MAKING DISCIPLES OF HIGH-NET-WORTH INDIVIDUALS AT FIRST BAPTIST CHURCH, FERNANDINA BEACH, FLORIDA

A Project

Presented to

the Faculty of

The Southern Baptist Theological Seminary

In Partial Fulfillment

of the Requirements for the Degree

Doctor of Ministry

---

by

Zachary Carl Terry

December 2025

APPROVAL SHEET

MAKING DISCIPLES OF HIGH-NET-WORTH INDIVIDUALS AT FIRST BAPTIST CHURCH, FERNANDINA BEACH, FLORIDA

Zachary Carl Terry

Read and Approved by:

Faculty Supervisor: Chris B. Kouba

Second Reader: Matthew D. Haste

Defense Date: October, 16, 2025

To my father, Carl Terry, who taught me to walk with the Lord,

whether we have little or much (Phil 4:11–13).

TABLE OF CONTENTS

Chapter Page

Chapter Page

PREFACE

I must first give thanks to my Lord Jesus Christ, who, by the Holy Spirit, has mercifully and graciously pursued my family with his gospel, leading us again and again back to the Father. Any good that may come of this project or any work I have accomplished is a result of his relentless pursuit.

Second, I would like to thank the church I attended as a college student, Grace Life Church of the Shoals (formerly First Baptist Church, Muscle Shoals, AL). This faithful, Bible-preaching church found a place for penniless college students and some of the most accomplished followers of Christ in the region. During my time in that congregation, I received my calling to ministry, met my wife, and was licensed as a preacher of the gospel. I am forever grateful for their investment in my life.

Third, I would like to thank the first church where I served as Senior Pastor, Lancaster Baptist Church, Lancaster, Kentucky. They likely had a greater impact on me than I had on them. During my time there, I met a number of good and godly men, mostly tobacco farmers, who allowed me the freedom to grow and learn in the laboratory of the local church. I also met Jess Correll, the President of First Southern National Bank. Mr. Correll took time out of his busy schedule to disciple me in the area of generosity and philanthropy. I am specifically thankful that Mr. Correll flew me to Ft. Lauderdale, Florida, in his company jet to attend a Generous Giving conference at Calvary Chapel, Ft. Lauderdale.

Fourth, I would like to thank my wife, Julie, and our kids, Carly, Cole, and Caitlyn, who encouraged me throughout this process. Julie proofread, helped me track down page numbers, and graciously worked to keep my wandering mind focused on this project.

Fifth, I want to thank my friends at The Southern Baptist Theological Seminary. Dr. Dan Dumas convinced me to pursue this doctoral degree. In our first conversation, I explained that I was far too busy in ministry to pursue a doctorate. He insisted that I had capacities and margin that I was unaware of. His challenge brought something out of me that I did not know was there. My occasional fishing buddy, Dr. Albert Mohler, spoke with me about my project over dinner and helped me clarify my thoughts on the topic. Dr. Chris Kouba coached and has been available to me throughout this process, and I could not have done this without his help.

Zach Terry

Fernandina Beach, Florida

December 2025

CHAPTER 1

INTRODUCTION

Historically, the church's interaction with individuals of significant material wealth has been fraught with challenges. At times, the church has displayed favoritism, leading to a departure from biblical standards for those who hold influence within the church. At other times, the church has shown an excessive fear of wealth and the wealthy, creating a barrier to effective evangelism among people of significant financial means. However, followers of Christ are called to fulfill the Great Commission by making disciples of all people, teaching them to obey everything Christ has commanded (Matt 28:18–20).

While much biblical truth applies universally to all individuals, Scripture also contains specific directives for those possessing large quantities of material wealth. Their journey into the kingdom may present more significant obstacles than it does for others (Matt 19:24). Moreover, once within the kingdom, the Lord's expectations of them align with the gifts they have received (Luke 12:48).

This project aims to explore the historical and biblical dynamics of the church's relationship with the affluent, propose approaches for addressing the unique aspects of discipleship relevant to individuals of means, and create a curriculum to aid in the discipleship of high-net-worth individuals. Being in an area where many high-net-worth individuals reside, First Baptist Church of Fernandina Beach, Florida, is uniquely positioned as a case study for making disciples of high-net-worth individuals for the glory of God.

Context

The First Baptist Church of Fernandina Beach, located on Amelia Island in Fernandina Beach, Florida, was established in 1859. The northeast Florida region has a notable history, having once served as the first and most significant port and a hub for the worldwide shrimping industry. The downtown area, known as the Historic District, features Victorian-era architecture and is listed on the National Register of Historic Places. The city's history spans several flags, including those of France, Spain, and Britain, which have influenced its cultural heritage.

At the time the church was founded, the community consisted of Timuquan Indians, Spanish settlers, early American patriots, and the occasional pirate. Among the founding members of the First Baptist Church was Florida Senator Major George William Call. Call donated the property for the construction of the original worship center, together with a $300 annual pledge for the ongoing development of the church's ministry, a substantial sum of money in 1859. I mention this early member and his donations because as the church grew, it reached many other individuals who stewarded a measure of influence and substantial financial means. That trend has continued until the present day.

Nassau County, Florida, has experienced notable population growth over the past two decades. From 2000 to 2010, the population increased by approximately 26.92 percent, and from 2010 to 2020, it further increased by about 23.8 percent. As of 2022, the population was estimated at 97,899, indicating a consistent upward trend with an average annual growth rate of 3.14 percent between 2000 and 2022. This growth trend is projected to continue, with estimates suggesting that the population could reach over 138,500 by 2035.[1]

Demographically, Nassau County's population is predominantly white, making up 88.46 percent of the population, followed by Black or African American at 5.51 percent, and smaller percentages for other races. The county also has a notable segment of Hispanic

[1] "Nassau County Growth Trends Reports," Nassau County Board of Commissioners, accessed July 1, 2024, https://www.nassaucountyfl.com/1245/Nassau-County-Growth-Trends-Reports.

or Latino residents, contributing to its diversity. The county's age distribution reflects a significant proportion of middle-aged and older adults, with the largest age group being those aged 30 to 64, which constitutes about 46.25 percent of the population. This is complemented by a relatively high median age compared to national averages, indicating a significant number of older residents. The island has been a "go-to" location for vacationers from around the world, over 800,000 individuals vacation on the island each year. The total economic impact of the hospitality industry exceeds $ 900 million. The majority of the residents moved into the area from central to southern Georgia after vacationing on Amelia Island for many years, which has tended to cause the demographics to trend older. In recent years, as the ability to work from abroad has increased, the Fernandina Beach community has welcomed a new class of young entrepreneurs who call this area home. Overall, Nassau County's population trends and demographic makeup indicate a growing and diversifying area, characterized by significant population increases and a substantial proportion of residents in the older age brackets. This growth presents opportunities and challenges for community planning and development.[2]

Today, the church averages over 1,200 in Lord's Day attendance and received over 9 million dollars in donations in the previous year. The campus has an appraised value exceeding $20 million and is debt-free. Over the last 12 months, the church has received three separate financial gifts of over one million dollars each. Currently, the church sends nearly 14 percent of its general budget offering to missions worldwide. The main campus consists of an 82,000-square-foot building located on 32 acres of Amelia Island, a barrier island in Florida's "First Coast" region. A second "Central Nassau" campus was launched approximately eighteen miles from the Island Campus. We have recently acquired fifteen acres of land for Central Nassau and have agreed to build a $4.2

[2] "Nassau County, FL Population by Year," Neilsberg Research, August 1, 2024, https://www.neilsberg.com/insights/nassau-county-fl-population-by-year/.

million worship center on that location. All early data indicate we will move into that property debt-free.

The island has become a favorite resort destination for travelers worldwide. Combined with modern working arrangements, this has made Amelia Island a highly sought-after primary residence for executive-level employees, where the average annual household income is now $121,087.00 and multi-million-dollar homes are commonplace. These observations show that though the church leadership has made great strides in developing a generous spirit throughout the congregation, they have just scratched the surface of training potential gospel patrons in the Fernandina Beach community.

Rationale

Throughout its history, the membership of First Baptist Church of Fernandina Beach has been comprised of many high-net-worth individuals. Yet, little intentional ministry has taken place to instruct this community in the unique instructions, warnings, and expectations addressed to them in the pages of Scripture. The church typically discussed the subject of wealth just prior to a financial campaign to support a building expansion. It was often handled awkwardly, leaving members jaded about the subject of money altogether.

I discovered the history of poor communication concerning wealth in a meeting where the church leadership discussed a potential campus expansion. The idea was floated that the church might consider consulting professional fundraising organizations that manage such campaigns from beginning to end. The majority of the stewardship team quickly and vehemently rejected the idea. This led to several conversations regarding previous bad experiences. Team members perceived these fundraising methods as violating key church values. The analytics used to determine a family's giving potential violated the financial privacy of members. Once the data was gathered, heavy-handed tactics were employed to pressure donors into providing a certain amount, which resulted in frustration, embarrassment, and often a sense that the end did

not justify the means. This negative experience, combined with the tremendous potential for gospel impact in a congregation like the First Baptist Church of Fernandina Beach, led me to consider developing a curriculum to disciple the congregation in the area of stewardship.

Due to the makeup and history of First Baptist Church, it is important to develop a discipleship curriculum that addresses the unique challenges, instructions, and warnings to those who have been entrusted with significant wealth. Through counseling, I have discovered that people of high net worth often face unique personal and emotional challenges that are not addressed in the average discipleship curriculum. Acquiring material wealth can lead to social isolation and loneliness. High-net-worth individuals struggle to find genuine connections and meaningful relationships, as others may be drawn to them for their wealth rather than their character. Wealth can also significantly impact family dynamics, leading to tension, conflict, and complex relationships. Issues such as inheritance disputes, financial dependencies, and differing values regarding money can strain familial bonds. Some high-net-worth individuals may struggle to find true fulfillment and purpose despite their financial success. They question the meaning of their wealth and accomplishments, seeking more profound satisfaction beyond material possessions and external achievements. People of high net worth often face public scrutiny, judgment, and heightened expectations from society, and feel pressured to maintain a particular image of success and perfection, which can lead to deeper feelings of insecurity and inadequacy.

Addressing these personal, spiritual, and emotional challenges requires a biblical approach that emphasizes the gift of giving (Luke 6:38), the dangers of greed (1 Tim 6:9–10), and the perplexing effect that wealth can have on family and friends (Prov 19:4). The curriculum developed through this project would serve to address these unique challenges by providing community among like-minded peers, answers to family and

social issues not commonly addressed from the pulpit, and vision for their unique and important role in the church and body of Christ as gospel patrons (Rom 16:1).

Purpose

The purpose of this project was to disciple affluent members at First Baptist Church of Fernandina Beach, Florida, in the specific biblical instructions, cautions, and responsibilities of individuals with significant financial resources.

Goals

The following goals were established to determine the effectiveness of this project. The first goal focused on cognitive understanding of the unique discipleship needs of high-net-worth individuals. The second goal applied the understanding to those Christians who would benefit most from the curriculum. Finally, the third goal ensured long-term application and usage of the curriculum by our church leadership.

1. The first goal was to measure participants' current understanding of biblical stewardship.
2. The second goal was to develop a six-week curriculum on biblical stewardship, with particular attention given to its application for high-net-worth Christians.
3. The third goal was to lead a group of high-net-worth Christians through the curriculum.
4. The fourth goal was to survey participants to determine if the curriculum increased their knowledge of the subject.
5. The fifth goal was to develop a strategic plan for the ongoing implementation of this course within the education ministry of First Baptist Church.

Definitive research methodology measured if and when the five goals had been accomplished. The research methodology and instruments used to measure the success of each goal will be detailed in the following section.[3]

[3] All of the research instruments used in this project were performed in compliance with and approved by The Southern Baptist Theological Seminary Research Ethics Committee prior to use in the ministry project.

Research Methodology

Five goals determined the effectiveness of this project. The first goal was to measure participants' current understanding of biblical stewardship. A group of nine couples chosen from among the highest financial contributors in the congregation of First Baptist Church of Fernandina Beach, Florida, were invited to participate. The goal was considered successfully met when those participants completed the Basics of Stewardship Assessment.[4]

The second goal was to develop a six-week curriculum on biblical stewardship, with particular attention given to its application for high-net-worth Christians. The curriculum was an introduction to the topic of a biblical theology of wealth. The course took place in the homes of various class members and consisted of two hours of interactive teaching and group discussion each week. Participants completed homework before gathering as a group. The course primarily focused on the unique challenges, particular commands, and warnings found in Scripture to members of the high-net-worth community. This goal was assessed by an expert panel comprising National Christian Foundation board members, Christian Wealth Advisors from the Ron Blue Group, and three pastors from the Fernandina Beach community. The expert panel used a rubric to evaluate the course material, ensuring that it was biblically faithful, practically helpful, and sufficiently thorough in the material it covered.[5] This goal would be considered successfully met when a minimum of 90 percent of the criteria met or exceeded the sufficient level. Should the initial feedback yield less than 90 percent, the curriculum would be revised per the panel's evaluation until the criterion met or exceeded the sufficient level.

The third goal was to lead a group of high-net-worth Christians through the curriculum. Invitations to this course were sent to couples in the top 10 percent of financial contributors to First Baptist Church's general budget in the previous year. This

[4] See appendix 1.

[5] See appendix 2.

goal would be considered successfully met when each of the couples completed the coursework.

The fourth goal was to survey participants to determine if the curriculum increased their knowledge of the subject. Each participant completed the Basics of Stewardship Assessment a second time to determine if their priorities and convictions related to stewardship had shifted. The goal would be considered met when the majority of participants demonstrated a scoring increase in their second attempt at the Basic Stewardship Assessment.

The fifth goal was to develop a strategic plan for the ongoing implementation of this course within the education ministry of First Baptist Church. Those who completed this course were encouraged to lead a similar group for people within their peer group, who are either members of FBC or potential members in the community. This goal would be considered met when a plan was in place to regularly identify and disciple high-capacity givers within the congregation of First Baptist Church.

Definitions and Limitations/Delimitations

High Net Worth Individual (HNWI). A high net worth individual is someone whose *investable or liquid assets* (i.e., cash, stocks, bonds, mutual funds, etc., excluding the primary residence, collectibles, business-operating assets) total **US $1 million or more** (after deducting liabilities).

Ultra-High Net Worth Individual (UHNW). This phrase generally refers to individuals with a net worth exceeding $30 million. Clarifying this distinction from HNWIs helps differentiate between various levels of wealth.

Net worth. The total value of an individual's assets minus their liabilities.

Asset allocation. The strategy of distributing investments among different asset classes (e.g., equities, bonds, real estate) to manage risk and achieve investment goals. This is crucial in understanding how HNWIs manage their wealth.

Estate planning. The process of arranging for the management and disposal of a person's estate during their life and after death. This can include wills, trusts, and tax considerations.

Tax optimization. Strategies used to minimize tax liabilities, including deductions, credits, and strategic investments. HNWIs often engage in tax planning to preserve wealth.

Philanthropy. The act of donating money, resources, or time to charitable causes. Understanding HNWIs' philanthropic activities can provide insights into their values and societal contributions.

Private banking. Financial services offered to wealthy individuals, including personalized banking, investment management, and financial planning. This is distinct from standard retail banking.

Wealth management. A comprehensive service that includes financial planning, investment management, and other services aimed at growing and protecting wealth.

Investment vehicles. Various means of investing, such as mutual funds, hedge funds, private equity, and real estate investments.

Succession planning. The process of planning for the transfer of business leadership and ownership, particularly in family-owned businesses, which is often relevant for HNWIs.

Liquidity. The ease with which assets can be converted into cash without significantly affecting their value. HNWIs might have different liquidity needs compared to the general population.

Conclusion

Throughout the Scriptures, God consistently addresses those who possess significant material wealth, not with condemnation, but with clarity. From patriarchs like Abraham and Job to New Testament examples such as Joseph of Arimathea and Lydia, Scripture demonstrates that wealth can be a powerful tool for immense kingdom impact

when stewarded wisely. The call to the wealthy is neither casual nor optional; it is weighty and specific. God intends to use these wealthy people for his glory.

While 1 Corinthians 1:26–28 reminds us that not many of noble birth or worldly influence are called, those who are bear a heightened responsibility. The small percentage of affluent believers are charged with immense expectations: to reject pride, avoid trust in riches, cultivate humility, and leverage their influence, resources, and opportunities for the advancement of the gospel and the good of others (cf. 1 Tim 6:17–19; Luke 12:48). This thesis seeks to explore those divine expectations and to disciple high-capacity individuals accordingly, equipping them to live as faithful stewards rather than passive beneficiaries of providence.

The following chapters address these issues from a biblical and sociological perspective, while also offering some tools that may serve the kingdom and the community of HNWIs. Chapter 2 will convey the biblical lessons imparted to the wealthy within God's covenant community, employing both prescriptive and descriptive approaches. Chapter 3 will examine the various ways secular not-for-profits have addressed the unique challenges encountered in reaching the wealthy. Chapter 4 will provide the reader with the curriculum I developed to address the concerns raised. Chapter 5 will provide a detailed evaluation of the curriculum's first use.

CHAPTER 2

BIBLICAL AND THEOLOGICAL BASIS FOR ADDRESSING THE ROLE OF HIGH NET WORTH INDIVIDUALS IN THE KINGDOM OF GOD

Throughout the Old and New Testaments, God has called and equipped a number of high-net-worth individuals in each generation, using them to accomplish his purposes. He also provided several explicit warnings and instructions that they are expected to know and follow.

Wealth in the Old Testament

From the time of Adam to the warnings of the Prophet Malachi, there is hardly a book of the Old Testament that does not address possessions, wealth, and their influence on the human soul. This section will highlight a few of the most prominent examples and emphasize the ways wealth affected individuals and the trajectory of redemption, for better or worse.

Adam, Wealth, and Legacy

God owns everything by virtue of the fact that every single molecule in existence exists because God caused it to exist. As David declared in Psalm 24:1–2, "The earth is the Lord's and the fullness thereof, the world and those who dwell therein, for he has founded it upon the seas and established it upon the rivers." Beyond that, God sustains their existence by his power and wisdom (Col 1:16–17).[6]

The Old Testament canon opens with God's decree that one of his possessions, man, be a steward over all the rest of his possessions under the heavens. One

[6] Unless otherwise noted, all Scripture quotations are from the English Standard Version.

consequence of man being made in God's image was his subsequent dominion over the rest of creation.[7] Thus, the image bearer is a beneficiary of God's direct created effort.[8]

Adam is granted abundant provision. Gordon Wenham describes,

> In 2:9 it was said that the garden contained trees good to eat; now explicit permission is given to eat of them all save the tree of knowledge. This "again reveals the abundance of [God's] fatherly care" (von Rad, 80). The prohibition applies simply to one of the two special trees; evidently man was allowed to eat of the tree of life if he wanted.[9]

The language seems almost excessive, as it describes the bountiful provision God granted to the first couple. It is as if Moses is setting up the tragic fall in chapter 3.[10]

Adam was made the owner by proxy of all he surveyed. K. A. Matthews states, "God has created humanity to exercise dominion in the world under the beneficence of God."[11] Subsequently, God granted him nomenclature authority. As such, Adam exercised more possessive ownership than any who would come after him. Yet, he was still accountable to the Creator. In a very real sense, he was the wealthiest man who ever lived, possessing the authority to rule, name, and enjoy all that God had made—save the fruit of one tree. His inheritance illustrates the principle that wealth is first and foremost a trust from God, given to be stewarded under his authority.[12]

Yet Adam's failure reveals the danger inherent in abundance. Instead of resting in God's provision, he believed Satan's lie that God's gifts were insufficient. By grasping for what was withheld, Adam forfeited his dominion and introduced toil, conflict, and death into the human story (Gen 3:6–19; 1 Tim 6:10). The first couple's fall set the pattern

---

[7] Carl Friedrich Keil and Franz Delitzsch, *Commentary on the Old Testament* (Peabody, MA: Hendrickson, 1996), 1:39.

[8] K. A. Mathews, *Genesis 1–11:26*, New American Commentary, vol. 1A (Nashville: Broadman & Holman, 1996), 160.

[9] Gordon J. Wenham, *Genesis 1–15*, Word Biblical Commentary, vol. 1 (Dallas: Word, 1987), 67.

[10] Wenham, *Genesis 1–15*, 67.

[11] Mathews, *Genesis 1–11:26*, 51.

[12] John C. Miller, *Genesis*, Pulpit Commentary (London: Funk & Wagnalls, 1909), 31.

for every generation after them: wealth and possessions are blessings from God, but they also carry unique temptations that can lead to ruin if not held with gratitude and obedience.

This story of God's provision and man's lust for more echoes throughout the remainder of the Old Testament canon. With the emergence of each generation, dominion is divided further, and an ever-increasing number of people hold ownership. Various city-states arose, each with a primary leader. Territorial disputes, the development of weapons, and more complicated expressions of government emerged. The experience of each generation reveals unique facets of the temptations peculiar to ownership.

Abraham, Wealth, and Family Conflict

By Genesis 12, God initiates a deliberate plan to bring forth the prophesied "seed of the woman," a male descendant destined to overcome Satan and rectify the consequences of the fall in Eden (Gen 3:15). This divine intervention involves establishing a new nation and kingdom upon the Earth, commencing with the selection of Abram from Ur (Gen 12:1–3).[13]

According to the biblical narrative, Abram, subsequently known as Abraham, was characterized by significant wealth.[14] He possessed large amounts of silver, gold, herds, and servants (Gen 13:2). The wealth was amassed by spurious means. Victor Hamilton writes,

> The patriarch's ill-gotten wealth is again mentioned, as if to reinforce the point that in acquiring his wealth he lost the respect of his wife and any sense of self-respect and dignity. A fortune has been amassed, but an opportunity for trust has been missed. Among Abram's plenteous resources his livestock is listed before his silver and gold. As we will see later in this narrative, problems emerge between Abram and Lot over livestock, not over precious metals.[15]

---

[13] K. A. Mathews, *Genesis 11:27–50:26*, New American Commentary, vol. 1B (Nashville: Broadman & Holman, 2005), 105.

[14] Victor P. Hamilton, *Genesis: A Commentary on the Holy Scriptures* (Bellingham, WA: Logos, 2008), 391.

[15] Victor P. Hamilton, *The Book of Genesis, Chapters 1–17*, New International Commentary on the Old Testament (Grand Rapids: Wm. B. Eerdmans, 1990), 390.

Like his ancestor, Adam, these ill-gotten possessions brought inherent challenges. God calls Abraham to leave his tribe and obediently go by faith to a land that he "knew not of" (Gen 12:1). This involved relocating his wife, Sarah, his nephew, Lot, and the people they had "acquired in Haran," suggesting the presence of a substantial entourage (Gen 12:5), along with vast herds of animals and sums of gold and silver.

As their flocks and herds multiplied, conflicts arose between Lot and Abraham's respective herdsmen over grazing land for their livestock. Genesis 13 explains that the land could not support both Abraham's and Lot's flocks (v. 2). This situation created tension and strife among their herdsmen, prompting Abraham to propose a peaceful resolution. He suggested to Lot that they part ways to avoid conflict and maintain familial harmony (Gen 13:8–9). Displaying his wisdom and humility, Abraham allowed Lot to choose which portion of the land he desired for himself and his livestock. Here, one sees the first evidence that when riches are gained by godly motives, no sorrow is added to them (Prov 10:22). Wenham explains, "Abram's self-effacing generosity was, however, greatly rewarded. The promises of the land and numerous descendants are now reiterated categorically: 'The *whole* land which you see I shall give to you and your descendants *forever*.' Furthermore, 'your descendants will be like the dust of the earth' for uncountability (v. 16)."[16]

Lot, drawn by the lushness of the Jordan Valley, opted for the fertile plains near the city of Sodom, which resembled the garden of the Lord (Gen 13:10–13). Abraham remained in Canaan, where God had promised to bless him and his descendants forever (Gen 13:14–18). This decision showcases Abraham's faith in God's provision and willingness to prioritize peace, familial health, and unity over personal gain.

The separation between Abraham and Lot is a cautionary tale about the potential pitfalls of wealth and possessions. While material abundance can bring blessings, it can

[16] Wenham, *Genesis 1–15*, 299.

also lead to conflicts and division among one's closest relatives if not managed with wisdom and humility.

Job, Wealth, and Spiritual Conflict

In another part of the world, a contemporary of Abraham was experiencing his own challenges with wealth and possessions. A man in the land of Uz, named Job, begins with the record of his immense wealth (Job 1:3). He possessed 7,000 sheep, 3,000 camels, 500 yoke of oxen, 500 female donkeys, and very many servants. Roy B. Zuck states, "Job was the wealthiest of an apparently prosperous group of people in northern Arabia."[17] David J. A. Clines writes,

> Job's wealth is described entirely in terms of his cattle and servants (cf. Gen 12:16; 26:14; 30:43; 46:32; 1 Sam 25:2). Clearly Job also possesses plowland (cf. v 14; 5:23; 31:38) and gold (cf. 22:24; 31:24; 42:11), while the quantities of oxen (for plowing) and asses (for carrying the produce of the fields) indicate forms of wealth besides the animals (for gold and silver among cattle as forms of wealth in patriarchal times, cf. Gen 24:35).[18]

The biblical author portrays Job's righteousness and wealth as being equally immense. As in Genesis, the near overstatement sets up the dramatic loss that will soon follow. Job's good fortune caught the attention of mankind's infernal foe, Satan. As the story progresses, Satan systematically dismantles Job's family, wealth, and even personal good health until the story finds him sitting on a pile of ash, cursing the day he was born. Through the poetic saga, Job's faith and character grow and struggle until his righteousness is vindicated in the final round, and his wealth is restored twofold.[19] Nevertheless, righteousness combined with wealth tempted the enemy to attack, which may always gain the enemy's attention. The saga concludes with God restoring to Job twice what had been taken from him, as Job proved he could steward his wealth without losing his soul.

---

[17] Roy B. Zuck, "Job," in *The Bible Knowledge Commentary: An Exposition of the Scriptures*, ed. J. F. Walvoord and R. B. Zuck (Wheaton, IL: Victor, 1985), 1:719.

[18] David J. A. Clines, *Job 1–20*, Word Biblical Commentary, vol. 17 (Dallas: Word, 1989), 14.

[19] R. Green, *Job*, Pulpit Commentary (London: Funk & Wagnalls, 1909), 8.

Israel, Wealth, and Relational Conflict

The lineage of Abraham starts to form this new nation of people, with Abram's grandson, Jacob, also known as Israel, becoming the eponymous figure of this nation (Gen 32:28). Again, the bestowal of great wealth is on this new federal head (Gen 30:43), yet it comes with great family strife as a struggle for the rights of the progenitor develops with his brother, Esau. Jacob shrewdly purchases the rights of the firstborn from Esau for the price of a bowl of stew (Gen 25). Yet, beyond the scope of his trickery, Jacob recognizes God as the source of his ultimate wealth. Hamilton states, "Esau does not specify the source of his wealth, but Jacob does: because God has favored me. This insertion might deter Esau from harming Jacob if he were predisposed to do so. Would Esau lay a hand on one whom God has so prospered?"[20]

The nation of Israel, comprising twelve tribes, began to proliferate under God's providential guidance and evolved into a kingdom (Gen 35:11).[21] Genesis concludes with the descendants of Jacob seeking refuge in Egypt amidst a severe famine in the land (47:1–12). Could it be that the once prosperous people had lost the abundant provision of the Almighty? Providentially, the God of Abraham had positioned one of Israel's sons, Joseph, in the court of Pharaoh. He was not only wealthy but also powerful. Pharaoh said to Joseph in Genesis 41:40–41: "'You shall be over my house, and all my people shall order themselves as you command. Only as regards the throne will I be greater than you.' And Pharaoh said to Joseph, 'See, I have set you over all the land of Egypt.'"

Joseph's wealth and power enabled him to rescue his family from certain devastation, but this favor also caused great family conflict. His brothers hated him so much that they nearly murdered him, stopping just short and selling him into slavery. The book of Genesis concludes with family conflict brought to the surface and graciously

[20] Victor P. Hamilton, *The Book of Genesis, Chapters 18–50*, New International Commentary on the Old Testament (Grand Rapids: Wm. B. Eerdmans, 1995), 346.

[21] Keil and Delitzsch, *Commentary on the Old Testament*, 1:458.

resolved as the brothers recognize God's intention for good despite their inclination toward evil.[22]

Through Joseph, God provided for generations of Jacob's descendants. In the shadow of the Egyptian pyramids, these descendants of Abraham prospered and multiplied, becoming a very numerous people (Exod 1:7).[23] However, a new Pharaoh ascended to power in Egypt, unaware of the historical ties of these people, the Hebrews (Exod 1:8). This Pharaoh subjected the Israelites to harsh slavery until God intervened by raising up Moses as their deliverer (Exod 3:7–10). Moses led them out of Egypt and toward the border of the land promised to their ancestor, Abraham (Exod 3:17). During this period, they received the law of the kingdom, which was distinctly theocratic in nature, with God serving as their king (Exod 19:3–6). Blessings, including material wealth, were promised to them as they honored God's law, and curses would follow if they did not.[24] Returning to the land of promise, they discovered a place of immense wealth.[25]

David, Wealth, and Sensual Temptation

Upon entering the promised land and assuming possession, the Israelites discovered that God would govern this new kingdom through various mediators, including judges, priests, prophets, and kings (Jdgs 2:16–19; 1 Sam 9:9; 16:13). Among these, King David emerged as the quintessential prototype of the ideal ruler, described as a man after God's own heart (1 Sam 13:14; Acts 13:22). It was prophesied that a descendant of David would ultimately serve as God's ultimate and eternal King (2 Sam 7:12–13; Isa 9:6–7).

---

[22] John D. Hannah, "Exodus," in Walvoord and Zuck, *Bible Knowledge Commentary*, 1:108.

[23] Douglas K. Stuart, *Exodus*, New American Commentary, vol. 2 (Nashville: Broadman & Holman, 2006), 60.

[24] Hannah, "Exodus," 1:108.

[25] R. Alan Cole, *Exodus*, Tyndale Old Testament Commentaries, vol. 2 (Downers Grove, IL: InterVarsity, 1973), 32–169.

This theme persisted throughout the remainder of the Old Testament as the divine plan gradually unfolded, revealing that a descendant of David would arise to lead the nation and eventually the entire world (Jer 23:5–6; Mic 5:2).

During the reign of King David, Israel experienced a significant expansion of wealth and prosperity as demonstrated by the vast building projects he undertook.[26] A. A. Anderson demonstrates how these construction projects marked David's wealth: "Vv 9b and 11 give the only record of David's building projects. Such accounts are often associated with various kings of the ancient Near East, and their function is to stress the wealth, power, and greatness of the rulers concerned (see Kegler, *Politisches Geschehen*, 218–32)."[27]

His reign marked a period of military conquests, territorial expansion, and economic growth, contributing to the nation's overall affluence.[28] Under David's leadership, Israel achieved military victories against neighboring nations, consolidating its power and extending its borders (2 Sam 8:1–14). These conquests provided access to valuable resources, including land, livestock, and natural riches, which bolstered the nation's wealth (2 Sam 8:6; 10:19). David's administration implemented effective economic policies and trade agreements, fostering commerce with neighboring kingdoms (2 Sam 8:2; 8:10). The resulting increase in trade contributed to the nation's prosperity, as merchants and traders brought greater wealth into Israel. David's establishment of a centralized government and judicial system facilitated economic growth and development, attracting skilled laborers, artisans, and craftsmen to contribute to the nation's wealth (2 Sam 8:16–17).

David's personal wealth also enhanced Israel's prosperity. He amassed

---

[26] Robert D. Bergen, *1, 2 Samuel*, New American Commentary, vol. 7 (Nashville: Broadman & Holman, 1996), 349.

[27] A. A. Anderson, *2 Samuel*, Word Biblical Commentary, vol. 11 (Dallas: Word, 1989), 81.

[28] V. Philips Long, *1 and 2 Samuel*, Tyndale Old Testament Commentaries, vol. 8 (Downers Grove, IL: InterVarsity, 2020), 181.

significant treasures through conquests and diplomatic alliances, which he dedicated to constructing the Temple in Jerusalem (1 Chr 29:3–5). David's wise stewardship and adherence to God's principles of justice and righteousness also contributed to the nation's overall economic flourishing (Ps 72:1–4, 12–14).

Yet, one sees in David's abundant wealth that he seemed to operate as if the rules of reality no longer applied to him personally. When other kings went to battle to defend or expand their kingdoms, David stayed home. On one occasion, he observed Uriah's wife, Bathsheba, bathing near the palace. Her beauty tempted David. The king used his power and authority to have his way with her. When he found out she had become pregnant and his sin would be discovered, David again used his authority to cover up his sin by stationing Uriah in a particular region of the battle where he and his troops would surely perish. The story of David and Bathsheba offers many lessons, but none as poignant as the subtle power of wealth to obscure the consequences of one's sin (2 Sam 11).

Solomon, Wealth, and Emotional Problems

David's son, Solomon, inherited an immense fortune and all the prestige and power of wearing Israel's crown. Upon his coronation as Israel's king, Solomon experienced a divine encounter through which God urged him to make a request. Knowing his youth and inexperience, Solomon requested that God bless him with wisdom to govern the people properly. Moved by the humility inherent in the request, God granted Solomon great wisdom and unthinkable riches.[29] Second Chronicles 1:11–12 reads,

> God answered Solomon, "Because this was in your heart, and you have not asked for possessions, wealth, honor, or the life of those who hate you, and have not even asked for long life, but have asked for wisdom and knowledge for yourself that you may govern my people over whom I have made you king, wisdom and knowledge are granted to you. I will also give you riches, possessions, and honor, such as none of the kings had who were before you, and none after you shall have the like."

[29] Roddy Braun, *1 Chronicles*, Word Biblical Commentary, vol. 14 (Dallas: Word, 1986), 194.

Throughout his life, Solomon experienced the complications of wealth, as did all before him, yet in his later days, the emotional toll of wealth was most apparent.[30] While never losing access to the wisdom God had granted him, Solomon began to explore every pleasure that could be obtained. Solomon erected houses, planted vineyards, enslaved many people, and possessed herds and flocks, more than all who came before him. He gathered immense sums of silver and gold, concubines, and singers. Yet despite these things, he was empty and emotionally unfulfilled, confessing, "Then I considered all that my hands had done and the toil I had expended in doing it, and behold, all was vanity and a striving after wind, and there was nothing to be gained under the sun" (Eccl 2:11).

From the pinnacle of wealth and prosperity under Solomon's reign, Israel soon faced a series of devastating defeats. In the coming years, a civil war divided the kingdom in half, Israel in the North and Judah in the South. For a period, both Judah and Israel faced defeat at the hands of foreign nations, enduring a season of exile (2 Kgs 17:20–23; 2 Kgs 24:10–16). However, during this tumultuous period, the prophets continued proclaiming the promise of a coming king.

Malachi. Wealth, and Worship

The Advent of the Messiah was preceded by four hundred years without a recorded prophetic word. The final prophet before the period of silence in the intertestamental period was Malachi. His prophecy was replete with reproofs and chastisement regarding the place of wealth in Israel.[31] Malachi rebukes the priests and people for bringing defiled and substandard sacrifices to God (Mal 1:6–11). The law required them to offer their best animals, but instead, they kept their wealth for

[30] J. A. Thompson, *1, 2 Chronicles*, New American Commentary, vol. 9 (Nashville: Broadman & Holman, 1994), 201.

[31] Richard A. Taylor and E. Ray Clendenen, *Haggai, Malachi*, New American Commentary, vol. 21A (Nashville: Broadman & Holman, 2004), 415.

themselves and offered God the leftovers, blind, lame, and sick animals that were worthless in the marketplace (Mal 1:13).

God rebukes the men of Israel for being unfaithful to their wives. Many of them divorced their Jewish wives to marry foreign women who had greater wealth, status, and political influence (Mal 2:11–16). This pursuit of wealth and social gain caused them to break their covenant with God and their families. God directly confronts Israel for failing to give their tithes and offerings. They kept their money for themselves instead of supporting the temple and the work of God (Mal 3:6–13).[32]

Throughout the Old Testament, God offers abundant provision to his covenant people, yet this provision brings unique and many-faceted temptations. These situations serve both to instruct and warn those who would follow of what Paul would call the "love of money" (1 Tim 6:10).

Wealth According to Jesus

The advent of Christ came with Gabriel's declaration that the son of Mary would receive "the throne of his father David and reign over the house of Jacob forever, and of his kingdom, there will be no end" (Luke 1:32b–33). If Jesus were to succeed where countless others had failed, it should be no surprise that he would have to deal forthrightly and dramatically with the dangers of wealth.

The ministry of Christ begins when he is compelled by the Holy Spirit into the wilderness for forty days immediately after his baptism. During this time, he encountered the same enemy that Adam faced at the dawn of human history (Gen 3). Yet, this time, the lies of the enemy were unsuccessful.[33] Like Adam before him, Christ, the second Adam, was tempted to lay claim to the things his heavenly Father had not apportioned. Luke 4:5–7 says, "And the devil took him up and showed him all the kingdoms of the

[32] Taylor and Clendenen, *Haggai, Malachi*, 429.

[33] R. C. Sproul, *A Walk with God: An Exposition of Luke* (Fearn, Scotland: Christian Focus, 1999), 113.

world in a moment of time, and said to him, "To you, I will give all this authority and their glory, for it has been delivered to me, and I give it to whom I will. If you, then, will worship me, it will all be yours." John Nolland describes,

> The Devil takes Jesus up and treats him to a dazzling display of his extensive influence in the kingdoms of the world: the Devil is a power broker who sees to the disposition of glory in the world. His influence is co-extensive with the influence of evil in the fabric of human affairs, and he works through every form of the desire for self-aggrandizement. The Devil entices Jesus to come over to his way: to gain glory for himself in this world by compromise with the demonic forces that control it. But Jesus has been appointed a kingdom as one who serves (22:24–29). He seeks not for himself but only for his God. He will worship God alone and not the idols of the nations (Deut 6:13).[34]

Unlike Adam, Christ boldly declared, "It is written 'You shall worship the Lord your God, and him only shall you serve'" (Matt 4:10). The allure and power of temptation to have that not apportioned to him had decimated humanity since Adam, but now one who could refuse the evil allure had come. Through this victory, Christ demonstrated that he could sympathize with our weaknesses and instruct us to escape the snare of loving money. Throughout his ministry, he frequently addressed the subject of wealth.

Wealth and the Rich Young Ruler

The encounter of Jesus with the rich young ruler, recorded in all four Gospels, presents a man who seemed to possess everything—wealth, status, morality, and spiritual curiosity. He came to the right person with the right question, but Jesus exposed the one thing he lacked: a heart free from idolatry. His possessions were not merely things he owned; they owned him.[35] When commanded to sell all and follow Christ, he turned away in sorrow, showing that his true allegiance was to wealth rather than God. The story illustrates how prosperity can create a false sense of security and self-sufficiency, even blinding the morally upright to their deepest needs.

---

[34] John Nolland, *Luke 1:1–9:20*, Word Biblical Commentary, vol. 35A (Dallas: Word, 1989), 182.

[35] Sproul, *A Walk with God*, 263.

Jesus used the moment to teach that wealth, youth, and authority are common barriers to discipleship. Each fosters illusions of independence, power, or endless time, making surrender to Christ all the more difficult. Yet the impossibility of salvation by human effort is matched by God's power to save. Jesus's call—"follow me"—remains the same today, demanding that we abandon whatever rivals his lordship, whether money, ambition, or relationships. The disciples, unlike the ruler, left everything to follow Christ and were promised a reward beyond measure. True discipleship, then, is not about religious affiliation or outward morality, but a radical reorientation of life around Jesus as Lord.[36]

Wealth and the Parable of the Rich Fool

Parables were one of Jesus's preferred avenues of teaching, and thirteen of them were related to the subject of wealth. In Luke 12:13–21, Jesus addresses the issue of covetousness after a man interrupts his teaching on fear, asking him to mediate an inheritance dispute.[37] Rather than resolving the dispute, Jesus takes the opportunity to expose the deeper issue, an unhealthy desire for possessions. Covetousness, or an insatiable craving for what belongs to another, is a sin that often goes unnoticed but can be spiritually devastating. Unlike other sins, covetousness is entirely internal, has no legal consequences, and is difficult to detect within oneself. It begins with a specific object of desire but leads to a general sense of discontentment.[38] Jesus warns against this heart condition, reminding that life does not consist in the abundance of possessions. The tenth commandment, "You shall not covet," safeguards against breaking all the others, stealing, lying, and even murder often stem from a covetous heart. This warning is crucial because covetousness can blind a person to their spiritual need, making them prioritize wealth

[36] Robert H. Stein, *Luke*, New American Commentary, vol. 24 (Nashville: Broadman & Holman, 1992), 458.

[37] John Nolland, *Luke 9:21–18:34*, Word Biblical Commentary, vol. 35B (Dallas: Word, 1993), 687.

[38] Stein, *Luke*, 357.

over God.

To illustrate this, Jesus shares a parable of a rich fool. A wealthy man, blessed with an abundant harvest, decides to build larger barns to store his goods and secure his future, believing he has achieved a life of ease. However, God declares him a fool because that very night, his life will be required of him. This parable teaches three essential truths. First, it emphasizes the immensity of eternity. The rich man planned for his earthly future but neglected his eternal destiny. Many today make decisions solely based on financial gain or worldly success without considering their spiritual well-being. Second, it highlights the reality that all things are on loan. Wealth, possessions, and even our lives belong to God; we are merely stewards. Everything we accumulate will eventually be passed on to someone else, and we will stand before God to give an account.

Third, the parable introduces the principle of kingdom economics: true riches are not found in earthly wealth but in being "rich toward God." Jesus presents a paradox: while material possessions are temporary and perishable, they can be used to store up eternal treasures. He instructs his followers to invest in the kingdom of God, laying up treasures in heaven where they will never be lost. This requires a shift in mindset, from hoarding and self-indulgence to generosity and a sense of eternal purpose. Covetousness thrives on comparison and dissatisfaction, but the antidote is contentment and a proper understanding of stewardship. Money, talents, and resources should be leveraged for God's glory, supporting the gospel's mission and meeting the needs of others. In doing so, one converts temporary wealth into eternal rewards. Jesus's words remind us that what we cling to on earth will ultimately slip through our fingers, but what we give for God's purposes will last forever.

Wealth and the Widow's Offering

In Luke 20:45–21:4, Jesus warns against the hypocrisy of the religious elite who sought public recognition for their wealth and piety. He critiques their long robes, insistence on titles, and desire for places of honor, revealing their self-serving motives.

Worse yet, they exploited widows and the vulnerable for financial gain while making long, insincere prayers for show. The scene is set against the backdrop of the Passover, where the temple treasury became a hub for extravagant giving. Wealthy donors paraded their offerings with great spectacle, making their presence and generosity known. This display mirrors the distractions of a modern casino, where external grandeur masks deeper issues of the heart.[39]

Amidst this lavish giving, Jesus draws attention to a poor widow who deposits two small copper coins into the treasury, an offering so insignificant in human terms that it could easily go unnoticed. Yet, Jesus emphasizes that her gift is worth more than all others because she gave not out of abundance but out of poverty, surrendering all she had to live on. In God's economy, the value of a gift is not determined by its monetary worth but by the faith and sacrifice behind it. Her small but wholehearted offering starkly contrasts the grandiose and self-promoting giving of the religious elite. According to I. Howard Marshall,

> The final incident in this section is joined to what precedes both by the catchword 'widow' and by the contrast between the false piety of the scribes and the widow, although in the story itself the contrast is between the rich and the poor rather than between the scribes and the widow; in both contrasts, however, true and false piety is the issue. The incident fits in with Luke's emphasis on the way in which true religion affects a person's attitude to wealth, and brings out the lesson that what matters is not the amount that one gives but the amount that one keeps for oneself.[40]

Jesus's teaching highlights the spiritual significance of giving. Unlike the temples built from these extravagant offerings, structures that would eventually be destroyed, true giving must be rooted in worship and trust in God. The widow's gift demonstrated that she recognized God as her ultimate provider. This principle is reflected throughout Scripture, from David's lavish temple offerings to Paul's encouragement of sacrificial generosity. Jesus affirms that giving is not about the amount but about where

---

[39] Sproul, *A Walk with God*, 364.

[40] I. Howard Marshall, *The Gospel of Luke*, New International Greek Testament Commentary (Exeter: Paternoster, 1978), 750.

the heart is, stating in Matthew 6:21, "For where your treasure is, there your heart will be also." When we give, God does not measure the size of our contribution but the sincerity of our devotion.

Ultimately, Jesus's recognition of the widow's offering reminds us that God sees what others overlook. Her act of faith resonated in heaven as if she had struck the ultimate jackpot, one that was not about wealth but about eternal impact. Today, her story inspires countless believers to give with a heart of worship rather than for earthly applause. The challenge remains: will our giving reflect God's generosity? True giving is not about the size of the gift but the faith behind it. When we give in faith, we align ourselves with God's kingdom and invest in treasures that will never fade.

Wealth and the Parable of the Unjust Steward

In Luke 16:1–15, Jesus uses the example of a dishonest steward to teach a powerful lesson about money and eternal priorities. Just as he often used surprising analogies, comparing his return to a thief in the night or likening God to an unjust judge, he now presents a corrupt manager as a model of shrewdness.[41] The steward, facing imminent dismissal, strategically reduces the debts of his master's debtors, securing favor for his future. Though dishonest, he is commended for his foresight. Jesus uses this story to illustrate a crucial principle: the resources we manage on earth should be used wisely for eternal purposes. Money itself is temporary, but when leveraged correctly, it can yield spiritual dividends that last forever. This contrasts with the worldly tendency to hoard wealth for personal security rather than using it to build relationships that will endure into eternity. [42]

Jesus underscores that wealth is a tool, not an end in itself. After his dismissal, the steward exchanged financial capital for relational capital, ensuring he had allies.

[41] Stein, *Luke*, 427.

[42] Sproul, *A Walk with God*, 313–14.

Likewise, believers should recognize that all possessions ultimately belong to God, and faithful stewardship means using them in ways that align with his kingdom. Scripture repeatedly affirms God's ownership over all things, Psalm 24:1 declares, "The earth is the Lord's, and everything in it." Yet many fall into the trap of believing they are the true owners of their wealth, forgetting that everything entrusted to them is temporary. Jesus challenges this mindset by urging his followers to be faithful with worldly wealth so that they may be entrusted with greater, eternal riches. Those who invest in God's work will find that their giving results in an immeasurable, lasting return. Leon Morris writes,

> The parable presents us with a steward who, faced with the loss of his employment, protected his future by calling in the bonds and getting the debtors to rewrite them so that they no longer carried interest. He looked to their gratitude to express itself by their taking him into their homes. His action put the owner in a difficult position. He would have the greatest of difficulty in establishing his claim to the original amounts now that the first bonds were destroyed. In any case he could not repudiate the steward's action without convicting himself of taking usury. It would be extremely difficult to obtain his legal rights and in the process he would convict himself of acting impiously. So he put the best face possible on the situation and 'commended' the steward, thus securing an undeserved reputation for piety. The steward was now seen as conforming to the law of God and the owner as applauding this. Both were acting decisively in a difficult situation.[43]

The core principle of Jesus's teaching is that devotion to money is incompatible with devotion to God. He states plainly in Luke 16:13, "No servant can serve two masters. . . . You cannot serve God and money." The human heart is designed for singular devotion, when something other than Christ takes center stage, love for him inevitably diminishes. This explains why Jesus's teachings on money often provoke resistance, as seen in the Pharisees, who ridiculed him for exposing their idolatry. When wealth becomes a person's master, it leads to a justification of materialism and a rejection of spiritual truth. This is why society often exalts what God calls an abomination. Whether through distorted values in media, politics, or culture, when people worship material gain, they inevitably begin to despise the teachings of Christ.

Jesus's challenge remains relevant today: who or what sits on the throne of

---

[43] Leon Morris, *Luke*, Tyndale New Testament Commentaries, vol. 3 (Downers Grove, IL: InterVarsity, 1988), 263–64.

your heart? Money is not evil, but its grip on a person's life can be. True financial stewardship means surrendering wealth to God's purposes rather than allowing it to become an idol. The believer's goal should not be accumulation but transformation, leveraging resources to advance God's kingdom and impact lives eternally. As missionary Jim Elliot said, "He is no fool who gives what he cannot keep to gain that which he cannot lose."[44]The question is not whether we will leave wealth behind, because we certainly will, but whether we will have used it in a way that leads to eternal rewards.

Wealth and the Story of Zacchaeus

In Luke 19:1–27, two connected stories highlight loyalty to Jesus as king. Zacchaeus, a wealthy tax collector loyal to Rome, climbed a tree just to see Christ. To everyone's surprise, Jesus invited himself to Zacchaeus's home, and the encounter transformed him. He pledged radical restitution and generosity, shifting his allegiance from Caesar to Christ. His response demonstrated that genuine faith brings about visible change and redirects one's loyalty to the true king.[45]

Immediately afterward, Jesus told the Parable of the Minas to correct expectations that he would establish his reign in Jerusalem immediately. Like the nobleman who departs and entrusts resources to his servants, Christ's reign is delayed, and his followers are called to faithful stewardship until his return. Together, the two accounts show that genuine discipleship is active, not passive—characterized by eagerness to seek Christ, readiness to correct what dishonors him, and faithfulness even in his apparent absence. The challenge is clear: do our lives demonstrate loyalty to Jesus as king now, or are we still hedging allegiance with the world?[46]

---

[44] Jim Elliot, quoted in Elizabeth Elliot, *Through Gates of Splendor* (Carol Stream, IL: Tyndale, 2024), 52.

[45] John Nolland, *Luke 18:35–24:53*, Word Biblical Commentary, vol. 35C (Dallas: Word, 1993), 904.

[46] Sproul, *A Walk with God*, 347; Marshall, *The Gospel of Luke*, 695.

Wealth and the Temple Cleansing

The temple's cleansing brought many of Jesus's teachings to a climax. Donald Hagner states, "Jesus' arrival in Jerusalem is an important dividing point in the Gospel. The Galilean ministry has come to an end, and the journey to Jerusalem has been completed. Now all that remains are the events, the deeds, and teaching in Jerusalem, that are preliminary to the goal and climax of the entire Gospel narrative."[47] One might expect Christ to also bring his teachings on wealth to a climax.

In Matthew 21, Jesus enters the temple and dramatically drives out the merchants, declaring, "My house shall be a house of prayer, but you have made it a den of robbers" (v. 13). This event, recorded in all four Gospels, reveals the Lord's righteous anger against the corruption overtaking the sacred place of worship. Mark's Gospel adds that Jesus made a whip of cords and overturned the tables, while John says that zeal for the Lord's house consumed him. But what exactly provoked this intense reaction? The temple had become a place of lazy worship, where worshippers no longer brought their own sacrifices, as required in Deuteronomy 12:6. Instead of raising and selecting a precious offering, they opted for the convenience of purchasing an animal at the last minute. What was meant to be a deeply personal act of devotion had been reduced to a mere transaction.[48]

This lazy worship led to price gouging and money-changing schemes that took advantage of sincere worshippers. The demand for sacrifices allowed merchants to drive prices higher, and foreign visitors had to exchange their currency at an unfair rate to pay the temple tax. This exploitation was compounded by collusion with priests, who would often reject sacrifices that had not been purchased from approved vendors, ensuring a profitable system for themselves. The temple, meant to be a holy place, had become a marketplace of greed and corruption. Even worse, this corruption disregarded the lost, as

[47] Donald A. Hagner, *Matthew 14–28*, Word Biblical Commentary, vol. 33B (Dallas: Word, 1995), 591.

[48] Craig Blomberg, *Matthew*, New American Commentary, vol. 22 (Nashville: Broadman & Holman, 1992), 313.

it took place in the Court of the Gentiles, the very space where non-Jews were meant to seek and learn about the one true God. Instead of being a beacon of light for all nations, the temple had become an exclusive and exploitative system, pushing people further from God rather than drawing them near.

Jesus's cleansing of the temple was not just about confronting economic corruption, it was a spiritual purging. Paul echoes this in 1 Corinthians, warning believers to purge themselves lest they be purged. Throughout history, God has periodically cleansed his people, removing hypocrisy and corruption. This passage serves as a reminder that worship is not about convenience, profit, or personal gain, it is about drawing near to God with sincerity and reverence. The church today must guard against modern forms of commercialization, ensuring that worship remains sacred and centered on Christ. Just as Jesus purified the temple, believers must also allow him to purify their hearts, removing anything that hinders true devotion.[49]

The passage concludes with growing opposition to Jesus from the chief priests, scribes, and leading men of Israel. Their hatred united them despite their usual divisions, but the people hanging on his words thwarted their efforts to destroy him. This presents a clear contrast, while the religious leaders clung to power and corruption, the people clung to Jesus's teaching.

Wealth and the Cross

The earthly ministry of Jesus concludes with an absolute relinquishing of all earthly possessions as Jesus Christ hangs upon a Roman cross. In the words of Paul, "For you know the grace of our Lord Jesus Christ, that though he was rich, yet for your sake he became poor, so that you by his poverty might become rich" (2 Cor 8:9). Through the cross, Jesus placed wealth in its proper place by laying aside his divine prerogative for the benefit of others. Subsequently, this act of obedience resulted in the Father entrusting

[49] R. T. France, *Matthew*, Tyndale New Testament Commentaries, vol. 1 (Downers Grove, IL: InterVarsity, 1985), 299.

the Son with "all authority in Heaven and on Earth" (Matt 28:18). Christ had gained everything by laying it all aside.

Yet, even at the crucifixion, a man of wealth assisted the Lord in his need of a temporary burial facility. Joseph of Arimathea laid claim to the body of Christ. Yet what he had seen on that Good Friday evening moved him so much that he could no longer remain silent. The wealth of this man from Arimathea was evident because he possessed a garden tomb in the vicinity of Jerusalem, a much sought-after piece of real estate in his day as well as ours.[50] Though the Lord had no earthly possessions to speak of, in his death, a wealthy man was recruited to tend to his body until the day of his resurrection.

Wealth in the Early Church

The themes of wealth, money, and possessions are addressed multiple times throughout Acts and the Epistles. This comes as no surprise considering the breadth of information provided thus far in the scriptures. The human author, Luke, appears to have a firsthand understanding of the dangers of wealth. John Polhill writes,

> One must not pass the story off, however, as a unique phenomenon of the primitive church or an adjunct to Luke's ideal portrait of the church. If the incident makes us uncomfortable, it should. For one, it deals with money. Luke, who as a physician probably had known personally the pitfalls of wealth, of all the Gospel writers gave the strongest treatment of money's dangers.[51]

The early church was marked by the extraordinary outpouring of the Holy Spirit (Acts 2). The believers' bold witness for Jesus Christ was the primary evidence of this empowerment. As stated in Acts 4:32–35, the church demonstrated a unique unity: "Now the full number of those who believed were of one heart and soul, and no one said that any of the things that belonged to him was his own, but they had everything in common" (v. 32). The believers' generosity reflected both their spiritual maturity and their understanding of communal responsibility. This radical shift in personal ownership

[50] Sproul, *A Walk with God*, 415.

[51] John B. Polhill, *Acts*, New American Commentary, vol. 26 (Nashville: Broadman & Holman, 1992), 162.

was not mandated by law but was a Spirit-led conviction to meet the needs of fellow believers. A notable example of this generosity was Joseph, called Barnabas, who "sold a field that belonged to him and brought the money and laid it at the apostles 'feet" (Acts 4:36–37). This selfless giving was a sign of authentic faith and obedience to God.

Acts 5 introduces the first recorded instance of Satan infiltrating the church through deception. Ananias and Sapphira sold a piece of property and secretly retained part of the proceeds, rather than giving the full amount as implied (vv. 1–2). Their sin was not in withholding money but in lying about their giving: "Why has Satan filled your heart to lie to the Holy Spirit and to keep back for yourself part of the proceeds of the land? You have not lied to man but to God" (vv. 3–4). Their punishment was immediate and severe, both Ananias and Sapphira fell dead upon exposure of their deception (vv. 5–10). This event created "great fear" (v. 11) within the church, underscoring the seriousness of integrity in worship. Their story is not merely about deceit, it is a stark reminder that God takes financial choices seriously because they reflect true allegiance. As Jesus taught, "No one can serve two masters. . . . You cannot serve God and money" (Matt 6:24). This statement in Acts comes close on the heels of the second.[52] The early church implemented several strategies to discourage the inordinate accumulation of material wealth and possessions among its members, reflecting the teachings and values espoused in the Old Testament scriptures. The apostolic teachings emphasized contentment with one's basic necessities and the importance of generosity toward others. The apostle Paul, for example, encouraged believers to be content with food and clothing, warning against the desire to be rich (1 Tim 6:6–10). Additionally, Paul instructed the wealthy to be generous and willing to share, recognizing that true wealth comes from generosity toward others (1 Tim 6:17–19).[53]

---

[52] Polhill, *Acts*, 162.

[53] I. Howard Marshall, *Acts*, Tyndale New Testament Commentaries, vol. 5 (Downers Grove, IL: InterVarsity, 1980), 103.

Renunciation of Worldly Attachments

Early Christians were encouraged to prioritize spiritual values over material possessions, following the example of Jesus Christ. Jesus's teachings on wealth and poverty, such as the exhortation to "sell your possessions and give to the poor" (Luke 12:33), underscored the transient nature of worldly wealth compared to the eternal treasures of the kingdom of God. Early church leaders echoed these teachings, calling believers to detach themselves from materialism and invest in spiritual growth and service.

Avoidance of Greed and Covetousness

Greed and covetousness were regarded as sinful attitudes incompatible with the Christian life. The early church condemned the pursuit of wealth for selfish gain, recognizing it as a hindrance to genuine faith and devotion. James warned against hoarding wealth and exploiting the poor (Jas 5:1–6), while the apostle John cautioned believers not to love the world or its things (1 John 2:15–17). By promoting humility, selflessness, and trust in God's provision, the early church sought to counteract the allure of materialism and greed.

Emphasis on Eternal Values

Ultimately, the early church emphasized the pursuit of eternal values over temporal possessions. Believers were encouraged to store treasures in heaven rather than on earth, recognizing that material wealth could distract from the higher calling of discipleship and kingdom service (Matt 6:19–21). This eschatological perspective instilled a sense of detachment from worldly goods and a focus on spiritual priorities, shaping the collective identity and ethos of the early Christian community.

Through these practices and teachings, the early church sought to foster a counter-cultural community characterized by sacrificial love, radical generosity, and spiritual transformation, thereby discouraging the accumulation of material wealth and possessions among its members. As the church expanded, the local congregations of Christ

followers were not made up of a majority of highly wealthy individuals. "For consider your calling, brothers: not many of you were wise according to worldly standards, not many were powerful, not many were of noble birth" (1 Cor 1:26). Yet, in the book of Acts, Priscilla and Aquila, a married couple within the early church, are distinguished as prosperous businesspersons (Acts 18:2–3). Their success in the marketplace did not deter them from actively participating in God's work to promote the gospel (Acts 18:26). They generously opened their home to host a church congregation, provided theological guidance to the esteemed preacher Apollos, and courageously partnered with the apostle Paul, even risking their lives for the sake of the gospel.[54] Interestingly, the only reason we know the story of Priscilla and Aquila 2,000 years later is due to another patron, an influential Greek man mentioned in the opening lines of the books.[55] Theophilus likely underwrote the work of Luke in compiling his Gospel and the book of Acts.

Finally, a woman named Phoebe utilized her home to accommodate missionaries and host the church community in her city. She also financially assisted the apostle Paul and many others in need (Rom 16:1–2). Phoebe's significant ministry responsibility likely involved personally delivering Paul's letter to the Christians in Rome. Because of her invaluable contributions, Paul honored her with the title of "patron."[56] James D. G. Dunn describes the importance of Phoebe and other Patrons like her in the early church:

> In short, Paul's readers were unlikely to think of Phoebe as anything other than a figure of significance, whose wealth or influence had been put at the disposal of the church in Cenchreae. In the Greek cities, some patrons looked after the interests of foreign residents (LSJ, προστάτης III.2); in view of Cenchreae's role as a port and the description of Phoebe already as διάκονος (v 1), it may be that we should see the two roles as linked, "deacon" of the church because of her well-known patronage of "many" foreign visitors, including resident Jews and visiting Christians. There is no difficulty in reading the καὶ ἐμοῦ αὐτοῦ as Paul's recollection of a particular occasion (or more than one) when he had been the beneficiary of Phoebe's patronage and protection (cf. Acts 18:18). The chapter is dotted with such reminiscences (vv. 4, 5, 7, 13). Lydia is another example of a wealthy patron, though probably not so

[54] John Rinehart, *Gospel Patrons* (self-published, 2014), 29, Kindle.

[55] Rinehart, *Gospel Patrons*, 29.

[56] Rinehart, *Gospel Patrons*, 30.

> influential (Acts 16:14–15), and note Acts 17:12: Paul was not the first leader of the new movement to benefit from the patronage of influential or wealthy women (cf. Luke 8:3), and he certainly was not the last.[57]

God is equipping his church to fulfill the Great Commission by raising up a small minority of Christ followers entrusted with great wealth, which they are to steward for the sake of the kingdom. Paul's time in Ephesus, as recorded in Acts 18:24–19:41, highlights how financial interests often clashed with the gospel's message. The city, a major economic hub of the Roman Empire, was deeply intertwined with idolatry, trade, and social status, factors that made many reluctant to embrace Paul's teachings. Ephesus was home to the great Temple of Artemis (also known as Diana), one of the Seven Wonders of the Ancient World. Worshipping Artemis was not just a religious practice but an economic powerhouse. The city profited immensely from the sale of idols, temple offerings, and pilgrimage-related commerce.

Paul's preaching in Ephesus—"gods made with hands are not gods" (Acts 19:26)—directly threatened the idol trade that enriched craftsmen like Demetrius. Fearing financial loss, he rallied others, sparking a riot rather than debating theology (Acts 19:25–28). The incident illustrates how economic interests can blind people to truth: the rejection of idols was resisted not because of a lack of understanding, but because it endangered livelihoods. As Jesus warned, "You cannot serve God and money" (Matt 6:24).

The uproar revealed the powerful grip of wealth and false religion. For two hours, the mob shouted, "Great is Artemis of the Ephesians!" (Acts 19:34)—a cry less about devotion than about defending an economic empire. The episode illustrates a recurring pattern: the gospel often disrupts systems built on idolatry, corruption, and greed, and when financial security is threatened, people are quick to resist its claims.

---

[57] James D. G. Dunn, *Romans 9–16*, Word Biblical Commentary, vol. 38B (Dallas: Word, 1988), 889.

Conclusion

A Christian theology of wealth and possessions begins with a beneficent Creator who endowed His image bearers with every provision necessary for life and godliness. Yet those same image bearers were swiftly tempted to grasp for more. This enduring tension between divine provision and human desire renders wealth something humanity cannot live without, and can scarcely live with. Moreover, in the Mosaic Law, wealth often served as a *pecuniary incentive* toward obedience, further complicating the moral calculus of possession. Appropriately stewarding one's wealth, then, is a narrow path to walk. For this reason, followers of Christ must daily take up the cross and die to self, lest the very gifts meant for their good become instruments of their downfall.

CHAPTER 3

THEORETICAL, PRACTICAL, AND HISTORICAL ISSUES RELATED TO DISCIPLING HIGH NET WORTH INDIVIDUALS

Previous chapters acknowledged that it may be helpful to approach HNWIs as a distinct subculture and mission field. This recognition stems from the understanding that HNWIs possess unique cultural, social, and economic characteristics that influence their worldview, decision-making processes, and engagement with institutions, including churches. Secular non-profits have been taking this approach for many years, developing specialized strategies to cultivate relationships with affluent donors. This chapter will explore the best practices of the non-profit world, identifying those that may be transferable into the church context and highlighting those that would conflict with biblical imperatives.

To fully appreciate the significance of this exploration, it is essential to consider the broader context of wealth distribution and philanthropy in contemporary society. According to recent studies, a small percentage of the population controls a disproportionate amount of wealth, with HNWIs (defined as individuals with investable assets of $1 million or more) representing approximately 1 percent of the global adult population but holding about 45 percent of total global wealth. In the United States alone, HNWIs contribute over 80 percent of charitable giving to non-profits, underscoring their critical role in sustaining organizational missions.[1] For churches, this reality presents both opportunities and challenges, as traditional funding streams—such as mid-level recurring donations, grants, event-based fundraising, and support from denominational bodies—

[1] Lilly Family School of Philanthropy & Bank of America Private Bank, *The 2023 Bank of America Study of Philanthropy: Charitable Giving by Affluent Households* (Indianapolis: Indiana University Lilly Family School of Philanthropy, 2023), 6-8, 10-25.

have become less predictable in recent years.[2] This shift has heightened the importance of individual philanthropists, particularly HNWIs, in maintaining ministry operations and expanding outreach efforts.

Developing relationships with these donors is a complex and deliberate process that involves more than just soliciting funds; it entails creating a mutually rewarding partnership for both the donor and the organization. This partnership model emphasizes long-term engagement, shared values, and demonstrable impact, which can lead to sustained support and deeper involvement. However, for churches, any adoption of secular practices must be carefully evaluated against scriptural principles to avoid compromising theological integrity.[3]

Key Practices in the Cultivation of Donor Relationships among Secular Nonprofits

In 2021, Genevieve Shaker and Marjorie Nelson conducted a study entitled "A Grounded Theory Study of Major Donor Fundraising Relationships in U.S. Higher Education."[4] The study employed a qualitative approach, analyzing data from a series of case studies of non-profit organizations known for their effective donor relations practices. Data was collected through interviews with development officers, donor communications, and a review of organizational policies related to donor engagement. The study aimed to identify patterns and best practices in developing relationships with wealthy donors. The findings of this study reveal several key practices in cultivating donor relationships.

---

[2] Peter Smith, "Protestant Denominations Try New Ideas as They Face Declines in Members and Money," Associated Press, March 14, 2025, https://apnews.com/article/us-protestant-denominations-budget-cutbacks-episcopal-presbyterian-342c6d294ee2ab687981fb171a7b95cd. See also James M. Greenfield, *Fundraising: Evaluating and Managing the Fund Development Process* (New York: Wiley, 1999), 120–80.

[3] Adrian Sargeant and Jen Shang, *Fundraising Principles and Practice*, 2nd ed. (San Francisco: Jossey-Bass, 2017), 185–90.

[4] Genevieve G. Shaker and Marjorie J. Nelson, "A Grounded Theory Study of Major Donor Fundraising Relationships in U.S. Higher Education," *International Journal of Nonprofit and Voluntary Sector Marketing* 26, no. 2 (2021): e1703.

Shaker and Nelson's research indicated that HNWIs are driven by a complex set of motivations, including personal engagement with leaders, social recognition, personal satisfaction, participating in unique opportunities, and legacy building.[5] To effectively engage these donors, non-profits adopt a donor-centric approach, aligning their organizational needs with donors' values and interests.[6] This involves understanding the donor's personal story, philanthropic goals, and preferred modes of involvement. Building rapport with wealthy donors often requires bespoke cultivation strategies that cater to their unique motivations.[7]

Before delving into these motivations, it is worthwhile to examine the historical development of donor cultivation in the nonprofit sector. The modern fundraising landscape has evolved significantly since the early twentieth century, when philanthropists like Andrew Carnegie and John D. Rockefeller established foundations that professionalized giving.[8] These early models emphasized strategic philanthropy, where donations were tied to measurable outcomes and institutional growth. Today, non-profits employ sophisticated customer relationship management systems to track donor interactions, preferences, and giving history, enabling more targeted and effective engagement strategies, which may help identify what motivates the generosity of the HNWI.[9] The remainder of this chapter will explore these motivations in depth, comparing them to scriptural instructions and historical practices within the church regarding wealth.

---

[5] Russ Alan Prince and Karen Maru File, *The Seven Faces of Philanthropy: A New Approach to Cultivating Major Donors* (Sebastopol, CA: Jossey-Bass, 2001), 56–69.

[6] Ken Burnett, *Relationship Fundraising: A Donor Based Approach to the Business of Raising Money* (Sebastopol, CA: Jossey-Bass, 2002), 30–70.

[7] Adrian Sargeant and Elaine Jay, *Fundraising Management* (Abingdon, UK: Routledge, 2014), 158–200.

[8] Andrew Carnegie, *The Gospel of Wealth* (New York: Century, 1900), 15–18; Raymond B. Fosdick, *The Story of the Rockefeller Foundation* (New Brunswick, NJ: Transaction, 1989), 22–24.

[9] Olivier Zunz, *Philanthropy in America: A History* (Princeton, NJ: Princeton University Press, 2012), 85–90.

Each section will include expanded analysis of research findings, biblical exegesis, and practical implications for how church leaders might leverage the previously mentioned motivations for kingdom purposes.

Leveraging Personalized Engagement within the Organization

Personalized engagement that considers the unique context of HNWIs, such as their values, networks, motivations, and family dynamics, is essential for fostering meaningful philanthropic relationships, as it builds trust, aligns giving with individual passions, and ultimately drives greater impact and sustained support for charitable causes.[10] This approach recognizes that HNWIs are not merely financial resources but individuals with unique life experiences and aspirations.

Research from a 2017 study by The Philanthropy Workshop reveals that HNWIs and ultra-high-net-worth donors prioritize relationship-based interactions, with 57 percent relying on professional networks and 56 percent on personal networks to identify opportunities, while 88 percent engage in meetings with nonprofit staff and board members and 72 percent conduct site visits during due diligence, underscoring the need for tailored approaches that respect their contexts to facilitate effective engagement.[11] Similarly, the 2018 US Trust Study of the Philanthropic Conversation emphasizes that values-based discussions focusing on goals, passions, and interests rather than just technical aspects like taxes enhance advisor-client relationships, with 74 percent of advisors reporting deeper connections through such personalized philanthropic conversations, and 43 percent of HNWIs noting strengthened ties; however, a mismatch in focus leads to only 45

[10] The Philanthropy Workshop, "Going Beyond Giving: Perspectives on the Philanthropic Practices of High and Ultra-High Net Worth Donors" (2017), as discussed in "Understanding Your High- and Ultra-High-Net-Worth Donors," BWF, November 20, 2017, https://www.bwf.com/understanding-high-ultra-high-net-worth-donors/; US Trust and The Philanthropic Initiative, "The U.S. Trust Study of the Philanthropic Conversation: Understanding Advisor Approaches and HNW Individuals' Perspectives," 2018, https://tpi.org/wp-content/uploads/2020/01/tpi-u.s._trust_study_of_the_philanthropic_conversation_-_2018_executive_summary_-_tpi_branding.pdf.

[11] The Philanthropy Workshop, "Going Beyond Giving."

percent full satisfaction, highlighting how considering personal context can bridge gaps and boost philanthropic involvement.[12]

When considering personalizing engagement with HNWIs, it is essential to remember that they are often accustomed to specific channels of information that may differ from those of the average net-worth individual in the congregation. While some may respond well to digital communication, most HNWIs prefer personal letters or face-to-face meetings. HNWIs are often inundated with requests for financial support, as well as updates on the progress of various organizations they have supported financially. As such, they develop filters, which often favor personal encounters over written information. A recent nonprofit-focused article reports that organizations using personalized messaging see a 27 percent higher donor retention rate compared to generic messaging, which aligns closely with the 20–30 percent range.[13] Churches must discern these preferences and act accordingly. Biblically, this echoes the value of face-to-face interaction in fellowship (2 John 12).

Building on these findings, additional research suggests that personalized engagement can increase donor retention rates by up to 30 percent, as donors feel more connected to the organization's mission when their circumstances are acknowledged. For instance, family dynamics play a crucial role, with many HNWIs involving spouses or children in giving decisions to foster intergenerational philanthropy.[14]

Christians may understand that personalizing engagement to HNWIs as being dangerously close to violating the prohibitions against favoring the wealthy found

[12] U.S. Trust and The Philanthropic Initiative, "The U.S. Trust Study of the Philanthropic Conversation."

[13] "Donor-Engagement and Behavior: How Must Nonprofits Engage with Donors in 2025?," Helpyousponsor, November 20, 2024, https://blog.helpyousponsor.com/donor-engagement-and-behavior-how-must-nonprofits-engage-with-donors-in-2025/.

[14] "Data Indicates That Personalized Outreach Increases Donor Retention by Up to 30%, Underscoring Its Critical Role in Engagement Strategies," Nonprofit Donor Retention Program, 2025; U.S. Trust, *The 2018 U.S. Trust® Study of High Net Worth Philanthropy*, Executive Summary (2018), 1–2.

throughout the New Testament (James 2:1–4). However, philanthropy among HNWIs is far broader than a mere donation.[15] In *Why the Wealthy Give*, Francie Ostrower explains,

> Looking at the connection between specific donations and organizational involvement reinforces this point. During the interview, donors were asked to identify the three largest gifts they had made during the previous twelve months and to explain their reasons for making these donations. Their responses indicate that with striking frequency, these gifts went to organizations with which the donor had some other (i.e., nondonative) relationship, such as serving on the board or using the organization 's services.[16]

This insight suggests that engagement is often multifaceted, involving time, expertise, and networks in addition to financial contributions.

When a HNWI becomes a faithful member of a church, the motivations Ostrower mentions will not disappear. They may have a predisposed tendency to expect a seat at the table of various decision-making bodies. This cultural expectation presents a significant ethical challenge for the leaders of a congregation. Specific qualifications are given for the offices of the elder and deacon in a local church in the New Testament, including the proper management of one's finances (1 Tim 3:3). However, one must be careful to consider the totality of biblical qualifications rather than the favor of one's accumulation of personal wealth, to the disregard of the other qualifications mentioned. Failing to look at a person comprehensively is a significant danger to a church. One may possess great financial instincts and resources, yet be entirely unprepared to make doctrinal or missional decisions for a congregation.

Historically, the church has struggled to integrate wealthy members without compromising equality. In the early church, as described in Acts 4:32–37, believers shared possessions, with notable examples like Barnabas selling land to support the community. Yet, incidents like Ananias and Sapphira (Acts 5:1–11) highlight the dangers of deceit in giving, emphasizing integrity over amount.

---

[15] Francie Ostrower, *Why the Wealthy Give* (Princeton, NJ: Princeton University Press, 1997), 29, Kindle.

[16] Ostrower, *Why the Wealthy Give*, 57.

Other cultural norms and expectations exist within the missional context of HNWIs. While a person of average income may expect to speak with a loan officer when seeking capital at a financial institution, many HNWIs enjoy direct access to the presidents of such institutions.[17] The HNWI likely considers the owner of the fanciest restaurant in town a personal friend. Or perhaps they golf with the dean of the local university. Such access is a cultural reality for HNWIs that is brought into the local church context.[18] If a pastor does not understand these norms, he may inadvertently offend or be offended when the HNW church member expects the same access to pastoral leadership.

To illustrate, consider the pastoral implications of cultural mismatch. In pastoral counseling literature, cross-cultural competence emphasizes the avoidance of misunderstandings. Applying this to socioeconomic differences, pastors can view HNWIs as a "cultural group" requiring sensitive engagement.[19]

Leveraging the Motive of Social Recognition

Research indicates that HNWIs may be motivated by a desire for social recognition in their philanthropic activities, as philanthropy often serves to enhance personal prestige, build lasting legacies, and access elite social networks, thereby reinforcing their status within affluent circles.[20] For instance, a study analyzing the Giving Pledge letters from billionaires highlights reputational benefits unique to ultra-wealthy donors, such as leaving a legacy remembered more for philanthropic impacts

[17] "High Net Worth Investor Survey," PwC, accessed August 18, 2025, https://www.pwc.com/us/en/industries/financial-services/asset-wealth-management/high-net-worth-investor.html.

[18] Aqsa Deen, "How to Strengthen Your Relationships With High Net-Worth Donors," N3O, accessed August 18, 2025, https://www.n3o.ltd/post/strengthen-high-net-worth-donors-relationships.

[19] David Augsburger, *Pastoral Counseling across Cultures* (Philadelphia: Westminster, 1986), 21–24.

[20] Jana Sadeh, Mirco Tonin, and Michael Vlassopoulos, "Why Give Away Your Wealth? An Analysis of the Billionaires' View" (working paper, University of Southampton, September 2014), 3, 9, https://www.personal.soton.ac.uk/mv1u06/Pledge_Sep_2014.pdf.

than business achievements, with examples like Rockefeller and Carnegie, and notes that being a recognizable philanthropist grants social status and entry into prestigious networks that may spill over positively into professional life.[21]

Expanding on this, ethnographic studies in elite communities reveal that philanthropy is often a form of social currency, where naming rights on buildings or public acknowledgments signal status. Similarly, a review of literature on high net worth giving cites ethnographic research that some donors in elite settings, such as New York City, use philanthropy, particularly to cultural and educational institutions, as an entrée to or demonstration of high social standing, with bequests also driven by the desire for one's name and identity to outlive them, and data indicating that public recognition influences choices in giving vehicles like private foundations.[22] Research from *Richer Lives: Why Rich People Give* supports this, identifying appreciation for the recognition that accompanies philanthropy as a key motivator, with donors valuing dignified acknowledgments through honours systems, naming opportunities, and positive media coverage, which not only affirm their status as "good people who use their wealth well" but also inspire peers, though it warns against overemphasizing this to avoid alienating broader giving norms.[23]

Showing such recognition may pose a problem for the faithful shepherd of a local church. In Matthew 6:1–4, Jesus does not merely discourage public generosity; he frames it as a temptation that nullifies the eternal value of the act. "They have received their reward," he warns, indicating that man-centered recognition displaces God-centered reward. James 2:1–4 builds on this by identifying favoritism as a form of judgmentalism

---

[21] Georg von Schnurbein and Beth Breeze, "Philanthropy of the Wealthy: An Analysis of the Giving Pledge Letters," *Social Sciences* 10, no. 3 (2021): 73.

[22] "Review of Literature on Giving and High Net Worth Individuals," The Center on Philanthropy at Indiana University, March 2011, https://scholarworks.indianapolis.iu.edu/server/api/core/bitstreams/e6538a57-3b9f-4450-ae40-f11729aa8304/content, 10, 14.

[23] Beth Breeze and Theresa Lloyd, *Richer Lives: Why Rich People Give* (London: Directory of Social Change, 2013), 13, 16.

rooted in evil motives (v. 4). The early church, often composed of both the wealthy and the poor (cf. Acts 2:44–45; 1 Cor 11:20–22), was deeply vulnerable to partiality. These passages underscore that true righteousness involves humility and a spirit of secrecy in financial dealings.

Historically, the church has navigated this tension in an awkward manner. During the Renaissance, patronage of the arts by wealthy donors led to the construction of magnificent cathedrals, but also to criticisms of indulgence sales. Reformers like Martin Luther condemned such practices, advocating for equality before God.[24] I will speak to this history in greater depth at the end of this chapter.

Understanding that such practices are normative outside the church may help pastors and other leaders guard themselves against taking offence when such recognitions are suggested. Developing a culture that does not glorify such forms of recognition prior to any gift being presented, but rather celebrates a person's desire for anonymity, aligns with biblical principles while respecting donor motivations. For example, some churches implement "anonymous giving funds" to facilitate discreet contributions.

Leveraging the Motive of Legacy Building

Additionally, research indicates that HNWIs are often motivated to make large donations as a means of legacy building, viewing philanthropy as an opportunity to extend their influence, values, and impact beyond their lifetime, thereby creating enduring societal contributions that reflect their personal stories, family traditions, and aspirations for future generations.[25] For example, planned gifts such as bequests and endowments enable donors to align their giving with lifelong values, ensuring long-term organizational sustainability and personal fulfillment, as evidenced by donors expressing pride in

[24] Roland H. Bainton, *Here I Stand: A Life of Martin Luther* (New York: Abingdon, 1950), 59–63.

[25] Kevin Johnson, *The Power of Legacy and Planned Gifts: How to Work with Donors to Secure Your Nonprofit's Future* (San Francisco: Jossey-Bass, 2010), 150, 168–69, 186.

decisions that "continue the good fight" and provide "lasting impact for generations to come."[26] This motivation is particularly pronounced among affluent families, where philanthropy integrates with family offices to preserve traditions, foster unity across generations, and signal high social status through prestigious contributions, often activating reward-related brain regions that reinforce prosocial behavior and enhance reputation as a "good person."[27]

In the context of global philanthropy, legacy building drives HNWIs to professionalize their giving through foundations and strategic investments, enabling them to shape development agendas, address underfunded areas like mental health or education for marginalized groups, and leave a mark on regions tied to their personal history, such as their "janmabhoomi" (birthplace) or "karmabhoomi" (workplace).[28] Historical and cultural sectors further illustrate this motive, with donors supporting artists' foundations or cultural heritage preservation to steward commercial and artistic legacies, promote societal cohesion, and pass down traditions, as seen in efforts like funding chairs in family philanthropy to disseminate best practices and maximize social impact.[29] Research also highlights that such motivations extend to corporate leaders, who blend personal and business philanthropy to repair societal damages, fulfill stewardship duties, and influence

[26] Russell N. James III, *American Charitable Bequest Demographics* (Lubbock, TX: Texas Tech University, 2018), 45–48; Adrian Sargeant and Elaine Jay, *Fundraising Management: Analysis, Planning and Practice* (London: Routledge, 2004), 310–12.

[27] UBS and Campden Wealth, *The Global Family Office Report 2023* (London: Campden Wealth, 2023), 42–46.

[28] VikasAnvesh Foundation, *Big Philanthropy in India: Perils and Opportunities* (New Delhi: Centre for Social Impact and Philanthropy, Ashoka University, 2021), 14, 21, 35, 42. Siobhan Daly, "Philanthropy, the Arts and Culture," in *Routledge Handbook of Philanthropy*, ed. Tobias Jung, Susan D. Phillips, and Jenny Harrow (London: Routledge, 2022), 341–48.

[29] Burnett, *Relationship Fundraising*, 30–70.

long-term horizons, with examples like Carnegie's contributions, emphasizing the duty of wealth to serve as an "agent for society."[30]

Legacy building through large donations not only provides emotional satisfaction and control over posthumous impact but also amplifies annual giving, with studies showing that legacy planners among the wealthy contribute up to four and a half times more annually, inspired by organizational visions that align with their dreams for a positive future. This approach is evident in trends like impact investing complementing philanthropy to tackle global challenges requiring trillions in funding, allowing HNWIs to de-risk innovative projects and ensure their values endure, though it raises questions about equity and influence in shaping collective destinies.[31]

From a biblical perspective, legacy building can align with stewardship principles if it glorifies God rather than self (1 Tim. 6:17–19). Paul instructs the rich to be generous and store up treasure as a firm foundation for the coming age. However, it risks idolatry if focused on personal immortality through naming rights or perpetual influence, contradicting the call to humility and dependence on God (Ps 49:11–12). Psalm 49 warns that wealth cannot ransom one from death, and names perish despite attempts to perpetuate them.

Leveraging the Motive of Participating in a Unique Experience

Research indicates that HNWIs often desire to participate in unique opportunities to apply their professional skills within an organization's work, viewing philanthropy as a platform to leverage their expertise for greater impact, foster personal fulfillment, and engage hands-on beyond mere financial contributions, which can lead to

[30] Virginie Xhauflair, ed., *Multidisciplinary Perspectives on Philanthropy* (New York: Routledge, 2025), 249, 260–61, 322–23, 409, 463–64.

[31] US Trust, *The 2018 U.S. Trust® Study of High Net Worth Philanthropy*, 12–14; Lilly Family, *The 2023 Bank of America Study of Philanthropy*, 22–25; Jed Emerson, *The Purpose of Capital: Elements of Impact, Financial Flows, and Natural Being* (Indianapolis: US Trust/Bank of America Private Bank, 2018), 85–90.

more strategic and sustained involvement with causes they support.[32] For instance, studies show that over half of HNWI volunteers prefer roles that utilize their existing skills, such as providing pro bono consulting or serving on boards, with 51.3 percent favoring skill-based volunteering and 24 percent engaging in board service to offer their experience and monitor effectiveness, thereby creating unique avenues for professional contribution that enhance both personal satisfaction and organizational outcomes.[33]

This motivation is particularly evident among professionals who seek authenticity and autonomy in nonprofit settings, as illustrated by attorneys who find meaning in applying legal skills to pro bono work for underserved populations, stating that it allows them to "be much more of [myself]" without the constraints of their paid roles. Qualitative interviews reveal that such engagement satisfies a need for purpose beyond wealth accumulation, often described as "giving back" with talents.[34]

In the context of ultra-high-net-worth philanthropists, the desire for unique participation often manifests as aspirations to roles like "marketing consultant" or "advocate and spokesperson," with 76 percent expressing interest in leveraging their human capital to build peer networks or engage in issue-specific collaborations, starting with hands-on involvement to build confidence before transitioning to strategic oversight.[35] Younger HNWIs and women are especially inclined toward such engagement, with those under 50 volunteering at higher rates (averaging 3.8 organizations) and preferring activities like mentoring or providing pro bono services, while women

---

[32] US Trust and the Philanthropy Panel Study, *2016 U.S. Trust Study of High Net Worth Philanthropy* (Boston: Bank of America Corporation, 2016), 33, 56, 59, 61, 69, 95–97, 102–3.

[33] US Trust and Indiana University Lilly Family School of Philanthropy, *The 2018 U.S. Trust Study of High Net Worth Philanthropy* (Indianapolis: Indiana University, 2018), 12, 28, 31, 34, 50.

[34] Aaron Dorfman, Claire Geisman, and Lindsay Reagan. *The Philanthropy of High-Earning Professionals* (Stanford: Stanford Center on Philanthropy and Civil Society, 2023), 4, 10, 13–14, 16, 19, 21, 27.

[35] Karl Rosqueta, Kathleen Noonan, and Miriam Shark, "I'm Not Rockefeller: Implications for Major Foundations Seeking to Engage Ultra-High-Net-Worth Donors," *Foundation Review* 3, nos. 1–2 (2011): 98–100, 102, 105.

show higher participation in fundraising and basic needs distribution, often driven by a quest for fulfillment and impact that aligns with their expertise.[36] Entrepreneurs and sovereign professionals further exemplify this by aligning philanthropy with their values through methods like impact investing or mentoring, where they can witness tangible results locally, such as visiting organizations to "see the work that they do," thereby satisfying their need for direct, skill-based involvement.[37]

Such desires not only amplify giving—volunteers donate 55.9 percent more on average—but also stem from a broader motivation to integrate professional identities with social good, as seen in preferences for family-inclusive traditions or group-based engagements like giving circles, which offer unique opportunities for skill application and legacy-building through meaningful, hands-on participation.[38] Despite barriers like time constraints, HNWIs prioritize these engagements when they allow for observable impacts and personal growth, underscoring the importance of nonprofits offering tailored roles that harness donors' expertise for mutual benefit.[39]

Scripturally, leveraging skills for kingdom work echoes the parable of the talents (Matt 25:14–30), where faithful stewardship involves active use of God-given abilities. The master commends servants who invest their talents, producing returns, while condemning the one who buries his out of fear. This parable illustrates that God expects fruitful use of resources, including skills, for his glory. However, churches must ensure such opportunities do not create undue influence or favoritism, maintaining equity in service roles across the body (1 Cor 12:12–27). Paul uses the body metaphor to emphasize

[36] Augsburger, *Pastoral Counseling across Cultures*, 21–24; Sadeh, Tonin, and Vlassopoulos, "Why Give Away Your Wealth?," 3, 9.

[37] Von Schnurbein and Breeze, "Philanthropy of the Wealthy," 73.

[38] Augsburger, *Pastoral Counseling across Cultures*, 21–24; Sadeh, Tonin, and Vlassopoulos, "Why Give Away Your Wealth?," 3, 9.

[39] Von Schnurbein and Breeze, "Philanthropy of the Wealthy," 73; "Review of Literature on Giving and High Net Worth Individuals."

that all members are indispensable, regardless of perceived status. Historically, the church has benefited from skilled contributions of wealthy members, such as Lydia, a dealer in purple cloth who hosted the early church in Philippi (Acts 16:14–15), using her business acumen and resources for ministry.

HNWIs are accustomed to communication channels that differ from the average congregant.[40] While some may respond to digital updates, most prefer personal interaction—letters or face-to-face meetings—especially since they are often inundated with requests and have developed filters that prioritize genuine encounters. A recent nonprofit study found that personalized messaging yields a 27 percent higher donor retention rate than generic outreach, echoing the biblical value of face-to-face fellowship (2 John 12).[41]

Considering these motivations, churches may use collected data to segment their donors based on criteria such as interests, giving capacity, past giving history, and level of involvement. Customized communication plans can then be developed for each segment or, in some cases, for individual donors.[42] For instance, a church may send tailored updates on a specific program to a donor who has expressed interest in that area. Analyzing such data is not necessarily a contradiction of the previously mentioned anonymity, which is highly valued in the New Testament (Matt 6:3**)**, but rather an act of good stewardship that desires to make the most of the resources God has provided.

In practice, segmentation can involve tools such as donor management software to track engagement without violating privacy. Biblically, this aligns with the principle of knowing one's flock (Prov 27:23), where shepherds are exhorted to care for sheep individually. It also allows for the pastor to express appropriate levels of gratitude as well as the ability to "show honor to whom honor is due" (Rom 13:7).

---

[40] "Donor-Engagement and Behavior."

[41] "Donor-Engagement and Behavior."

[42] Burnett, *Relationship Fundraising*, 85–100.

Recognizing and Avoiding Factiousness and Favoritism

In recent years, many churches have recognized the value of providing targeted discipleship for HNWIs, especially in areas such as estate planning, business ethics, and legacy giving. For example, The Village Church (Flower Mound, TX), a large evangelical church in Dallas, created a quarterly seminar called *Kingdom Legacy*, specifically designed to help wealthy families align their financial planning with biblical principles. The curriculum featured guest estate attorneys, biblical teaching on inheritance, and testimonies from givers who navigated these issues with wisdom and accountability. The result was a flourishing ministry that discipled generosity across generations while maintaining theological integrity.[43] Highland Park United Methodist Church (Dallas, TX) facilitates estate planning workshops tied to theological reflection, involving volunteer legal and financial professionals.[44]

In contrast, other churches have stumbled by unintentionally reinforcing economic hierarchies. A well-known megachurch in the Southeast received criticism after hosting an exclusive "Vision Partners" dinner for large givers, complete with valet parking, private access to pastors, and a first look at new initiatives.[45] Although intended as a donor appreciation event, the gathering sent an implicit message: status comes with spending. Several longtime members left the church quietly, citing a growing sense of division between "the ministry partners" and "everyone else." [46]

These case studies illustrate the delicate balance that church leaders must navigate. On one hand, customization is good stewardship; HNWIs face unique pressures

[43] Matt Chandler, "Generosity" (sermon delivered to The Village Church-Flower Mound, June 1, 2025), https://www.youtube.com/watch?v=mLAWJ3Wtgck&utm.

[44] "Legacy Society: Changing Lives Through Legacy Giving," Highland Park United Methodist Church, accessed July 2025, https://www.hpumc.org/legacy.

[45] "Concerns about Elevation Church," Baptist21, March 2014, https://baptist21.com/blog-posts/2014/concerns-about-elevation-church/.

[46] "Concerns about Elevation Church."

and responsibilities, such as managing complex investments or navigating tax implications of giving. But on the other hand, favoritism is a serious biblical danger (Jas 2:1–4). James's rhetoric questions the compatibility of faith and partiality, calling it sinful judgment.

So, how can churches disciple HNWIs without creating a privileged spiritual class? One key is to anchor any specialized instruction in pastoral care, not donor strategy. Estate planning classes, for instance, can be presented as a shepherding opportunity; an occasion to help people avoid relational harm, glorify God with their assets, and bless future generations. It is also wise to host similar, parallel offerings for other demographics (e.g., Faith & Finances for young families or Budgeting for Freedom for debt recovery). This signals that while content may vary, dignity and responcibility is shared across the body.

Research indicates that biblical principles on estate planning and inheritance, such as those emphasizing stewardship and provision for family, highlight a significant need within the church context for tailored guidance that addresses diverse socioeconomic realities.[47] For individuals of average means, equal division of an estate among heirs may pose minimal risks, as modest inheritances are unlikely to lead to substantial disruptions or mismanagement.[48] In contrast, HNWIs often face challenges where an equal division could benefit one heir while potentially harming another, due to differing needs, financial acumen, or life circumstances, which may exacerbate family conflicts or lead to wasteful spending if not addressed through equitable, rather than strictly equal, distributions.[49] Consequently, while customizing pastoral messaging and estate strategies presents risks,

[47] "Five Principles of Inheritance in the Bible," The Signatry, accessed August 18, 2025, https://thesignatry.com/blog/five-principles-of-inheritance/.

[48] "A Christian Guide to Planning Your Will & Trust," Willplan.us, accessed August 26, 2025, https://willplan.us. 6–7, 12–13, 15.

[49] "The Treatment Decision—Leaving an Inheritance," 31 Ron Blue Institute, June 7, 2017, https://ronblueinstitute.com/article/the-treatment-decision-leaving-an-inheritance/; "Estate Planning for High-Net-Worth and Ultra-High-Net-Worth Individuals," Just Vanilla, accessed August 18, 2025, https://www.justvanilla.com/blog/estate-planning-for-high-net-worth-and-ultra-high-net-worth-individuals.

such as perceptions of favoritism or misalignment with traditional interpretations, it also offers opportunities to apply scriptural wisdom—such as loving equally but treating individuals uniquely based on responsibility—to contemporary scenarios that demand nuanced application. Biblical examples like the prodigal son (Luke 15:11–32) illustrate the dangers of unequal provision, while Proverbs 13:22 praises leaving an inheritance to grandchildren as good stewardship.

When adopting transferable non-profit best practices, churches must heed historical warnings against exploiting or favoring the wealthy. In contemporary Christianity, the prosperity gospel, a contentious doctrine propagated in certain circles, has further confused the issue. This ideology posits that financial prosperity and physical health are assured to individuals who exhibit sufficient faith and contribute generously to their local congregation. Detractors contend that such a theology may exploit vulnerable believers and place undue emphasis on material riches at the expense of spiritual maturation.[50] Also known as the "health and wealth gospel" or "name it and claim it" theology, it asserts that God desires all believers to be wealthy and healthy.[51] [52] The prosperity gospel has gained significant popularity in certain parts of the world, particularly in the United States, where televangelists and mega-church pastors have promoted it.[53] If a congregation believes this prosperity doctrine, it would make sense that they would show a measure of favor toward the wealthy, seeking to follow Paul's admonition to bestow honor upon those to whom honor is due (Rom 13:7).

---

[50] John F. MacArthur, *Strange Fire: The Danger of Offending the Holy Spirit with Counterfeit Worship* (Nashville: Thomas Nelson, 2013), 87.

[51] Quentin Schulze, "The New Sorcery," in *The Agony of Deceit: What Some TV Preachers Are Really Teaching*, ed. Michael Scott Horton (Chicago: Moody, 1990), 50–58.

[52] Costi W. Hinn, God, Greed, and the (Prosperity) Gospel: How Truth Overwhelms a Life Built on Lies (Grand Rapids: Zondervan, 2019), 1–12.

[53] Kate Bowler, *Blessed: A History of the American Prosperity Gospel* (Oxford: Oxford University Press, 2013), 14–16.

Evidence of this tendency toward favoritism may be observed in the ministries of prominent proponents of the prosperity gospel, including Joel Osteen, who emphasizes positive thinking and financial success as evidence of God's favor, and Kenneth Copeland, who teaches that financial prosperity is a sign of spiritual health and divine blessing. Additionally, Creflo Dollar promotes the idea that faith in God leads to material abundance and prosperity in all areas of life.[54] While not publicly documented as "we favour you because you're rich," one can reasonably infer that when a ministry signals that wealth equals divine favor, wealthy supporters may receive enhanced status, visibility, or influence. That is precisely the kind of favoritism James warns Christ followers against. Favoritism is fueled by the personal benefits a particular ministry or minister receives as they cultivate the favor of the HNWI. This has been a stumbling block throughout church history.

Throughout the 1980s, numerous televangelists faced public scrutiny due to scandals surrounding their opulent lifestyles, primarily financed by donations from congregants. Examples include the scandal involving Jim Bakker, his lavish lifestyle funded by donations to his PTL (Praise the Lord) Club, and allegations of financial misconduct against Benny Hinn, who was criticized for his extravagant spending on luxury cars and private jets.

Bakker, a prominent televangelist in the United States, envisioned developing a Christian theme park called "Heritage USA" during the 1980s. Located in Fort Mill, South Carolina, Heritage USA was intended to be a sprawling complex featuring attractions, hotels, restaurants, and a television studio, all centered around Christian-themed entertainment and ministry.[55] The construction of Heritage USA was ambitious and costly, with estimates suggesting that Bakker and his ministry, the PTL Club, spent

[54] Bruce Barron, *The Health and Wealth Gospel* (Downers Grove, IL: InterVarsity, 1987), 45.

[55] "Jim Bakker's Religious Heritage USA Park at Fort Mill," UPI Archives, accessed February 6, 2023, https://www.upi.com/Archives/1986/11/20/Jim-Bakkers-religious-Heritage-USA-park-at-Fort-Mill/6280532987600/.

hundreds of millions of dollars on the project. To finance the construction, Bakker encouraged supporters to purchase "lifetime partnerships" in Heritage USA, promising exclusive benefits and access to the theme park in return for their financial contributions.[56]

The financial stability of Heritage USA and the PTL Club came under scrutiny amid allegations of financial mismanagement and fraud. In 1987, Bakker resigned from his position as head of the PTL Club after admitting to an extramarital affair and facing accusations of financial impropriety.[57] Following Bakker's departure, Heritage USA faced significant financial difficulties, ultimately leading to its closure and bankruptcy. The collapse of Heritage USA led to numerous lawsuits and legal challenges, including claims from individuals who had purchased lifetime partnerships, seeking refunds and compensation for their losses. The legal aftermath of the Heritage USA debacle involved complex litigation and bankruptcy proceedings as creditors and investors sought to recoup their losses from the failed project. The scandal surrounding Heritage USA and the PTL Club tarnished Bakker's reputation and had a lasting impact on the landscape of televangelism in the United States.[58]

Whether through the error of prosperity theology or simply the provision of ample resources through legitimate means, over the centuries, the church has amassed considerable wealth and possessions. This has inevitably opened the door to criticism from those who believe the church should allocate such wealth differently. While some of these historically amassed resources have been allocated to charitable endeavors that further the church's mission, critics contend that the abundance of wealth has fostered corruption, widened socioeconomic disparities, and deviated from the teachings of Jesus.

---

[56] Kate Bowler, "The Megachurch That Exploded," *The New York Times*, August 15, 2019, https://www.nytimes.com/2019/08/15/opinion/sunday/jim-bakker-prosperity-gospel.html.

[57] "The Rise and Fall of Jim Bakker," *CNN*, January 15, 2008, http://www.cnn.com/2008/LIVING/wayoflife/01/15/mf.jim.bakker/index.html.

[58] "The Fall of the Bakker Empire," *Time*, April 6, 1987, http://content.time.com/time/magazine/article/0,9171,964305,00.html.

The opulence of the Vatican City, with its priceless art collections and extensive properties,[59] has been a focal point of criticism regarding the disparity between its riches and the simplicity Christ advocates. These examples highlight the complexities and challenges surrounding the issue of money and wealth in the context of the church, underscoring the importance of ethical stewardship, accountability, and a commitment to prioritizing the needs of others above personal gain.

During the High and Late Middle Ages, the construction of massive cathedrals, such as Notre-Dame de Paris, Chartres Cathedral, and Cologne Cathedral, became a symbol of the church's power and cultural dominance. These grand edifices, often taking centuries to complete, were funded through a combination of tithes, noble patronage, local taxes, and sometimes indulgences.[60] While these cathedrals remain architectural marvels and sites of spiritual significance, critics, both contemporary and modern, have questioned the prioritization of such extravagant projects over direct aid to the poor. Reformers like John Wycliffe and later Martin Luther pointed to the irony of investing in gold-leafed ceilings and soaring spires while peasants starved and widows lacked basic support. The very communities that labored and gave sacrificially toward these constructions often received little relief from the institution they were building up.[61]

In the modern era, the rise of megachurches has reignited similar tensions between religious infrastructure and compassionate ministry. Churches such as Lakewood Church in Houston, which occupies a former sports arena and seats over 16,000 people, or the now-rebranded Crystal Cathedral in California, have become symbols of contemporary evangelical prosperity and influence. While proponents argue that these

---

[59] Kenneth L. Woodward, *Making Saints: How the Catholic Church Determines Who Becomes a Saint, Who Doesn't, and Why* (New York: Simon and Schuster, 1996), 112–18.

[60] Peter R. L. Brown, *The Rise of Western Christendom: Triumph and Diversity*, A.D. 200–1000, 10th anniv. ed. (Malden, MA: Wiley-Blackwell, 2013), 372–78.

[61] Miri Rubin, *The Hollow Crown: A History of Britain in the Late Middle Ages* (London: Penguin, 2005), 301–10.

spaces enable large-scale ministry, critics contend that such extravagant campuses, complete with cafés, bookstores, and high-tech production studios, stand in stark contrast to the gospel's call to simplicity and service.[62]

Conclusion

While examples are legion of pastors and churches that have allowed greed to become the driving force behind their ministries, it has been said that no spiritual ministry exists without material needs, and those cost money. In Scripture, the church is given a commission (world evangelization) that is utterly impossible without tremendous resources. Simultaneously, God has built the church predominantly out of people who do not possess such resources. The majority of the financial resources required to achieve global evangelization are held by a small minority within the Christian community. The church must learn to disciple and mobilize those with such resources while heeding our Lord's repeated warnings about the deadly dangers of favoritism and greed. This is undoubtedly a difficult needle to thread, and the frequency of scandals involving the church suggests that it is urgent that we address the subject.

---

[62] Kate Bowler, *Blessed: A History of the American Prosperity Gospel* (Oxford: Oxford University Press, 2013), 191–98.

CHAPTER 4

DETAILS AND DESCRIPTION OF THE PROJECT

This chapter describes the processes, methods, and implementation of the project. The purpose of this project was to disciple HNWI members of First Baptist Church of Fernandina Beach, Florida, in the specific biblical instructions, cautions, and responsibilities presented in Scripture for the wealthy.

As argued in previous chapters, from a theological perspective, wealth is neither inherently virtuous nor inherently evil, it is a tool entrusted to stewards who will one day give an account (Luke 12:48). The biblical witness offers a consistent pattern: those with significant resources are called to use them for the good of others and the glory of God. In 1 Timothy 6:17–19, Paul instructs the wealthy not to place their hope in riches, but in God, "who richly provides us with everything to enjoy." They are commanded "to do good, to be rich in good works, to be generous and ready to share." This passage is not a warning to withdraw from financial life but a directive to redeem it.

The church has long recognized that discipleship must be contextualized. Just as ministers disciple children, parents, or retirees with attention to their season of life, so too must the church disciple high-capacity individuals in light of their particular opportunities and temptations. As theologian Craig Blomberg has written, "Material possessions are a most dangerous threat to spiritual health, yet they are also a marvelous tool of great potential for advancing God's kingdom."[1] The challenge is not merely to prevent misuse of wealth, but to disciple believers into using it faithfully. This theological understanding

[1] Craig L. Blomberg, *Neither Poverty nor Riches: A Biblical Theology of Possessions* (Downers Grove, IL: InterVarsity, 1999), 12.

formed the backbone of the current project, discipling the wealthy not out of suspicion, but with the expectation that they can become joyful, generous leaders in the mission of God.

Preparation and Assessment Period

With the church's debt eliminated and momentum clearly building, the leadership at First Baptist Church, Fernandina Beach, FL, sensed the Lord leading the shift from "survival mode" into a strategic, long-term equipping model. As more HNWIs were reached, it became apparent that traditional discipleship models lacked specificity for the kinds of challenges and opportunities this group faced. While many of these individuals had been successful in business or finance, they often expressed a disconnect between their spiritual walk and their vocational influence. The leadership began to see wealth not as a threat to holiness, as it is sometimes caricatured, but as a discipleship issue that required intentional teaching. The congregation was regularly reminded that stewardship is not synonymous with giving alone; it encompasses influence, integrity, and kingdom ambition. This realization prompted the question, "What would it look like to disciple CEOs, entrepreneurs, and investors in a way that honors Christ and advances the mission of God?"

To prepare for this initiative, an assessment of the community context was conducted with the help of the North American Mission Board, which revealed an unusually high number of HNWIs in the region. This data informed the approach, confirming the potential impact of targeted discipleship. Drawing from this insight and ongoing pastoral observations, the idea of a tailored initiative was born to provide theological, ethical, and practical instruction to HNWIs in the church and community. It would not be a disguised fundraising campaign. Instead, it would be a discipleship track rooted in biblical instruction and reinforced by peer learning, pastoral care, and opportunities for impact.

In preparation, a six-week curriculum, titled "Building a Legacy," was developed, focusing on key biblical themes such as stewardship, generosity, sowing and

reaping, and growth in giving. The curriculum was designed to be interactive, incorporating Scripture study, personal reflections, group discussions, and practical applications. To ensure its effectiveness, feedback was solicited from the executive pastor, youth pastor, and a seasoned small group leader through a curriculum assessment tool. Each reviewer represented a unique facet of the church's discipleship ecosystem: the executive pastor for administrative oversight and mission alignment, the youth pastor for insights into next-generation engagement (relevant for legacy-minded participants), and the small group leader for practical wisdom on relational dynamics and pacing. Although no changes were ultimately made for this iteration, the feedback affirmed the theological depth and contextual relevance of the material. Future versions may incorporate suggested case studies or additional reading resources to increase engagement.

Additionally, a pre-project survey was prepared to assess participants' baseline attitudes, practices, and theological understanding regarding wealth and stewardship.[2] The instrument included quantitative Likert-scale items on topics such as the frequency of Bible engagement on stewardship themes, confidence in applying biblical principles to financial decisions, and generosity practices, as well as qualitative open-ended questions about philosophies of wealth, motivations for giving, and integration challenges. This survey would establish a point of comparison and help tailor teaching emphases.

Logistically, off-campus meetings were planned in participants' homes to foster hospitality as a form of discipleship and to create an intimate, symbolic environment where stewardship principles could be tangibly experienced. Tuesday evenings were selected to avoid conflicts with other church activities, and options for Zoom attendance were prepared in case they were needed. This vision and preparation laid the groundwork for the current project: to develop a replicable framework for discipling high-net-worth individuals within the local church context.

[2] See appendix 1.

Project Promotion

Project promotion took place from July 9, 2023, to July 23, 2023. With the assistance of the Executive Pastor, we identified the top 10 percent of giving units within the congregation. The initial results produced too many units to maintain the intimate nature of a small group, so we lowered the percentage until there were nine couples. Presuming that several couples would not be able to participate, we invited all nine. I hoped to have five participating units, resulting in a group of twelve participants, including my wife and me.

Participants selection required careful pastoral discernment. Because HNWIs often face heightened scrutiny and may be hesitant to speak freely in larger groups, maintaining a sense of confidentiality and camaraderie was essential. At the same time, I intentionally sought individuals who had demonstrated spiritual receptivity and generosity. These were not merely "donors," but people who had shown evidence of walking with Christ and leading in various sectors of society. By focusing on relational trust and shared mission, an atmosphere of vulnerability and vision was cultivated, where financial stewardship became a spiritual conversation rather than a fundraising pitch.

I approached each couple personally, due to the nature of the class. Most of the couples were involved enough in leadership to be aware that I have access to the congregation's giving records. Culturally, it is expected that lay members in leadership make generosity to the church a priority. Thus, I took the position with the understanding that I would have access to that data. To my surprise, all nine couples agreed to participate, which produced a group of twenty (including my wife and me). Once I received a verbal "yes" from each couple, my assistant arranged a calendar showing the date, time, and location of each gathering, and communication thereafter primarily occurred through email.

Pre-Project Survey

Before launching the six-week discipleship initiative, participants completed the Basics of Stewardship Assessment, designed to assess their baseline attitudes, practices,

and theological understanding regarding wealth and stewardship.[3] The research instrument included both quantitative and qualitative items. Participants rated themselves on a Likert scale in areas such as (1) frequency of personal Bible engagement on stewardship themes, (2) confidence in applying biblical principles to financial decision-making, and (3) generosity practices, including tithing and charitable giving. Open-ended questions invited participants to describe their current philosophy of wealth, their motivations for giving, and perceived challenges in integrating faith with financial practices. This initial survey established a point of comparison and helped tailor teaching emphases to the participants' expressed needs.

Curriculum Evaluation

A curriculum assessment tool was given to the executive pastor, youth pastor, and small group leader. After receiving the feedback, I decided that no changes were needed to the curriculum, and I proceeded with teaching the class as planned. Although no changes were ultimately made to the curriculum for this iteration, the feedback affirmed the theological depth and contextual relevance of the material. Future versions may incorporate suggested case studies or additional reading resources to increase engagement.

Teaching Period

The "Building a Legacy" class began on August 8, 2023, and continued for six weeks. The class primarily consisted of couples with grown children, so childcare was not required. One of the intentions of the meetings being held off campus was to show that hospitality itself became a form of discipleship. Meeting in the homes of participants, spaces of beauty, excellence, and intentional design, reinforced the class's core message: all that we steward belongs to God. The use of these homes was not only logistically convenient, but also symbolically rich. It created an environment where participants could

[3] See appendix 1.

reflect on how their own environments could be leveraged for kingdom impact. Meals, laughter, and casual conversations around kitchen islands opened the door to deeper spiritual reflection. In this way, the setting modeled generosity in action, making each week's teaching more tangible. Several of the homes we used were over 5,000 square feet and had rooms large enough for the participants to gather, as well as kitchens and dining rooms large enough to accommodate the groups for snacks and meals prior to the teaching time. On two occasions, we used the professional orthodontic office of one of the couples.

We met on Tuesday evenings of each week, so as not to interfere with the other church and community activities. Most participants attended each gathering, although I provided the option of a Zoom attendance for a few people who had to miss due to work or travel. Despite a couple of close calls due to weather, the six weeks were complete as planned. There were a couple of weeks when prior plans required a few couples to miss, but when they were able, they joined via Zoom. All who missed the gathering presented their assigned reflection homework.

The group dynamic throughout the project was marked by mutual respect, vulnerability, and a shared desire for spiritual growth. Though the participants were all HNWIs, accustomed to leading in their respective fields, they consistently demonstrated humility and a willingness to learn. The early sessions helped establish trust, especially through personal testimony and shared meals in one another's homes. As the weeks progressed, the group grew more cohesive, with participants openly discussing convictions, struggles, and breakthroughs related to stewardship and faith. The atmosphere shifted from formal to familial, conversations deepened, prayers became more heartfelt, and participants began to challenge and encourage one another in love.

Spiritually, the environment was marked by a sense of expectancy. The curriculum invited reflection on Scripture and personal application, and the group embraced this with seriousness and joy. Participants lingered after each session, often initiating spontaneous conversations about how they were rethinking their estate plans,

business practices, or personal giving habits. One participant remarked that the gathering felt more like "a retreat for the soul than a class." Hospitality, Scripture, and Spirit-led discussion created a space where transformation was not only possible but tangible. The group dynamics ultimately became a living expression of the very principles being taught.

Week 1

The first week of the project included an overview of the materials that would be covered. I began by asking two couples to introduce themselves and share how they had come to know Christ as their Savior. We did this each week until everyone had shared. The first week, my wife and I shared as well as the couple who hosted the first night. I discussed the project's purpose, provided a class overview, listed and demonstrated some recommended books, offered a devotional on some of the study's themes, and administered and collected the pre-course survey.[4] I explained to the participants that the information collected through the surveys would be used for research purposes and that no personal (identifying) information would be disclosed in my work or shared with the church.[5] I explained that if they needed to miss a gathering, they should notify me to arrange for them to join via Zoom, if possible. After the surveys were collected, the class concluded, and the survey was reviewed for any potential changes to the subsequent week's course outlines. The survey responses did not necessitate any changes to the curriculum.

In addition to logistical explanations, I took time during the first session to establish a tone of humility, openness, and shared learning. I emphasized that although I was facilitating the course, each participant brought a wealth of life experience and spiritual insight that would enrich the discussion. This posture seemed to immediately create a sense of equality in the room, defusing any tension around financial status or

[4] Jeffrey Arnold, *The Big Book on Small Groups* (Downers Grove, IL: InterVarsity, 1992).

[5] Richard R. Osmer, *Practical Theology: An Introduction* (Grand Rapids: Eerdmans, 2008), chaps. 2–3.

perceived spiritual authority. We were not there to compare portfolios or achievements; we were there to become more faithful stewards of what God had entrusted to each of us.

Week 2

The second week of the project was titled "The Myth of Mine." I challenged participants to reconsider the belief that anything they possessed truly belonged to them. From childhood, people naturally laid claim to things, declaring "mine" over toys, talents, and time.[6] But the lesson drew from Scripture to reveal that everything ultimately belonged to God. People are not owners but stewards of what he has entrusted to them. Through personal stories and biblical teaching, it became clear that although God gives generously, he also expects faithful management. Corrie Ten Boom's words to Chuck Swindoll, "A disciple of Christ holds all things loosely," encapsulated the message.[7] When individuals cling too tightly to what they thought is theirs, they lose sight of the greater truth: God is the true owner.

The parable of the talents in Matthew 25 served as the central focus. In the story, a master entrusts his property to three servants before leaving on a journey. Two of them use what they were given to bring an increase for their master, but the third buries his gift out of fear and laziness and was ultimately condemned. The lesson made clear that stewardship has always been a test of genuine faith. Though no one is saved by stewardship, it reveals whether someone's faith is authentic. Those who faithfully leverage their blessings for God's purposes demonstrate their devotion. Those who hoard or waste what they have been given show a heart that likely does not belong to the kingdom. One day, each person will give an account, and the hope is that they will hear

[6] RandyAlcorn, *Money, Possessions, and Eternity* (Wheaton, IL: Tyndale, 2003). See especially chap. 2, "God's Ownership."

[7] Charles R. Swindoll, *Living Above the Level of Mediocrity* (Waco, TX: Word, 1987), 215.

the words, "Well done, good and faithful servant." The gathering lasted ninety minutes.[8] There were many comments and personal interactions. Leading a group composed of individuals accustomed to leadership made it easy to get people to contribute verbally. The difficulty was getting them to listen quietly.

Week 3

The third week focused on the biblical principle of generosity. In "The Generous Eye," the teaching explored the profound connection between emotions, perspective, and the way one lives generously. The key text, Proverbs 22:9 says, "Whoever has a generous eye will be blessed." In Hebrew, "eye" does not simply refer to sight but to one's outlook on life. A generous eye sees abundance and opportunity to bless others, while an evil or stingy eye focuses on lack, hoards resources, and ultimately leads to spiritual darkness. Jesus emphasized this same principle in Matthew 6 when he tied generosity to the condition of one's "eye," or perspective.[9] The enemy, from the beginning in Genesis 3, has tried to shift our eyes from God's abundance to a perceived scarcity, leading Adam and Eve to sin through a greedy lens. But Scripture urges us to train our eyes to see through God's generous grace.[10]

True generosity is not just about money, it involves how one views and gives their time, praise, homes, relationships, and even forgiveness. Jesus taught that the same measure we use toward others is the measure God uses toward us. To live with a generous eye is to live with the heart of God, who gave first, gave best, and gave most, by giving his Son. Therefore, if one has experienced the generosity of God, it should naturally overflow into generosity toward others. Generosity experienced must become

---

[8] Howard Dayton, *Your Money Counts* (Gainesville, GA: Compass–Finances God's Way, 2006).

[9] Bruce K. Waltke, *The Book of Proverbs: Chapters 15–31*, New International Commentary on the Old Testament (Grand Rapids: Eerdmans, 2005), 252–53.

[10] Craig S. Keener, *The Gospel of Matthew: A Socio-Rhetorical Commentary* (Grand Rapids: Eerdmans, 2009), 236–39.

generosity expressed, and this, Scripture promises, is the pathway to the blessed life. The class lasted ninety minutes with several chatting afterward.

Week 4

The fourth week of the project was titled ”The Biblical Principle of Sowing and Reaping.” The lesson began by drawing a parallel between scientific laws, like gravity, and spiritual laws, which are just as real and reliable. Just as Sir Isaac Newton’s discovery of gravitational principles opened the door to advancements like flight and space exploration, Scripture reveals spiritual principles that unlock blessing, fruitfulness, and joy when rightly understood and applied.[11] One of those timeless truths is the principle of sowing and reaping. It is a principle that works whether or not someone believes in it, understands it, or intends to practice it, because it is woven into the fabric of God’s created order.[12]

Paul lays out this principle clearly in 2 Corinthians 9: whoever sows sparingly will reap sparingly, and whoever sows generously will reap generously. The context here is financial giving to support the gospel, but the implications go beyond money. This is not a prosperity gimmick or a poverty vow, it is a balanced, biblical truth: you reap what you sow, more than you sow, and later than you sow. If believers give cheerfully and freely, God promises to supply them abundantly, enabling them to be even more generous and effective in every good work. Scripture affirms this principle repeatedly, from Proverbs to the stories of Abraham, David, and even historical figures like R. G. LeTourneau.[13]

However, the most powerful example is Jesus himself. Though he owned nothing materially (in his earthly pilgrimage), he gave everything, his very life, as a seed sown for the salvation of the world. Jesus believed that through his sacrifice, an eternal

---

[11] Alcorn, *Money, Possessions, and Eternity*, 217–25.

[12] John R. Stott, *The Message of 2 Corinthians*, The Bible Speaks Today (Downers Grove, IL: IVP, 1988), 131–33.

[13] R. G. LeTourneau, *Mover of Men and Mountains* (Chicago: Moody, 1967), 181–86.

harvest would come. Hebrews 12 says he endured the cross for the joy set before him. This principle, then, is not only taught in the Bible but embodied in Christ. When people give with a joyful heart, they participate in a divine cycle of blessing that not only enriches their lives but multiplies glory to God. The lesson ends with this challenge: give like Jesus, with anticipation, with faith, and with joy. The class ran approximately ninety minutes.

Week 5

The fifth week focused on the special instructions for "the wealthy." We reflected on a gap identified in discipleship ministry: while churches often offer resources to help those in financial distress, there is often little intentional investment in the spiritual development of those on the opposite end of the spectrum, those whom God has entrusted with significant wealth. I explained our desire to produce content explicitly tailored for affluent believers seeking to steward their lives for kingdom impact.[14]

I identified four key themes that emerged within this unique community, summarized with the acronym *LIFE*. Labor: high-capacity individuals often live in high-stress, decision-making environments. Many find joy in humble, behind-the-scenes service roles at church, where they can be reminded of their identity as servants, not just leaders. Influence: these individuals possess networks and relational capital that can be used for great kingdom good. In one case, a legal issue facing the church was resolved with a single phone call from a well-connected member. Finances: like any other gifted member of the body, those with financial resources should be encouraged to give meaningfully. One couple gave what may have been the largest one-time gift in the church's history, possibly prompted by being invited into such a conversation.[15] Expertise: many in this community have honed skills and led at high levels in the corporate world.

[14] Todd Harper and Gary G. Hoag, *Overflow: A Life Refreshed by Generosity* (Chicago: Moody, 2014), 73–79.

[15] Russ Crosson, *Your Life . . . Well Spent: The Eternal Rewards of Investing Yourself and Your Money in Kingdom Work* (Chicago: Moody , 2011), 121–28.

When submitted to Christ, their knowledge and excellence can elevate church operations and ministries to new levels of impact.[16]

The lesson encouraged HNWIs that, like anyone else, they need spiritual formation, community, and accountability, and when rightly discipled, their impact for the kingdom can be profound. Interestingly, during the fifth week, one couple who participated in the class indicated that they wished to give a number of bitcoins to the church, which at that time were worth around $50,000 per coin. We began to set up the applications required to receive such a gift. The class lasted ninety minutes.

Week 6

The final week covered "Growth in Giving." This lesson focuses on how spiritual maturity should naturally lead to an increase in generosity over time. Just as healthy Christians are expected to grow in prayer, service, and knowledge, they are also called to grow in giving. Using Psalm 92:12 as a foundation, "The righteous flourish like the palm tree and grow like a cedar in Lebanon," the message emphasized that a life rooted in Christ should reflect visible progress, especially in how one handles their finances for the kingdom.

We walked through five stages of giving maturity, each compared to a season of life. Initial Giving marks the "newborn" phase, a first step of trust and obedience. Sporadic Giving, the "toddler" phase, is emotion-driven and inconsistent, like a child seeking recognition. Percentage Giving reflects a "teenage" stage, where giving becomes intentional, regular, and often marked by tithing, a foundational biblical and historical practice. Sacrificial Giving, the "adult" phase, involves putting a cap on lifestyle to expand

[16] A New Hope Church (MN) Facebook post encourages generosity in those four dimensions, stating: "labor, influence, finances, and expertise to bless others. Just remember the acronym LIFE for all the different ways we can be generous!" New Hope Church, Facebook post, June 26, 2025, https://m.facebook.com/newhopechurchmn/posts/how-is-god-calling-you-to-be-generous-in-your-life-this-week-our-church-was-chal/1151465663692831/.

kingdom impact. Finally, Legacy Giving, the "senior adult" phase, is about planning to leave a lasting impact through estate gifts and teaching others to live generously.

The lesson included vivid illustrations and real-life stories, such as a Kentucky businessman, Jess Correll Sr., who resolved to "die broke" for the kingdom, and a senior adult who gave a timely stock windfall to pay off his church's debt. It closed with a compelling reminder from Acts 2:42–45, how the early church, filled with the Holy Spirit, skipped straight to radical generosity. The challenge is clear: as believers grow spiritually, their giving should also mature, transitioning from obligation to joy and from simple participation to a lasting legacy. The class lasted ninety minutes. Much discussion took place regarding the need for further iterations of the course and to reunite this original group to recount how God used these lessons in the future.[17]

The post-course survey was administered at the conclusion of the final session. Eighteen post-course surveys were completed by class participants. After reviewing the surveys, I determined that all eighteen surveys were usable for data analysis regarding the efficacy of the goals. Most participants met the minimum attendance requirement to make a difference in learning outcomes.

As the final session came to a close, the atmosphere in the room felt markedly different from the first week. What began as a group of relatively reserved individuals had blossomed into a spiritually bonded community. After the teaching concluded and surveys were completed, we lingered over coffee and desserts, sharing spontaneous reflections and stories of how the course had shaped our thinking and commitments. One couple shared how they had begun conversations with their adult children about stewardship and legacy for the first time. Another participant expressed a desire to integrate giving milestones into their business goals moving forward. Several attendees offered heartfelt encouragement to one another, affirming the wisdom, transparency, and spiritual hunger that had marked

[17] R. Scott Rodin, *Stewards in the Kingdom: A Theology of Life in All Its Fullness* (Downers Grove, IL: InterVarsity, 2000), 155–70.

the group. Before everyone departed, we circled up for a time of prayer, each couple voicing gratitude for the relationships formed and the clarity gained. It was a sacred moment, filled with a sense of commissioning. Though the class was ending, there was a shared conviction that the journey was just beginning. Many left not only with a deeper understanding of biblical stewardship but also with a renewed sense of calling to invest their lives, influence, and resources for eternal purposes.

Post-Survey Instrument

At the conclusion of the initiative, participants completed a post-survey that mirrored the structure of the pre-survey, allowing for direct comparison. The questions revisited their understanding of biblical stewardship, frequency of spiritual disciplines related to wealth, and levels of confidence in aligning financial practices with biblical convictions. Additional items invited participants to reflect on which aspects of the course most influenced their thinking or behavior, as well as what challenges remained. The post-survey also included a self-assessment of growth, asking participants to identify specific next steps in their discipleship journey. Taken together, the pre- and post-surveys provided measurable data to evaluate the project's effectiveness in shaping the participants' worldview and practice.

Conclusion

As the course progressed, a palpable shift occurred in the group dynamic. Participants began arriving early and lingering longer, eager to share personal applications and questions. One evening, a couple confessed that the session had prompted them to revisit their estate plan to reflect more eternal priorities.[18] Another participant began mentoring a young entrepreneur in the church, seeing it as an act of spiritual investment. These stories, while anecdotal, signaled the heart of the project's goal, not merely to

[18] Wesley K. Willmer, *Revolution in Generosity: Transforming Stewards to Be Rich Toward God* (Chicago: Moody, 2008), 102–4.

teach stewardship principles, but to spark a culture of legacy-minded discipleship that would ripple throughout the congregation for years to come – leading some to conclude they not only had a stewardship responsibility, but beyond that, they had a unique spiritual gift related to giving. [19]

In the weeks that followed the course, several participants shared unsolicited feedback expressing their desire for continued gatherings. This affirmed the relational depth that had developed and highlighted the hunger for ongoing formation in this area. What began as a six-week initiative quickly revealed the need for a long-term strategy to disciple the affluent in ways that were spiritually rich, intellectually stimulating, and practically actionable. Multiple participants voiced interest in helping replicate the course for future cohorts, potentially even mentoring new groups as facilitators. This outcome speaks to the reproducibility of the project and its alignment with broader church multiplication goals.

Additionally, the conversations sparked within this cohort began spilling into other spheres of church life. One participant proposed forming a legacy planning task force to help others in the congregation navigate end-of-life giving.[20] Another suggested bringing in guest speakers to further explore theology of work and marketplace witness. These developments indicate that the curriculum did more than deliver content; it catalyzed vision. Ultimately, this project demonstrated that when HNWIs are invited into intentional, biblically grounded discipleship, they respond not with reluctance, but with remarkable openness and generosity. Their engagement is not just beneficial, it is essential for the flourishing of the whole church.[21]

---

[19] Ken Hemphill, *You Are Gifted: Your Spiritual Gifts and the Kingdom of God* (Nashville: B & H, 2009), 175.

[20] Wayne Grudem, *Business for the Glory of God: The Bible's Teaching on the Moral Goodness of Business* (Wheaton, IL: Crossway, 2003), 23–25.

[21] Todd Harper and Gary Hoag, *Plastic Donuts: Giving That Delights the Heart of the Father* (Colorado Springs: Kingdom Life, 2012), 50.

This chapter provided an overview of the project's promotion, research method, and implementation. This project not only successfully educated the HNWIs of First Baptist Church Fernandina Beach in the area of stewardship, but it also allowed them to create a bond with one another. The curriculum was carefully designed to fit the participants' unique needs. I observed significant growth in understanding and confidence among the participants, as evidenced by pre- and post-course surveys. This project served as a foundation for discipling HNWIs, enabling them to leverage their unique resources for greater kingdom impact. A detailed analysis of the project's outcomes and their significance will be explored in chapter 5.

CHAPTER 5

EVALUATION OF THE PROJECT

This chapter evaluates the project on discipling the HNWI members of First Baptist Church (FBC) Fernandina Beach, Florida, in the specific biblical instructions, cautions, and responsibilities presented in scripture for the wealthy. Data analysis was an important step in determining the success of training. This evaluation focuses on five goals that were imperative to measuring the impact of the six-week curriculum and analyzing the growth and understanding among the project participants. This chapter examines the methods used to measure progress, the results achieved, and the implications for future discipleship and leadership development at FBC Fernandina Beach.

Evaluation of the Project's Purpose

The purpose of this project was to disciple affluent members at First Baptist Church of Fernandina Beach, Florida, in the specific biblical instructions, cautions, and responsibilities of individuals with significant financial resources. This project effectively fulfilled its stated purpose by equipping affluent members with a deeper understanding of the biblical instructions, cautions, and responsibilities that accompany wealth. Through a structured curriculum grounded in Scripture, participants were exposed to key biblical principles related to stewardship, generosity, contentment, and eternal perspective. The teaching addressed both theological foundations and practical applications, enabling HNWIs to reframe their understanding of wealth as a tool for kingdom advancement rather than personal security or status. Feedback from participants indicated a significant shift in mindset, as many reported increased intentionality in how they manage, invest, and give their resources.

The project also met a critical need in the life of the church by opening a dialogue that is often neglected or treated generically. While financial stewardship is frequently addressed in broad terms, this project provided targeted, biblically faithful instruction tailored to those with significant means, individuals who face unique temptations and opportunities. By naming these realities and anchoring them in Scripture, the project helped participants move beyond guilt or confusion toward confident, joyful stewardship. The result was not only increased awareness but also a growing sense of spiritual responsibility and opportunity among those who are uniquely positioned to fund and fuel Kingdom initiatives.

Evaluation of the Project's Goals

Scripture provides clear guidance on how the affluent are to view, manage, and utilize their resources for the glory of God and the advancement of his kingdom. Yet, many churches offer little intentional discipleship tailored to this segment of the body. This project addressed that gap by creating a strategic, six-week learning environment that equipped affluent believers with theological clarity and practical insight on how to steward their influence, wealth, and experience biblically.

The project addressed a commonly overlooked challenge within the church: wealthy Christians often face unique spiritual temptations, questions, and opportunities that are rarely discussed openly. Many wonder how to balance their financial success with humility, whether it is biblical to enjoy wealth, or how to make significant kingdom investments without pride or presumption. Questions also arise around how to serve meaningfully in the church when most of their influence lies in the business world. Through this project's carefully curated curriculum, group discussions, and pre/post-course evaluations, participants gained clarity on their calling, encouragement in their giving, and vision for long-term impact.

By engaging participants in this way, the project helped to shift hearts from ownership to stewardship, and from isolated success to collaborative impact. The project

also fostered community among high-capacity givers, opening the door for deeper accountability and future collaboration. Ultimately, this project served as a pilot initiative for integrating HNWI discipleship into the broader education ministry of FBC Fernandina Beach, helping to lay a foundation for ongoing growth, generosity, and leadership among one of the church's most strategically positioned groups.

Goal 1

The first goal was to measure participants' current understanding of biblical stewardship. To measure this goal, participants completed the pre-course survey.[1] The nine couples (my wife and I were excluded from the data set) who completed the course also completed the survey, and the results were analyzed to gain a basic understanding of their comprehension of biblical stewardship. The responses provided the foundational data points for understanding participants' perceptions and attitudes toward the topic of wealth as it relates to God's kingdom. The data collected enabled the development of a more targeted curriculum to address the specific needs of the participants.

The survey showed a variety of responses to the question, "Briefly define biblical stewardship," such as "It's about giving God ten percent of our income through tithing and being generous with what we have"; "Stewardship means volunteering at church and helping out whenever I can;" "Biblical stewardship is the management of all that God has entrusted to us, our time, talents, treasures, and testimony, for His glory, the good of others, and the advancement of His Kingdom"; and "It's about making sure the church budget is balanced and the pastor gets paid."

The pre-course survey open-ended question responses show a variety of attitudes and perceptions before the participants started the course. The results were analyzed to give a clearer picture of participants' current knowledge.

[1] See appendix 1.

Goal 2

The second goal was to develop a six-week curriculum on biblical stewardship, with particular attention given to its application for high-net-worth Christians. To ensure the curriculum was effective, an expert panel evaluated the project curriculum using a rubric.[2] The evaluation focused on biblical integrity, clarity, and relevance.

The associate pastor returned the curriculum evaluation rubric and gave the curriculum an exemplary rating across all criteria. Regarding the "growth in giving" section, he commented, "I love how this lesson dovetails with our current process of a giving pipeline and our current language regarding stewardship." After the study was completed, he also noted, "This will be very helpful in developing top-tier givers!"

The neighboring pastor returned the curriculum evaluation rubric and rated it as exemplary except for two sections, which were rated as sufficient. He commented, "More scriptural support could have been given to support the teachings," and "understanding this people group is evident."

The deacon/Bible study trainer returned the curriculum evaluation rubric and rated all criteria as a score of 4–exemplary. Goal 2 was met when at least 90 percent of the evaluation criteria were rated as "sufficient" or higher.

Goal 3

The third goal was to lead a group of high-net-worth Christians through the curriculum. This goal was achieved within the expected timeframe, and participation was overwhelming. Over 90 percent of those who agreed to participate attended each class in person. Those who were prohibited from attending in person did so virtually via Zoom. Each participant received and completed the assigned homework to the satisfaction of the group leaders. The participants gave verbal feedback on the lessons they learned from the homework. Each class ran approximately ninety minutes, with much time for fellowship afterward.

---

[2] See appendix 2.

Goal 4

The fourth goal was to survey participants to determine if the curriculum increased their knowledge of the subject. This goal was measured by comparing responses from the pre- and post-course surveys. Both quantitative and qualitative results indicate that the goal was achieved. The responses to the open-ended question, ”Have you ever received any kind of formal financial advice? If so, please describe,” demonstrate that participants not only engaged with the material but also gained practical knowledge that reshaped their perspective on financial stewardship. Several participants indicated a newfound awareness of biblically sound resources and advisors, indicating that the study broadened their understanding of available guidance. For example, one participant wrote, “Going forward, I plan to consult with the biblical advisors recommended in the study.” Another reflected, ”I will continue to use Ron Blue’s group now that I see it aligns well with my Pastor’s teaching.” A third noted, ”I hope to better equip my kids to use the resources they will one day inherit.” These statements show that participants translated new knowledge into concrete next steps, providing clear evidence that the curriculum deepened their biblical understanding of wealth and financial practices.

Other testimonies reinforce this growth. One participant, a successful entrepreneur nearing retirement, shared how the study reshaped his vision for his final years of work. After the session on legacy giving, he began drafting a plan to donate a portion of his business proceeds to missions, while retaining a mentorship role within his industry. Another participant, a woman who had recently inherited significant assets, said the course helped her view her inheritance not merely as a burden of responsibility, but as an opportunity for kingdom investment. These accounts reveal a shift from fear-based or guilt-driven giving toward a joyful embrace of one’s divine calling, demonstrating that participants were not only informed but transformed by the teaching.

The survey data further confirmed this trajectory. Participants’ overall mean scores increased from 54.77 in the pre-course survey to 66.53 in the post-course survey, reflecting measurable growth in knowledge and confidence. Although the sample size

was small, the consistency of the upward trend across participants strengthens the conclusion that the curriculum enhanced both understanding and application of biblical stewardship. Together, the qualitative testimonies and quantitative data affirm that this goal was successfully met.

Goal 5

The fifth goal was to develop a strategic plan for the ongoing implementation of this course within the education ministry of First Baptist Church. The plan we landed on involves evaluating the top 10 percent of giving units each year. The promotion period (a series of weeks in the fall when we advance grades in small groups and replace teachers and committee members as needed) was a natural time to evaluate who should be invited to participate in the class. This is a time within the routine of church life when the giving of individual units is considered annually. Giving is a metric to consider prior to placing a person in a leadership position. While we have no way to measure the proportion of giving per unit, we can look at consistency. During this time, we are also able to rank the amount of annual per-unit giving. While we cannot ascertain the new worth of a couple, nor the portion they donate to the church, we can ascertain those who are already "bought in" to our church who may have a larger capacity for generosity as well. Once the data reveals that at least five new giving units have emerged in that top ten percentile, we will host a class. This will allow the church to offer at least one class per year. Participants who graduate from the class will be invited to aid in teaching subsequent courses.

Strengths of the Project

While the project succeeded in fulfilling its five goals, specific strengths of the project should be mentioned. The first strength of this project was that it addressed the needs of HNWIs related to the stewardship of their resources. By focusing on the unique challenges and questions of HNWIs, the project provided a tailored approach that was

relevant and resonated with the HNWIs at First Baptist Church, Fernandina Beach. The curriculum was specifically designed to provide participants with a theological understanding and practical guidance, helping them confidently leverage their resources for the kingdom of Christ. This subject matter should help any church, but it will uniquely serve the congregation in Fernandina due to its large population of HNWIs.

The second strength of the project was that the curriculum offered strategic clarity by translating biblical principles into practical action steps. While many HNWIs are already successful and capable, they often lack a clearly defined, kingdom-oriented framework for financial decision-making. This teaching guided them in areas such as legacy planning, gospel-driven generosity, charitable giving, and investing in local and global outreach. Through a combination of Scripture, testimonies, and case studies, participants were equipped to move from passive intent to intentional, Spirit-led generosity that advances the mission of God.

The third strength of the project was that it provided a theologically rich foundation that clarifies God's ownership of all things and the believer's role as a steward, not an owner. By rooting wealth in Scripture, through passages such as 1 Timothy 6:17–19, Matthew 6:19–24, and 2 Corinthians 9:6–11, the curriculum helped affluent believers see their prosperity not as a mere personal achievement, but as a sacred trust to be leveraged for eternal purposes.

One of the most exciting developments from this pilot cohort was the willingness of several participants to become mentors for future classes. This provides a unique opportunity to scale the project while maintaining relational depth. These alumni can offer credibility, lived wisdom, and a peer-to-peer dynamic that complements pastoral leadership. It also reflects Paul's vision in 2 Timothy 2:2: "What you have heard from me . . . entrust to faithful men who will be able to teach others also." Mentorship could take many forms, such as co-facilitation, one-on-one coaching, or hosting informal Q&A sessions during the next course. Additionally, these individuals could help identify new

participants based on relational trust and spiritual readiness, ensuring that future cohorts remain strong and fruitful. Creating a mentorship pathway not only extends the reach of the curriculum but also reinforces the idea that stewardship is not a one-time class; it is a lifelong calling.

While this project was designed for a local church context, it carries implications for the broader evangelical landscape, especially in the American South, where many congregations include individuals of significant means. Far too often, churches unintentionally neglect the discipleship of HNWIs, focusing instead on general stewardship campaigns or donor appeals. This approach leaves affluent believers feeling either exploited or under-challenged. This project revealed that many HNWIs are hungry for serious, theologically robust teaching that challenges them to live sacrificially and purposefully. They want to be engaged not as donors, but as disciples. When churches fail to disciple these members, they miss out on an incredible opportunity to mobilize visionaries, fund kingdom initiatives, and multiply impact. By taking a more holistic approach to HNWI discipleship, the church can affirm that all members, regardless of wealth, are vital to the mission of God.

Ultimately, the curriculum cultivated a culture of joyful generosity and mutual accountability within the church. As influential leaders became visibly engaged in funding kingdom work, their example inspired others across income levels to embrace the call to stewardship. Since the project began, the church has received three separate gifts, each exceeding one million dollars, from study participants. It is a great encouragement to me that each gift was given with an accompanying insistence that it be completely anonymous to the public. The initiative reminded participants that biblical stewardship is not about equal giving, but about faithful obedience and sacrificial living. In doing so, it became more than just a series of lessons, it sparked a movement of generosity that united and energized the body of Christ at FBC Fernandina Beach.

Weaknesses of the Project

In this section, the project's weaknesses will be addressed. The first weakness was that it segments and separates the church in a way that can be dangerous. The church is more of an organism than an organization; thus, to segment any group or system within the church can serve to divide the body. One way I sought to avoid this danger was only to include people who were already involved in the broader life of the congregation. While I made the case that HNWIs might be best understood as a unique missional people group, the same case could be made for any grouping of people, such as race, age, or affinity. Any tailored teaching to a people group must serve to deepen their connection to the church as a whole.

The second weakness of the project was the lack of usable data to analyze. While efforts were made to collect both qualitative and quantitative data through pre- and post-course surveys, participation in the required number of classes was the most common disqualifier for usable data. The lack of available data limited the ability to identify trends that might have provided stronger, better-defined data points for interpretation. I hope that future courses will give more data to track.

A third significant difficulty was coordinating schedules among HNWIs with demanding professional and personal obligations. Although the sessions were well-attended overall, a few participants had to miss gatherings due to last-minute travel or business emergencies. To adapt, I offered Zoom access and allowed flexible deadlines for assignments, which preserved continuity and inclusiveness.

A fourth challenge involved balancing theological depth and practical application. Some participants expressed early concerns about whether the material would be too theoretical. In response, I incorporated more real-life case studies, including personal anecdotes and examples of other churches and Christian leaders, to anchor the lessons in tangible practice. This adjustment helped bridge the gap between biblical principles and everyday stewardship decisions.

Maintaining a tone that was both challenging and affirming was also essential. Wealth is a sensitive topic, and I had to ensure that the teaching convicted without condemning. Careful attention was given to the tone of each lesson, emphasizing God's grace and the joy of stewardship rather than guilt or pressure.

These challenges ultimately enriched the project, prompting thoughtful adaptations that strengthened the group's engagement and the overall effectiveness of the discipleship initiative.

What I Would Do Differently

If I were completing this project again, I would do a few things differently. While having the gatherings in the homes of participants was effective, it also made the gathering last a long time. Sometimes, we would spend three hours together. While this was encouraging to see as a pastor, it was also challenging to get some participants to agree to serve as hosts after the first couple of weeks. I noticed that people began to park so that they could leave as soon as the class ended to avoid being trapped during the fellowship time. Perhaps it would be helpful to host future classes on the church campus, or in a local restaurant or dinner club.

Another thing I would change is to ask participants to write their testimonies in three or four paragraphs and read them, rather than share "off the cuff." A few well-meaning participants took a considerable amount of time to share their experience of coming to faith. Again, this made the group time long and undoubtedly difficult for some participants.

Theological Reflections

Reflecting on the completion of this project, I was struck by how deeply the concept of stewardship is woven into the fabric of Scripture, from Genesis to Revelation. It became clear to me that God never intended his people to see wealth as something to be hoarded or idolized, but as a tool for worship, justice, and mission. In working with

HNWIs, I was reminded that biblical stewardship is not primarily about money, it is about lordship. When Jesus said, "You cannot serve both God and mammon" (Matt 6:24), he identified one of the fiercest rivals to his throne in the human heart. Teaching others, and myself, to dethrone mammon and enthrone Christ in the realm of resources is both a humbling and holy task.

I also found myself reflecting on God's generosity. The deeper we went into Scripture, the clearer it became that God is the ultimate Giver, lavishly, joyfully, sacrificially so. The gospel itself is the most extravagant act of giving in all of history: "He who did not spare His own Son but gave Him up for us all" (Rom 8:32). That truth reframed everything. Stewardship became less about obligation and more about imitation. I saw participants begin to connect their giving to God's character, and their joy increased as they aligned their financial strategies with eternal priorities. Watching this transformation reminded me that giving is not something God wants from us as much as it is something he wants for us, as a path to deeper joy and freedom.

Ultimately, I emerged from this project with a renewed sense of pastoral responsibility. Wealth, like any other gift, comes with unique temptations and burdens. HNWIs often bear silent pressures, questions of legacy, security, and significance. I realized afresh that they do not just need financial advice; they need soul care. They need a gospel-centered vision that lifts their eyes from short-term returns to eternal impact. My role as a shepherd includes helping them discover that, in God's economy, the greatest return on investment is not found in what we accumulate, but in what we release for the sake of his kingdom.

Personal Reflections

From time to time, people ask, "How long did it take you to write that sermon?" To which I reply, "Over thirty years," the length of my ministry. This doctoral project, however, has taken much longer: it has encompassed generations. Reflecting on this doctoral project, I recognize how much the Holy Spirit was at work throughout this entire

process. Deep friendships were developed, evangelistic strategies were discovered and implemented, and I was able to learn firsthand how God had provided for our ministry, years before I became the pastor.

One story worth noting was when a participant shared his testimony of coming to faith in Christ at a James Robinson Crusade in the mid-1980s. As he told the group about his experience, I was reminded that my grandmother donated regularly to Robinson's ministry. As a poor lady who had raised twelve children with little help from her alcoholic husband, she contributed ten or fifteen dollars per month for years. As he told his story, I could see the dots connecting between her faithfulness in giving ten dollars and the large donations this participant was making to the church every week. God is good.

In choosing this particular focus for my project, I was reminded of my first ministry station in Lancaster, Kentucky. After my installation service, I was approached by a gentleman who asked me to visit his office at a local bank the following Tuesday. I presumed he was a loan officer and knew I would be in the market to purchase a new home. I was wrong. He was the president of the largest privately owned bank in the state, First Southern National Bank. As I walked into his office, I passed several framed prints of him with various presidents and letters from celebrities. In the years that followed, he would regularly stop by, call, or insist that I join him for a flight on his private jet. My first instinct was to find his behavior presumptuous and rude. Over time, I discovered that this was a common cultural norm for men of his financial standing. His influence and instruction were God given and pivotal in a project of this type.

This process has been a transformative journey, both spiritually and generationally. In the 1940s, my paternal grandfather, Floyd Terry, stopped attending church after someone told his family they were not dressed appropriately for the Lord's house. As poor farmers and the parents of twelve kids, Floyd and Stella dressed their kids as well as they could, which typically meant mended hand-me-downs or homespun dresses.

That changed when the family bluegrass band found a modest amount of fame when they (Floyd Terry and the Youngins) were hired as regulars on the Grand Ole' Opry in Nashville. The show was broadcast live on WSM, a station heard nationwide. The Sunday after their first appearance, Floyd took the family back to church, dressed in their stage clothes (checkered red and white button-down shirts and denim jeans). The pastor preached that day on the peculiar form of vanity that would lead a person to dress ostentatiously in the Lord's house. From that time forward, they never darkened the doors of the Lord's house again. It seemed my family was destined for a reprobate future. But Christ pursued my father (the youngest of the family).

As a child, I had a front-row seat to my father's conversion to Christ. A high school dropout, he raised our family in a single-wide trailer across the street from Fellowship Missionary Baptist Church. The pastor there eventually led him to Jesus, a night I remember vividly. We walked to worship each Lord's Day, taking our place on the second pew of that modest congregation. Even then, I noticed my father was seldom called upon to pray, read Scripture, or contribute to discussions in business meetings. He noticed too, but never complained; he seemed simply grateful to be there.

My father worked in construction as an insulator. I recall driving past massive factories where he would point to towering smokestacks and say, "Son, I insulated that entire project." My mother ran Terry's Country Florist in a rented space nearby. We had enough, we were content, and we were rooted in faith. Life was good.

That stability felt threatened in the early 1980s when the hazards of asbestos, his company's material of choice, came to light. The entire team was laid off until a safer alternative could be found. During that uncertain period, Dad lingered around Mom's shop, helping where he could. One day, scrutinizing a wholesale bill, he declared with determination, "I think we can beat these prices." Dad was a mathematical savant, capable of complex calculations in his head, and his natural charisma made him an exceptional salesman. In 1985, he took over the business operations while Mom handled the artistic

designs. Over the next three decades, they transformed that small country florist into one of the largest in the Southeastern United States, according to industry leaders Teleflora and FTD. Their shop decorated the Governor's Mansion in Montgomery, Alabama. Ironically, and somewhat humorously, for a pastor's kid, they even became the preferred florist for Hugh Hefner of Playboy fame. Apparently, Hefner spent quite a bit on flowers.

Throughout this ascent, I observed a striking evolution in how my parents were treated within the church. No longer overlooked, Dad was elected as a deacon and befriended the senior pastor. Pastors from across the region sought his counsel and contributions for building campaigns. He was always gracious, yet I detected pain in his voice when he remarked, "They didn't visit me when I was broke."

As I became a senior pastor myself, I resolved to "associate with the lowly" (Rom 12:16) while also acknowledging the unique spiritual and emotional challenges faced by those who achieve financial success. They encounter temptations others may not, and Scripture offers specific commands addressed to them. This project has enabled me to reflect deeply on these dynamics, distilling transferable principles and observations to serve the kingdom of our Lord Jesus Christ. This is my earnest hope and prayer.

A great deal has transpired in my life since this journey began in the fall of 2022. My mother (who would be considered a HNWI according to this project's definition) moved from Alabama to Florida to live closer to me and my family. She has become close friends with several of the people who were in the initial participants in this project. Considering I had six weeks to pour into people who would one day have a significant influence over my mom, it really gives a unique perspective.

In October of 2023, I was leading a group on a historic and theological tour of Israel when the Hamas War began. The relationships formed with the participants in this group were pivotal in helping us escape that dangerous situation and return all fifty-two

travelers home safely. Some leveraged their connections in government, while others offered financial resources; all did what they could to help us return.[3]

In February of 2024 many of the class participants this joined me in Washington, DC, as I was able to open a session of the United States Congress in prayer.[4] We reflected on the relationships we have forged since the class began and what the Lord may have in store for us in the future.

Conclusion

This project sought to educate the HNWIs at First Baptist Church of Fernandina Beach, Florida, in the specific biblical instructions, cautions, and responsibilities of individuals with significant financial resources. Through a carefully designed, biblically researched curriculum supported by the evaluation and collaboration of church leadership, the project successfully addressed the participants' needs. The significant growth observed through the quantitative and qualitative data of the participants' responses proved the fruitfulness of the project and the value of teaching HNWI's to use their resources in ways that honor God and strengthen the church. This project is a testament to the power of God's Word to transform lives, strengthen communities, and glorify God while serving the needs of his people.

As FBC Fernandina Beach continues to grow in size and influence, it becomes increasingly important to establish intentional pathways for discipleship that address the unique needs of various groups within the congregation. The success of this HNWI-focused initiative reveals the untapped potential of aligning financial capacity with spiritual maturity. Future integration of the curriculum into the broader educational and leadership development strategy could include a tiered approach, introducing stewardship principles

[3] Janna Firestone, "Florida Church Group Returns Home from Israel; 'We've Been Through a Lot," Says Pastor Zach Terry," Church Leaders, October 16, 2023, https://churchleaders.com/news/460766-weve-been-through-a-lot-says-pastor-zach-terry-florida-church-group-returns-home-from-israel.html/2.

[4] Zach Terry, "Pastor Zach Terry Opens U.S. Congress in Prayer," zachterry.com, April 1, 2024, https://zachterry.org/blog/2024/04/01/pastor-zach-terry-opens-u-s-congress-in-prayer.

in general discipleship classes, followed by invitations into deeper HNWI cohorts. This layered framework not only broadens the initiative's reach but also ensures sustainability and multiplication over time. By collaborating with missions and outreach teams, this curriculum could even inform how key givers support global initiatives, church planting, and strategic ministry investments.

APPENDIX 1

BASICS OF STEWARDSHIP ASSESSMENT

The following instrument is the Basics of Stewardship Assessment (BSA). Some general questions are followed by twenty-two statements with a six-point Likert scale. The instrument's purpose was to assess members' level of theological understanding and confidence in biblical stewardship.

BASICS OF STEWARDSHIP ASSESSMENT

Agreement to Participate

First Baptist Church is committed to making and equipping disciples of Jesus Christ. One way we fulfill this commitment is by teaching our members what it means to steward (manage) all that our Lord has entrusted to us. Ultimately, we hope to leverage every area of our lives to further the Gospel of Jesus Christ.

Given that our particular ministry context has an unusually high number of people who have been entrusted with large amounts of material wealth, we are considering offering a Bible study that will equip high-net-worth individuals to understand the unique expectations our Lord has given them and resist the unique temptations that they will face throughout life. This survey for First Baptist members will help us assess the church's current biblical understanding as it relates to the stewarding of wealth.

This research is being conducted by Zachary C. Terry to collect data for a ministry project. Participation is strictly voluntary, and you can withdraw at any time. By completing this survey, you are providing informed consent for using your responses in this project.

Because of the nature of this study, we only ask that you provide us with an anonymous 4 digit code provided in your email.

Date: _____

4 digit code: _____

Gender _____ Age _____

General Questions:

1. How many years have you professed Jesus Christ as your Lord and Savior? _____
2. How many years have you been a member in a Bible-believing church? _____
3. Are you currently serving as a ministry leader, teacher, or discipler of other believers?
    a. Yes
    b. No
4. How many hours a week do you spend in personal Bible study and prayer? _____

5. How would you describe your current engagement as a financial supporter of your local church?
    a. I haven't given to my local church ___
    b. I give infrequently ___
    c. I give a set amount regularly (What is the Frequency? _____)
    d. I give a percentage of my regular income___ (What is the percentage?_____)
    e. I give regularly and go above and beyond to support the causes I believe in. ____

6. Do you regularly support non-profits other than the local church?
    a. Yes
    b. No

7. Briefly define biblical stewardship:

    _____

    _____

    _____

    _____

8. Have you ever participated in any kind of study related to biblical stewardship? If so, please describe.

    _____

    _____

    _____

    _____

9. Have you ever received any kind of formal financial advisement? If so, please describe.

    _____

    _____

    _____

    _____

10. Would you be interested in coaching others regarding their biblical responsibilities as stewards?
    a. Yes
    b. No

General Understanding of Stewardship

Directions: Mark your level of agreement to the statements using the following scale:

SD = strongly disagree
D = disagree
DS = disagree somewhat
AS = agree somewhat
A = agree
SA = strongly agree

1. Everything I own ultimately belongs to God.
   SD D DS AS A SA

2. Stewardship involves managing all aspects of my life, not just finances.
   SD D DS AS A SA

3. Biblical stewardship requires me to be responsible for my time, talents, and treasures.
   SD D DS AS A SA

4. Stewardship is an act of worship and obedience to God.
   SD D DS AS A SA

5. Stewardship is about advancing God's kingdom, not just maintaining personal comfort.
   SD D DS AS A SA

6. Tithing is a biblical principle that Christians are called to follow.
   SD D DS AS A SA

7. Giving is an act of trust in God's provision.
   SD D DS AS A SA

8. How I manage my money is a reflection of my spiritual priorities.
   SD D DS AS A SA

9. Debt should be avoided as it can hinder my ability to give and serve.
   SD D DS AS A SA

10. God expects me to give generously to those in need.
    SD D DS AS A SA

11. It is important to live within my means to honor God with my finances.
    SD D DS AS A SA

12. How I spend my time reflects my commitment to God.
    SD D DS AS A SA

13. I make intentional time for prayer and reading the Bible.
    SD D DS AS A SA

14. I prioritize spending time in service to others as part of my stewardship.
    SD D DS AS A SA

15. I manage my time in a way that balances work, rest, and spiritual growth.
SD D DS AS A SA

16. Wasting time is a form of poor stewardship.
SD D DS AS A SA

17. I am intentional about spending time with my family as part of my stewardship
SD D DS AS A SA

18. My talents and skills are gifts from God meant to be used for His glory.
SD D DS AS A SA

19. I actively seek opportunities to use my talents to serve the church and others.
SD D DS AS A SA

20. Not using my God-given abilities is a form of poor stewardship.
SD D DS AS A SA

21. Personal growth and development are important aspects of stewardship.
SD D DS AS A SA

22. I seek to develop my talents further to better serve God and others.
SD D DS AS A SA

APPENDIX 2

BIBLICAL STEWARDSHIP CURRICULUM EVALUATION

The following evaluation was sent to an expert panel of one FBC Pastor, one board member of the National Christian Foundation, and one Christian Financial Planner. This panel evaluated the course material to ensure it was biblically faithful, sufficiently thorough, and practically applicable.

Name of the evaluator _____ Date:_____

Biblical Stewardship Curriculum Evaluation					
1 = insufficient; 2 = requires attention; 3 = sufficient; 4 = exemplary					
Criteria	1	2	3	4	Comments
Biblical Faithfulness					
The content of the curriculum is hermeneutically sound. All Scripture is properly interpreted, explained, and applied.					
The content of the curriculum is theologically sound.					
Scope					
The content of the curriculum sufficiently covers each issue it is designed to address.					
The curriculum sufficiently covers the basics of biblical stewardship.					
Practicality					
The curriculum includes opportunities to practice stewardship applications.					
At the end of the course, participants will be able to make sound stewardship decisions.					

APPENDIX 3

BIBLICAL STEWARDSHIP COURSE EVALUATION

The following post-course evaluation was completed by all participants who finished the course. They evaluated whether the course was biblically faithful, sufficiently thorough, and practically applicable.

Biblical Stewardship Course Evaluation					
1 = insufficient; 2 = requires attention; 3 = sufficient; 4 = exemplary					
Criteria	1	2	3	4	Comments
Understandability					
The content of the course is biblically and theologically sound.					
The course is presented at a level appropriate for most participants.					
Scope					
The content of the course sufficiently covers each issue it is designed to address.					
The course sufficiently covers the basics of biblical stewardship.					
Practicality					
The course includes opportunities to engage in practical stewardship.					
The course addresses issues that participants deal with in daily life.					
At the end of the course, participants have the confidence to steward their resources biblically.					

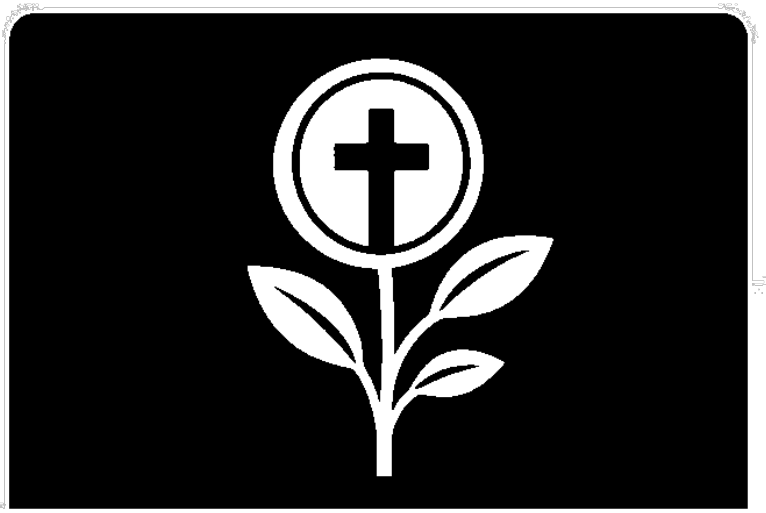
APPENDIX 4

CURRICULUM

This appendix includes the curriculum used for the project. It consists of the discussion guide as well as the homework associated with each week. The participants received this curriculum with ample space for them to journal their experiences and reactions to each of the lessons.

KINGDOM CAPITAL

STUDY GUIDE



: Stewarding Wealth for Eternal Impact

WRITTEN BY

PASTOR ZACH TERRY

FIRST BAPTIST CHURCH, FERNANDINA BEACH, FL

BIBLIOGRAPHY

Aikman, David. *The Mirage of Peace: Understanding the Never-Ending Conflict in the Middle East*. Washington, DC: Regnery, 2017.

Aitken, Jonathan. *John Newton: From Disgrace to Amazing Grace*. Wheaton, IL: Crossway, 2007.

Alcorn, Randy. *Giving Is the* Good *Life: The Unexpected Path to Purpose and Joy*. Sisters, OR: Multnomah, 2019.

———. *Money,* Possessions*, and Eternity: A Comprehensive Guide to What the Bible Says about Financial Stewardship, Generosity, Materialism, Retirement, Financial Planning, Gambling, Debt, and More*. Sisters, OR: Multnomah, 2021.

———. *Money, Possessions, and Eternity*. Carol Stream, IL: Tyndale, 2003.

———. *The Treasure Principle: Unlocking the Secret of Joyful Giving*. Sisters, OR: Multnomah, 2005.

Anderson, A. A. *2 Samuel*. Word Biblical Commentary, vol. 11. Dallas: Word, 1989.

Arnold, Jeffrey. *The Big Book on Small Groups*. Downers Grove, IL: InterVarsity, 1992.

Augsburger, David. *Pastoral Counseling across Cultures*. Philadelphia: Westminster, 1986.

Bainton, Roland H. *Here I Stand: A Life of Martin Luther*. New York: Abingdon, 1950.

Baptist21. "Concerns about Elevation Church." March 2014. https://baptist21.com/blog-posts/2014/concerns-about-elevation-church/.

Barron, Bruce. *The Health and Wealth Gospel*. Downers Grove, IL: InterVarsity, 1987.

Beale, G. K. *The Book of Revelation*. New International Greek Testament Commentary. Grand Rapids: Eerdmans, 1999.

Bergen, Robert D. *1, 2 Samuel*. New American Commentary, vol. 7. Nashville: Broadman & Holman, 1996.

Blue, Ron, and Jeremy White. *Splitting Heirs: Giving Your Money and Things to Your Children Without Ruining Their Lives*. Athens, AL: Northfield, 2008.

Blomberg, Craig L. *Neither Poverty nor Riches: A Biblical Theology of Possessions*. Downers Grove, IL: InterVarsity, 1999.

Bowler, Kate. *Blessed: A History of the American Prosperity Gospel*. Oxford: Oxford University Press, 2013.

Braun, Roddy. *1 Chronicles*. Word Biblical Commentary, vol. 14. Dallas: Word, 1986.

Breeze, Beth, and Theresa Lloyd. *Richer Lives: Why Rich People Give*. London: Directory of Social Change, 2013.

Brown, Peter R. L. *The Rise of Western Christendom: Triumph and Diversity, A.D. 200–1000*. 10th anniv. ed. Malden, MA: Wiley-Blackwell, 2013.

Bruce, F. F. *The Epistle to the Hebrews*. New International Commentary on the New Testament. Grand Rapids: Eerdmans, 1990.

Burnett, Ken. Relationship Fundraising: A Donor-Based Approach to the Business of Raising Money. Sebastopol, CA: Jossey-Bass, 2002.

Calvin, John. *Commentaries on the Epistle of Paul the Apostle to the Romans*. Translated by John Owen. Grand Rapids: Christian Classics Ethereal Library, 1955.

Carnegie, Andrew. *The Gospel of Wealth*. New York: Century, 1900.

Carson, D. A. The *Gospel According to John*. Pillar New Testament Commentary. Grand Rapids: Eerdmans, 1991.

The Center on Philanthropy at Indiana University. "Review of Literature on Giving and High Net Worth Individuals." March 2011. https://scholarworks.indianapolis.iu.edu/server/api/core/bitstreams/e6538a57-3b9f-4450-ae40-f11729aa8304/content, 10, 14.

Chandler, Matt. "Generosity." Sermon delivered to The Village Church-Flower Mound, June 1, 2025. https://www.youtube.com/watch?v=mLAWJ3Wtgck.

Clendenen, E. Ray, and Richard A. Taylor. *Haggai, Malachi*. New American Commentary, vol. 21A. Nashville: Broadman & Holman, 2004.

Clines, David J. A. *Job 1–20*. Word Biblical Commentary, vol. 17. Dallas: Word, 1989.

CNN. "The Rise and Fall of Jim Bakker." January 15, 2008. http://www.cnn.com/2008/LIVING/wayoflife/01/15/mf.jim.bakker/index.html.

Cole, R. Alan. *Exodus*. Tyndale Old Testament Commentaries, vol. 2. Downers Grove, IL: InterVarsity, 1973.

Cortines, John, and Gregory Baumer. *True Riches:* What *Jesus Really Said about Money and Your Heart*. Nashville: Thomas Nelson, 2019.

Dallimore, Arnold A. George Whitefield: *The Life and Times of the Great Evangelist of the Eighteenth-Century Revival.* Carlisle, PA: Banner of Truth, 1970.

Dayton, Howard. *Your Money Counts*. Gainesville, GA: Compass–Finances God's Way, 2006.

Deen, Aqsa. "How to Strengthen Your Relationships with High Net-Worth Donors." N3O. Accessed August 18, 2025. https://www.n3o.ltd/post/strengthen-high-net-worth-donors-relationships.

Delitzsch, Franz, and Carl Friedrich Keil. *Commentary on the Old Testament*. Peabody, MA: Hendrickson, 1996.

Directory of Social Change. “Philanthropy, the Arts and Culture.” In *Routledge Handbook of Philanthropy*, edited by Tobias Jung, Susan D. Phillips, and Jenny Harrow, 341–48. London: Routledge, 2022.

Dorfman, Aaron, Claire Geisman, and Lindsay Reagan. *The Philanthropy of High-Earning Professionals*. Stanford: Stanford Center on Philanthropy and Civil Society, 2023.

Dunn, James D. G. *Romans 9–16*. Word Biblical Commentary, vol. 38B. Dallas: Word, 1988.

Eikenberry, Angela M., and Jodie D. Kluver. “The Marketization of the Nonprofit Sector: Civil Society at Risk?” *Public Administration Review* 64, no. 2 (2004): 132–40.

Elliot, Elizabeth. *Through Gates of Splendor*. Carol Stream, IL: Tyndale, 2024.

Emerson, Jed. *The Purpose of Capital: Elements of Impact, Financial Flows, and Natural Being.* San Francisco: Blended Value, 2018.

Fosdick, Raymond B. *The Story of the Rockefeller Foundation*. New Brunswick. NJ: Transaction, 1989.

Fox, John. *William Tyndale: A Biography.* New Haven, CT: Yale University, 2001.

France, R. T. *Matthew*. Tyndale New Testament Commentaries, vol. 1. Downers Grove, IL: InterVarsity, 1985.

Garland, David E. *1 Corinthians*. Baker Exegetical Commentary on the New Testament. Grand Rapids: Baker, 2003.

Green, R. *Job*. Pulpit Commentary. London: Funk & Wagnalls, 1909.

Greenfield, James M. *Fundraising: Evaluating and Managing the Fund Development Process*. New York: Wiley, 1999.

Grudem, Wayne. *Business for the Glory of God: The Bible’s Teaching on the Moral Goodness of Business*. Wheaton, IL: Crossway, 2003.

Hagner, Donald A. *Matthew 14–28*. Word Biblical Commentary, vol. 33B. Dallas: Word, 1995.

Hamilton, Victor P. *The Book of Genesis, Chapters 1–17*. New International Commentary on the Old Testament. Grand Rapids: Eerdmans, 1990.

———. *The Book of Genesis, Chapters 18–50*. New International Commentary on the Old Testament. Grand Rapids: Eerdmans, 1995.

Hannah, Frank. *What Your Money Means: And How to Use It Well.* Chestnut Ridge, NY: Crossroad, 2008.

Hannah, John D. “Exodus.” In *The Bible Knowledge Commentary: An Exposition of the Scriptures*, edited by J. F. Walvoord and R. B. Zuck, 103–62. Wheaton, IL: Victor, 1985.

Helpyousponsor. “Donor-Engagement and Behavior: How Must Nonprofits Engage with Donors in 2025?” November 20, 2024. https://blog.helpyousponsor.com/donor-engagement-and-behavior-how-must-nonprofits-engage-with-donors-in-2025/.

Hemphill, Ken. *You Are Gifted: Your Spiritual Gifts and the Kingdom of God*. Nashville: B & H , 2009.

Highland Park United Methodist Church. “Legacy Society: Changing Lives Through Legacy Giving.” Accessed July 2025. https://www.hpumc.org/legacy.

Hinn, Costi W. *God, Greed, and the (Prosperity) Gospel: How Truth Overwhelms a Life Built on Lies.* Grand Rapids: Zondervan, 2019.

Hoag, Gary G., and Wesley K. Willmer. *Plastic Donuts: Giving That Delights the Heart of the Father*. Colorado Springs: Kingdom Life, 2012.

Horton, Michael, ed. *The Agony of Deceit: What Some TV Preachers Are Really Teaching*. Chicago: Moody, 1990.

Johnson, Kevin. *The Power of Legacy and Planned Gifts: How to Work with Donors to Secure Your Nonprofit’s Future*. San Francisco: Jossey-Bass, 2010.

Jung, Tobias, Susan D. Phillips, and Jenny Harrow, eds. *Routledge Handbook of Philanthropy*. London: Routledge, 2022.

Just Vanilla. “Estate Planning for High-Net-Worth and Ultra-High-Net-Worth Individuals.” Accessed August 18, 2025. https://www.justvanilla.com/blog/estate-planning-for-high-net-worth-and-ultra-high-net-worth-individuals.

Keener, Craig S. *Acts: An Exegetical Commentary*. 4 vols. Grand Rapids: Baker, 2012–2015.

———.. *The Gospel of Matthew: A Socio-Rhetorical Commentary*. Grand Rapids: Eerdmans, 2009.

Keller, Timothy. *Counterfeit Gods: The Empty Promises of Money, Sex, and Power, and the Only Hope That Matters*. London: Penguin, 2011.

Kelly, Kathleen S. *Effective Fund-Raising Management*. Oxfordshire, England: Routledge, 1988.

Kidner, Derek. *Proverbs*. Tyndale Old Testament Commentary, vol. 17. Downers Grove, IL: IVP, 2018.

King, Kim, and Peter Greer. *When Women Give: The Adventure of a Generous Life*. Lisle, IL: IVP, 2017.

LeTourneau, R. G. *Mover of Men and Mountains*. Chicago: Moody, 1967.

Lewis, C. S. *Christian Reflections*. Grand Rapids: Eerdmans, 1967.

Lilly Family School of Philanthropy & Bank of America Private Bank. *The 2023 Bank of America Study of Philanthropy: Charitable Giving by Affluent Households*. Indianapolis: Indiana University Lilly Family School of Philanthropy, 2023.

Long, V. Philips. *1 and 2 Samuel*. Tyndale Old Testament Commentaries, vol. 8. Downers Grove, IL: InterVarsity, 2020.

Longman, Tremper, III. *Psalms*. Tyndale Old Testament Commentary Series, vol. 15–16. Downers Grove, IL: IVP, 2014.

MacArthur, John F. *Strange Fire: The Danger of Offending the Holy Spirit with Counterfeit Worship*. Nashville: Thomas Nelson, 2013.

Marshall, I. Howard. *Acts*. Tyndale New Testament Commentaries, vol. 5. Downers Grove, IL: InterVarsity, 1980.

———. *The Gospel of Luke*. New International Greek Testament Commentary. Exeter: Paternoster, 1978.

Mathews, K. A. *Genesis 1–11:26*. New American Commentary, vol. 1A. Nashville: Broadman & Holman, 1996.

———. *Genesis 11:27–50:26*. New American Commentary, vol. 1B. Nashville: Broadman & Holman, 2005.

Miller, John C. *Genesis*. Pulpit Commentary. London: Funk & Wagnalls, 1909.

Moo, Douglas J. *The Letter of James*. Pillar New Testament Commentary. Grand Rapids: Eerdmans, 2000.

Morris, Leon. *The Epistle to the Romans*. Pillar New Testament Commentary. Grand Rapids: Eerdmans, 1988.

———. *Luke*. Tyndale New Testament Commentaries, vol. 3. Downers Grove, IL: InterVarsity, 1988.

Nassau County Board of Commissioners. "Nassau County Growth Trends Reports." Accessed July 1, 2024. https://www.nassaucountyfl.com/1245/Nassau-County-Growth-Trends-Reports.

Neilsberg Research. "Nassau County, FL Population by Year." Accessed August 1, 2024. https://www.neilsberg.com/insights/nassau-county-fl-population-by-year/.

New Hope Church. Facebook post. June 26, 2025. https://m.facebook.com/newhopechurchmn/posts/how-is-god-calling-you-to-be-generous-in-your-life-this-week-our-church-was-chal/1151465663692831/. Accessed July 22, 2025.

Nolland, John. *Luke 1:1–9:20*. Word Biblical Commentary, vol. 35A. Dallas: Word, 1989.

———. *Luke 9:21–18:34*. Word Biblical Commentary, vol. 35B. Dallas: Word, 1993.

———. *Luke 18:35–24:53*. Word Biblical Commentary, vol. 35C. Dallas: Word, 1993.

Osborne, Grant R. *Matthew*. Zondervan Exegetical Commentary on the New Testament. Grand Rapids: Zondervan, 2010.

Osmer, Richard R. *Practical Theology: An Introduction*. Grand Rapids: Eerdmans, 2008.

Ostrower, Francie. *Why the Wealthy Give: The Culture of Elite Philanthropy*. Princeton, NJ: Princeton University, 1995.

The Philanthropy Workshop. "Going Beyond Giving: Perspectives on the Philanthropic Practices of High and Ultra-High Net Worth Donors." 2017. As discussed in "Understanding Your High- and Ultra-High-Net-Worth Donors." BWF, November 20, 2017. https://www.bwf.com/understanding-high-ultra-high-net-worth-donors/.

Pohl, Wayne. "Ministry to Deep-Pocket Donors." *Christianity Today*, May 19, 1992.

Polhill, John B. *Acts*. New American Commentary, vol. 26. Nashville: Broadman & Holman, 1992.

Pollock, John. *George Whitefield and the Great Awakening*. London: Hodder and Stoughton, 1983.

Praxis Labs. *The Redemptive Business: A Playbook for Leaders*. Austin, TX: Praxis Labs, 2021.

Prince, Russ Alan, and Karen Maru File. *The Seven Faces of Philanthropy: A New Approach to Cultivating Major Donors*. Hoboken, NJ: Jossey-Bass, 1994.

PwC. "High Net Worth Investor Survey." Accessed August 18, 2025. https://www.pwc.com/us/en/industries/financial-services/asset-wealth-management/high-net-worth-investor.html.

Rinehart, John. *Gospel Patrons*. Self-published, 2014. Kindle.

Rodin, R. Scott. *Stewards in the Kingdom: A Theology of Life in All Its Fullness*. Downers Grove, IL: InterVarsity, 2000.

Ron Blue Institute. "The Treatment Decision - Leaving an Inheritance." June 7, 2017. https://ronblueinstitute.com/article/the-treatment-decision-leaving-an-inheritance/.

Rubin, Miri. *The Hollow Crown: A History of Britain in the Late Ages*. London: Penguin, 2005.

Ryken, Leland. *The Legacy of the King James Bible*. Wheaton, IL: Crossway, 2011.

Ryken, Philip G. *Exodus: Saved for God's Glory*. Wheaton, IL: Crossway, 2005.

Sargeant, Adrian, and Elaine Jay. *Building Donor Loyalty*: *The Fundraiser's Guide to Increasing Lifetime Value*. Hoboken, NJ: Wiley, 2004.

———. *Fundraising Management*. Abingdon, UK: Routledge, 2014.

Schervish, Paul G. "The Sound of One Hand Clapping: The Case for and Against Anonymous Giving." *Voluntas* 5 (1994): 1–26.

Schervish, Paul G., and J. J. Havens. "Social Participation and Charitable Giving: A Multivariate Analysis." *Voluntas* 8 (1997): 235–60.

Schulze, Quentin. "The New Sorcery." In *The Agony of Deceit: What Some TV Preachers Are Really Teaching*, edited by Michael Horton, 50–58. Chicago: Moody, 1990.

The Signatry. “Five Principles of Inheritance in the Bible.” Accessed August 18, 2025. https://thesignatry.com/blog/five-principles-of-inheritance/.

Smith, Peter. “Protestant Denominations Try New Ideas as They Face Declines in Members and Money.” Associated Press, March 14, 2025. https://apnews.com/article/us-protestant-denominations-budget-cutbacks-episcopal-presbyterian-342c6d294ee2ab687981fb171a7b95cd.

Sproul, R. C. *A Walk with God: An Exposition of Luke*. Fearn, Scotland: Christian Focus, 1999.

Stott, John R. W. *The Message of 2 Corinthians*. The Bible Speaks Today. Downers Grove, IL: InterVarsity, 1988.

Stuart, Douglas K. *Exodus*. New American Commentary, vol. 2. Nashville: Broadman & Holman, 2006.

Swindoll, Charles R. *Living Above the Level of Mediocrity*. Waco, TX: Word, 1987.

Tempel, Eugene R., Timothy L. Seiler, and Eva E. Aldrich. *Achieving Excellence in Fundraising.* Hoboken, NJ: Wiley, 2016.

Thompson, J. A. *1, 2 Chronicles*. New American Commentary, vol. 9. Nashville: Broadman & Holman, 1994.

Time. “The Fall of the Bakker Empire.” April 6, 1987. http://content.time.com/time/magazine/article/0,9171,964305,00.html.

UBS and Campden Wealth. *The Global Family Office Report 2023*. London: Campden Wealth, 2023.

UPI Archives. “Jim Bakker’s Religious Heritage USA Park at Fort Mill.” Accessed February 6, 2023. https://www.upi.com/Archives/1986/11/20/Jim-Bakkers-religious-Heritage-USA-park-at-Fort-Mill/6280532987600/.

US Trust and Indiana University Lilly Family School of Philanthropy. *The 2018 U.S. Trust Study of High Net Worth Philanthropy*. Indianapolis: Indiana University, 2018.

US Trust and The Philanthropic Initiative. “The U.S. Trust Study of the Philanthropic Conversation: Understanding Advisor Approaches and HNW Individuals’ Perspectives.” 2018. https://tpi.org/wp-content/uploads/2020/01/tpi-u.s._trust_study_of_the_philanthropic_conversation_-_2018_executive_summary_-_tpi_branding.pdf.

US Trust and the Philanthropy Panel Study. *2016 U.S. Trust Study of High Net Worth Philanthropy*. Boston: Bank of America, 2016.

VikasAnvesh Foundation. *Big Philanthropy in India: Perils and Opportunities.* New Delhi: Centre for Social Impact and Philanthropy, Ashoka University, 2021.

von Schnurbein, Georg, and Beth Breeze. “Philanthropy of the Wealthy: An Analysis of the Giving Pledge Letters.” *Social Sciences* 10, no. 3 (2021): 73.

Walvoord, J. F., and R. B. Zuck, eds. *The Bible Knowledge Commentary: An Exposition of the Scriptures*. Wheaton, IL: Victor, 1985.

Waltke, Bruce K. *The Book of Proverbs: Chapters 15–31*. New International Commentary on the Old Testament. Grand Rapids: Eerdmans, 2005.

Wenham, Gordon J. *Genesis 1–15*. Word Biblical Commentary, vol. 1. Dallas: Word, 1987.

Willmer, Wesley K. *Revolution in Generosity: Transforming Stewards to Be Rich Toward God*. Chicago: Moody, 2008.

Willplan.us. "A Christian Guide to Planning Your Will & Trust." Accessed August 26, 2025. https://willplan.us.

Woodward, Kenneth L. *Making Saints: How the Catholic Church Determines Who Becomes a Saint, Who Doesn't, and Why*. New York: Simon and Schuster, 1996.

Wright, Nicholas T. *Paul for Everyone: Romans, Part 1: Chapters 1–8*. New Testament for Everyone. Louisville: Westminster John Knox, 2004.

Xhauflair, Virginie, ed. *Multidisciplinary Perspectives on Philanthropy*. New York: Routledge, 2025.

Zuck, Roy B. "Job." In *The Bible Knowledge Commentary: An Exposition of the Scriptures*, edited by J. F. Walvoord and R. B. Zuck, 717–822. Wheaton, IL: Victor, 1985.

Zunz, Olivier. *Philanthropy in America: A History*. Princeton: Princeton University Press, 2012.

ABSTRACT

MAKING DISCIPLES OF HIGH NET-WORTH INDIVIDUALS AT FIRST BAPTIST CHURCH, FERNANDINA BEACH, FLORIDA

Zachary Carl Terry, DMin
The Southern Baptist Theological Seminary, 2025
Faculty Supervisor: Dr. Matthew D. Haste

There are transferable principles a church may employ to increase its success in making disciples of high-capacity donors (HCDs). This project sought to identify and teach those principles to the HCDs of First Baptist Church, Fernandina Beach, Florida. Chapter 1 presents the history and ministry context of First Baptist Church, Fernandina Beach, Florida, and the goals of this project. Chapter 2 provides an overview of the role of HCDs throughout Scripture as well as church history. Chapter 3 presents an overview of identifying and developing HCDs in the broader non-profit sector. Chapter 4 describes the project, recounting the content and teaching methodology of the specific course curriculum. Chapter 5 evaluates the project's efficacy based on the completion of the specified goals. This project aimed to equip the HCDs of First Baptist Church, Fernandina Beach, Florida, to comprehend the stewardship for which they will give an account, knowing that to whom much is given, much is expected.

VITA

Zachary Carl Terry

EDUCATION

BS, Athens State University, 2000
MA, The Southern Baptist Theological Seminary, 2015

MINISTERIAL EMPLOYMENT

Senior Pastor, Lancaster Baptist Church, Lancaster, Kentucky, 2004–2007
Senior Pastor, Capshaw Baptist Church, Harvest, Alabama, 2007–2016
Senior Pastor, First Baptist Church, Fernandina Beach, Florida, 2016–