

Financial Peace[®] University



PREVIEW AND REVIEW





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1333 S. Kirkwood Road
St. Louis, MO 63122
888-THE LCMS • lcms.org/stewardship

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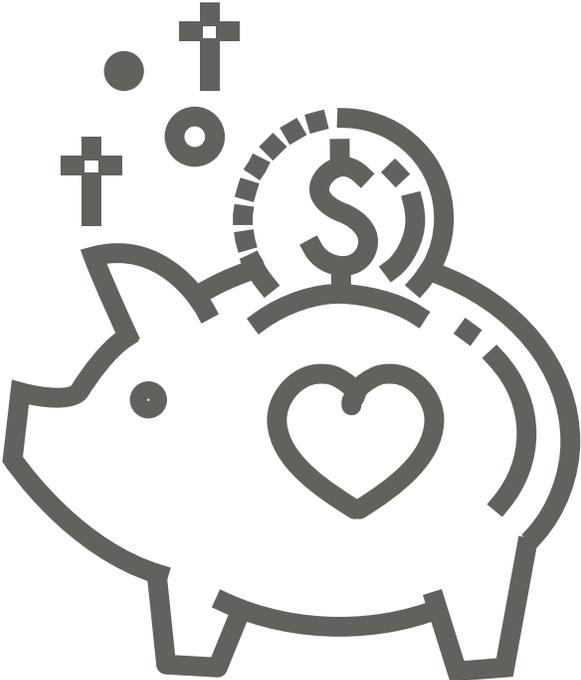
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Earlier this year, a Bankrate survey determined that 57 percent of Americans would have to borrow money to meet an unexpected expense of \$500. Bloomberg reports that the average household in America carries over \$16,000 of credit card debt and nearly \$50,000 in student debt. Statistics like this go on and on, and Lutheran families are not exempt.

Dave Ramsey's *Financial Peace University (FPU)* has helped 4.5 million people get the financial education that so many Americans desperately need. Ramsey is a devout evangelical Christian, and many churches from many denominations have hosted the *FPU* nine-week course.

Many Lutheran congregations realize their people need the kind of solid, practical financial wisdom that Ramsey dispenses in *FPU* ... yet some have been reluctant to host it since Ramsey's theological perspective is different from confessional Lutheranism. Of course, a wise Lutheran teacher can sift the chaff from the wheat in resources that come from outside our fellowship. But pastors and lay leaders are pressed for time, and it's certainly a commitment of time and energy to sift through a nine-week course!

So, I am very happy to present this "Preview and Review of Financial Peace University" from the Rev. Jonathan Conner for use by Lutheran congregations. Rev. Conner's work faithfully, but kindly, points out where Ramsey's theology departs from our own and presents helpful suggestions for Lutheran pastors and lay leaders who would like to use *FPU* in their congregations.

My own parishioners have benefited greatly from *FPU*, and I hope that this resource from a faithful Lutheran shepherd will help your congregation benefit from it as well.

REV. HEATH R. CURTIS

Pastor, Trinity Lutheran Church, Worden, Ill., and Zion Lutheran Church, Carpenter, Ill.
Coordinator, LCMS Stewardship Ministry



INTRODUCTION



Financial Peace University Preview and Review

Financial Peace University features Dave Ramsey — financial expert, author, TV personality and host of the nationally syndicated *The Dave Ramsey Show*. Over the program's nine weeks, Dave, who excels at motivational speaking and financial counseling, enthusiastically shows people how to “win with money” as he teaches on saving, budgeting, getting out of debt, wise purchasing, insurance, retirement and college saving, real estate and mortgage and giving. According to Dave, *Financial Peace University* has helped millions dump debt, save effectively, and “change their family tree,” all while handling money “God’s ways.” Excited about *FPU*? Concerned about its particulars? This preview and review is designed to help you sort through the program at a glance.

Who is this preview and review for?

This resource has been produced with two groups in mind: 1) Pastors and laypeople new to Dave Ramsey and his teaching who want to know what they’re getting into, and 2) Pastors and laypeople familiar with and approving of Dave’s financial counsel, but theologically uncomfortable with his periodic non-contextual use of Scripture and his often Gospel-less motivation for behavioral change. In *Dave Ramsey’s Complete Guide to Money* (included in the *FPU* kit), Dave writes, “Personal finance is only 20 percent head knowledge. The other 80 percent — the bulk of the issue — is behavior.” Dave excels at the head knowledge, showing himself to be a financial expert with a proven, no-gimmicks method to “make money behave.” Because personal finance is 80 percent behavior, though, Dave dedicates a significant percentage of his time to behavior modification, often sounding like a stereotypical American evangelical preacher. Careful listeners have rightly cited concerns with this approach.

What’s included in this preview and review?

For each of the nine sessions you will find the following:

- 1 **INTRODUCTION AND SUMMARY** of the material covered in the session. If you are facilitating the program, this will minimize your prep time and provide attendees a helpful preview of the upcoming session.
- 2 **FPU IN THE CONTEXT OF VOCATION –** Suggestions for situating *FPU* in its appropriate vocational context. More specifically, this section will ensure that participants hear God’s Word not merely as a guide to successful financial living, but as the revelation of the Savior, Jesus. This section will re-center attendees in their Gospel identity in Christ and then place *FPU* and God’s Word on money and possessions within the context of Christian vocation. (For further reading on vocation, one can do no better than Gustaf Wingren’s *Luther on Vocation*. Other helpful books on vocation and stewardship are Randy Alcorn’s *Money, Possessions, and Eternity*, which would serve as a great companion piece to *FPU*, and Mark Allen Powell’s *Giving to God*. For a further wealth of valuable resources for stewardship education, visit lcms.org/stewardship.)
- 3 **THEOLOGICAL CONCERNS**, including the de-contextualizing and proverbializing of Scripture and catch-phrases that need clarification or correction.
- 4 **HYMN VERSES, SCRIPTURE AND PRAYER** to help center each session in the Word of God.

Our hope is that this resource will provide helpful tools as you journey through *FPU*.



SESSION 1: SUPER SAVING



Introduction and Summary

Session One opens with Dave reminiscing alongside the old oak pedestal table that he and his wife and their children gathered around when they were young. Laughter and love, anxiety and tension were shared around that table. Dave recalls signing bankruptcy papers there, being driven to God's Word for direction and discovering that Scripture has something to say about money. What he learned moved him to create *Financial Peace University (FPU)*.

As Dave explains in Session One, *FPU* is not a get-rich-quick scheme. He says, "We don't sell microwaves; we're in the crockpot business." Neither, he insists, is *FPU* a prosperity gospel. Every dollar and every possession belong to God. We simply manage them for God's Kingdom. The path to financial peace, he teaches, is found through the seven "baby steps" (listed in this lesson) Dave formulated from his study of God's Word. Steps One and Three emphasize saving, a subject to which Dave dedicates a large portion of time. He emphasizes the abysmal saving habits of Americans and the emotional, even spiritual component of saving money. "Why should we save?" Dave asks. First, for emergencies, which are all but guaranteed to happen (hence the need for an emergency fund). Second, we save for purchases, specifically to enable us to pay cash for our purchases and avoid the bondage of debt. Third, we save for wealth building — wealth that he counsels be used for increased giving as well as an improved standard of living.

FPU in the Context of Vocation

In Session One, Dave compares money to a brick. He suggests that money, like a brick, is amoral; in and of itself it is neither good nor evil. Money, like bricks, can be used for good or ill. Dave employs this analogy to dispel the myth that "winning with money" is evil.

While Dave rightly notes that Scripture condemns the *love of money* and that simply having money isn't evil, he misses the greater opportunity to set *FPU* into the context of Christian vocation. Instead of encouraging attendees to ask, "How can I win with money?" attendees might be better served (and challenged!) by the questions, "What should I do with this money? Why has it been entrusted to me?" These are the questions we regularly ask within our vocations: "What should I do with

these resources? Why has God given me them? Who should I (as one served by Christ through His means of Word and Sacrament) serve with them?"

Money might be amoral; vocations certainly are not. They are the channels through which God funnels His love to His creation. God works through means. Money and possessions belong in this context. (Dave makes this more explicit in Session Nine.) Hearers would be well served by having *FPU* situated within this context as they are encouraged to consider their vocations, including the question of how and for whom their money and possessions are to be used within these vocations.

Theological Concerns

Dave is at his best when citing truisms like "We have to make different choices if we want to be in a different place," and quoting Proverbs, a well of wisdom for living within our vocations. He leaves solid ground when he asserts that *FPU* is a return to God's ways of handling money. The claim isn't necessarily false, but it's certainly presumptuous and perhaps flirts with overstatement. *FPU* details wise ways of handling money; claiming to detail God's ways might be an overreach.



Further, through his repeated reduction of Scripture to principles, Dave gives the impression that God's Word is essentially one oversized collection of proverbs. God's Word has wisdom for living, even for living financially responsible lives. The Word of God is not, however, an assortment of proverbs, but rather the revelation of the Savior, Jesus Christ (a point that Dave himself makes clearer in Session Nine).

In this session, listeners are introduced to the refrain, "If you live like no one else, later you can live, and give, like no one else." Dave goes so far in this session as to insist that God is pleased when our standard of living is increased. As before, this isn't necessarily false, but it may be saying too much. Our financial increase may be something God smiles upon; it may also be a test from God. Further, "living like no one else" may allow us to give like no one else — and giving is an area in which American Christians need tremendous improvement. But one would do well to ask if the purpose of our financial discipline is simply to outdo everyone else, to live and give better than they do. Dave's statement makes a great slogan, even fine motivation, but it lacks the nuance necessary for true Biblical accuracy. (Consider, for instance, the hardships faced by persecuted Christians around the world, who, like the Apostle Paul, do not consider their situation to be signs of God's displeasure, but who rejoice in their sufferings.)

Listeners should also be prepared for unqualified statements like "Your Heavenly Father thinks you're awesome" and confusing and/or misstated phrases like "take God's Kingdom back." (As if God ever lost control of His Kingdom!) The latter may be attributed to the extreme enthusiasm of a motivational speaker whose accelerating word train left his well-considered words behind, gasping in the steam. The former might reflect a motivational speaker's attempt to appeal to a broad audience without the potentially divisive cross of Christ reminding hearers what it took for God to restore His favorable disposition toward them.

Scriptural meditation and hymn verse

GENESIS 1–2 — The grounding for Christian vocation.

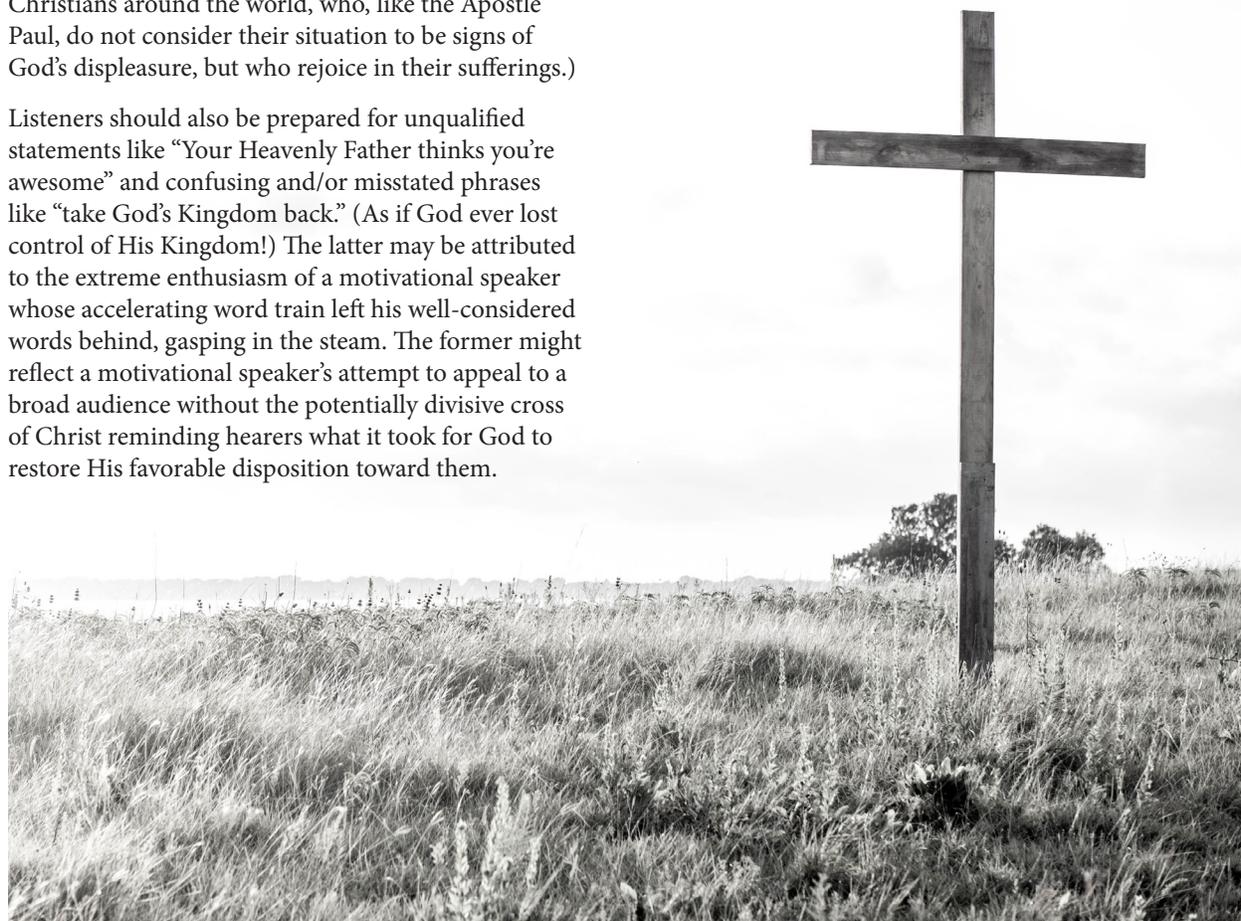
JOHN 20:30–31 — The center of Scripture.

O bringer of salvation,
Who wondrously hast wrought
Thyself the revelation
Of love beyond our thought,
We worship Thee, we bless Thee,
To Thee, O Christ, we sing;
We praise Thee and confess Thee,
Our gracious Lord and King.

LSB 527:2

Prayer

Blessed Lord, You have caused all Holy Scriptures to be written for our learning. Grant that we may so hear, read, mark, learn and take them to heart that, by the patience and comfort of Your holy Word, we may embrace and ever hold fast the blessed hope of everlasting life; through Jesus Christ, Your Son, our Lord, who lives and reigns with You and the Holy Spirit, one God, now and forever. Amen.





SESSION 2: RELATING WITH MONEY

Introduction and Summary

Money and relationships: Putting these two together often means friction. In marriage, money is often a point of contention. For singles, it is frequently a point of stress. In Session Two, Dave spends the greater portion of his time addressing how people emotionally interact with money, giving special emphasis to the different ways men and women view money. For men, money represents a scorecard, and the lack of it diminishes their assessment of their self-worth. For women, it represents security, and money problems infuse fear into their hearts. Appreciating these realities impacts how husbands and wives relate to each other regarding money. Dave emphasizes that to “win with money,” then, couples need to work together, and singles need to have a financial accountability partner.

Working with the observation that opposites often attract, Dave playfully labels financial opposites within marriage as “nerds” and “free spirits.” Nerds crave order, punctuality and a specified budget; free spirits crave freedom, spontaneity and spending as the mood moves them. These opposites must come together in “The Budget Committee Meeting” to tell their money where to go so they don’t arrive at the end of the month wondering where it went.

Session Two also features guest speaker Rachel Cruze (Dave’s daughter), who addresses the topic of children and money, offering several helpful suggestions for teaching children how to manage money. Her ideas range from having parents pay commissions rather than allowances (to teach that money is connected to work) to age-appropriate ways to teach money management.

FPU in the Context of Vocation

In Session Two, Dave rightly observes that the flow of money in a household reflects that household’s value system, citing Jesus’ words in Matthew 6, which teach that our hearts follow our treasure. There is a spiritual component to money management. What we confess to be good, right, true and beautiful will become visible in the way we use money.

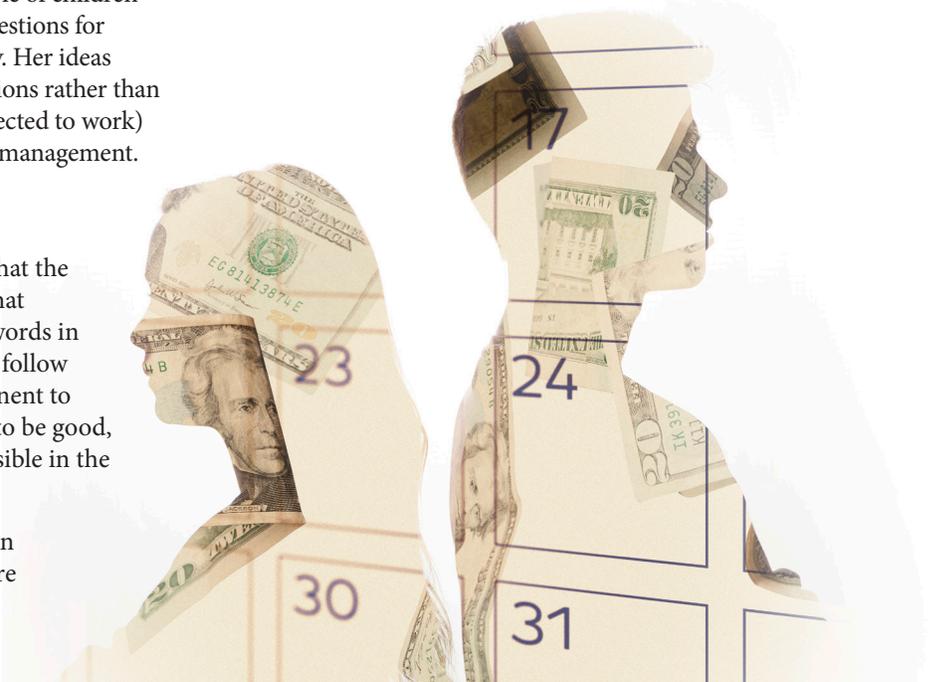
Appreciating the high value of vocation (whether married or single) is therefore critical in any conversation regarding

money. Scripture extols marriage as the living, breathing image of Christ’s marriage to the Church, and places parenthood next to God Himself in importance, with the Large Catechism referring to the vocation of parent as having “a majesty concealed” within it. Scripture also details the high responsibilities of citizenship and of membership in Christ’s Church.

A proper understanding of vocation necessarily influences a household’s approach to money. *FPU* belongs here, within the vocation conversation as we ask how money is to be managed in our various vocations. This will prove to be a helpful repositioning of *FPU* away from following “Biblical principles” to “win with money” to the great value of our vocations and the importance of managing money well within them for the sake of our vocational neighbors and the glory of God.

Theological Concerns

As highlighted in Session One and above, Dave speaks often of following Biblical principles. This is a way of speaking that potentially leads to a misunderstanding of Scripture’s central point, which is Jesus Christ (as summarized succinctly in the Church’s creeds and taught by Jesus Himself in Luke 24). Rachel reflects this misunderstanding by referring to a great “scripture” in



the Bible, making the Bible look like a bowl of individually wrapped wise or inspirational sayings, a sort of Christianized fortune cookie for believers. Rachel, who when teaching on allowances versus commissions emphasizes the power of words and the need to choose them carefully, would do better to speak not of “a scripture,” but of Scripture itself and the Christ it reveals, just as Dave would do better not to speak of Biblical principles, but of the Bible and of the Jesus it presents.

Listeners should also be wary of the buzz phrase Dave drops: “That’s God showing up.” In context, Dave is trying to teach that a couple working together can accomplish more than two individuals working separately. There is truth in this, but the phrase “that’s God showing up” is dangerously misleading (despite being popular in certain evangelical circles); it suggests that if you do certain things, God will show up and do something big. The “something big,” then, is the purported evidence that God has shown up. Thinking this way will drive people to believe that their efforts cause God to show up and/or that big things are the evidence of God’s activity and blessing; such beliefs will lead them away from the means through which God has promised to work and “show up” — the Word and Sacraments.

Scriptural Meditation and Hymn Verse

EPHESIANS 5:1–2 (Paul begins to address Christian living. For the fuller treatment, read all of chapters 5 and 6.) Luther’s treatment of parenthood and marriage in the Large Catechism (specifically the Fourth and Sixth Commandments.)

Lord, help us walk Your servant way
Wherever love may lead
And, bending low, forgetting self,
Each serve the other’s need.
LSB 857:1

Prayer

Heavenly Father, grant Your mercy and grace to Your people in their many and various callings. Give them patience, and strengthen them in their Christian vocation of witness to the world and service to their neighbor in Christ’s name; through Jesus Christ, our Lord. Amen.



SESSION 3: CASH FLOW PLANNING



Introduction and Summary

In Session Three we come to the heart of *FPU*, the key component of “winning with money”: the budget (and its companion, the envelope system). Dave spends the majority of the lesson addressing “budgeting basics,” focusing on the actual budget forms in the final minutes of the session. Money, Dave teaches, needs to be told what to do; it has to be taught how to behave. He says, “You will either learn to manage your money or the lack of it will always manage you.” Money “is whipped into shape” through a written cash flow plan, which, Dave exhorts, needs to be done “on purpose on paper every month before the month begins.” Not only does this get people’s dollars to behave, but because money touches nearly every area of people’s lives, it often strengthens relationships, especially marriage.

In addition to the budget, Dave instructs participants to balance their bank account every month. Further, he warns against the budget busters of overdrafts (a sign of crisis living and poor stewardship) along with ATM cards. The lesson also details the extensive benefits of having a budget, which include the removal of stressors such as management-by-crisis and marital fights as well as guilt, shame and fear over necessity purchases. A budget gives a sense of power and control over money, the feeling of getting a raise, and the ability to identify and remove areas of overspending. Finally, Dave introduces three key budgeting forms: the monthly cash flow plan, the allocated spending plan

and the irregular income plan. These forms are the tools participants are given to whip their money into shape and make it behave.

FPU in the Context of Vocation

The budget belongs in nearly every Christian vocation (marriage, parenting, church membership, citizenship, employment, etc.). Dave mentions stewardship in this session; the budget is how we steward/manage the dollars entrusted to us by God for the well-being of our neighbor. The average American household will have a half-million dollars pass through their hands over a ten-year period. These dollars are entrusted to us by God to help us fulfill our vocational responsibilities. This is why, as Dave teaches, it’s important to give each dollar a name (it might even be wise to include the names of the individuals benefiting from the budget to keep its importance before the steward’s eyes every month). God places dollars into our hands every month for the well-being of others as well as ourselves.

Dave also speaks of the poor witness given by poor stewardship. He’s right. Poor stewardship doesn’t confess Christ as Lord; it confesses laziness or greed or possessions or ourselves as lord. It doesn’t confess Christ as King, but often reveals our king to be debt. Participants would benefit from connecting the management of their finances to their confession of Christ. The budget helps Christians confess Christ in their various vocations.



Theological Concerns

Dave loves witty and snappy quotes. In this lesson, he turns to some of his regulars, Zig Ziglar and John Maxwell, but he also adds Stephen Covey and Rick Warren. These sound-bites may indeed be useful for teaching, but listeners need to be aware of the suspect theological baggage that some of these teachers bring (Covey's Mormon confession and Warren's anti-Lutheran evangelicalism, for example).

Dave's love for snappy quotes often leads him to treat Scripture as a quote mine open for verse extraction. In this session, Dave mines Jesus' words in Luke 16 (see verses 10-13) and uses them to say, "The Bible says, 'If you're faithful in the little things, God will give you more to manage.'" Jesus does talk about faithfulness in little things, but not to teach that God will give people more money and possessions (read the verses in context to see for yourself). Dave goes further, though, using his misapplication of Jesus' words to offer this: "Be faithful in the little things and then be expecting more to manage on His behalf." Again, read Jesus' words in context and see if this is what He's really teaching.

Dave then mines Jesus' words in Luke 14 about counting the cost of discipleship before taking up the costly cross to follow Him. Dave extracts Jesus' words and uses them to support the need to budget. The budget, as emphasized above, belongs in Christian vocation, but not in Jesus' words on the cost of discipleship. Jesus wasn't exhorting people to make a budget before following Him; He was exhorting them to die to themselves so that they could live to Him.

These quotes and allusions go by quickly and fit seamlessly into Dave's presentation, which overall is solid and true. Hearers will need to be alerted in advance to be discerning, even as they are reminded that Scripture, to be understood correctly, must be read and taught in context. If Dave's misuses are left to stand, hearers may be led to an incorrect understanding of Scripture and of Jesus' person and message.

Scriptural Meditation and Hymn Verse

Read LUKE 16:10-13 and LUKE 14:25-33 in context. Appreciate what Jesus is saying.

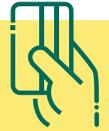
With praise and thanksgiving
To God ever-living,
The tasks of our ev'ryday life we will face.
Our faith ever sharing,
In love ever caring,
Embracing His children of each tribe and race.
With Your feast You feed us,
With Your light now lead us;
Unite us as one in this life that we share.
Then may all the living
With praise and thanksgiving
Give honor to Christ and His name that we bear.
LSB 643:2

Prayer

Merciful and everlasting God, You did not spare Your only Son but delivered Him up for us all that He might bear our sins on the cross. Grant that our eyes may ever behold our Savior and His cross, that we may not fear the power of any adversaries but rather rejoice in His victory for us; through the same Jesus Christ, our Lord, who lives and reigns with You and the Holy Spirit, one God, now and forever. Amen.



SESSION 4: DUMPING DEBT



Introduction and Summary

From car loans to children's toys with pretend credit cards, from home equity lines of credit to children's board games built around "credit," debt is all-pervasive. In fact, as Dave demonstrates, its purveyors have marketed it so well that most Americans believe they can't live without it. Debt holds such powerful sway over them that they believe a high FICO score, which Dave exposes to be nothing more than an "I love debt score," is something to brag about.

After exposing this relatively new cultural mentality, Dave turns to a handful of cultural myths that have been repeated so often (thanks to a multimillion-dollar marketing campaign) that most Americans believe them to be true. These include: "You need a credit card to rent a car or make purchases online," "You need to make sure your teenager has a credit card to learn to be responsible with money," "Car payments are a way of life," "You can get a good deal on a new car," "You need to have a credit card to build up your credit score" and "Debt is a tool to create prosperity." One by one Dave destroys these myths, exposes their lies, and speaks the truth about the dangers of debt and the urgent need to be free of it.

Key in Dave's argument is the wisdom revealed in Proverbs 22 and 6. Proverbs 22:7, which Dave returns to repeatedly, reads, "The rich rules over the poor, and the borrower is the slave of the lender." Chapter 6, which gives instructions for getting out of debt and from which Dave shows the urgent need to escape debt, exhorts, "Save yourself like a gazelle from the hand of the hunter ... " By the end of the session, Dave has participants fired up with gazelle intensity, ready to run for their lives from debt's pursuit.

FPU in the Context of Vocation

Debt is as deceptive as it is destructive, whispering its sweet sirens of promise only to swallow up anyone lured by its maleficent melodies. It destroys marriage, builds walls of hostility and distrust between friends, hamstring ministry possibilities in the Church, and impoverishes entire communities. Session Four of *FPU* belongs in nearly every vocation because debt has the potential to destroy them all, the capacity to keep us from walking in a manner worthy of the calling to which we have been summoned in Christ. Debt is not to be the Christian's way of life; freedom is. And this isn't simply freedom from sin; this is freedom from any rival master. Christ, and Christ alone, is to be our Master, not debt. The wisdom of Proverbs (especially chapters 6 and 22) is wisdom for life. The importance of this session for the Christian life cannot be overstated.

Theological Concerns

Once again Dave is overtaken by his motivational enthusiasm as he employs unqualified statements like, "Your Father thinks you're awesome." As in previous sessions, the danger is not so much that this statement isn't true; the danger is that the statement is unqualified. It omits the basis for the Father's good pleasure toward us — namely, Christ's sacrificial death on the cross for us.



Further, Dave builds on his unqualified statement by painting our Heavenly Father as monetarily rich and just waiting for us to ask for money. He cites Psalm 24 (“The earth is the Lord’s ...”) and Psalm 50 (“the cattle on a thousand hills”) and then says, “You’re broke. Your Father is rich. Pray.” In the spirit of explaining everything in the kindest possible way, let us again emphasize that it’s not that what Dave said isn’t true in some sense — but the point of the referenced verses doesn’t seem to be the wealth of God, but the ownership of God (not “God is rich,” but “God owns it all”). Prayer, of course, should be exhorted: prayer for the stamina to keep up the gazelle intensity necessary to get out and stay out of debt, prayer for the faith to tithe, prayer for daily bread, along with contentment with our daily bread, and prayer for the ability to live debt free for the sake of our vocations.

Also, as cautioned in Session One, participants should keep in mind that monetary blessings and comfortable life circumstances, or lack thereof, are not necessarily a sign of God’s feelings toward us.

Scriptural Meditation

PROVERBS 22:7

PROVERBS 6:1–5

PSALM 24

PSALM 50

Come, my soul, with ev’ry care,
Jesus loves to answer prayer;
He Himself has bid thee pray,
Therefore will not turn away.

Thou art coming to a king,
Large petitions with thee bring;
For His grace and pow’r are such
None can ever ask too much.

LSB 779:1–2

Prayer

Almighty and everlasting God, give us an increase of faith, hope, and love that we may trust the testimony of Scripture concerning You and obtain what You have promised; through Jesus Christ, Your Son, our Lord. Amen.



SESSION 5: BUYER BEWARE



Introduction and Summary

We are the most marketed-to culture in the history of the world. This reality, as Dave teaches, requires participants to exercise maturity and discernment in their financial decision-making. If they don't, they will repeatedly find their financial plans derailed and their finances off track. So in Session Five: Buyer Beware, Dave alerts participants to many marketing techniques companies use to get people to buy their product or service. With examples and illustrations of each of the following, Dave describes how companies use personal selling, financing and convenient payment methods, television, radio, Internet, magazines and product positioning (both in people's minds and on the shelf) to make the sale.

To assist participants in making wise financial decisions, Dave highlights several key practices, including waiting overnight on significant purchases, never buying anything one doesn't understand and seeking the counsel of one's spouse or accountability partner. Further, Dave wisely reminds participants that no amount of stuff will bring contentment. It may bring temporary pleasures, but money and stuff don't equal happiness. Dave also encourages potential buyers to consider the opportunity cost of their purchase. By making a purchase, what opportunity will they have to forgo with that money? It may not be worth it.

Finally, Dave invites his team member Jon Acuff on-stage to detail the seven rules of negotiating. In brief: Always tell the absolute truth, use the power of cash, use walk-away power, learn to shut up, learn to say, "That's not good enough," identify the "good guy, bad guy" technique and learn to use the "If I take away" technique. Armed with this knowledge and equipped with these techniques, participants are positioned to make wise purchasing decisions and enabled to protect themselves from manipulative marketing techniques.

FPU in the Context of Vocation

Session Five illustrates the urgent need for wisdom, especially self-control, in Christian vocation. As Dave illustrates, everyone has the tantrum-prone child named

Immaturity inside. (Christian scholars will see in Dave's image a metaphor for the historic confession of the fallen human condition: *incurvatus in se*.) This child wants what he can't afford and will employ any number of manipulative, even self-deceiving, techniques to get it. Unless the immature child within is disciplined and disciplined into maturity, folly will reign in the Christian life.

The Proverbs of Scripture, which Dave often quotes, provide sound guidance in this task. Participants would benefit, however, from the reminder issued throughout the book of Proverbs that "The fear of the Lord is the beginning of knowledge/wisdom." Only with a right regard for the Lord will the believer gain a right regard for his various vocations, because only then will he see his vocations as conduits of God's sustaining love, conduits that regularly require dying to selfishness for the well-being of others. Further, only a right regard for the Lord, seen especially in an unshakable confidence in the Lord's promises in Jesus, will produce true contentment — a contentment not contingent on ephemeral possessions or pleasures, but grounded in the work of Christ on the cross and the gifts of Christ in His Word and Sacraments.

After demonstrating the power of repetition through television theme songs and advertising slogans, Dave tosses out this throwaway phrase: "and here we are singing them like we're singing old hymns." Without intending to, Dave hit on one of the most potent discipling tools at the Christian's disposal: hymns. Consider but one verse of one song:



God's own child, I gladly say it:
I am baptized into Christ!
He, because I could not pay it,
Gave my full redemption price.
Do I need earth's treasures many?
I have one worth more than any
That brought me salvation free
Lasting to eternity!

LSB 594:1

This is what the Christian living his or her vocation needs to hear repeated, because this grounds the Christian's identity in Christ, Who has paid redemption's price. Further, because the Christian's focus has been turned to Christ and His work, he is freed from the lure of earth's treasures and pleasures. Earthly goods are given by God for our enjoyment, but the gift of God in Christ outshines them all.

Theological Concerns

In this session, Dave generally sticks to his strength: Proverbs. As previously noted, these indeed provide wisdom for living, including sound financial counsel. The only concern is how Dave frames the Proverbs and the rest of Scripture. Both are quoted nearly exclusively within a financial context (whether the quote came from that context in Scripture or not). This has the potential to give the impression that financial success, rather than knowing God in Christ and living under Him in His Kingdom, is among the Bible's top priorities for hearers.

Scriptural Meditation and Hymn Verse

PHILIPPIANS 4:1-13 — Focus on the peace of verse 7 and the contentment of verse 12.

PROVERBS 1:1-7 — Especially wisdom/knowledge found in the fear of the Lord.

I am content! My Jesus ever lives,
In whom my heart is pleased.
He has fulfilled the Law of God for me,
God's wrath He has appeased.
Since He in death could perish never,
I also shall not die forever.
I am content!
I am content!

LSB 468:1

Prayer

Most merciful God, You desire everyone to be saved and come to the knowledge of the truth. Grant that by the preaching of Your Gospel we may be given that wisdom that leads to salvation. By the working of Your Holy Spirit keep us attentive to all the teachings of Your Word. Enlighten our minds, control our wills, and purify our affections. Let Your Word be a light for our path that neither the pleasures nor the honors nor the pains of this life may turn away our thoughts from the fullness of life that is found only in You. Enable us in sincerity of heart to follow You, the only true God. By Your holy Word enlighten all who are in error, doubt, or temptation with the sure and certain knowledge of Your truth that all who live in sin may be led to repentance. Show mercy and grace to all those suffering any distress, to those who are sick or hospitalized, and to those facing death. Let them know the sure comfort of Your holy Word. We commit ourselves and all for whom we pray to Your fatherly care and benediction. Be gracious to us and defend us by Your power. Direct us by Your Spirit that we may daily grow in grace and in the knowledge of our Savior until we shall stand before You in the joy of everlasting glory; through the same Jesus Christ, our Lord, who lives and reigns with You and the Holy Spirit, one God, now and forever. Amen.



SESSION 6: THE ROLE OF INSURANCE



Introduction and Summary

Insurance, Dave begins, is the thing we love to hate; but as he explains, it is a key component in financial planning. In Session Six, therefore, Dave explains the purpose of insurance, along with the basic types of insurance people should have (and the ones they should avoid). Insurance exists to transfer risk, specifically large financial risk, from the individual to the insurance company. Small-scale risks are covered by the individual (thus the purpose of the emergency fund, which functions like insurance for small financial risks).

Basic insurance types include auto, homeowners/renter's, umbrella liability, health, disability, long-term care, identity theft and life. Type by type, Dave explains what components are necessary, where savings can be gained, and where excess expenditures can be avoided. To save money on auto insurance premiums, Dave explains how to do a break-even analysis to determine if raising deductibles is prudent. To ensure adequate auto and home coverage, Dave recommends carrying \$500,000 in liability insurance. Under health insurance, Dave emphasizes the need to carry adequate coverage while also detailing the merits of a high deductible plan with a health savings account.

To ensure the greatest savings and coverage with disability insurance, Dave takes time to explain how it works, where to acquire it and why it's important. Because the last six months of a person's life are often more

expensive than any given decade of his or her life and because nursing home care is exorbitantly expensive, Dave recommends everyone over 60 having long-term care insurance. With identity theft insurance, Dave emphasizes the need to have restoration services and not just credit monitoring. And with life insurance, Dave reminds people that life insurance exists to replace lost income due to death; it is not a savings plan. As such, he methodically exposes cash value plans as “the rip offs of rip offs” and shows why term life, and only term life, is the life insurance plan of choice. Then, after detailing a number of insurance types to avoid, Dave closes by emphasizing the absolute need for everyone to have a will. After Session Six, participants will be equipped to complete what Dave calls the “defensive game plan” for financial planning.

FPU in the Context of Vocation

Many, if not most, may lament that insurance is a part of our world. Lamentation, however, won't remove the financial risks connected to home ownership, driving a car, health changes, having one's identity stolen or the loss of income at death. Wisdom dictates that we, for the well-being of our family and loved ones, soberly assess the risks we daily face in a fallen world and thoughtfully plan for them. Along with the budget, insurance is a needed component in Christian vocation. Vocations, as emphasized in previous sessions, make claims on us. One of those claims is ensuring that those who depend on our care are provided for if we are temporarily or permanently unable to provide that care. Insurance, therefore, belongs in Christian vocation. Session Six of *FPU* can thus play a critical role for Christians as they consider how to live faithfully in their various vocations.

Theological Concerns

Except for one Biblical reference from Proverbs (10:4 and 21:5 about the prospering of the diligent), Dave refrains from any theological statements or Biblical references in Session Six. As emphasized in the previous section, though, it may prove important to explain why insurance belongs in Christian vocation. Dave frames insurance as that which protects “the things that are going to make you wealthy.” Resituating insurance within Christian vocation will help steer the purpose away from becoming wealthy to ensuring that one's





vocational responsibilities are met. For the Christian, insurance is not about “winning with money,” but about caring for loved ones.

Scriptural Meditation and Hymn Verse

1 TIMOTHY 5:8 — Speaks of providing for one’s family.

PSALM 127:3 — Speaks of children as a heritage from the Lord, a heritage that must be cared for.

In the just reward of labor,
God’s will is done.
In the help we give our neighbor,
God’s will is done.
In our worldwide task of caring
For the hungry and despairing,
In the harvests we are sharing,
God’s will is done.

LSB 894:2

Prayer

Direct us, O Lord, in all our doings with Your most gracious favor, and further us with Your continual help, that in all our works begun, continued and ended in You we may glorify Your holy name and rightly serve as a conduit of your love and provision to those you place under our care in our vocations, and finally, by your grace, obtain eternal salvation; through Jesus Christ, our Lord. Amen.

SESSION 7: RETIREMENT AND COLLEGE PLANNING



Introduction and Summary

“This is the session,” Dave opens, “where we dream” — the session where participants are invited to look beyond their bills, beyond themselves, even beyond their kids, to the needs of others. In Session Seven, Dave encourages participants to see the dollars in their possession as servants in their hands, servants entrusted to them for the well-being of others. How can they arrive at this point? By following the Baby Steps to Baby Step Four: Retirement Planning. In this session, Dave teaches attendees not only how to “retire with dignity,” but how to arrive at a place where they can begin to be extravagantly generous.

In order to help people understand how to plan for retirement, Dave dedicates most of Session Seven to careful teaching on tax-favored savings options, taking time to define each term and to explain the benefits of each. Money, Dave memorably explains, is like manure: It needs to be diversified. If you leave manure in one pile, it stinks, but if you spread it around, it grows things. Money works in a similar way; it needs to be spread around (diversified) to ensure growth. When saving for retirement, money can be diversified through mutual funds and then protected from taxes in tax-favored plans such as the Roth IRA, Traditional IRA, 401(k), 403(b), and 457. Dave takes time to explain the benefits of each of these, even as he details several things to avoid when planning for retirement.

Dave then invites his daughter, Rachel, to return to stage (she first appeared in Session Two) to discuss Baby Step Five: Saving for College. After pleading with attendees to do everything in their power to avoid

student loans (the average student graduates with \$27,000 in student loan debt), Rachel exhorts attendees never to save for college using insurance, savings bonds or pre-paid tuition. Then she details several routes to debt-free college, including ESA and 529 savings plans, in-state schools for cost savings, community colleges for pre-requisites, on- versus off-campus living expenses, SAT and ACT tutoring to increase scores and scholarship potential and the tried-and-true benefit of a job.

Dave closes out the session with practical wisdom for financial planning based on Aesop’s ancient fable “The Tortoise and the Hare”: Slow and steady wins the race. He reminds attendees that we live in a world of hares who are unable to finish anything. Dave exhorts that to win with money, participants need to ignore all the ambient noise, to block out the voices that laugh and jeer, and to just keep working the plan, because the tortoise wins every time.

FPU in the Context of Vocation

Retirement, as a concept, needs to be defined. It’s one thing to plan for a time when one is unable to continue in one’s employment, and therefore needs income to support those who depend upon that income; it’s another to see retirement as a sort of extended period of personal pleasure-seeking. For the Christian, *FPU* does not belong in the latter, as a tool for simply enjoying life and “living like no one else.” *FPU* needs to be situated in the former, as a plan to ensure that a person is able to serve the neighbors in need of his care when his income lessens or ceases. Further, *FPU* will help keep participants from turning to government welfare for assistance



in retirement, so decreasing the burden on their neighbors to provide care through increased taxes to support government programs. *FPU* is a tool to help participants fulfill their calling to extend care to their neighbors — a tool to direct participants outward toward others.

College, like retirement, needs to be properly situated in vocation. There is wisdom in asking whether college is right for everyone. Some vocations might be pursued without the traditional four-year degree. Some individuals might not be mature enough for college. College belongs in the conversation, but perhaps not as a given. Having said that, there is great wisdom in detailing the dangers of student debt and the virtues of planning ahead for a debt-free college education.

Theological Concerns

Session Seven presents a menagerie of theology, some good, some not. Dave opens by attributing a quote to Ambrose: “Pray like it all depends on God and work like it all depends on you.” (This quote has been attributed to Augustine, Ignatius, Luther, and probably others.) He then interprets this quote as follows: “We do our part and blessings come from the Lord.” “This,” Dave explains, “is works and faith in balance.” Without saying it, or perhaps even knowing it, Dave has come close to the concept of vocation. To use Paul’s foundational image in 1 Corinthians 3, we sow and water, but God grants the growth. There, Paul refers to the fruit that God brings forth from the Gospel, but the teaching depends upon the reality of the foundational image: We work; God blesses. We serve in our vocations; God pours His love through us.

Then, in the midst of highlighting the ministerial role of money, a valuable emphasis that would have been beneficial in earlier sessions, Dave drags a theological firebomb into the midst of the room with the word *missional*. Making every effort to extend grace and to explain everything in the kindest possible way so as to keep all theological baggage at bay (a mere Googling of *missional* will highlight the word’s busload of baggage), we will define *missional* in line with the ministerial role of money, as a tool to bless our neighbor, a tool to help us fulfill the mission of our vocations.

In the midst of rightly warning against the bondage of debt, Rachel tips her hat to the evangelical tendency to inadvertently disparage ordinary vocations (husband, wife, child, citizen, etc.) in favor of the great or extraordinary thing God is “calling you” to do (your personal mission). Evangelicalism often encourages one to discern this “calling” by watching for hints, nudges and signs, consequently leading away from the revealed Word and will of God on vocation. The reference is passing, but discerning hearers will notice it.

Dave then closes out the session by dropping several Bible verses, most of which are quoted absent of context and thereby absent of their contextual meaning. Dave does well with the Proverbs. The diligent, as Prov. 10:4 and 21:5 observe, do usually prosper. It may be useful to point out, though, that Proverbs isn’t a book of guarantees; it’s a book of wise observations about how life usually works. To interpret Proverbs as guarantees leaves no room for suffering in a Christian’s life. One could follow everything Dave teaches and still experience hardship, suffering and loss. These aren’t evidence of God’s broken promises, but a call to trust the promises God does make in Scripture (see Romans 8, for example).

When Dave leaves Proverbs, he once again demonstrates his tendency to proverbialize all of Scripture into wise sayings (even promises) about finances. For example, Paul’s exhortation to “run the race” in 1 Corinthians 9, which Dave co-opts into motivational fodder for disciplined financial planning, isn’t actually about retiring comfortably; it’s about obtaining the imperishable wreath of eternal life. And Paul’s words in Ephesians 6 about standing firm, which Dave uses to support





financial fortitude, are not about standing against the temptation to veer from the financial plan; they're about resisting the attacks of the devil with the armor of God.

So Dave's closing statement, built on these misquoted verses, that "this is being Biblical in finances" might be stretching the limits of accuracy. It may be helpful simply to note this, not to discredit Dave, but in order to ensure correct Biblical exegesis. One could certainly draw a parallel between standing firm against the devil while running the race to win the imperishable wreath of life and standing firm against foolish financial temptations while running a financial race to arrive at a desired goal — but truth requires that these words of God aren't decontextualized or proverbialized, lest they be robbed of Christ and His Gospel.

Scriptural Meditation and Hymn Verse

1 CORINTHIANS 9:24-27

EPHESIANS 6:1-10

Cast afar this world's vain pleasure
And boldly strive for heav'nly treasure.
Be steadfast in the Savior's might.

Trust the Lord, who stands beside you,
For Jesus from all harm will hide you.

By faith you conquer in the fight.
Take courage, weary soul!
Look forward to the goal!

Joy awaits you.
The race well run,
Your long war won,
Your crown shines splendid as the sun.

LSB 668:2

Prayer

O God, the source of all that is just and good, nourish in us every virtue and bring to completion every good intent that we may grow in grace and bring forth the fruit of good works; through Jesus Christ, Your Son, our Lord, who lives and reigns with You and the Holy Spirit, one God, now and forever. Amen.

SESSION 8: REAL ESTATE AND MORTGAGES



Introduction and Summary

Home. Dave opens Session Eight: Real Estate and Mortgages with this word, emphasizing how it touches our spirit, how the reality of a place to call home provides spiritual, emotional and relational stability. If done right, home ownership is a blessing and a joy; if done wrong, it becomes the Great American Nightmare. How do we ensure we experience the former rather than the latter? Dave discusses this in Baby Step Six: Paying off Your Home Early.

Before diving into the conversation on home ownership, Dave dispels the myth that buying a home is always to be preferred over renting. In certain circumstances (newlyweds, fresh grief or crisis, military family, new to a neighborhood), renting may be the better option. Generally, however, home ownership offers many advantages, including a built-in savings plan, a hedge against inflation, and (as of 2017) the virtual tax-free appreciation allowed.

Once the decision to buy has been made, buyers need to ask two important questions: *What do we buy?* and *How do we buy?* Dave counsels buying in the bottom price range of the neighborhood to maximize appreciation and buying near water or a view to improve resale possibility and value. He also exhorts buyers to overlook things than can be easily fixed (carpet, paint, etc.) in order to secure a lower price, but not to look past poor floor plans. The former can easily be changed; the latter may not be alterable. After discussing what to buy, Dave explains how to buy. Real estate agents can be helpful because they have access to the Multiple Listing Service (MLS), which allows them to search hundreds of houses very quickly. Personally searching the Internet will expedite the process as well. Dave also instructs potential buyers to do the following: get a land survey (if the house isn't on a standard subdivision lot), have a professional home inspector structurally certify the home (to prevent buyers' "house fever" from blinding them from serious problems), have the house appraised (to get an outside party's opinion of the house's value) and purchase title insurance (to ensure a clean title).

To teach on financing options for a home purchase, Dave invites his team member Chris Hogan on stage.

Chris begins by exhorting attendees to hate debt, to regard it as a thief and to do everything possible to avoid it. He encourages home buyers to practice discipline and patience in large purchases like buying a home, even challenging them to aim for the "100 percent down" approach to home purchases. If this isn't achievable, Chris emphasizes (and persuasively illustrates) the advantages of the 15-year fixed-rate conventional home loan. The monthly mortgage payment on this 15-year fixed loan should be no more than 25 percent of take-home pay with 10 percent down. Chris then warns against horrible loan options such as adjustable-rate mortgages, interest-only loans, reverse mortgages and accelerated bi-weekly programs, exhorting buyers to run from these loans.

Dave returns to stage to discuss further challenges and opportunities in home purchases, highlighting the need for manual underwriting for people with no credit score (i.e. no debt score). He then turns to home selling, exhorting sellers to think like a retailer, seeing the home from the buyer's perspective, cleaning surfaces and repairing inexpensive items to maximize sale price and listing the house on the Internet with quality pictures. He counsels interviewing and securing a "high octane" real estate agent to maximize the selling price. Further, he suggests having the agent perform a comparative market analysis (CMA) to ensure your asking price is un-swayed by personal emotions.



He closes by encouraging home ownership, in the context of a sound financial plan.

FPU in the Context of Vocation

Dave rightly observes that home is more than a financial transaction. Home is where identity is fostered, where culture is cultivated and where the faith is taught. It's where vocation is learned and practiced. It's where virtue is raised and nurtured. Martin Luther understood the home's importance for these things: He wrote the catechism to be taught in the home.

It's critical, then, to exercise wisdom in home ownership. Too much is at risk to approach home ownership without a sound plan. Dave's counsel on the ins and outs of home ownership is sound and will keep poor financial decisions from negatively impacting individuals and families. Those who exercise the discipline Dave exhorts will not only eliminate debt sooner and pay less for their house, but they will be released from the weight of foolish financial decisions that have the potential to wreak havoc on the home. They will be freed from debt's bondage, freed to fulfill their vocations.

Theological Concerns

This session includes a random quote about the Son of Man having no place to lay His head, but Dave's big missed theological opportunity takes place early in Session Eight, when he reduces Christianity's great hope of bodily resurrection and the renewal of creation to "going home to heaven" when we die. The "go home to heaven" theology contains an element of truth, for the souls of believers are welcomed into heaven when their bodies die, and heaven may rightly be described as God's home. So in the sense that believers are welcomed into the presence of God, heaven may be defined as our home, too.

Without reference to the resurrection and renewal of all creation, however, this talk can lessen the value of earthly vocations, reducing them to time-fillers while we wait our turn to leave this world for our true bodiless home. We should emphasize that our eternal hope is not simply to die and go to heaven, to leave this world behind. Our eternal hope

is to live in our resurrected bodies and to see heaven come to earth — to see heaven wed earth, to see God renew earth and bring our works done in Christ's name to completion and reside in our midst. Home, then, isn't a faraway, bodiless land. Home is here, where God will dwell among His bodily resurrected saints. And our vocations aren't time-fillers until God takes us home; they are divine callings as we build for our eternal home. A fuller Kingdom theology, therefore, would fill Session Eight with great theological significance.

Scriptural Meditation and Hymn Verse

ROMANS 8:18–25

REVELATION 21:1–5

Savior, since of Zion's city
I through grace a member am,
Let the world deride or pity,
I will glory in Your name.
Fading are the world's vain pleasures,
All their boasted pomp and show;
Solid joys and lasting treasures
None but Zion's children know.

LSB 648:4

Prayer

Visit, O Lord, the homes in which Your people dwell, and keep all harm and danger far from them. Grant that we may exercise wisdom in our homes so that we might dwell together in peace under the protection of Your holy angels, sharing eternally in Your blessings; through Jesus Christ, our Lord. Amen.



SESSION 9: THE GREAT MISUNDERSTANDING



Introduction and Summary

In Session Nine, Dave returns to where he began his teaching in Session One: his old oak pedestal table. He emphasizes that it didn't mark the end of his family's financial journey, but the beginning. As he returns to this table, he invites participants to metaphorically place themselves at the table with him, seeing themselves at the beginning of a financial journey, one that is set to take a much different direction than where it was headed before they started *Financial Peace University*. As he begins Session Nine, Dave stresses that this is the lesson participants need if they truly want financial peace. The rest of the lessons will equip them to get their finances in order, but without this lesson on giving (and the Gospel motivation for giving), they will not know financial peace.

Session Nine is Dave's most explicitly Christ-centered and Gospel-focused message. With clear words and heartfelt sentiment, Dave confesses Christ to attendees, showing how God, in giving Christ for the world's salvation, is a giver. And it is this giving nature of God, this profound gift of God, that motivates Christians to give. Further, as Dave teaches, an individual's giving molds his or her heart to be more like God's; it moves that person from selfish to selfless. It changes the giver. Paradoxically, Dave points out, clinging to money and possessions tightly doesn't bring joy or contentment. Because we were created in the image of God, who is by nature a giver, we are happiest and most fulfilled when we are serving and giving. Dave wonders aloud how anyone who claims to be a Christian can be taken seriously if he's not giving. If a follower of Christ isn't seeking to become more like Christ, how can she seriously claim to be a follower?

Dave continues by clarifying the concept of stewardship. Essentially, he explains, we are asset managers for the Lord. He owns it all (the cattle on a thousand hills — and the hills, as Dave likes to say). We manage it. It's not ours. It never becomes ours. The more we

hold it, however, the more we start to consider it our own. For this reason, Dave exhorts participants to give their tithe (a concept he takes the time to explain from Scripture) as soon as their income comes in. After all, Dave says, it's easier to give away someone else's money. Dave is so committed to tithing that he tithed all the way into and out of bankruptcy. He never stopped giving his tithe to his local congregation. Dave also takes a moment to distinguish the tithe from the offering, pointing out how the offering is giving that is above and beyond the tithe; the tithe goes to the local congregation, and the offering can be given as the giver sees fit.

With sincerity and urgency in his voice, Dave challenges Christian participants to embrace tithing (lamenting that only 2.5–4 percent of Christians currently tithe), not because God needs their money or because the church needs their money, but because giving changes hearts and makes people more like Christ. If this happens, Dave observes, it has the potential to awaken the church to action and transform the culture.

FPU in the Context of Vocation

This Session of *FPU* belongs in the previous eight. Despite not being mentioned overtly in previous sessions, the material in Session 9 is the scarlet thread that runs through them all (a thread that could have been more intentionally highlighted throughout). In fact, as Dave teaches, it is the Gospel thread that runs through them all, the Gospel thread that runs throughout Christian vocation, for at the heart of Christian vocation is Christ and His Gospel — a Gospel centered in giving. Because of what Christians have received in Christ, because of who they have been made in Christ, they give for the well-being of others, becoming more Christ-like in the process. In this session, Dave brings finances most explicitly into the heart of vocation as he teaches how money flows through the individual (or couple) to others.

Theological Concerns

In Session Nine, Dave teaches on tithing, doing well to emphasize that the Biblical words on tithing are instructions and not promises, a mistake often made by prosperity preachers. Further, Dave wisely stresses that tithing is not a salvation issue. He does, however, make a typical evangelical hermeneutical mistake in his teaching on tithing. God's instructions on tithing in the Mosaic Law were given to the Israelites, but Dave inserts the Christian Church into their place. It would have been better if Dave had extolled the Old Testament example of tithing as a solid ground or standard on which the Church could build instead of placing the Church of Christ under the Law of Moses. The Church of Christ has been freed from the Law of Moses. Nonetheless, tithing remains a good model — one affirmed by Jesus (see Matt. 23:23). As those freed from the Law by Jesus, we are free to give more! In fact, it's hard to imagine how people who have been redeemed by Christ and made inheritors of the Kingdom of God could justify giving less than a tithe. Despite this hermeneutical misstep, Dave does well in the rest of the session to ground the practice of giving in the Gospel.

In the same vein, Dave connects the Old Testament storehouse, where tithes were stored and distributed, and the Church. Dave's point that the Church needs to support people in need has merit; his "Bible-based" assertion that the Church is the storehouse doesn't. It makes for a great image, but the Bible simply doesn't make that connection. Dave speaks of supporting pastors, but could have done better to speak of supporting the Office of the Ministry to ensure the Gospel is preached and the Sacraments are administered according to that Gospel.

Finally, Dave describes giving as spiritual warfare, employing a playful imagination to describe angels and demons at war. He offers his illustration in light-hearted humor, but spiritual warfare is a serious matter that many in the church misunderstand and are misled by. As such, the *FPU* facilitator may simply want to be prepared to offer solid Biblical guidance on this matter. Despite these concerns, Dave's clear confession of the work of Christ on the cross is refreshing, and it is the right foundation for the Christian's giving. While we would have liked to see the entire *FPU* curriculum with a more explicit grounding in the Gospel of Jesus, it is good to see it emphasized so strongly at the end.

Scriptural Meditation and Hymn Verse

MALACHI 3:6–15 — Read for context.

2 CORINTHIANS 8:1–15 — Read with attention to Paul's exhortation to excel in the grace of giving.

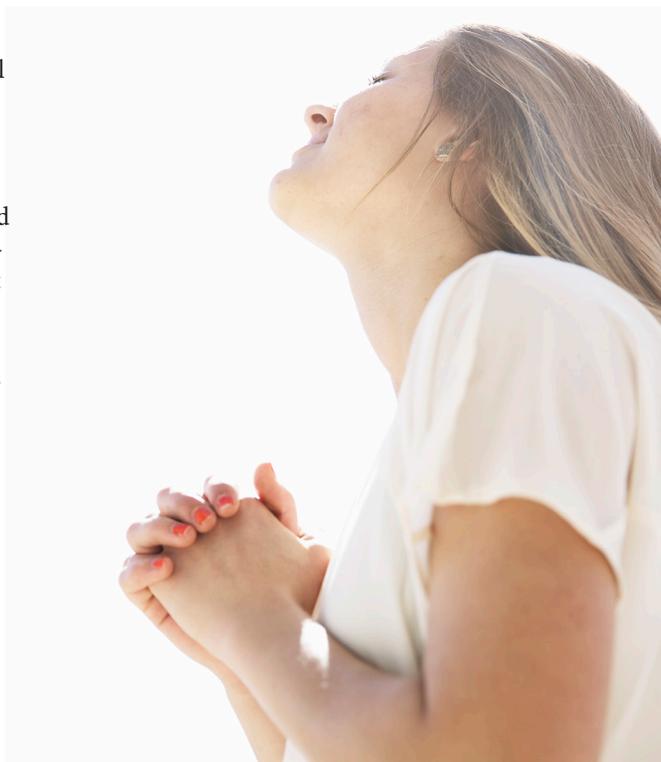
In Baptism we now put on Christ—
Our shame is fully covered
With all that He once sacrificed
And freely for us suffered.
For here the flood of His own blood
Now makes us holy, right, and good
Before our heav'nly Father.

So use it well! You are made new—
In Christ a new creation!
As faithful Christians, live and do
Within your own vocation,
Until that day when you possess
His glorious robe of righteousness
Bestowed on you forever!

LSB 596:4, 6

Prayer

Almighty God, grant that we, who have been redeemed from the old life of sin by our Baptism into the death and resurrection of Your Son, Jesus Christ, may be renewed by Your Holy Spirit to live in righteousness and true holiness; through Jesus Christ, our Lord. Amen.





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