

CHRISTIAN

PLANNING

a division of Puckett Financial Group

CHOOSING A CHRISTIAN FINANCIAL ADVISOR

*Why Human Financial Counsel Matters
and What Makes a Christian Advisor Different*

GOD OWNS. WE STEWARD. CHRIST REDEEMS. AND THE SPIRIT FORMS.

WELCOME

A Note from Jacob

Technology has changed what a financial advisor must be.

Try it. Open whatever AI you have on your phone and describe a financial decision that is keeping you awake. It may ask useful follow-up questions, organize the facts, and produce an intelligent plan. The question is not whether AI can do many things advisors do. It can. The deeper question is whether it can be what an advisor is.

We use good technology. It can organize accounts, model retirement choices, compare tax strategies, and help people see possibilities that were once difficult to calculate. These tools can make planning more accurate, responsive, and useful. But better tools do not remove the need for a person. They clarify what the person is for.

The hardest financial questions are rarely only financial. A retirement decision can be a question about identity. An inheritance can carry gratitude, grief, conflict, and responsibility. A portfolio decision can reveal what we fear. A giving decision can expose what we love. A plan can estimate whether a choice may work, but it cannot decide what faithfulness requires in the life God has given you.

That is where human counsel matters. A worthy advisor does more than deliver information. The advisor listens closely, exercises judgment, tells the truth, accepts responsibility for the counsel given, and remains present when a decision becomes costly or uncertain.

Christian financial advice should also be more than conventional planning with a Bible verse attached. Christian conviction should shape the work from the beginning. It should influence the questions we ask, the goals we examine, the tradeoffs we name, and the kind of people we are becoming as we make decisions.

This short book is about that difference. It explains why financial counsel remains human work, what you should reasonably expect from the human being across the table, and how Scripture and prayer can serve a planning relationship without becoming decoration, pressure, or performance.

My hope is that it helps you choose counsel wisely, whether or not that counsel ultimately comes from Christian Planning.

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Christian Planning

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INTRODUCTION

The Question Beneath the Plan

Imagine a couple in their early sixties. He has received an early-retirement offer after thirty years as an executive. She stepped away from her career to raise their children and never returned. The savings rate has been sufficient, the debt is manageable, and the projections show that retirement is possible.

But he is not sure who he is without the title. And no one in a professional setting has asked what she wants to do now that the children are grown.

The question is no longer only, "Can we afford retirement?" It is, "What is this next season for, for both of us?"

The financial model still matters. It can reveal what is possible and what risks deserve attention. But the projections now serve a prior question: What is the most faithful use of the freedom opening before this family? The couple needs someone who can recognize what the numbers are not saying, remain patient with the uncertainty, and help connect a financial choice to calling, family, generosity, and purpose.

That is the question beneath the plan.

A plan can show what may be possible. It cannot decide what a faithful life requires.

For a long time, the value of an advisor was often described in terms of access to information, investment products, or calculations. Much of that work can now be done faster and more cheaply by digital tools. That is good news. People should benefit from better analysis and clearer information.

It is also a test. If an advisor's value is only the ability to calculate, retrieve, or present information, the role is becoming smaller. If the role includes judgment, moral responsibility, lived wisdom, and durable presence, it remains deeply human.

This distinction matters because money touches nearly every part of life. It affects where we live, how we work, what we give, what we leave, how we respond to fear, and what possibilities we can offer to people we love. Financial choices are never a complete measure of the heart, but they often reveal the heart's direction.

Christian planning begins with several convictions. God owns what we possess. We are stewards, not ultimate owners. Christ redeems people whose desires and decisions are disordered. The Holy Spirit forms us over time. Those convictions do not hand us a simple answer to every financial question. They give us a truer place from which to ask the questions.

They also change what we should want from an advisor. We need more than a technically capable operator. We need a person who can use good tools without hiding behind them, bring faith into the work without performing it, and provide counsel without pretending to control the future.

The chapters that follow move through three questions.

- Why does a human advisor still matter?
- What kind of human should that advisor be?
- What makes Christian counsel genuinely Christian?

The aim is not to diminish technology or to suggest that Christian advisors are automatically wiser than everyone else. Tools can be excellent, and a Christian label is no substitute for competence or character. The aim is to name the kind of relationship in which financial planning can become more honest, more responsible, and more deeply connected to the life a person is actually trying to live.

CHAPTER ONE

The Irreplaceable Human

WHAT TECHNOLOGY CHANGES

Financial technology can do remarkable work. It can assemble account data, test thousands of market paths, identify planning gaps, summarize documents, and make complex choices easier to compare. Artificial intelligence can help an advisor prepare, notice patterns, and communicate more clearly. These uses are not threats to good counsel. They can strengthen it.

The danger begins when we confuse a tool's output with a person's responsibility.

AI offers information, speed, and a convincing appearance of understanding. Those are real goods. A system can produce a recommendation and imitate the language of empathy. It does not have a life that can be interrupted by another person's pain. It can model a widow's cash flow. It cannot sit with the memories carried by the account she is now being asked to retitle.

The system itself has no skin in the game. Responsibility belongs to the people and firms that use it. The advisor must understand the client, examine the assumptions, disclose uncertainty and conflicts, explain the recommendation, and remain answerable for the counsel given.

Technology may support each part of that work. It should not become a place for the advisor to hide.

INFORMATION IS NOT COUNSEL

Information answers questions such as these: What is the account balance? What tax may be due? How much income could a portfolio support under a given set of assumptions? What beneficiary designation is currently on file?

Counsel asks more.

Why does this choice matter now? What are we assuming about the future? What fear is pressing us toward action? Who else may be affected? What obligation have we overlooked? What would make this decision faithful even if the outcome is less comfortable than we hope?

Information can be correct while counsel is poor. A projection can be mathematically sound and still be used to support a goal that has never been examined. A tax strategy can create savings while adding complexity a family does not understand. An investment change can fit a risk questionnaire while contradicting the reason the money exists.

Counsel joins facts to a life. It requires attention to the person for whom the facts matter.

This is why financial planning is not merely a delivery system for recommendations. The recommendation is part of a relationship in which someone must listen, interpret, explain, challenge, and remain answerable. When the situation changes, the advisor cannot simply point back to an earlier output. The advisor must return to the question with the client and help make sense of what has changed.

Information is not wisdom. Speed is not presence. And the appearance of understanding is not the same as being known.

MADE FOR RELATIONSHIP

The Christian account of human life begins with relationship. Human beings bear the image of a relational God. We are not self-contained units whose good can be measured only by individual preference. We receive life from God and live it among neighbors, families, churches, communities, and generations.

Genesis 2 identifies aloneness as the first thing declared not good. The weight of real financial decisions was never meant to be carried by one isolated person. A system can process your data. It cannot see you. A mirror can reflect an image. It cannot bear one.

That matters for planning because financial decisions are relational long before an advisor enters the room. A retirement date changes a marriage. An inheritance affects siblings and children. A business sale can alter a community. Generosity connects one household to the needs and work of another. Even a decision made privately often carries consequences beyond the person making it.

A human advisor can attend to those relationships because the advisor also lives within relationships. The advisor knows what it is to depend on others, to misjudge, to grieve, to hope, and to be responsible. That shared condition does not guarantee wisdom. It creates the possibility of genuine encounter.

An advisor should therefore resist treating a client as a collection of variables. The plan contains data, but the person cannot be reduced to the plan. The advisor must learn the names, histories, commitments, and tensions that give the data meaning.

This kind of knowing takes time. It is built through ordinary acts of attention. The advisor remembers what a parent hoped to provide for a child. The advisor notices when a spouse has stopped participating in the conversation. The advisor understands why a particular asset carries emotional

weight that its market value cannot explain. The advisor asks a question that a form would never know to ask.

No single meeting can reveal a whole life. The aim is not perfect knowledge. It is faithful attention.

COVENANT-SHAPED PRESENCE

An advisory relationship is governed by legal agreements, professional standards, and clearly defined responsibilities. Those boundaries matter. A client should understand the service, the fees, the conflicts, and the conditions under which advice is provided.

Yet the posture within the relationship can be more than contractual.

A contract asks what each party is obligated to provide. A covenant-shaped posture also asks what faithfulness requires when the relationship becomes inconvenient, emotionally difficult, or uncertain. It does not erase professional limits. It changes how the advisor inhabits them.

This posture appears in small but consequential choices. The advisor does not avoid the client whose situation has become complicated. The advisor does not rush grief because a transaction is waiting. The advisor does not soften a necessary warning merely to preserve comfort. The advisor prepares carefully even when the client may never see the preparation. The advisor follows through because another person has placed real trust in the relationship.

Presence is not a promise of unlimited availability. Nor is it an attempt to become a client's pastor, counselor, attorney, or closest friend. It is the commitment to be fully engaged in the work the advisor has accepted, to be honest about what lies outside that work, and to help coordinate with others when the client's needs cross professional boundaries.

The first meeting is never the whole meeting. It usually contains the balance sheet, the stated goals, and the answers a person is ready to give. The deeper financial life, including the fear beneath a decision, the pattern behind the spending, or the retirement question that is really about purpose, emerges over time. Trust grows in the only medium available to it: time shared between persons.

A human advisor can make a promise, fail to keep it, acknowledge the failure, and seek to repair what can be repaired. Clients should expect the advisor to explain how conclusions were reached, what assumptions matter, what conflicts may exist, and what remains uncertain. Responsibility should remain visible even when technology contributed to the analysis.

WHAT A PERSON BRINGS

A person brings three things that should remain central to financial counsel.

WISDOM FORMED BY THE FEAR OF THE LORD

Planning is full of decisions in which several good aims compete. A family may want to retire early, give generously, help adult children, and preserve a large margin of safety. The numbers can expose the tradeoffs, but they cannot determine the proper ordering of those aims.

Judgment involves more than choosing the strategy with the highest expected value. It considers timing, character, relationships, uncertainty, and the purpose of the money. It can say, "This may be efficient, but it may not be wise for you." It can also say, "This may feel risky, but the risk could be worth taking for a purpose you have prayerfully chosen."

Wisdom is neither intuition alone nor calculation alone. It is the disciplined joining of knowledge, experience, humility, reverence, and attention to the person in front of us.

Every advisor brings a history into the room. That history includes mistakes, suffering, correction, relationships, and practices that have shaped what the advisor can see. Technical knowledge can be taught and tested. Wisdom develops as knowledge is lived, challenged, and joined to character.

Suffering does not automatically make a person wise. It can also make a person defensive or closed. The relevant question is whether experience has been received humbly and formed into compassion, patience, and sound judgment.

WITNESS

Important financial decisions are often made during moments of transition. A person may be selling a business, losing a spouse, leaving a career, receiving an inheritance, or accepting the limits of age. These events raise questions that cannot always be solved.

Sometimes the advisor's task is to witness faithfully. To witness is to see what is happening and refuse to pretend it is only a transaction. It is to acknowledge the loss within the opportunity or the fear within the abundance. It is to give a person room to tell the truth before the planning work moves forward.

A witness is not merely someone who stores information. A witness has been present, has seen, and is accountable for what is said about what has been seen. Over time, an advisor may become a witness to the distance between a family's stated values and its actual patterns. That history can give the advisor both the credibility and the responsibility to tell a hard truth with care.

Witness does not require an advisor to have the perfect words. Often the most important act is the refusal to hurry.

LOVE

In Christian thought, love is not merely warm feeling. It seeks the good of another person, sometimes at real cost to the one who loves.

In an advisory relationship, love may look like taking time to explain a decision again. It may mean confronting a pattern that threatens the plan. It may mean declining work the advisor is not equipped to perform. It may mean recommending a simpler path that generates less activity but serves the client better.

Love does not replace professional discipline. It gives professional discipline its proper direction. Competence becomes a way of caring for a neighbor in the details.

The test is not merely, "Does this feel caring?" The harder question is, "Does this counsel bear the cost of seeking the other person's good?"

THE LIMIT THAT MAKES RELATIONSHIP POSSIBLE

Human advisors are valuable partly because they are human, and that is also why they are dangerous. People are biased, tired, proud, fearful, and capable of self-deception. A warm relationship can conceal weak advice. Charisma can be mistaken for character. Shared faith language can create trust before trust has been earned.

The answer is not to pretend that human weakness disappears in a Christian setting. The answer is to build relationships in which competence can be examined, conflicts can be named, recommendations can be questioned, and the advisor remains accountable to professional standards and other people.

Christian clients should be especially careful not to treat spiritual vocabulary as proof of wisdom. An advisor who speaks easily about faith should still explain the planning process, qualifications, fees, conflicts, investment approach, and professional limits. A Christian advisor should welcome those questions.

THE DESTINATION IS A CITY

The Bible does not end in a dashboard. It ends in a city.

The Christian story's destination is presence: God with his people, person with person, embodied and together. The desire for a person rather than only an interface is neither nostalgia nor resistance to technology. It reflects something true about what human beings were made for.

A worthy advisor cannot carry another person's life or control the road ahead. But the advisor can walk beside that person, formed, accountable, present, and willing to bear the cost of telling the truth.

PAUSE AND REFLECT

Think of one financial decision that remains unresolved even though you already have much of the relevant information. What human question may be sitting underneath the financial one?

CHAPTER TWO

Who the Advisor Should Be

The most important thing I bring into the room is not my certification. It is my formation. Who I am determines what happens in that chair. That is terrifying. It is also the truth.

The question, then, is not only, "What does a Christian financial advisor do differently?" It is, "Who is a Christian financial advisor?"

The answer cannot be simply, "a Christian." Faith identity matters, but a label does not establish competence, maturity, or trustworthiness. Nor can the answer be simply, "an expert." Expertise matters, but technical skill without character can make harm more efficient.

A worthy advisor should be both capable and formed. The person should know how to do the work and be becoming the kind of person who can be trusted with it.

TWO WAYS TO GET IT WRONG

I want to be careful here. The problem is not necessarily insincerity or bad character. Many advisors in both categories serve people faithfully. What I am naming is a failure of architecture.

The first failure is the layered approach. Prayer opens the meeting. A verse is shared. Then the financial planning begins, and the planning itself is substantively identical to what any competent secular advisor might deliver. The meeting has a religious portion and a financial portion. The theology is atmosphere, not architecture.

The second failure is subtler. The advisor has the right language: stewardship, vocation, generosity, and the four convictions. But the advisor's formation has not caught up with the vocabulary. Clients can feel the difference between a framework that is inhabited and one that is performed.

Both failures leave the client underserved. Theology should not be added to the planning. It should be the soil from which the planning grows, and technical excellence should serve that vision.

Christian planning is not ordinary planning with spiritual language added at the end. Faith helps shape the work from the beginning.

THEOLOGY AS FRAMEWORK, NOT DECORATION

Every financial plan rests on beliefs about what is good. Some of those beliefs are stated. Many remain hidden.

A plan may assume that independence is the highest goal, that more choice is always better, that risk should be eliminated whenever possible, or that success is measured by the size of what remains. These assumptions are not produced by mathematics. They are judgments about human flourishing.

Christian theology offers a different framework. We belong to God. What we possess is entrusted rather than ultimately owned. Work can be vocation but not identity. Provision matters, yet control is an illusion. Generosity is not an afterthought. Family responsibilities are real, though family itself cannot bear the weight of being ultimate. Death is an enemy, but it is not the final word.

These convictions do not generate one Christian portfolio, one correct retirement age, or one approved amount of giving. Faithful Christians can make different choices. The framework changes the questions through which those choices are examined.

An integrated advisor may ask:

- What is this money for?
- Which responsibilities has God already placed near you?
- What fear would this strategy quiet, and should that fear control the decision?
- How much is enough for the purpose you have named?
- What would generosity look like before every uncertainty is resolved?
- How will this decision affect your spouse, children, church, employees, or community?
- What kind of person could this plan help you become?

These questions do not replace cash-flow analysis, tax projections, insurance review, estate coordination, or investment discipline. They help direct that work toward ends worth pursuing.

COMPETENCE AND CHARACTER

Theology is not enough. The Bible does not compensate for inadequate knowledge of tax law, and the gospel does not replace professional responsibility. Competence is how we love our neighbor in the details.

Christian advisors have no permission to be careless. If anything, the claim that financial work can be a form of neighbor love raises the standard of preparation.

Competence includes the ability to gather accurate information, identify relevant risks, understand planning strategies, explain tradeoffs, document recommendations, and coordinate with other professionals. It includes knowing the rules that apply and recognizing when a question exceeds the advisor's expertise.

Competence also requires continuing growth. Tax law changes. Planning tools improve. Client situations become more complex. An advisor should not rely on yesterday's knowledge merely because the relationship feels strong.

Character determines how competence is used.

Will the advisor admit uncertainty? Will the advisor disclose a conflict before being asked? Will the advisor recommend a course that serves the client even if another path would be easier or more profitable for the advisor? Will the advisor prepare with care when no one is watching? Will the advisor tell the truth when the truth may disappoint?

Character is not a substitute for skill. Skill is not evidence of character. Clients need both.

This is one reason professional designations and fiduciary obligations matter, but they are not the whole answer. Credentials can demonstrate education and standards. They cannot guarantee wisdom in every decision. Fiduciary duty establishes an important legal and ethical obligation in the circumstances where it applies. It does not eliminate the need for a client to understand the relationship, the fees, and the conflicts.

A healthy advisor will help the client examine all of these things without defensiveness.

A FELLOW SUFFERER

People often come to financial planning when life is changing faster than their confidence. A diagnosis, death, divorce, job loss, business transition, or caregiving responsibility can make familiar choices feel foreign.

An advisor should not enter these moments as a person untouched by human weakness. The advisor may have different experiences, but knows what it is to live without complete control. That knowledge can create patience and tenderness.

The advisor does not need to disclose every personal hardship. The point is not to shift attention away from the client. The point is to bring the humility of someone who has also needed help.

This posture changes the room. Silence no longer has to be filled immediately. Grief is not treated as an obstacle to completing paperwork. A client's confusion is not interpreted as failure. The advisor can slow the process when speed would increase harm.

BOTH SUFFERER AND SINNER

Human beings are both sufferers and sinners. These are not the same thing.

If we treat every problem only as suffering, as something happening to a person, we may miss the ways fear, avoidance, pride, or disordered desire are contributing to the situation. If we treat every problem only as sin, as something the person is doing wrong, we may miss genuine pain and add shame to an already heavy burden.

A pattern of hidden spending, for example, may be harming a family's future. The spending still requires honest limits and practical change. But underneath it may be fear, shame, or an attempt to feel in control. A budget alone may address the symptom without reaching the reason the pattern persists.

We are not pastoral counselors, and we are not here to diagnose a client's spiritual condition. But we are here to see the whole person. That calls for both compassion and honesty. It may mean saying, gently, "I think there may be something underneath this. And I think it matters."

The advisor is also capable of seeking approval, avoiding conflict, overestimating insight, and interpreting evidence in self-serving ways. Important recommendations should therefore be documented, assumptions made visible, conflicts disclosed, and questions welcomed. Humility is not vagueness. A humble advisor can make a clear recommendation with reasons, limits, and a willingness to be corrected.

BRINGING A WHOLE SELF

Professionalism is sometimes confused with distance. An advisor may believe that being objective requires leaving personal convictions and emotions outside the room.

No one actually does this. Every person brings a view of the good life, a history with money, habits of attention, and assumptions about success. The question is whether those influences are examined and governed or hidden and uncontrolled.

A Christian advisor should bring a whole self that is under formation. Faith, family, church, study, suffering, and professional discipline should not exist as sealed compartments. Over time, they should produce a more coherent person.

This does not authorize the advisor to impose personal preferences on a client. A whole self is not an unfiltered self. Mature presence includes restraint. The advisor should know when to speak, when to ask, and when to let the client's story lead.

ILLUSTRATIVE COMPOSITE: THE WEIGHT OF AN INHERITANCE

A woman in her fifties inherited a significant sum from her father. The money felt wrong. Her father had been frugal to the point of deprivation. He rarely spent on himself. He saved and saved, and now she was carrying a lifetime of someone else's sacrifice.

The advisor named what she was actually carrying: not only money, but her father's understanding of what money was for. Together they explored whether that legacy represented faithful stewardship, fear wearing the clothes of prudence, or some mixture of both.

The question that changed the meeting was not, "How should we invest this?" It was, "What do you think your father would have wanted this money to become?"

The technical work still mattered. Urgent administrative steps were separated from choices that could wait, and tax or legal questions were directed to the appropriate professionals. But the plan was shaped by a question no spreadsheet would have generated.

WHAT THIS LOOKS LIKE IN THE ROOM

The qualities described above become visible through ordinary practices.

A valued advisor prepares before the meeting. The advisor knows the facts that should already be known and does not force the client to retell the same story because the notes were neglected.

The advisor asks open questions before narrowing the decision. The advisor distinguishes what the client has said from what the advisor has inferred.

The advisor explains recommendations in language the client can repeat to another person. Complexity is not used to create dependence.

The advisor names uncertainty. A projection is presented as a model, not a promise. The variables that matter most are made visible.

The advisor tells the truth with care. Encouragement is not flattery, and concern is not disguised until it becomes useless.

The advisor follows through. If research, a document, or a referral was promised, the client should not have to manage the advisor into completing it.

The advisor welcomes another voice. Spouses, adult children, attorneys, accountants, pastors, or counselors may need to participate with the client's permission. The advisor does not protect status by keeping the work isolated.

PAUSE AND REFLECT

Think of the advisors, teachers, pastors, physicians, or mentors you have trusted most. Which qualities made their competence feel safe in your hands?

FORMATION, NOT TRAINING ALONE

Training adds knowledge and skill. Formation shapes the person who uses them. A Christian advisor needs both technical education and communities that expose pride, deepen patience, and renew love.

Formation is not a destination, but the shape of faithfulness across a career.

Christian formation includes worship, Scripture, prayer, confession, friendship, service, and life in the church. These are not professional techniques. They are ordinary ways God forms a truthful and faithful person.

The evidence appears in the work: patience when a client is slow to decide, courage when a hard truth must be spoken, restraint when the advisor wants to impress, and repentance when the advisor is wrong.

CHAPTER THREE

Faith as Architecture, Not Decoration

The first few months after I moved from pastoral ministry into financial planning, I did something I am not proud of. I left myself at the door.

I was trying to be professional. I had a CFP® credential, professional responsibilities, and clients who had come for financial planning, not a sermon. So I packed a decade of theological and pastoral formation into a box labeled "previous career."

The plans were technically sound. The clients were satisfied. But I kept leaving meetings with the sense that something real had surfaced, a fear, a question, or a burden, and that I had redirected it to the spreadsheet.

Those meetings did not demand a sermon. They demanded a person, someone formed enough by a coherent theology of money, fear, death, and hope to recognize what was happening in the room.

What makes Christian financial counsel Christian? The most visible answer is not always the deepest one. A meeting may include prayer and still be poorly integrated. Another meeting may contain no explicit religious language and yet be shaped at every point by Christian conviction.

The distinction is between decoration and architecture.

Decoration is added after the structure is built. It changes how a room looks without carrying its weight. Architecture determines the shape of the room, how people move through it, and what the building is able to hold.

Faith becomes decoration when it is attached to a conventional definition of financial success without examining that definition. It becomes architecture when it shapes the advisor's understanding of ownership, purpose, risk, responsibility, hope, and human worth.

FOUR CONVICTIONS BENEATH THE WORK

At Christian Planning, four convictions provide a simple framework for the work.

GOD OWNS

Christian stewardship begins with God's ownership. Our money, time, abilities, opportunities, and relationships are received rather than self-created.

This conviction challenges both pride and fear. We cannot claim ultimate credit for everything we possess, and we do not carry ultimate control over everything that may happen. The advisor's task is not to help a client achieve invulnerability. It is to help the client act wisely and responsibly with what has been entrusted.

In practice, this can change the starting question from, "How do I maximize what is mine?" to, "What has been placed in my care, and what is it for?"

WE STEWARD

Stewardship is active. It involves attention, planning, work, patience, generosity, and accountability. Trusting God does not mean refusing to prepare. It means preparing without treating the plan as a substitute for trust.

A steward considers the claims of the present and the future. The steward provides, gives, saves, invests, and transfers with purpose. The goal is not simply to accumulate or to avoid every loss. It is to use resources faithfully across the whole life God gives.

In practice, stewardship joins technical planning to moral purpose. Cash flow, insurance, investments, taxes, retirement, giving, and estate coordination become parts of one question about faithful responsibility.

CHRIST REDEEMS

Our financial lives are not neutral. Money can become a source of identity, control, comparison, or escape. We make mistakes. We avoid truth. We inherit patterns that are difficult to see and harder to change.

The Christian story includes honest diagnosis, but it does not end with shame. Christ's redemption means that failure is not final and money does not have to remain our master. A client can tell the truth about debt, fear, regret, family conflict, or misplaced trust without believing that the confession defines the whole person.

In practice, redemption allows planning to begin from reality. The advisor does not flatter the client or condemn the client. Together, advisor and client can name what is true, repair what can be repaired, and take the next faithful step.

THE SPIRIT FORMS

Financial maturity is rarely produced by one insight. It grows through repeated choices, relationships, and habits. The Holy Spirit forms patience, generosity, self-control, courage, and love over time.

This conviction helps us see a financial plan as more than a route to a future balance. The plan can become a setting in which desires are reordered and faithful practices become ordinary.

In practice, the advisor pays attention not only to the outcome of a choice but also to the habits the choice may strengthen. A recommendation should not merely work on paper. It should be understandable and livable for the person who must carry it.

| *God owns. We steward. Christ redeems. And the Spirit forms.*

SCRIPTURE IMPLANTED

Scripture shapes Christian counsel most deeply when it has already been shaping the counselor.

James 1 describes the Word as implanted. Not displayed. Not performed. Implanted deeply enough that it shapes how the advisor thinks before the advisor opens a mouth.

An advisor who has lived with the biblical story brings different instincts into the room. Human worth is not measured by net worth. Work matters, but it is not a savior. Prudence is a virtue, but perfect security is not available. Generosity is part of faithful life, not merely what happens after every personal desire is funded. Wealth can be received with gratitude and still be spiritually dangerous. The future deserves preparation but not worship.

These convictions may become explicit in a conversation. A client may ask what Scripture teaches about an issue, or a passage may speak directly to the question being considered. When that happens, the advisor should handle Scripture carefully. A verse should not be used as a slogan, a sales device, or a way to end a conversation that still requires thought.

Often Scripture's work is less visible. It may shape the advisor's patience, the questions asked, the refusal to reduce a person to a balance sheet, or the courage to name an uncomfortable tradeoff. The meeting can be thoroughly Christian even when no verse is quoted.

This is not an excuse for vague faith. It is a recognition that formation precedes performance. The Word carried in the advisor's life can influence the room before it appears in the advisor's speech.

Every financial conversation has a road to Christ. The inheritance conversation can become a road to the Father who gives. The volatile-market conversation can become a road to the Lord who holds. The conversation about death can become a road to the One who walked through it and came out the other side. The advisor does not manufacture those connections. Formation helps the advisor see them.

WHEN THE TEXT ENTERS THE ROOM

There are moments when reading or discussing Scripture can serve the client well. The key questions are purpose, permission, and care.

Purpose asks why the advisor wants to introduce the text. Is the passage genuinely relevant to the client's question, or does the advisor feel pressure to make the meeting look Christian? Is Scripture being offered to illuminate and encourage, or to make the recommendation harder to question?

Permission respects the client as a person. Even within an explicitly Christian planning relationship, clients differ in church background, spiritual maturity, current suffering, and comfort with religious conversation. An advisor can ask, "Would it be helpful to consider a passage that has shaped how I think about this?" A real invitation leaves room for no.

Care concerns interpretation and application. The advisor should avoid treating a proverb as a guarantee, attaching divine authority to a personal preference, or using a biblical text to speak beyond the advisor's competence. Difficult theological or pastoral questions may deserve the care of a pastor.

Scripture should open faithful attention, not close legitimate inquiry.

PRAYER AS RESPONSE

Prayer can be a fitting part of a planning relationship, especially when a client is facing grief, uncertainty, gratitude, or a decision that touches deeply held convictions.

Prayer should be responsive, not automatic. It begins by listening to what is actually happening. The advisor asks permission rather than assuming it. The prayer is brief, specific, and oriented toward the client's good. It does not become a performance by the advisor.

If and when we pray, we pray as Christians. With a client who welcomes Christian prayer, we may pray to the Father as Creator, Owner, and sovereign Lord. We may thank the Son that our standing before God rests on grace rather than financial performance. We may ask the Holy Spirit for trust, patience, contentment, courage, and formation.

This Trinitarian shape guards prayer from vague spirituality and from moralism. It should never become theological display. The freedom not to pray remains as important as the freedom to pray.

Prayer should never be used to pressure a decision. An advisor should not imply that a particular recommendation carries God's endorsement. Nor should prayer replace research, analysis, documentation, or coordination with the right professionals.

A meeting can also be faithful without spoken prayer. The client may not welcome it. The timing may be wrong. The advisor may sense that quiet attention is the more loving response. Christian faithfulness is not measured by the number of religious elements inserted into a meeting.

The question is whether prayer arises truthfully from the relationship and serves the person rather than the image of the advisor.

Imagine a widow pausing over the form that asks her to remove her husband's name from an account. The task is legally necessary, but to her it feels like burying him again. The advisor does not treat that as a paperwork delay. The advisor stops, listens, and, only if prayer is welcomed, offers a brief prayer that places the weight where it belongs: with God, not on the widow or the advisor.

ILLUSTRATIVE COMPOSITE: THE MEETING WITHOUT A VERSE OR PRAYER

A young couple with two small children came to ask whether one parent could afford to step away from paid work. The practical work was real: childcare costs, lost income, retirement savings, insurance, and cash flow.

No Bible was opened. No prayer was spoken.

The advisor built models and explained the tradeoffs. But the advisor also asked what they wanted the next five years to look like, not only financially but as a family. The decision was not reduced to a cost-benefit calculation. The advisor asked what they were actually afraid of and allowed the answer to remain in the room without rushing to the fix.

They came asking whether they could afford it. They left asking, "What is this season for?" The theology was visible not in the decoration, but in the questions.

FAITH AND DISAGREEMENT

Christian clients do not all reach the same conclusions. One family may prioritize giving during life, while another preserves more for future caregiving. One client may want investments screened according to particular convictions, while another focuses on stewardship through ownership, engagement, or generosity. One person may see continued work as vocation, while another believes it is time to release a role.

An advisor should not force agreement by claiming that one prudential choice is the only Christian choice when Scripture does not require it.

This does not mean conviction disappears. The advisor can identify moral concerns, explain the firm's approach, and decline work that would violate conscience or professional standards. The advisor

should also distinguish clearly among biblical teaching, professional judgment, and personal preference.

That distinction protects both faith and counsel. It allows Scripture to carry its proper authority without borrowing that authority for every recommendation the advisor makes.

PAUSE AND REFLECT

When you imagine faith in a planning relationship, which visible practices come to mind first? What less visible qualities would tell you that faith truly shapes the work?

THE THREAD THAT RUNS THROUGH

I am still learning when to speak, when to open a text, when to pray, and when the moment needs silence. I have gotten it wrong in both directions. The beginning of wisdom here is not technique but meekness, the posture of someone who knows he is not the main actor in the room.

The Christian character of financial counsel is not located in one moment of a meeting. It runs through the whole relationship.

It appears when the advisor treats the client as a person made in God's image rather than as an account. It appears when technical work is performed carefully because details affect a neighbor. It appears when the advisor acknowledges limitation, tells the truth about uncertainty, and refuses to promise what cannot be promised.

It appears when goals are examined rather than merely funded. It appears when generosity, responsibility, and the needs of others enter the plan. It appears when failure can be named without shame becoming the final word. It appears when the advisor remains open to correction and continues to be formed.

When Christian conviction is genuinely operative, Scripture and prayer are not features added to the meeting. They are the air in the room. Sometimes the air becomes visible: a text is opened, a prayer is spoken, or a moment is named for what it is. Sometimes it remains invisible, shaping everything and announced by nothing. Both can be faithful. The difference appears not in the decoration, but in the questions.

READER'S GUIDE

Questions to Ask an Advisor

Choosing an advisor involves more than comparing services. You are deciding whom to invite into decisions that may carry years of work, family responsibility, fear, hope, and change.

The following questions are not a test with one perfect answer. They are tools for understanding the person, the process, and the relationship being offered.

ABOUT THE WORK

What services will you provide, and which needs fall outside your role?

How do you gather the information needed to understand a client's whole financial life?

How do you develop, document, and review recommendations?

Which professional qualifications and experience are most relevant to my situation?

How do you keep your technical knowledge current?

How do you coordinate with attorneys, tax professionals, counselors, or pastors when those perspectives are needed?

ABOUT RESPONSIBILITY AND TRUST

When are you acting as a fiduciary, and what does that mean in this relationship?

How are you and your firm compensated?

What conflicts of interest should I understand?

Who is responsible for my relationship if you are unavailable?

How do you use technology or artificial intelligence in your work, and who remains accountable for the advice?

What happens when you make a mistake or when new information changes a recommendation?

ABOUT THE RELATIONSHIP

How will you learn what matters to me beyond the goals entered into a planning tool?

How do you work with spouses or family members who see money differently?

How do you help a client make a decision when the numbers do not settle the issue?

What should I expect between formal review meetings?

How will you tell me when you believe I am making an unwise choice?

How do you protect a client from feeling rushed during grief, fear, or major transition?

ABOUT CHRISTIAN INTEGRATION

How does Christian conviction change the questions you ask or the advice you give?

How do you distinguish biblical teaching from professional judgment and personal preference?

When might Scripture or prayer become part of a meeting?

How do you make sure those practices are welcomed rather than assumed?

How do you serve a Christian client who reaches a different prudential conclusion from you?

What practices and relationships are forming your own character as an advisor?

WHAT YOU HAVE A RIGHT TO EXPECT

You should expect an advisor to listen before recommending, explain before asking you to act, and disclose information needed to evaluate the relationship. You should expect careful preparation, understandable communication, honest limits, and reliable follow-through.

You should also expect room to ask questions, involve other trusted people, and take appropriate time before a major decision. Shared faith should deepen these expectations, not lower them.

A Christian label should invite greater care, greater clarity, and greater accountability.

CONCLUSION

The Person You Invite into the Room

The future of financial planning will include better tools. It should. Clients deserve the clarity, accuracy, and access those tools can provide.

The future will also make the advisor's human calling more demanding.

When information is abundant, the advisor must help distinguish what matters. When a system can produce persuasive language, the advisor must remain responsible for whether the counsel is true. When decisions can be optimized quickly, the advisor must ask whether the goal itself is worthy. When a client is grieving, fearful, proud, or confused, the advisor must see more than a data problem.

The human advisor matters because financial decisions belong to human lives. They are made by people who cannot know the future, who depend on one another, who carry histories, and who are responsible before God for what has been entrusted to them.

The right advisor does not promise control. The right advisor brings competence, character, judgment, humility, and presence. The advisor uses technology as a servant, not a shield. The advisor knows when to speak, when to listen, when to refer, and when to say, "I do not know yet."

A Christian advisor should bring something more specific, but not something theatrical. Christian faith should provide the architecture of the work. It should shape how ownership is understood, how success is defined, how failure is received, how neighbors are considered, and how hope is located.

Sometimes that faith will be explicit through Scripture or prayer. Sometimes it will be visible only through the quality of attention and the willingness to bear responsibility. In both cases, the question is the same: does this way of planning help people act faithfully with the resources and the life God has given?

That is what the person in the room is for.

ABOUT

Why Christian Planning

A DIFFERENT STARTING POINT

At Christian Planning, Christian conviction is not added to a standard process. It helps shape the questions, priorities, and tradeoffs from the beginning.

Our CFP® professionals bring careful work to retirement planning, investment planning, tax-aware planning considerations, charitable giving, estate and legacy planning coordination, and major life transitions. We believe a good advisor should be technically capable, relationally present, honest about limitations, and accountable for the counsel provided.

Digital tools can improve analysis and service. The advisor remains responsible for understanding the client, exercising judgment, and explaining the recommendations.

Scripture and prayer may be part of the relationship when welcomed and appropriate. They are never used to pressure a decision or replace careful analysis.

We are financial planners. We do not replace your pastor, counselor, attorney, or tax professional. When another professional is needed, we help coordinate the financial work.

CONTINUE THE CONVERSATION

Bring the decision in front of you. An introductory conversation is a chance to explain what you are facing, learn how Christian Planning works, and decide whether an ongoing relationship makes sense for both of us.

There is no commitment to move assets during that conversation. Specific recommendations are made only within a formal engagement.

VISIT www.christianplanning.com

SOURCES

Source Note

This reader edition is adapted from Part Five, "The Person in the Room," of version 3 of the manuscript *Entrusted: A Christian Vision for Money, Work, and the Life God Gives*. The original chapters are "The Irreplaceable Human," "Who We Are in the Room," and "Scripture and Prayer in the Advisory Relationship."

The biblical framework reflected here draws especially on Genesis 1 and 2, Psalm 46, Proverbs 9 and 27, Matthew 6, John 1, Acts 7, Romans 12, 1 Corinthians 13, 2 Corinthians 1, Galatians 6, Hebrews 4 and 5, James 1, and Revelation 21. Readers are encouraged to study these passages in their preferred Bible translation and within the life of the local church.

COLOPHON

Publication Notes

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