

Curriculum Guide for Presentations on:
Personal Finances: Modeling and Counseling

Goal: To understand the components of personal financial management and the importance of integrating the lordship of Jesus Christ into one's views and use of material resources.

This curriculum guide outlines topics that should be included in a presentation/discussion on personal finance, both for the individual's life and for providing guidance to others as part of one's administrative duties. It is recognized that the need for personal financial counseling for church employees varies around the world, depending on local culture and custom. The listed topics are intended to be instructive; not all topics will fit every situation, and in some situations, additional topics should be considered.

Points to cover:

1. Recognition of God's sovereignty as Creator, Redeemer, Sustainer, and Owner of one's life and material possessions
2. Understanding the importance of integrating biblical principles of money management into one's life's decisions and commitments
3. Identify and clarify basic points of personal financial management as appropriate for the needs of the audience:
 - a. Basic financial planning, including creating a personal budget
 - b. Money management
 - i. Returning tithe and giving offerings
 - ii. Paying taxes
 - iii. Managing checking and savings accounts
 - iv. Building and maintaining good credit
 - v. Credit cards and consumer loans
 - vi. Making major purchases, such as vehicles and homes
 - c. Income and asset protection
 - i. Insurance considerations for homes; vehicles; other potential loss exposure
 - ii. Health care coverage
 - iii. Life insurance
 - d. Personal investment strategies
 - i. Risk tolerance
 - ii. Investing in stocks, bonds, and mutual funds
 - iii. Investing in real estate
 - iv. Investing in high risk investments
 - e. Retirement and estate planning
 - i. Retirement planning
 - ii. Estate planning, including recognition of government regulations associated with transferring assets to heirs and/or charities such as the church