

God Brings Financial Peace to the Northern Virginia Church

The Challenge. Though Northern Virginia may be one of the most affluent areas in the world, those of us who live here know the reality that wealth does not necessarily bring peace. On the contrary, many characterize life in our area as stressful, busy, and dominated by work. Those who could potentially be accumulating wealth frequently end up burdened by debt and frustrated by their inability to make ends meet. How does a disciple approach the challenge of managing the money God has given them?

Biblical Instruction on Money. The Bible has more to say about money than just about any other topic. The Old Testament challenges Jews to put God first to experience financial gain as God's blessing – "honor the Lord with your wealth" and he will fill your barns with food (Proverbs 3:9). Jesus frequently addressed financial topics in his parables, illustrating our role as stewards or managers of God's money rather than seeing ourselves as the owner (Matt 25:14-28, Luke 16). Luke weaves financial themes throughout his gospel and the Book of Acts, illustrating the difference between living for possessions and living for God (Luke 12:16, Acts 3:6, 20:35). Paul challenged disciples to not even have a hint of greed, which he associated with idolatry (Ephesians 5:3-5). Paul charged Timothy to warn the rich not to put their hope in wealth, saying: *"Those who want to get rich fall into temptation and a trap and into many foolish and harmful desires that plunge people into ruin and destruction. For the love of money is a root of all kinds of evil."* (1 Timothy 6:9-10,17-19)

Introducing FPU. Dave Ramsey's Financial Peace University (FPU) helps disciples apply biblical principles to radically change their behaviors related to money. FPU students learn to recognize God as the one who owns everything (Psalm 24:1) and to fight the incessant materialistic message bombarding us through more than a million commercials by age 21. FPU introduces seven "Baby Steps" directing participants to build an emergency fund, attack debt aggressively, invest smartly, and give generously. The class exposes the danger of debt, which the Bible warns makes us "slave to the lender" (Proverbs 22:7).

Gaining Momentum. Leal and Cheryl Kaplan, members of the Northern Virginia Church of Christ (NVCOC), discovered FPU and decided to put themselves through the class. They applied the principles and even took Ramsey's Financial Counseling training, helping them to eliminate all of their debt including their mortgage, and preparing them to bring the class to other members of the church. The Kaplans started teaching the class each year at the NVCOC. In 2015, the NVCOC elders decided to send their congregational teacher, Brett Kreider, and one of the elders, Jack Rosenquist, to the Ramsey "Momentum" training in preparation for a six-week congregational teaching series entitled, "Financial Faith." Brett and Jack returned from the training with an inspired vision – to help the majority of the church benefit from FPU training, freeing them from the burden of financial irresponsibility, and creating "margin" in their lives to be able to live a more generous lifestyle to meet the needs around them.

Working the Plan at NVCOC. The Kaplans, Brett, and Jack formed a Momentum Team with other FPU graduates, congregational leaders, and volunteer FPU coordinators. The Team

developed a plan that called for maximizing benefits of the congregational teaching series, initiating an FPU class out of cycle to help train additional leaders, and proposing a more aggressive commitment to FPU in the fall class. The Team presented to the congregational leadership the Fall FPU plan to reach the majority of the congregation that included expanding the Sunday class to a larger group and offering FPU during congregational midweek services. This level of commitment meant that the church would have to sacrifice some existing commitments including cancelling a Sunday afternoon training class on parenting and encouraging members to take advantage of the FPU class offered during Wednesday midweek services. The NVCOC leadership recognized the benefits and committed to the new plan.

FPU Results. What results did the FPU Momentum program produce in the NVCOC? FPU classes during 2015 trained more than 100 individuals representing more than 60 households – this was more than double the impact of the previous three years combined! Since 2012, the NVCOC FPU trained 89 households, inspiring more half of the congregation, cutting up 171 credit cards, and helping more than a third of the members “substantially increase” their charitable giving. FPU measures the “swing” in financial position by anonymously tracking the combination of debt paid off and savings accumulated during the 9-week course. Using that measurement, FPU participants successfully directed their money to result in a \$700,000 swing with more than \$350,000 in debt retired and more than \$350,000 in savings.

What’s Next? The NVCOC plans to continue offering annual FPU training to reach other members of the congregation and even people in the community. Ramsey Solutions offers additional training to help graduates continue to make “Baby Steps” progress toward a better financial position, help train children to implement basic financial stewardship, and inspire people to build a legacy that blesses others. As disciples, FPU helped us train and equip our congregation to change our financial behaviors, challenged us to be responsible as God’s money managers, and motivated us to “live like no one else now so that we can live and give like no one else later.”



Lael Kaplan congratulates the 85 graduates of the fall FPU class during the December 6, 2015 service of the Northern Virginia Church of Christ.