



## **Unstoppable: How to Become a Wise Planner**

*“Anyone who listens to my teaching and follows it is wise, like a person who builds a house on solid rock. Though the rain comes in torrents and the floodwaters rise and the winds beat against that house, it won’t collapse because it is built on bedrock. But anyone who hears my teaching and doesn’t obey it is foolish, like a person who builds a house on sand. When the rains and floods come and the winds beat against that house, it will collapse with a mighty crash.” – Matthew 7:24-27*

A wise person is someone who trusts firmly in Jesus while staying aware and alert to the risks and opportunities inherent in life. And financial planning is not only wise, it’s a way to cultivate a life of joy and generosity. This is the theme of our 4word conversation with Kay Lynn Mayhue in this month’s Work, Love, Pray podcast episodes. Be sure to listen to this practical and insightful conversation in its entirety by visiting the 4word website or accessing the podcast on the 4word app.

### **Financial Planning 101**

What does good financial planning look like? Practically speaking, it’s managing risks while maximizing opportunities - or in other words, planning for the “what ifs” in life while hoping for the best. To plan well a person needs to consider several factors: What stage of life is she in? How can she prepare for her own future needs? And how can she make sure those who depend on her are cared for in the future?

Once people reach adulthood, it’s usually only the wealthy who can afford financial planning services, and that creates a gap between those who can and those who can’t. Kay Lynn Mayhue believes that financial literacy should begin in high school. The optimum situation would be for schools to offer financial planning courses to students so they don’t end up making unwise decisions that could have consequences far into the future.

But as the saying goes, “The best time to plant a tree was twenty years ago. The second-best time is now.”

### **The Sum is Greater than the Parts**

Kay Lynn has observed that, in general, women adopt a risk management lens for thinking about the future, while men tend to worry about capitalizing on opportunities. Both perspectives in concert with each other lead to wiser financial decisions, and that’s why it’s important for married couples to do their financial planning together. This is so important that Kay Lynn’s financial planning firm won’t see one spouse without the other!

And when it comes to faith, Kay Lynn has observed another paradox. Some Jesus followers believe that Scripture teaches that faith is simply sitting and waiting for God to act. She believes that we are intended to take action on the things over which God has given us influence and then leave the results and the rest to God. This balance between faith and action is something Jesus taught us with his emphasis on trusting God while actively seeking the Kingdom:

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*“So, don’t worry about these things, saying, ‘What will we eat? What will we drink? What will we wear?’ These things dominate the thoughts of unbelievers, but your heavenly Father already knows all your needs. Seek the Kingdom of God above all else, and live righteously, and he will give you everything you need.” - Matthew 6:19-21, 31-33*

Both in spousal relationships and faith journeys, it’s important to balance caution and action and to exercise discernment. Discernment allows you to look at a situation and think about the things that could happen so you can create a plan for dealing with them if they do.

When we don’t plan, we leave ourselves open to unnecessary pain in the ups and downs of life, and this can cause us to live in fear never being able to be fully present in the “now.” A discerning person can look ahead and think about what might happen to her family if she was unable to support them for some reason. And the discerning person recognizes when God is nudging her to put measures in place to plan for the “what ifs” of life so she can be free to enjoy the present. Action isn’t the opposite of faith, it’s the natural outcome of trusting God.

### **Living a Life of Joy and Generosity**

A good financial advisor will educate clients on their ability to be generous, because some people are too afraid to give even when they have the means. But generosity is important even before a person has extra assets to give.

Kay Lynn and her husband decided early in the life of their family to live generously despite their limited resources. Living generously required them to give up some luxuries so they could help someone else. But they were deliberate about the sacrifices they made, and they found that this posture of generosity gave their lives a foundation of meaning.

Kay Lynn advises us to pay attention to the causes to which we are drawn and give joyfully to those - even if it requires that we give up something in order to help. Then when you get to the point in your life where you have the means to make a significant difference, you’ll have a foundation of generosity.

The Apostle Paul, writing to his protégé Timothy, said it this way:

*“Teach those who are rich in this world not to be proud and not to trust in their money, which is so unreliable. Their trust should be in God, who richly gives us all we need for our enjoyment. Tell them to use their money to do good. They should be rich in good works and generous to those in need, always being ready to share with others. By doing this they will be storing up their treasure as a good foundation for the future so that they may experience true life.” - 1 Timothy 6:17-19*

Kay Lynn knows that material things don’t give you true enjoyment, and seeking after short term happiness can get you into financial trouble. Her advice is to seek knowledge and wise counsel when it comes to finances. When we have good plans in place, we can be discerning about life’s “what ifs” while trusting God for the things we can’t control.



A life built on a foundation of careful planning and deep generosity is like a house built on solid rock. A house like that can withstand the storms of life and bring great joy to those who call it home.

Discussion Questions:

What stood out to you most from the reading?

How would you describe the connection between having faith in God and creating good plans for the “what ifs” of life? Do you see a conflict between the two ideas?

How could cultivating a habit of generosity early on help someone live a fuller life when their wealth increases? Do you have a story about how living generously has enhanced your life?

What cause or causes are you particularly drawn to? What might that indicate about where God is calling you to be generous?

Is there something specific that Jesus might be inviting you to do or do differently regarding financial planning or generosity? How do you plan to respond to him?



Kay Lynn has played many roles in the financial advisory industry: as a successor, partner, seller, and buyer. This unique and diverse background allows her to be able to relate to advisors in all phases of their careers and mergers and acquisitions. With a background in financial planning and leadership, her career expands over several areas, including advising clients, mergers and acquisitions, and strategic growth.

Kay Lynn worked her way up from an entry-level position to earn her seat at the C-Suites table as President of Merit, which manages over 5 billion in RIA and Brokerage assets under management. She holds her CFP®, AEP®, and RFC® and has been a critical decision-maker for two firms over the past twenty years. Kay Lynn has overseen multiple mergers and acquisitions over the past four years and has been recognized for her position as a female leader in the financial services industry.

She is passionate about helping people take their careers – and themselves – to exceptional levels. Kay Lynn's influence in the industry and her drive for success is a driving factor in Merit's ongoing growth and appeal to growth-oriented advisors.

Most recent awards won:

- Top Women Wealth Advisors Best-in-State 2023 - Forbes/SHOOK
- America's Top Women Wealth Advisors 2022 - Forbes/SHOOK
- America's Top Women Wealth Advisors Best-In-State 2022 - Forbes/SHOOK



Marion is the Director of Programs for 4word.

Marion served in pastoral ministry for 17 years at three local churches including, most recently, Willow Creek Community Church. During her church ministry, she incorporated her organizational development skills with her practical knowledge of effective discipleship to create growth strategies that focused on the equipping and mobilization of congregations on the mission of Jesus. She holds degrees from Trinity International University and Wheaton College in Organizational Leadership and Missional Church Movement.



**4word** is a global community of Christian women in the workplace. Our mission is to help women in the workplace reach their God-given potential with confidence.

### **Why 4word?**

At 4word, we know you want to reach your God-given potential so you can have a Kingdom impact on your workplace and the world. To do that, you need resources for professional and spiritual growth - and a community of like-minded women to cheer you on!

The problem is your time is limited and meaningful connections are hard to find. This can leave you feeling overwhelmed, frustrated, and isolated on your life's journey.

**We believe you shouldn't have to navigate work, life and faith on your own because God designed you for community. You are worthy to be surrounded by loving and supportive women who "get you."**

**We understand you face unique challenges as a Christian woman in the workplace, which is** why we create easy-access opportunities for leadership development, spiritual growth, and connections to influential women around the globe.

### **Our Simple Empowerment Plan:**

- Connect to a community – We offer virtual and in-person Community Groups specifically designed for working women – and we also have special groups for executive women.
- Access relevant content – 4word's podcast, blog, and our Community Group Discussion Guides are specifically geared to women in the workplace to help thrive on your journey.
- Get matched with a mentor – From our pool of over 220 amazing mentors we connect you with the right fit for a transformational mentoring experience through 4word's Mentor Program.

**Join the Journey** to empower 10 million Christian women in the workplace to change the world by 2030. Click the picture below to learn more.





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