



endowing
people

Building Legacies of Financial Health



Reverse Tithing: Churches Building Communities

BUILDING LEGACIES OF FINANCIAL HEALTH

www.endowingpeople.org

The American Dream Isn't Working for Gen Z

The ELITES are SO OUT OF TOUCH 🤔



The American Dream Isn't Working for Gen Z

Gen Z

171k 💰

\$10,500 ✓

450k 🏠

\$3,698

\$750 🎓

\$2,500 👶

\$3,635

-cars
-insurances
-groceries
-saving/retirement

Boomer

78k 💰

\$5,271 ✓

450k 🏠

\$700

\$0 🎓

\$0 👶

\$4,571

-cars
-insurances
-groceries

People Are Hurting

- **Two Americas**
 - **Housing**
 - **Only 63% of Americans own**
 - **Average prices are up 39% in the last 4 years, and interest rates have doubled**
 - **Rents are up 25-27%**

People Are Hurting

- **Two Americas**
 - **College**
 - **Costs are up 5x since 1980 (double inflation).**
 - **33% of students who start won't graduate**
 - **74% of first gen students won't graduate**

People Are Hurting

- **The Death of the American Dream**
 - **Retirement Savings**
 - **69% of Millennials** rated their financial knowledge as below average
 - **36% of Gen Z** respondents felt confident about managing their money.

Decline of the Church

- **Regular church attendance** has decreased from **38% in 1999** to around **29% in 2021**.
- Pew Research found that **49% of Millennials** identified as religiously unaffiliated in 2019, up from **34% in 2009**.



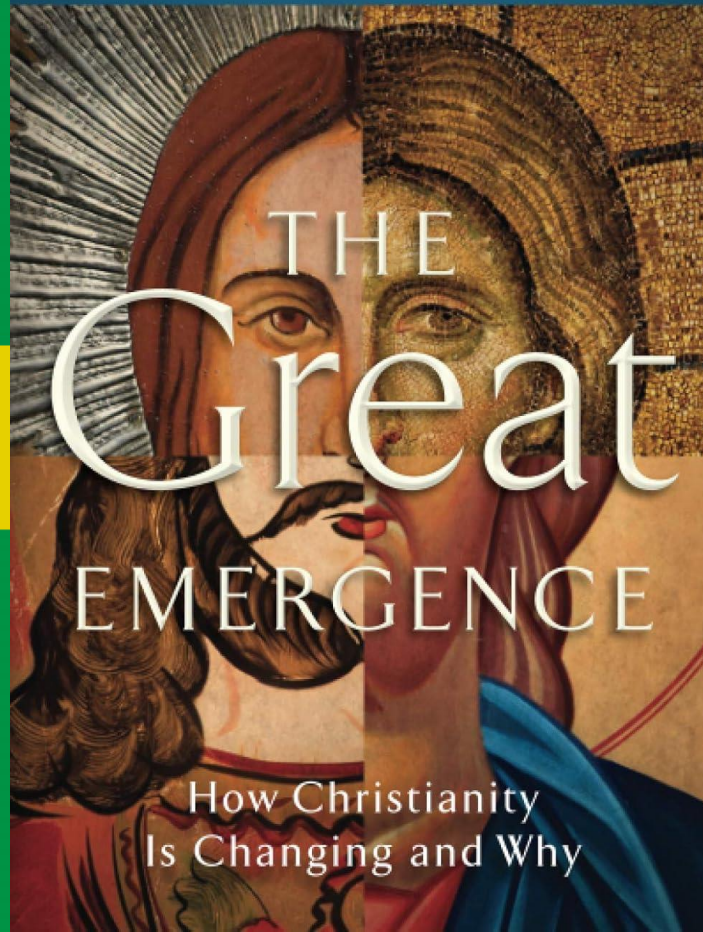
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500 Year Crisis

Our society is transitioning, and so must our churches.

In this book, Tickle discusses the idea that the church undergoes major transformations roughly every 500 years. She explores historical shifts like the Great Schism, the Reformation, and argues that we are currently experiencing another significant period of change in the church, which she terms "The Great Emergence."

PHYLLIS TICKLE



Reimagining Church

- **How can we help?**
 - **Social Capital**
 - **Mentoring**
 - **Friendship**
 - **Missions**

Universal Basic Income

The Research is Positive

While studies are mixed, positive findings include improved financial security, mental and physical health, greater likelihood of starting a business, and increased educational and workforce participation.

Reimagining Church

- **Combining Social Capital, Mentoring, Friendship and Missions into “Reverse Tithing”**



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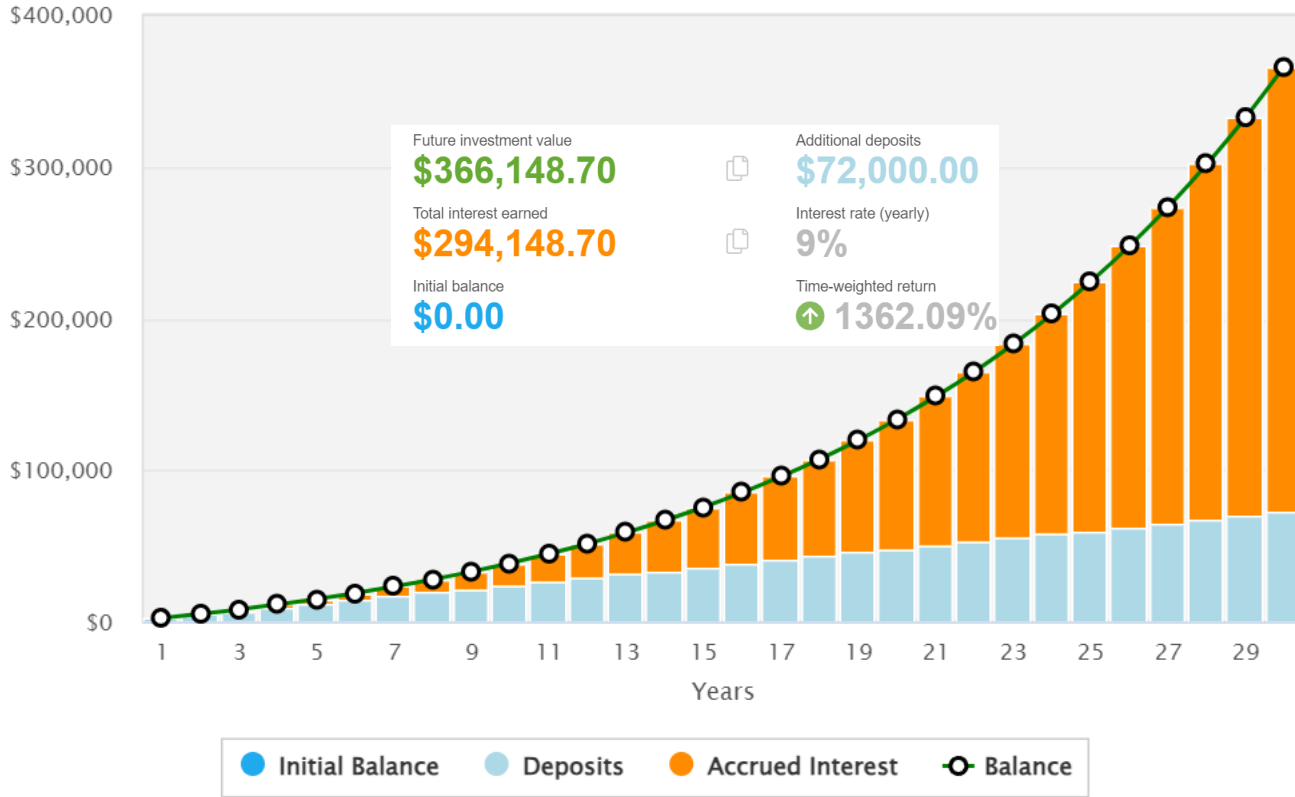
What Endowing People Does

- **3 Big Ideas**
 - **Spend Less Than You Make**
 - **Spend Less**
 - **Earn More**
 - **Let Compound Interest Work For You, Not Against You**
 - **Get out of Debt**
 - **Let Your Money Make Money**

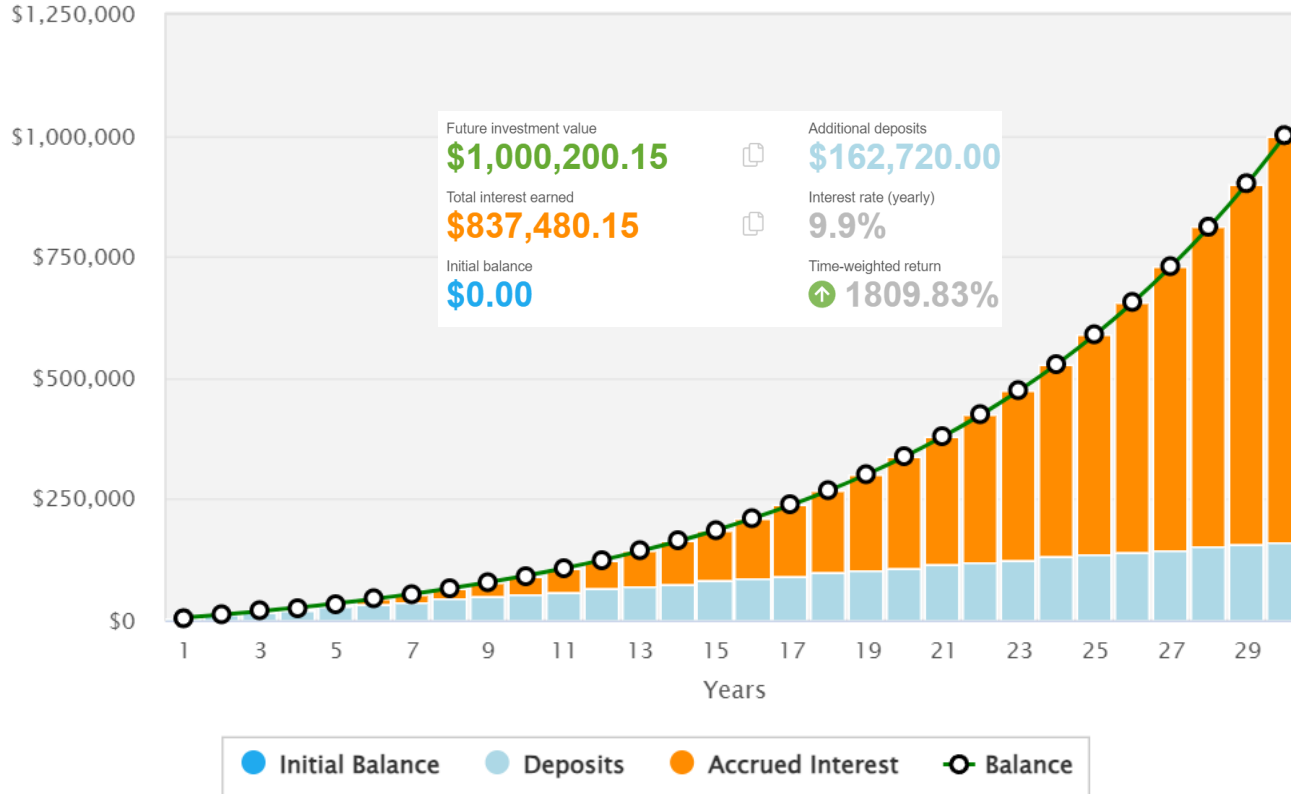
What Endowing People Does

- **3 Big Ideas**
 - **Spend Less Than You Make**
 - **Let Compound Interest Work For You, Not Against You**
 - **Buy Assets Instead of Liabilities**
 - **How to buy stocks, bonds and real estate**

\$200 a Month from 40 to 70 at 9% per year



\$452 a Month from 40 to 70 at 9.9% per year



What Endowing People Does

- **Teaching Financial Literacy**
 - **Saving and Budgeting**
 - **Entrepreneurship**
 - **Investing and Taxes**
 - **Homeownership**
- **Teaching Personal Growth**
 - **“Stuff you should have learned in High School”**

What Endowing People Does

- **Provides a Basic Income**
 - **Helps with the “leap of faith” on investing**
 - **Room to take risks**
 - **New Jobs**
 - **New Businesses**

What Endowing People Does

- **Changes Communities for the Better**
 - **Participants tell friends and family about good financial habits**
 - **They will also be equipped to give back financially one day**

What Can You do to Help?

- **Educate**
 - **Take the class online:**
endowingpeople.org/join-a-class/
 - **Share the information with others**
- **Start a Class**
 - **Use our materials and experience to start something similar in your church**

What Can You do to Help?

- **Donate Online**
 - **You can sponsor a family for only \$150 a month**
- **Mentor**
 - **Find people to participate and help them become connected to the church**