

POSTINGS

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Steward Your Lifestyle

How a financial finish line led two young adults to missions generosity

Kealan and Cody Hobelmann are successful young professionals. But their first passion is not climbing the career ladder or getting bigger houses. In this article, the brothers describe how the question, “How much is enough?” led them to establish a “finish line” that changed their lives and led to their commitment to missions.

Likely you would love to challenge everyone in your church to take seriously God’s call to biblical generosity. The vision Kealan (left above) and Cody (right) have to help others establish a lifestyle “ceiling” in order to be generous can serve as a motivation for all of us. Their example and the tools and resources they offer point the way to a fresh understanding of how to be generous. Don’t miss the ideas and questions for church missions leaders at the end.

THEIR STORY

Kealan: We're brothers who grew up in a Christian home. My faith became more of a central part of my life in ninth grade, and in college it really accelerated. As my walk with God deepened, I came to realize that everything we own, everything we have ever owned, and everything we will ever own belongs to God. We tend to think of ourselves as owners, but any serious look at Scripture reveals that we are simply stewards, or managers, over whatever portion He has given us. But how did this apply to me?

As I started med school, all we had was my wife's very modest income, but we felt led to pray earnestly that God would help us to finish my training without debts. Semester after semester we watched in amazement as my hefty tuition was provided in ways that clearly were miraculous. During those years, God grew both our faith and our desire to be good stewards of what He gave us.

We knew there would be some sizeable income jumps in the future, and we were determined to navigate them as wise stewards of God's resources. That ultimately led us to what

we now call a spending finish line—drawing a line to define the maximum we should ever need to spend per month. We have maintained that finish line since med school and it has changed everything in our lives.

Cody: I was in seventh grade when Kealan, whom I always saw as a mentor, started sharing his faith with me. But I didn't grow much spiritually until after graduating from college when I began taking more ownership of my faith. However, as I began my career as a financial advisor, my focus was on making money to build my own kingdom. Fortunately, Scripture began changing the way I saw things, and at the same time I was watching Kealan really leaning into generosity. For instance, he challenged my assumption that I should invest now and be generous later. Eventually my wife and I started tithing. Then one night in early 2020, Kealan called and said, "Hey, I want to talk to you about this idea that I have called 'aspiring to the median.'"

Kealan: In Francis Chan's *Crazy Love* book, he challenges readers to allow their faith to define their actions, and he gives a lot of

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examples of people who practice radical generosity. At one point, he's talking about applying your faith and asks, "What would happen if there was a movement called 'aspiring to the median' where people would set a goal to live on no more than the U.S. median income?"

My wife and I were challenged to adopt this approach. We determined that no matter how much our income would grow in the future, we would set our combined expenses and savings based around the median US income for a family of our size, and we would give the rest away.

Cody: Kealan invited my wife and me to join them in what we eventually called "setting a financial finish line." It revolves around a basic concept of generosity embedded in Scripture. For instance, just before the Israelites enter Canaan, God reminds them of the essential things He

wants them to remember. In Deuteronomy 8, Moses says, “... when you have eaten and are full and have built good houses and live in them... Beware lest you say in your heart, ‘My power and the might of my hand have gotten me this wealth.’ You shall remember the Lord your God, for it is he who gives you power to get wealth...” (Deut. 8:12, 18 ESV)

The timing of that lesson is really significant. Even before Israel enters the promised land, God challenges them to consider themselves stewards of the wealth He will give them. This still applies to us today!

Kealan: We launched our finish-line concept and online tools all in the middle of covid. Since then, I graduated from med school, finished residency, took a job in private practice, and then become a partner in my practice. Because we had had a finish line in place for years, as our household income went up by multiples, our lifestyle really hasn’t changed. It has been fairly easy because we had made the commitment so long before.

Cody: When my wife and I set our first financial finish line back in 2020, she was in grad school, and I was early in my career. We

were living in a small apartment and felt really stressed out all the time about money. At first, setting a finish line felt like I was making a huge sacrifice. Yet setting a goal helped me realize that I was close to the income we would need over the course of my career, and it gave me a profound sense of relief and contentment.

For Kealan and me, this finish-line concept was so transformative that we wanted to share it with others, so we created [a website](#) of free resources. One key component is a small-group curriculum to help Christians dive deep into what the Bible says about wealth and generosity.

No one dictates what your finish line should be; instead, the website includes a calculator that makes it easy to discover the US median income for the size of your family, adjusted for inflation, that is helpful to consider when determining your end goal.

In 2022 we launched what we call “**The Finish Line Podcast**,” to share stories of people who have committed to a life of generosity. These inspiring models have had a tremendous influence on our lives, and we know they will impact anyone who listens.

God used generosity and the experience of other generous people we met to introduce me to the Great Commission. Giving generously is one of the most powerful ways that we step into God’s greater story—the one He’s been writing since the beginning of time.

Kealan: Early on in my spiritual journey, long before we set a finish line, I began reading about indigenous missionaries who are sharing the gospel with their own people in relatively unreached regions around the globe. God ignited my heart for the world as I realized that a small amount of financial support could help to sustain one of these workers.

Over the years, our personal giving focus has developed around two areas. Bible translation is what we think of as our generosity “short game.” Agencies translating the Scriptures are collaborating to make at least a portion of God’s Word accessible to every people group by 2033. This goal is exciting because it reminds us that the end is in sight! Our “long game” is focused on indigenous missionaries and church planting around the world.

We have also launched a non-profit entity called Compound

Impact. Other donors are invited to join us in this initiative to buy and renovate residential properties in Philadelphia which we then rent to refugees who struggle to find housing when they arrive in the US. The ultimate goal is to use proceeds to fuel church planting and Great Commission work globally. It's exciting to see Compound Impact gaining momentum. (For more about how Compound Impact works, see Catalyst's prior [Postings](#) or their [website](#).)

GENEROSITY, NOT JUST GIVING

Cody: It's important to remember that generosity is broader than giving. A church or ministry can measure giving but they can't measure generosity. For instance, the business owner who forgoes maximum profit in order to pursue some more important good is financially generous. Or the person who feels God calling them to take a position that provides a salary requiring them to live a simpler lifestyle is generous. Generosity takes many forms.

JUST TRY IT

Kealan: With The Finish Line Podcast, we have learned over and over that this is about people and their hearts. Money is involved, but at the core, it's about people. Our website features stories, study guides, and weekly emails or personal coaching if you want them. We keep adding new elements, including some games, to make it fun. People are encouraged to initially commit for just 90 days to see if it's for them. Then we hope they keep going!

Cody: Because this is primarily about people not money, getting the finish-line number exactly correct is not the focus. We just encourage people to take the initial step. In weekly emails, we share stories of how other people have set finish lines.

Coaching has also been added because we realized that a lot of people might have interest in setting a financial finish line, but they don't know how it would work for them. If you sign up, we offer to have a coach reach out to hear your story and talk through your situation, maybe share their own story and suggest ways to get started.

THE CHURCH'S GENEROSITY MESSAGE

Cody: Pastors are often hesitant to talk about generosity for multiple reasons, certainly one being the fact that it can seem self-serving since their congregation pays their salary. But pastors need to clearly communicate the implications of passages like 2 Corinthians 9:11 where Paul tells believers, "You will be enriched in every way to be generous in every way, which through us will produce thanksgiving to God."

It's not about meeting "my church's needs" or "my organization's budget," but teaching believers that they are responsible to steward their resources in a way that results in praise to God. Many Christians today do take their financial stewardship seriously but reject the expectation that they will give to the church just because they are supposed to. Instead, they want to designate their funds based on their personal values.

Therefore, the challenge to generosity is embraced most enthusiastically when the congregation knows that their church leaders are generous

themselves and understand how they purposefully align their faith and finances. In addition, they are impressed when they see these leaders demonstrating contentment with a more modest lifestyle and evidencing deep joy as they exercise the privilege of giving generously.

SPIRITUAL TEMPLATING

Kealan: While the pastor needs to teach and implement generosity principles, it is crucial not to make the pastor fully responsible for communicating the importance of generosity. Christians living generously in all walks and phases of life need to share their stories.

I've started to call this concept, "spiritual templating," and I think it is important for any area of faith, but especially in generosity. We need to be able to see how God has worked in other people's lives. If we don't hear stories of people giving radically, we don't know what's possible.

That's why our podcasts revolve

around powerful generosity stories. We want to help people "steward their story" to give God glory. But personal stories are particularly influential if it is someone you know, someone you can relate to. Truly generous people recognize that they don't own anything; God owns it all, so their lives are marked by joy, simplicity and contentment that those around them can see.

PROMISCUOUS GENEROSITY

Cody: We should feel the impact of our giving. It's okay if it makes us uncomfortable, if it requires sacrifice. All of us need to be pushed and to urge each other to grow in generosity. Otherwise, our giving gets too comfortable and routine, and money becomes our idol. There ought to be some things we want and don't have because of our giving.

Tim Keller describes the early Christians this way: "Christians were promiscuous with their money, not their bodies. They

shared their possessions in a proportion and with a joy that the surrounding materialistic culture had never seen."¹ Keller is recommending something close to recklessness—like we are not sure how this will turn out, but we want to go for it and see how God shows up. This kind of attitude lessens money's power over us.

GIVE WHERE?

Cody: Give—to your local church, the global church, missions—and allow God to orient your heart around where you are giving. Jesus said that "Where your treasure is, there will your heart be also." Notice the order of that statement—as we begin to give generously, our hearts are supernaturally reoriented towards the cause and mission of the organizations we support.

At the same time, the Great Commission paints a clear picture of the priority of missions. It was exciting for us to begin to learn what was going on at the leading edge of evangelism worldwide and the role that generous giving plays in taking the gospel to the ends of the earth. As Kealan mentioned, Bible translation

¹ "The Gospel and Giving," by Tim Keller in Redeemer Report, Dec. 2019.

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is one of those ministries on the leading edge. New methods and new technologies are tremendously accelerating the speed of Bible translation, but funds are essential to make reaching their 2033 end goal possible.

We were shocked to learn that only 1 percent of Christians' financial giving goes to reach the three billion people with almost no access to the gospel. The majority of these people also have huge physical needs. As we committed to very intentional generosity, we wanted to see that money being as effective as possible in meeting the spiritual and holistic needs of these unreached.

GENEROSITY GUARDRAILS

Cody: Some might say that a finish-line commitment is legalistic. I have come to see it very differently. In fact, setting a spending finish line was one of the most freeing decisions I've ever made. I was headed down a path that doesn't lead to fulfillment and setting a finish line repositioned me into an incredibly adventurous story.

The question, "How much is enough?" is appropriate for everyone. Even if you don't have

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much income now, there is value in determining what is enough to cover your needs. God is the Owner of everything; we are stewards, accountable for how we use the things that He entrusts to us. God doesn't bless us just to make us rich.

Setting a finish line and giving with careful intentionality seem to be the natural solution for many people that we talk to. A

finish line breaks the power of money and enables us to hear God's voice more clearly and steward our resources well. We would encourage churches to remind their people that it's never too early to make a commitment to generosity. But it's never too late either.

The Finish Line podcasts the Hobelmanns recommend for:

- » College/Grad students: **Brian Grasso**
- » Young singles: **Mary Helen Klingen**
(watch for this one to be released soon)
- » Young families: **Matt Bell**
- » Middle-agers: **John Cortines**
- » Seniors **Bruce & Sue Osterink**

CONNECTING GENEROSITY TO MISSIONS

The Hobelmanns' story focuses primarily on how God developed their commitment to a modest lifestyle in order to be generous. Once a believer has committed to being generous, challenging them to give to missions is usually comparatively easy! However, generous Christians want to be intentional about where they contribute. This means that church leaders need to provide a rationale for channeling that generosity toward missions. Here are some practical ideas:

Don't expect generous donors to give through your church exclusively. By all means, emphasize every believer's responsibility to be generous in their support of their local body. At the same time, recognize that Kingdom goals are bigger than what God is calling your local church to do, and celebrate the fact that generous givers often are interested in giving toward ministries that address their specific interests. However, if you believe that your congregant's generosity is misdirected, sit down with them and have a respectful conversation about your concerns.

Identify your generous givers. If you challenge your congregation to generosity (and you should proactively do so), don't be timid about asking them to be willing to share their story, *regardless of the amount they are able to give*. Why? Generous believers need to know that others are living out a similar commitment. Also, identifying some of your people who are seriously committed to generosity makes possible the points below.

Share stories of missions giving. Ask people in your congregation who channel their giving toward reaching global Kingdom goals to share what motivated them to do so and how it has impacted their excitement about missions. Include stories of people with limited resources who prioritize missions giving to underscore the value of generous giving, regardless of the size of those gifts.

Consider donor-focused missions trips. Has your church considered taking donors or potential donors on trips to visit your global partners specifically for the purpose of evaluating possible future investment and perhaps also hands-on involvement? If your church is considering a major financial project for missions, asking one of your people committed to generosity to be part of an on-the-ground survey trip would benefit everyone.

Encourage generous donors to learn about wise missions funding. "The Finish Line Podcast" is a great place to start, and each of the organizations mentioned in the resources list below have multiple aids. You might also want to recommend books such as *When Helping Hurts*, *Toxic Charity*, and *The Grace of Giving*.

Help your missionaries and partners express gratitude for generous giving. Some workers are great at appreciating donors by highlighting specific ways in which their giving made a difference. Others may feel inadequate or reticent to talk about the impact of funds. Even if their platform time is limited, encourage them to include a brief comment regarding how your church's financial contributions were essential in some key aspect of their work. If your workers have individual donors in your congregation, make sure that they know the importance of spending enough time at your church on home assignment so that, if possible, they can visit with each donor.

QUESTIONS FOR YOUR MISSIONS LEADERSHIP TEAM

1. How do the perspectives in this article resonate with the members of your team? How does the Hobelmanns' story encourage you?
2. Does generosity need to be highlighted in your next missions conference or event? Few of your people may be called to go serve in missions, but everyone is called to be generous. In what contexts could you creatively unpack generosity principles?
3. Does your church highlight stories of members who are practicing generosity? How could you overcome the reluctance of some of your generous people to tell their story? Can you provide some suggestions that will help them focus it on God not on themselves?
4. What opportunities could you create to introduce your people to something like The Finish Line challenge? To what age groups might it be most attractive? Most essential?
5. Where and how could you have conversations in your church about giving that requires some kind of sacrifice? In individual discipleship? In new members classes? At youth/women's/men's retreats? In financial stewardship classes?
6. Ask your group to listen to several of the individual podcasts listed above. Could you recommend these to small groups, Sunday school classes, or individuals? How could you assist them to debrief afterward?
7. How do you respond to the idea that people expect to see results? Does your team need to do more to show your congregation that their funds are being invested well? How can you help your congregation to better appreciate what results may look like, especially in pioneering situations?

ADDITIONAL RESOURCES

- **Whole-Life Generosity Devotional** by Skye Jethani is available from Generous Church, a website that offers additional resources with a specific focus on helping global partners to learn biblical generosity.
- **Ignite Your Generosity** by Chris McDaniel is a four-week study. The blog regularly features missions themes. Don't miss "**Igniting Steward Leaders in Your Church.**"
- **The Generosity Challenge** by Scott McKenzie and Christine Miller is also a four-week study that includes videos.

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