

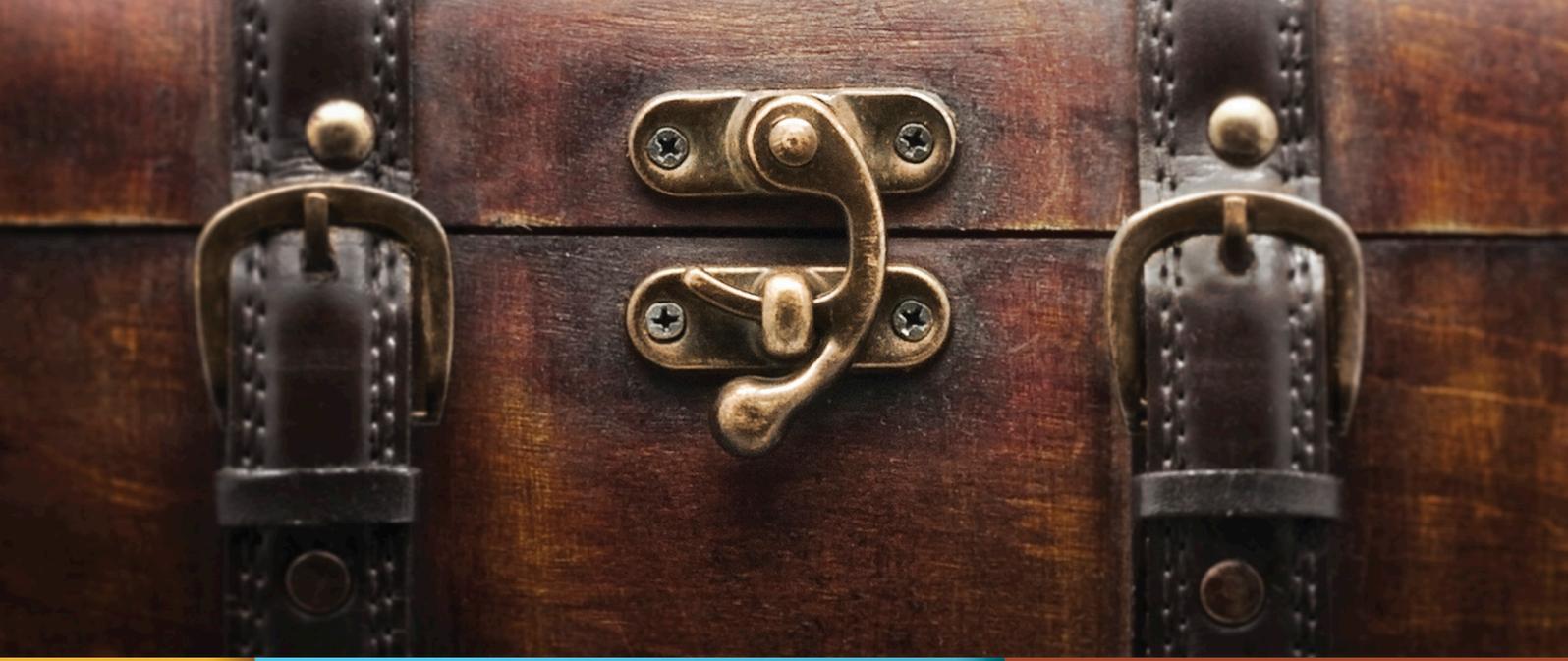


SAFEGUARDING YOUR LEGACY

Relationships are a vital part of the human experience. We don't like to walk alone because we were never supposed to! God created us for community. But there's always been one problem with community: It's full of *people!* And because people aren't perfect, money has the power to totally disrupt even our closest relationships.

Fortunately, *The Legacy Journey* doesn't force you to choose between wealth and relationships. In *Safeguarding Your Legacy*, Dave and Rachel walk you through four key relationships often negatively affected by money. They also give you a framework for protecting both your legacy and your relationships.

You can win with money and still safeguard your legacy. You just have to be intentional about your relationships. You were created for community—just make sure your community moves you closer to your goals and encourages your walk down your legacy journey.



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The extent to which two people in a relationship can bring up and resolve issues is a critical marker of the soundness of a relationship.

—HENRY CLOUD

No legacy is so rich as honesty.

—WILLIAM SHAKESPEARE

Introducing Safeguards

In order to protect your future legacy, you have to _____ your life today.

*Above all else, guard your heart,
for everything you do flows from it.*

—PROVERBS 4:23 (NIV)

As our wealth expands, so do our opportunities to choose _____ or curses.

I call heaven and earth as witnesses today against you, that I have set before you life and death, blessing and cursing; therefore choose life, that both you and your descendants may live.

—DEUTERONOMY 30:19

Four Key Relationships

We safeguard our legacy by being vigilant in four key relationships:

- _____: My legacy as an individual, including as a single person
- _____: Our legacy as a couple
- _____: Our legacy as a family
- _____: My legacy related to extended family and friends

The Safeguard Paradigm

We can better protect our legacy by viewing our wealth and relationships through three lenses:

1. _____
2. Magnification
3. _____

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Your spouse and children have many, many opportunities to observe your behavior. It's not enough to say you are honest or merely attend religious services each week. You have to be a role model of integrity.

— THOMAS J. STANLEY

Honesty and integrity are absolutely essential for success in life—all areas of life. The really good news is that anyone can develop both honesty and integrity.

— ZIG ZIGLAR



For you were bought at a price.

—1 CORINTHIANS 6:20



The number-one correlating factor among the exceptionally wealthy is unbelievable, radical levels of integrity. You cannot leave a lasting legacy without it.



Those who are married have built-in accountability partners. So if you are single, you should seek out a series of counselors, advisers and friends who can support and hold you accountable.

—DAVE RAMSEY

Personal Legacy

Ownership: Everything belongs to _____.

The earth is the LORD's, and the fulness thereof.

—PSALM 24:1 (NIV)

*Who has a claim against me that I must pay?
Everything under heaven belongs to me.*

—JOB 41:11 (NIV)

Magnification: More money makes you _____ of what you are—good and bad.

A person who is put in charge as a manager must be faithful.

—1 CORINTHIANS 4:2 (NLT)

Community: Everyone needs a _____, a student and a friend.

Legacy in Marriage

Wealth-building in marriage is a _____ sport!

Who can find a virtuous wife? For her worth is far above rubies. The heart of her husband safely trusts her; so he will have no lack of gain.

—PROVERBS 31:10–11

Ownership: When you and your spouse believe _____ that God owns it all, you can trust each other's motives.

Magnification: You can't heal a _____ marriage with money.

*He who walks with the wise grows wise,
but a companion of fools suffers harm.*

—PROVERBS 13:20 (NIV)

Community: _____ spiritually healthy relationships at your financial level.

Community: Maintain relationships with other friends to keep you _____.

Legacy with Children

Ownership: More is _____ than taught.

These commandments that I give you today are to be on your hearts. Impress them on your children. Talk about them when you sit at home and when you walk along the road, when you lie down and when you get up.

—DEUTERONOMY 6:6-7 (NIV)



Submit to one another out of reverence for Christ.

—EPHESIANS 5:21 (NIV)



Marriage success often depends on releasing the selfish need to get your way every time. Most of the things couples fight over aren't nearly as important as the damage done to the relationship as a result.

 The “second generation” who inherits the wealth has to understand that God owns it all. A proper view of God’s ownership is the cure for a mindset of entitlement and privilege.



*Do not be deceived:
“Evil company corrupts
good habits.”*

—1 CORINTHIANS 15:33



*Parents are called
to be the primary
mentors and teachers
to their kids.*

— RACHEL CRUZE

Ownership: Your kids need to participate in your _____.

Magnification: Parents need to _____ their kids.

*Train up a child in the way he should go,
and when he is old he will not depart from it.*

—PROVERBS 22:6

Community: Parents need to know their children’s _____.

Community: Parents should examine their _____ friends.

*The righteous man walks in his integrity;
his children are blessed after him.*

—PROVERBS 20:7

Legacy with Family and Friends

Personal wealth can have an _____ impact on your family and friends.

Ownership: Knowing God owns it all, how would He want you to use His _____ in the context of your family and friends?

Magnification: Your success can reveal your friends' and family's true _____.

Community: Quality _____ allow you to make good decisions with money regarding your family and friends.

Warnings and Blessings

Sometimes, the best way to protect your relationships is to set healthy _____.

You may have to address an _____ mentality.

The biggest challenge with family and friends is to not _____ their bad behavior.

ANSWER KEY

SAFEGUARD	NURTURE
BLESSINGS	GROUNDED
PERSONAL	CAUGHT
MARRIAGE	GIVING
CHILDREN	KNOW
OTHERS	FRIENDS
OWNERSHIP	OWN
COMMUNITY	UNEXPECTED
GOD	RESOURCES
MORE	CHARACTER
TEACHER	RELATIONSHIPS
TEAM	BOUNDARIES
TOGETHER	ENTITLEMENT
WOUNDED	ENABLE



ONE-MINUTE TAKEAWAY

What's the most valuable thing you learned in this lesson? How can this affect your legacy journey?



Personal Reflections

True life-change involves carefully thinking through the material you've heard—and the reflection questions are a great tool for making that happen. Take some time to respond to the following questions. Be honest in your answers!

- 1** | In this lesson, Rachel talked about how much her life has been shaped by her parents' financial journey. Looking back, how would you describe your family's financial story and how it has affected your legacy journey?
- 2** | Psalm 24:1 reminds us that we are stewards of God's resources—including the wealth that makes up a big part of our legacy. Talk about the tension we may feel between *God's ownership* and *our stewardship*.
- 3** | Dave emphasized that wealth can never heal emotional wounds in a marriage. How have you seen couples try to medicate their marriages with money? How can the principles of ownership, magnification and community help couples deal with their struggles?
- 4** | Money can isolate us. That's why we have to be intentional about building and maintaining healthy relationships. What are the benefits of establishing solid friendships at your financial level? Why should you protect your older friendships too?
- 5** | If more is "caught" than "taught," what financial messages are kids catching from their parents today?



Completing Your Legacy Box

Your legacy involves more than organizing your life. It includes putting your family in the best position to expand your family's legacy in the future. Completing your Legacy Box says "I love you" and gives those you love the tools to handle wealth effectively after you're gone.

□ Begin Writing Your Legacy Letters

What principles and values do you want to hand down to your family members as part of your legacy to them? The best way to make sure they understand these issues is to tell them. And one great way to tell them is by writing legacy letters. You can use these letters to accomplish the following:

- Share your hopes and dreams with them and for them
- Remind them of what makes them special
- Reflect on the memories of them that meant the most to you
- Challenge them to pursue excellence and greatness in every area of their lives

Most of all, the legacy letters remind your family members once again just how much you love them. These letters will become living documents that can be shaped over time, but you should begin the process now. Be sure to keep a copy in your Legacy Box and in your safe deposit box. Update your Safety Deposit Log form found at financialpeace.com.

Things you should have already added to your Legacy Box:

- Build your zero-based budget
- Collect key documents
- Organize your investing information
- Collect all of your insurance policies
- Collect your tax returns from the past two years



This Lesson's Homework

Personal finance is 20% head knowledge and 80% behavior. So take what you've learned in today's lesson and put it into practice this week. Be sure to work with your spouse or accountability partner where noted!

□ **Examine Your Relationships**

Spend some time this week reflecting on the relationships discussed in today's lesson. To help you out, use these questions as a starting point:

- **Personal:** What does integrity mean to you? In what areas are you most tempted to compromise your personal integrity?
- **Marriage:** How often do you and your spouse discuss money and family legacy matters? How would you describe the “temperature” of those conversations?
- **Children:** What have your kids done recently that really surprised you? What activities can you share with them to get to know them better—even if it means moving out of your comfort zone?
- **Family/Friends:** How have you seen wealth make individuals around you more of what they are—both good and bad? In what relationships do you need to establish some boundaries?
- **Conclusion:** What can you do to nurture relationships marked by blessings rather than curses?



5 TIPS FOR TEACHING YOUR KIDS ABOUT MONEY

—RACHEL CRUZE

Have you ever dreaded having “the talk” with your kids?

No, not that one—the money talk! A lot of parents don’t take the time to sit down with their kids and talk about money. The result is a generation that embraces debt and credit.

With that in mind, here are five tips to help you teach your kids about money:

1 Don't give allowances. I suggest giving your children a commission, not an allowance. Life doesn't make allowances, and neither should parents. Kids need to make the connection between work and money. If they work, they get paid. If they don't work, they don't get paid.

2 Be an example. They are watching you. If they see you go shop every time you're stressed out, they'll think this is how to handle stress. If they see you use credit cards, they'll never learn they need to save money in order to purchase something they want.

3 Talk about it. It's important for parents to talk to their kids about money. But, unfortunately, many don't. Tell them about your mistakes and the things you wish you had known when you were their age. Tell them about the importance of budgeting, balancing a bank account, and staying out of debt. If you don't teach them, the credit card companies will!

5 Reinforce biblical principles. The Bible has a lot to say about money. Take a look at verses like Proverbs 22:7 and Luke 14:28. Help your son or daughter understand contentment and that God really does care about how they manage their money, regardless of their age. Teach the idea of stewardship: Everything we own is God's, and we're just managers of the money God has given us.

The rich rule over the poor, and the borrower is slave to the lender.

—Proverbs 22:7

4 Speak truth. As a parent, you have the opportunity to speak into your child's life and help them see who they are in God, not who they are as defined by the purse they own or the jeans they wear or the car they drive. Help your child understand that God doesn't care what's cool today or tomorrow. He's looking at their whole life, and He longs for them to make the most of the life He has given them!



Don't let your children walk out your door without an understanding of how money works. Start teaching them now, and they will grow into adults who win with money. ■