



A.B. Ridgeway Wealth Management:

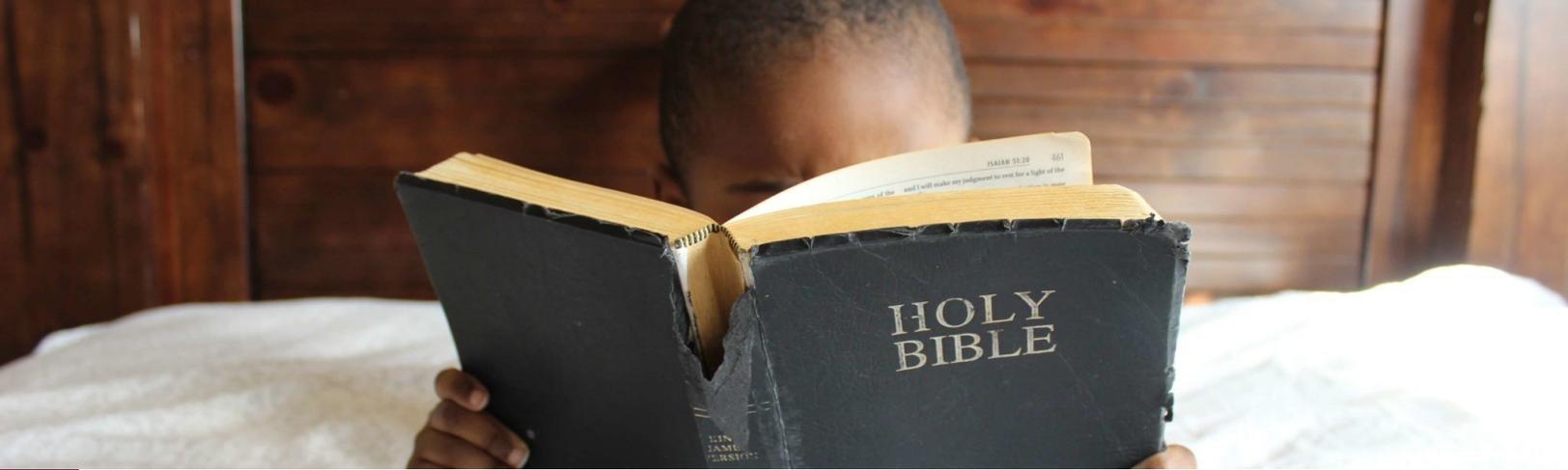
# 4 Biblical Principles Every Christian Should Know About Investing and Creating Generational Wealth



**FAMILY & FAITH**

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## Introduction

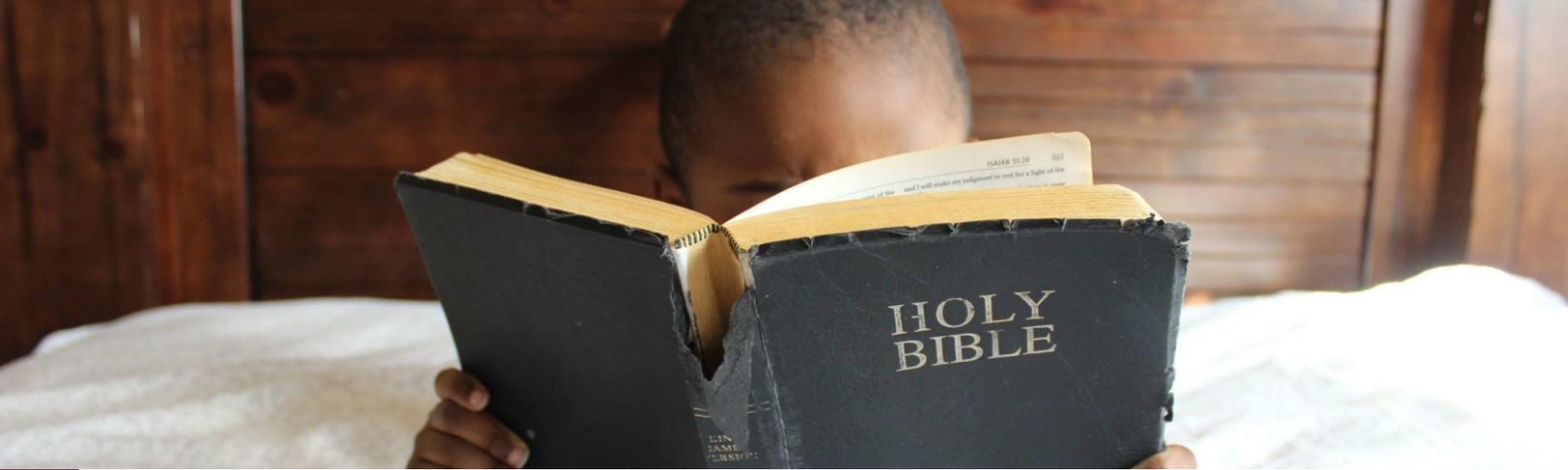
**Congratulations on taking the first step in taking control of your finances!**

As Christians, our churches taught us how to tithe and give to the less fortunate. But when it came to our personal finances such as: how to manage debt, how to invest, and how to plan for retirement, we still need guidance. In this resource, we are going to give you 4 Biblical Principles about money that will prepare you, and your family for the financial independence God wants you to have.

It is okay if you feel helpless when it comes to making financial decisions about your retirement. You have been working in your industry for 15+ years, you have a six-figure income, your kids are grown up and having children of their own, and now retirement is approaching and you don't know what to do.

As you listen to T.D. Jakes, Joel Osteen, and maybe catch a little finance news trying to gain a little perspective on finances, it just doesn't seem like it is enough. At this point in your life, you just want to protect everything you worked hard for. You are college educated and one of the top performers at work, but when it comes to investments, you know you need help. As a faithful servant of God, you attend church, pray for guidance, read your Bible, and just want to make sure that your financial decisions align with the Word of God.

The following principles will help you do just that, align your financial vision with biblical principles so you can make those decisions that will make God proud with confidence and conviction.



## I. Seek Counsel

**SCRIPTURE:** Proverbs 15:22- Without counsel purposes are disappointed: but in the multitude of counselors they are established.

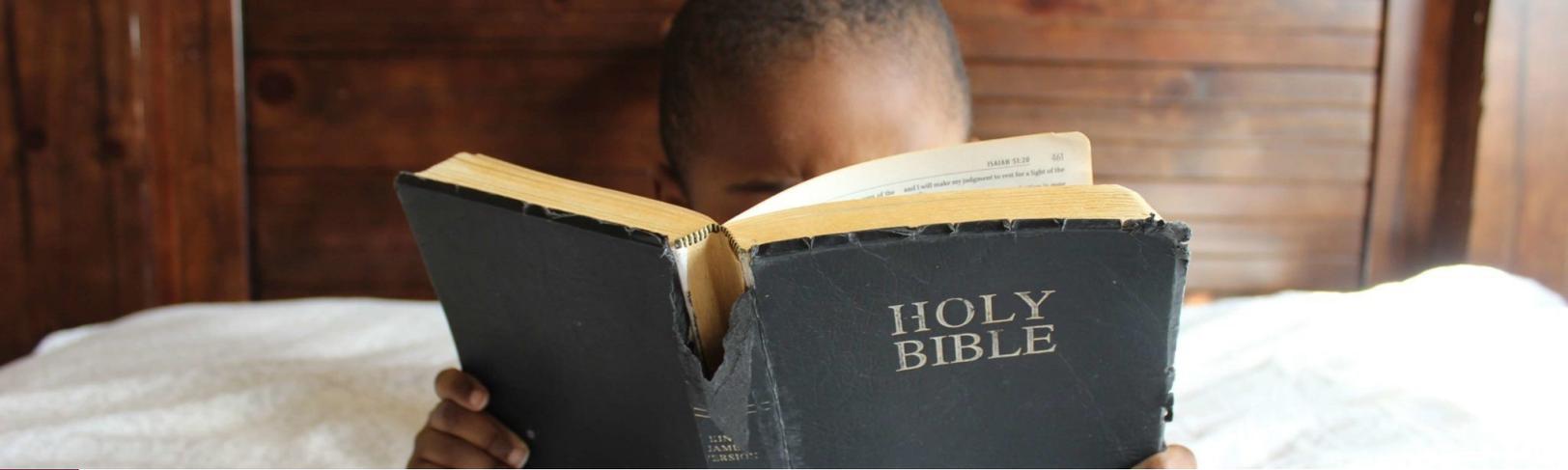
Over the years, you have learned to just figure out your finances. You have started a family, you have a home, and a stable job. Even though you have made many financial mistakes along the way, big and small, you are still satisfied with where you are.

Unfortunately, as retirement approaches and with no clear plan, your confidence is starting to dwindle. A majority of your wealth is sitting in your retirement account and you know that one bad decision can put it at risk. But in Proverbs, God gives us hope and reminds us that our ability to gather information will improve the probability of success.

By seeking counsel, you are able to make a proactive decision, instead of being forced to make a reactive decision. In Proverbs 19:2 it reads, "Desire without knowledge is not good, and whoever makes haste with his feet misses his way." You want to be able to pass on your wealth, you want to send your grandchildren to college, and you want to give them a life you didn't have. But that desire is no good, if you make haste with your decisions and lose those assets.

### Things To Consider When Seeking Counsel:

- Have a family meeting to discuss your values. Share your vision and intentions with those you love.
- Designate one to two people you can trust to help your through the process.
- Seek a multitude of counselors who shares your values. And research [tips on how to select an advisor](#).



## 2. Build Generational Wealth

### SCRIPTURE:

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

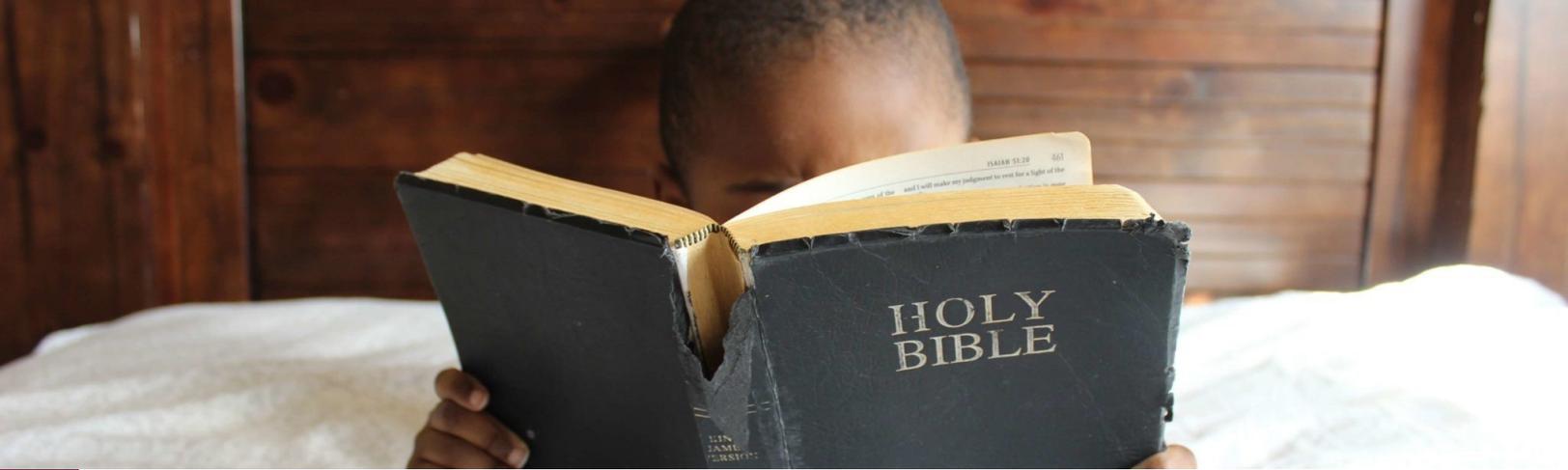
What kind of inheritance are you leaving to your children? What kind of inheritance are you leaving to your grandchildren? Most investors, work hard, they save, and tell their kids that they can have what is left over. This is not aligned with Biblical principles. As a Christian investor it is our duty to not only leave resources to our children, but to their children.

This transfer of wealth is not just monetary. A good man recognizes that the most important inheritance is not physical wealth, but godly character and a good name. Our values and principles also need to be passed on to the next generation.

To be clear, a beneficiary may not invest the money wisely. This can result in greater net worth loss than any stock market crash. Because the beneficiary is spending their inheritance on a lifestyle they are unable to maintain, which will quickly squander all of your years of hard work.

### Things to Consider When Transferring Wealth:

- Beyond just having a Will, you may consider setting up a Trust to protect your assets. Here you [can identify debts and assets](#), the amounts that can be transferred at any given time, and to which beneficiary under specific circumstances.
- Determine how much you want to contribute to each beneficiary including, living expenses, philanthropy, or education.
- Designate a Power of Attorney or Executor to execute your wishes in your become incapacitated.



### 3. Multiply Your Earnings Through Investing

#### SCRIPTURE:

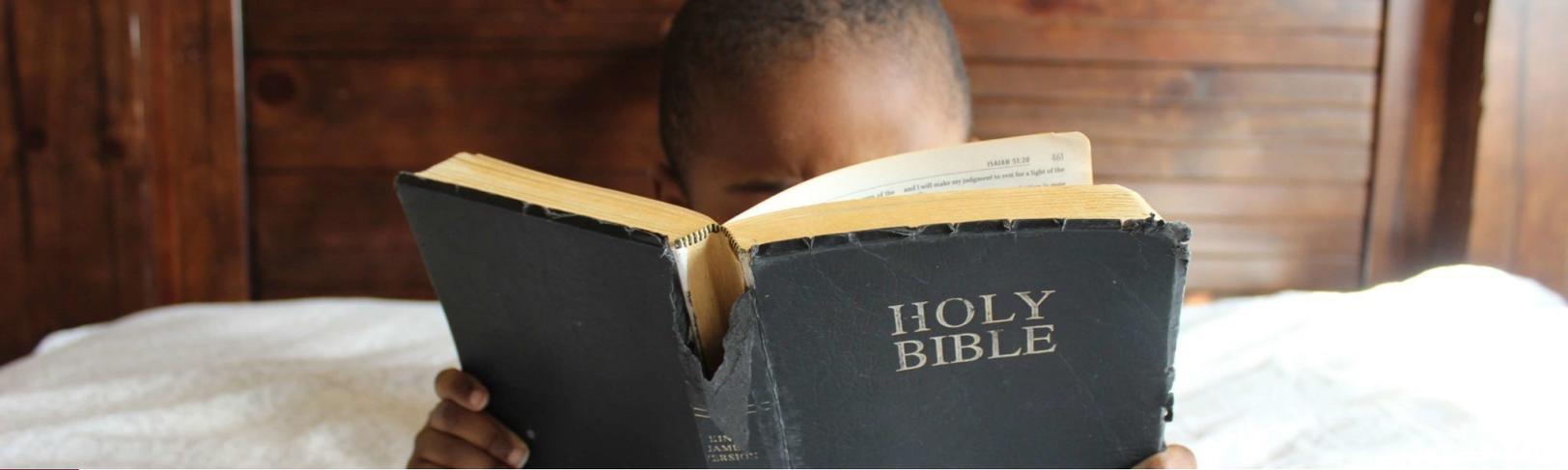
Matthew 25:29-30 - **29** For to everyone who has will more be given, and he will have an abundance. But from the one who has not, even what he has will be taken away. **30** And cast the worthless servant into the outer darkness. In that place there will be weeping and gnashing of teeth.

The parable of the talents warns us of the dangers of not investing our money. The servant who buried their money out of fear of losing it, was cast into the darkness to cry and go hungry. But the servant who invested his talents, received more abundantly. We must debunk [the lies we tell ourselves, that stops us from investing](#).

God wants us to invest and grow. With more resources, we can help more people. In verse 27 the Master states, "Then you ought to have invested my money with the bankers, and at my coming I should have received what was my own with interest." which aligns with our first principle of seeking counsel. The servant didn't invest because he was ignorant and scared. Remember, God has not given us a spirit of fear. He has trusted us to be good stewards over the assets he has given us. And we must be fearless but also pray for discernment.

#### Things to Consider When Reviewing Your Investments:

- Are you on track to meet your retirement goals?
- When was the last time you rebalanced your account to make sure your allocation isn't taking on too much risk?
- Do you have the right beneficiaries listed on all accounts?



## 4. Create A Financial Plan

### SCRIPTURE:

Luke 14:28-30- **28** For which of you, intending to build a tower, sitteth not down first, and counteth the cost, whether he have sufficient to finish it? **29** Lest haply, after he hath laid the foundation, and is not able to finish it, all that behold it begin to mock him, **30** saying, This man began to build, and was not able to finish.

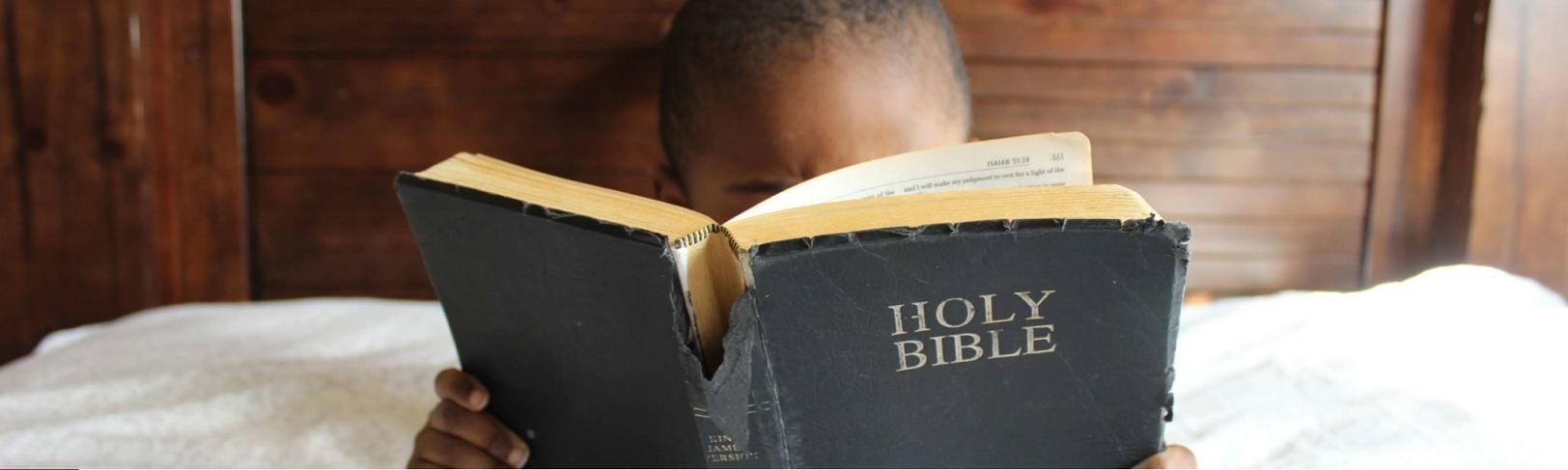
Failing to create a financial plan is one of the greatest tragedies we can make financially. It can cause a lot of [stress and you may need to find ways to overcome them](#). A financial plan can take on many forms, but in your head is not one of them. When you create a financial plan with the proper legal documents, those documents can speak for you, when you are unable to speak for yourself.

It states in Luke that we should map out our vision and our plans for the future. This includes but not limited to: developing strategies to manage our debt, investment options, appointing beneficiaries, and having an understanding of our income and expenses.

You have worked hard to build your wealth, don't let a lack of planning, stop you from building the legacy you always dreamed of.

### Things to Consider When Creating A Financial Plan:

- Identify future income streams such as: Social Security, Retirement, Capital Gains, Dividends, Annuity, or Insurance.
- Understand distribution strategies to mitigate tax implications
- Who will be the next stewards of your wealth, and are they prepared to distribute your assets as you see fit?



## Conclusion

After learning these 4 principles, you should have a solid foundation on how to approach your finances from a biblical perspective. God wants us to seek professional counsel, He wants us to focus on generational wealth, He wants us to multiply our earnings, and create a financial plan to get there.

You don't have to do it alone. If you still feel a little overwhelmed, you can always click [HERE](#) and schedule your FREE consultation and speak with a [Christian Financial Advisor](#) to help you get started.

### Need more?

Be sure to subscribe to our podcast, [Financial Advisors Say The Darndest Things](#), a weekly Christian Financial Podcast where we have guest speakers, provide investment principles, and fellowship in the spirit. Or our [YouTube video library](#) to find more insightful perspectives.

Also, check out our blog [Faith and Finance](#), where we share inspirational stories, Bible lessons, and other Christian Finance resources.

### About A.B. Ridgeway Wealth Management:

Our firm is committed to providing the best investment advice from a biblical perspective. We help build financial plans for Christian investors that will make God proud. We provide tons of free Christian resources such as a podcasts, webinars, blogs, and newsletters to help clients make the best choice for their families. To learn more about our firm click [HERE](#).

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