

## STEWARDSHIP FRAMEWORK

Money exposes worship. The four-bucket framework for Christian leaders who refuse to compartmentalize.

Money does not corrupt leaders — it reveals them. Your bank statement is a worship statement. The four buckets below are not budget categories. They are theological commitments. Every dollar goes into one. The percentages are starting points, not commands. Adjust by season and conviction.

### GIVE

**First, off the top. Tithe + offerings + benevolence. 10-20% is a starting range.**

The first check you write each pay period. Give to your local church first. Then offerings + benevolence as the Spirit leads. Do not let strategy crowd out simple obedience here.

### SAVE

**For your family, your team, and the long arc. 10-20% across emergency, retirement, and legacy.**

Emergency: 3-6 months of expenses, liquid. Retirement: max tax-advantaged accounts first. Legacy: separate account for kids' education, family experiences, future business equity.

### SPEND

**For your needs, your family's reasonable wants, and the work that requires resources.**

Housing, food, transportation, kids, business expenses, generosity beyond the tithe. Aim to spend less than 50-60% of after-tax income. If lifestyle creeps faster than giving, repent and recalibrate.

### REINVEST

**Into the business, into others' businesses, into Kingdom multiplier work.**

Owner reinvestment in your own company. Equity in others' Kingdom-aligned businesses. Investments in people you mentor. Capital deployed to multiply, not just accumulate.

## STEWARDSHIP DECISIONS

The financial decisions Dave Ramsey does not cover. Specific frameworks for the Christian executive.

### **SHOULD I TAKE THE EQUITY COMP?**

Yes IF: the company's mission does not violate conscience, you can afford the tax exposure at exercise, your spouse and pastor have weighed in, and you have a plan to give a portion to Kingdom work if it appreciates significantly. NO IF: the equity ties you to a culture that compromises your character or your family.

### **SHOULD I TAKE ON BUSINESS DEBT?**

Yes IF: the financed asset produces income > the payment, worst-case does not jeopardize household, 6-12 month buffer exists separate, and you can name in one sentence why this debt serves the calling, not the growth target. Pay it down aggressively whenever cash allows.

### **SHOULD I SAVE FOR RETIREMENT AGGRESSIVELY?**

Yes — but not as your primary financial goal. Retirement is biblical (Ps 90:12, Prov 13:22) but is not the end of stewardship. Save enough to be free FOR Kingdom work in your 60s-70s, not free FROM service.

### **SHOULD I GIVE TO MY KIDS' INHERITANCE?**

Yes — but disciple them in money BEFORE you transfer it. An inheritance without character is a curse. Train them in giving, working, saving, and spending faithfully from age 12. Then transfer in stages.

### **SHOULD I HOLD CRYPTO?**

Maybe — as a small speculative allocation (1-5%) IF you can afford to lose all of it, IF it does not become an idol of attention, and IF you are not borrowing or compromising other categories to fund it. The technology is morally neutral; the obsession is not.