



NORTH FORT BEND
CHURCH OF CHRIST

What GOD Expects from YOUNG ADULTS *Summer Series* 2025

Stewardship vs **Management**



CHURCH OF CHRIST
NORTH FORK BEND

Agenda

Introduction – “What is ‘Grown’?”

Stewardship vs Management

Relationships

Health

The Future is Now



Happy Father's Day to all.



Stepdad



**Biological
Dad**



**Foster
Dad**

@UsefulGen



**Single
Dad**



**Adoptive
Dad**



**Dad in
Heaven**

What GOD Expects from YOUNG ADULTS

Father's Day

Proverbs 22:6 - ⁶Train up a child in the way he should go; even when he is old he will not depart from it.

Ephesians 6:4 - ⁴Fathers, do not provoke your children to anger, but bring them up in the discipline and instruction of the Lord.

Proverbs 4:1 - Hear, O sons, a father's instruction, and be attentive, that you may gain insight,

Proverbs 23:24 - The father of a righteous child has great joy; a man who fathers a wise son rejoices in him.

What GOD Expects from YOUNG ADULTS

What does “I am grown” mean?

VS.

What does “being grown” mean?

What GOD Expects from YOUNG ADULTS

Work Ethic

2 Thessalonians 3:12 - ¹⁰ For even when we were with you, we would give you this command: **If anyone is not willing to work, let him not eat.** ¹¹ For we hear that some among you walk in idleness, not busy at work, but busybodies. ¹² Now such persons we command and encourage in the Lord Jesus Christ to do their work quietly and to earn their own living.

What GOD Expects from YOUNG ADULTS

Parental Priorities

“Adults Are Sharing The Ways Their Parents Accidentally Made Their Lives So, So, So Much Harder”

https://www.buzzfeed.com/jake_farrington/seemingly-harmless-parenting-mistakes

- "My parents unconsciously taught me to value external validation over everything else and it has been the cause of persistent depression in my adult life."
- 12. "Making finances a taboo subject. **Financial illiteracy can be devastating once entering adulthood.** Want to keep your children from making your own money mistakes? Don't be too proud to teach them what those mistakes were. And to clarify, I don't mean robbing your children of their innocence by putting the weight of your debt on them at an early age. **But rather, teaching them how to properly budget their money as they earn it, how to build savings, what credit is, and how to responsibly manage it.**"

What GOD Expects from YOUNG ADULTS

Priorities

1 Timothy 6:10 - ¹⁰ For the **love of** money is a root of all kinds of evils. It is through this craving that some have wandered away from the faith and pierced themselves with many pangs.

Hebrews 13:5 - ⁵ Keep your life free **from love of** money, and be content with what you have, for he has said, “I will never leave you nor forsake you.”

Luke 12:15 - ¹⁵ And he said to them, “Take care, and be on your guard against **all covetousness (greed)**, for one's life does not consist in the abundance of his **possessions (things)**.”

Proverbs 15:27 - ²⁷ Whoever is **greedy for unjust gain** troubles his own household, but he who hates bribes will live.

Ecclesiastes 5:10-12 - ¹⁰ He who **loves money will not be satisfied with money**, nor he who loves wealth with his income; this also is vanity. ¹¹ When goods increase, they increase who eat them, and what advantage has their owner but to see them with his eyes? ¹² Sweet is the sleep of a laborer, whether he eats little or much, but the full stomach of the rich will not let him sleep.

What GOD Expects from YOUNG ADULTS

Stewardship vs Management

Understanding Biblical Stewardship

Definition: Managing something that ultimately **belongs to GOD**.

Biblical Viewpoint: **Everything** we have—time, talent, treasure, influence—belongs to the Lord.

- Psalm 24:1-2 – “The earth is the Lord’s, and everything in it, the world, and all who live in it; (2) for he founded it on the seas and established it on the waters.”
 - Ownership belongs to GOD.
- 1 Corinthians 4:1-5 – “(2) Now it is required that those who have been given a trust must prove faithful.”
 - Faithfulness is the requirement.

Example: The stewards in the Parable of the Talents (Matthew 25). They were given resources, not for themselves, but to be productive for the Master.

In what areas of your life are you acting like the owner instead of a steward?

What GOD Expects from YOUNG ADULTS

Stewardship vs Management

Understanding Management

Definition: Organizing and executing tasks efficiently to achieve objectives.

Biblical Examples:

- Joseph (**30 years old**) managed Egypt's economy (Genesis 41:36).
- Moses appointed leaders to manage groups of people (Exodus 18).
- Proverbs 21:5 – “The thoughts of the diligent tend only to plenteousness; but of every one that is hasty only to want.”
- Management is wise and necessary, but it's not always GOD-centered unless tied to stewardship.
- Are your management decisions led by GOD's purposes or by personal/professional goals?

What GOD Expects from YOUNG ADULTS

1st Sin: *Selfishness*

Isaiah 14:12-15 (KJV)

- ¹² How art thou fallen from heaven, **O Lucifer, son of the morning!** how art thou cut down to the ground, which didst weaken the nations!
- ¹³ For thou hast said in thine heart, I will ascend into heaven, I will exalt my throne above the stars of God: I will sit also upon the mount of the congregation, in the sides of the north:
- ¹⁴ I will ascend above the heights of the clouds; **I will be like the most High.**
- ¹⁵ Yet thou shalt be brought down to hell, to the sides of the pit.



Cost of Goods & Services (1985 vs. 2025 Annual Equivalent)

- **Housing (Rent):**

- 1985: \$8,000
- 2025 Equivalent: \$25,000 (3x increase)

- **Food:**

- 1985: \$3,000
- 2025 Equivalent: \$10,500 (3.5x increase)

- **Gasoline**

- 1985: \$1,000
- 2025 Equivalent: \$4,800 (4.8x increase)

- **Healthcare:**

- 1985: \$2,000
- 2025 Equivalent: \$14,000 (7x increase)

- **Education (College Tuition):**

- 1985: \$1,500
- 2025 Equivalent: \$9,750 (6.5x increase)

- **Transportation (Car, Public Transit, etc.):**

- 1985: \$2,500
- 2025 Equivalent: \$10,500 (4.2x increase)

- **Clothing:**

- 1985: \$1,200
- 2025 Equivalent: \$3,000 (2.5x increase)

- **Energy (Electricity, Utilities, etc.):**

- 1985: \$800
- 2025 Equivalent: \$3,040 (3.8x increase)



Income

(1985 vs. 2025 Annual Equivalent)

- **1985 – Entry-Level Estimate (Houston, Energy)**
 - National average (graduating programmer): ~\$25K–30K
 - Houston’s cost of living slightly lower (~10%): ~\$27K
 - Inflation-adjusted (2025 USD): $\$27K \times 2.8 \approx \$76K$
- **2025 – Entry-Level in Energy (Houston, TX)**
 - BP (Software Engineer, Level J):
 - Total comp \approx \$118K (Base \$105K, Stock \sim 6.7K, Bonus \sim 6.1K)
 - Schlumberger (Level G9):
 - Total comp \approx \$106K (Base \$96K + \$5.5K stock + \$4.5K bonus)
 - ExxonMobil (Entry-level CL23):
 - Base \approx \$106K, total comp likely \sim \$108K+

CBS Morning News: Gen Z on Pay Cycles

Talk of the Table
Getting Paid
Every Two Weeks Doesn't Work

Ren Adelinaa – 21 Years Old
“Because one week I’m so rich, I’m so rich,
The next week living off genuine scraps.”

Ren Says: She needs to be paid weekly in
order to manage her money.

Average Pay Period in 2023

43%	BIWEEKLY
27%	WEEKLY
19.8%	SEMIMONTHLY
10.3%	MONTHLY

CBS Morning News: Gen Z on Pay Cycles



Americans on Current Pay Cycle 2024

62% Say It Does Not Fit Current Financial Situation

Source: Financial Technology Association

56% Stretch Their Income - Average Worker Runs Out In 12 Days

Source: Financial Technology Association

64% Would Rather Be Paid Weekly

Source: Financial Technology Association



Income

(1985 vs. 2025 Monthly Equivalent)

Category	1985 \$27,000 (A)	2025 \$100,000 (A)
Gross Salary	\$2,250	\$8,333
Less: Federal Tax	\$338 (15%)	\$1,833 (22%)
Less: Social Security (6.2%)	\$140	\$517
Less: Medicare (1.45%)	\$33	\$121
= Net Income (Take-Home Pay)	\$1,740	\$5,863



Expense (1985 vs. 2025 Monthly Equivalent)

Expense Category	1985 \$27,000 (A)	2025 \$100,000 (A)
Housing (Rent)	\$400	\$1,600
Food	\$200	\$300
Utilities	\$100	\$200
Transportation	\$150	\$250
Miscellaneous	\$100	\$250
= Net Income (Take-Home Pay)	\$950	\$2,800



Net Balance (1985 vs. 2025 Monthly Equivalent)

	1985 \$27,000 (A)	2025 \$100,000 (A)
Net Income	\$1,740	\$5,863
Less: Total Expenses	\$950	\$2,800
= Net Monthly Balance	\$790	\$3,063

What's Missing?

Emergency Fund?

Savings?

GOD?

What GOD Expects from YOUNG ADULTS

Setting Priorities

Proverbs 3:9-10 (NIV)

*“(9) Honor the Lord with your wealth, with the **firstfruits** of all your crops; (10) then your barns will be filled to overflowing, and your vats will brim over with new wine.”*

- Putting GOD first in the beginning for everything that is done determines long term peace and blessings: Time – Talent - Treasure

What GOD Expects from YOUNG ADULTS

Setting Priorities

Matthew 6:33 (NIV)

- “But seek first his kingdom and his righteousness, and all these things will be given to you as well.”
 - Start your day, goals, and priorities with God. Time with Him comes first, not last.

This week, examine your use of:

- Time – Is it surrendered to GOD?
- Money – Do you give as you prosper?
- Talents – Are you using them to build GOD’s Kingdom?

**Many people will
panic to find a
charger, before
their phone dies.**



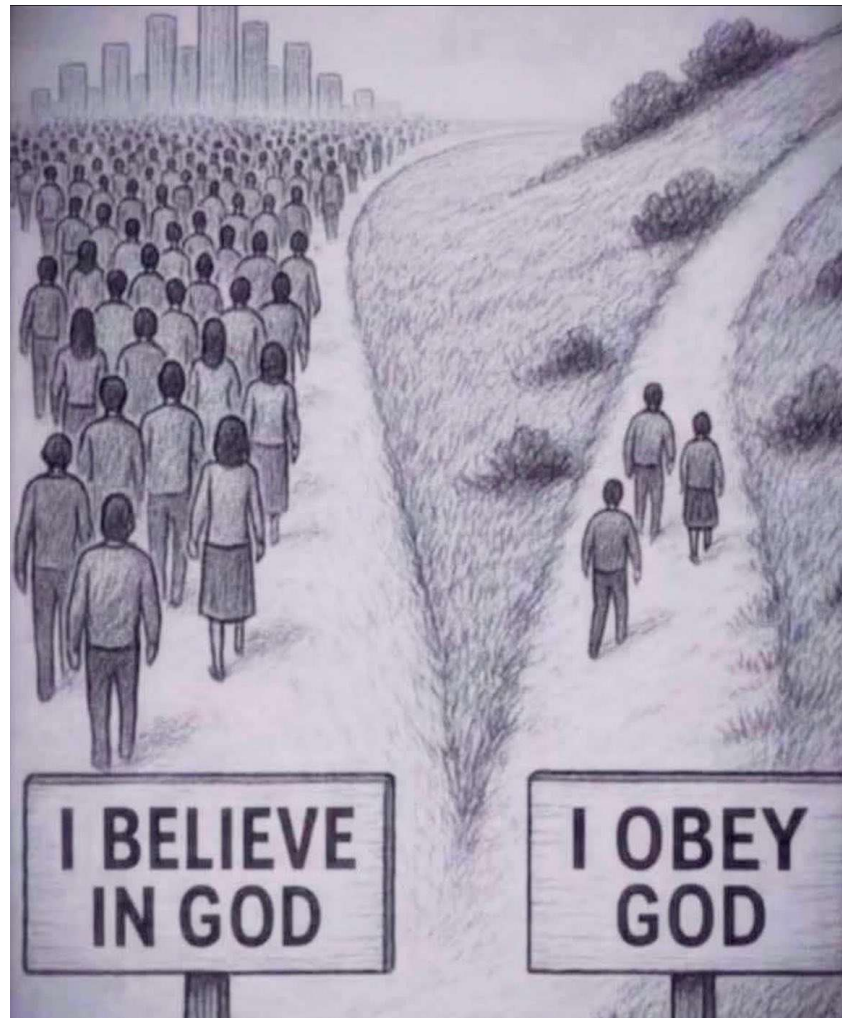
**But won't panic to
find God before
they die.**



What GOD Expects from YOUNG ADULTS

Resources

- Rocket Money – Financial Education and Analysis
<https://www.rocketmoney.com/>
- Quicken – Personal and Business Financial Tracking
<https://www.quicken.com/>
- Credit Karma – Credit Scores
<https://www.creditkarma.com/>





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