

Lesson 7 & 8: Investing for Eternity

Big Idea: God has called us to steward the things that he has entrusted to us. Investing is a way of maximizing the financial gift so that we can be freed up to be good stewards in other areas of our life.

Investing Overview

What is investing?

What is the purpose of investing?

Goals for Investing

Where to Invest

5 Killers of Growth and Wealth

Inflation

Taxes

Fees/Commissions/Loads

Management Costs

Emotions

Asset classes

Equity

Bonds

Real-Estate

Commodities

Mutual Funds

Putting together your portfolio

Determine your investing horizon and goals.

Determine your asset classes

Determine what asset class proportion

Pick assets within each class

Periodically rebalance

DIY or Professional Money Manager

Discussion Questions

- What are your financial goals with investing? Why do you want to accumulate wealth?
- How does investing fit into developing a God sized view of money?
- How can we use investing in our call to being faithful stewards?

Homework:

- Assess your personal situation, investing horizon and risk tolerance.
- Make goals for your investing: When, how much, how often, how much do you want to ultimately have.
- Assess where you are going to be investing money (401k/403b, IRAs, Taxable investing)
- Determine your asset allocation (asset class proportion) and specific assets that you want to hold. This will be determined by your brokerage company or work employment plan.
- Write this down in your personal financial plan.