

# RETIREMENT WELL DONE

## Step Five



### A Personal or Small Group Guide for the *Stewardship* WELL DONE JOURNEY

In the previous study focusing on step four of *The Stewardship Well Done Journey*, we learned that saving for emergencies is wise. While it's true that God warns against greed and purposeless accumulation, we can save in ways that are wise and selfless. If you haven't engaged with step four, we will encourage you to do that before beginning this study.

Retirement is the focus of this study from step five of *The Stewardship Well Done Journey*. As we begin, let's focus on this well-known passage of Scripture.

On one occasion an expert in the law stood up to test Jesus. "Teacher," he asked, "what must I do to inherit eternal life?" "What is written in the Law?" he replied. "How do you read it?" He answered, "Love the Lord your God with all your heart and with all your soul and with all your strength and with all your mind"; and, "Love your neighbor as yourself." "You have answered correctly," Jesus replied. "Do this and you will live." (Luke 10:25-28)

1. Do you believe wise financial stewardship is connected to our love for the Lord? Why or why not?
2. Do you believe wise financial stewardship is connected to our love for our neighbor? Why or why not?

How is this connected to a conversation about retirement? Retirement is a significant time of transition in one's life. Just like transitioning from high school to college, single to married, no children to children, and children living at home to the empty nest, work to retirement is one of life's major milestones. These transitions are often described as seasons of life, and each season represents significant shifts in our relationships. You will likely notice that each of these shifts also has significant financial implications.

1. Which season of life are you in presently? Are you at the intersection of any of the transitions listed above.
2. Discuss the financial needs, changes, or challenges of each transition.
3. If you're discussing this in a group, share experiences with others who have been through the changes of seasons in their lives that others may be approaching. What helped you with the financial realities of those seasons? What did you learn?



# RETIREMENT

## WELL DONE

In the world's view of retirement you often are encouraged to prepare so that you can enjoy the best that life has to offer – travel, entertainment, leisure and focus on self-fulfillment. From God's perspective, love compels us toward selflessness. Consider the opening of Psalm 1:

“Blessed is the one who does not walk in step with the wicked or stand in the way that sinners take or sit in the company of mockers, but whose delight is in the law of the LORD, and who meditates on his law day and night. That person is like a tree planted by streams of water, which yields its fruit in season and whose leaf does not wither— whatever they do prospers.” (Psalms 1:1-3)

1. Can you think of someone you know or have known that lived their retirement well? What is it about them and how they chose to live their retirement years that causes you to admire them?
2. If you are in your retirement years, how might this season of life be one of significant kingdom fruitfulness for you? What role has financial planning played in your current season of life?
3. Suppose you are pre-retirement or just entering your working years. How does Psalm 1 encourage your wise planning for retirement in your season?
4. Discuss this idea of seasons of life with people or couples from different seasons (college – just entered the workforce – well into your working years – retired). Share your thoughts openly about planning for retirement. Do you have any advice to share or regrets based on your experiences?

Many people love their work and undoubtedly, God calls us and gifts us for a wide variety of stations of life. Serving Jesus is not only in the church but significant ministry happens in the marketplace. Those who love their work may wish to never retire. Is that you? If so, here's a different question: When would you like to be financially independent and how might that affect the way you live and serve God?

1. How does financial independence differ from retirement?
2. How would financial independence help you yield more fruit for the kingdom of God regardless of your season of life?
3. Some people believe that financial independence is not something that is attainable – it's for others who earn more, but not for them. Is that you? Why? If a trusted advisor who understood your priorities could help you get started would you be willing to have a conversation?

# RETIREMENT

## WELL DONE

Our life is a stewardship journey, but is it a Stewardship Well Done Journey? We each have decisions to make regardless of our season of life. It's never too late to take steps in the direction of a peaceful, whole, fruitful life. Jesus tells a story in Matthew, the 25th chapter, where several servants are entrusted with a portion of the Master's wealth. To those servants who have wisely stewarded their Master's resources, bringing a profitable return, the Master says, "Well done, good and faithful servant! You have been faithful with a few things; I will put you in charge of many things. Come and share your Master's happiness!" (Matthew 25:21)

Often we picture this happening someday in the future when we stand before the Lord face-to-face. Indeed the parable is about that great event! But perhaps we could hear this phrase repeatedly as we transition into different seasons of life. How do we steward our youth? Would Jesus say, "Well done"? How about our working years, raising our children, or even our retirement?

At FMF Financial Services, we enjoy having conversations with people about planning for retirement because we love to help people live their stewardship journey well. Let's begin the conversation. Contact a professional from FMF Financial services today.

Close with a time in prayer around these themes:

1. Lord, I want to be able to offer you as much of my life as possible in every season of my life.
2. Lord, help me to make wise decisions with my resources.
3. I'm open, Lord, to whatever calling you have on my life.
4. Lord, even now I give you my retirement years for your purposes, not my own.