

Generational Wealth: A Biblical Perspective

1. What is Generational Wealth?

Generational wealth is more than money—it's a legacy of:

- Provision for future generations
- Spiritual wisdom and godly values
- Financial principles and stewardship
- Relationships and influence that last beyond your lifetime

"A good person leaves an inheritance for their children's children." – Proverbs 13:22

2. Biblical Foundations

God is the Source of Wealth

- Deuteronomy 8:18 – God gives us the ability to produce wealth.
- Wealth is a tool, not a goal; how we manage it matters.
- Wealth Through Obedience and Faith
- Psalm 112:1-3 – Blessings come to those who fear the Lord.
- Align spiritual priorities with financial decisions.
- Generosity Multiplies Wealth
- 2 Corinthians 9:6-8 – Giving produces a harvest.

Kingdom-focused generosity ensures wealth impacts eternity.

Step 1: Building Wealth Through Real Estate

A. Get Your Financial House in Order

Check your credit score; aim for 650+.

Reduce high-interest debt to improve your debt-to-income ratio.

Establish or repair credit with consistent payments.

Maintain a stable bank account.

Save for a down payment (3–20% of the property value).

B. Leverage Current Assets

Home Equity: Use a HELOC or cash-out refinance for down payments or investment properties.

Retirement Funds (401k/IRA): Strategically use funds for real estate investment and replenish later.

C. Buy, Build, Replenish, Repeat ("Rinse & Repeat")

Purchase an investment property using saved funds, equity, or approved retirement funds.

Build equity over time through mortgage payments, appreciation, and improvements.

Replenish borrowed funds (retirement, savings) to keep resources flowing.

Repeat with new properties to grow your portfolio.

Tip: Even small properties can start your wealth-building journey. Consistency and planning matter more than size.

D. Plan for Heir Property

Plan for inheritance: wills, trusts, or joint ownership.

Teach heirs stewardship and responsible management.

Ensure your investments continue to bless future generations.

Step 2: Spiritual Wealth

- Spend daily time in prayer and Scripture.
- Model godly behavior and financial stewardship.
- Discuss faith, values, and decision-making with family.
- Align financial decisions with biblical principles.

Step 3: Relational Wealth

- Build healthy family and community relationships.
- Mentor younger generations.
- Share knowledge and experiences intentionally.

Step 4: Kingdom Impact

- Give generously to church and charitable organizations.
- Invest in missions and outreach.
- Teach that wealth is for blessing others, not just personal gain.

Reflection Questions

- What kind of legacy do I want to leave for my children and grandchildren?
- Which areas of my life—spiritual, financial, relational—need intentional planning?
- How can I start teaching and modeling godly stewardship today?
- What steps can I take this year to invest in real estate or grow my wealth intentionally?

Key Takeaway:

Generational wealth is built through faithful stewardship, intentional planning, kingdom-focused generosity, and wise investments. When done God's way, it blesses both present and future generations spiritually, financially, and relationally.