CHRISTIAN LIGHT

May – June 2026

Personal Finance and the Christian Life

Some people may question the value of studying personal finance. A young woman may assume that her husband will take care of the finances, and a young man may assume that he will focus on earning money and let his wife take care of the checkbook like his mother did. Some Christians feel that financial planning is unnecessary. They point out that Jesus said not to worry about food and clothing, for God would provide these.

Money affects most areas of our lives. Buying food and clothes requires money. Providing transportation requires money. Money helps us provide for our families, assist the poor, and build God's kingdom. Understanding how to manage money helps us be faithful stewards.

The way we handle money has eternal implications.

- How we handle money reveals whether we are serving God or money. Jesus said, "Ye cannot serve God and mammon [money]" (Matthew 6:24).
- Poor financial choices made through ignorance or selfishness limit our usefulness in God's kingdom. Consider a young man who cannot serve in a foreign country because he must make payments on an expensive truck. Or consider a missionary who mixes personal finances with mission finances and cannot account for money that was intended to feed orphans. Faithfulness in finance reveals our integrity and builds the kingdom of God.
- The power of money can build God's kingdom. Christians can build God's kingdom by using money to print Bibles, assist widows, feed the starving, and translate Scripture.
- Careful financial management reduces stress and increases opportunity. Those who manage their finances carefully often experience less financial stress and more freedom to serve God than those who excuse lack of planning as "trusting in the Lord."

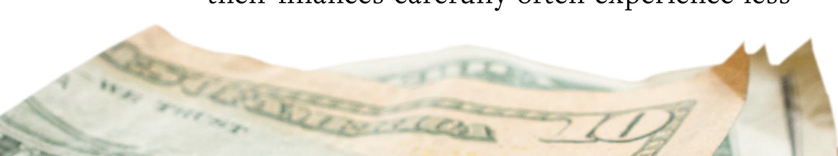
Money affects human relationships. Financial problems are a leading factor in most marriage conflicts and divorces. Many families have been destroyed by conflict over an inheritance, and business partnerships and friendships have turned sour when people felt mistreated or taken advantage of. A clear understanding of finance helps us minimize the potential for harm and maximize the potential for good in relationships.

Managing money requires discretion. People lose billions of dollars to scammers every year. Because Christians strive to be trustworthy, they are sometimes too quick to trust others. Discerning true needs and valid opportunities requires wisdom.

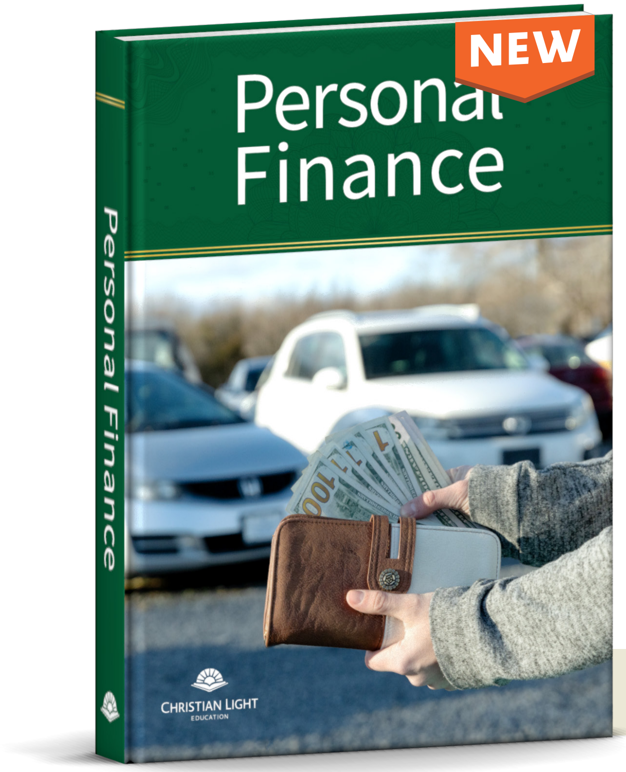
Money helps man exercise dominion over the earth. Money funds the management of natural resources through farming, manufacturing, and commerce. People often use these industries to enrich themselves, but Christians see them as ways to help others and point them toward God, whether by producing nutritious food and quality products or by providing excellent service and a godly example.

Understanding finances helps us use discretionary income wisely. Discretionary income is income that remains after paying necessary expenses, such as housing, food, clothing, transportation, health care, and debt repayment. What we do with discretionary income may be the most accurate indicator of our vision

Excerpted from *Personal Finance,* the textbook for Christian Light's new Personal Finance high school course.



New Stewardship and Money Management Course



How can young people wisely navigate today's complex financial world? Disciples of Christ face deeper questions than just which financial tools to use, because handling money well is not only a critical life skill, but it also has spiritual implications. This course teaches high school students Biblical attitudes of stewardship as well as practical skills.

The first seven units teach the knowledge and practical skills needed to manage personal and family finances. The last three units introduce business principles and finance.

Unit Titles

1. Foundations of Personal Finance
2. Budgeting
3. Debt and Insurance
4. Transportation and Housing
5. Work and Taxes
6. Advertisements, Statistics, Investments, and Fraud
7. Responsible Stewardship
8. Introduction to Business
9. Pricing, Branding, and Hiring
10. Analyzing and Planning

Includes many real-life stories and examples.

Course Components

Textbook	$69.95
10 LightUnits	$47.50
1 Simulation Book	$5.55
1 Answer Key	$15.95
1 Quiz & Test Answer Key	$7.55

christianlight.org/personalfinance

New Science Course for Grade 3

Science 3 is a health course. Using full-color LightUnits, students learn about how God made their bodies by studying the skeletal, muscular, digestive, circulatory, and respiratory body systems. They also learn about the five senses, skin and teeth, cleanliness, and nutrition. The course concludes with an introduction to first aid as well as principles for fire, water, and other general safety.

LightUnit 301

- Respect for God's Creation
- Many Parts Working Together
- Your Skeleton System

LightUnit 302

- Muscle System
- Digestive System
- Nutrition—Food Your Body Needs

Light Unit 303

- Circulation System
- Breathing System
- Exercise, Sleep, and Clean Air and Water

LightUnit 304

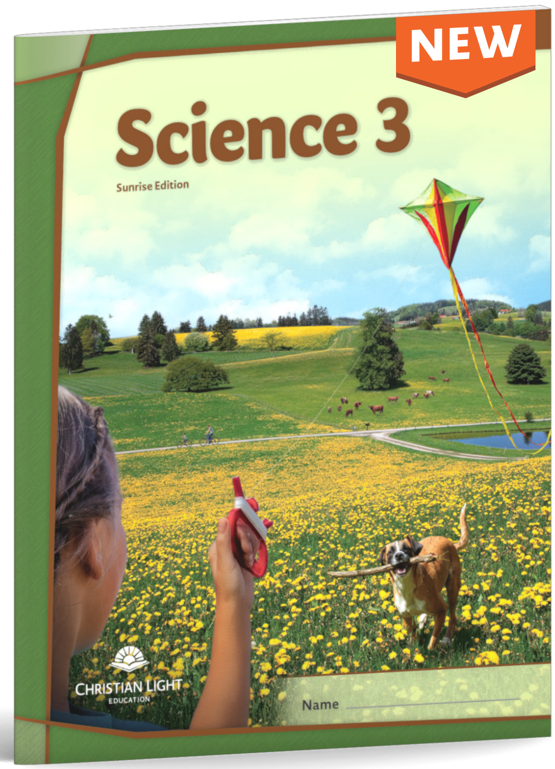
- Your Skin, Hair, Nails, and Teeth
- Keeping Your Body Clean
- Diseases and Germs

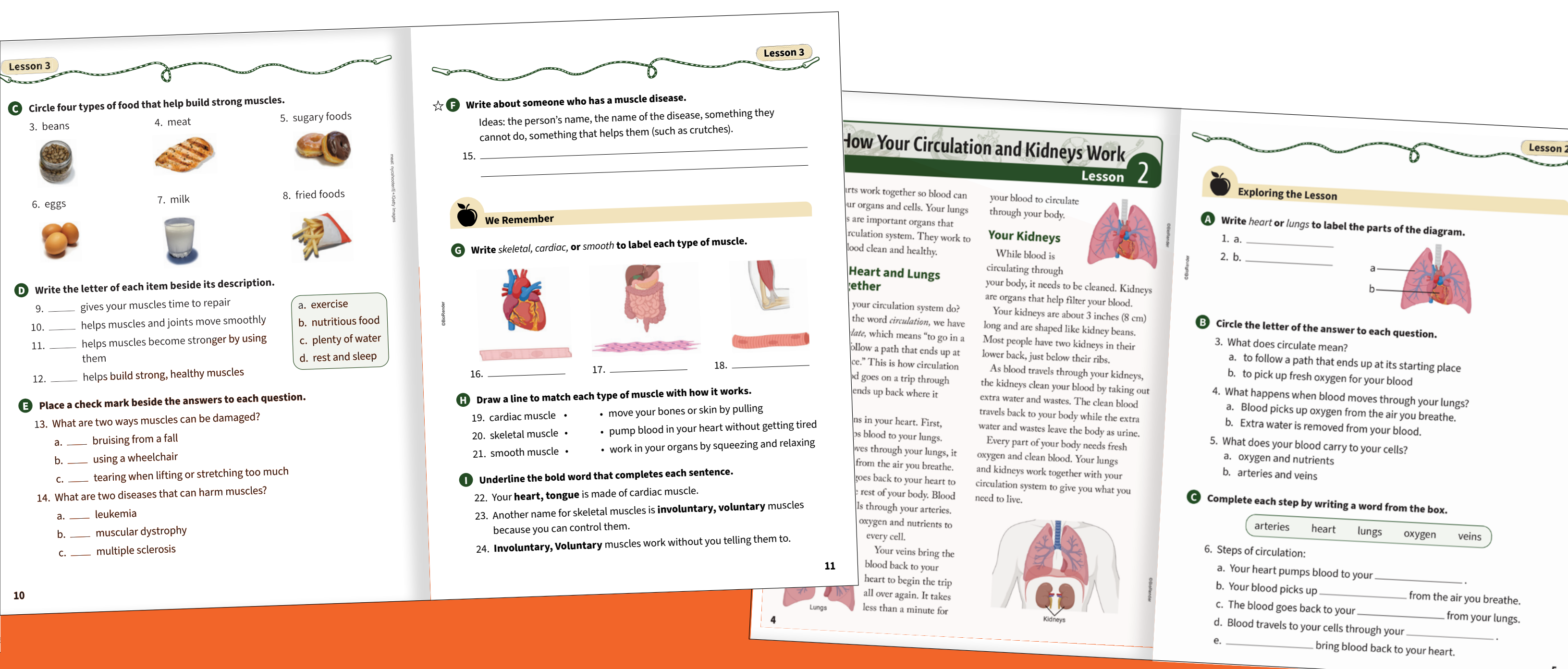
LightUnit 305

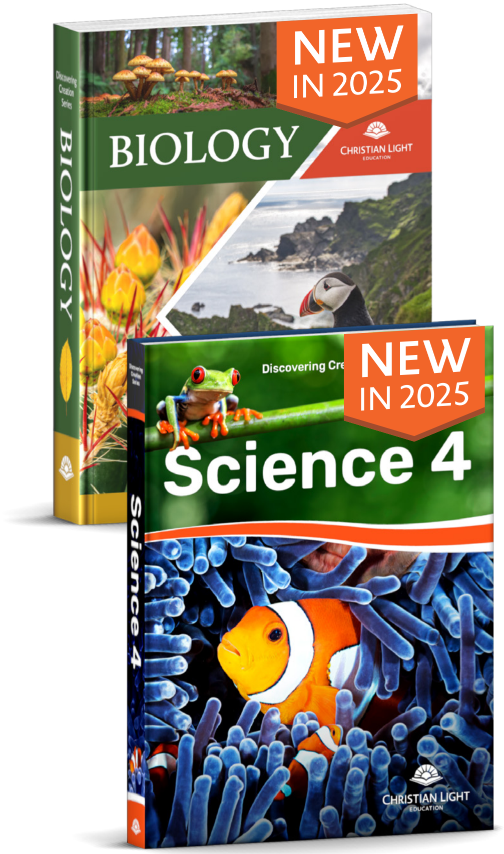
- Basic Safety, First Aid, Fire Safety
- Out and About: Hiking, Weather, and Water Safety
- On the Move: Playground, Biking, and Road Safety; More First Aid

Course Components

5 LightUnits	**$27.75**
1 Answer Key	**$8.95**
1 Quiz and Test Answer Key	**$3.85**







Biology

Biology is the systematic study of what we have learned about living things since Creation and how this knowledge can be used to benefit others. This high school textbook features real-life examples and over eleven hundred photos and illustrations.

Course Components

1 Textbook	$71.25	1 Answer Key	$15.95
10 LightUnits	$47.50	1 Quiz & Test Answer Key	$7.55

Science 4

Science 4 exposes students to the wonders of God's creation, beginning with a study of plants and animals. Students learn weather, astronomy, energy, sound, light, and much more.

Course Components

1 Textbook	$45.65	1 Quiz & Test Answer Key	$3.85
5 LightUnits	$23.75	1 Teacher's Guide (optional)	$29.95
1 Answer Key	$8.95		

More Than a Diploma

Both homeschools and Christian schools benefit from enrolling in Christian Light Academy. One of the most visible results of this service is the accredited diploma issued to graduating students.

But the impact is felt long before that, as the Academy provides academic support, keeps records, and sends report cards. Christian Light Academy also supplies transcripts for current and former students when needed.

Contact us ahead of the 2026-27 school term!

- christianlight.org/enroll (for homeschools)
- christianlight.org/partner (for schools)
- (800) 776-0478, option 2
- academy@christianlight.org

CHRISTIAN LIGHT ACADEMY

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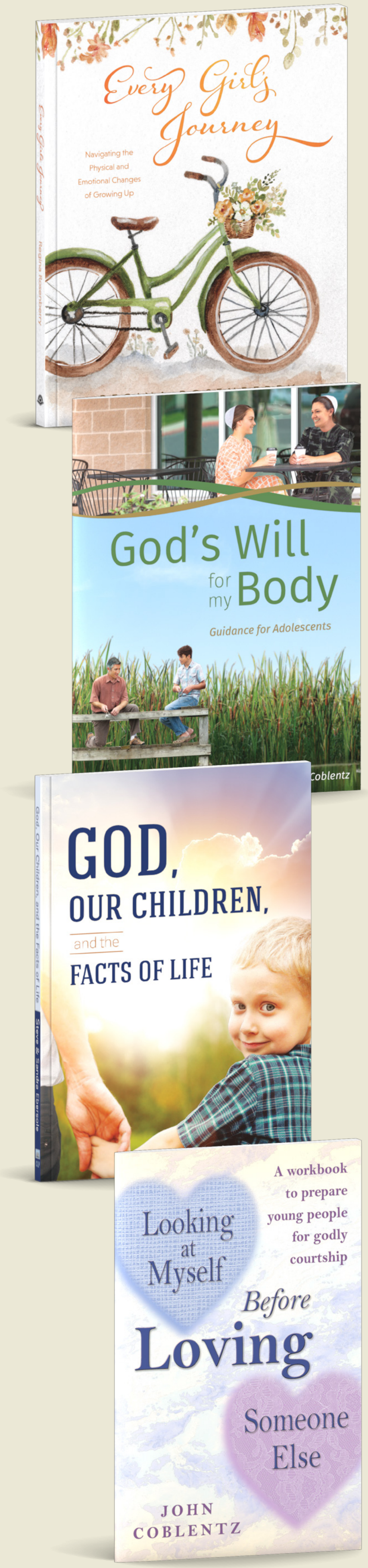

PARENTING AND PURITY

Every Girl's Journey
Regina Rosenberry

Every Girl's Journey is a guidebook that helps girls know what to expect as their bodies change, answering questions about sensitive issues in a frank and respectful way. Topics include health, puberty, purity, friendships, developing a relationship with God, and more. Moms should review this material before deciding when to share it with their daughters. Illustrated with colorful artwork.

241745 **$17.95** 177 pages, 6 x 7½

God's Will for My Body
John Coblentz

Parents can use this workbook to help their children understand, accept, and appreciate the physical and emotional changes that come with growing up. Its clear, Biblical teaching is a much-needed balance to the messages and images the world tries to force on our young people. Lessons cover physical changes, feelings, temptations to impurity, God's design for men and women, and care of the body.

241023 **$6.95** 60 pages, 8¼ x 11

God, Our Children, and the Facts of Life
Steve & Sandra Ebersole

We know we should teach our children about their God-given sexuality, yet the thought of doing so may make us uncomfortable. Discreetly written, this short book offers an encouraging, practical perspective on sensitive issues.

242355 **$7.95** 87 pages, 5 x 7

Looking at Myself Before Loving Someone Else
John Coblentz

This workbook helps youth evaluate themselves and understand their feelings toward the opposite gender. It lists important qualities for young men and women to develop before they seek a spouse and discusses how to find God's will.

241365 **$3.95** 63 pages, 5½ x 8½

CHRISTIAN LIGHT

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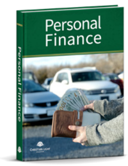
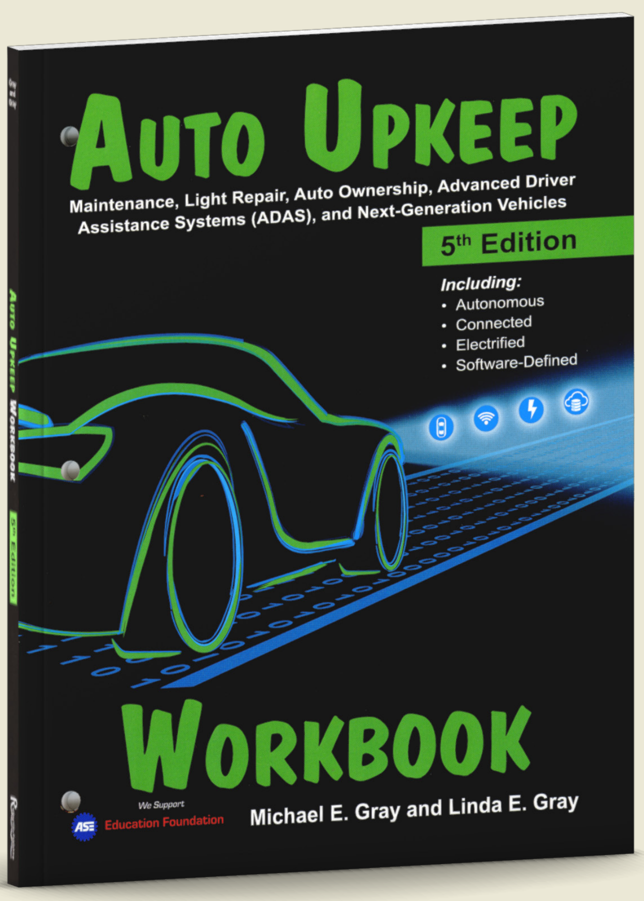


A new stewardship and money management course! See inside.

Christian Light Publications, Inc is a nonprofit, tax-exempt, 501(c)(3) ministry. Founded in 1969, Christian Light is dedicated to proclaiming God's truth through a wide range of Christian literature including books, tracts, Sunday school material, school and homeschool curriculum, and more. This Newsletter is published bimonthly for friends, supporters, and people interested in Christian Light's products and ministry.



High School Electives

Changing the oil in the car. Preparing a nutritious homemade meal. Understanding Spanish. Don't we all have things we wish we had learned when we were younger? Elective courses help students gain practical experience and learn valuable information they will build on for the rest of their lives.

Explore high school electives!

christianlight.org/electives