

# *The Solomon Project*

## **Stewardship Training and Development Curriculum**



# ***Christian Wealth Maturity***

## ***The Three Levels of Purposeful Wealth Management***

***“Understanding your purposes for wealth creation and preservation”***

### **Our Casual Longings**

A desire for wealth, health and personal contentment

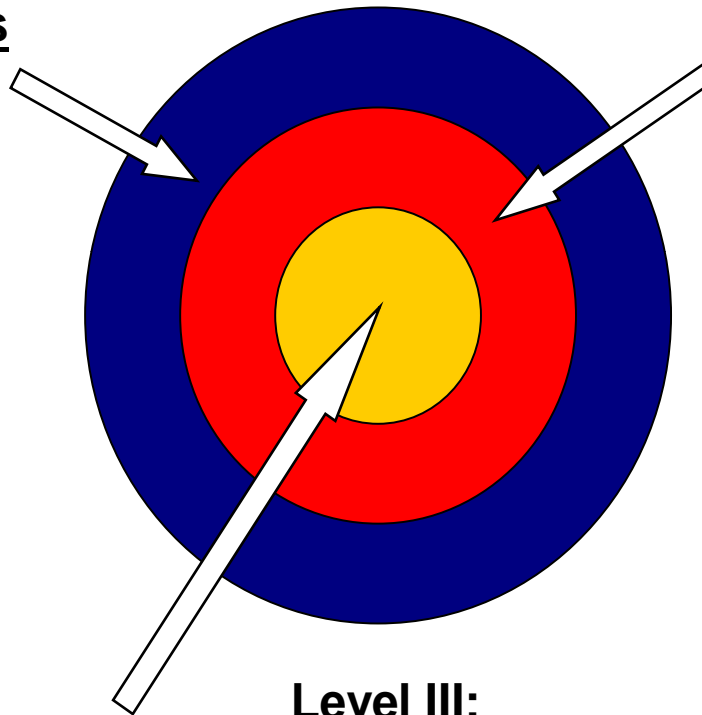
#### **Level I:**

### **Possession Goals**

Creating and preserving wealth to purchase material goods for our current and future needs and desires

### **Feelings of Pleasure**

Usually an intense and short-term feeling



### **Our Critical Longings**

A desire for quality personal relationships with people where each feels loved and respected

#### **Level II:**

### **People Goals**

Creating and preserving wealth to provide for the needs of others (To receive hugs from others throughout eternity)

### **Feelings of Happiness**

Usually a less intense but longer lasting feeling

#### **Level III:**

### **Our Crucial Longing**

A desire to intimately know God just as you are intimately known by God

### **Paradise Goals**

Creating wealth in Heaven through serving God and others in the cause of Christ. (To receive a hug from our Heavenly Father throughout eternity)

### **Feelings of Joyfulness**

Usually the least intense but longest lasting feeling

<p><i>1<sup>st</sup> Samuel</i> 2:7</p>	<p><b>Defining Your Stewardship Theology</b></p>	<p><b>Defining Your Philosophy of Giving</b></p>	<p><b>Setting and Measuring Godly Goals</b></p>	<p><b>Financial Communication for Christian Couples</b></p>	<p><i>1<sup>st</sup> Timothy</i> 5:8</p>
<p><b>Advanced Godly Wealth Transfer Planning</b></p>	<p><i>Moreover it is required in stewards, that a man be found faithful.</i> 1 Corinthians 4:2</p>				<p><b>Christian Cash Flow Management</b></p>
<p><b>Advanced Tax Minimization</b></p>					<p><b>Wise Debt Stewardship</b></p>
<p><b>Planned Giving Design</b></p>					<p><b>Provisional Risk Management</b></p>
<p><b>Business Succession Planning</b></p>					<p><b>Godly Investment Strategies</b></p>
<p><i>Proverbs</i> 13:22</p>	<p><b>Godly Wealth Transfer Planning</b></p>	<p><b>Redirection Planning</b></p>	<p><b>Educational Inheritance Planning</b></p>	<p><b>Tax Minimization Basics</b></p>	<p><i>Luke</i> 12:16-21</p>

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## **Defining Your Stewardship Theology**

Everyone has a stewardship belief system. Most people can't explain their stewardship mentality, but they are clearly guided by a belief system whenever they're creating, using and managing money, possessions and wealth. A "Christian" stewardship theology is one that is founded on the Word of God. It focuses upon earning money, giving money, spending money and saving money in ways that are good, pleasing and acceptable to God. This educational workshop helps Christians define how they use God's money to accomplish God's purposes for God's glory in their lives. This workshop will help attendees understand how God will hold them accountable for how they handle 100% of the finances He has entrusted them with, not just the 10%. Attendees will complete this workshop with a foundation for developing a well-defined Christian stewardship theology that will encourage them to do God's work God's way for God's glory with 100% of God's supply.

## **Defining Your Philosophy of Giving**

Every adult has a giving philosophy. Their giving behavior will fall into one of seven giving categories, ranging from a non-giving philosophy on one extreme to an all-giving philosophy on the other end of the spectrum. For most Christians, giving is a spontaneous, reactive behavior and not the systematic, proactive behavior God is calling His people to persistently and consistently practice. For many Christians, their giving philosophy is rooted in their fear of loss, greed for more, or ignorance of God and His power. This educational workshop will help Christians define and align their giving philosophy with the Word of God. This workshop will help attendees understand that their giving philosophy should be focused upon converting worldly wealth into Heavenly treasure. Attendees will complete this workshop with a foundation for developing a well-defined philosophy of giving that will encourage them to take a proactive, systematic, lifelong approach to giving for the accomplishment of the cause of Christ in this generation.

## **Setting and Measuring Godly Goals**

Christians are the only people in the world who should have any confidence when setting goals *because* they know the Creator, Sustainer and Ruler of the entire universe. Many Christians struggle through life hoping for victory while feeling like victims. The truth found in passages like Proverbs 16:9 & 16:3, as well as Romans 8:28, eludes them and they rarely experience the abundant life that God desires for His children. This educational workshop will help Christians understand biblically-based strategies for setting Godly goals and measuring their success and failure according to God's plan.

## **Financial Communication for Christian Couples**

Surveys show that the #1 challenge in marriages is communicating about finances. More importantly, these same surveys show that the #1 reason for divorce is the inability to effectively communicate about finances. Workshop attendees will learn a biblical approach for developing clear communication on critical financial matters. They will learn Bible-based strategies for resolving conflicted communication about financial issues. And they will learn biblically-based anger management strategies to overcome contentious communication on unresolved financial problems.

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## **Christian Cash Flow Management**

Financial success begins with understanding how to wisely manage the cash flow God has given us. For Christians to achieve financial success, it begins with understanding the differences between the worldly approach to cash flow management and a Godly approach to cash flow management. Attendees will learn life applicable strategies for managing their income and expenses in a way that is good, pleasing and acceptable before both God and man.

## **Wise Debt Stewardship**

Debt among Christians is at an all-time high. Many Christian families struggle under the weight of poor debt management. They're concerned about the negative impact of debt on their family's financial future. Additionally, debt can add significant stress to the family dynamics. This stress can negatively impact work situations, family communications and, most importantly, their walk with God. Workshop attendees will learn how to develop a debt-freedom plan that will set them free from all debt, including their home mortgage, in 6 to 12 years without spending any additional money.

## **Provisional Risk Management**

Life is full of risk, all kinds of risks. Risk of accidents, catastrophic damage and loss of personal property. Risk of illness, disability and premature death. While we cannot escape risk in this world, we can choose how we respond to it and plan for it. We can choose to ignore the risk and pretend that it doesn't exist, or we can pray to the Lord that the risk doesn't overtake us. We can choose to transfer the risk to someone else (i.e.: an insurance company) and let them provide financial resources to offset our loss in the event the risk does overtake us. Regardless of how we choose to manage risk of loss, we must do so in a way that leaves a good testimony before God and man. Only God can protect us from risk. Insurance companies cannot protect us from risk. However, God does provide us with resources to purchase coverage to replace loss of income and assets. As stewards we should have confidence that we're being good stewards of what God has entrusted to us. Workshop attendees will learn about the various risks common to all Christians and their families, as well as the appropriate solutions to provide resources to offset those potential losses.

## **Godly Investment Strategies**

Christian investors seek to understand the strategies necessary for successful investing and wise wealth management. They want to know how to create and grow wealth, as well as protect and preserve it for the benefit of themselves, their family and their walk with God. A "Christian" investment strategy will also be founded upon a kingdom perspective. Christians understand that in the parable of the talents, the Master owns the wealth He asked the servants to manage in His absence. However, many Christians miss the point that the Master also owns the profit the two servants earned in their investments. This thought should cause Christian investors to ask a crucial question: Does the Master want His people to invest His money in investments that profit from activities He considers sinful? As Christians develop their investment portfolios, they should also consider the implications of using a kingdom perspective in their investment strategies. Workshop attendees will learn strategies for developing cash reserve, generating investment income, investing for growth, minimizing risk, investment diversification, and investing for tax management. Attendees will also learn how to develop a biblically-responsible investment portfolio.

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## **Tax Minimization Basics**

Jesus tells us to give to Caesar what is Caesar's, but He doesn't tell us to give Caesar more than we owe. Likewise, we shouldn't pay the IRS any more than we're required to pay. Christians should utilize every legal, moral, and ethical tax-reduction strategy available to them to minimize their tax bill because every dollar they pay to the IRS that they weren't required to pay, is a dollar they can no longer use for their family or accomplishing God's plan through their life. Workshop attendees will learn sound tax- reduction strategies to minimize the taxes they pay. They will learn how to keep their hard-earned money working for them, not the IRS.

## **The Educational Inheritance**

The difference in the earnings ability between a high school graduate and a college graduate with a bachelor's degree is \$28,000 per year. That difference can amount to several million dollars of appreciation in net worth over a forty year career. With the cost of an average college education surpassing \$50,000, it's like giving your children part of their inheritance early in life. It's an inheritance that can easily exceed the value of what most parents will ever hope to leave for their children. Attendees will learn strategies for calculating college expenses and the savings required to afford their family's college goals. They will also learn about investment programs and strategies available to help them save for their educational desires. Finally, they will learn about various financial resource available in the form of grants and loans to assist them in affording their college needs.

## **Redirection (Retirement) Planning**

The concept of retirement isn't found in the Bible, yet many Christians go to work living for the day they can stop working. While the concept of retirement isn't found in the Bible, the concept of redirection is found throughout the Bible. Christians need to plan wisely for the day God calls them to redirect their life to His next stage for them. Redirecting our life according to God's call is easier when we have set aside financial resources in preparation for that day. A wise redirection plan will help Christian families create, grow and protect enough wealth to assure that they have adequate financial resources to last until the day the Lord calls them home. Workshop attendees will learn strategies for calculating redirection (retirement) expenses, as well as determining the appropriate savings required to afford their redirection goals. They will also learn about the available investment programs and strategies available for redirection planning.

## **Christian Wealth Transfer Planning**

Christian stewards recognize that when they go home to be with the Lord, their estate plan is the last stewardship decision they will ever make. Their estate design should focus on accomplishing four key goals. First, it can give them confidence that they have adequate resources to last until the Lord calls them home. Second, it can assure them that when they enter Heaven they will hear the Lord say, "Well done good and faithful servant, enter now into your Master's joy." Third, it can make it possible for their loved ones to still be hugging each other twelve months after they've gone home to be with the Lord. Finally, their wealth transfer plan should minimize all taxes, fees and expenses. Workshop attendees will learn how to develop a wealth transfer plan that accomplishes God's plan through their life. Attendees will also learn proven techniques for developing a Christian wealth transfer plan that minimizes strife between their loved ones. Finally, they will learn sound strategies for protecting and preserving wealth from shrinkage due to taxes, expenses and fees.

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## **Business Succession Planning**

For many entrepreneurs, their most valuable asset is their business. Yet many business owners have not wisely planned for handling the succession of their business when they're ready to redirect (retire). Additionally, they've not planned for what would happen to their business or, more importantly, their family, if the Lord calls them home prematurely or if they become disabled. A second challenge facing many business owners is their lack of a strategic business plan. They've never identified what success looks like and, therefore, they spend their life chasing an elusive finish line. That creates three significant challenges. First, without a strategic plan, they lack a guide for their company's overall direction, goals and processes. This means they could wander through the wilderness of business for many years. Second, without a strategic plan, business owners can become so focused upon filling the barns that they don't recognize when the barns are full and when God is redirecting their life to a new path. The third challenge facing some Christian business owners is a longing to make their business an extension of their testimony and their Christian walk. Workshop attendees will learn strategies for creating and implementing their strategic business plan and their business succession plan. Attendees will also learn ways of building their business that will bring temporal success as well as eternal impact.

## **Planned Gifting Design**

When people with wealth wisely plan their giving strategies, it's possible for them to significantly reduce the income taxes they owe. It's also possible for them to create lifetime income source(s) for benefit of themselves and their families. Additionally, it's possible for them to transfer wealth intelligently to their loved ones. It makes it possible for them to impact others' lives for the cause of Christ during their life. Finally, it's possible for them to convert worldly wealth into Heavenly treasure. Workshop attendees will learn how to implement planned giving strategies that will benefit themselves, their family and their walk with God both today and in eternity.

## **Advanced Income Tax Minimization**

High capacity earners know that while tax preparation ends on April 15<sup>th</sup>, the important date is December 31<sup>st</sup> because that's when tax planning ends. There are many legal, moral and ethical tax-reduction strategies available to help high-capacity earners minimize the income taxes and capital gains taxes they're required to pay. Understanding these strategies and assuring that they're correctly implemented is critical to helping these tax payers keep more money for benefit of themselves, their family and their walk with God. In order to minimize the amount of taxes paid during tax preparation, high-capacity earners must maximize their tax-planning efforts. Workshop attendees will learn legal, moral and ethical methods for reducing the income taxes and capital gains taxes they're expected to pay. Additionally, attendees will learn how to implement multi-year tax planning strategies for minimizing the future taxes they're expected to pay.

## **Advanced Christian Wealth Transfer Planning**

Families with wealth face significant challenges in implementing an estate design that will effectively accomplish their financial, emotional and spiritual goals. They desire to accomplish the four key goals of a Christian wealth transfer plan, but because of the additional complexities brought about with increased wealth, these families require more sophisticated strategies. They desire techniques for intelligently providing for their spouses, giving to their heirs without harming them, managing heirs' expectations as well as sibling rivalry, to wisely provide for God's kingdom, and successfully manage the complexity of the tax and legal systems. Workshop attendees will learn strategies for helping high-capacity Christian families maximize their temporary net worth and their eternal net worth.

# Contact Us

## About TWM Group



Trinity Wealth Management was co-founded by Steve Sappington in 2003, and it became TWM Group, LLC in 2006. At the age of 12 in the summer of 1963, Steve accepted Jesus as his Savior and Lord. Steve began investing in the 1970's and has been a financial consultant since 1993. The members of TWM Group are passionate about *"Enriching people's lives. . . not just their finances."*<sup>TM</sup> When asked how TWM Group differs from other financial firms, Steve says this: "If you were a golfer, would you rather have Tiger Woods' clubs, or Tiger's swing? For most of us, Tiger's clubs won't help much!"

"The same concept applies to the financial world. We believe that by improving your financial 'swing', you will increase your wealth much more effectively than if you merely purchase a product that might earn a few extra percentage points. We evaluate your 'swing' to ensure that you don't lose money unknowingly or unnecessarily. After we bring that money back to the table, only then do we help you find the right products. And we strive to find products that are in concert with your moral and spiritual values."

"Many times clients come to us looking for "outside the box" strategies which can help them to decrease both their taxes and their exposure to the stock markets. Typically, our solutions go hand in hand with strategies and products that allow our clients to increase their gifts to the Kingdom."

Steve has served on various local boards, including **American Family Radio**, the Fellowship of Christian Athletes, Pure Freedom Ministry and Nice Ninjas. In addition to spending time with his wife Anna and their children, Wil (born 12-02-87), Ruth (born 8-14-93), and Sara (born 3-30-96), Steve enjoys reading, strength training, basketball, and travel (especially as a private pilot).

Steve regularly speaks at churches for Gideons International, and he teaches classes on Biblical Entrepreneurship. Steve also mentors other financial consultants, including Paul Hamilton and Ryan Tidwell, who work with him at TWM Group. Steve holds Series 7, 24, 63 and 65 securities licenses, as well as various insurance licenses. For more information about the TWM Group team, please visit [www.twmgroupllc.com](http://www.twmgroupllc.com) or email [info@twmgroupllc.com](mailto:info@twmgroupllc.com).

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