

FEARLESS FINANCES

Does scripture speak to managing money?

- o Over 2300 verses
- o 2/3 of Jesus' parables

Worth it? Do you want...

1. Reduced stress today
2. Brighter future tomorrow
3. Glorify God eternally

1. NEW EYES

Stewardship:

"The earth is the Lord's and the fullness thereof, the world and those who dwell therein,"

PSALM 24:1

"Both riches and honor come from you, and you rule over all. In your hand are power and might, and in your hand it is to make great and to give strength to all."

1 CHRONICLES 29:12

Definition of Stewardship: "The delegated responsibility and accountability of wisely managing what belongs to another." (Ref: Matthew 25:14-30)

Big Takeaways:

Money is a tool. Money is a test. Money is a trust.

2. PLAN REQUIRED

²⁷ Whoever does not bear his own cross and come after me cannot be my disciple. ²⁸ For which of you, desiring to build a tower, does not first sit down and count the cost, whether he has enough to complete it? ²⁹ Otherwise, when he has laid a foundation and is not able to finish, all who see it begin to mock him, ³⁰ saying, 'This man began to build and was not able to finish.'

LUKE 14:27-30

Go to the ant, O sluggard, observe her ways and be wise, which, having no chief, officer or ruler, prepares her food in the summer and gathers her provision in the harvest. How long will you lie down, O sluggard? When will you arise from your sleep? "A little sleep, a little slumber, a little folding of the hands to rest" - Your poverty will come in like a vagabond and your need like an armed man.

PROVERBS 6:6-11

Big Takeaway:

If you fail to plan, you're planning to **fail**.

3. MONEY IN MARRIAGE

What causes financial conflict with your spouse?

- o Different backgrounds
- o Different tendencies
- o Different communication styles
- o Current circumstances
- o Secrets

Money Marriage Tips:

- o Your spouse is your **teammate**
- o Total **transparency**
- o Set a spending limit
- o Start some healthy, automatic **habits**
- o Get on the same page
- o Financial date night

Big Takeaway:

Seek **"oneness"** with your spouse.

4. PREPARING YOUR CHILDREN

Money parenting tips:

- o Allowance budget (give, save, spend)
- o Chore System (S'moresUp App)
- o Mission Trip
- o Mission Money
- o Test Inheritance
- o Visible Generosity

Big Takeaway:

You are responsible for **training** your children.



 **PRESENTED BY**

Todd Sadowski
 CEO & Advisor
 StrongTower Wealth Management

todd@strongtowerwealth.com
 501.623.1141 x2



I am so blessed! God has provided me with an amazing family, a unique and fulfilling business vision, outstanding coworkers, and enriching ministry outreach.

I've been married to my high school sweetheart since December, 1999. Holly and I have two beautiful, intelligent, feisty, and somewhat strong-willed little girls. We are members of Crossgate Church in Hot Springs, Arkansas where I serve as a trustee and other roles.

I'm a finance brat since I grew up with parents in the financial services industry. Even at age 10 I was helping my dad put together old-school slides for financial seminars. As soon as I graduated from college with a degree in business management, I attained my series 7 and series 66 securities licenses. It's hard to believe, but I've been in this business for over half of my life.

Beyond the business, I also love teaching what the Bible says about money. I'm blown away at how God has been willing to use us to teach good stewardship principles. He has opened the doors of churches, seminaries, marriage retreats, businesses, and more. I've been fortunate enough to be able to speak at over 80 different venues since 2000. We even had a radio program and TV show for many years. I have also written curriculum for the American Baptist Association and my church.

