The Compass Curriculum Instructor's Guide

COMPASS™ | *well-versed in finances*

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Thank you to Dr. Dan Lewis for helping take this course from vision to reality. We are grateful for your heart for the Lord, your incredible giftedness and your love for students everywhere.

Introduction

WELCOME AND INTRODUCTION

We are thrilled that you are partnering with *Compass- finances God's way* to teach the Compass Curriculum.

This course is designed to draw upon the Bible so students can learn, apply and multiply God's financial principles. Our hope is that this curriculum will help you prepare the next generation to be faithful financial disciples, expanding the cause of Christ both locally and globally.

ABOUT COMPASS

OUR VISION:

> To see everyone, everywhere faithfully living by God's financial principles in every area of their lives.

OUR MISSION:

> Equipping people worldwide to faithfully apply God's financial principles so they may know Christ more intimately, be free to serve Him and help fund the Great Commission.

You can learn more about Compass by visiting compassfinancialministry.org and clicking on the "About" section.

Course Design

OVERVIEW

The core components of the course include 13 Instructor PowerPoint lessons, the Compass Curriculum Student Workbook and this Compass Curriculum Instructor's Guide.

The course is designed to be able to fit your desired time frame by adding or removing content from the PowerPoint lessons. Instructors can also adjust the overall length of the course by choosing specific lessons to fit the needs of their institution. For example, if you only had 10 weeks to teach the course, you could choose 10 lessons (from the 13) you would like to use during that time frame.

The course reaches across diverse learning styles through its integration of animation, video teaching, whiteboard applications, scripture memory, provided teacher notes and small-group homework.

COURSE FLEXIBILITY

The Compass Curriculum is designed to allow for instructor flexibility. Essential components in each lesson focus on a biblically based theme. The Compass Curriculum Student Workbook is directly linked to each lesson theme.

During preparation for teaching each lesson, instructors may add unique content or remove existing content to fit a desired time frame.

TRAINING

All instructors should participate in a Building Your Finances God's Way study prior to teaching the Compass Curriculum. Information for this study can be found at compassfinancialministry.org.

Course Topics

Lesson 1 – Starting Well

Lesson 2 - God's Part

Lesson 3 - Our Part

Lesson 4 - Generosity

Lesson 5 - Saving

Lesson 6 - Investing

Lesson 7 - Debt

Lesson 8 - Honesty

Lesson 9 - Work

Lesson 10 - Counsel

Lesson 11 - Crisis

Lesson 12 - Eternity

Lesson 13 - Finishing Well

Instructor PowerPoints

STRUCTURE OF POWERPOINTS

Open in Prayer: Open the class in prayer or ask a student to.

Assignment Review: A chance for students to ask questions from the previous lesson's homework and recite the previous lesson's memory verse.

Learn: Contains current lesson's memory verse, animated introduction video, video teaching, discussion questions and teacher notes.

Apply: Contains whiteboard animation videos, discussion questions specific to the applications and teacher notes. There are also optional exercises that can be performed in class on the DEMO SLIDE. These exercises can be found at the end of this guide.

This section will also contain a review of the applications (if there is one for that particular lesson) that students will complete in the Compass Curriculum Student Workbook.

Dig Deeper: The Dig Deeper section contains a video to be watched that gives an overview of a specific Bible passage. Students then read the passage and answer the questions. It is recommended that students complete the Dig Deeper section in small groups with 3-4 of their fellow students during class.

World View & God's View: Designed to help students compare and contrast what the world tells us about money and possessions and what God tells us.

Multiply: Encourages students to think of ways that they can share what they learned with others, a key part of discipleship.

Winding Down: Provides additional tools and resources students can use as well as a review of the Compass Curriculum Workbook assignment.

Prayer Requests & Close in Prayer: There is a prayer log at the back of the Compass Curriculum Student Workbook where students can write down prayer requests mentioned in class.

Instructor PowerPoints

ADDITIONAL NOTES

LESSON 1

Lesson 1 is structured similarly to the other lessons with the following exceptions:

Introduction Slide: Intended for students to get to know you and their classmates better.

About Compass: A brief explanation of Compass.

Required Course Texts: Explains the required course texts. If you were to add additional texts, you would insert them in this slide or create an additional slide.

Explanation of Application Tracks: See APPLY SECTION on the next page.

TEACHER NOTES

The "Teacher Notes" slides provide additional commentary for you to use or discuss with the class. These notes come from a variety of Compass resources and authors. These notes are not meant to be read verbatim but are meant to be personalized and provide additional talking points for you as an instructor if needed.

THE PEN & PAPER ICON

When you see a pen and paper icon at the top right of a slide, there will be additional talking points provided in the presenter notes. See below.

APPLY SECTION – Application Tracks

In the Apply section, there will be lessons that review the applications found in the Compass Curriculum Student Workbook. There are 2 application options in the student workbook:

Track 1: For students who are currently not financially independent. You may have a job and get a paycheck, but you have parents or loved ones who provide the bulk of your financial support.

Track 2: For students who are more financially independent. You may get financial help from parents or loved ones, but you may have bills, rent, payments, etc. that you are responsible for.

As the instructor, you can do one of the following:

1. Allow each student to select which track fits them best.

2. In Lesson 1, assign the class to complete either Track 1 or Track 2 throughout the entirety of the course.

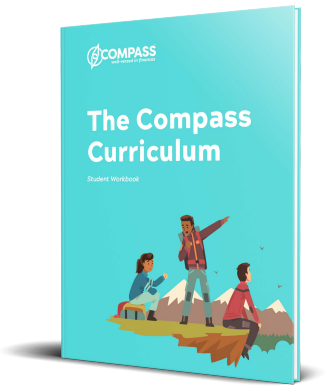
ADDITIONAL SLIDES

Additional slides are provided at the end of each PowerPoint presentation if you want to create additional content. The slides use RALEWAY font and the following color palette:

PRIMARY BLUE
#164C97

SECONDARY BLUE
#7DA7D8

Student Workbook



The Compass Curriculum Student Workbook is designed to be used as homework for students outside of the classroom setting. All 13 lessons of the workbook are aligned with the 13 lessons taught in the Instructor PowerPoint Presentations. Each lesson should be assigned after the classroom presentation on the corresponding lesson.

These homework assignments can be done in the following manner:

1. Completed individually (approximately 1 hour).

2. Completed individually and then discussed with an assigned small group from class. This small group meeting would be held outside of, and in addition to, the classroom setting (approximately 2 hours).

A hard copy of the Compass Curriculum Student Workbook can be purchased at:

https://compassfinancialministry.org/product/the-compass-curriculum/

A digital version of the Compass Curriculum Student Workbook can be purchased at:

https://compassebooks.thinkific.com/courses/curriculum

You'll want to share these links with students and students should purchase the workbook prior to the first class.

Required & Additional Texts

REQUIRED TEXTS

The Compass Curriculum Student Workbook (see links on previous page)

A Bible

ADDITIONAL TEXTS

Each educational institution must decide on an appropriate amount of content for students to read in order to get credit for the course. Below is a list of recommended additional texts that students could read, report on, or give as executive briefs at the end of class to meet reading requirements. Feel free to use texts that are not on this list as well.

Financial Discipleship - Investing in Eternity by Peter Briscoe
https://compass1.org/product/financial-discipleship/

Your Money Counts by Howard Dayton
https://compass1.org/product/your-money-counts/

Business God's Way by Howard Dayton
https://compass1.org/product/business-gods-way-book/

Honesty by Howard Dayton
https://compass1.org/product/honesty-a-missing-key-to-unlocking-intimacy-with-god/

The Bible on Money Devotionals by Melody Stampley
https://compass1.org/the-bible-on-money/

YouVersion Reading Plans by Compass-finances God's way
https://compass1.org/reading-plans/

Apply Exercises

Below are scenario exercises you can incorporate into your classroom.

These supplemental exercises will walk students through a topic related to this week's lesson. Feel free to use the recommended exercise (titled on the slide), use a different exercise or create one on your own.

The slide will look like the slide below and have a recommended exercise for that lesson.

Faithful Manager

Purchasing Versus Leasing a Vehicle

Review the Money Q&A on Debt – Auto

Purchasing

Monthly payments are typically higher than leasing.

Once the vehicle has been paid off, you own the car.

The residual value of the vehicle (trade-in value) can be applied towards the purchase of a newer car.

There are no mileage limits when owning a car; however, the more miles the vehicle has will affect the residual value of the car.

Leasing

Monthly payments may be lower than buying.

The lease payments go towards the depreciation of the vehicle, lease terms and rental charges.

After the lease term is up, the vehicle must be returned (unless there is a purchase option). Beware of additional fees that may occur such as:

- Early termination
- Excessive mileage
- Damage

Disclaimer: Compass – finances God's way does not endorse nor recommend any of the companies listed. No one is authorized to use affiliation with Compass to promote their business.

Notes:

Remember, when leasing a vehicle, you do not own it, you are only borrowing it.

Generally, it is better to purchase a vehicle rather than lease one. In the long run, you generally pay more for the use of the car when leased than if purchased. Check with your tax accountant to determine the best option for your situation.

Generally, it is better to purchase a good used car rather than a new one. A new car is worth less than you paid for it once you leave the dealership's parking lot.

For more information about Auto Debt, visit the Money Q&A website.

Ref: Consumer Financial Protection Bureau (CFPB)

Exercise:

How does Philippians 4:11-13 (NASB, 1995) help in deciding whether to purchase or lease a car?

> 11 Not that I speak from want, for I have learned to be content in whatever circumstances I am.
>
> 12 I know how to get along with humble means, and I also know how to live in prosperity; in any and every circumstance I have learned the secret of being filled and going hungry, both of having abundance and suffering need.
>
> 13 I can do all things through Him who strengthens me.

How can contentment help us to make wise purchasing choices?

(Note: Sometimes our wants and desires for earthly things can cause us to be discontent and not make wise choices. Some may consider leasing a fancy car for their image rather than purchasing a modest car that they can afford. Focusing our wants and desires on Christ Jesus helps us to learn to be content).

The Gift Card Challenge

Go to a popular convenience store and purchase a $20 gift card (or whatever amount that you can afford). Another option would be to find a person that you could do a kind act of service for.

Review the Money Q&A under Giving – Advantages, Amount to Give, and Our Attitude

Exercise:

In the next week, find a person who you think may benefit from receiving that gift card or act of service. That person may be:

- The cashier or bagger at the grocery store
- Someone you have a conversation with
- A military person, police officer or other first responder as a thank you for their service
- Someone that you meet who is having a bad day
- Others?

Record your experience when you gave that gift card or performed the act of service:

- What was the situation?
- What was the person's reaction?
- How did you feel giving the gift card or doing the act of service?
- How does Proverbs 15:13 fit with your experience?

A joyful heart makes a cheerful face, But when the heart is sad, the spirit is broken (NASB 1995).

Bank Accounts

There are different bank accounts based on the needs, how quickly the money can be withdrawn, and if the money will bear interest.

Institutions

- Bank – Investor or privately owned. Banks operate as for-profit. Banks tend to offer more options for banking, retirement and investments. Banks also tend to have more branches and ATMs nationwide.
- Credit Union – Credit unions are a nonprofit institution that is owned by its members. Typically credit unions can offer better interest rates than a bank.
- Online only – Designed to do all your banking transactions online or via an app on your phone or tablet. Typically, online-only banks may offer a higher interest rate on savings. Beware of variable interest rates.

Ref: Credit Unions vs. Banks: What's the Difference? (investopedia.com)

Ref: How Does an Online Bank Work? - NerdWallet Canada

Accounts

Ref: Types Of Bank Accounts – Forbes Advisor

Checking

- Designed to hold funds that you plan to spend or use to pay bills.
- Checking accounts may or may not pay interest.

- Beware of minimum balances, direct deposit requirements, etc., to avoid fees that may be linked to the account.
- Beware of overdraft fees and see if a savings account can be linked to the checking account to automatically transfer funds if an overdraft occurs.

Savings

- Designed to be a deposit account that can be used to hold money that you do not plan to spend right away.
- Savings accounts usually pay interest.
- Beware of minimum balances.

Money Market

- Designed to combine the features of a savings account and checking into a single deposit account.
- Money Market accounts may have a limit on the number of checks or withdrawals that can be written per month.
- Beware of minimum balances.

Certificate of Deposit (CD)

- Time deposit accounts are designed to save money for a set period of time.
- CDs generally pay a higher interest rate than a savings account.
- The money is not available until the CD matures.
- Beware of early withdrawal penalties.

FDIC

The Federal Deposit Insurance Corporation (FDIC) is an independent agency created by the Congress to maintain stability and public confidence in the nation's financial system. When a financial institution offers FDIC accounts, that means the government will insure the account up to $250,000, per account holder in the event the financial institution fails. Not all financial accounts are FDIC insured.

Ref: FDIC: Federal Deposit Insurance Corporation

Cryptocurrency

Cryptocurrency is a form of digital asset based on a network over a large number of computers. A defining feature of cryptocurrencies is that they are generally not issued by any central authority, rendering them theoretically immune to government interference or manipulation.

Although cryptocurrency has advantages of cheaper and faster money transfers, their value volatility and potential use in criminal activities can be disadvantages.

Ref: Cryptocurrency Explained With Pros and Cons for Investment (investopedia.com)

Exercise:

How would you apply Matthew 6:19-21 (NASB, 1995) to these bank accounts?

> 19 "Do not store up for yourselves treasures on earth, where moth and rust destroy, and where thieves break in and steal.
>
> 20 "But store up for yourselves treasures in heaven, where neither moth nor rust destroys, and where thieves do not break in or steal;
>
> 21 for where your treasure is, there your heart will be also.

How would you apply Proverbs 21:20 (LB) in deciding which bank account(s) to use?

> The wise man saves for the future, but the foolish man spends whatever he gets.

Disclaimer: Compass – finances God's way does not recommend any investments or banking institutions. No one is authorized to use affiliation with Compass to promote the sale of any investments or financial services.

Investing

View the Money Q&A under Investing, Saving, Saving for Retirement, Giving-Advantages, Giving-Amount to Give, and Giving-Our Attitude.

Emergency Fund

The emergency fund is one of the first priorities to save money for. An emergency can be one of the main destroyers of a budget. Saving for a crisis can help. Initially, the goal is to save $1,000, and should be used only for unexpected emergencies. Over time, as part of your savings plan, it is desirable to save 3 to 6 months of expenses.

Savings Plan

This area of saving is for a car, home, education, business, etc.

Long-term Investing

This is designed to develop a long-term savings plan especially for retirement. There are many long-term investments, so consulting with a Christian financial advisor is recommended. Let's start with some history and definitions:

History of the Stock Market – The idea of a stock market began in the 1300s, with the first exchange in Belgium, 1531. Over the years, the stock market has been made up of many exchanges around the world. The most familiar in the U.S. are:

NYSE – New York Stock Exchange.

Nasdaq – Formed in 1971 to trade securities electronically.

S&P 500 – The S&P 500 Index or Standard & Poor's 500 Index is a market-capitalization weighted index of 500 leading publicly traded companies in the U.S.

DOW – Dow Jones is one of the world's largest business and financial news companies. The Dow Jones & Company was founded in 1882 by Charles Dow, Edward Jones, and Charles Bergstresser. The Dow Jones Industrial Average is a stock market index that tracks 30 large, publicly owned blue-chip companies trading on the New York Stock Exchange and Nasdaq.

Types of Investing Include:

401k plan – If your company offers to match your contribution to a 401k plan, it is recommended to invest the maximum amount that your employer will match. Think of the company match as free money.

Roth IRA – After you have started a 401k plan at your company to maximize the company match, then the next step is to invest in a Roth IRA to the maximum annual contribution allowed by law.

Stocks – Issued by companies to raise capital to grow the business or undertake new projects.

Bonds – Bondholders are creditors to the corporation and are entitled to interest as well as repayment of the principal invested.

Government Bond – A debt security issued by a government to support government spending and obligations. The U.S. Treasury offers various types of bonds.

Real Estate – Defined as the land and any permanent structures, like a home, or improvements attached to the land, whether natural or man-made.

Annuities – An insurance contract issued and distributed by financial institutions with the intention of paying out invested funds in a fixed income stream in the future. Annuities are mainly used for retirement income purposes. They can help individuals address the risk of outliving their savings.

Precious Metals – These include gold, silver, platinum, etc. Precious metals are metals that are rare and have a high economic value due to various factors,

including their scarcity, use in industrial processes, hedge against currency inflation, and role throughout history as a store of value.

Cryptocurrency – This is a form of digital asset based on a network that is distributed across many computers.

Reference: https://www.investopedia.com/terms/i/investing.asp

Exercise

Choose 2 or 3 companies to follow their stock performance over several months.

Listing of company stock abbreviations
https://www.nyse.com/listings_directory/stock

Market Activity https://www.nasdaq.com/market-activity/stocks

Consumer Price Index https://www.bls.gov/cpi/

Producer Price Index https://www.bls.gov/ppi/home.htm

1) Make observations on how the stocks performed over the several month period.

   How does Proverbs 21:5, "Steady plodding brings prosperity; hasty speculation brings poverty", relate to the companies that you are following?

2) How did the stock perform in percentage increase or decrease when compared to the Consumer Price Index?
3) Research the individual companies and compare their mission statement with God's moral values.

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Credit Card Scenario

Review the Money Q&A on Debt – Credit Cards

Designer Coat costs $500.00

On sale today only 20% off

Sales Tax is 8%

Finance with a 6-month interest-free financing using the store credit card

Interest charged if carrying a balance = 1.72% per month or 20.64% annually

Late fee = $40

How much does the coat cost given the following scenarios?

Scenario 1:

1. How much does the coat cost if you pay cash?
   ($500 – $100 + $32 = $432)

2. How much does the coat cost if you open the store credit card and pay the bill within 6 months?
   ($500 – $100 + $32 = $432)

3. How will opening the store's credit card affect your credit score?

FICO Credit Score is generally based on the following:

35% payment history

30% amount owed

10% new credit

10% credit mix

15% length of credit

Ref: Discover Card

Scenario 2:

If you take a year to pay off the coat, calculate the actual cost:

Interest for 12 months at 20.64% = $98.10 (the credit card company charges interest from the day of purchase if not paid off completely before the grace period)

Total cost of the coat = $530.10

Add late fee for any monthly minimum payment missed per month

Scenario 3:

If you only pay the $25 minimum monthly payment. It will take 20 months to pay off the coat with a total cost of $530.10. A payment of $84.82 in interest will be paid.

Add a late fee for any monthly minimum payment missed per month.

Remember, while owing a balance on your credit card, any future purchases do not have a 30-day interest-free grace period. This means that you will be paying interest on any new purchases starting on the day of the purchase.

Reduction of your credit score

Review the Money Q&A on Credit Reports & Scores

Remember – many credit card companies will reduce your line of credit if your credit score drops below a certain level. If this happens, the interest that you pay

may increase and if the amount owed becomes greater than a certain percentage (such as 50%) of your credit limit, your score can go down again.

FICO Credit Score:

800 – 850	Exceptional
740 – 799	Very Good
670 – 739	Good
580 – 669	Fair
300 – 570	Poor

There are two credit scores that are ideal – 850 is exceptional but a credit score of Zero means that you do not need to have any credit because you have enough resources to pay cash for everything.

Exercise:

What does James 4:13-14, say about debt presumes upon tomorrow?

13 Come now, you who say, "Today or tomorrow we will go to such and such a city, and spend a year there and engage in business and make a profit."

14 Yet you do not know what your life will be like tomorrow. You are just a vapor that appears for a little while and then vanishes away. (NASB 1995)

- Discuss how your credit score could be affected by the different scenarios above.

Choosing a Career Path

Review the Money Q&A on Work – God's Perspective

Sometimes it can be difficult to decide on a career path that would be what you think God wants for you. There are many sources that you should look for to discover what your gifts and talents are when deciding on a career path.

Prayer – Prayerfully consider your decision by seeking God's guidance and timing, to avoid missing His blessings and enduring unnecessary hardship.

Spiritual Gifts – Every Christian has at least one spiritual gift. There are many resources that can help you discover your spiritual gift(s) including:

https://www.davidhernandezministries.com/servicegiftstest

https://gifts.churchgrowth.org/spiritual-gifts-survey/

https://www.lifeway.com/en/articles/women-leadership-spiritual-gifts-growth-service

Counsel – Seeking godly counsel is important to help you understand your gifts and talents. People that you should consult include:

- Your Parents
- Your Pastor
- Your Teachers/Professors
- Other Family and Friends

Personality Assessment – There are many personality assessments available, the best known is the Myers-Briggs assessment.

Experience – Based on your work experience, you may see what careers you are leaning towards.

Exercise:

Take one of the Spiritual Gift assessments and be prepared to share and discuss with the group.

See if you can visit a business that relates to your thoughts on a career to gain firsthand insight into what the career is all about. Many businesses will allow people to visit for part of the day.

Another resource to explore different careers is:

> Home : Occupational Outlook Handbook: : U.S. Bureau of Labor Statistics (bls.gov)

Identity Theft

See also the Money Q&A - Identity Theft

Reconciling Bank Accounts

As our world becomes more electronic, the desire to just trust our bank accounts by only checking the balance rather than checking electronic transactions can open one to financial theft and/or identity theft. Some of the techniques that criminals use include stealing your credit card or bank account numbers and then charging small dollar amounts with the hope that you will not notice. After a short period of time (when they have determined that your account is valid), they will either make large purchases or steal the money from your account. This is why it is imperative that you reconcile all your bank accounts (checking, savings, credit cards, etc.); monthly. Your bank statement always includes a page on how to reconcile your account.

(Exercise – have the participant balance a bank account using their bank's reconciliation form)

Identity Theft

Visit the websites below since the types of identity theft and how it is handled can change.

Recovering from Identity Theft: https://consumer.ftc.gov/features/identity-theft

Report identity theft and get a recovery plan: https://www.identitytheft.gov/

Step 1: Contact all your banks and credit card companies (use the phone number on the back of each card) – to report that your identity may have been stolen and request extra security (if any) on each card. I don't recommend getting the phone numbers from the internet.

Step 2: Place a security freeze with all three credit bureaus:

TransUnion Credit Freeze: 1-800-680-7289
www.transunion.com/credit-freeze

Equifax Credit Freeze: 1-800-525-6285
www.equifax.com/personal/credit-report-services/credit-freeze

Experian Credit Freeze: 1-888-397-3742
www.experian.com/freeze/center

Step 3: Check all the online accounts to make sure that they have at least dual security authentication activated. This is a good idea to have now before an identity theft occurs.

Step 4: Institute a password on all accounts that you might do an in-person transaction such as a bank teller. This will require the bank teller to ask for the password before doing transactions with your account.

Step 5: Watch for unauthorized bank transfers. These transfers usually take about a day to occur, so you can catch a transfer early in the process by contacting your bank immediately. This usually occurs when you give someone online or on the phone your bank account information.

Step 6: Contact your homeowners insurance. Sometimes you may have some protection in your policy against identity theft and may help with recovery efforts. Usually, these policies do not monitor or prevent identity theft, however.

Prevention – As our society becomes more internet based, so does the risk of identity theft. Poor passwords, social media presence, online transactions on an

unsecured network, etc., are just some of the things that can put us at risk. Prevention is better than dealing with a stolen identity.

Checklist Exercise

Make a checklist to include the following:

Computer

- Antivirus
- Firewall
- Adware
- Spyware
- Password protection (use a password manager to create strong and unique passwords for every site)
- VPN
- Make sure you log out of accounts when online

Bank Accounts

- Two-step authentications (this is usually required but recommended to use if the site or account does not require it)
- Strong and unique passwords for every account
- Password on the account when working with a bank teller

Social Media

- Always a good idea to change your strong password on a frequent basis for all accounts including social media, financial and other accounts.

Personal Identity

- Shred all mail that contains any personal information including name and address.
- Remove or render unreadable shipping labels that contain your personal information before recycling the container.
- Put your mail in your mailbox the day of the mail pickup. It is not recommended to keep mail in your mailbox overnight.
- Check your credit report at least once a year for errors. You can get one report from each agency once a week for free.
- Consider a service that will monitor and help resolve identity theft issues.

- Check to see if your homeowners insurance offers help if identity theft occurs.

Home Title

- Home title theft is real. If you own a home, consider monitoring your home title for theft.

Artificial Intelligence (AI)

- It is a good idea to have a family unique password.
- With the use of social media and AI, perpetrators can pose as family members who are in trouble (using social media and voice using AI). The perpetrators try to convince you that a loved one is in trouble and needs money fast. Having a family password will help to identify fraudulent calls.

Rewards

The Bible talks about storing up treasures in heaven and the Apostle Paul talks about rewards in heaven, so how does this relate to how we choose a career?

Storing up treasures in heaven has been discussed in this study already but suffice it to say that we should be focusing our efforts towards storing up treasures in heaven rather than chasing after things here on earth that have no lasting value.

Rewards that we receive in heaven will be for our faithfulness to Christ Jesus while here on earth. According to Randy Alcorn, the Law of Rewards is: "While our faith determines our eternal destination, our behavior determines our eternal rewards." Another way of saying this is:

- Our salvation is a done deal when we accept Christ Jesus as our Lord and Savior.
- Our rewards are a variable deal based on what we do here on earth. It becomes a done deal after our physical death.

Ref: The Law of Rewards, Randy Alcorn, Page 7, Tyndale Momentum, 2003.

The rewards or crowns that are available are:

- The Victor's Crown (Imperishable Crown) – 1 Corinthians 9:25-27
    - Serving God involves narrowing our focus to those things with the highest eternal value.
- The Crown of Rejoicing – 1 Thessalonians 2:19
    - Bringing others to Christ.
- The Crown of Righteousness – 2 Timothy 4:8
    - Those who long for heaven, their true home, who long to see the face of their Savior when He comes for them in the clouds.
- The Crown of Life – James 1:12; Revelation 2:10
    - Believers who maintain their love for Christ while triumphing over persecution, temptation, and even martyrdom, receive this crown.

- The Crown of Glory – 1 Peter 5:4
    - To those who are faithful shepherds of God's people – pastors, elders, deacons, Sunday school teachers, ministry team leaders, and more.

We all should pursue these rewards, but no crown could ever compare to the splendor of seeing our Lord and Savior face to face.

Ref: What Kind of Rewards Will Believers Receive in Heaven? - David Jeremiah Blog

What are the five heavenly crowns that believers can receive in Heaven? | GotQuestions.org

The Purpose of Rewards in Heaven:

Ref: What is the purpose of there being rewards in heaven? | GotQuestions.org

What Does it Mean to Be Faithful?

Ref: What does the Bible say about faithfulness? | GotQuestions.org

Eternity Plan

An Eternity Plan is the most important investment that you can make. Nothing matters in this world compared to eternity. We can't take anything with us when we die, but we can store up treasures in heaven that will last for eternity.

"For what does it profit a man to gain the whole world and forfeit his soul?" Mark 8:36

Career – when deciding on a career, consider how your chosen profession can glorify God.

Lifestyle – decide what type of lifestyle cap you might have on your life so that more can be given to advance God's Kingdom.

Business – options here include capping your income so that more business profit can be used for God's Kingdom or consider donating a portion of your business to a donor advised fund. Seeking Christian financial advice in this area is important.

Exercise

How could you use your career choice to advance God's Kingdom here on earth?

What kind of Crowns could your career choice potentially produce?

What does it mean to you when Paul said the following in 2 Timothy 4:7-8?

> 7 I have fought the good fight, I have finished the course, I have kept the faith;
>
> 8 in the future there is laid up for me the crown of righteousness, which the Lord, the righteous Judge, will award to me on that day; and not only to me, but also to all who have loved His appearing. (NASB 1995)

Develop an Eternity Plan for your life and be prepared to share with the group.

Developing Your Spending Plan

Step 1: Choose a career

Home : Occupational Outlook Handbook: : U.S. Bureau of Labor Statistics (bls.gov)

- Determine how much education is required for your chosen career.
- Determine the approximate cost to obtain the career (tuition, loss of income compared to working full-time, etc.).
- Determine the average annual salary for the chosen career.
- Divide the annual salary by twelve to determine the monthly salary.
- For careers that are paid on commission, average the annual salary including commission and divide by twelve to determine the average monthly salary.
- To estimate your taxes on your spending plan, you must add the following:
    - Social Security Tax = 6.2% of your gross pay.
    - Medicare Tax = 1.45% of your gross pay.
    - Wisconsin State Tax = 3.5% of your gross pay (can be as high as 7.9%).
- View the Money Q&A under Work-God's Perspective.

Step 2: Determine Housing

Popular websites for housing include but are not limited to:

realtor.com® | Homes for Sale, Apartments & Houses for Rent

Zillow.com

Redfin.com

- Decide your desired location.
- Decide if you will rent an apartment or purchase a home.
- Determine your monthly cost (rent or mortgage)
- If purchasing, calculate what a 20% down payment would be.
- Determine renter or homeowners' insurance (see insurance below).
- View the Money Q&A under Home-Affordable Housing.

Step 3: Choose Transportation

Popular websites for cars include but are not limited to:

CARFAX™ - Shop, Buy, Own, & Sell Used Cars

Cars.com

Edmunds.com

- Decide on the desired vehicle.
- Determine the length of time it will take to pay off the loan.
- Determine the monthly cost (loan).
- Determine if the vehicle is purchased or leased
- View the Money Q&A under Debt-Auto.

Step 4: Compare Current Mortgage Rates

Popular websites for mortgage rates include but are not limited to:

Current Mortgage Rates: Compare Today's Rates | Bankrate

Freddie Mac

Nerdwallet

- Determine if the loan is a 15 or 30-year mortgage. (a 15 year mortgage is preferred)
- Determine your monthly loan payment given the current interest rate.

Step 5: Determine Insurance

Popular websites for insurance include but are not limited to:

https://www.progressive.com/

Geico

Zebra

- Determine your renters or homeowners' insurance in step 2 above.
- Determine your auto insurance for your car selected in step 3 above.

Step 6: Determine The Remaining Monthly Expenses

Estimated Spending Plan (compassfinancialministry.org)

- Place all the information above into the Monthly Spending Plan.

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