Takeaways

Takeaway #1: If you follow Financial Peace University right, you will become wealthy. Now learn what to do with this new reality.

Takeaway #2: "Become biblically mature with money."

Takeaway #3: Money is amoral, but your potential love for it isn't.

### B. Reflection Questions

Reflection Question #1: What is your current thought(s) on wealth and riches?

Reflection Question #2: Have you ever felt guilty for having a certain possession?

Reflection Question #3: When have you ever immaturely used your wealth?



Lesson 2

**THE  
PINNACLE POINT**



## **I. HOOK**

It takes a lot of walking uphill before you start going downhill. Normally, “going downhill” is reserved for a negative metaphor, but in this case we want to emphasize how much easier life is on ourselves when we’re walking downhill as opposed to uphill. Dave Ramsey’s goal in this lesson is to explore and discuss what it looks like to financially handle the uphill climb in order to reach a “pinnacle point” in which we can then coast downhill. However, this is a process that takes a lot of discipline and perseverance. Furthermore, there’s no quick scheme to climb this hill; it’s an earned climb.

## **II. SCRIPTURE PASSAGE**

### A. Hebrews 12:11-13

Discipline is the subject that everybody loves and is attracted to until they have to do it. Good intentions will get you to the door of discipline but only will power and discipline itself will let you open it and walk through. This passage (previous to these verses) talks about how God disciplines his children for their benefit in regards to dealing with sin. It’s a hard ordeal (just consider the Hall of Faith passage from chapter 11!), but it’s worth it on the other side. And certainly we should keep that context in mind for the sake of reading the Scriptures responsibly. However, in v. 11 we see a small transition by the author in that “All discipline” is now under consideration. It’s with this broader context that we can further discuss how discipline operates in our lives.

It’s with discipline that we “[yield] the peaceful fruit of righteousness.” So we know that our endeavors in this area won’t go unrewarded. However, it comes at a price. Verses 12 and 13 make it clear that we have to “strengthen” ourselves (v. 12) and “make straight paths (v. 13) so that we can arrive at this set destination of bearing fruit. These metaphors might make it seem easy at first glance, but when these concepts are met with reality it can be a very tough season to strengthen what is weak and to make straight what is crooked already.

a. Reflection Question #1: When have you ever strived for something with discipline and it bore fruit? How did that entire process feel?

b. Reflection Question #2: When have you ever set out for something and didn’t go all the way through with it? What caused you to back out?

c. Reflection Question #3: What is something in your life that needs to be strengthened or made straight?

### B. Ecclesiastes 11:1-5

The main verse to focus on in this passage is v. 2 – “Give portions to seven, yes to eight, for you do not know what disaster may come upon the land.” However, the surrounding verses give a

good amount of context as to why this is a truth claim and wise saying to begin with. A simple synopsis of vv. 3-5 is that we are not omniscient beings that know when things are going to take place or how they are going to happen.

There are certain things that we can know, like how we can know when something is about to happen. However, we can't know which ways the trees will fall (v. 3). Similarly, v. 5 explains that we can't see "the path of the wind" or the forming of a baby in the womb – likewise, we are largely unaware to the doings of the omniscient God. Then, in the middle of these verses we have v. 4 which explains that there is no fruit in sitting and watching these events, trying to make sense of them. With these things in consideration we might be able to return to v. 2 and see that it is wise to diversify our sowing to be able to mitigate the chaos and the unknown. And this is a lesson not just for financial investing as it's applicable to everyday life – don't tether yourself to solely earthly purposes and don't try to find wisdom from the unknowable.

a. Reflection Question #4: Is there any investment or obsession in your life that, if it disappeared, would completely alter your world? (e.g. financial investment, hobby, lifestyle, job, material object, etc.)

b. Reflection Question #5: (Read Proverbs 28:20) Have you (or someone you know) ever tried the "quick route?" If so, how did it turn out?

### **III. BRIEF OVERVIEW**

#### A. Intro to The Pinnacle Point

- The Pinnacle Point: The point where your wealth is generating more income for you than you are for yourself. When your investments are paying you more than your job.
- Do the work to get to the pinnacle. Work like no one else now so you can live and give like no one else in the future.
- Accruing wealth is not about you getting to sit on a stack of loot, it's about using it for the kingdom of God.

#### B. Basics of Investing

- The "Kiss" rule of investing – "Keep it simple, stupid." Don't invest in what you don't understand.
- Diversify your investments. "Diversification means to spread around." People who are smart but not wise are the most common victims of not diversifying well.
- Risk: "As the risk goes up, so does the return." But there's actually 2 versions of risk – the first is you'll lose money in investing, the second is that your "safe" and stored-away money in a savings account doesn't keep up with inflation. If you're not making at least 6% on your accounts then you're technically not breaking even when it comes to inflation and taxes you have to pay.
- Liquidity: "Liquidity is availability." Typically, the more unavailable money is in a certain ac-

count, the more it earns.

### C. Types of Investments

- CD: “A CD is a certificate of deposit.” They don’t pay a lot and will come with a penalty if you pull it out early.
- Money Market Mutual Funds: “Low-risk money market accounts.” It doesn’t pay a lot but it’s more liquid than a CD. Good for storing your emergency fund, not for long-term investing.
- Single Stocks: “Single stocks carry high risk.” With this you’re essentially “Buying a small piece of ownership [in a company].” A stock’s value increases in value “As the company increases in value.” “The profits [of stock] are called dividends.”
- Bonds: “A bond is a debt instrument.” It’s an “I.O.U” for when companies borrow money outside of banks. “Few do well with single bonds.”
- Mutual Funds: Mutual funds are where “Investors pool their money.” “[Mutual funds] are good long-term investments.” You have to ride it out though.
- Diversify your diversification (review from previous lesson) and get “An advisor with the heart of a teacher.” Be led and guided with investments, not sold into it.
- A “Beta is the statistical measure of risk.” “Load means a commission is charged.” This is sometimes part of the fees for a mutual fund (along with maintenance fees, etc.)

### D. Advanced Investments

- Low Turnover Mutual Funds: “Holds almost all the stock it purchases.” What this means is that there’s not taxes on growth. “It is taxed at the capital gain rate.”
- Annuities: Protections from taxes on accounts. “Fixed [annuities]: bad long-term investment.” “Variable: funds sheltered by the annuity.”
- Rental Real Estate: “Real estate is the least liquid investment.” 4 Rules for buying real estate: (1) Buy slowly and pay cash, (2) You make your money at the buy, (3) Pay no more than 70-80% of market value, (4) Buy in your area.”

## **IV. WRAP-UP**

### A. Takeaways

Takeaway #1: “No one wins without paying a price.”

Takeaway #2: In investments, don’t put all your eggs in one basket.

Takeaway #3: Ride out your long-term investments.

### B. Reflection Questions

Reflection Question #1: What work are you doing now to get to the pinnacle point?

Reflection Question #2: How diversified are your investments?

Reflection Question #3: What types/forms of investments do you have?



Lesson 3

# **THE LAW OF GREAT GAIN**



## **I. HOOK**

In the classic children's book *The Giving Tree* there is a boy and a tree who cross paths over the course of several decades. In the beginning, the boy is just that – a young boy. He is content with just playing on and around the tree. Then the little boy isn't quite as little and wants more from life and needs more from the tree to make it happen. So the tree gives him more. Later on, the boy comes back, older once more, and wants more from the tree, once more. This goes on a few more times until the boy is an old man and the giving tree has no more to give. Throughout the boy's life his lack of content caused the giving tree to be completely expended to the point where all it could provide was a stump to sit on. Lack of content is the variable that the boy couldn't control and through this he caused great harm throughout his life.

## **II. SCRIPTURE PASSAGE**

### A. 1 Timothy 6:6-8

Regardless of your feelings on cats, we can all probably agree that they can be ridiculous creatures from time to time. There's a picture of an instance where a cat owner spent somewhere around \$100 on this fancy cat tree house. Then, after spending the money and taking the time to assemble it, the picture revealed that the cat refused to get out of the box that the tree house was came in. To the dismay of the owner, the cat was merely content with the cardboard box.

This is, of course, a ridiculous illustration. However, it might reveal an interesting perspective for us. We have things in our life that we might spend any number of precious resources on – whether it be money, time, or effort – when at the end of the day we really could have been content with less than that. Here, Paul introduces an eschatological element to the idea of contentment – there is nothing in this world that we came in with and we aren't bringing anything out. The world around us and all the possessions we could ever covet are temporary at best; therefore, why shouldn't we just be content with the things necessary for life itself?

- a. Reflection Question #1: What is the bare minimum for you to be content in life?
- b. Reflection Question #2: When have you or someone you've seen not be content in a situation where you probably would have been fine? (i.e., When have you been a primadonna?)
- c. Reflection Question #3: In what ways might godliness and contentment lead to great gain?

### B. Philippians 4:11-13

Besides John 3:16, Philippians 4:13 is perhaps one of the most referenced verses in all of Scripture – “I can do all things through [Christ] who strengthens me.” This is, no doubt, a very encouraging and empowering verse. What may surprise people about it, however, is this context that it fits in. The verse, it turns out, refers back to this idea of contentment. Too many times

have we seen this verse used in reference to people pressing on in the face of oppressing odds and adversity. But in reality, it's Paul talking about that, regardless of whatever scenario he finds himself in – richer or poorer, in sickness and in health – he is content and empowered by Christ.

Keep in mind, Paul has been in some rough spots. He's been imprisoned, threatened, marooned, beaten, and left for dead. Worse yet, all these have happened on, at least, more than one occasion. This is a man who truly knows what "humble means" and "suffering need" feel like. Yet, at the end of the day, he can truly say that all the things he needs to do, as he's called to do, can be done through Christ in him. This is his contentment – never seeking outside the satisfaction and fulfillments that Christ's path and means have for him.

a. Reflection Question #4: What was a time in your life when you (or someone you know) were, by secular means, destitute, but you were content anyway?

b. Reflection Question #5: What does Christ do or provide that leads Paul, and us, to be content?

### **III. BRIEF OVERVIEW**

#### A. Contentment, The Law of Great Gain

- The main and most important financial principle: contentment. Having or not having contentment will determine how you view finances and generosity. It's the truest difference maker.
- A person making \$40k a year with a right perspective on and attitude towards finances will be better off than a person making \$80k a year without those.
- "[Contentment] goes hand in hand with godliness."
- "You can be in achievement mode and [still] be content." It's when your drive for more takes over your personhood that it becomes a problem.
- "Content people don't always have the best of everything. But they make the best of everything."
- No matter how good your stuff is, someone somewhere has something better.
- "Contentment is not a destination, it's a manner of traveling." "Contentment does not mean apathy [or lack of intensity]."
- "How much is enough for you?" is the question you must ask yourself to know whether you are content or not.
- The only people who get to decide how big your "chalice" is is you and God. There is an inconsistent and toxic understanding about what is and isn't Christian wealth and responsibility.
- When deciding on how big your "chalice" should be, consider asking the actual owner of the "chalice" and consider a good ratio of the size to the giving.

#### B. Living in Baby Step 7

- When you're in Baby Step 7 and everything else is taken care of, "Use budget ratios." "Set your zero-based budget [to whatever you choose]." Then, make adjustments and ratios to what you

want to do with your giving, lifestyle, and investing.

- Setting these new parameters when you're more or less done with money "Keeps your heart in the right place." "You and God set the ratios."

- When you're in Baby Step 7, you can let off the gas a bit compared to that of Baby Steps 1 through 3.

### C. 4 Signs of Discontentment

1. "Attempting to get rich quick."
2. "Trying to appear wealthy."
3. "[Feeling] Anxiety about what you don't have."
4. "Allowing jealousy and envy [to enter in your mind]."

## **IV. WRAP-UP**

### A. Takeaways

Takeaway #1: "Keeping wealth in perspective helps us to create contentment."

Takeaway #2: "It's okay to get nice stuff, just don't let your nice stuff get you."

Takeaway #3: Find what size your "chalice" should be and commit to blessing your household and others with it.

### B. Reflection Questions

Reflection Question #1: Do you consider yourself content with your life as of right now?

Reflection Question #2: "How much is enough for you?"

Reflection Question #3: Do any of the 4 signs of discontentment apply to you?



Lesson 4

# **SAFEGUARDING YOUR LEGACY**





## **I. HOOK**

Note: You can skip to 5:00 for this lesson.

There are many famous and beloved Christmas characters such as Santa Claus, Jack Frost, and Frosty the Snowman. Then there are some infamous and feared Christmas characters that are just real scrooges (pun intended). Ebenezer Scrooge is known for one thing in A Christmas Carol – he is an old, miserly man whose lack of compassion is so bad he has to be visited by ghosts just to alter his legacy. The course Scrooge was on is so notorious that the word “scrooge” has entered into the English dictionary. Of course, there are more ways to financially tarnish your legacy from a financial standpoint, as well as more ways to safeguard your legacy, aside from Christmas ghosts.

## **II. SCRIPTURE PASSAGE**

### A. Proverbs 4:23

Protecting your financial legacy is merely an extension of a much greater reality, safeguarding your own legacy and your testimony. This begins from a simple place and simple phrase that you’ve no doubt heard before – “What you take in, you put out.” Or, “Garbage in, garbage out.” This proverb exemplifies this simple lesson very succinctly. We must be careful to take care of what we are affectionate towards since that will determine our attention and actions.

There’s a famous speech given by an atheist in which even he mentions that in the day to day trenches of life there is actually no such thing as atheism. Everyone worships something, it’s just a matter of what you worship. If you worship beauty you’ll find yourself feeling ugly. If you worship power you’ll always end up feeling weak. If you worship money you’ll always want more of it and feel perpetually broke. We have to guard our hearts for what we are truly worshipping lest we are eaten alive by the things that could never fulfill us.

a. Reflection Question #1: What have you worshipped that has never had the ability to fulfill you?

b. Reflection Question #2: How have you found success in guarding your heart from unworthy things?

c. Reflection Question #3: (Read Matthew 6:19-21) What might it look like to store up treasures in heaven?

### B. 1 Corinthians 4:1-2

What makes a person trustworthy? There’s a graph that was presented that actually measures this (albeit somewhat subjectively) where one axis measures a person’s ability to complete the task at

hand and the other axis measures the person's character. These two together create a decent measure of how much they can be trusted. Because a person can be super skilled in a task, but if they have no character then they can't be trusted. Or even if a person is the most upstanding individual that can exist but has no means to do the task at hand, then they also cannot be trusted. For someone to be a trusted steward, they need both.

This is why, when it comes to leadership (which we're all called to at some capacity), Scripture calls us, as believers, to pursue both moral upstanding and some level of competency in our giftings. Of course, not every person is going to be stewarding the same things. However, what will be consistent is that we are called to be trustworthy in whatever endeavor is given to us. For Paul (as we see here) it was sharing the Gospel in his evangelistic and church planting efforts. For us, it could be any myriad of things that might overlap with others.

a. Reflection Question #4: What things in your life are you called to steward?

b. Reflection Question #5: What are examples of things you or someone you know have stewarded well or poorly and what was the consequence of that?

### **III. BRIEF OVERVIEW**

#### A. Intro to Safeguarding Your Legacy

- In FPU the lessons over emergency funds and insurance were about protecting your wealth. This lesson is about safeguarding your legacy.
- “[In order to protect your future legacy] You have to safeguard your life today.”

#### B. 4 Key Relationships

Safeguard your legacy by being vigilant in these 4 relationships:

1. “Personal: My legacy as an individual.”
2. “Marriage: Our legacy as a couple.”
3. “Children: Our legacy as a family.”
4. “Others: My legacy with family and friends.”

Make sure that wealth and accruing wealth doesn't ruin your relationships. Also, deep down, it's not necessarily the wealth that destroys. Rather, it's wealth that exposes the things that do destroy relationships.

#### C. 3 Keys to Consider When Safeguarding Your Legacy

1. Ownership. We don't own our resources. We manage the resources that belong to God.
2. Magnification. "The more wealth you get the more you become of what you already are."
3. Community. "Everyone needs a teacher, [a student, and a friend.]" That is, be learning, teaching, and loving.

These are 3 lenses we use to evaluate our 4 relationships previously mentioned.

#### D. United B & C Together

- The primary statistic that is most shared and relevant amongst people with \$10+ million is "unbelievable, fanatical integrity."
- Having accountability partners is a necessity, not just your spouse.
- "Wealth building in marriage is a team sport." When married couples take the ownership portion seriously, the conversations in the marriage change, as do their motives and priorities.
- There is a very legitimate truth to the claim that you will become like the people closest to you, even financially. "Nurture healthy relationships."

#### E. Safeguarding for the Sake of the Children

- Be a parent in such a way that more is caught than taught. That is, teach by example not just through words.
- Teach your children at an early age the ownership principle from earlier.
- "Parents need to know their kids." Know how your kids are wired because this will be magnified as they grow older.
- "Know your children's friends." Furthermore, pay attention to your own friends and how they influence you to influence your friends.
- If you don't have children, or don't plan on having children, then this principle still applies through nieces and nephews, children's ministries, or other young children around in your life.

#### F. Miscellaneous Relationships

- "[Personal] Wealth can have an unexpected impact [on your family and friends, good and bad]."
- It's going to be a hard conversation to have a conversation with close family and friends about mismanaged money.
- "Your success can reveal [your friends and family's] character."
- Having quality friends will lead you to make quality financial decisions.
- Learn to set healthy boundaries – physical, mental, emotional, and financial boundaries. This might mean confronting and addressing entitlement problems. "Do not enable bad behavior."

## **IV. WRAP-UP**

### A. Takeaways

Takeaway #1: Money makes you more of what you already are.

Takeaway #2: “Money can’t heal a wounded marriage.”

Takeaway #3: Money is best used and legacies are best built and protected when you understand who actually owns the money.

### B. Reflection Questions

Reflection Question #1: Which of the 4 key relationships do you find the most difficult to foster?

Reflection Question #2: How do you deal with setting boundaries?

Reflection Question #3: How have you seen wealth change someone (including yourself) for better or worse?

Lesson 5

# **GENERATIONAL LEGACY**



## **I. HOOK**

Every good medieval story regarding kings and knights usually has an heir to the throne within it somewhere. And it's usually that heir and that inheritance that really throws a wrench into what's going on. Inheritances and heirs are found all over history as well. Wars, battles, betrayals, and alliances have been made in the name of inheritance. This is because being an heir, at least in this regard, is a guarantee of power and resources. The Bible also has this, especially in the Old Testament. Consider Solomon's relation to David and Isaac to Abraham, not only sons but heirs to all that their fathers had before them. However, even as the Bible presents it, being an heir or leaving an inheritance can be a tricky ordeal and it's best to go about it with wisdom.

## **II. SCRIPTURE PASSAGE**

A. Proverbs 13:21-25 // "A good man leaves an inheritance for his children's children, but the wealth of the sinner is stored up for the righteous."

Proverbs is mainly concerned about two things: wisdom and folly (as you've probably picked up from this series). This chapter in Proverbs directly contrasts them against each other; that is, those who are wise will do this and those who are fools will do that. This particular portion of the chapter deals with relations of parents and children, mainly, and how this reflects in the effects of righteousness and wickedness.

What's important here for application is centrally located in verses 22 and 24. It's indicated heavily by the author that the wise parent will give their children the means of being successful in their own lives. This comes in 2 primary ways via these verses: material means (inheritance) and discipline. It is wise for a parent to leave their children with ample resources in order that they can build upon it so that they may do the same for their own children. However, the buck doesn't stop there (no pun intended), it's also important that the parent instill a sense of discipline that leads to wisdom so that the heir doesn't squander the inheritance. A direct reference to this end result can be found in verse 25 which discusses the theme of contentment which Ramsey has also referred to heavily in a previous lesson.

- a. Reflection Question #1: Where can you find biblical examples of inheritances being passed down in Scripture that have been used in both wisdom and folly? (Hint: look at Romans 8:9-17 and Luke 15:11-32.)
- b. Reflection Question #2: In both material inheritance and in "[not] withholding the rod," how are you providing for your children's future? Or, how have your parents prepared you?
- c. Reflection Question #3: (Read Proverbs 19:13-14) How do those who closely surround a person affect a person? How have you seen this in your own life or in others?

B. 1 Kings 1:15-40, 1 Kings 2:1-4, 1 Kings 3:3-14

As previously mentioned, Solomon is not only a son to David but also an heir; an heir with quite the inheritance left for him – the throne to Israel. This generational transition of wealth and authority was no small ordeal. Most of Kings reflects how Solomon took this responsibility in wisdom and folly. However, these selected passages reflect how David's bestowing of the inheritance was marked by both wisdom and benevolence for his son that he had with Bathsheba.

What is also seen in these passages is how Solomon took his role as an heir to David and the throne with much prudence. We should find it beautiful how 1 Kings 2:1-3 (David's charge to Solomon) is found completed in 1 Kings 3 (not without fault though as 3:3b indicates). Solomon's determination to follow in king David's footsteps to pursue righteousness leads him to be divinely blessed by the Lord to have even greater wisdom.

Knowing that his role as an heir with such a grand inheritance causes him to realize that wisdom is of paramount importance. It could even be said that wisest thing that Solomon has done in his life is desire wisdom itself. All of this, of course, finds its foundation in the wisdom that the parent (David) has given a great inheritance and instruction to their heir (Solomon).

a. Reflection Question #4: What comes of Solomon's legacy to his children and how does this compare or contrast to David's passing legacy to him? (Hint: see 1 Kings 11:1-8 and 1 Kings 11:34-35)

b. Reflection Question #5: How does a wealth of resources and authority relate to wisdom? (Hint: think of the Spiderman quote, "With great power comes great responsibility.")

### **III. BRIEF OVERVIEW**

#### A. Intro to Inheritance

- There is an unfortunate American ethos where we think that the world revolves around us and we aren't obligated to leave a legacy.
- "[Biblically speaking,] Families are called to manage wealth."
- "Responsibility is transferred with wealth." "[Generational] Wealth is not about consumption. It is about expanding God's kingdom."
- You get to create the environment that your children grow up in.
- Wealth ought to be seen as a privilege and a public service.

#### B. Inheritance in the Bible

- There are numerous Old Testament accounts of generational wealth being passed down.
- Character and real people such as Abraham to Isaac, Job to his children, and David to Solomon are seen passing down and receiving generational wealth.
- The biblical model seems to indicate priority of "Families more often than Institutions."



- If you teach your children and heirs how to handle wealth, “They will not be ruined by it.”

### C. Estate Planning

- “Wills are state-specific.”

- You’ll need to update your will at every major life event; including moving states.

- “Married couples [should] use a mirror-image will.” In this case, both wills are identical minus the name swaps.

- “Consult an estate planner.” An estate plan is just that – a plan. Not having will can turn your family into a fiasco after your death.

- “The will should be read while you are alive.”

- “Most people do not need a living trust.”

- “It’s not immoral to use every legal means [to avoid taxes].”

- Prenups are acceptable in extreme cases.

- “Do not deed your home prior to death.” Your kids will be squashed by the capital gains tax with this plan.

- “You need a family constitution...It defines your family’s values.”

- 4 things needed in the family constitution: 1) “Create a family mission statement.” 2) “Tailor it to fit your family.” 3) “You have to live it every day.” 4) “Form a family council.”

- “Create a legacy box.” It’s a box that contains all the pertinent information regarding your finances

## **IV. WRAP-UP**

### A. Takeaways

Takeaway #1: It is our responsibility and joy to be the generous grandparents in the family.

Takeaway #2: “Everyone over the age of 18 needs a will.”

Takeaway #3: “Estate tax planning is a big challenge.”

### B. Reflection Questions

Reflection Question #1: What is your goal for leaving an inheritance?

Reflection Question #2: What would be in your family’s constitution?



Lesson 6

# **CALLED TO GENEROSITY**



## **I. HOOK**

The great British author, Charles Dickens, once said, “Do all the good you can and make as little fuss about it as possible.” This is the nature of biblical generosity – using your treasure, time, and talents in a way that introduces a kingdom-oriented good into the world but being under the radar about it that way the glory remains only to God. This, being the final lesson of The Legacy Journey, returns to concepts and principles that Ramsey has been saying since the beginning. But also he concludes with the series with a deep dive into the nature of what giving is, how to approach it, and its effects on your life and those around you. Like Winston Churchill says, “We make a living by what we get, but we make a life by what we give.”

## **II. SCRIPTURE PASSAGE**

### A. Matthew 6:1-4

No one likes a showoff. This is a lesson we became aware of in elementary school. Of course, it feels amazing to be in the limelight showing off your amazing skills or your prized possession, but it can be the most cringy thing to observe if you catch on to that person’s hubris. This is exponential more terrible when the showoff is trying to showoff how great of a person they are. Great acts aren’t all that great when they’re done without humility. This passage speaks exactly against such people.

In a previous lesson Ramsey discussed how the passage about the widow who gave her all (2 small coins) is less about the widow and more about the unrighteousness of those who gave out of their abundance but miss the point and aim of generosity altogether. Similarly, Jesus here explains that the point of giving is less about the physical act of it all but rather it’s more concerned with heart behind the giving.

He warns that such anonymity should be given to giving that your left hand shouldn’t even know what your right hand should be doing. This isn’t only anonymity, it’s also an indication that giving should be instinctual to you. When giving is done out of self-centered showmanship, the reward of that giving is given there in full; that is, the selfish giver earns their reward of temporary social grandeur. However, the true and righteous giver is given perpetual and eternal rewards from the Father.

a. Reflection Question #1: When have you seen someone give in such a grandiose and obvious self-aggrandizing manner?

b. Reflection Question #2: Have you ever been the recipient of anonymous giving? How did it make you feel?

c. Reflection Question #3: (Read Matthew 6:5-6) How do these 2 passages relate? What truth(s) can we extrapolate by holding them together?

## B. Ephesians 4:28

“You reap what you sow” is an interesting concept to examine theologically. On the one hand, it might go against the concepts the graces and mercies that the Lord has laid out for us. That is, God has given and spared us from so much that we will never be able to boast in. Furthermore, a quick read through Ecclesiastes and Job will make it clear that seemingly ungrounded things will inevitably happen in the human experience. On the other hand, it is clearly biblical that there is a real sense in that what we put out into the world through our treasure, time, and talents will returned to us, for better or worse.

This verse from Ephesians certainly speaks to the latter. Here, Paul looks to those who do work in dishonest and sordid to abandon their ways to pursue instead a life an livelihood of true and honest work. Paul doesn't just leave it there though; the end goal of this newfound honest work is to be able to turn around and give to those in need. The heart of the dishonest worker, thief, manipulators, and racketeers will nature steer away from doing anything remotely generous with their gains. However, those who work in the light will see that they will want to be a light unto others.

a. Reflection Question #4: Excluding Robin Hood, why do those who take sordid gain have a heart against generosity?

b. Reflection Question #5: Why do you think Paul doesn't stop this sentence with just telling people not to steal, but rather adds in the statement “that he may have something to give him who has need?”

## **III. BRIEF OVERVIEW**

### A. Principles for Giving Generously

- The quickest starting point to fixing greed is to begin giving.
- There is a direct correlation to generosity and being like Christ.
- “The key to having an enduring legacy is to ‘Practice generous giving’ throughout your life.”
- We give because God gave first and most. “Giving is an expectation for God's people.”
- “Giving should be private. It shouldn't be a spectacle.”
- When you give anonymously, the only person left to get credit and glory is God.
- The only rare circumstance when making your identity while giving is a wholly positive thing is when you use your giving spirit to be an inspiration to other's giving spirits.
- “Giving should include your time[, your treasure, and your talents.]”
- “Giving is the most fun you can have [with money].”
- “Giving unlocks your full potential.” The overflow of your spirit that comes with giving is what releases what you can be.

## B. “Practice the Displacement Method”

- Displacement is the simple concept that when you move something into a new area it will displace the surrounding things that were once there. This happens both physically (obviously) and it happens spiritual.
- The lesson behind this is that Christians out to integrate into the greater society in order to displace the status quo that is apart from God.
- Where a kingdom-minded and kingdom-oriented person is, things and people who are against the kingdom are not. “Displacement cleanses.”
- This also happens in reverse – Christian influence can be displaced out of the society.

## C. The Nature of Giving out of Your Wealth

- “Your legacy of giving cannot outlive you if you kill the golden goose.” Be a good manager of your wealth and know that you don’t have to give it all way in order to be holy.
- Keeping your wealth will make you naturally misunderstood by others.
- There’s a certain myth that lies within the phrasing of “giving back,” except when it comes to the tithe – which was always God’s and never yours.
- “Wealth, or economics, is more like candles than cake. When I light your candle there’s more light but I’ve not lost anything.”
- “Extra giving begins at Baby Step 3.” Extra giving means over and above the tithe, which you should be doing at Baby Step 1.
- “Commit to due diligence with giving.” Be detailed into who and what you’re giving to.
- “You are the manager, not the owner [of your family foundation].”
- “Let [your] passions and [your] values influence your giving.” Also, be considering and inquiring on whether what you’re giving to is a good use or waste of God’s resources.
- “[Sowing and reaping is] A biblical principle for a lasting legacy.”

## **IV. WRAP-UP**

### A. Takeaways

Takeaway #1: “Giving is the antidote for selfishness.”

Takeaway #2: “At the end of the day, a spirit of generosity is the spirit of Christ.” “We are blessed to be a blessing.”

Takeaway #3: “Glorious levels of giving will set you free to glorious levels.”

### B. Reflection Questions

Reflection Question #1: What passions and values do you have that will influence your giving?

Reflection Question #2: When have you seen displacement in your own life, and what was the impact of it?





