

## Stage of Life Curriculum

Pastors – Leaders – Stewardship  
Champions

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**“Even to your old age and gray hairs, I am He. I am He who will sustain you. I have made you and I will carry you; I will sustain you and I will rescue you.”**

Isaiah 46:4, NIV

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**B**iblical stewardship is an area in which one should, **“Study to shew thyself approved unto God, a workman that needeth not to be ashamed, rightly dividing the word of truth.” (2 Timothy 2:15, KJV).** Word of Truth principles regarding finances, wealth, and possessions work for students, young adults, middle-aged families, and senior adults. However, the way these principles are applied can be different, depending on the stage of life one is in. For example, young adults need to establish an income and build their business before they focus on accumulating material goods. They should work hard and apply themselves while they have energy.

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**“Prepare your work outside. Make it fit for yourself in the field; And afterward build your house.” (Proverbs 24:27, ESV)**

On the other hand, growing families need to focus on saving, having adequate insurance, and modeling good financial behavior. Senior adults need to diversify their investments, seek wise counsel, consider their legacy, and set their houses in order.



**“Even when I am old and gray, God, do not abandon me. Then I will proclaim Your power to another generation. Your strength to all who are to come.” (Psalm 71:18, HCSB)**

Let’s look at financial stewardship essentials for each stage of life and the resources and curriculums that teach these essentials.

## Children

As the primary disciple-maker of their children, it’s important that parents teach their kids wise, biblical financial principles. Parents have an opportunity to help their kids understand God’s design for their life as it relates to the time, talents, and treasures God has blessed them with. To help kids grow up with a biblically sound understanding of money, possessions, and God-given assets, a financial stewardship ministry should:

- Equip parents with a curriculum such as: *Raising Financially Healthy Children and Students* (or one of the curriculum options listed below).
- Offer a bi-annual or annual class where kids, their parents, and grandparents can come together and get excited about the topic of money, saving, earning, generosity, and the financial principles taught by Jesus.

## Financial Stewardship Curriculums and resources suitable for children include:

- [Live to Give Bible Poems](#) – Brian Kluth, Kluth.org
- [Raising Financially Freed-Up Kids](#) – Good Sense Movement
- [The ABC's of Handling Money](#) (ages 5-7) – Compass, Finances God's Way
- [The Secret of Handling Money](#) (ages 8-12) – Compass, Finances God's Way
- [Faith and Finances for Kids](#) – FaithandFinancesforKids.com

## Students

Youth pastors and those who work with teens can inspire their students to become “college scholarship ninjas,” searching out available resources to help them graduate from a university with the minimum amount of student debt. Many Christian college graduates have too much debt to live on ministry starting salaries. Student debt also delays the plans of couples who want to marry and start families.

## It's important that high school and college-aged students learn how to:

- Manage the gift of time to include earning not just borrowing.
- Become financially empowered, not dependent.
- Balance earnings and expenditures.
- Save and create biblically sound financial goals.

## Financial Stewardship Curriculums suitable for students include:

- [Money Matters for Teens](#) (11-14) - Larry Burkett
- [Money Matters for Teens](#) (15-18) – Larry Burkett
- [Equip Generous Stewards](#) – Ron Blue Institute

## Young Adults

Many young adults are eager to build a business and receive godly financial mentoring. Perhaps there are godly senior adults in your church with a good track record in business who want to mentor young adults and the next generation. This builds generational bridges, gives purpose to those growing older, and helps prevent young people from wasting years when they could be building a sound financial future.

### It's important that young adults learn how to:

- Develop an emergency savings fund for when unexpected things happen.
- Establish a savings and investment plan for old age.
- Manage their spending to earnings ratios.
- Understand the basics of home-buying versus renting, maintenance, principle, interest, and insurance, etc.

### Financial Stewardship Curriculum suitable for young adults include:

- [Building Your Finances God's Way](#) – Compass Financial Ministry
- [Financial Hope Bible Study](#) – Ron Blue Institute
- [Financial Peace University](#) - Ramsey Solutions
- [Multiply \(Investing\)](#) – Sound Mind Investing
- [Navigating Your Finances God's Way Video Study](#) – Compass Financial Ministry
- [Do Well / Do Well Group Study](#)– Crown Financial Ministries
- [Money Life](#) – Crown Financial Ministries
- [Money, Purpose, Joy](#) – Matt Bell [mattaboutmoney.com](http://mattaboutmoney.com)
- [Faith-Finances](#) – Patrick Blair

## Newlyweds & Young Couples

This stage of life can include both couples who are young and couples who married later in life. Parents need to create a legal document (such a simple

will) that nominates a guardian for their minor children in the case of tragedy. They also need to be taught how low-cost life insurance can replace earnings of the primary wage-earner, should the Lord take them home prematurely. Parents of young children want their kids to thrive financially and not fall into financial traps that they themselves may have experienced; and the best way for children to learn healthy financial stewardship is to see wise behavior modeled.

### It's important that young couples learn to:

- Create a mutually agreeable household budget.
- Get on the same page regarding expenditure priorities.
- Develop a mutually agreeable vision for financial goals.
- Create a simple will that designates a legal guardian for the children (in case of tragedy).
- Understand who is responsible for ensuring that bills are paid on time so that credit ratings increase.
- Learn to become financially empowered, not a slave to debt.

### Financial Stewardship Curriculum suitable for Engaged Couples and Newlyweds include:

- [Financial Questions to ask Before Tying the Knot](#) – Maximizing Stewardship
- [Money and Marriage God's Way Video Series](#)– Compass Financial Ministry
- [Money and Marriage God's Way In-depth Study](#) – ODBU and Compass Financial Ministry

## Middle-Aged Families

Middle-aged individuals and families need to be reminded that no one will loan them money to retire. Many are sacrificing their financial future when they send their kids to an expensive private college and forego saving for their retirement. Middle-aged families need to hear truth spoken in love to help them get on solid financial footing. It is helpful to compile a list of godly financial advisors, CPAs, and estate planning attorneys with long track records who

can donate some time to your church's stewardship ministry. Where possible, interview three experts to decide who would be the best fit to work with your stewardship ministry.

### Important steps of financial stewardship for middle aged families include:

- Revise and maintain a mutually agreeable household budget.
- Get on the same page regarding expenditure priorities.
- Create a detailed list of assets, where they're located, and how to access them should a spouse become incapacitated or die at an early age.
- Discuss what having enough looks like with contentment.
- Look for ways to increase generosity through time, talent, and treasure.
- Develop a mutually agreeable vision for financial goals and seek wise counsel regarding planning for old age.
- Acquire or review estate plan documents and check beneficiary designations.
- Understand who is responsible for ensuring that bills are paid on time so that credit ratings increase.

### Financial Stewardship Curriculums suitable for newlyweds, young couples, and mid-life age groups include:

- [Building Your Finances God's Way](#) – Compass Financial Ministry
- [Money, Purpose, Joy](#) – Matt Bell mattaboutmoney.com
- [Financial Peace University](#) – Ramsey Solutions
- [Stewardship Ministries](#) – Stewardship Library, Taylor University, Jay Link
- [God Owns It All](#) – Ron Blue Institute
- [Faith-Finances](#) – Patrick Blair

## Senior Adults

Older adults need support groups with encouragement. Enlisting and training

a familiar and well-loved spiritual teacher (or Sunday school teacher) to offer stewardship curriculum guidance is often better than trying to persuade senior adults to learn from a “stranger” with whom they haven’t built a trusted relationship.

Senior adults who are married need to prepare for an eventual loss of a spouse. The average age of new widows is 59 (according to Rethinking65.com in their article about widows, September 2022). It behooves the church to offer classes that help prepare couples for singleness or support in the wake of spousal loss. It’s a shock to be introduced to such an unexpected stage of life while others in one’s peer group are still healthy and operating as couples. People in this stage of life need support on every level, including how to manage finances in the event of losing a spouse.

As an additional challenge, elderly people are more susceptible to identity theft, which is usually done by someone who knows the victim. Seniors can especially benefit from support from their church in this tender stage of life. Every church needs a handful of trained women who are respected and seasoned to serve new widows.

### **Develop a stewardship support base for senior adults that helps them to:**

- Receive estate planning assistance and guidance for tax efficient giving strategies.
- Understand options for Power of Attorney documents in the case of a debilitating health issue.
- Adjust budget expectations and priorities to include loss, change, or illness.
- Set up online security strategies to avoid phishing, identity theft, and other scams.
- Learn about social security income, Medicare benefits, and provisions for well-being.
- Empower widows and widowers for financial security and success.
- Have a family conversation with potential heirs so that there are no surprises at death.

### **Financial stewardship curriculums suitable for senior adults include:**

- [Estate Planning Workshop](#) – Maximizing Stewardship
- [Set Your House in Order](#) – Compass Financial Ministry
- [Loss of Loved One Financial Checklist](#) – Maximizing Stewardship
- [God Owns It All](#) – Ron Blue Institute
- [Charting Your Legacy](#) – Compass Financial Ministry
- [Generous Giving](#) – Generous Giving

## RESOURCES



### Recommended resources in more detail:

#### ETERNAL PERSPECTIVE MINISTRIES

##### For Pulpit Ministers

The book [Money, Possessions & Eternity](#) by Randy Alcorn prepares ministers to preach a message series on God's ideas on wealth and develop a vision for financial discipleship.



# BUILDING YOUR FINANCES GOD'S WAY by Compass Financial Ministry

For Young Adults, Newlyweds, Young Couples, Mid-Life

A new financial stewardship champion should select the **Building Your Finances God's Way** study. A six-week online virtual study is available throughout the year from Compass. This study will take 30-minutes per day for homework, plus a two-hour weekly session.

[Building Your Finances God's Way](#) is the core study from [Compass Financial Ministry](#) requiring about 25 minutes of daily Bible study between classes to write answers that you will share in the weekly group discussions. There is a mandatory, weekly memory verse. Although number-crunching and financial worksheets are part of the study, the specifics are not shared with anyone in the group.

Daily prayer for group members is encouraged and tracked through a weekly prayer log. Both paper back and digital copies of the study are available. Compass provides frequent study sessions throughout the year with group members from around the globe (in the case that you are unable to offer an in-person study at your church). Each group is limited in size to create a true small group experience.

## Ron Blue Institute

For Young Adults, Newlyweds, Young Couples, Mid-Life,  
Senior Adults

Ron Blue was one of the first people to go through the Bible to identify and make known scriptures on money. His resource, [God Owns It All](#), is a great curriculum for families. It includes six sessions in a DVD series suitable for a small group or Sunday School classes.

For high school juniors and seniors, the Ron Blue Institute also has a course called, Equip Generous Stewards. It's a principle-driven personal finance course "with perspectives, principles, and processes to apply biblical wisdom to financial decision making." This is available at: [Ron Blue Institute Curriculum](#).

For small groups, Michael Blue has created the Financial Hope Bible Study, [Financial Hope RBI](#), an 8-week template to "dig deeper" into the four essential money conversations: HEART, HEALTH, HABITS, HOPE.

## Financial Peace University - Dave Ramsey

### For Young Adults, Newlyweds, Young Couples, Mid-Life

Financial Peace University (FPU) is the most recognizable Bible-based financial management curriculum. It is proven to help people get out of debt and step into financial freedom. It is best for those who are in crisis or living paycheck to paycheck and wanting to establish financial stability.

[Financial Peace University](#) from [Ramsey Solutions](#) is a go-to resource that's been used by many churches for many years. FPU promotes church-wide licenses to access their materials. Attending a Ramsey Smart Conference is a fantastic way for stewardship champions to get equipped to teach all things related to finances. Practical videos about certain financial topics are available for free on Dave's YouTube channel: [The Dave Ramsey Show](#)

## Crown

### For Young Adults, Newlyweds, Young Couples, Mid-Life

Crown Financial Ministries has several resources at [Crown.org](#). The two most popular studies with churches are, *Do Well and Money Life*. In addition to their excellent studies, free resources such as [Crown Adult Studies Comparison Chart](#) are available on their website.

## Jay Link

### For Young Adults, Newlyweds, Young Couples, Mid-Life

In Taylor University's Biblical Stewardship Resource Library, Jay Link has compiled a great selection of free resources for your church from 1-minute *Stewardship Minutes* to a 3-year Steward's Way Discipleship Series. You will also find teaching on estate planning for families. Jay lays down Biblical foundations, one step at a time, to allow the Holy Spirit to teach participants as they go through each session. For these resources visit: [Stewardship Library](#)

## Good Sense Movement

### For Kids and Students

The Good Sense Movement has a teaching app particularly popular with young adults called, Freed Up. It's available at: [Good Sense Movement](#). This financial coach training course helps stewardship champions learn how

participants feel about approaching finances from a Biblical perspective. *Freed Up Financial Living* is their legacy course. It's a great next step for those who are eager to start a financial stewardship journey. The Good Sense resources touch people of all financial demographics and stages of life, not just those who are in desperate financial trouble. Their kid's 90-minute video series is especially popular at: [Raising Financially Freed-Up Kids](#)

## FaithFi

### For Young Adults, Newlyweds, Young Couples, Mid-Life

A study on the parable of "the Rich Fool" is available from [FaithFi](#). There are also numerous practical articles, a podcast, videos, and a daily radio program. [FaithFi](#) addresses topics with experts in the room on nearly every personal financial subject.

## Andy Stanley

### For Young Adults, Newlyweds, Young Couples, Mid-Life

Andy Stanley offers a great series for adult groups: [If Money Talked](#). Videos of around 16 minutes each are included in this 4-part series, and a discussion guide is also available.

## Faith-Finances by Patrick Blair

### For Young Adults, Newlyweds, Young Couples, Mid-Life

Faith Finances is a 21st-century Biblical guide for growing, protecting, and using your money. This course is a turn-key teaching solution suitable for individuals, small groups, or church-wide settings. It's available as a 4 or 6-week series at: [Faith-finances.com](#)

## Brian Kluth

### For Young Adults, Newlyweds, Young Couples, Mid-Life

Pastor Brian Kluth created a 30-day and 40-day scripture-based devotional on giving, available at: [generositydevotional.com](#) This resource is used by thousands of churches. One particular church completed the devotional and received the largest offering they'd ever seen in their church history, as told here: [God's Generosity Roller Coaster](#)

## Chalmers

[Chalmers.org](http://Chalmers.org) is great resource for reaching the poor. If your church is near an inner-city, low-income area, this is the “go to” study. Chalmers helps train financial counselors to work with those who are materially poor. It integrates understandable language to offer financial literacy and practical hope.

## Sound Mind Investing

### For Young Adults, Newlyweds, Young Couples, Mid-Life

There are three ways to invest: do it yourself, use a newsletter, or have someone manage your investments for you. For the first two categories, the 4-part video series, [Multiply](#), helps people who are beginning their investment journey. For one of the best Bible-based investment newsletters visit: [Sound Mind Investing](#)

## Matt Bell

### For Young Adults, Newlyweds, Young Couples, Mid-Life

Matt Bell, one of the editors at Sound Mind Investing, wrote a solid 7-session course called, Money, Purpose, Joy. This video course and book are available at: [Matt About Money](#)

## Tim Keller

### For Young Adults, Newlyweds, Young Couples, Mid-Life

Pastor Tim Keller’s course with Abraham Cho on inspiring generosity is called, How God’s Radical Grace Makes Us Givers. This DVD series is available at: [ChristianBook.com](http://ChristianBook.com)

## Generous Giving

### For Young Adults, Mid-Life, Senior Adults

If you want to inspire the gift of giving and the fulfillment of a generous life, consider offering a Journey of Generosity. This is a great resource for people who are financially stable, have a heart for giving, and want to know more about God’s call on their lives to be abundantly generous and build a legacy of impact. [Journey of Generosity](#) is available at: [Generous Giving](#)

## Faith and Finances for Kids

### For Kids

Rick and Dottie Jones created a learning system called, [Faith and Finances for Kids](#). They developed this system when they were raising their 3-year-old son 30 years ago. It is their prayer that this system will be helpful and fun for families as they learn how to manage money in a way that pleases God. It's Rick and Dottie's hope that together, we can impact future generations for Christ both spiritually and financially.

## National Association of Evangelicals

### For Church Leaders

The NAE has an exhaustive list of stewardship resources available at: [NAE Financial Health](#)

## Vision Resourcing Group

### For Church Leaders

Pastor Dick Edic has done an amazing job writing a how-to guide for developing church stewardship ministry. This free resource is located here: [Vision Resourcing Group](#)

## Maximizing Stewardship

### For Church Leaders

A list of videos or streaming-based curriculums can be found in the resource section under *One Hour Stewardship Resources* at [MaximizingStewardship.net](#). Look for sample pages to help you decide which curriculum will be best for you.