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## **God's Plan for Financial Freedom**

Ken Battles, Executive Director, Compass Urban Stewardship Ministries

This popular and practical seminar provides an overview of God's plan for stewardship of the money He entrusted to His people. Through this seminar and the small group study, participants will draw closer to God and learn how to make every giving, spending and saving decision a spiritual decision. It is an effective way to encourage individuals to participate in the 9-week Compass Navigating Your Finances God's Way small group study.

The bible provides 2,350 verses on money and possessions. This is more verses than heaven hell and prayer combined and represents 15% of what Jesus talked about. Seminar topics and practical applications include,

- Financial Stewardship Challenges
- Financial Freedom Components and Wealth Drivers
- God's Part and Our Part
- Debt
- Honesty and Counsel
- Generosity
- Work
- Saving and Investing
- Crisis & Perspective
- Eternity
- Compass Map (Roadmap To True Financial Faithfulness)


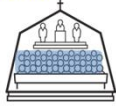









An overview of the Compass Navigating Your Finances God's Way small group study is also provided. Our statistics show that within three years of completing this study, students realize on average,

- 38% debt reduction
- 58% savings increase
- 71% giving increase

Additionally,

- 100% are making better spending decisions
- 94% are closer to God
- 62% are serving more in ministry

## Presentation Samples:

<p><b>Agenda</b></p> <p>➤ <b>Compass Finances God's Way</b></p> <ul style="list-style-type: none"> <li>• Financial Stewardship, Freedom and Wealth</li> <li>• Biblical Principles of Financial Stewardship:             <ul style="list-style-type: none"> <li>• God's Part - Our Part</li> <li>• Debt</li> <li>• Counsel</li> <li>• Generosity</li> <li>• Work</li> <li>• Saving and Investing</li> <li>• Contentment</li> </ul> </li> </ul>  <p>COMPASS</p>	<p><b>Local Church Stewardship</b></p> <p><b>Observation #1:</b> In general, church members have not been good financial stewards.</p>  <p>Their financial patterns mirror the secular world.</p>  <p>COMPASS</p>	<p><b>Local Church Stewardship</b></p> <p><b>Financial Patterns of Christians:</b></p> <ul style="list-style-type: none"> <li>➤ Almost 1/2 spend more than they earn.</li> <li>➤ Money is the #1 cause of marital conflict.</li> <li>➤ Average family credit card debt &gt; \$14,000.</li> <li>➤ Over 1/3 of adults give nothing.</li> <li>➤ More say they tithe, but less than 10% actually do so.</li> <li>➤ Average donation: less than 2.5% of income.</li> <li>➤ 1/3 struggle with debt and finances.</li> </ul> <p>COMPASS</p>																				
<p><b>Guiding Scripture – Luke 16:11</b></p> <p>If therefore you are not <b>faithful</b> in the use of worldly wealth, who will entrust the true riches to you?</p>  <p>COMPASS</p>	<p><b>Navigating Finances God's Way</b></p> <table border="1"> <thead> <tr> <th>Topic</th> <th>Practical Application</th> </tr> </thead> <tbody> <tr> <td>God's Part, Our Part</td> <td>Deed, Assets, Track Income and Spending</td> </tr> <tr> <td>Debt</td> <td>Debt List, Snowball 'Em!</td> </tr> <tr> <td>Honesty &amp; Counsel</td> <td>Life Insurance Needs</td> </tr> <tr> <td>Generosity</td> <td>Journey of Generosity</td> </tr> </tbody> </table>  <p>COMPASS</p>	Topic	Practical Application	God's Part, Our Part	Deed, Assets, Track Income and Spending	Debt	Debt List, Snowball 'Em!	Honesty & Counsel	Life Insurance Needs	Generosity	Journey of Generosity	<p><b>Navigating Finances God's Way</b></p> <table border="1"> <thead> <tr> <th>Topic</th> <th>Practical Application</th> </tr> </thead> <tbody> <tr> <td>Work</td> <td>Personality Assessment, Spending Plan (Budget)</td> </tr> <tr> <td>Saving &amp; Investing</td> <td>Track and Tweak Spending, Net Worth</td> </tr> <tr> <td>Crisis &amp; Perspective</td> <td>Estate Preparation</td> </tr> <tr> <td>Eternity</td> <td>Life Goals</td> </tr> </tbody> </table>  <p>COMPASS</p>	Topic	Practical Application	Work	Personality Assessment, Spending Plan (Budget)	Saving & Investing	Track and Tweak Spending, Net Worth	Crisis & Perspective	Estate Preparation	Eternity	Life Goals
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<p><b>God's Part - Ownership</b></p> <ul style="list-style-type: none"> <li>• Recognizing God's ownership is the first step toward contentment.</li> <li>• Every spending, saving and giving decision becomes a spiritual decision.</li> </ul> <p>The earth is the Lord's, and <b>all</b> it contains. (Psalm 24:1)</p> <p>COMPASS</p>	<p><b>Our Part – Faithful Steward</b></p> <ul style="list-style-type: none"> <li>• Manager and supervisor for His possessions and household affairs.</li> <li>• Faithful with all our resources and another's possession.</li> </ul> <p>Therefore if you have not been <b>faithful</b> in the use of worldly wealth, who will entrust the true riches to you? (Luke 16:11)</p> <p>COMPASS</p>	<p><b>Debt – How To Get Out</b></p> <ul style="list-style-type: none"> <li>• <b>Control use of credit cards</b></li> <li>• Earn additional income</li> <li>• Be content with what you have</li> <li>• Consider a change in lifestyle</li> <li>• Do not give up</li> </ul>  <p>COMPASS</p>																				
<p><b>Counsel – A Wise Person Seeks Advice</b></p> <ul style="list-style-type: none"> <li>• Secure insight, suggestions, and alternatives that will aid in making a proper decision.</li> <li>• Pride and stubbornness.</li> <li>• <b>You make the decision, not the counselor.</b></li> </ul> <p>"The way of a fool is right in his own eyes, but a wise man is he who listens to <b>counsel</b>" (Proverbs 12:15)</p> <p>COMPASS</p>	<p><b>Giving – To Whom Do We Give?</b></p> <p>The Poor: Not giving to the poor affects</p> <ul style="list-style-type: none"> <li>• Prayer</li> <li>• Provision</li> <li>• Intimacy with Christ</li> </ul>  <p>This includes your time, talents and treasures</p> <p>Whoever gives to the poor will lack nothing, but those who close their eyes to poverty will be cursed. (Proverbs 28:27)</p> <p>COMPASS</p>	<p><b>Saving and Investing – Consistently save</b></p> <ul style="list-style-type: none"> <li>• <b>Diversify</b> – the perfect investment does not exist.</li> <li>• Carry adequate insurance.</li> <li>• Pay your taxes.</li> </ul> <p>Divide your portion to seven, or even to eight, for you do not know what misfortune may occur on the earth. (Ecclesiastes 11:2)</p>  <p>COMPASS</p>																				
<p><b>Work – Our Part</b></p> <p>Employers should ...</p> <ul style="list-style-type: none"> <li>• Serve their employees</li> <li>• Pray for Godly employees</li> <li>• Be a good communicator</li> <li>• Hold employees accountable</li> <li>• Pay employees a fair wage promptly</li> </ul>  <p>Masters, grant to your slaves justice and fairness, knowing that you too have a Master in heaven. (Colossians 4:1)</p> <p>COMPASS</p>	<p><b>Contentment – Knowing, Doing, Trusting</b></p> <p>Contentment is achieved by:</p> <ul style="list-style-type: none"> <li>• <b>Knowing</b> what God requires of us in handling money and possessions</li> <li>• <b>Doing</b> those requirements</li> <li>• <b>Trusting</b> God to provide exactly what He knows best</li> </ul> <p>Let your way of life be free from the love of money, being <b>content</b> with what you have ..." (Hebrews 13:5)</p> <p>COMPASS</p>	<p><b>Compass Money Map</b></p>  <p>COMPASS</p>																				



Ken Battles is the Founder and President of Compass Urban Stewardship Ministries, Inc. He is charged with the mission to draw people closer to God and transform lives by using a discipleship approach to teaching biblical principles and practical applications on finances, love, and leadership God's way." Compass Urban Stewardship Ministries is an affiliate of Compass- finances God's way, a worldwide non-profit interdenominational ministry that teaches people of all ages how to handle money based on the principles of the Bible.

His spiritual gifts of teaching, encouragement, problem solving, and collaborative leadership are assisting churches and other organizations to address financial discipleship and generosity needs.

His popular "God's Plan for Financial Freedom", "Finishing Well – Retirement Planning For All Life Stages", "Spiritual Servant Leadership," and other seminars, workshops, and summits are highly effective as a catalyst for change and movement towards financial freedom and living/finishing well.

Ken retired in July 2020 after a successful Information Technology career of almost forty-two years. His skills and expertise include global service management, process management, process improvement and optimization, project management, IT general controls, IT security, and collaborative leadership. His last assignment as a Strong Authentication Service Delivery Manager involves leading a global team that provides a two-factor authentication security service utilized by over 65,000 employees of a large multi-national company.

Nonetheless, after Ken confessed his confidence in the Lord and Savior Jesus Christ in 2008, he uses his secular success and training for Kingdom building. He is a member of Antioch Missionary Baptist Church of Oviedo, FL (Pastor Charles Jones) where he serves as a deacon.

Ken graduated from Alabama A&M University with a Bachelor of Science degree in Computer Science in 1978. He also met his wife Sharon there. They have been happily and successfully married since 1980 and have five godchildren.