



FINANCIAL PLANNING

From a Christian's
Perspective Workbook

ooo

Michelle Bertram
Financial Advisor

ooo



Financial planning from a Christian perspective has been something I've considered deeply since entering this field. As a Christian, I believe everything, including my career, should align with God's guidance.

As a financial advisor, I help people with financial plans and have always aimed to apply Christian principles in these interactions. I want to share my approach, emphasizing that this is based on my personal faith and how I understand God's leading in financial matters.



BEING A GOOD STEWARD

At its core, Christian financial planning is about being good stewards of the resources God has entrusted to us. From the creation of Adam and Eve, stewardship is emphasized throughout the Bible, showing that our work and the resources we manage — whether money, time or talents — are meant to honor God.

One of my favorite Bible stories illustrating good stewardship is the Parable of the Talents, where servants are entrusted with varying amounts of money. The two who used it wisely were rewarded, while the one who did nothing was rebuked. (Matthew 25:14-25) This parable serves as a reminder that we are called to use our resources responsibly and actively.

○○○

SEEKING GOD FOR GUIDANCE

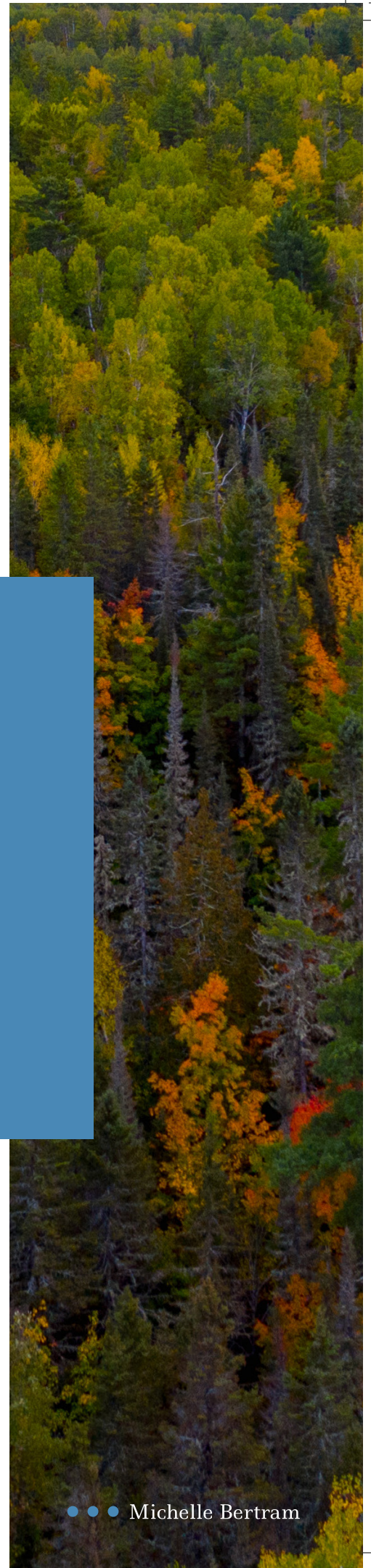
God also encourages us to work and gain wisdom for profit. Scriptures like this one ask for guidance on how to profit:

Thus says the LORD, your Redeemer, the Holy One of Israel: "I am the Lord Your God, who teaches you to profit, who leads you in the way you should go."

-Isaiah 48:17

Using wealth to honor God can look different for each person, but the key principle is stewardship and using resources for His purposes.

In this short series, I will walk through different aspects of financial planning from a Christian viewpoint, offering biblical insights on each area. I encourage you to study these scriptures for yourself and seek God's direction.



o o o

MONEY AND FAITH

Money is a common subject in the Bible. It's not an evil in itself — it's when it becomes an idol, placed above God, that it causes harm.

We must remember that where much is given, much is required. (Luke 12:48) Whether you consider yourself rich or not, you are in the “where much is given” camp simply by living in the U.S.

Therefore, with the wealth we have, much is required of us. God has gifted us with resources, and we will be held accountable for how we use them.

Yes, each of us will give a personal account to God.

-Romans 14:12

Financial planning should, therefore, always be viewed through the lens of faith, seeking to honor God with our wealth and decisions.

In the following, I will explore key areas of **financial planning from a Christian perspective**, sharing scriptures along the way. I hope this journey encourages you to pray and seek God's guidance as you manage your financial resources.



ADDITIONAL SCRIPTURE REFERENCES

*The earth is the LORD's, and everything in it.
The world and all its people belong to him. -Psalm 24:1*

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

If you are faithful in little things, you will be faithful in large ones. But if you are dishonest in little things, you won't be honest with greater responsibilities. And if you are untrustworthy about worldly wealth, who will trust you with the true riches of heaven? -Luke 16:10-11

Instruct those who are rich in this present world not to be conceited or to fix their hope on the uncertainty of riches, but on God, who richly supplies us with all things to enjoy. Instruct them to do good, to be rich in good works, to be generous and ready to share, storing up for themselves the treasure of a good foundation for the future, so that they may take hold of that which is life indeed. -1 Timothy 6:17-19

But remember the LORD your God, for it is he who gives you the ability to produce wealth. -Deuteronomy 8:18a

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

Honor the LORD with your wealth and with the best part of everything you produce. -Proverbs 3:9

Wealth and honor come from you alone, for you rule over everything. Power and might are in your hand, and at your discretion people are made great and given strength. -1 Chronicles 29:12

Those who trust in their riches will fall, but the righteous will thrive like a green leaf. -Proverbs 11:28

Questions to Ponder

- What verses resonate with you?
- Do you think of your money as YOUR money or God's?
- Have you ever asked God what He wants you to do with money?
- Do you trust in God or riches?



A PROCESS

Before Noah built the Ark, God gave him a plan. Before Joshua marched around Jericho, God gave him a plan. Before Jesus came to earth, there was a plan.

We were created with a purpose. God has a plan for each of us.

God likes plans, and He wants us to make plans (with Godly counsel, for sure).

And, if we are created in God's image (and we are), then we share His qualities. We are all creators like Him. That may look different for each of us, but we are creators.

So, how do you go about creating a financial plan?

We've already talked about financial planning from a Christian's perspective. But how do we put it in action?

We created a simple, four-step process to help answer your questions and provide you with a clear financial planning roadmap. Each step of this process is designed to guide you to determine exactly what's important to you, and using this guide gives you a Christian's perspective of every area of your financial life.

Our process is simple. It starts by looking at what you want, what you have, what you need and what to do.

In our book, *Creating Your Dream Retirement*, we take a deeper look at those questions and provide case studies to get your brain going. You can **download our book** for free or ask us for a free copy when you stop by our office.

I won't recreate the wheel here by going through each step in the process, but I want to clarify how all this fits together.

The next chapter on retirement planning will touch on the elements of the first step in the process, "What do you want?"

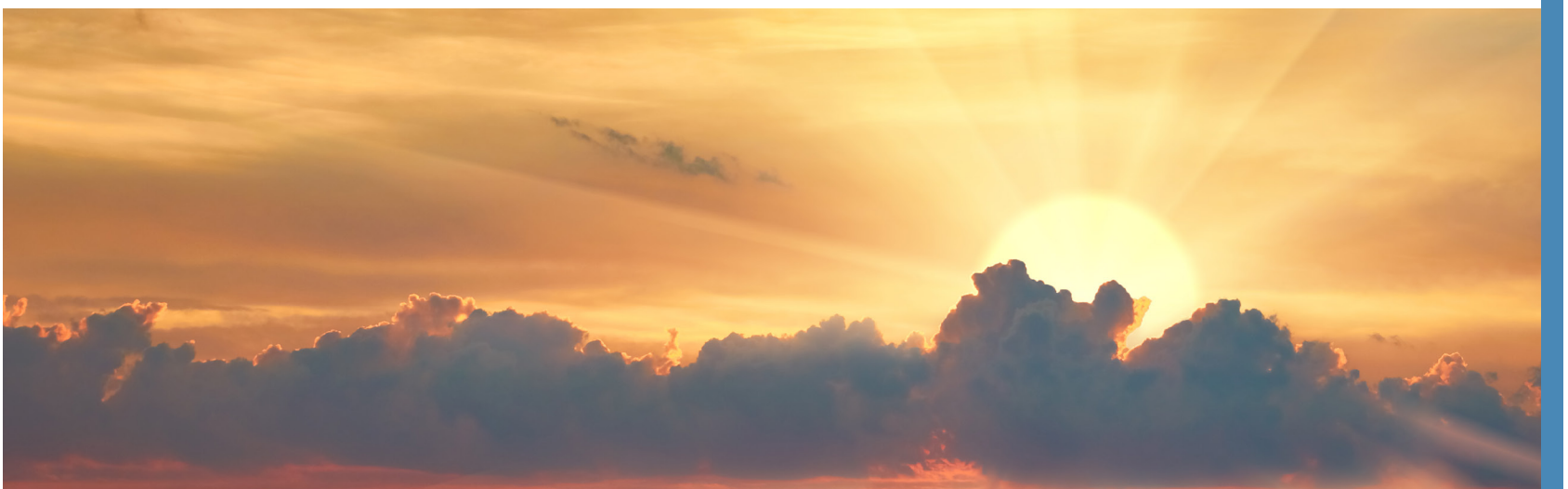
In asking that question, as Christians we should also be asking God what He wants.

Then, as we dive deeper into each area of our financial lives, it all comes back to the answers to those questions.

The other three steps in the process are all tailored to those answers and should involve all areas of your financial life.

Download our book from our website, www.CreatingYourDreamRetirement.com

It's time to be little creators just like our Father and create (or recreate) your financial plan.





Retirement, from a Christian perspective, is an interesting topic because the concept of retirement as we know it today isn't found in the Bible.

In biblical times, people like Moses and Elijah continued their work until their deaths, passing on responsibilities rather than retiring.

While the modern idea of retirement emerged over the past few centuries, it's important to rethink what retirement means as a Christian.

The idea of retirement today is often linked to the pursuit of enjoying the fruits of our labor after years of work. However, if we don't involve God in this process, we miss the greater purpose behind it. The book of Ecclesiastes, for example, reminds us that wealth and enjoyment are meaningless without God's purpose:

What profit is there to the worker from that in which he toils? I have seen the task which God has given the sons of men with which to occupy themselves.

He has made everything appropriate in its time. He has also set eternity in their heart, so that man will not find out the work which God has done from the beginning even to the end.

I know that there is nothing better for them than to rejoice and to do good in one's lifetime; moreover, that every man who eats and drinks sees good in all his labor—it is the gift of God. -Ecclesiastes 3:9-13

Retirement, then, should not be an end to all activity, but a shift in focus.

The Bible encourages us to use our resources wisely, as seen in verses like those in Proverbs, where we are advised to store up for the future, much like the ant does for winter.

*Go to the ant ... Observe her ways and be wise,
She prepares her food in the summer
And gathers her provision in the harvest.
-Proverbs 6:6,8*

This principle applies to retirement planning, but retirement itself doesn't mean stopping all work. God has a purpose for us in every season of life.

Even in retirement, we are called to serve God with our time, talents and resources. People who lack purpose in retirement often become unhappy because God created us to continue contributing in some way.

For Christians, retirement is about seeking God's direction for the next chapter. We should commit our plans to Him and trust that He has something meaningful for us to do, whether that's volunteering, mentoring or using our skills in new ways.

Commit to the LORD whatever you do, and he will establish your plans.

-Proverbs 16:3

○ ○ ○

One of my favorite examples of this is Jim, who continued to serve God in retirement by using his business expertise to help a pastor in Haiti set up an entrepreneurial center.

Retirement isn't about stopping but about transitioning to a new role where we can still be productive and fulfill God's purpose.

In retirement, we should remain good stewards of our resources, ensuring we're cared for and can support others while using our time to serve God.

When we pray and ask God for guidance, He will lead us to a fulfilling and purposeful retirement. A life without purpose, even in retirement, can be unfulfilling. But when we align our plans with God's will, retirement becomes a time of joy and service.

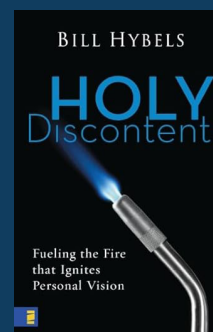
For I know the plans that I have for you," declares the LORD, "plans for welfare and not for calamity to give you a future and a hope. Then you will call upon Me and come and pray to Me, and I will listen to you. You will seek Me and find Me when you search for Me with all your heart.

- Jeremiah 29:11-13

Ultimately, God has a plan for every stage of life, including retirement. By seeking His will and using our resources wisely, we can live out a retirement that honors Him and fulfills our calling.

As we move into this new phase, we should be open to God's guidance and continue serving Him with the skills, talents and resources He's given us.

Additional Resources



HOLY DISCONTENT

**PURCHASE
ON AMAZON**

Willow Creek senior pastor and author Bill Hybels writes with pastoral fluency that everyone needs to find his or her "Holy Discontent" – a moment where our passion and purpose intersects. It's when you experience an uneasy spirit about the brokenness of this world, which aligns with the heart of God that spurs us to take positive action to change the world. Everyone has something that causes us to feel uneasy, something that we dislike and causes frustration for us. For Moses, it was the misery of God's people. David hated it when Goliath trash-talked God. What is your "holy discontent"?

○ ○ ○

ADDITIONAL SCRIPTURE REFERENCES

They shall still bear fruit in old age; They shall be fresh and flourishing. -Psalm 92:14

You make known to me the path of life; in your presence there is fullness of joy; at your right hand are pleasures forevermore. -Psalm 16:11

And whatever you do, do it heartily, as to the Lord and not to men. -Colossians 3:23

*Trust in the LORD and do good...
Delight yourself in the LORD;
And He will give you the desires of your heart.
Commit your way to the LORD,
Trust also in Him, and He will do it. -Psalm 37:3-5*

I will be your God throughout your lifetime, until your hair is white with age. I made you, and I will care for you. I will carry you along and save you. -Isaiah 46:4

○ ○ ○

○ ○ ○

Questions to Ponder

- As you think about what you want, have you asked God what His plans are for you?
- What is your holy discontent?
- Are there passions that you have never pursued?
- How can you use your time, talents and treasures for His glory in retirement?



CASH FLOW MANAGEMENT

Cash flow management is a critical part of our financial planning and overall financial health. From a Christian perspective, the foundation of wise cash flow management is being a good steward. Of course, this means not spending more than we earn, but it's actually more than that.

When we enter retirement, cash flow management shifts to creating income from various sources to replace the paycheck, so we can continue to provide for our families. We believe that this ties to the biblical principle of providing for your household, as mentioned in 1 Timothy 5:8. Creating retirement income is, in essence, providing for yourself and partner during the next stage of your life.

TITHING AND GIVING

One important aspect of cash flow management, especially for Christians, is giving.

In Malachi 3:10, God tells us to bring our tithe into the storehouse and test Him in this:

“If you do, I will open the floodgates of heaven and pour out so much blessing that there will not be room enough to store it.”

This is the only place in scripture where God invites us to test Him, demonstrating that everything we have belongs to Him. Our tithing is a way of acknowledging His provision.

Giving back to God is not just about supporting our churches; it's about funding God's work in the world—whether it's missionary work, Bible translations or meeting the needs of the community.

The concept of tithing 10% comes from the Old Testament, but in the New Testament, we see a radical example of generosity in the early church. In Acts, the believers sold their possessions and shared everything, ensuring no one was in need.

While I don't believe we are all called to give everything, I do think tithing 10% should be a minimum, not a maximum, for Christians. Giving should be an essential part of our financial life, focused on advancing God's kingdom, both through local churches and global missions.

In my experience, some people question whether they can still give to the church or to God's work when planning for retirement or other financial goals. But we should never stop giving to God, even in changing or difficult financial times.

God promises to provide for us, especially when we make a commitment to give. As 2 Corinthians 9:7 says, “God loves a cheerful giver,” and He will bless us abundantly in return.



In summary, as Christians, we must make giving a priority in our cash flow management. Whether it's through tithing or supporting other ministries, investing in God's kingdom is an essential part of how we handle our finances.

At the same time, we are also called to be wise stewards, managing our resources to ensure we have enough for ourselves and to provide for others. So, as you plan your financial future, don't forget to incorporate giving as part of your cash flow management.



ADDITIONAL SCRIPTURE REFERENCES

Honor the LORD with your wealth and with the firstfruits of all your produce; then your barns will be filled with plenty, and your vats will be bursting with wine. -Proverbs 3:9-10

But whoever has the world's goods, and sees his brother in need and closes his heart against him, how does the love of God abide in him? Little children, let us not love with word or with tongue, but in deed and truth. -1 John 3:17-18

And the congregation of those who believed were of one heart and soul; and not one of them claimed that anything belonging to him was his own, but all things were common property to them. And with great power the apostles were giving testimony to the resurrection of the Lord Jesus, and abundant grace was upon them all. For there was not a needy person among them, for all who were owners of land or houses would sell them and bring the proceeds of the sales and lay them at the apostles' feet, and they would be distributed to each as any had need. -Acts 4:32-35

The generous will prosper; those who refresh others will themselves be refreshed. -Proverbs 11:25

Whoever gives to the poor will lack nothing, but those who close their eyes to poverty will be cursed. -Proverbs 28:27

Each one must give as he has decided in his heart, not reluctantly or under compulsion, for God loves a cheerful giver. -2 Corinthians 9:7

If a brother or sister is poorly clothed and lacking in daily food, and one of you says to them, "Go in peace, be warmed and filled," without giving them the things needed for the body, what good is that? So also faith by itself, if it does not have works, is dead. -James 2:15-16

One gives freely, yet grows all the richer; another withholds what he should give, and only suffers want. -Proverbs 11:24

○ ○ ○

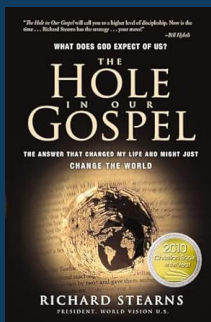
“Then the righteous will answer him, ‘Lord, when did we see you hungry and feed you, or thirsty and give you something to drink? When did we see you a stranger and invite you in, or needing clothes and clothe you? When did we see you sick or in prison and go to visit you?’ The King will reply, ‘Truly I tell you, whatever you did for one of the least of these brothers and sisters of mine, you did for me.’” -Matthew 25:37-40

Give, and it shall be given unto you; good measure, pressed down, and shaken together, and running over, shall men give into your bosom. For with the same measure that ye mete withal it shall be measured to you again. -Luke 6:38

But who am I, and who are my people, that we should be able to give as generously as this? Everything comes from you, and we have given you only what comes from your hand. -1 Chronicles 29:14

Questions to Ponder

- Do you look at God as your source, your provider?
- Have you ever stopped giving because cash flow was tight?
- When you ponder what you want in retirement and what income you’ll need to be comfortable, do you also include tithing and giving as essential parts of your cash flow?



A Unique Book About Cash Flow Management

THE HOLE IN OUR GOSPEL

“The Hole in Our Gospel” is the compelling true story of a corporate CEO who set aside worldly success for something far more significant and discovered the full power of the gospel of Jesus Christ to change his own life. He uses his journey to demonstrate how the whole Gospel was always meant to be a world-changing social revolution, a revolution that begins with us. Get it here:

**PURCHASE
ON AMAZON**



INVESTING FROM A CHRISTIAN PERSPECTIVE

As a financial advisor, investing is one of the most common topics I discuss with clients.

The common question they ask is *How should we invest to meet our financial goals?* From a Christian perspective, this process is rooted in wise stewardship.

INVESTING FOR FINANCIAL RETURNS

I want to start by referencing the Parable of the Talents from Matthew 25. In the story, the master gives his servants talents (money) and expects them to use them wisely. Two of the servants invest the money and double it, while the third buries his in the ground. The message here is clear: we're called to make our resources work for us, to invest wisely and create a return.

This is what investing is all about — taking what we've been given and growing it.

In 1 Timothy 5:8, we're reminded of the importance of providing for our families. This means investing is part of God's plan for us to be good stewards of the resources He's entrusted to us.

As we look at different ways to invest, there are many questions, especially about what companies we should

invest in and whether they align with our values.

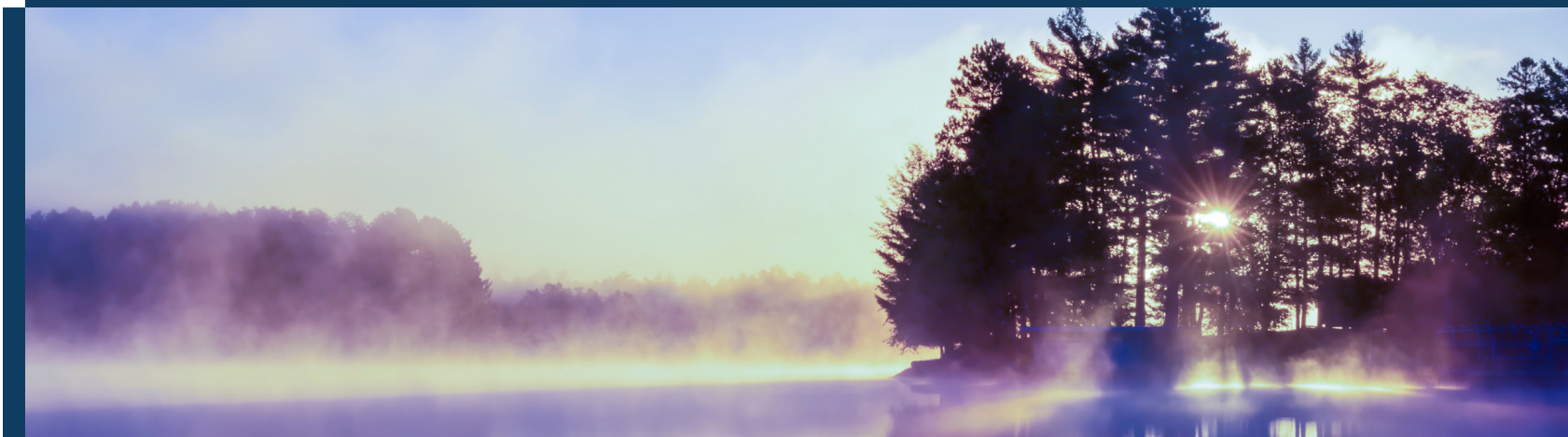
One option gaining traction is faith-based investment funds, such as faith-driven ETFs or mutual funds, which only invest in companies that align with Christian principles. While I admire these funds, it's often hard to achieve a truly diversified portfolio when investing solely in this way.

Here's where the biblical principle of *not being unequally yoked* becomes relevant. When partnering with others, especially in investment management, it's essential to work with people who share our values.

Our portfolio managers are Christians who share a commitment to good stewardship. The first conversation I had with the president of our investment firm, Mike Riccardi, was less about the technical aspects of investing and more about how we both viewed our role as stewards of God's resources.

That said, we can't expect every company we invest in to be fully aligned with Christian principles.

It's a bit like shopping at large retailers like Walmart or Amazon. While I may not agree with every practice or policy they have, I sometimes have no other choice but to shop there. The same principle can apply to investing.





While we don't want to partner with companies that promote values contrary to our faith, we can still invest in a multitude of companies to generate returns.

The wealth of sinners is stored away for a righteous person. -Proverbs 13:22b

INVESTING IN THE KINGDOM

In addition to growing wealth for personal needs, it's important to remember that as Christians, we're also called to invest in God's kingdom.

Jesus said,

"Seek first the kingdom of God and His righteousness, and all these things will be added to you." (Matthew 6:33)

His words remind us that while we invest in our future, we should also be investing in God's work here on earth. This could mean supporting ministries, missionaries or organizations that are advancing the Gospel.

One book that really resonated with me on this topic is *Gospel Patrons*, which tells the story of how some of the greatest works of the Gospel were funded by Christian business owners or wealthy individuals. Paul's ministry, for example, was funded by wealthy individuals who invested in God's work.

So, when we think about investing, we should not only consider how we can generate returns for ourselves but also how we can use our wealth to further God's kingdom.

Investing is part of wise stewardship. We're called to invest our money wisely to provide for our families and future, and invest in furthering God's kingdom.

ADDITIONAL RESOURCES

GOSPEL PATRONS

www.gospelpatrons.org

I love this site. It's all about how God uses people's abilities and their wealth to seek first Jesus' kingdom. In fact, throughout history God has raised up business leaders and wealthy people to be personally involved and financially invested partners in the spread of the gospel. You could be a Gospel patron!





ADDITIONAL SCRIPTURE REFERENCES

He who is faithful in a very little thing is faithful also in much; and he who is unrighteous in a very little thing is unrighteous also in much. Therefore if you have not been faithful in the use of unrighteous wealth, who will entrust the true riches to you? -Luke 16:10-11

Whoever multiplies his wealth by interest and profit gathers it for him who is generous to the poor. -Proverbs 28:8

Send your grain across the seas, and in time, profits will flow back to you. But divide your investments among many places, for you do not know what risks might lie ahead. -Ecclesiastes 11:1-6

Remember this: a farmer who plants only a few seeds will get a small crop. But the one who plants generously will get a generous crop. -2 Corinthians 9:6

She considers a field and buys it; with the fruit of her hands she plants a vineyard. -Proverbs 31:16

Questions to Ponder

- Do you think of investing just in terms of money, or have you considered what it means to build treasure in Heaven?
- Have you ever thought of investing as part of your faith?
- How can you be a good steward with your investments?



TAX PLANNING

Tax planning is one of those areas of our financial life that most of us would rather avoid. We all feel like we pay too much in taxes. But how should we approach taxes from a Christian perspective?

Jesus was once tested by the Pharisees with a question about paying taxes to Caesar. They tried to trap Him, but Jesus wisely responded by asking for a coin and pointing out that it bore Caesar's image. He then said,

***“Give to Caesar what is Caesar’s,
and to God what is God’s.”***
(Matthew 22:21).

This indicates that taxes are a reality in our lives, and we are expected to pay them as part of honoring governing authorities. Other scriptures also remind us to respect the authorities placed over us and acknowledge that taxes are part of how they are funded.

As Christians, we understand that taxes have existed since the time of kings. While they may

sometimes feel unfair, Jesus taught that we should pay them. However, that doesn't mean we should accept paying the highest possible amount of taxes.

Being a good steward involves seeking ways to lower our taxable income where possible to maximize the resources God has entrusted to us.

For example, if you can legally reduce your taxes and then redirect those savings into furthering God's kingdom, that's a wise and good use of your resources.

By being strategic with your tax planning, you can make sure you're using your money in ways that align with your values and priorities, like supporting ministries and causes that advance God's work.

It's important to honor the requirement to pay taxes, even when they seem unfair, but also to be wise and proactive in reducing our tax liability. This allows us to use the resources God provides for His kingdom and purposes.



ADDITIONAL SCRIPTURE REFERENCES

Pay your taxes, too, for these same reasons. For government workers need to be paid. They are serving God in what they do.

-Romans 13:6

Questions to Ponder

- Should a Christian use tax planning strategies?
- How does tax planning help you be a better steward of your resources?
- What happens to being a good steward when the taxes you pay are misused? Do you feel responsible? Is God's plan still bigger?



ESTATE PLANNING

The final aspect of creating a financial plan is **estate preservation or protection**. While we often shy away from this topic, it's an important consideration for safeguarding not just our wealth, but also our freedom of choice, our family's future and our values.

Estate planning isn't just about what happens after we pass, but also about protecting our assets and ensuring that our loved ones are cared for. From a Christian perspective, this aligns with being a good steward of the resources God has entrusted to us.

"A good man leaves an inheritance for his children and his children's children." -Proverbs 13:22

This doesn't only refer to financial wealth, but also to a legacy we pass on to future generations. It's important to protect our wealth so that it can be handed down, but there's something even more significant: the legacy of faith.

In Psalm 25, we are reminded that the "fear of the Lord" is a lasting inheritance. Protecting and passing on our faith is the most valuable inheritance we can give.

While estate planning can secure our material resources, we should also consider how to preserve

our spiritual legacy. This could include leaving letters or devotional writings for our children and grandchildren, sharing key scriptures, or recording the values that have shaped our faith journey.

For me, it's important to write down my thoughts, life verses and reflections for my children so they can have a tangible reminder of my faith. This goes beyond just verbal sharing; it's about leaving something that will continue to guide them even after I'm gone. And while you should be sharing your faith with your family now, writing it down ensures that your spiritual legacy endures.

Additionally, if giving has been a priority in your life, you can incorporate that value into your estate plan. There are tools available that allow you to direct part of your estate to charities or ministries, tax-free, upon your passing.

You can even designate that your children or grandchildren continue this practice by giving a certain percentage each year to causes you've supported. This not only protects your wealth but ensures your giving legacy lives on while instilling this value in them.

Don't just talk about these values! Write them down, include them in your estate plan and ensure that your spiritual legacy is passed on. When you do this, you're not only being a good steward of your resources, but you're also honoring God with the most precious inheritance you can offer: the gift of faith.





ADDITIONAL SCRIPTURE REFERENCES

Praise the LORD!

*How blessed is the man who fears the LORD,
Who greatly delights in His commandments.*

*His descendants will be mighty on earth;
The generation of the upright will be blessed.*

*Wealth and riches are in his house,
And his righteousness endures forever. -Psalm 112:1-3*

There is treasure in the house of the godly. -Proverbs 15:6a

But if anyone does not provide for his relatives, and especially for members of his household, he has denied the faith. -1 Timothy 5:8

Tell it to your children and let your children tell it to their children and their children to the next generation. -Joel 1:3

One generation commends your works to another; they tell of your mighty acts. -Psalms 145:4

I am reminded of your sincere faith, which first lived in your grandmother Lois and in your mother Eunice and, I am persuaded, now lives in you also. -2 Timothy 1:5

Who, then, are those who fear the LORD? He will instruct them in the ways they should choose. They will spend their days in prosperity, and their descendants will inherit the land. -Psalms 25:12-13

Questions to Ponder

- What do you want your legacy to be?
- What inheritance do you want to leave your kids/grandkids (beyond money and material possessions)?
- What are you doing to be sure those two things happen?



UNEQUALLY YOKED

A guiding principle for life and business, especially when forming partnerships, comes from 2 Corinthians 6:14:

“Do not be unequally yoked with unbelievers.”

While this verse is often applied to marriage, it can also be relevant in business relationships. Just as a couple must be aligned in their direction to move forward, business partners must share similar values to effectively work together. If one partner is going in a different direction, it can cause tension and hinder progress.

This doesn't mean we avoid working with non-Christians altogether. However, when it comes to partnerships, we believe it's important to team up with others who share a commitment to honoring God.

For example, our portfolio managers, who are our most integrated partners, are strong Christians. During our first conversation, faith and stewardship were focus points of discussion as much as portfolios and procedures. This helps us align both financially and spiritually when serving our clients.

Yes, we sometimes work with companies whose leadership might not be Christians for specific products or specialized services. It's just like how I shop at Walmart sometimes because it may be the

only place in town that has what I need, even if I don't agree with their company values.

The key here is the word “yoked,” which means both parties have to be going in the same direction. Our partners share the same Christian values, especially in areas that are central to our mission. This is important for maintaining consistency in how we approach financial stewardship and serving our clients.

If faith is important to you, it should be reflected in the professionals you work with.

For example, when managing finances or making decisions about giving, it's essential to partner with someone who understands and respects your desire to honor God with your resources. Otherwise, you might encounter advice that doesn't align with your values, such as suggesting you reduce charitable giving for financial gain.

King Solomon puts it this way, “Walk with the wise and become wise.” (Proverbs 13:20). It's crucial to surround ourselves with people who share our commitment to Christ, particularly when making important life decisions.

Proverbs also emphasizes the importance of good counsel, and I believe that having Christian advisors ensures we can rely on counsel that aligns with our faith.



In our business, we strive to work with other Christians who are committed to honoring God in their work. This approach fosters mutual encouragement and accountability, helping us serve our clients with integrity and a prayerful attitude.

While not every client I work with is a Christian, it's awesome when I connect with fellow believers as we put together their plan. It strengthens our shared mission.

When it comes to planning for your financial future, I encourage you to partner with professionals who share your faith. Let's work together, prayerfully and purposefully, to ensure your financial plan honors God.

As the scripture advises, don't be unequally yoked! Partner with those who share your commitment to faith, and together, we can move forward with confidence.





A FEW ADDITIONAL SCRIPTURE REFERENCES

Happy are those who reject the advice of evil people, who do not follow the example of sinners or join those who have no use for God. -Psalm 1:1

Plans succeed through good counsel. -Proverbs 20:18a

Commit to the LORD whatever you do, and he will establish your plans. -Proverbs 16:3

Do not be misled: "Bad company corrupts good character." -1 Corinthians 15:33

Let us think of ways to motivate one another to acts of love and good works. -Hebrews 10:24

Trust in the Lord with all your heart; do not depend on your own understanding. Seek his will in all you do, and he will show you which path to take. -Proverbs 3:5-6

Questions to Ponder

- Have you ever thought about being unequally yoked when it comes to friendships, business partnerships or other areas?
- What is the difference in working with others who are not Christians and being yoked with them?
- Why would it be important to partner with someone who believes and has the same faith values as you do, especially when it comes to your wealth?



229 High St. | Mineral Point, WI 53565

608.987.1511 | www.bertramfinancial.com
fullcircle@bertramfinancial.com



Insurance services and products are offered through Bertram Financial Group LLC and Michelle E. Bertram LLC. Investment advice offered through Bertram Financial Advisor Services LLC, a registered investment advisor with the state of Wisconsin.