

Discerning God's Will in Managing Money Through Your Relationship with Christ

Session #1-Overview- Financial Management God's Way & Management of Money Impacts Relationship with Spouse and God.

**Leader's copy & participants copy
Webinar-Winter-2021**

Presentation by: Thomas R. Copland, CPA, CA
President, Copland Financial Ministries

www.coplandfinancialministries.org

tcopland@zing-net.ca

Welcome to the webinar series titled “Discerning God’s Will in Managing Money through Your Relationship with Christ”

FYI-this webinar series will be recorded and available on our website in about a week which is www.coplandfinancialministries.org.

With so many registrants, we have purposely muted everyone, however if you have any questions please send them by way of the [zoom chat line](#) during the session or if it’s a private question, email me at tcopland@zing-net.ca.

Questions can be sent to me by email at any time-i.e. in between the sessions and even after the series.

To get the maximum out of this webinar series, I recommend the following.

Do the homework each week prior to the session which is reading over that particular session, writing down your suggested solutions to the case studies, and meditating upon the memory verses.

If you have not gone through my in-depth study titled “Financial Management God’s Way” then I encourage you to do so by acquiring a copy of the book or watching the online interactive video, both accessible from www.coplandfinancialministries.org.

If you cannot afford a copy of the book, and you are willing to commit to going through it, we will send you a PDF copy for free. Just send me an email.

A Pdf of these slides will be sent to all registrants after this session and the same for future sessions with a link for the next webinar. Also, Darlene will send everyone a link for the webinar earlier in the day or the day before each session.

This series will be from 7:30 PM-9:30 PM EST Monday evenings from February 15, 2021-March 15, 2021 [5 sessions in total].

There is no charge for this series titled “Discerning God’s Will in Managing Money”.

At the end, the participants are encouraged to consider giving to this ministry but if you cannot afford anything, don’t worry about it, I’m glad you’ve joined in to learn how to discern God’s will.

Tom open in prayer

- ▶ **Introduction-Discerning God's Will in Managing Money**
- ▶ **In order to be able to discern God's will in managing money, the first step is to:**
- ▶ **Understand and follow the biblical principles as provided in the Bible. Today I will provide an overview/refresher of God's "financial guidelines".**
- ▶ **In the remaining sessions, we will do an in-depth review of what the Bible says with respect to discerning God's specific will through our relationship with Christ.**
- ▶ **There will be some suggestions on how to develop your relationship with the Lord so that you can discern what God wants you to do in respect of any major decision.**

God's word on finances

The Bible contains about 500 verses on prayer, 500 verses on faith, and 2350 verses that deal with money and material things.

Clearly God's Word has incredible wisdom for us in managing money!

But unfortunately most Christians have limited knowledge of what the Bible says on finances.

For example, most understand tithing, but they don't know what the Bible says on topics like debt, saving, how to get out of debt, God's admonition to plan ahead [e.g. a budget] or estate planning to name a few.

Overview of 11 “Financial Topics”

(I) Stewardship- what do the following Scriptures say about the ownership of your assets?

“Everything in the heavens and earth is yours, O Lord, and this is your kingdom” (1 Chron 29:11).

“The earth is the Lord’s and everything in it, the world and all who live in it; for He founded upon the seas and established upon the waters” [Psalms 24:1, 2].”

“The silver is mine and the gold is mine,” declares the LORD Almighty (Haggai 2:8).

Conclusion- we are stewards of the money and material things that God has entrusted to us. God is the owner!

If you don't agree, consider 1 Timothy 6:7 which says *“we have brought nothing into the world, so we cannot take anything out of it”*.

And if you are successful, remember where your talents come from. Deuteronomy 8:17, 18 states: *“You may say to yourself, “My power and the strength of my hands have produced this wealth for me. But remember the LORD your God, for it is he who gives you the ability to produce wealth,”*

Christian stewardship is:

1. **Acknowledging—in heart and mind—that God owns everything and**
 2. **Using money and material things in accordance with God's principles and God's specific will.**
[Luke 22:42]
- ▶ **Matthew 25:14-30** – parable of the talents – the servants were accountable for 100% of what they had been entrusted with.

(II) God's Wisdom on Debt – Key Points

1. It is not a sin to borrow, but it is a sin to borrow and not repay [**Psalms 37:21**] and a bad testimony [**Matthew 5:14-16**].
2. God discourages debt and warns of the dangers of debt [**Proverbs 22:7**] says “the borrower is servant to the lender”. Give examples.
3. The pattern throughout scripture is for God to provide for needs with No debt. [**Deuteronomy 28:1-12**].

4. God will meet our needs as we put him first. Jesus said:

“So do not worry, saying, ‘What shall we eat?’ or ‘What shall we drink?’ or ‘What shall we wear?’ ... your heavenly Father knows that you need them. But seek first his kingdom and his righteousness, and all these things will be given to you as well. [Matthew 6:31-33].

- ▶ Note-God promises to meet our needs but not necessarily our wants and desires.
- ▶ Discuss the difference.

5. Before borrowing money, you should prayerfully ask the following questions:

- 1. Is this purchase a necessity? [Matthew 6:31-33]**
- 2. Have I prayed and ask God for his wisdom [James 1:5] and His direction [Psalm 32:8]?**
- 3. Have I given God a chance to provide the cash or a better alternative? [Isaiah 64:4].**
- 4. Have I developed a budget to ensure that I can afford the loan payments? [Luke 14:28-30].**

5. Be careful of debt restructuring, such as borrowing money on your line of credit to pay off the credit cards, -this can lower your interest costs but it does not deal with the underlying problem -you were spending more than you were earning and accumulating debt. [Proverbs 22:3].
6. Final question- before you make any major financial decision –have you prayed and asked God to give you His peace regarding the proposed decision? [John 14:27].

Summary re Debt

Biblical Perspective

- ▶ **Minimum debt or no debt**

Worldly Perspective

- ▶ **Use debt freely which results in lots of debt**

(III) What does God say about Saving?

You can either (1) borrow and buy or you can (2) save for future needs and pay cash.

“The wise man saves for the future but the foolish man spends whatever he gets.” (Proverbs 21:20 TLB)

In the NIV version it says. “In the house of the wise, there is a storage of choice food and oil but a foolish man devours all he has”.

God's Perspective - Save for Future Needs as opposed to the World's Perspective - Buy Now and Pay Later.

- ▶ Since God is in control: (**Ps 103:19 NASB**),
- ▶ And since God has promised to meet our needs as we put him first. (**Philippians 4:19**)
- ▶ Is it not reasonable then, for Christians to trust God to meet their needs rather than relying on credit cards, personal lines of credit and other loans?
- ▶ **Proverbs 3:5,6** says: *“Trust in the LORD with all your heart and lean not on your own understanding; in all your ways acknowledge him, and he will direct your paths.”*

Summary –Re Saving

Biblical Perspective

- ▶ Use minimal debt and save regularly for future needs. Be content with God's provision and timing ([Luke 3:14](#)).

Worldly Perspective

- ▶ Use debt freely,
- ▶ “Buy now and pay later” &
- ▶ “Smart people use other people’s money”.

Smart people do not use other people’s money, rather smart people use as little debt as possible and pay it off as quickly as possible.

(IV) Steps to Get Out Of Debt

1. Pray and ask God for His wisdom (**James 1:5, 6**) and His specific direction [**Psalms 32:8**] as to what you should do to become debt free.
2. Regularly study and meditate on God's Word.

*“Your word is a lamp to my feet and a light for my path” [**Psalms 119:105**].*

3. Evaluate your present financial position — assets, liabilities, revenues, and expenses.

"Be sure you know the condition of your flocks. Give careful attention to your herds." (Prov 27:23)

4. Develop and implement a budget/spending plan. [a free copy of the Excel-based Copland budgeting system can be downloaded from www.coplandfinancialministries.org. and there's a 30 minute video on how to use it.]

5. Ask God to enable you to be content with His provision.

In **Philippians 4:11–13** Paul said:

“ for I have learned to be content whatever the circumstances. I have learned the secret of being content in any and every situation, whether well fed or hungry, whether living in plenty or in want. I can do everything through Him [i.e. Christ] who gives me strength.”

What was Paul's secret to learning contentment?

6. With your surplus of cash, pay off the most expensive debt first - e.g. credit cards.
7. In dependence upon God, follow up and persevere until you are debt free.

God said to Paul: 'My grace is sufficient for you, for my power is made perfect in weakness.' (2 Corinthians 12:9)

(V) Budgeting

In the parable of the tower [[Luke 14:28-30](#)], Christ admonished us to plan ahead. Planning your finances can best be accomplished by following a budget or spending plan.

The purpose of budgeting is to ensure that you spend less than you earn so that you have a surplus to pay down debt and save for future needs.

“The plans of the diligent lead surely to advantage, But everyone who is hasty comes surely to poverty.”
([Proverbs 21:5](#))

There are 40 references in the Bible to planning and generally they admonished us to plan ahead.

Budgeting

- ▶ A proper budgeting system will provide your “financial facts” in order to make wise decisions. Guesswork and decisions based upon personal desires are dangerous. (Proverbs 27:23).
- ▶ Investing the time to learn and implement a budget is well worth it. Recommendation- download the excel based Copland Budgeting System from www.coplandfinancialministries.org, the price is right-it's free!
- ▶ Not sure where to start? Recommendation: start tracking your expenses on form #6. This will make you more conscious of where your money is going and as a result you will likely spend less and it will provide your “financial facts”.

(VI) Obtaining Godly Counsel and Wisdom

God admonishes us to obtain godly counsel :

- 1. From Him personally [1 Kings 22:7]**
- 2. From His Word [Psalms 119:105], and**
- 3. From godly financial advisers [1 Corinthians 2:14, 15].**

Most financial advisors give advice that is based upon their secular training that is often not consistent with God's word.

(VII) What does God say about giving?

1. Make giving to God's work a priority.

“Honor the LORD with your wealth, with the first fruits of all your crops;”.....(Proverbs 3:9, 10).

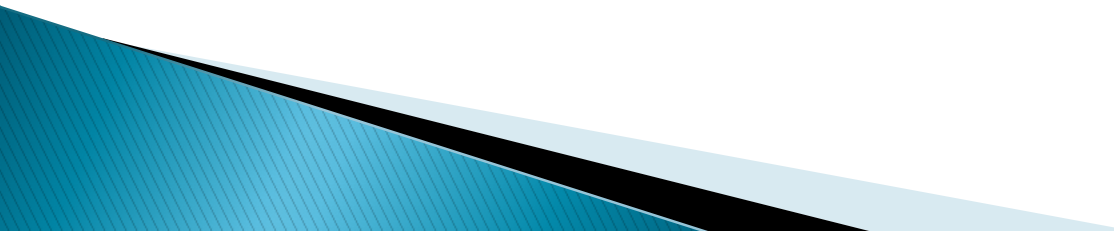
In other words, give God the “first fruits” and not the “leftovers”.

2. Give Sacrificially

▶ Example: Luke 21- parable of the widow.

3. Give cheerfully and generously!

“Remember this: Whoever sows sparingly will also reap sparingly, and **whoever sows generously will also reap generously. Each man should give what he has decided in his heart to give, not reluctantly or under compulsion, for God loves a cheerful giver.”**
(2 Corinthians 9:6, 7).



4. Make the “Paradigm Shift” by focusing on things of eternal value, not things of temporal value.

*“Do not store up for yourselves treasures on earth, where moth and rust destroy, and where thieves break in and steal. **But store up for yourselves treasures in heaven, where moth and rust do not destroy, and where thieves do not break in and steal. For where your treasure is, there your heart will be also.**”*
(*Matthew 6:19–21*)

(VIII) Developing Godly Attitudes or Motives Towards Money

**God provides a clear distinction in His Word,
between godly attitudes/motives toward money
and worldly attitudes/motives toward money.**

**Proverbs 16:2 says “ *All a man's ways seem
innocent to him, but motives are weighed by
the LORD.*”**

God is very concerned about our attitudes or motives toward money. For example, Paul warns us:

“People who want to get rich fall into temptation and a trap and into many foolish and harmful desires that plunge men into ruin and destruction. For the love of money is a root of all kinds of evil. (1 Timothy 6:9)

Question-do some Christians have an issue with the love of money?

- ▶ Unfortunately the answer is yes- some Christians do have a problem with “the love of money” as in the very next verse, Paul said:

“Some people, eager for money, have wandered from the faith and pierced themselves with many griefs.” (1 Timothy 6: 10)

Some **indicators** of "**the love of money**" would include the following:

1. Excessive hard work (**Proverbs 23:4, 5**).
2. Very limited or no time with God each day (**John 10:27**).
3. Little or no involvement in ministry (**Eph 2:10**).
4. Giving very little to God's work (**Proverbs 3:9, 10**).
5. A selfish lifestyle with no desire to seek God's will (see the parable of the rich fool in **Luke 12:15–21**).

Regardless of how much money and material possessions you accumulate, the attitude of "the love of money" will never be satisfied.

***"Whoever loves money never has money enough; whoever loves wealth is never satisfied with his income."* (Ecclesiastes 5:10)**

Some other worldly attitudes that can give rise to financial problems include:

- covetousness (Exodus 20:17)**
- lack of contentment (Hebrews 13: 5)**
- greed (Luke 12:15)**
- selfishness (James 3:16)**
- pride (James 4:6)**

These worldly attitudes or motives, if not dealt with, can lead to some major financial problems.

Some godly attitudes or motives with respect to money and material things would include:

- contentment (1 Timothy 6:6–8)**
- giving generously (2 Corinthians 9:6, 7)**
- unselfishness (Philippians 2:3, 4)**
- thankfulness (to God of course)
(Psalm 118:1)**
- humility (1 Peter 5:5–7).**

**Godly thinking will lead to God's blessings both here on earth and in eternity!
(Matthew 16:27).**

How to deal with Worldly Attitudes or Motives towards money and material things?

“Do not conform any longer to the pattern of this world, but be transformed by the renewing of your mind” (Romans 12:2)

“Do not let this Book of the Law depart from your mouth; meditate on it day and night, so that you may be careful to do everything written in it.” (Joshua 1:8)



(IX) Biblically Based Estate Planning

- ▶ **Your estate plan and in particular Will is your “last act of stewardship” eg your final stewardship decision.**
- ▶ **God’s Word has Scriptures that apply to estate planning, but most Christians are unaware.**
- ▶ **Most Christians do not pray and ask God for his wisdom, do not search God’s word, do not seek biblical counsel, but rather they obtain the standard “secular will”.**
- ▶ **Example- AWP survey -most people have not done basic estate planning by including the Lord’s work in their will, but many said they would if they knew they should and that they could includes God’s work.**

- ▶ **Further, most Christians do not take into account the money management skills [or lack thereof] of their children when they prepare their wills.**
- ▶ **Many other issues need to be dealt with in order to plan your estate according to God's principles. I have 8 one half hour shows on my website, www.coplandfinancialministries.org.**
- ▶ **In summary, we are stewards of what God has entrusted to us and therefore we should look to the owner-i.e. God, in discerning all important financial decisions. [1 Corinthians 4:2].**

[X] Management of Money Impacts Relationship with Spouse & others.

**Part of session #1 of “Discerning God’s Will
in Managing Money”.**

February 15, 2021

Leader’s copy

Presentation by: Thomas R. Copland, CPA, CA
President, Copland Financial Ministries

www.coplandfinancialministries.org

tcopland@zing-net.ca

- ▶ **Question-do you think the management of money can impact your relationship with your spouse or is your relationship with your spouse totally independent from the management of money?**
- ▶ **By the way, if you're single, this is still important to understanding in case God ever brings you a spouse.**
- ▶ **Write your answer below and on the next slide.**

Question-does the management of money impacts your relationship with your spouse?

Proverbs 22:3 says: “A prudent man sees danger and takes refuge but the simple keep going and suffer for”.

Most surveys indicate that when couple has separate or divorced, about 80% of the time finances was the most common thing that they argued about.

Do you think there is a solution?

Do you think there is a solution?

- ▶ **Both men and women have their unique areas of “financial temptations” [e.g. where they would tend to spend too much money].**
- ▶ **What do you think are the common financial temptations for the women?**
- ▶ **What do you think are the common financial temptations for the men?**

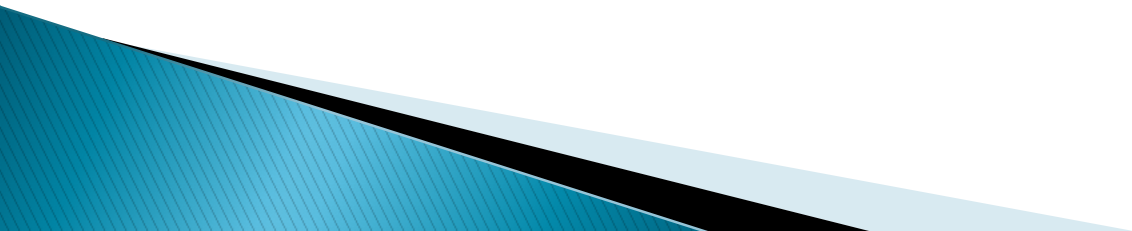
- ▶ **The most important question that each individual needs to ask is this:**
- ▶ **What are my areas of “financial temptations”?**
- ▶ **Why is it important to understand what your areas of financial temptations are?**
- ▶ **And what should you do about it?**

- ▶ **How would 1 Corinthians 10:13 apply?**
- ▶ **“No temptation has seized you except what is common to man, God is faithful, he will not let you be tempted beyond what you can bear, but when you are tempted he will give you a way out so you can stand up under it”.**

- ▶ **Husband and wives, it is so important understand that if you buy things you don't need, accumulate debt, it can easily destroy your emotional, physical and spiritual relationship with your spouse.**
- ▶ **Most spouses are not aware of this.**
- ▶ **Even if you buy things that you think you need, but you don't develop a budget before hand to ensure you can afford the loan payments, and if you don't reach an agreement with your spouse, then your decision to move ahead will create marital relationship problems.**
- ▶ **Communication and agreement before you make the financial commitment is critical.**

- ▶ **If your spouse has made some major financial mistakes, what should you do?**

When your spouse has made major financial mistakes, here's a few suggestions.



When I provide financial counsel to a couple who are in debt, I encourage them to review their credit card statements, bank statements etc. over the last couple of years and identify those purchases which were not necessary.

Reason-often a significant portion of the accumulated debt was incurred on unnecessary expenses which is causing tremendous financial stress.

Easy credit today creates a phenomenal temptation to spend more than you can afford and get into debt.

Regardless of how much debt you and your spouse owe, if you both learn and implement God's financial principles in managing money, God's hand will start to move, he will provide some blessings, perhaps unexpected income, or great deal on a purchase, a better job and God may teach you to be content with less.

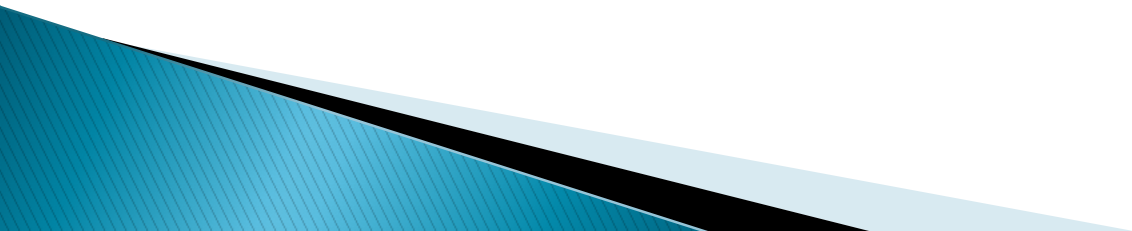
And then the financial problems can be relieved and the marriage relationship restored.

Tom provide real-life examples .

When one or both spouses spend more than they should and accumulate debts, do you think this has any impact on their children?

Write your answer below and on the next slide.

Do you think the accumulation of debt can impact your children?



Do you think poor money management could impact any other family relationships?

Write your answer below and on the next slide.

Do you think poor money management could impact any other family relationships?

Outside the relationships, are there any other negative implications when an individual or couple spend more than they can afford and accumulate debts?

For example let's assume that they develop a bad credit rating? What implications could that have?

Write your answer below and on the next slide.



What implications can a bad credit rating have?

- ▶ **Financial advice for engaged couples or anyone thinking about getting engaged.**
- ▶ **Most couples do not discuss finances in any depth before they get married.**
- ▶ **Before couples get married, I recommend that they disclose their debts to each other because “debt surprises” after the wedding day can cause tremendous relationship problems as one spouse may feel deceived or cheated by the spouse who has brought a lot of debt into the marriage.**
- ▶ **Couples should have an open and honest conversation about lifestyle expectations and prepare a budget determine if they are able to afford those expectations. If not, they will have to learn to be content [Philippians 4:11-13] and to develop a realistic lifestyle budget.**
- ▶ **Check out my 18 minute video on our website titled “**Biblical financial advice for engaged couples**” & the series God’s financial wisdom for young people.”**

[XI] Management of Money Impacts Relationship with God

**Part of session #1 of Discerning God's
Will in Managing Money**

Presentation by: Thomas R. Copland, CPA, CA

www.coplandfinancialministries.org

tcopland@zing-net.ca

Session 1 – Management of Money and Our Relationship with God

Key Biblical Principle:

- **How we handle money impacts our relationship with God and our relationship with God impacts how we manage money.**

In **Luke 16:11**, *“Jesus said, “if you have not been trustworthy in handling worldly wealth, who will trust you with **true riches**?” [L**uke 16:11**].*

First of all, what are God’s “**true riches**” [that are dependent upon one’s management of money]?

Provide a reference to scripture, if you can.

**God's "true riches", mentioned in Luke 16:11,
include the following:**

God's “true riches” include the following:

- 7. The word used in Greek for “true” means “genuine” and “real”. Why? Because true, genuine and real riches count for eternity.**

Of interest, there are other great blessings from God [which we may think of “as true riches”], which are not impacted by how we manage money. They would include:

God’s love and eternal life [John 3:16].

God’s grace [Ephesians 2:8, 9].

God’s forgiveness [1 John: 1:9].

Secondly, in respect of Luke 16:11, please explain the connection between our management of money and God's true riches?

Jesus said, “if you have not been trustworthy in handling worldly wealth, who will trust you with **true riches**?” [Luke 16:11].

Secondly, in respect of Luke 16:11, please explain the connection between our management of money and God's true riches?

- ▶ Jesus is saying, that if we have not been faithful in an area of lesser importance [i.e. managing money which is temporary in nature (1 Timothy 6:6-8)], then why would God entrust us with things of greater importance- i.e. those of eternal value.
- ▶ Conclusion managing money Gods Way impacts areas of eternal significance-i.e. a lot more than just our finances.

What was Jesus warning in Matthew 6:24?

- ▶ Jesus said ***“no one can serve two masters. Either he will hate the one and love the other, or he will be devoted to the one and despise the other. You cannot serve both God and Money”*** [[Matthew 6:24](#)].
- ▶ Question-what are some examples of someone serving money rather than God?

Some examples of serving money rather than God would include:

1.

Jesus said “*for where your treasure is there your heart will be also*” [Matthew 6:21].

Examples of serving money rather than God:

Examples of serving money rather than God:

Question-given that how we manage money impacts our relationship with God, is the opposite true? In other words, does our relationship with God impact how we manage money? Please explain your answer and give examples.

Does our relationship with God impact how we manage money?

On the other hand, does a close relationship with God impact how we manage money?

Yes, because a Christian who has a close personal relationship with God will likely experience the following:

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A Christian who has a close personal relationship with God will likely experience the following:

In summary, a Christian with a close personal relationship with Jesus Christ will manage money God's way and experience God's peace in the area of finances.

Memory Verses:

“If you have not been trustworthy in handling worldly wealth, who will trust you with true riches?” (Luke 16:11)

“No one can serve two masters. Either he will hate the one and love the other or he will be devoted to the one and despise the other. You cannot serve both God and Money” (Matthew 6:24).

Case Study #1

Bill and Sue have been married for 16 years and have two children. Bill earns an average income and Sue works part-time. During their marriage, they have lived in four houses, approximately four years in each. With every move, they have purchased a larger and nicer home. When they purchased the last two homes, they thought that they had found “the one” that would make them happy and meet their needs for at least 30 years. However, within two to three years they were dissatisfied with the new home and wanted a bigger and better one.

Bill and Sue spend a lot of time fixing their home to make it as nice as possible and usually “keep an eye open” for “the right home” at a really good price. They also believe that by continually upgrading to better homes they are making good financial decisions in a rising housing market.

Bill and Sue note that some of their friends have nicer homes, and because Bill and Sue are Christians and believe strongly in God’s desire to bless them, they feel that God will provide them with something equivalent, notwithstanding Bill’s average income. In the process, the size of their mortgage has increased significantly each time that they have moved, and now they are burdened by a lot of debt.

With so much debt, they explained that they cannot afford to tithe but will do so in the future when their finances improved.

To service their significant debt load, it will be necessary for Sue to work full-time and thus spend less time with their children.

With the majority of their time and energy focused on improving their home and servicing their debt, Bill and Sue rarely have a “quiet time” with the Lord and they have limited involvement in their local church. Once they feel more settled, Bill and Sue intend to spend more time with God and have more involvement in their church.

Questions:

1. How would you describe Bill and Sue's attitude with respect to money and material things? Please provide a reference to scripture where you can.

1. How would you describe Bill and Sue's attitude with respect to money and material things?

Questions:

- ▶ 2. Do you think that their strong desire to find the “right home” has affected their relationship with God? How?

2. Do you think that their strong desire to find the “right home” has affected their relationship with God? How?.

Questions:

3. As noted, Bill and Sue take careful note of what others have, and they have a strong desire to have at least the equivalent. What does this represent? Provide a reference(s) to scripture.

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Questions:

4. Do you believe that Bill and Sue's "very distant" relationship with God has affected how they manage money? Please explain.

4. Do you believe that Bill and Sue's "very distant" relationship with God has affected how they manage money? Please explain.

Questions:

- ▶ 5. What do you believe will be the impact on Bill and Sue's children? What could their children inadvertently learn from Bill and Sue's example?

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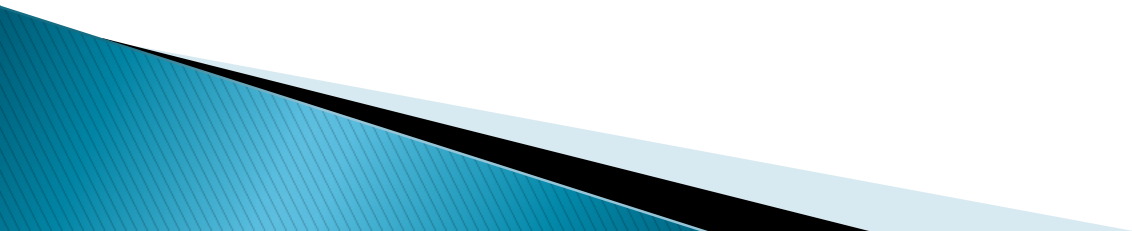
Questions:

6. Assuming that God called one of their children to full-time ministry, earning a very modest income, what significant challenges could she or he face as a result of Bill and Sue's influence?

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What practical steps should Christians take to ensure that their relationship with God is not hindered by, but rather enhanced by, their management of money and material things?

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Follow-up

When you receive it, review this presentation and also read through the next session, working on the case studies, answering the questions etc.

And if you haven't already, be sure to develop and implement a budget. A free copy of the Copland budgeting system is available at.

www.coplandfinancialministries.org

& join our financial moment email list.

Tom to close in prayer.

Recommendation for the remaining sessions

- 1. Read through the next session, including work through the case studies and write down your answers with a reference to scripture.**
- 2. Meditate upon the memory verses, and**
- 3. Spent some quality time with the Lord in prayer, developing your relationship with God and asking God to specifically direct you in making financial and other decisions.**

FYI- videos on website - overview of God's word on finances & management of money impacts relationship with God & spouse.

www.coplandfinancialministries.org.