

# Christian Stewardship

*How to manage our resources according to God's plan*  
*Session 13*

We're in the middle of a session about investments, specifically, about \_\_\_\_\_ investments.

- Divide your investments in \_\_\_\_\_ – *Give a portion to seven or even to eight, for you don't know what disaster may happen on earth. (Ecclesiastes 11:2)*
  - Avoid \_\_\_\_\_ investments, ones with the following characteristics: 1) the possibility of very high earnings or interest rates, almost guaranteed; 2) that demand a \_\_\_\_\_ decision; there's no time to investigate; someone lets you know of this opportunity as a favor; 3) there is almost no risk or \_\_\_\_\_ on your part.
  - Remember \_\_\_\_\_ interest and the importance of \_\_\_\_\_.
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What are some options for long-term investments?

\_\_\_\_\_ / \_\_\_\_\_

- \_\_\_\_\_ the neighborhood and area where you want to buy the house well, including its history and plans for the future. *Plans fail when there is no counsel, but with \_\_\_\_\_ advisers they succeed. (Proverbs 15:22)*
- Don't use your residence as \_\_\_\_\_ for a loan for a second house or to start a business. *The plans of the diligent certainly lead to profit, but anyone who is \_\_\_\_\_ only becomes poor. (Proverbs 21:5)*
- Before renting a house to others, consider whether you are willing to work with difficult renters or \_\_\_\_\_ and if you are willing to \_\_\_\_\_ if they don't pay.

Your \_\_\_\_\_

- <https://gwinnettchamber.org/small-business-workshops-consulting/>  
Use the resources in your own community to learn how to start a business, convert your home into a daycare center, and prepare for a year or more. Interview those who have \_\_\_\_\_ and those who have \_\_\_\_\_.
- The percentages of new businesses that fail, including restaurants, is \_\_\_\_\_ in their first year.

- You have to love not only the work, but \_\_\_\_\_: you must fulfill the requirements of local, state and federal governments, or find someone who can help you fulfill them.
- Avoid the temptation of \_\_\_\_\_ all your income into your business to develop it further. Pay yourself at least \_\_\_\_\_ of income to yourself for your own use or investment in other areas.

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- How will this class / this conference / this diploma lead to a better \_\_\_\_\_ for my job / career / career change?
  - Occupational Outlook Handbook – [www.bls.gov/ooh](http://www.bls.gov/ooh) from the Bureau of Labor Statistics, for descriptions of many different careers, the labor situation in various parts of the US, the requirements of different jobs, typical pay for any job and careers that will be most needed in the future.

401(k) plan or other \_\_\_\_\_ for your company

- This is one of the best options because normally they \_\_\_\_\_ the money that you put in your retirement fund and allow you some measure of freedom to manage it.
- Avoid penalties; do not take out any money until \_\_\_\_\_ years of age.
- Traditional IRA or Roth IRA

A \_\_\_\_\_

- This is a \_\_\_\_\_ of numerous investors that have collected their funds to invest them in different financial instruments like stocks, bonds, and money market instruments, and have \_\_\_\_\_ administrative responsibilities over the investments to administrative team or financial institution. Fidelity, Vanguard, Schwab, T. Rowe Price, TIAA-CREF, GuideStone
- \_\_\_\_\_ are portions of the capital of a company. When you acquire one, you become a stockholder or part-owner of the company. A mutual fund distributes stock ownership over many companies to limit the \_\_\_\_\_ of the loss of value or bankruptcy of a company. You hope for an increase in the value of a company and the payment of dividends.
- \_\_\_\_\_ are titles to long-term \_\_\_\_\_ owed by governments or companies in which you receive the interest.
- A \_\_\_\_\_ fund holds titles to the \_\_\_\_\_ debt of governments, companies or organizations with an excellent credit rating. They offer less interest than other forms, but are more secure, and offer more interest than you would receive from a bank.

- \_\_\_\_\_ expenses are very low: less than 1%, as low as \_\_\_\_\_ or \_\_\_\_\_. Many allow you to begin with little money.
- One type of investment fund is an \_\_\_\_\_ fund that follows a stock market index (like the S&P 500, just over 500 of the biggest companies, covering 80% of the capital in the US, companies like Nike, Netflix, Amazon, Apple, Delta, Coca-Cola and Pepsi, Walmart, Visa, etc.) If you had invested \$1000 in a no-load mutual index fund that followed the S&P 500 in 2011, now you'd have \_\_\_\_\_.

Don't do these investments!

- Precious metals like \_\_\_\_\_ and \_\_\_\_\_. Usually they only \_\_\_\_\_ their value; there are expenses to keep it safe, especially in large quantities; you must look for a buyer willing to give you a good price for it.
- \_\_\_\_\_ mutual funds – basically you are paying a commission for someone to do the same job you can do yourself.
- A \_\_\_\_\_ – generally, they do not \_\_\_\_\_ money; like cars, they lose value over time; maintenance fees are very high and go up every year; there are many more sellers than buyers; you are not the owner of a property – you only “own” the property for part of the year; therefore you can't make repairs and improvements like the real owner of a property...
- \_\_\_\_\_ – for example, a 35-year-old male in good health wants a \$250,000 life insurance policy: he can get *term* life insurance for 15 years at \_\_\_\_\_ a month. For a *whole life* policy, it would cost \_\_\_\_\_ per month. All his payments for the first \_\_\_\_\_ years go to commissions for the salespeople and administrative expenses. Afterwards, his payments earn interest of about \_\_\_\_\_. Avoid any commitment that mixes life insurance and \_\_\_\_\_!

If you had \$1000 to invest today, how would you invest it?

- My company's \_\_\_\_\_: that \$1000 immediately duplicates to \_\_\_\_\_, to be invested into a 401(k) plan.
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