



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.

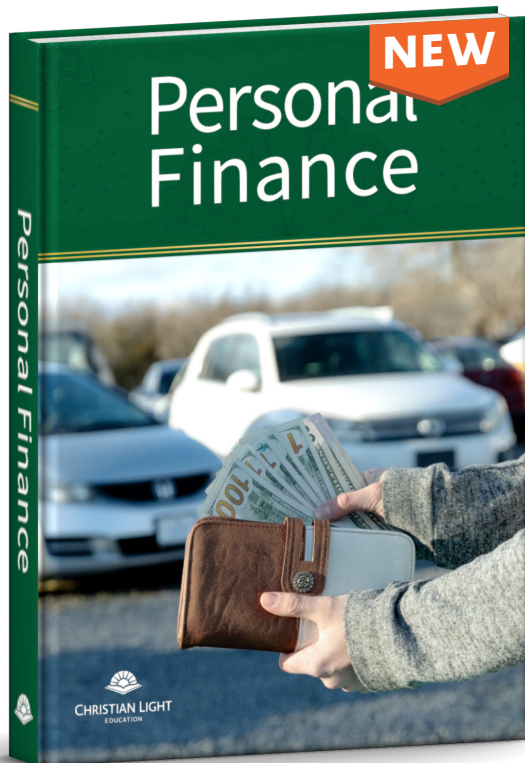
Money helps man exercise dominion over the earth. Money funds the management of natural resources through farming, manufacturing, and commerce. People often use these industries to enrich themselves, but Christians see them as ways to help others and point them toward God, whether by producing nutritious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

4.1 Buying a Vehicle

Words to Know

sales tax: a tax on the sale of goods and services.

dealer fees: charges a dealer adds for titling, registration, loan processing, and other services.

sticker price: the price listed on a vehicle.

manufacturer's suggested retail price (MSRP): the retail price recommended by the manufacturer of an item.

down payment: a sum of money paid at the time of purchase.

trade-in: a used item that is sold to a retailer in partial payment for a replacement item.

Kyle's family was always strapped for money. This motivated him to work hard as a teen and save diligently to buy his first car. When Kyle brought his first car home, abby and loaded with options, his neighbor from a double-wide trailer shook his fist and shouted an epithet at him.

When Kyle got married, he bought the nicest house he could afford. His first child was born a year later. It was difficult to get the car seat into the back seat of his car, so he bought an SUV and paid it in payments. Then work slowed, and income from a side business dried up. To make his vehicle payments, Kyle reduced his giving, rationalizing that in a few years he could catch up. Even so, he still struggled to make his payments, and his conscience bothered him.

Finally, Kyle made a commitment to give a full 10 percent of his income and to sell the SUV if necessary. The day he wrote his first title check, his employer informed him that full-time work was returning. Although he was able to make ends meet, he continued to struggle with limited flexibility to take off work and deal with unexpected expenses. Many times he wished as he made his monthly vehicle payments, thinking about all the other ways he wished he could use the money.

Housing and transportation are the two budget categories where poor choices are most likely to break a budget. Some categories, such as medical expenses, can be hard to control, but those expenses also tend to be infrequent. Other categories that are more common, like food, clothing, and recreation, are easier to reduce during hard times. Housing and transportation are categories of common, significant expenses that are hard to reduce. The often, people are left with regrets as debt payments and high insurance costs continue long after the thrill of a new purchase has faded.

In this section we will study how to make good decisions when buying a vehicle.

Identify Transportation Needs

Although the purpose of transportation is to move people and things from point A to point B, many people use vehicles as a status symbol.

Before you buy a vehicle, think carefully about what your transportation needs are. Identify how many people and the type and quality of things you will normally be transporting. A large or growing family needs a different vehicle than a family with one older teenager. A man who hauls cattle needs a different vehicle than a youth who delivers pizzas.

Your local area will influence the type of vehicle you need. A forerunner in many mountainous regions needs four-wheel drive more than a retiree in Florida, for instance. On the other hand, a retiree in a Florida city may be better served by a tiny car than by a large four-wheel drive SUV.



Some lifestyles require dependable vehicles. Certain jobs, especially those in the medical field, significantly affect other people's lives. For example, a surgeon's assistant who must be able to report to work on short notice needs a more reliable vehicle than a mechanically inclined young man who works

for a good friend. Families should prioritize reliable vehicles. Items stashed behind the wheel can be a dangerous situation for anyone, especially women, children, or the elderly.

After you have identified your transportation needs, research to find what models will best fit the need. Look for a functional, reliable vehicle that will meet your transportation needs. Do not expect to profit from resale. Personal vehicles are an expense, not an investment.

The following chart lists several questions to help identify transportation needs for different situations. The general idea is that the more important the need is, the more important the vehicle should be.

Choosing a Vehicle	
How many people will routinely transport?	1-2 Compact car 3-5 Mid-size car 6+ Full-size car Large SUV
How many miles will I drive in a typical year?	More miles may indicate that you need a more reliable vehicle.
How long would it take this vehicle to last?	A longer time period requires a more reliable vehicle.
How frequently will I need towing capacity?	Getting to work requires more dependability.
How reliable must this vehicle be?	A car will serve you well if you only have it for a short time. If you need it for a long time, you need a more reliable vehicle.
Do I need four-wheel drive (4WD)?	You should consider it if you live in an area with a lot of snow or if you have a rough terrain. You need 4WD if you often have to haul and construction workers.

7.3

Wills and Advance Directives

Words to Know

will: a legal document that directs how an individual's assets are to be distributed after death.

intestate: not having a will.

beneficiary: the person who receives assets from an estate.

trust: an arrangement in which assets are held for future distribution to one's heirs.

trustee: one who manages and disburses the assets in a trust.

advance directive: any legal document that gives instructions for a person's medical care if they become unable to communicate.

living will: a legal document that provides instructions for what types of medical care a person desires if they become unable to communicate.

medical power of attorney: a legal document that gives someone else the authority to make medical decisions for you if you become unable to do so yourself.

Wills and Advance Directives

Unlike many Americans, Merle and Ruth wrote a will. They decided to save some money by writing it without a lawyer's help, which was legal in their state. However, they did not do the proper research and forgot to include Ruth in the will.

Most couples write their wills so that when one spouse dies, most or all of the estate—the money, property, and other assets—goes to the surviving spouse. But when Merle died, the will ordered that much of his estate be divided among his children and Ruth, who was left with very little. Although the children used their inheritance to support their mother, they needed to first pay inheritance taxes. Ruth and her children would have saved much trouble and money if Merle and Ruth had invested more in creating a comprehensive will.

A will is a legal document that determines how an individual's assets are distributed after his death. It is also known as a last will and testament.

Reasons to Have a Will

All adults should have a will, even if they have only a few material possessions. The survivors of people who die intestate—without a will—face several disadvantages. One disadvantage is that the state will appoint a judge to divide the estate. The judge must adhere to state laws rather than to the deceased individual's wishes. This also incurs high legal fees.

Another disadvantage is that estate and inheritance taxes may be higher than if a will had been written. A will is often designed to reduce these taxes, which can take up to 40 percent of the estate. This disadvantage only applies to large estates because most estates are too small to be affected by these taxes.

The absence of a will opens the door to arguments and hard feelings between survivors. A clear will may not eliminate this problem if the survivors already have a poor relationship, but it does help settle disputes. Even if the survivors have a good relationship, conflict may arise due to raw emotions and selfishness.

The most significant disadvantage of not having a will is that people who die intestate cannot appoint a guardian for their children. A judge will determine who cares for surviving children. The judge has no obligation to honor religious beliefs. People who write a will can direct how their estate is handled and what happens

to their children, thus simplifying the process and ensuring that their wishes are carried out.

Providing for children is perhaps the most important reason for married people to have a will, but unmarried people should have a will too. Since they do not have a spouse to immediately step in and manage affairs, it is important to have a will that clearly outlines what should be done and who should do it.

A trust gives more options and flexibility than a will in directing how assets are distributed. For example, a trust with a large estate may use a trust to grant his child a portion of the inheritance at age twenty-one, another portion at twenty-five, and the final portion at thirty.

Components of a Will

While wills can be simple or complex, most include similar basic components. The **testator**—the person who wrote the will—chooses a guardian, an executor, and a beneficiary.

A guardian cares for a child until the child turns eighteen. The guardian provides for the child's education, welfare, physical care, and health. Naming a guardian ensures that the child will be raised by people who share the testator's values and beliefs. Potential guardians should be asked for their consent before naming them as guardians.

An executor manages the income, expenses, and distribution of an estate. An executor must identify all assets and debts and distribute the property and assets according to the terms of the will. The executor and the guardian are usually different people so that one person does not need to handle all the decisions and responsibilities. Providing a clear will simplifies the executor's job, but testators should make sure the executor can handle the responsibilities of executorship.

A beneficiary receives the assets of an estate after all taxes, debts, and other obligations are fulfilled. Often the beneficiary is the testator's spouse.

Otherwise, children are usually the main beneficiaries, but the testator may also leave money to other relatives, friends, businesses, or nonprofit organizations. An inheritance may be split equally among beneficiaries, or certain beneficiaries may receive a greater share of the inheritance to a handicapped child than to his able-bodied siblings.

Children under age eighteen cannot legally receive an inheritance, so parents often use their wills to ensure that their inheritance is held for the child until he or she comes of age. Although there are several ways to hold an inheritance for a minor, many people choose to use a legal arrangement called a trust. A trustee is appointed to manage the trust and pay income and expenses on behalf of the child. A trust receives income and therefore must file a tax return.

Writing and Updating Wills

Some states allow people to write their own wills. Wills can also be completed online. These options are not usually wise unless you understand the law. Your estate is relatively simple, or you have no children. Most people choose a respected local attorney to file a will to ensure it is done correctly and according to their wishes.

Wills should be updated and reviewed occasionally. An out-of-date will can be as unhelpful as no will. Wills should be updated after significant changes such as the death of a spouse, the birth of a child, a significant property purchase, or a change in a business relationship.

Wills should be stored in a place that is easily accessible, fireproof, and waterproof. Bank safe-deposit boxes are usually not a good place since a court order is needed to open one if the owner dies.

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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

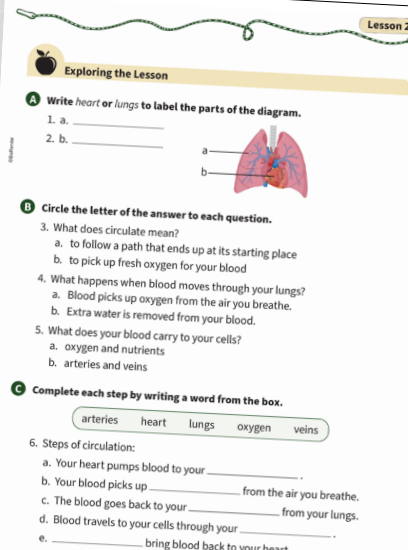
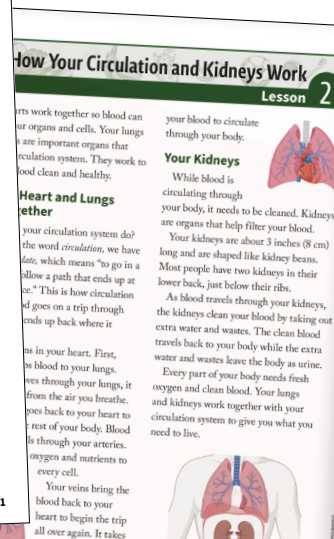
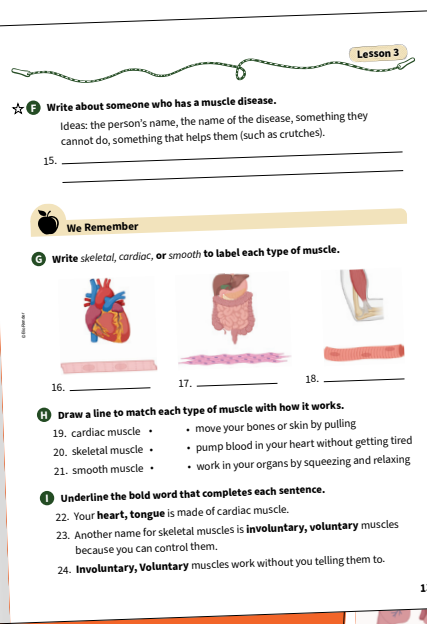
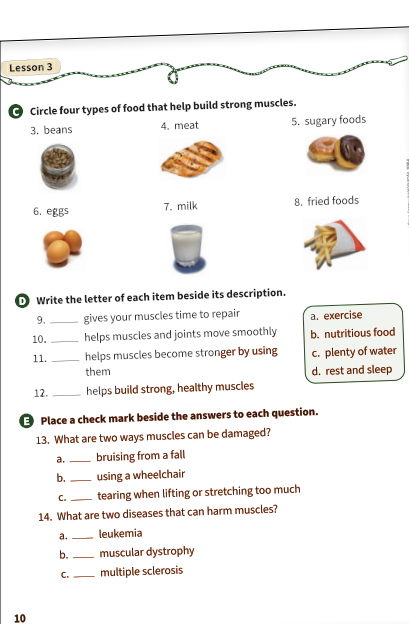
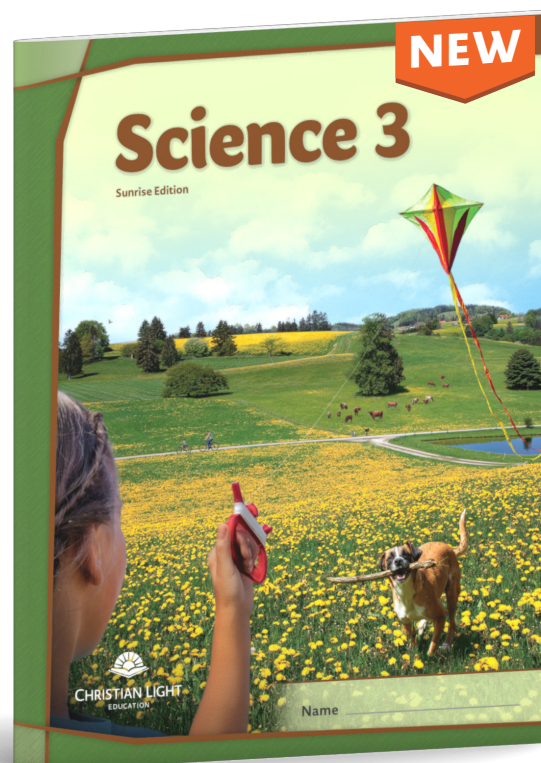
- ▶ Your Skin, Hair, Nails, and Teeth
- ▶ Keeping Your Body Clean
- ▶ Diseases and Germs

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		

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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.

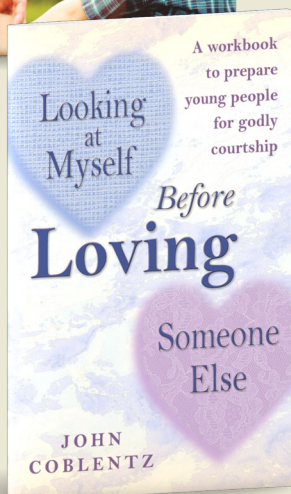
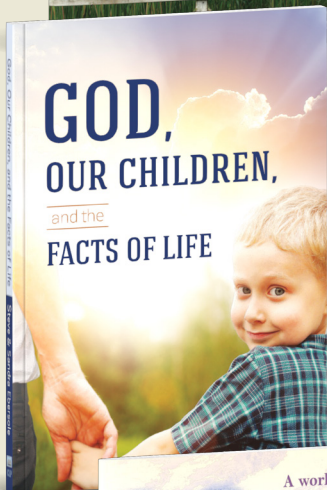
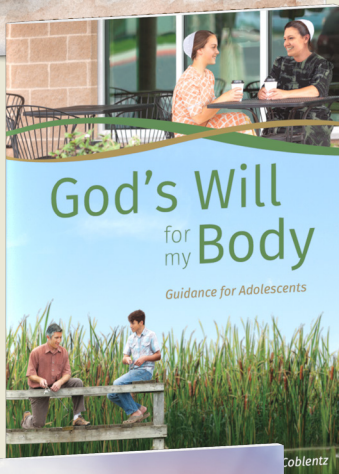
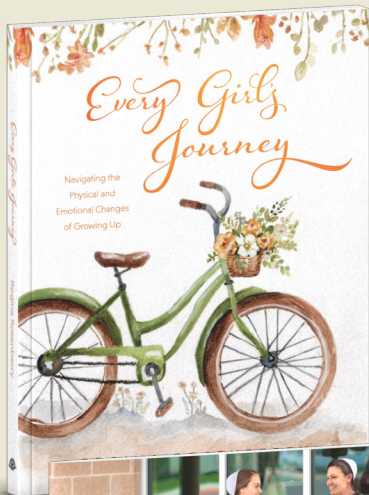
242355 **\$7.95** 87 pages, 5 x 7

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





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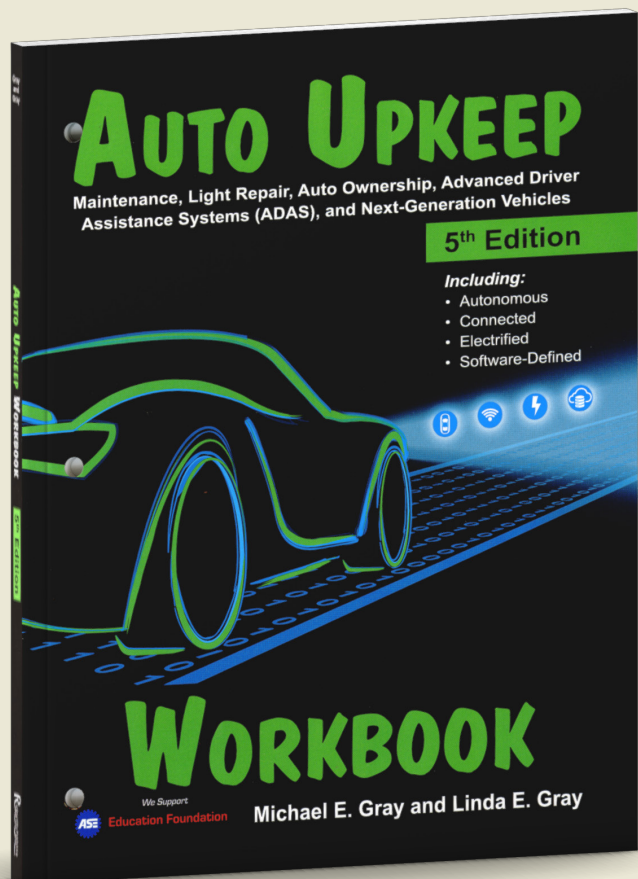
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and money management
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