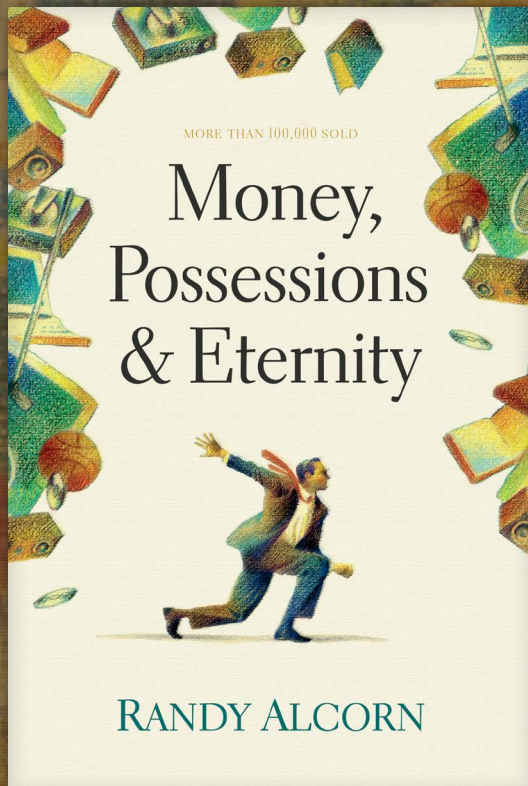


Money, Possessions & Eternity



Study Guide

a 13-lesson study
to accompany your
reading of the book



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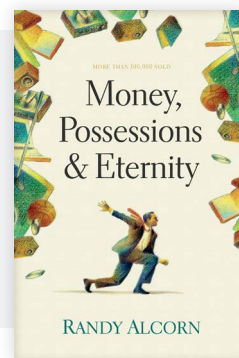
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eternal perspective ministries

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Lesson One

Why Is Money So Important to God?

Reading Assignment: preface, chapter 1

What does the Bible say about our money? Why does the Bible devote so much attention to money and possessions? How we relate to money and possessions is the story of our lives. What we need on this journey is a road map to help us understand God's perspective and to teach us to make eternally significant decisions. The key to our use of money and possessions is having a right perspective—an eternal perspective. In this lesson, we'll look at some key Scriptures to help us unlock God's view of our finances and economic goals.

Read and discuss the following passages of Scripture. (Depending on the number of people in the class, you can divide into groups of three or more, assigning each group a passage to study for ten to twelve minutes before reporting their answers back to the class. The reports should be limited to five minutes each.)

1. Luke 3:7-14. In this passage, John the Baptist forcefully exhorts a crowd of questioners about how to live—and how to give.

a. Luke 3:11. Based on this verse, to whom do our possessions and wealth belong? How does our possession of wealth imply a responsibility apart from our own enjoyment?

b. Luke 3:12-14. What special responsibilities do people have who work with money? What is the responsibility of everyone who is paid to work?

c. Based on Luke 3:7-14, what can we conclude about the money and possessions with which we've been entrusted? What are the dangers of using them wrongly?

2. Luke 19:1-10. What principles about the proper use of money can we draw from the story of Jesus and Zacchaeus?

3. Matthew 19:16-30. In this passage, Jesus tells a rich man to take a radical step in regard to his wealth. What can we conclude about wealth and our willingness to depend on Christ?

4. Acts 19:18-20. In this passage, we see a radical response to ill-gained or inappropriate wealth. In what situations might new (or mature) Christians today be prompted to take such steps?

5. Acts 2:42-47. This passage records an example of true community in the context of Christian fellowship. What principles can we draw from this passage that will help us discover what God intends our attitudes and actions to be concerning money and possessions?

6. Acts 4:32-35. How should our gratefulness to God for our salvation prompt unusual generosity far beyond the requirements of Old Testament law?

In the following lessons, we'll be seeking to form a biblical view of God's plan for how we use our money and possessions to further his kingdom.

Prayer: Lord, grant us a glimpse of your perspective about money, possessions, and eternity. Help us to understand your plan for us—and for all you've entrusted to us.

Lesson Two

Asceticism and Materialism: Two Wrong Ways

Reading Assignment: chapters 2 and 3

Money is always evil.

Money is always good.

These two perspectives of money are equally incorrect. Still, we must examine them carefully to come to a biblical understanding of money and possessions. In this lesson, we'll consider two opposing worldviews: asceticism and materialism.

Read and discuss the following passages of Scripture. (Depending on the number of people in the class, you can divide into groups of three or more, assigning each group a passage to study for ten to twelve minutes before reporting their answers back to the class. The reports should be limited to five minutes each.) Each of the following passages sheds special light on the concept of asceticism, the idea that what's spiritual is good and what's physical is evil.

1. Proverbs 30:8-9. What does Scripture say about denying material goods? What kind of spiritual harm can asceticism cause?

2. Luke 7:36-50. What does Jesus say about the enjoyment and appreciation of material gifts? How are the spiritual values of love and forgiveness connected with a physical act of kindness in this story?

3. 1 Timothy 4:3-5. What are the keys to a proper use of the gifts we have been given?

4. 1 Timothy 6:17. How does this passage create a balanced alternative to materialism and asceticism?

5. Discuss other examples of misguided asceticism (from *Money, Possessions, and Eternity* or other sources). How do they differ from the wise balance of Scripture?

6. Luke 12:15. If asceticism isn't the answer to how we should treat material things, what about the opposite extreme: materialism? Jesus clearly warns against materialism: "Watch out! Be on your guard against all kinds of greed; a man's life does not consist in the abundance of his possessions" (Luke 12:15). What does this warning mean to you? How does it relate to your choices and priorities?

7. Luke 12:13-21. Read the parable of the rich fool and discuss the following statement: Greed isn't a harmless pastime; it's a serious offense against God. Just as one who lusts is an adulterer (Matthew 5:28), and one who hates is a murderer (1 John 3:15), so one who is greedy is an idolater (Colossians 3:5)." What is it about greed that makes it idolatry? Use anecdotes from the book or other sources to illustrate.

8. Luke 16:19-31. Read the parable of the rich man and Lazarus and discuss the “doctrine of reversal”: the fact that in eternity many people will find themselves in the opposite condition to what they experienced during their life on earth. Role-play a dialogue between a modern-day rich man (perhaps a CEO or financial advisor) and a “Lazarus” (a poor or homeless person). How should the doctrine of reversal affect our view of our present society?

Prayer: *Lord, all things come from you, and your own do we give back to you.*

Lesson Three

Asceticism and Materialism: Two Wrong Ways

Reading Assignment: chapter 4

Read the following passages of Scripture and discuss them in light of the following statement: *Materialism consists of the two things that God hates most—idolatry and adultery.* (Depending on the number of people in the class, you can divide into groups of three or more, assigning each group a passage to study for ten to twelve minutes before reporting their answers back to the class. The reports should be limited to five minutes each.)

1. Isaiah 57:3-9; Jeremiah 3:1-10; Ezekiel 16:1-48. The Old Testament prophets were quick to point out Israel's unfaithfulness, which was demonstrated by their turning to idols. In what ways have possessions become idols or "mistresses" to us today?

2. Ecclesiastes 2:1-11. Emptiness and meaninglessness are the fruit of unbridled materialism. What are some examples in our society of the emptiness produced by excessive greed? If possible, identify pictures in magazines that illustrate a loss of meaning. (Hint: The more "sophisticated" the magazine, the more ads you'll find for empty luxuries, shown by models with jaded expressions.) How was Solomon uniquely qualified to draw conclusions about materialism?

3. 1 Timothy 6:9-10. What does this passage say about a life devoted to money and possessions? What does it say about the effects of such a life on our faith in God?

4. Read and discuss the following quotes by five wealthy men. What strikes you about these statements?

John D. Rockefeller: "I have made many millions, but they have brought me no happiness."

W. H. Vanderbilt: "The care of \$200 million is enough to kill anyone. There is no pleasure in it."

John Jacob Astor: "I am the most miserable man on earth."

Henry Ford: "I was happier when doing a mechanic's job."

Andrew Carnegie: "Millionaires seldom smile."

5. **Isaiah 10:1-3; Jeremiah 5:27-28; 15:13; Hosea 12:8; Amos 5:11; Micah 6:12.** Why is the righteous rich man such a rare phenomenon?

6. List adjectives or phrases to complete the following sentence: *Materialism is* _____
_____. (Ask each class member to contribute at least one word or phrase.)

Prayer: Lord, grant us eyes to see the lure of money and possessions for what it really is—and to desire you more than ever.

Lesson Four

Materialism, the Church, and the Gospel

Reading Assignment: chapters 5 and 6

In Micah 3:11, the Lord decries the fact that priests and prophets alike were corrupted by money. In 1 Peter 5:2, Peter reminds church leaders that they are to be characterized by an eagerness to serve, not a greed for money. Paul insists that no lover of money is qualified to be a church leader (1 Timothy 3:3). So, how did materialism creep into the church to do the damage it is currently doing?

Preachers of the gospel of materialism may think they're justified in connecting prosperity with the Christian life—but what's the true picture?

1. The following passages describe a link between material wealth and God's blessing. Read and discuss, then choose one key word from each passage. Abraham—Genesis 13:1-7; Isaac—Genesis 26:12-14; Jacob—Genesis 30:43; Joseph—Genesis 39:2-6; Solomon—1 Kings 3:13; Job—Job 42:10-17.

2. Deuteronomy 15:10; Proverbs 3:9-10; 11:25; Malachi 3:8-12. What blessings are promised to those who give faithfully of their finances?

3. Deuteronomy 28. The Old Testament warns against the dangers of wealth. What curses will overtake those who don't obey God?

4. Psalm 37:35-36; Ecclesiastes 7:15; Luke 15:1-2; John 9:34. Christians are not the only ones who experience prosperity. Consider the Pharisees of Jesus' day. How do their lives show that prosperity does not imply spirituality?

5. Matthew 10:16-20; Mark 10:42-45; Luke 14:33; John 15:18-20; 2 Timothy 3:12; 1 Peter 5:9. According to these verses will Christians always be prosperous?

6. Matthew 5:45; 19:23-24. What did Jesus teach about the doctrine of prosperity?

7. Philippians 1:29; 2:5-11; 3:7-8. What was the apostle Paul's view of prosperity?

Prayer: *Father, grant us your peace concerning what you've provided for us, and help us use it to your glory.*

Lesson Five

The Two Treasuries: Earth and Heaven

Reading Assignment: chapter 7

Jesus always had two kingdoms in mind—two treasuries, two perspectives, and two masters. We can store up treasures either on earth or in heaven. What we value most—the temporal or the eternal—will determine what we do with God’s money.

1. On what basis does Jesus argue against storing up treasures on earth? On what basis does he argue for storing up treasures in heaven? (Hint: On the basis of right versus wrong or smart versus stupid?) Why is this significant?
2. Agree or disagree: *Jesus says we shouldn't store up treasures for ourselves.* If you agree, explain why. If you disagree, revise the statement to make it accurate.
3. Why do we gain a vested interest in whatever we put our treasures into?
4. **Matthew 6:21.** According to Jesus, how can we develop more of a heart for the poor, the lost, suffering Christians, or others in the Church?

5. We will “invest” in whichever kingdom we choose. List various ways in which people invest in this world. Then list ways to invest in God’s kingdom.

6. Matthew 13:44. What does it mean for Christians today to “sell all we have” to seek ultimate heavenly treasure? If someone in the group has read *The Treasure Principle* by Randy Alcorn, ask him or her to summarize the message of that book.

7. Philippians 3:7-11. What does Paul say about the treasure of this world? In what ways is Christ himself our treasure as Christians? In what sense are others our treasure? Is it right to consider eternal rewards our treasures?

Prayer: *Lord, help us to learn how to relocate our treasures from earth to heaven.*

Lesson Six

The Steward's Task

Reading Assignment: chapters 8 and 9

Webster's dictionary says that a steward is someone employed to manage domestic concerns; a fiscal agent; one who supervises the provision and distribution of funds. We are called to be stewards of God's estate, agents of our eternal spiritual welfare and the welfare of others. Read the section titled "The Lost Sense of the Eternal" (pp. 108–109). Pray together David's prayer in Psalm 39.

1. Proverbs 24:12; Jeremiah 17:10; Acts 17:31; Romans 2:12-16; 1 Peter 4:5. What are some characteristics of God, our Master and Judge? What are the implications of these characteristics for our daily conduct?

2. Matthew 10:28; 13:40-42; 25:41-46; Mark 9:43-44; Luke 16:22-31. What words come to mind to describe the horrors of hell?

3. Revelation 5:11-13; 7:15; 19:9; 21:19-21; 22:5; Luke 22:29-30. What do these verses say about what awaits the believer after death? What words would you use to describe heaven?

4. Review the two charts on p. 127. Are there degrees of reward in heaven? Discuss the relationship between regeneration and rewards. (This discussion will help summarize many of the points of chapter 9.)

5. **Matthew 6:1-18.** Discuss how the three disciplines of fasting, giving, and prayer can help us to forgo our own possessions, power, and pleasure in this life and accomplish higher purposes for God's kingdom.

6. Are possessions, power, and pleasure always bad, or can they be good? How can we prove from Scripture that they are sometimes good? Make a chart of Possessions—Power—Pleasure, listing things in each category that have their "down" side as well as an eternal upside.

Possessions	Power	Pleasure

Prayer: *After listing as many items as possible under question 6, close in conversational prayer around the room, asking for wise stewardship of all these things.*

Lesson Seven

Stewards and Pilgrims

Reading Assignment: chapters 10 and 11

Stewardship is not a subcategory of the Christian life. Stewardship is the Christian life. What is stewardship? It is the use of all that God has entrusted to us: life, time, talents, money, possessions, family, and his grace.

1. Luke 16:1-13. Read the parable of the shrewd manager, often called the “unrighteous steward.” See p. 142 for several different interpretations of the parable. What do you think the passage means? What message do you get from it for your life?

2. Luke 16:10. Jesus says, “Whoever can be trusted with very little can also be trusted with much, and whoever is dishonest with very little will also be dishonest with much.” What does this mean?

3. Luke 16:11-12, 17, 19. Identify the key word in each of these verses.

4. Matthew 25:14-30. Read the parable of the talents. How does this parable support the key ideas you listed in question 3?

5. Luke 19:11-27. Read the parable of the ten minas. What further insights into stewardship do we find here?

6. On one side of a chart write "The Master." On the other side, write "The Servant" or "Steward." In the appropriate places, list the "lessons concerning the master," found on p. 147, and the "lessons concerning the servant," found on pp. 148–149.

The Master	The Servant

7. Read together the overall lessons from the stewardship parables on pp. 149–150. Which of these lessons strikes you as being particularly significant at this point in your life?

8. Besides the two kingdoms, Scripture teaches us there are two covenants and two "countries" (this world and our heavenly home). Because we have not yet reached our true home, we are "pilgrims" on earth, a foreign country. Material things are valuable to pilgrims, but only as they facilitate their mission. If you are a Christian, what are the implications of the fact that heaven, not earth, is your home?

How should that affect your giving and financial decisions?

9. Agree or disagree: *In the truest sense, Christian pilgrims have the best of both worlds. We have joy whenever this world reminds us of the next, and we take solace whenever it does not.*

Prayer: *Lord, help us to be faithful ambassadors as we serve you on this foreign soil, never forgetting that although we are headed home, we're not there yet.*

Lesson Eight

Tithing and Giving

Reading Assignment: chapters 12 and 13

The tithe is a tenth “of everything from the land, whether grain from the soil or fruit from the trees” (Leviticus 27:30). It belongs to the Lord, not to us. It applies to *everything*, not only to some things. It is holy, to be set apart and given to God, and used for no other purpose.

1. Malachi 3:8-10. Is it possible to rob God of what is rightfully his? Notice that Malachi makes reference not only to tithes but also to freewill offerings. Can we rob God by withholding offerings?

2. Genesis 14:20; 28:22; Deuteronomy 14:23. Notice how tithing began with Abraham and Jacob. What is the stated purpose of tithing?

3. Matthew 23:23; Luke 11:42. Jesus supported tithing, as shown in his dialogue with the Pharisees, but he expected more than outward obedience. What does Jesus say should accompany tithing?

4. What does the author mean when he says that tithing is the “floor” of giving and the “training wheels” of giving?

5. Acts 2:44-45; 4:32-37. The early Christians often went far beyond tithing to share all that they had. Does New Testament “grace giving” lower the Old Testament bar of tithing—or raise it? Why do you suppose the average American Christian gives only one-fourth as much as what was required of the poorest Israelite?

6. Look up each of the following passages and explain what it says about how we are we supposed to give. Also, for each reference, explain the specific context and intent: **Mark 14:3-9; 1 Corinthians 16:2; 2 Corinthians 8:11; 2 Corinthians 9:7; 2 Chronicles 24:10; 2 Corinthians 9:7; 2 Corinthians 8:5; Mark 12:43-44; Acts 11:29; 2 Samuel 24:24; 2 Corinthians 8:3; Matthew 6:1, 4; James 2:1-5.**

7. Go back to Malachi 3:8-10. Can you think of anywhere else in Scripture where God invites us to test him? God seems to be saying, “Would you just obey me and give me a chance to show you how I’ll bless you?” Have you tested God with tithing and generous giving? If so, what have you learned? If not, what’s keeping you from giving God a chance to show what he can do in this area?

8. Luke 6:38. What is Jesus saying? In light of this passage, how would you respond to someone who says, “God’s promise to provide financially for givers was only intended for Israelites under the law”?

Prayer: *God, grant us your grace to learn the practice and the joy of giving back to you.*

Lesson Nine

Giving—Reaching Out to the Needy

Reading Assignment: chapters 14 and 15

Caring for the poor is a major theme of Scripture.

1. Leviticus 19:9-10; Deuteronomy 15:10-11. Read aloud these admonitions from the Mosaic Law concerning provisions for the poor. Why are we to give to the poor? What do these verses tell us about God? What do these verses tell us about our situation on earth?

2. Luke 19:8; 10:36-37. If every person is our neighbor, as Jesus taught, what are the specific lessons we can learn from these verses? Compare them to **Proverbs 19:17; 22:9; 28:27.**

3. Luke 4:18-19. Jesus came to preach the gospel—the good news—to the poor, the blind, and the oppressed. Read aloud the parable of the banquet in **Luke 14:12-23.** How does this story parallel our situation today in which the needy seem more open to a gospel of help and hope?

4. How does our understanding of the parable of the banquet affect our personal responsibility of giving? In light of Christ's priorities, how do we evaluate the many good causes that constantly solicit donations? How can we use our understanding to help influence our church's giving to such funds?

5. Review p. 254 and discuss some wise guidelines for the church's raising and using funds for giving. Examine the list of qualities by which to judge a ministry or parachurch organization (see pp. 277–278). Why is each of these important in relation to biblical teaching and standards?

6. As individuals, and as a church, how might we grade ourselves on our eternal perspective regarding life, ministry, and resources?

Prayer: *Lord, grant us clarity of purpose, wisdom of action, and faithfulness in our giving.*

Lesson Ten

A Faithful Lifestyle

Reading Assignment: chapter 16

Do we as Christians have a right to earn large amounts of money? If we make a lot of money, do we have a right to hold on to it? Are we called to give up all of our wealth and “live by faith”? Is there such a thing as a “happy medium” lifestyle? Concerning these questions, Scripture gives us helpful guidelines for the making, using, and giving of what we possess.

1. Read and discuss the following verses. How does the wisdom of each verse apply to our lives today? **Proverbs 12:11; 13:4; 14:23; Ecclesiastes 9:10; 1 Thessalonians 4:11-12; 2 Thessalonians 3:10; Titus 3:14.** God’s way for us to earn money is to work! But then what should we do with this money? Discuss the section on private ownership of property (see pp. 282–283).

2. Mark 1:16-20. What Christian lifestyle is implied here?

3. Mark 2:14-15. How does this approach differ in its style of discipleship?

4. Mark 8:34-37. What do these verses say about our “cross,” once we have determined what it is? Must following Christ in this radical way always affect our money and possessions?

5. Mark 10:17-31. Discuss the two common errors in interpreting this passage (p. 287).

6. 1 Timothy 6:17-19. Must all wealthy people give up being rich? What must they do “on every occasion”?

7. According to Peter H. Davids, “A biblical lifestyle will necessarily recognize itself as being in opposition to the prevailing values and lifestyle of its culture. It is informed by a different view of reality.” What does this mean?

Prayer: *Thank you, Lord, for your true view of reality and the power to give and to serve you in keeping with that reality.*

Lesson Eleven

Borrowing, Saving, Investing

Reading Assignment: chapters 17, 18, and 19

If you are using this study guide as part of a classroom curriculum, ask three students to read one of the assigned chapters and report to the class the main findings that the author presents about these important topics of financial accountability.

1. Chapter 17:

a. What does Scripture say about debt?

b. What are the most likely pitfalls for Christians, or for churches, facing a question of borrowing or lending?

c. How could getting out of debt become a spiritual issue?

2. Chapter 18:

a. When is saving good stewardship?

b. What are the dangers of hoarding?

c. What should be our view of retirement—our use of time and money in that period of life and our setting aside money for it? Is this an issue where it's not "all or nothing at all"? but striving to find a biblical balance?

d. Does a Christian really need insurance? Why or why not? In what cases is insurance a good idea, and in what cases might it be a bad idea?

3. Chapter 19:

a. Is gambling compatible with the Christian life?

b. What does Scripture teach about investments?

c. Should high-risk living be part of a Christian's life?

d. In the light of eternity, to whom does our wealth belong—us, our heirs, or God and his work?

Prayer: Lord, teach us day by day to value your entrustments (not gifts) of money and possessions, to be good stewards of what appears to be ours, and to be able to let go of it as you call us to do so.

Lesson Twelve

Materialism in the Christian Family

Reading Assignment: chapter 20

Scripture states that it's the responsibility of parents to make basic material provision for their children. To neglect to provide for our families is to deny our faith and be judged worse than an unbeliever (1 Timothy 5:8). Jesus rejected any "spiritual" explanations of not caring materially for one's family (Mark 7:9-13).

1. Randy Alcorn rejects the notion that Christians should normally leave large amounts of money to their adult children. He asks, "What would you think if your money manager died and left all your money to his children?" Do you agree or disagree that, more often than not, unearned income hurts rather than helps people?

2. Do you agree or disagree with this idea: *Parents should demonstrate their equal love for their adult children by leaving them equal amounts of money and possessions.*

3. Albert Schweitzer points out, "There are only three ways to teach a child. The first is by example, the second is by example, the third is by example." This is an overstatement—but how much truth does it contain? Give some illustrations in your life or that of your children or grandchildren.

- 4.** The house you live in, the schools your children attend, the car you drive—all speak a message to your children. What is that message? Is it possible that they can send different messages depending on how you view and use them?
- 5.** What is your lifestyle saying to your children about the importance you place on material things in relation to God's work and God's kingdom?
- 6.** In what way does giving break the stranglehold of materialism?
- 7.** What did you learn from your parents about giving? What did you teach—or are you teaching—your children about giving?

Prayer: *Lord, open our eyes to what we find difficult to see—anything that could become an idol and turn us from your will. We ask this for our children's sake as well as our own.*

Lesson Thirteen

The Bottom Line

Reading Assignment: chapter 21 and conclusion (and selected appendixes)

If you are using this study guide as part of a classroom curriculum, bring pens or pencils and plain white paper for your students for this class session.

1. Review chapter 21 and the conclusion.

a. What statements do you consider most significant?

b. Which statements do you disagree with?

c. What do these chapters make you want to do?

2. Ask each person to write a letter to their child(ren) or another person over whom they have responsibility or influence that summarizes the lessons about Christian financial responsibility. (Make it clear that no one will be required to read his or her letter aloud, so they are free to be as candid as possible with their advice and admonitions. However, you may want to allow time at the end of class—about fifteen minutes—for volunteers who want to share some of the conclusions they've reached and how they were able to share them in specific situations with their children.)

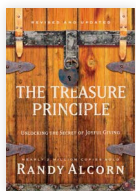
3. Ask students to read their own letters to themselves silently (pretending they were written to them by a parent or mentor twenty or thirty years ago and supported by the example of a life of spiritual and financial accountability), and answer the following questions: How would your life be different if you had known these things? What can you still do to put some of these principles into practice?

4. Which appendix did you find most interesting? Choose one of the appendixes that you believe contain important material. Summarize it or pick an underlined section to read from to the class.

5. Read aloud the final section of the book, "Coming to Grips with Eternity," on p. 422. Substitute this adapted prayer for the last two lines:

Prayer: *Lord, may what will be most important to us five minutes after we die become most important to us now.*

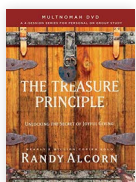
List of Additional Books and Resources



The Treasure Principle (revised and updated)

This book introduces readers to a revolution in radical generosity that will change lives around the world. Once readers discover the liberating joy of giving, life will never look the same. *The previous edition of the book is also available on audio CDs.*

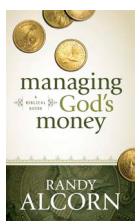
Learn more and read an excerpt at www.epm.org/treasure



The Treasure Principle Study DVD

Through four sessions, ideal for small group or church use, Randy explores the guidelines and rewards of giving as highlighted in the six “Treasure Principle Keys” found in Scripture.

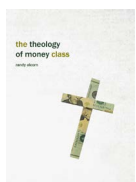
Learn more and watch an excerpt at www.epm.org/TPstudydvd



Managing God's Money

Randy breaks down what the Bible has to say about how we are to handle our money and possessions in a format that is simple and easy to follow. Readers will gain a solid biblical understanding of money, possessions, and eternity.

Learn more and read an excerpt at www.epm.org/mgm



Theology of Money DVD Class

Explores the biblical doctrine of money and possessions, with an emphasis on using them to have an impact on eternity. Set of 6 DVDs with 12 one-hour class sessions.

Learn more at www.epm.org/theologymoney

See a complete list of Randy's books at www.epm.org/books.

RESOURCES ON THE EPM WEBSITE

Church leaders can find more free resources at www.epm.org/pastorsresources

There are many supplementary articles and audio and video resources related to money, stewardship, and giving on EPM's website at www.epm.org/resources/money



Eternal Perspective Ministries (EPM) is a Bible-believing, Christ-centered nonprofit organization, founded and directed by author Randy Alcorn, with two goals:

- to teach the principles of God’s Word, emphasizing an eternal viewpoint;
- to reach the needy in Christ’s name, calling attention to the needs of the unreached, unfed, unsupported, unborn, unreconciled, and untrained.

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*So we fix our eyes not on what is seen, but on what is unseen.
For what is seen is temporary, but what is unseen is eternal.*

— 2 Corinthians 4:18