

IT'S NEVER TOO LATE  
TO *Finish Well*

*A Workbook for  
Stewards of God's Provision*

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## A LETTER FROM A GRATEFUL DAUGHTER

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Dear Mom,

You were always such a wonderful mother, but since you've been gone, and I have had time to reflect, I think your finest hours were in the last years of your life. All through my life you gave me so much. You shared your wisdom, your experience, your education, but above all you were always protecting me.

It was after you were gone, after time had passed, and as I watched my friends lose their parents, that I realized perhaps your greatest gift to me.

You very carefully planned for your later years in life. You relocated to a home where I knew you would be safe, happy, and protected. You planned for care in a nursing home when you were sick, and during the last year of your life, when you could no longer care for yourself, you moved there. You gave me Power of Attorney so I could manage your financial affairs and prepared a Health Care Power of Attorney and a Living Will so that I could legally be included in decisions regarding your care.

I will never forget the example you set when your vision began to fail. You never complained, you just learned how many steps from the bedroom to the kitchen, and how many clicks on the washing machine button were required to turn it on! You taught me to have faith, be secure in God no matter what, yet you still made plans to protect me.

Your Living Will let us know that you did not want to be kept alive by artificial means and God blessed that planning by taking you home during your afternoon nap. You just fell asleep and didn't wake up. Thank God you did not suffer.

You had a Will specifying what you wanted done with your remaining possessions, but even better, you had given away most of your possessions to us while you could see our joy and tell us why you had chosen each of us to be the next steward.

You planned your finances very well so that your money lasted as long as you did, and you had life insurance which provided a financial blessing to each of us.

But, as wonderful and helpful as all of this was, you even planned your funeral, and paid for it! You made all those decisions that I would have had to make.

Remember when Daddy died and I had to make all those decisions as a 19-year-old because you were so upset? I didn't know what to do then and I was not much better prepared to make decisions for you. Thank you, for doing all of this. You planned the service, the scriptures, the flowers, the casket, the music, the pastor, the vehicles; all done to reinforce your great love for God and for us. Once again, you protected us.

Your life was so beautiful and you handled all of what life brought with grace and a great inner confidence. Your inner strength was part of your beauty. You never stopped giving to us. Not knowing the day or time, but knowing the end of your life was planned for, by you, was probably the greatest gift of all. We did not have to speculate or argue about how you would have wanted things. You had spoken. Once again, the peace keeper in the family, you kept us united, and gave us the great blessing to grieve in peace. What a legacy of love you left!

Rest in peace.

Your loving daughter

## INTRODUCTION

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Those of us who have professed our faith in Jesus Christ and have given our lives to Him, will appear before Him at the Judgment Seat of Christ, to explain what we have done with all of the talents, gifts, and treasures He entrusted to our care while we were on this earth. He is the Great Master and we are His stewards.

Stewardship means managing, for God's purposes, all of who we are and what we have. God owns everything and has entrusted some to our care. Everything we have came from Him. Some of us have been faithful stewards and some of us have not. Good news! There is still time! Our work for Him does not end until we have relocated to heaven!!

Regardless of how well you have performed your stewardship duties in the past, or how many opportunities you may have missed, it is never too late to correct course and finish well.

Being a steward presumes you have a Master. If you have never surrendered the right to your life, to the One Who died to pay the price for your sin, now is the time. Life on earth is only a tiny speck in the timeline of eternity and two eternal decisions must be made during your time here; where you will spend eternity and how you will spend your remaining time on earth.

The first decision is whether you are going to believe that Christ died on the cross to pay the price for your sin, and then rose from the dead. You must admit that you are a sinner, thank Christ for dying on the cross for you, turn from your sin, and accept Christ as your personal Lord and Savior. If you do this, then you must obey Him and follow Him. If have surrendered your life to Christ, you have determined your place in eternity-Heaven! If you do not make this critical decision and change your life to live for Him, when you die you will spend eternity, but in hell. The harsh reality is there are only two options.

Once you have made the decision to trust Christ and surrender to His Lordship in your life, the second decision is whether you will truly serve Him, and not yourself, going forward. Evidence of salvation is the recognition of a new Master in your life. Building your personal relationship with Him

to bring glory to Him becomes your new purpose. To truly follow Christ, you must surrender all to Him. How well you complete this stewardship role, managing your life and provision for His purpose, determines not where, but how we will spend eternity. You are waiting to hear, "Well done, good and faithful steward."

If you have made the decision to commit your life to serving your Master, Jesus Christ, the exercises in the booklet will make total sense to you. Your desire to please Him and allow Him to use your circumstances to touch the lives of others is a demonstration of your love for Him, and this love will drive you to be the best steward you can be.

Have you made the decision to follow Christ and to live for Him? If you have, then you are His steward and will want to steward well the resources He has left in your care. He has adopted you into His royal family and is allowing you to participate with Him to make Him known to others. Others watch you as you live for Jesus and He watches you as you manage the resources He has left in your care.

The information in this booklet will help you steward. Begin this journey with an open hand and an open heart, understanding and demonstrating that you live for Christ. Others will see Him in you and you may be the best opportunity they have to see Jesus. Your Master is waiting to say to you, "Well done, good and faithful servant!"

There are some unique stewardship opportunities that arise as we accumulate knowledge, assets and experience while walking with Christ. We have stewardship issues of our body, mind, soul, and stewardship issues related to who God would have be the next steward of what you have and what you will leave behind. And, as long as you are on earth, you steward the gospel.

We serve an orderly God who knows the number of hairs on your head. Stewardship decisions must be intentional, prayed through and written down. You may have done some or maybe you have done all of the things listed on the following pages, but if you have left any area unattended, it is your stewardship responsibility to identify that area and address it. Stewardship responsibility is your opportunity to show your love for

Christ by obedience to His word.

*“But of that day or hour no one knows, not even the angels in heaven, nor the Son, but the Father alone. “Take heed, keep on the alert; for you do not know when the appointed time will come. It is like a man away on a journey, who upon leaving his house and putting his slaves in charge, assigning to each one his task, also commanded the doorkeeper to stay on the alert. Therefore, be on the alert—for you do not know when the master of the house is coming, whether in the evening, at midnight, or when the rooster crows, or in the morning— in case he should come suddenly and find you asleep. What I say to you I say to all, ‘Be on the alert!’” Mark 13:32-37*

In addition to pleasing your heavenly Father, there are loved ones, family, friends, and the church where God has led you to serve, who will benefit from your stewardship. Your good stewardship demonstrates your love for them, as well.

## THE BASICS OF STEWARDSHIP PLANNING

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Consider entering into this stewardship process in an attitude of worship and openness to obedience in this area of your life, with the expectation of spiritual growth as you:

- Acknowledge God as the Owner of all you possess.
- Trust in the Provider and not the provided.
- Depend on God for your daily needs.
- Deepen your relationship with God.
- Continue your service to God.
- Prepare the next steward of your resources.
- Magnify the name of Jesus.

Did you ever stop to think that plans you make now can control your future; health care choices, living arrangements, and bill paying, for a time when you may be unable to make these decisions? Your wishes for every detail of your future can be recorded so your stewardship will continue, even if it may be done by others. For family and friends, knowing your wishes about these areas of your life, along with your decisions about the distribution of your possessions and the details of your funeral, are very real gifts to those you love? Not the material gifts you may leave, but these plans themselves provide comfort and control as they guide and empower those you have chosen to exercise your wishes. Your loved ones do not want to make decisions for you. They want to do what they know you want done. This will only happen with your plans recorded in the legal documents that enable your loved ones to act on your behalf.







**We will each be called to give an account of what we did with what God entrusted to us.** Decisions we make now, how we plan, how we prepare and enable others to steward for us, will determine how well we steward what is God's.

Becoming very ill or dying without making these plans, leaves your family struggling to make these decisions for you and is not good stewardship. You are the best and only person to select and prepare the next stewards.

We are talking about planning, about thinking and praying through the



issues that can have both an eternal impact for you and an impact on the generations that will follow you. We are talking about making decisions that you want to make for yourself, and not leave in the hands of others to make for you. God has entrusted the responsibility for stewardship of what He has left with you, to you.

-  Where would you want to live, if you needed help caring for yourself?
-  Who should make financial decisions for you, pay your bills if you are unable?
-  Who should make medical decisions for you and what would your wishes be?
-  Who should receive your personal property and valuables and who should receive what?
-  Where would your final resting place be and who knows your funeral wishes?
-  How will you communicate to your family and friends your Christian testimony, favorite scriptures, and Christian music?

Please hear this - leaving these decisions to your family members is not at all good for them. It is more responsibility than they want, and if they love you, they want what you would want. They want for you what you would want for yourself, but most likely they do not know what that is. These are personal decisions best handled by you at a time when you can make them and have them written and made known. These plans need to be made when you do not need them, for the day when you do. The day that we need them is too late make them.

Maybe you are not convinced yet that this means you. It is very hard to think about serious illness, terminal illness, incapacity, dependency, and death when the object is you! Your mind wants to tell you that if you let yourself think about these things, they might happen. Try thinking that if

you plan for them, they won't happen, at least not until the last possible minute, and you will be prepared.

The good news is there is still time to make a huge stewardship impact for God's Kingdom, no matter how much you have not done to this point. You can plan now; to finish your stewardship duties well, to know what you have so you know what you can give now, and to bless those you will leave behind, with the decisions you have made. Remember, stewardship does not mean giving, it means managing something for another. You want to manage what God has entrusted to you in a way that brings honor and glory to Him.

## GETTING STARTED

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The prayer behind this booklet is for you to hear, "Well done! Good and faithful steward." It is to help you live and think like a steward as you give urgency to being ready for that final day on this earth, whether we go home to be with the Lord or Jesus returns.

If you have children, you may think that they could make the decision about where you will live when you need help. You may want to stay close to your home, your Sunday School friends, your church. They may want you to move closer to them, maybe in another state.

You may feel like, "I have so little, there is no need to plan." The truth is, what little you have can seem like much to family members who squabble over who should have it. Families can be damaged and money wasted by unwritten or unclear plans for passing property and financial accounts, however small, to the next steward. These fights occur in an atmosphere of loss and grief when emotions are frequently out of control. Do not expect the kids to "work it out." Don't ask them to.

**This may shock you but very few Christians, those who have faithfully tithed and given during their lives, leave anything to the church at their death.** The church they have faithfully supported is completely forgotten because of lack of proper planning. The children, who may not be Christian, receive what God may have intended for His Kingdom. The best intentions of your heart cannot be carried out without written instructions from you, and they must have the power of legal authority behind them. You give to your church all your life but when you relocate to heaven, you neglect to leave a testimony to tell the world Who was really first in your life.

Have you ever given any thought to the fact that you are carrying God's checkbook? You are living in His house, driving His car, wearing His jewelry, living in the temple that is housing His Holy Spirit? You are usually so careful when you have in your possession, something that belongs to someone else. You take very good care and keep accurate accounting of what you hold that belongs to someone else and you are careful to return it.

If you truly believe that God is the owner of everything, you have to ask Him these questions:

- God, what do You want me to do with what I have and with what may be left when I'm gone?
- God, what should I give now?
- God, who should be the next steward? Should it be my spouse, my children, my church, or all three?

With these questions in mind, study the statements below. They will help you determine what you need to do to be certain that you are stewarding wisely. These topics will help you get focused on the heart and biblical issues that all Christians should consider as they journey through life on this earth.

Following these statements and corresponding to the number, you will find more detail.

1. I understand that God owns everything and that stewardship means that I am to manage all of what God has given me, for His purposes, to bring honor and glory to Him.
2. I am a careful manager and precise accountant of what God provides to meet my needs.
3. I demonstrate my understanding that God is both the Owner and the Source of my provision by: tithing, giving, and when led by God, giving sacrificially.
4. My relationship with Christ and believing that He is sufficient to meet all my needs, makes me feel secure to be generous.
5. I have spent time in prayer and preparation and I have a giving plan in writing.
6. I have listed all of my material possessions and all of my property and financial accounts in one place.

7. I have recorded the names and addresses of each steward to whom I would want my possessions, property, and accounts to go and what each should receive.

8. My Will/Trust were discussed with and recorded by Christian professionals, committed to advising me in furthering the cause of Christ with my provision.

9. The next steward(s) is prepared spiritually, so that any inheritance will bless and not curse him/her and he/she agrees to honor the Lord and respect my wishes, through assisting in accomplishing my plans.

10. I will owe no estate tax and have taken steps to avoid the loss of fees, taxes, and costs, to preserve the value of my gift to my heirs and God's Kingdom.

11. I have made sure that my Will and other documents are accessible to those who will need to use them.

12. I have prepared a Trust or Durable Power of Attorney, or made other arrangements to ensure my financial obligations are met in the event of my inability to manage my financial affairs.

13. I have selected a Health Care Surrogate to make medical decisions on my behalf if I am unable to do so and have prepared the legal document. I have a Living Will.

14. I have made plans for my final resting place and the funeral service to send me home and have recorded these details for my family/friends/church to use.

Your response to each of these statements serves as a guideline for you to know which section of this booklet you may need to study.

Each of us is to be growing more spiritually mature, more like Christ, and desiring to become like Him. As we become more like Him our desire becomes His desire to expand and support the Kingdom of God.

Begin now to develop your plan for selecting the next steward of your financial and material goods. Put into place the legal paperwork that will be necessary to make sure your wishes are carried out. This includes not only the stewardship of your tangible assets like your home and its contents, or your financial accounts, but also the home of God's Holy Spirit, your physical body.

Legal documents must be recorded by an attorney, and an accountant may be needed to give tax advice. Financial planners with skill in maximizing what you have, both now and after your relocation to heaven, are available to help you, as well. Consider this stewardship exercise a way you can maximize your impact for God's Kingdom in the time you have remaining. Many blessings on your journey.

## RESOURCES

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Below are some resources available to help you:

### **Linda Hodges • 904.265.7444**

*Director, First Jacksonville Foundation*

Linda can answer questions and help connect you with the other Christian Financial Professionals you may require.

### **National Christian Foundation**

[www.nationalchristian.com](http://www.nationalchristian.com)

### **Florida Baptist Foundation**

[www.floridabaptist.org](http://www.floridabaptist.org)

Mike Morgan • 904.346.0325

### **Kingdom Advisors**

[www.kingdomadvisors.com](http://www.kingdomadvisors.com)

A professional national association of Christian financial professionals who integrate their faith with their practice.

The following sections correspond to the statement numbers from the list on pages 10 and 11.

## THINGS TO THINK ABOUT

**1** I understand that God owns everything and that stewardship means that I am to manage all of what God has given me, for His purposes, to bring honor and glory to Him.

You have been called to be a good steward of what God has entrusted to you. You will be held accountable at the Judgment Seat of Christ for how you used what God entrusted to you to manage for His purposes. You are wise to spend time preparing to meet your Lord.

When God created Adam and placed him in the Garden of Eden, God did not transfer ownership of the garden to Adam. God called Adam to take care of the garden, to steward it. God did not create Adam for ownership. Likewise, we were not created for ownership. As we think about this and consider what we have accumulated, we need to ask God what He wants us to do with what He has entrusted to us.

*The Earth and everything on it belongs to the LORD. The world and its people belong to Him. Psalm 24:1*

*For it is just like a man about to go on a journey, who called his own slaves and entrusted his possessions to them. Matthew 25:14*

*Now after a long time the master of those slaves came and settled accounts with them. Matthew 25:19*

*And he called him and said to him, "What is this I hear about you? Give an accounting of your management, for you can no longer be manager." Luke 16:2*

*For we must all appear before the judgment seat of Christ, so that each one may be recompensed for his deeds in the body, according to what he has done, whether good or bad. 2 Corinthians 5:10*

## ACTION STEPS

- ✓ Pray for God to reveal to you: how to make these decisions; where to seek wise counsel.
  - ✓ Pray for motivation to complete this work.
  - ✓ Thank God for His provision.
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2

I am a careful manager and precise accountant of what God provides to meet my needs.

Our God is precise and orderly, caring about numerical detail (if you doubt this, read Numbers). Good stewardship requires you: to keep a careful accounting of what God has provided to you; to determine your needs (not your wants); and to plan your budget to meet those needs, after you have returned the tithe. God has determined our needs to be food, water, and shelter, which includes clothing. Our focus is to be on Him and His purposes for what we have.

Writing out your financial plan and budget, and keeping careful records of your spending is very important to God. He wrote His commandments to you and by inspiration provided you with the Holy Scriptures to guide you in Kingdom living. There are over 2,350 scriptures related to money and possessions. God spent more space in His Word telling you about the dangers, blessings, and curses associated with money and possession than He did telling you about heaven and hell. He knew that money and possessions would be His greatest competitor for your heart. He did not tell us it would be difficult or complicated to serve Him and money/possessions, He said it would be impossible.

*No one can serve two masters; for either he will hate the one and love the other, or he will be devoted to one and despise the other. You cannot serve God and wealth. Matthew 6:24*

*Do not worry then, saying, "What will we eat?" or "What will we drink?" or "What will we wear for clothing?" For the Gentiles eagerly seek all these things; for your heavenly Father knows that you need*



*all these things. But seek first His kingdom and His righteousness, and all these things will be added to you. Matthew 6:31-33*

*Know well the condition of your flocks, and pay attention to your herds. Proverbs 27:23*

*But all things must be done properly and in an orderly manner. 1 Corinthians 14:40*

*The plans of the diligent lead surely to advantage, but everyone who is hasty comes surely to poverty. Proverbs 21:5*

## ACTION STEPS

- ✓ Write out monthly expenses.
  - ✓ Record accounts and balances and debts.
  - ✓ List tangible property with its individual value.
  - ✓ Assign value to real estate.
  - ✓ Organize above into one sheet of totals.
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3

I demonstrate my understanding that God is both the Owner and the Source of my provision by: tithing, giving, and when led by God, giving sacrificially.

If this area of stewardship is escaping you, if you can't get started on the tithe, or have a problem with additional offerings, please pray about this. Your financial stewardship plan and your future ability to meet your financial needs starts with obedience to return the full 10% of your current income. True, this is Old Testament teaching but it is a good starting point to begin your giving as your heart leads you. If you have already been doing this, you have already been blessed.

If you have not had this wonderful experience with God, return the tithe before you pay the other requirements of your budget and watch God show you how He is able to bless the other 90% (which is also His). He is leaving

the 90% with you to give you an opportunity to meet your needs and show Him that He is first in your heart. God has asked us to “return” the first 10% to Him as a gesture to show our reverence and our recognition that He is the Source of all we possess, and to grow our faith in Him. Do we believe that He can make the 90% work as though it were the full 100%? Ask someone who tithes. They can testify to God’s faithfulness.

*A tithe of everything from the land, whether grain from the soil or fruit from the trees, belongs to the LORD, it is holy unto the LORD.  
Leviticus 27:30*

*You shall eat in the presence of the Lord your God, at the place where He chooses to establish His name, the tithe of your grain, your new wine, your oil, and the firstborn of your herd and your flock, so that you may learn to fear the Lord your God always.  
Deuteronomy 14:23*

*“Bring the whole tithe into the storehouse, so that there may be food in My house, and test Me now in this,” says the LORD of hosts, “if I will not open for you the windows of heaven and pour out for you a blessing until it overflows. Then I will rebuke the devourer for you, so that it will not destroy the fruits of the ground; nor will your vine in the field cast its grapes,” says the LORD of hosts. “All the nations will call you blessed, for you shall be a delightful land,” says the LORD of hosts. Malachi 3:10-12*

*No one can serve two masters; for either he will hate the one and love the other, or he will be devoted to one and despise the other. You cannot serve God and wealth. Matthew 6:24*

## **ACTION STEPS**

- ✓ Record annual, monthly, weekly ministry giving amounts.
- ✓ List which gifts you would like to continue if you were unable to make this decision yourself. (This would help your Power of Attorney. Your Personal Representative should have instructions from your Will or Trust.)

## 4

**My relationship with Christ and believing that He is sufficient to meet all my needs, makes me feel secure to be generous.**

You are on a journey with Christ. As you grow in your spiritual maturity and have experience with God, it becomes more and more comfortable to trust Him. It takes this trust in Him as Provider to release your hold on your money and "stuff." Assessment of your true needs is a critical first step to help you to surrender your purse.

*Martin Luther said, "There are three conversions necessary for the Christian: conversion of the mind, conversion of the heart, and conversion of the purse."*

*Every man shall give as he is able, according to the blessing of the LORD your God which He has given you. Deuteronomy 6:17*

*So then, none of you can be My disciple who does not give up all his own possessions. Luke 14:33*

*Now this I say, he who sows sparingly will also reap sparingly, and he who sows bountifully will also reap bountifully. Each one must do just as he has purposed in his heart, not grudgingly or under compulsion, for God loves a cheerful giver. And God is able to make all grace abound to you, so that always having all sufficiency in everything, you may have an abundance for every good deed. 2 Corinthians 9:6-8*

*But whoever has the world's goods, and sees his brother in need and closes his heart against him, how does the love of God abide in him? 1 John 3:17*

*God has called us to build His Kingdom, to "feed His sheep," to care for widows and orphans. He has blessed some of us with more so that we can take care of those who have been blessed with less.*

*And I say to you, make friends for yourselves by means of the wealth of unrighteousness, so that when it fails, they will receive you into the eternal dwellings. Luke 16:9*

*How blessed is he who considers the helpless; the LORD will deliver him in a day of trouble. The LORD will protect him and keep him alive, and he shall be called blessed upon the earth; and do not give him over to the desire of his enemies. The LORD will sustain him upon his sickbed; in his illness, You restore him to health. Psalm 41:1-3*

## ACTION STEPS

- ✓ List your financial needs for living.
- ✓ Identify money you could be giving.

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5

I have spent time in prayer and preparation and I have a giving plan in writing.

You should have a “spending” plan to manage your monthly expenses and to keep you on track with our giving, spending, saving, taxpaying, and debt reduction. These five categories are the five uses of money and every dollar will fit into one of these five. You need to know how much you need to allot for living expenses, savings, taxes, and debt reduction, so you can know what is left to give, except for the tithe, the first 10%, which should come out first.

It is also important to have a “giving” plan during your time on earth. This is a plan that lets you know when, to whom, and to what you will be giving over the tithe which is returned to God through supporting your church. Christians are first to be obedient to return the tithe to God’s church. Next, the Christian is called to consider offerings over and above the tithe for the special needs brought before the people by the church leadership. Then, if resources permit and God leads, other ministries or individuals may be blessed. It is okay to say “no” to a legitimate Christian charity if it is not a part of your giving plan, which you have prayed through. Your giving plan gives you confidence to say “no” because you know to what you

will be giving and God has blessed your choices.

Careful prayer and consideration should be given to “other” gifts, those not benefiting God’s Kingdom. You are not responsible for giving to every “ask” that you hear no matter how heartfelt the ask or emotional the appeal. Pray first, avoid impulse giving. Follow your giving plan.

Many of the country’s large charities, The American Cancer Society, for example, while having a compelling mission, can only work on helping with the earthly issue of physical health and not the eternal issue of salvation. This, and how the ministry is managing funds, are two areas for you to consider in adding a charity to your giving plan.

When transferring wealth to your family, preparation of the next steward and a determination of the readiness of the next steward to responsibly handle the gift, are of critical importance. Determine the suitability and the timing of the gift. Is the next steward prepared to handle a financial gift? How might they manage a cash windfall?

It is possible to give away money or other assets to a qualified charity during life that can result in immediate increased current income. These options can be best explored with Christian financial professionals who will understand your giving desires and know the tools to accomplish the goal.

*Each one must do just as he has purposed in his heart, not grudgingly or under compulsion, for God loves a cheerful giver. 2 Corinthians 9:7*

### **ACTION STEPS**

- ✓ Write out your giving plan (tithe, church, missions, others) on a weekly, monthly, annual basis.
- ✓ Determine to tell those not in your plan that they do not meet your giving requirements. It is OK to say “no”.

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**6** I have listed all of my material possessions and all of my property and financial accounts in one place.

We have established that God is a god of order and that He has told each of us to keep an accounting of our “flocks and herds” (Proverbs 27:23). Today, we do not have flocks and herds but we do have accounts and property. You account for them by completing a list of every item you manage, all of your accounts, their numbers, joint owners, and their locations. Make sure someone knows where this list is and work with a legal professional to write out your wishes for who will be the next steward and who will help manage your financial affairs if you should become unable to during an illness.

*Know well the condition of your flocks, and pay attention to your herds. Proverbs 27:23*

**ACTION STEPS**

- ✓ Review Section 2.
- ✓ Make sure you have been complete. Attach copies of statements, etc., to your list.

**7** I have recorded the names and addresses of each steward to whom I would want my possessions, property, and accounts to go and what each should receive.

It is essential for your stewardship plan to have a careful listing of your close relatives, friends, and ministries to whom you may choose to leave something. The complete names, addresses, and phone or email information will be useful as you move through this workbook and begin to plan for visiting an attorney to record your wishes.

As you pray for each one on the list, ask God to lead you in making a determination about which of the blessings He has left with you, that He would have you transfer to this next steward. Note that the blessings to pass on are not just material, there should be spiritual blessings that you will pass on, as well as a statement of your wishes for their spiritual growth, your testimony, and what your walk with Jesus Christ has meant to you.

By taking these steps, one at a time, it will seem less overwhelming as you begin to prepare to see an attorney.

It is also important that you pray about and select someone to take over your financial affairs if you are incapacitated for some period of time. This person is your Power of Attorney, and the document is called a Durable Power of Attorney.

You must also name someone to manage your affairs as you have stated them in your Will, after you relocate to heaven. This person is called an Executor or Personal Representative.

If you place your finances in a Trust to be managed by you or someone else, you will need to name someone who can assume this responsibility for you or take over when you are unable. This person is a Trustee.

The financial, tax, and legal advisors you have worked with to manage and transfer your possessions and accounts should be listed, along with their contact information.

## **ACTION STEPS**

- ✓ List your heirs – name, address, phone, birth date.
- ✓ List charities – name, address, phone.
- ✓ List closest friend or relative for Power of Attorney, Personal Representative, Trustee.
- ✓ List banks, financial advisors, CPA, attorney.
- ✓ Make simple worksheets for recording this information.

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**8** My Will/Trust were discussed with and recorded by Christian professionals, committed to advising me in furthering the cause of Christ with my provision.

For many Christians who have completed Wills and Trusts, their plans do not reflect their hearts when it comes to giving. Attorneys who do

not understand God's principles of ownership and stewardship, may have encouraged you to leave everything to your family and nothing to God. They may have the attitude of "after all, it is yours to do with as you please." We know that nothing is ours and we are to ask God what He wants done with what we have remaining.

Statistics tell us that 70% of Christians will die without having prepared a Will. Your good intentions to give back to God will go to the grave if your wishes have not been recorded properly. The complications to the family of leaving no Will are emotionally exhausting and financially costly.

Below are the standard legal documents with a simple definition, each simply a tool, to accomplish a particular purpose in making sure your plans succeed.

**Will:** A Will is the legal, witnessed, dated and signed recording of the decisions you make while alive about how your possessions will be distributed and managed after your death.

**Trust:** A Trust is a legal, witnessed, dated and signed recording, created by you, to transfer the ownership of some or all of your property or money. It is managed by a Trustee which could be you or someone you appoint. Since a Trust can live on after you are gone, a Trustee and back up Trustee must be named.

**Living Will:** A Living Will is a legal, witnessed, dated and signed recording used to make known your wishes regarding life prolonging medical treatments.

**Durable Power of Attorney:** A Durable Power of Attorney is a legal, witnessed, dated and signed recording authorizing someone to act on your behalf in private affairs, business, or some other legal matter when you ask them to do it or when you are unable, because of illness or extended travel, to do it yourself. The Durable Power of Attorney is only used during your lifetime but gives someone else unlimited power to act on your behalf.

**Health Care Surrogate Designation:** A Health Care Surrogate Designation is a legal, witnessed, dated and signed recording in which you name



someone you trust to make medical decisions for you if you are unable to communicate your wishes. This is used during your temporary inability to make decisions and presumes your recovery.

If the above documents are several years old, if you have lost a close family member, or have relocated to a new state, it is good to have your documents reviewed. Your situation changes and so do state laws. If your legal documents were prepared in a state other than the one in which you reside, they need to be brought into compliance with the laws of your current state of residence.

### **ACTION STEPS**

- ✓ **Find and review your Will, Trust, Power of Attorney, Living Will, Health Care Surrogate.**
  - ✓ **If they have not been reviewed in the past two years or if you have had a change in beneficiary, call an attorney for review and update.**
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**9**

**The next steward(s) is prepared spiritually, so that any inheritance will bless and not curse him/her and he/she agrees to honor the Lord and respect your wishes, through assisting in accomplishing your plans.**

It is not uncommon for any of us to have our wishes recorded in a Will but not really understand what is written on the paper. The legal language does not always relate to us in a way we can understand. This does not need to be the case. These statements of your wishes are too important to you and your stewardship, to be unclear or to not accurately reflect your wishes. If you have your Will completed, take it out and review it. Ask for help to understand it. Chances are it needs review, especially if it has been two or more years and should be re-written to be clear to you and others.

Educating the next steward about your wishes, and your attitudes and beliefs about our Lord, is an important step. It is not wise to leave an inheritance to someone into whom godly wisdom has not first been instilled.

*Hear, O Israel! The LORD is our God, the LORD is one! "You shall love the LORD your God with all your heart and with all your soul and with all your might. These words, which I am commanding you today, shall be on your heart. You shall teach them diligently to your sons and shall talk of them when you sit in your house and when you walk by the way and when you lie down and when you rise up. You shall bind them as a sign on your hand and they shall be as frontals on your forehead. You shall write them on the doorposts of your house and on your gates. These words, which I am commanding you today, shall be on your heart. Deuteronomy 6:4-9*

*Train up a child in the way he should go, even when he is old he will not depart from it. Proverbs 22:6*

*The fear of the LORD is the beginning of knowledge; fools despise wisdom and instruction. Proverbs 1:7*

*There is precious treasure and oil in the dwelling of the wise, but a foolish man swallows it up. Proverbs 21:20*

*Why is there a price in the hand of a fool to buy wisdom, when he has no sense? Proverbs 17:16*

## **ACTION STEPS**

- ✓ **Prayerfully review your decisions for gifts to family, friends, church, charities.**
  - ✓ **What do you know about each that might change your decision to include them?**
  - ✓ **Will God's money be used in a God-honoring way? Do you know something that should cause you to rethink this gift:**
    - **might it be used to fund drug habit.**
    - **could it enable a divorce.**
    - **might it divert a young person from pursuing career goals.**
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**10** I will owe no estate tax and have taken steps to avoid the loss of fees, taxes, and costs, to preserve the value of my gift to my heirs and God's Kingdom.

Many attorneys are not accustomed to preparing stewardship plans that maximize gifts to family and ministry. An Estate Planning Attorney is accustomed to minimizing taxes, first, in the transfer of assets. Some attorneys may not be aware of all the ways to give while you are still living to increase; your current income, current gifts, and final gifts. A Christian Estate Planning Attorney or a Kingdom Advisor (an association of Christian attorneys, accountants, and financial planners; [www.kingdomadvisors.org](http://www.kingdomadvisors.org)) will be aware of techniques to maximize current income and gifts, by using money that would otherwise be lost in taxes.

It is said that Will Rodgers advised, "Do your givin' while you're livin', so you're knowin' where it's goin'."

Make sure you have taken advantage of every opportunity provided in our tax law to reduce taxes on your estate and use the tax savings to increase gifts to your heirs and charities. That's good stewardship. Also, in some cases it could be good to give a gift while you are still living so that you and help the receiver learn how to steward the gift.

**ACTION STEPS**

- ✓ Review your current Will or Trust with an Estate Planning Attorney to accomplish above.
- ✓ Ask for an education on how to increase your current income through current giving.
- ✓ Discuss with a Christian Financial Professional the advantages of "givin' while you're livin'."

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**11**

**I have made sure that my Will and other documents are accessible to those who will need to use them.**

Your legal documents are valuable and need to be kept safe, but at the same time, someone needs to know where they are and how to get them when needed. If you become ill and hospitalized, someone may need to pay your bills or make health decisions for you. Someone you trust should know where you keep your legal documents. If they are locked in a safe deposit box, someone must know where the key is and be able to access the box. Ideally, you will write a letter that explains to those who have access; contact information for Power of Attorney, Trustee, Health Care Surrogate, and how to access the original documents. This can be done by a letter left with your friend, relative, or pastor, sealed and labeled to "open in the case of my incapacity."

**ACTION STEPS**

✓ Prepare an index card or letter with contact information for:

- Next of kin
- Power of Attorney
- Health Care Surrogate
- Trustee
- Attorney
- Location of documents
- Medical professionals you prefer
- Pastor
- Banker

**12**

**I have prepared a Trust or Durable Power of Attorney, or made other arrangements to ensure my financial obligations are met in the event of my temporary inability to manage my financial affairs.**

There are many ways that you can include trusted family and friends in your plans so that you have a plan, in the event you become ill or are otherwise unable to handle your financial accounts and obligations. Knowing that others can step in and help you in an informed way, is comforting in a time of difficulty. Family members do not have to argue over who should be doing what. Simplify this time of your life and provide assurance to your family and friends that it is your wish that your Power of Attorney has been thoughtfully and prayerfully selected and prepared and given

legal power to conduct your financial affairs. Let them know you have legally recorded your wishes, so that those you have chosen will be legally empowered to help you.

## ACTION STEPS

- ✓ Prepare a Durable Power of Attorney document.
- ✓ Select the best person to name for this responsibility. Get their permission and then review your document with them. Give them knowledge of the location of document. If you have this document, check it to be sure your Power of Attorney is still someone you would want.

13

I have selected a Health Care Surrogate to make medical decisions on my behalf if I am unable to do so and have prepared the legal document. I have a Living Will.

These documents have many names, like Health Care Directives, and different, but specific purposes. Each state has its own legal language. You name the person and the document enables the doctor to confer with the person you have named to make medical decisions when you are unable. These powers given to a trusted friend or relative will come into use when you are incapacitated, unable to speak for yourself or make decisions. The Health Care Surrogate makes decisions presuming your recovery. The Living Will contains your wishes related to prolonging life, resuscitation and life support.

## ACTION STEPS

- ✓ Prepare or review these documents to make sure they are current.
- ✓ Discuss your wishes with those to whom you have given these responsibilities.
- ✓ Record the location of these documents and the name of the attorney who prepared them.

**14**

**I have made plans for my final resting place and the funeral service to send me home and have recorded these details for my family/friends/church to use.**

Do you have a pre-planned funeral? This is a very loving and thoughtful thing to do for your loved ones and church, so that they can provide the service you would want. Is there something you would like to have at your service: special music, your favorite scriptures, your favorite pastor, pictures, videos? Where is this information recorded? This is very helpful and a great relief to loved ones who, without your direction, would be forced to decide for you, during their time of grieving.

It is also possible to pre-pay for your funeral and to make your own decisions about caskets, place to be buried, cremation, type of service, flowers, funeral processions, etc., and permit you to lock in the current price for a future event. These plans simplify many things for your loved ones, especially if they are living out of town. You can specify your wishes, think and pray about them, and make your own plans. These plans also save money because family members have difficulty making economical decisions when it comes to their parents or close relatives.

A pre-planned (also called pre-need) funeral is a considerate way to relieve surviving loved ones of the burden of making funeral arrangements in a time of grief. It is an act of good stewardship because it prevents unnecessary spending that may be outside of your wishes but that grieving family members may be encouraged to do.

These are some of the benefits of pre-planned funerals:

- You relieve your loved ones of the decision-making involved in arranging your funeral and burial at a time when they are mourning.
- You can make the best stewardship decisions by pre-selecting the costly parts of your funeral and internment such as place, casket, flowers, funeral cars, and memorial stone.
- You can determine exactly how much money is spent on your funeral and rest easy in the knowledge that your survivors will not spend too much or too little, or be personally financially burdened.

These are some of the risks of pre-paid funerals:

- It can be difficult to change your plans so ask about the change policy, during planning.
- The company could go out of business, so pick carefully. Check longevity and financial strength of the company.
- Be sure your plan would go with you if you moved to another state.

## **ACTION STEPS**

- ✓ **Go to a seminar or appointment with a reputable provider of these services to educate yourself on the scope and advantages of this planning.**
- ✓ **Stay open minded as you learn and think about how helpful this planning on your part would be to your loved ones.**
- ✓ **Consider what spiritual and stewardship lessons you could teach others by planning your funeral.**

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## SUMMARY OF ACTION STEPS

**1**

Pray and ask God for guidance as you make your plans. Ask Him to bring to mind people who you could trust to help you. Get a notepad and begin to respond to the statements above.

**2**

Begin to gather your papers and make lists of names and addresses of next of kin, possessions, accounts, and property.

**3**

Look for a Christian Estate Planning Attorney, Christian Financial Advisor, Kingdom Advisor ([www.kingdomadvisors.org](http://www.kingdomadvisors.org)), or check with your local Christian associations to see who may be available to help you. The Attorney/Planner/Advisor may send you a very thorough questionnaire to be completed and brought to the meeting. Your preparation by studying this workbook and doing the Action Steps will prepare you for your appointment and could save you time in front of the attorney. Your church may have an Estate Planning Attorney in membership or could advise you on someone you could trust.

**4**

Make an appointment to discuss pre-planned and pre-paid funeral options in your area and check on the stability and longevity of the company.

**5**

Have a family meeting to discuss your plans with those who will be impacted by them. Let family and friends know that you have done this planning.

**6**

Finalize, sign, and obtain copies of your legal documents. Write the letters telling your family, friends and church where to locate your documents.

**7**

Feel good that you have faithfully stewarded and selected the next stewards of what God has given you and thank Him for His faithfulness to you. Be prepared to hear, "Well done!"



- 8** Share the information in this booklet with those you know and love. You will be blessing them with knowledge on finishing well.
- 9** Contact the church Stewardship Office for referral to Christian Financial Planners, Christian attorneys, CPAs, or with any questions related to this workbook.





