



Section 5, Module 1- Near & Dear To You

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Near & Dear to You



PRAYER

Pray for the Holy Spirit's guidance as you begin reading passages of Scripture. Ask for clarity and insight as you engage in God's word.



SCRIPTURE READING

Read Proverbs 13:22.

"A good man leaves an inheritance to his children's children, but the sinner's wealth is laid up for the righteous" (ESV).

Read Proverbs 20:21.

"An inheritance gained hastily in the beginning will not be blessed in the end" (ESV).

Read 2 Corinthians 12:14-15.

"Here for the third time I am ready to come to you. And I will not be a burden, for I seek not what is yours but you. For children are not obligated to save up for their parents, but parents for their children. ¹⁵I will most gladly spend and be spent for your souls. If I love you more, am I to be loved less?" (ESV).

Read Galatians 4:1-5.

"I mean that the heir, as long as he is a child, is no different from a slave, though he is the owner of everything, ²but he is under guardians and managers until the date set by his father. ³In the same way we also, when we were children, were enslaved to the elementary principles of the world. ⁴But when the fullness of time had come, God sent forth his Son, born of woman, born under the law, ⁵to redeem those who were under the law, so that we might receive adoption as sons" (ESV).

**OBSERVATION**

What do these passages say about...

An inheritance?

Children?

Guardians?



INTERPRETATION

What does an “*inheritance gained hastily*” look like in today's world?

What are ways someone could make an inheritance a blessing?

What would be the biggest challenge in choosing a guardian for your children?



APPLICATION

How can you apply the principles of these passages to your situation?



HOWARD'S HIGHLIGHTS

Ken and Sharon Fernandez had no will. They realized they needed one but were reluctant to think about their deaths. They also were intimidated by the emotions that might surface when talking about their estate with their children, so they procrastinated, leaving important decisions unmade.

Why do most families struggle with matters concerning death and inheritance? Let's summarize some of the biggest challenges you will face:

- Providing for your spouse
- Avoiding family conflict and sibling jealousy
- Dealing with the reality of your death
- Deciding what charities or ministries to support
- Understanding the complexities of wills and trusts

Whew! No wonder people tend to procrastinate. Let's remind ourselves of three realities:

1. We all will die. As Isaiah told King Hezekiah, "... *Thus says the Lord, 'Set your house in order, for you shall die'*" (2 Kings 20:1).
2. We will take nothing with us. "*And [Job] said: 'Naked I came from my mother's womb, and naked I will depart'*" (Job 1:21, NIV).

3. Someone else will get our stuff. "*I [Solomon] must leave it [my possessions] to the man who will come after me. And who knows whether he will be a wise man or a fool? Yet he will have control over all the fruit of my labor*" (Ecclesiastes 2:18-19).

Once we understand the need to be faithful stewards – in life and death – we should be motivated to leave our resources in ways that would please the Lord. Estate planning should be a spiritual exercise. It is not merely a financial or legal matter. We have to work it out in the presence of God and to His glory. What a marvelous privilege God has granted us, to select the next stewards of what the Lord has entrusted to us.

What the Bible says...

First, the Bible makes it clear that parents should leave an inheritance to their children and even their grandchildren. "A good man leaves an inheritance to his children's children" (Proverbs 13:22). The New Testament says it this way in 2 Corinthians 12:14: "Children are not responsible to save up for their parents, but parents for their children." Then, God's Word issues a powerful warning: "An inheritance gained hurriedly at the beginning will not be blessed in the end" (Proverbs 20:21).

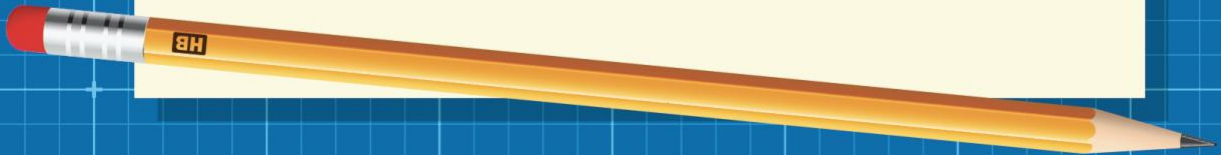
Guardians

It is wise to select a guardian and an alternate guardian in case your first choice is unable to serve sometime in the future. Also, it is wise to separate the roles of guardian of your children and trustee of your finances. This will help keep the guardian accountable to spend your estate's finances solely for the benefit of your children.

Deciding the guardian of your children is often a very difficult and emotional decision. List the possible candidates, then prayerfully discuss with your spouse the strengths and weaknesses of each candidate.

Here are a few things to consider when choosing a guardian:

- Whose parenting style, values, and commitment to Jesus Christ most closely match your own?
- Who is most able to take on the responsibility of caring for children - emotionally, financially, and physically?
- Who do your children feel comfortable with already?
- Would your children have to move away, and would that pose any problems?
- Does the person you're considering have other children? If so, would your children fit in well with them?
- Would the person have the time and energy to devote to your children?



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