

FAITH · FITNESS · FINANCE

FAITH · FITNESS · FINANCE

A Whole-Person Discipleship Framework

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DEDICATION

To my wife, whose quiet discernment has steadied every pillar.

To my daughter, in whom I have seen all three pillars forming beautifully.

To my father, who taught me discipline before I knew I needed it.

And to every disciple who suspects there is more to the life God gave them than they have yet discovered.

"You shall love the Lord your God with all your heart and with all your soul and with all your mind and with all your strength." — Mark 12:30

"May God himself, the God of peace, sanctify you through and through. May your whole spirit, soul and body be kept blameless at the coming of our Lord Jesus Christ." — 1 Thessalonians 5:23

"For we are God's handiwork, created in Christ Jesus to do good works, which God prepared in advance for us to do." — Ephesians 2:10

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Introduction

The Discipleship Gap: Why the Church Is Producing Consumers Instead of Disciples

"Go therefore and make disciples of all nations, baptizing them in the name of the Father and of the Son and of the Holy Spirit, teaching them to observe all that I have commanded you." —

Matthew 28:19-20

Jesus did not say, "Go and make converts." He said, "Go and make disciples."

The distinction is not merely semantic. It is the difference between a transaction and a transformation — between a moment and a life. A convert has made a decision. A disciple is becoming a person. And the uncomfortable reality facing the church in America today is that we have become remarkably effective at producing the former while largely failing at the latter.

The numbers are difficult to ignore.

The State of Discipleship Today

A landmark 2024-2025 study by Lifeway Research surveyed more than 2,600 Protestant pastors across the United States and found that only 8% of pastors are extremely satisfied with discipleship in their church — and only 11% believe their church does discipleship better than any other function. These are the people most responsible for making disciples, and nine in ten of them believe they are failing at it.

The assessment from the pews is no more encouraging. According to research from Barna Group, only 24% of Christians actively pursue their faith — a striking decline from fifteen years ago, when more Christians were actively practicing than not. Only 33% of Christians are categorized as "disciplemakers" — people actively helping someone else grow in faith. And only 17% of churchgoers can accurately describe what the Great Commission is and what it means.

George Barna, one of the most respected researchers of American religious life, has stated plainly that existing data "provides no basis for expecting an upturn in serious discipleship activity." The Cultural Research Center he leads reports that 92% of Americans — including the vast majority of those who identify as Christian — hold a syncretistic worldview, blending multiple philosophies

according to personal preference rather than biblical truth.

Perhaps most sobering of all: 100,000 American churches could close by 2050, according to projections from the National Council of Churches. In 2025 alone, an estimated 15,000 churches are projected to close — an unprecedented number driven by aging congregations, declining giving, and the long fallout from COVID.

THE STATE OF AMERICAN DISCIPLESHIP

8% — Pastors extremely satisfied with discipleship in their church (Lifeway Research, 2024)

24% — Christians who actively pursue their faith (Barna Group, 2025)

33% — Christians actively discipling someone else (Barna Group, 2024)

17% — Churchgoers who know what the Great Commission means (Barna Group)

92% — Americans holding a syncretistic, non-biblical worldview (Cultural Research Center, 2025)

100,000 — Churches projected to close by 2050 (National Council of Churches)

These numbers do not describe a church in gentle decline. They describe a church that has, in many places, substituted attendance for formation, information for transformation, and decisions for disciples.

The crisis isn't complicated. Its root cause is clear: we have replaced discipleship with consumption. Over the past several decades, the American church prioritized decisions over disciples. We focused on getting people saved and getting them in seats — but neglected to teach them to obey everything Jesus commanded. We built services optimized for seekers and programs designed for attenders, and we called it ministry. What we produced, in too many cases, was a generation of church consumers rather than Christ followers.

The Problem Is Deeper Than We Think

But here is what makes the discipleship crisis particularly difficult to address: it is not only a problem of method or program. It is a problem of vision. Most discipleship efforts, even the sincere ones, suffer from a fundamental narrowness of scope. They address the spiritual life while leaving the rest of a person's life largely untouched.

Consider what a typical discipleship program covers: Bible study. Prayer. Church attendance. Perhaps accountability around obvious moral failures. These things matter. But they address only one dimension of a whole person — the explicitly spiritual — while leaving two other dimensions that profoundly shape a person's

capacity to live as a disciple of Christ almost entirely unaddressed.

The body. The same church that preaches against sexual immorality largely ignores gluttony, physical neglect, and the slow self-destruction of a sedentary life. Research from Purdue University found that fundamentalist Christians are the heaviest of all religious groups by body mass index, with Baptists leading at a 30% obesity rate — compared to 1% among Jews and 0.7% among Buddhists and Hindus. A Duke Divinity School study found that clergy themselves represent the most overweight professional group in America, with a 40% obesity rate. The body that Paul called the temple of the Holy Spirit is, in much of the American church, treated as irrelevant to discipleship.

The finances. The same church that teaches tithing largely fails to address the financial bondage that silently enslaves its members. In 2025, U.S. credit card debt surpassed \$1.3 trillion — a new record. The average credit card interest rate hit 22.8%, the highest in four decades. Seventy percent of American households are financially unhealthy, according to the Financial Health Network's 2024 Pulse Report. Only 43% of Americans could cover a \$1,000 emergency from savings. The median 401(k) balance for Americans aged 55-64 — people within a

decade of retirement — stands near \$108,000, translating to roughly \$400 per month in potential retirement income. The person drowning in debt, unable to give generously, perpetually anxious about money, is not more spiritual for having ignored their financial life. They are less available to God and to others than they could be.

This is not a peripheral observation. It strikes at the heart of what discipleship is actually for. If the goal is to help a person become all that God has created, called, and gifted them to be — a fully formed disciple of Jesus Christ — then leaving the body and the finances unaddressed is not incomplete discipleship. It is a contradiction in terms.

A Different Claim

This book makes a different claim.

It argues that genuine Christian discipleship is whole-person discipleship — that it cannot be fully accomplished by addressing the spirit while ignoring the body and the material life God has entrusted to each person. It argues that faith, fitness, and finance are not three separate categories but three integrated expressions of a single reality: the life of a person who is being formed in the image of Christ.

A clarification is necessary before going further, because the framework will be misread without it. This book does not argue that physical fitness produces spiritual maturity, or that financial discipline guarantees godliness, or that persistent weakness in any one pillar disqualifies a person from genuine faith and fruitfulness. Some of the most spiritually formed disciples in church history were physically broken, materially poor, or vocationally obscure. The claim of this framework is more modest and more practical: persistent, willful neglect of bodily and financial stewardship tends to constrain a disciple's long-term capacity, availability, and fruitfulness — not always, not inevitably, but often enough to warrant serious attention. The three pillars are integrated, not equal. Faith is the center and foundation. Fitness and Finance are stewardship domains — important, deeply biblical, and genuinely formative, but not coequal spiritual realities with union with Christ.

A second clarification is equally important. This framework is not designed for the ideal disciple in ideal circumstances. It is designed for real people — people managing chronic illness, financial hardship from circumstances beyond their control, caregiving burdens that consume their margin, vocational confusion that resists easy resolution, and the ordinary accumulated limitations that life in a fallen world produces. The

person reading this in a hospital room, or in financial crisis not of their own making, or in a season of physical decline they did not choose — that person is not failing the framework. They are in the very circumstances where the grace that underlies the framework is most needed and most available. The goal is not a performance standard. It is a direction of travel. Faithfulness in one faithful step, from wherever you actually are, is the measure this book uses.

This is not a new idea. It is, in fact, a very old one. The ancient Hebrews had no word for the separation of spiritual and physical life — the concept did not exist for them. The biblical vision of human flourishing has always been holistic. What is new is how thoroughly the contemporary church has lost sight of it.

The apostle Paul, writing to the Thessalonians, prayed that God would sanctify them "completely" — and then specified what completely meant: "your whole spirit and soul and body" (1 Thessalonians 5:23). The whole person. Every dimension. Sanctified, formed, presented before God without blemish. That is the vision behind everything in these pages.

The Framework

Over the course of more than three decades — through leading a martial arts school, teaching biblical theology, mentoring men and women in faith, and guiding students toward financial freedom — I have developed and tested a discipleship framework built on three integrated pillars and a four-movement methodology.

The Three Pillars are Faith, Fitness, and Finance — not as independent tracks but as unified expressions of whole-person discipleship. Faith is the center and the foundation; fitness and finance derive their meaning and motivation from it. But the three are inseparable. A person cannot be fully disciplined in faith while their body is neglected and their finances are in bondage.

The Methodology is fourfold: Teach, Show, Confirm, Replicate. It is not original to me — it is the methodology Jesus himself used with his disciples, and it is the method the Holy Spirit guided me into over decades of practice in three entirely different domains. The teacher imparts the principle. The teacher demonstrates it in their own life. The teacher verifies that the student has genuinely understood and is applying it correctly. And then — this is the measure of success — the student begins to disciple someone else.

The Telos — the goal toward which the whole framework aims — is this: that each person would become all that God has created, called, and gifted them to be. Not a better version of someone else. Not a high achiever by worldly metrics. But a fully formed, faithfully deployed image-bearer of Jesus Christ, living exactly where and how God designed them to live, and bringing others along with them.

Who This Book Is For

This book is for individuals who sense that their discipleship has stalled — who are attending church, perhaps reading their Bible, but feel something essential is missing. It is for small group leaders who want to go deeper than curriculum. It is for pastors and ministry leaders who are looking for a discipleship framework that produces transformation rather than mere attendance.

It is also for anyone who has felt, perhaps without being able to name it, that their spiritual life and their physical life and their financial life are all connected — that the anxiety about money is not separate from the struggle in prayer, that the neglect of the body is not separate from the drift in faith. That intuition is correct. This book is an attempt to give it a name, a theology, and a practical framework.

A Personal Note

I want to be honest about something before we go further — and honesty requires telling the whole story, not just the part that sounds like a success.

I am not a seminary professor or a professional researcher. I graduated from Dallas Theological Seminary in 1998 with a Master of Theology degree and arrived in Chicago that same year with very little: a small amount of money, a Toyota Corolla, and a theological education I had not yet learned to live. I got fired from multiple jobs. And in the years between graduating seminary and eventually returning to Dallas in 2004, all three pillars of the framework I am presenting in this book were, in their own ways, in disrepair.

My faith moved in ebbs and flows during those Chicago years. I attended and served as a lay leader at a couple of different churches, but my spiritual life was inconsistent. I was not reading the Bible daily — I was attempting it, and failing. As I have confessed to more than one class since then: I became something of an expert in the first few books of the Bible, because that is usually as far as I got before I quit. The moral failures of those years are too embarrassing to detail here. What I will say is this: a man can carry a ThM from a respected seminary and still be

far from the disciplined, integrated faith he studied. Head knowledge and heart formation are not the same thing, and I learned that distinction the hard way.

My fitness was no better. Though I had trained in TaeKwonDo in my early teens — the martial arts tradition my father brought from Korea and built into a life's work — I had let that discipline lapse through much of the decade following college graduation in 1992. During those Chicago years I ate out nearly every meal. Healthy eating was the last thing on my mind. The body I would later teach others to steward as a temple of the Holy Spirit was being quietly neglected through nothing more dramatic than daily inattention — one fast food meal, one sedentary evening, one skipped discipline at a time. It was not until around 2002, when I took over leadership of my father's TaeKwonDo organization, that physical discipline began to be reintegrated seriously into my life.

My finances took the longest to find their footing. During those Chicago years I saved essentially nothing — eating out nearly every meal, spending without a plan, living with no financial framework whatsoever. Not long after arriving in 1998, I lost \$100,000 on a bad stock investment — and the money was not mine. It was my father's. He had trusted me with it, and I lost it chasing a quick return in the Chinese market. That loss was the

most painful financial experience of my life — not because of the amount, but because of whose it was and what it represented. My father's response, when I called to confess, was a single quiet question: "Did you learn something?" He didn't rage. He didn't demand repayment. He let the lesson cost what it cost.

Apparently it didn't cost quite enough. About two years ago, I made the same mistake again — this time with \$100,000 of my own money, chasing another investment that looked promising and wasn't. The circumstances were different. The outcome was nearly identical. The difference was that by then I had built a net worth of several million dollars, so the loss was painful but not existential. What stung more than the money was the recognition: the lesson I thought I had learned in 1998 had not fully taken root. Human nature is stubborn. Formation is slow. Even the wise repeat their mistakes.

The real financial growth — the consistent saving, the index fund investing, the intentional stewardship — did not begin to take meaningful shape until around 2004, after I returned to Dallas, and gained momentum after marrying in 2005. The financial freedom I describe in these pages was built over the two decades that followed, not the decade that preceded them.

I tell you all of this because the framework in this book is not the testimony of someone who had it together from the beginning. It is the testimony of someone who didn't — and who watched God, over time and through persistent if imperfect faithfulness, rebuild all three pillars of a life that had been allowed to crumble.

In none of this did I follow a program. I followed the Spirit — or tried to. The framework I am describing emerged from the practice of trying to be faithful to God in every domain of life, often failing, and returning. I looked back and recognized its shape.

At 55, the contrast with those Chicago years is not lost on me. I carry no debt. My net worth places me in the top three to five percent of American households. My blood work is good and improving. I take no medications. I still practice my TaeKwonDo forms and walk ten thousand steps a day. My primary work for the past year has been teaching a one-hour martial arts class at my church. I have a daughter I led to faith and a father I honor and students who are now teaching others. My daily quiet time — Scripture and prayer — has been unbroken for twenty years.

Two people — a fellow believer and a pastor — spoke prophetically over me years ago, when I had very little, that I would become rich. I was skeptical then; I remain

cautious about contemporary prophecy. But I cannot tell my story honestly without acknowledging that what has happened across all three areas of my life exceeds what my habits and discipline alone would predict. My habits were the faithfulness. The outcome, in every pillar, was His provision.

This is not a book written from the mountaintop by someone who never struggled in the valley. It is a book written by someone who spent considerable time in the valley — and who believes, with the conviction of experience, that God meets people there and forms them there, and that the framework in these pages is not a theory but a proven path.

How to Use This Book

The book is organized in three parts. Part One lays the theological and philosophical foundation — a biblical anthropology of the whole person, the *telos* toward which discipleship aims, and the Teach-Show-Confirm-Replicate methodology. Part Two develops each of the three pillars in depth: Faith, Fitness, and Finance — their biblical grounding, their practical expression, and their integration with each other. Part Three addresses implementation: what this framework looks like for the individual disciple, the small group, and the local church.

Each chapter closes with a personal assessment and a set of reflection questions designed for both individual use and group discussion. These are not optional extras. The goal of this book is not that you would finish it. The goal is that you would begin to live differently — and then begin to help someone else do the same.

That is discipleship. That has always been discipleship.

Let us begin.

— *Eugene Han*

PART ONE

The Foundation

CHAPTER ONE

The Whole Person

A Biblical Theology of Human Dignity and Design

"May God himself, the God of peace, sanctify you through and through. May your whole spirit, soul and body be kept blameless at the coming of our Lord Jesus Christ." — 1

Thessalonians 5:23

There is a question that sits quietly beneath every serious attempt at Christian discipleship, rarely asked and almost never answered directly:

What exactly is a human being, and what does it mean to form one?

The answer matters more than we typically acknowledge. Because the way we understand human nature determines the scope of our discipleship. If we believe a person is primarily a soul temporarily inhabiting a body

— the body being a kind of rental unit for the real person inside — then discipleship becomes primarily a matter of the interior life. Prayer, Scripture, right belief, moral restraint. The body can be largely ignored; the finances are someone else's department.

But if the biblical picture is more integrated than that — if God made human beings as whole persons, created them to function as unified beings across every dimension of their existence — then discipleship that ignores the body or the material life is not conservative or spiritual. It is incomplete. And incomplete discipleship produces incomplete disciples.

This chapter makes the case for the integrated view — not from contemporary psychology or philosophy, but from the biblical text itself. And it begins where all good theology begins: at the beginning.

In the Beginning: A Whole Person, Not a Soul in a Shell

The creation of the first human being is described in Genesis 2:7 with striking specificity: "Then the Lord God formed a man from the dust of the ground and breathed into his nostrils the breath of life, and the man became a living being."

Notice what the text does not say. It does not say God created a soul and placed it inside a body. It does not describe a spiritual person being poured into a physical container. The narrative describes a single, unified creative act: physical material shaped by divine hands, animated by divine breath, resulting in one living being. The body is not the housing for the person. The body, together with the breath of God, is the person.

This is the foundational anthropological claim of the Hebrew Scriptures, and it runs directly against the dualism that has shaped so much of Western Christian thinking. The ancient Greeks — particularly Plato and later the Gnostics — taught that the soul was the real person, trapped in a body it would one day escape. This body-soul dualism entered Christian thought through Greek philosophical influence and has never fully left. But it is not the biblical vision.

As scholars of biblical theology have long observed, the ancient Hebrew worldview had no conceptual framework for a soul existing apart from a body, or a body existing meaningfully apart from breath and spirit. The Hebrew word *nephesh*, often translated "soul," refers most fundamentally to the whole living person — the breathing, embodied, feeling, thinking creature in relationship with God and others. There is no indication

in the Hebrew Bible that the soul could exist without the body or vice versa. They are not two things. They are one.

The Image of God: Embodied and Dignified. This integrated understanding is reinforced by the most theologically significant claim in the creation narrative: "So God created mankind in his own image, in the image of God he created them; male and female he created them" (Genesis 1:27). The *Imago Dei* — the image of God in humanity — has been interpreted many ways across the history of theology, and the debate continues. But one thing is clear from the text: the image-bearers are embodied creatures. God did not imprint His image on souls floating free of bodies. He stamped it on whole human beings — beings with skin and breath and blood and hunger and the capacity for work and rest and relationship.

This matters for discipleship because it means the body is not incidental to what it means to be human. It is constitutive of it. The person who neglects their body is not preserving their soul in purity — they are neglecting a dimension of the image-bearer God created them to be. Physical stewardship is not a secular concern awkwardly grafted onto spiritual formation. It is part of what it means to honor the God whose image we bear.

The New Testament Confirms the Picture

Some Christians assume that the New Testament corrects the Old Testament's holistic anthropology — that Paul's references to "flesh" versus "spirit" introduce a dualism that supersedes the Hebrew integrated vision. This is a misreading of the text.

When Paul speaks of "flesh" in contrast to "spirit," he is not contrasting the physical body with the immaterial soul. He is contrasting two orientations of the whole person: life governed by fallen human nature versus life governed by the Spirit of God. The person living "according to the flesh" is not someone with a body; they are someone whose entire life — including their thinking, willing, and feeling — is oriented away from God. The person living "according to the Spirit" is someone whose whole life is being reoriented toward God. The contrast is moral and relational, not physical and metaphysical.

"Do you not know that your bodies are temples of the Holy Spirit, who is in you, whom you have received from God? You are not your own; you were bought at a price. Therefore honor God with your bodies." — 1 Corinthians 6:19-20

Paul's argument here is explicitly about the body. Not the soul. Not the interior life. The body. And his point is not that the body is problematic and must be transcended. His point is that the body has been sanctified — purchased, indwelt, consecrated — and must therefore be stewarded as the holy thing it is. The body is not a liability to be managed. It is a temple to be tended.

Paul's prayer in 1 Thessalonians 5:23 makes the integration explicit: "May God himself, the God of peace, sanctify you through and through. May your whole spirit, soul and body be kept blameless at the coming of our Lord Jesus Christ." Three terms. One person. Sanctified wholly — not partially, not in one dimension while the others are left to drift, but completely, through and through. This is Paul's vision of what a fully formed disciple looks like: a person whose whole being — spirit, soul, and body — is being progressively consecrated to God.

The Greek Mistake and Why It Matters

Understanding why so much Christian discipleship has become narrowly "spiritual" requires tracing a long historical mistake. When the early church moved into the Greco-Roman world, it encountered a philosophical tradition — most fully expressed in Platonic and later

Neoplatonic thought — that regarded the physical world as inferior to the spiritual, the body as a prison for the soul, and material existence as something to be transcended rather than redeemed.

The early church fathers wrestled with this. Most of the great theologians — Irenaeus, Tertullian, Athanasius — defended the goodness of creation and the integrity of embodied human existence against Gnostic and Platonic alternatives. The bodily resurrection of Jesus was, for them, the decisive proof that God had not abandoned the physical world but had redeemed it. What God raised was not a disembodied spirit. It was a body — transformed, glorified, but real and physical.

Nevertheless, Greek philosophical assumptions proved remarkably persistent. By the medieval period, a form of body-soul dualism had become so embedded in Western Christian thought that physical existence came to be treated as spiritually suspect. Monasticism, in some of its expressions, embodied this suspicion — the body must be mortified, subdued, escaped. The material world, including material wealth and physical health, became at best neutral and at worst a spiritual danger.

The Reformation recovered many things, but the dualism largely survived. And it survives today — in the implicit assumption that what God really cares about is the soul,

and that the body and the bank account are peripheral concerns best left to doctors and financial advisors.

"Our most serious failure today is the inability to provide effective practical guidance as to how to live the life of Jesus." — Dallas Willard

Dallas Willard, one of the most important voices on Christian spiritual formation of the twentieth century, identified this narrowness as the central failure of contemporary discipleship. In his landmark work *The Spirit of the Disciplines*, Willard argued that the body is not peripheral to spiritual formation but central to it. "The body," he wrote, "is the place where spiritual transformation happens or doesn't happen." A key reason Christians so rarely make progress in Christlikeness, he argued, is that we neglect or dismiss the body as irrelevant to formation. But Jesus used his whole body as he learned to walk in obedience to the Father — and we cannot be effective Christ-followers by practicing a predominately interiorized faith.

The same argument applies to the material and financial dimensions of life. The person who is financially enslaved — consumed by debt anxiety, unable to give generously, working without rest under economic pressure — is not a person whose spiritual life is untouched by their material

circumstances. They are a whole person whose entire capacity for formation, service, and availability to God is being constrained by a dimension of their life that their discipleship has left unaddressed.

What the Great Commandment Actually Demands

Jesus, when asked which commandment was greatest, did not quote a single text. He wove together two — Deuteronomy 6:5 and Leviticus 19:18 — into a single, sweeping vision of the fully formed human life:

*"Love the Lord your God with all your heart
and with all your soul and with all your mind
and with all your strength. The second is this:
Love your neighbor as yourself." — Mark
12:30-31*

Four dimensions. Heart, soul, mind, strength. Scholars have long noted that the Hebrew behind these terms does not divide the person into four separate compartments — the ancient mind did not think that way. Rather, the fourfold expression is a way of saying: love God with every dimension of your being. Hold nothing back. Let no part of your life remain unengaged in your love for God.

The word translated "strength" in many English versions is particularly significant. In Hebrew it is *meod* — an

intensive adverb meaning "very much" or "with everything you have." Some translators render it "resources." The Septuagint, the Greek translation of the Old Testament, uses the word *dynamis* — power, capacity, material resources. This is why some traditions have understood the Great Commandment to include the stewardship of material wealth: loving God with your resources, not just your feelings and thoughts.

Dallas Willard observed that spiritual formation in Christ is for the whole life and the whole person — that the result of genuine formation is "love of God with all of the heart, soul, mind, and strength, and of the neighbor as oneself. The human self is then fully integrated under God." Full integration. Every dimension. That is the *telos* — the goal — of Christian discipleship.

There is a dimension of the Great Commandment that is rarely connected to the work of discipleship but that belongs at its very heart. Jesus pairs the first commandment — love God with everything you are — immediately with the second: love your neighbor as yourself. The two are inseparable. And if loving God with all your being means seeking your own formation as a whole person — seeking to become all that God has created, called, and gifted you to be — then loving your neighbor as yourself means desiring precisely the same

thing for them. Not merely their comfort. Not merely their conversion. Their formation.

This is the deepest motivation for the Teach-Show-Confirm-Replicate methodology developed in Chapter Three. The discipler who teaches, shows, confirms, and releases another person into replication is not executing a program. They are loving their neighbor as themselves — investing in that person's formation with the same seriousness and care they bring to their own. The person who has genuinely received the love of a discipler who taught, showed, confirmed, and released them knows something about what it means to be loved that no sermon or service project alone can fully communicate. They have been treated as someone whose becoming matters — as someone worth the sustained investment of another person's life. That is the second commandment made concrete. That is what love looks like when it takes the long view.

Three Dimensions, One Person

The framework in this book identifies three primary domains in which the integrated human person either flourishes or struggles: Faith, Fitness, and Finance. These three are not exhaustive — human beings are complex, and a full account of what it means to flourish would

include relationships, vocation, community, and more. But these three are chosen because they are uniquely interrelated, uniquely neglected together in most discipleship frameworks, and uniquely impactful on a person's overall capacity to live as a disciple of Christ.

Faith is the center. It is the vertical dimension — the person's relationship with God, expressed in Scripture, prayer, worship, obedience, and the ongoing work of the Holy Spirit in forming the inner life. Faith is not simply beliefs held in the mind. It is a living relationship that must be tended, exercised, and expressed in daily practice. Without faith as the foundation, the other two pillars have no unifying purpose. Fitness becomes vanity. Finance becomes greed. But with faith at the center, both are transfigured into acts of worship and stewardship.

Fitness is the embodied dimension — the stewardship of the physical body God has given each person. This is not about appearance or athletic performance. It is about honoring the temple of the Holy Spirit, tending the instrument through which we serve God and neighbor, and building the physical capacity that ministry, service, and longevity require. The neglect of the body has spiritual consequences that discipleship programs rarely

address — but that Paul addressed directly, and that decades of research on the church have confirmed.

Finance is the material dimension — the stewardship of the resources God has entrusted to each person. Money is one of the most powerful forces in a person's practical life, and Jesus spoke about it more than almost any other subject. Financial bondage — debt, anxiety, the absence of generosity — constrains a person's availability to God in measurable, practical ways. Financial freedom, properly understood, is not about wealth accumulation. It is about the freedom to say yes to whatever God calls a person to do, without a financial constraint making the decision first.

THE INTEGRATION OF THE THREE PILLARS

When FAITH is neglected:

Fitness becomes vanity. Finance becomes greed.
Purpose disappears.

When FITNESS is neglected:

Energy for prayer diminishes. Years for ministry shorten. Credibility erodes.

When FINANCE is neglected:

Generosity is constrained. Anxiety invades the prayer life. Vocational freedom evaporates.

When all three are tended:

The whole person is available to God — formed, free, and fruitful.

The Integration Is Not Optional

The three pillars are not parallel tracks that happen to be grouped together for convenience. They are genuinely integrated — each one affecting the others in ways that are both theologically coherent and empirically observable.

The person whose finances are in chronic crisis carries that anxiety into their prayer life. The person who neglects their body loses the energy and longevity that sustained ministry requires. The person whose faith is thin and untended lacks the foundation of meaning and motivation that makes financial discipline and physical stewardship anything more than self-improvement. Pull one pillar and the others weaken. Strengthen one and the others rise.

One theological clarification is essential here, because without it the framework can be misread as treating three life domains as spiritually equivalent. They are not. Faith

occupies a categorically different position from the other two pillars. Faith is the vertical relationship with God — the source from which everything else derives its meaning, its motivation, and its ultimate purpose. Fitness and Finance are stewardship domains: important, biblically grounded, and genuinely formative, but derivative rather than foundational. Without faith as the animating center, fitness becomes vanity and finance becomes greed. The three pillars are integrated, but they are not symmetrical. This distinction matters because the framework is sometimes accused of being sanctified self-optimization — a spiritualized version of the contemporary wellness-and-wealth culture. That accusation fails when the theological hierarchy is clearly understood. The goal is not an optimized life. It is a life wholly surrendered to God, expressed across every domain He has given.

This is why a discipleship framework that addresses only one pillar — however well — is incomplete. Not wrong. Not worthless. Incomplete. The church does not need to choose between deep theology and practical life wisdom. It needs both, integrated, in the service of the whole person God is forming.

The ancient Hebrews understood this intuitively. They did not have a word for the compartmentalization of life

into spiritual and secular domains — the concept would have been foreign to them. Every dimension of life was lived before God: work and worship, body and prayer, wealth and covenant. The integration was assumed.

We have unlearned it. This book is an attempt to recover it.

A Word About the Image of God in You

Before we move to the methodology of discipleship in the next chapter, I want to pause on something that has shaped every page of this book.

You are not an accident. You are not a cosmic mistake. You are not an inferior version of someone else, born into the wrong body, with the wrong gifts, in the wrong circumstances. You are a deliberate, specific, irreplaceable act of divine creation.

Psalms 139 declares it with poetry: "I praise you because I am fearfully and wonderfully made; your works are wonderful, I know that full well" (v.14). The word translated "fearfully" in Hebrew carries the sense of awe-inspiring, of something that evokes reverence. You were made that way — not in spite of your particularity but because of it. Your height, your ethnicity, your temperament, your limitations, your specific

configuration of gifts and capacities — none of these are bugs. They are the design.

Paul tells the Ephesians that they are God's *poema* — His poem, His workmanship, created in Christ Jesus for good works that God prepared in advance for them to do (Ephesians 2:10). A poem is not accidental. Every word is chosen. Every line is placed with intention. You are a poem written by the God of the universe, and discipleship is the process of discovering — not manufacturing — what that poem says.

This reframes the entire endeavor. The goal of the discipleship framework in this book is not to make you into something you are not. It is to help you become, more fully and faithfully, what God has already made you to be. The three pillars — Faith, Fitness, Finance — are not ladders to climb to reach some standard. They are the domains in which the poem God wrote in you is either expressed or suppressed.

Your faith is the vertical expression of the image of God in you. Your body is the physical expression of the image of God in you. Your financial life is the material expression of the image of God in you.

All three matter. All three are His. All three are the arena in which discipleship happens — or doesn't.

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We have established the foundation: a biblical theology of the whole person, grounded in creation and confirmed in the New Testament, that demands a whole-person discipleship. In Chapter Two, we will address the goal — the *telos* — toward which this formation aims. What does a fully formed disciple actually look like? What is the destination we are building toward? And what is the one question every serious disciple must learn to answer?

REFLECTION & DISCUSSION

1. In what ways have you experienced discipleship that addressed only one or two dimensions of your life, leaving others untouched? What were the consequences?
2. Where do you see the Greek body-soul dualism operating in your own assumptions about faith? How has it shaped what you think God cares about?
3. Of the three pillars — Faith, Fitness, Finance — which one has been most neglected in your own formation? What has that neglect cost you?
4. Read Psalm 139:13-16 slowly. What does it mean for your specific physical, temperamental, and circumstantial particularity to be described as "fearfully and wonderfully made"?

5. How does understanding yourself as God's poema (Ephesians 2:10) change the way you approach personal growth and formation?

Take time to write your answers before moving to Part Three.

CHAPTER TWO

The Mission

Created, Called, and Gifted: Discovering Who God Made You to Be

"For we are God's handiwork, created in Christ Jesus to do good works, which God prepared in advance for us to do." — Ephesians 2:10

The world has a word for the ambition it holds in highest regard: self-made.

The self-made man. The self-made woman. The person who started with nothing, applied relentless effort, and built something great. In Western culture — and particularly in American culture — this is the defining aspiration. You are what you make of yourself. Success is manufactured. Greatness is achieved. The highest compliment you can pay someone is to say they built their life with their own two hands.

The Christian disciple is called to something categorically different. Not passivity — the Christian life demands enormous effort and sustained discipline. But a different orientation entirely. A different starting question. A different definition of success.

The Christian is not primarily a maker. The Christian is primarily a discoverer.

The goal is not to make something of yourself. It is to discover what God has already made you to be — and then to live it faithfully.

This distinction is not a minor theological nuance. It reorients everything — the way a person approaches their work, their gifts, their limitations, their failures, their body, and their money. It is the difference between a life spent striving to become something and a life spent faithfully unfolding what God has already done.

Chapter One established that discipleship must address the whole person. This chapter establishes where that whole-person discipleship is aimed — the destination, the *telos*, the mission that gives the entire journey its direction. The mission can be stated simply:

To become all that God has created, called, and gifted each person to be — as a fully formed disciple of Jesus Christ.

Three words carry the weight of that mission: created, called, and gifted. Each one deserves careful attention.

Created: Receiving What God Has Made

Before you made a single decision, God made you.

Before you chose your career or your values or your habits, God chose your frame — your physical particularity, your mental configuration, your temperamental wiring, your capacities and limitations. The Psalmist describes it with the language of craft:

"For you created my inmost being; you knit me together in my mother's womb. I praise you because I am fearfully and wonderfully made; your works are wonderful, I know that full well. My frame was not hidden from you when I was made in the secret place, when I was woven together in the depths of the earth." —
Psalm 139:13-15

The word translated "fearfully" carries the Hebrew sense of awe — something that evokes reverence. You were made that way. Not made adequately. Not made generically. Made with the same intentionality that God brings to all His creative work, which Scripture consistently describes as good.

This has a direct and sometimes surprising application: the things about yourself you most wish were different may be the most intentional parts of what God has made.

Your height. Your ethnicity. The shape of your face. Your temperament — whether you are energized by people or drained by them, whether you are a visionary or an implementer, whether you feel things deeply or process them analytically. Your limitations. Your apparent disadvantages. The circumstances of your birth, your family, your early life. These are not the raw material you must overcome in order to become who God wants you to be. They are, in many cases, the very design through which God intends to work.

The disciple who grasps this is freed from one of the most exhausting spiritual burdens a person can carry: the burden of being the wrong person. The burden of wishing they were taller, or smarter, or more gifted in the areas that seem most valued by the church or the culture. The disciple who receives what God has made — not with resignation but with genuine gratitude — discovers that what they have is precisely what God intended them to bring.

This is not a call to complacency. The body we are given is to be stewarded. The mind we are given is to be developed. The temperament we are given is to be sanctified. But stewardship begins with reception — with receiving what God has given as gift rather than resenting it as limitation.

Called: Following the Voice That Summons

The second word — called — carries two thousand years of theological freight, and it is worth unpacking carefully.

The Latin word is *vocatio*, from *vocare* — to call. From it we get vocation. In the medieval church, "vocation" was reserved almost exclusively for religious orders — the monks and nuns and priests who had received a "higher calling" to full-time sacred service. The implication was that ordinary life — marriage, commerce, farming, craftsmanship — was a lesser existence, tolerated by God but not truly called by Him.

Martin Luther dismantled this entirely. In recovering the biblical theology of vocation, Luther argued that every baptized Christian who believes the Gospel has a calling from God — not merely the ordained clergy. The farmer plowing his field, the mother nursing her child, the merchant conducting honest business — all were, in Luther's understanding, responding to divine *vocatio*. God himself, Luther famously said, is milking the cows through the vocation of the milkmaid.

Calvin developed this further, distinguishing between the general call — the summons to salvation and discipleship that every believer receives — and the particular call —

the specific work, ministry, or service to which each individual is uniquely appointed. Both are real. Both are divine. And the particular call, Calvin insisted, is not reserved for pastors and missionaries. It is given to every person who belongs to Christ.

Every believer is called. The question is not whether God has called you. The question is what He has called you to — and whether you have done the prayerful, humble, attentive work of discovering it.

The Greek word Paul uses in Ephesians 2:10 is *poiema* — from which we derive the English word poem. We are God's workmanship, His poem, His masterpiece. The Jerusalem Bible renders it beautifully: "We are God's work of art, created in Christ Jesus for good works which God has already designated to make up our way of life."

A poem is not accidental. Every word is chosen. Every image is placed with intention. Every line serves the whole. And crucially — a poem is not written in advance and then handed to someone to perform. It is discovered in the writing, in the living, in the patient unfolding of what the Author has in mind.

The disciple's calling is not always announced dramatically. For most people, it emerges gradually — through sustained observation of where their gifts produce fruit, where their service feels not burdensome

but alive, where they sense the pleasure of God in what they are doing. The theologian Frederick Buechner described it memorably: "The place God calls you to is the place where your deep gladness and the world's deep hunger meet."

Discovering your calling requires three postures that the culture of achievement actively discourages: humility, patience, and attentiveness. Humility — because the calling is God's to give, not ours to manufacture. Patience — because callings often clarify slowly, over years of faithful service in ordinary places. Attentiveness — because God speaks through Scripture, through the confirmation of the community of faith, through the evidence of fruit, and through the quiet persistent sense that this is what I was made to do.

Gifted: Equipped for the Specific Work

The third word — gifted — addresses the question of capacity. God does not call people to work for which He has given them no equipment. The calling and the gifting are always congruent, even when the connection is not immediately obvious.

Scripture identifies at least three categories of gifting that every believer should explore:

Natural Talents. These are the abilities present before conversion — the aptitudes and capacities that seem to come more naturally to one person than another. The person with an intuitive grasp of numbers. The person whose words seem to move people effortlessly. The person who can look at a complex system and immediately see how to improve it. These are not accidents. Deuteronomy 8:18 is explicit: "It is the Lord your God who gives you power to get wealth." The capacity, whatever form it takes, is given. Natural talents are not less spiritual than spiritual gifts — they are simply gifts given through creation rather than through regeneration.

Spiritual Gifts. Paul writes in 1 Corinthians 12:7 that "to each one is given the manifestation of the Spirit for the common good." Not to a select few. To each one. Every believer in Christ has been given at least one spiritual gift — a Spirit-empowered capacity for service that builds up the body of Christ. The gifts are listed across several passages: Romans 12, 1 Corinthians 12, and Ephesians 4. They include teaching, prophecy, administration, mercy, giving, service, encouragement, evangelism, and more. Paul is not exhaustive in any single list — the Spirit distributes as He wills. But the point is consistent: the body of Christ functions through

the particular contribution of each uniquely gifted member. No gift is redundant. No gift is superior. Each one is essential.

Unique Opportunities. This third category is less often recognized but equally important — and Jesus addressed it directly in one of His most searching parables.

"For it will be like a man going on a journey, who called his servants and entrusted to them his property. To one he gave five talents, to another two, to another one, to each according to his ability." — Matthew 25:14-15

In the Parable of the Talents, the master distributes resources unequally — not randomly, but according to each servant's capacity. The amounts differ. The abilities differ. But the expectation is the same across all three: faithful stewardship of what has been given. The servants who received five and two talents deployed them, doubled them, and heard the same commendation: "Well done, good and faithful servant." The servant who received one talent buried it — out of fear, out of a distorted view of the master — and was rebuked sharply.

The parable establishes three principles directly relevant to this third category of gifting. First, the distribution is

deliberate: "to each according to his ability." God does not distribute opportunities randomly. What each person receives is fitted to who they are. Second, the expectation is not equal outcomes but faithful deployment. The servant who doubled two talents was commended as fully as the servant who doubled five. The measure is faithfulness, not scale. Third, and most sobering: burying what God has given is not a neutral act. It is a failure of stewardship with real consequences.

The specific circumstances of a person's life — their education, their relationships, their experiences of suffering and joy, their cultural background, the moment in history in which they live — are not neutral background noise. They are the particular talents the Master has entrusted to each servant according to their ability. The person who has walked through addiction and emerged has been given something no seminary can provide: credibility to sit with someone else in that darkness. The person who has built a business has been given insight into stewardship that books alone cannot teach. The person who has endured grief, injustice, or failure has been given a depth of compassion that prosperity cannot produce. God wastes nothing. Every experience is potentially equipment — and every buried talent is a missed opportunity for the Kingdom.

The three categories together — natural talents, spiritual gifts, and unique opportunities — form the complete picture of how God has equipped each person for their particular calling. The disciple's task is to honestly inventory all three, not for the purpose of self-promotion, but for the purpose of faithful deployment.

The Three Together: A Framework for Discovery

Created, Called, and Gifted — the three are not separate inquiries. They form a single, integrated framework for self-understanding before God. And the framework points in one direction: toward faithful, specific, irreplaceable service in the Kingdom of God.

Consider how the three interact. A person's creation — their physical, mental, and temperamental particularity — shapes the range of callings that are genuinely possible for them. Their calling — the specific work or ministry to which God is summoning them — determines which of their gifts are most relevant and which opportunities matter most. Their gifting — natural talents, spiritual capacities, and unique experiences — provides the means by which the calling is carried out. Pull any one of the three out of the picture and the framework collapses.

The person who knows their gifts but has not discerned their calling deploys those gifts directionlessly — serving everywhere and nowhere, busy but not fruitful. The person who is clear about their calling but denies or ignores how God made them will spend their life trying to be someone else, straining against their own design. The person who has received how God made them and discovered their calling but neglects to develop and deploy their gifts will have a beautiful sense of identity and purpose — and nothing to show for it.

CREATED	CALLED	GIFTED
• Received, not earned • Includes limitations • Calls for gratitude • Physical, mental, temperamental • The raw material of vocation	• Discerned, not manufactured • General + Particular • Confirmed by community • Clarifies slowly over time • The direction of your life	• Natural talents • Spiritual gifts • Unique opportunities • Equips the calling • The means of your service

The Measure of Success

Most discipleship frameworks measure success in terms of input: how much Scripture has been read, how many services attended, how many classes completed. Some

measure it in terms of behavioral output: whether the person has stopped doing certain things and started doing others.

The framework in this book measures success differently. And the measure is demanding in a way that makes input metrics look comfortable by comparison.

Success, in this framework, is when a person can honestly say:

"I am exactly where God has created, called, and gifted me to be. I am exactly how God has created, called, and gifted me to be."

That statement has two dimensions — an external one and an internal one. From the outside looking in, a person who has reached this point looks like someone living with unusual coherence — someone whose daily life, their work, their relationships, their service, their stewardship of body and resources, all point in the same direction. Nothing seems wasted. Nothing seems out of place. They are, as Paul described himself in Philippians 4, content in every circumstance — not because everything is easy, but because they know who they are and what they are doing and why.

From the inside looking out, it feels like what Buechner described: the place where deep gladness and the world's deep hunger meet. Not every moment is joyful — faithful discipleship includes suffering, difficulty, and seasons of darkness. But underneath the difficulty is a settled sense of rightness. This is where I belong. This is what I was made to do. I am exactly where God has placed me.

The apostle Paul, writing from a Roman prison — chained to a guard, facing possible execution — described this experience in Philippians 4. He had learned contentment "in any and every situation, whether well fed or hungry, whether living in plenty or in want." Not because his circumstances were comfortable but because he had found the coherence between who God made him and what God had called him to do. Even in prison, he was on mission. Even in chains, he was fully himself before God.

This is the destination. Not prosperity. Not recognition. Not a platform or an audience. But the deep, settled, unshakeable coherence of a person who is living exactly as God designed them to live.

What Gets in the Way

If the mission is discovery rather than manufacture, why do so few Christians seem to be living it? Several

obstacles consistently prevent people from finding and living into their created, called, and gifted identity.

Comparison. The most pervasive obstacle. Social media has made comparison a near-constant experience — a continuous stream of other people's apparent callings, gifts, and successes set against our own private doubts and limitations. Comparison corrupts the work of discovery because it replaces the question "What has God made me to be?" with the question "Why am I not what they are?" The answer to the second question is simple: because you are not them. You are not supposed to be them. You are supposed to be you — the specific, irreplaceable *poema* God has been writing since before you were born.

Impatience. Callings clarify slowly. Most people who are living deeply into their *vocatio* did not find it quickly. It emerged through years of faithful service in ordinary roles, through doors that opened and doors that closed, through the slow accumulation of evidence about where their gifts produced fruit. The culture of instant gratification has made this kind of patient discernment feel unbearable. But the slow discovery is not a failure of calling — it is the process by which calling is confirmed.

Over-Determinism. A subtler obstacle is the expectation that God has one single exact assignment hidden inside each person, and that the work of discipleship is to locate it with precision. That expectation, held too tightly, produces paralysis rather than fruitfulness. It can lead a person to defer all action until they have complete clarity about the one right thing, when God may be calling them to faithful action across a range of good possibilities. Scripture presents vocation as genuinely particular — God does not call interchangeably — but also as broader and more flexible than a single predetermined script. Callings evolve across seasons of life. What God calls a person to at thirty may look different at fifty, not because the calling was wrong but because God is forming something across the whole arc of a life. The measure is faithfulness within the range of what God has given, not the location of a single exact assignment. The disciple who is faithfully serving, faithfully giving, faithfully forming others — in whatever domain God has placed them — is living the mission, even if the contours of that mission remain incompletely visible.

The life of Philip in the book of Acts is perhaps the clearest biblical portrait of what faithfulness across a shifting vocation looks like in practice. When we first

encounter him in Acts 6:1-7, Philip has been chosen as one of seven men appointed to serve tables — specifically to oversee the fair distribution of food to Hellenistic-Jewish widows in the Jerusalem church. It is a practical, administrative calling, and nothing in that scene suggests what is coming next.

In Acts 8:4-8, we find Philip not serving tables but preaching the Gospel to the Samaritans — a people that observant Jews had regarded with deep suspicion for generations. His preaching is accompanied by signs and healings, and there is great joy in that city. The Spirit has expanded his assignment dramatically and redirected it across a significant cultural boundary.

Then in Acts 8:26-39, an angel of the Lord pulls Philip away from this successful revival — not to a larger city or a wider audience, but to a desert road, to attend to a single person: an Ethiopian eunuch traveling home from Jerusalem. Philip runs to the chariot, explains Isaiah 53, and baptizes the man on the spot. The gospel moves to Africa through one conversation on an empty road.

What follows is remarkable: Acts 8:39-40 records that the Spirit of the Lord snatches Philip away immediately after the baptism, and he finds himself at Azotus — the ancient Ashdod on the Mediterranean coast — from which he preaches his way northward through the coastal

towns until he reaches Caesarea. No plan. No strategy. Only the Spirit's direction and Philip's immediate obedience.

The final scene is Acts 21:8-9. Years later, Paul and his companions are making their way to Jerusalem, and they stay with Philip in Caesarea. He is identified now as "Philip the evangelist, one of the seven" — the table-server and the preacher are the same man. He has four daughters who prophesy. He is settled, rooted, hospitable, fruitful. His calling has arrived at a season of stability and welcome after years of extraordinary mobility.

Philip's life refutes over-determinism not by denying particularity — every assignment was genuinely his, and God clearly called him to each one — but by demonstrating that the particular calling is not a single fixed destination. It is a series of faithful responses to a God who is always at work in the next chapter of a person's life. Philip did not find one divine script and execute it. He found God faithful at every transition, and he proved faithful in return. That is the pattern this framework commends: not the discovery of a single exact assignment, but the cultivation of the responsiveness that makes a person available for whatever God prepares next.

The Wrong Metrics. When success is defined as income, influence, or institutional recognition, the person whose calling leads them to quiet, faithful, unglamorous service will always feel like they have failed. The pastor of a congregation of fifty who has deeply discipled twelve people over twenty years has, by Jesus's own measure, succeeded. The bestselling author whose books reach millions but whose personal life is in disarray has, by the same measure, something important left to discover. The framework in this book insists on the right metric: faithfulness to what God has made you, called you to, and gifted you for.

Neglect of the Whole Person. This brings us back to the central argument of this book. A person cannot fully discover and live into their created, called, and gifted identity if they are neglecting two of the three domains in which that identity is expressed. The person whose faith is thin cannot hear the Spirit's voice in the work of discernment. The person whose body is depleted by neglect lacks the energy and longevity their calling requires. The person whose finances are in bondage finds their availability to God perpetually constrained by economic anxiety. Whole-person discipleship is not a nice addition to the work of discovering your mission. It is a prerequisite for it.

A Personal Testimony

I want to be honest about how long this took me.

I arrived in Chicago in 1998 with a Master of Theology degree and very little else — and very little clarity about what God had actually made me to do. I knew the theology. I had studied the texts. I could discuss vocation with sophistication. But I was not living it.

The faith was inconsistent. The body was neglected. The finances were a wreck. And underneath all of it was the fundamental confusion of a person who had not yet done the honest, prayerful work of discovering what God had actually made him to be — as distinct from what he thought he should be, or what others expected of him, or what seemed impressive or appropriate for a seminary graduate.

What I discovered, over the slow accumulation of the years that followed, was that God had made me to teach — in TaeKwonDo, in Sunday School, in financial classes, in writing. He had called me to the intersection of faith, physical discipline, and material stewardship in a way I could not have designed for myself. And He had gifted me with a theological education, a martial arts heritage, a family legacy of financial wisdom, and a set of

experiences — including some painful and embarrassing ones — that turned out to be exactly the equipment the work required.

None of it was obvious in 1998. Much of it became clear only in retrospect. The discovery was slow, imperfect, and guided more by the Spirit than by any plan of my own.

But the discovery happened. And the measure of it is not a platform or a following. It is that I can say, with genuine conviction, that I am exactly where God has created, called, and gifted me to be. Whether anyone else recognizes it or not. Whether the platform grows or stays small. Whether the book sells or sits. I am living the mission God gave me — and that, in the end, is the only success that will matter when I stand before Him.

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We have now established both the foundation and the mission of whole-person discipleship. We know what we are forming — a whole person. We know what we are forming them toward — the full expression of what God has created, called, and gifted them to be. What remains is the question of how. In Chapter Three, we turn to the methodology: the four-movement process of Teach, Show, Confirm, and Replicate — the way disciples have always been made, from Jesus to the present day.

THE PERSONAL MISSION ASSESSMENT

Spend unhurried time with these questions. Write your answers. Return to them across several days.

CREATED — How has God uniquely made me?

- What physical, mental, and temperamental characteristics define how God has made me?
- Which of my limitations or apparent disadvantages might actually be part of God's specific design?
- What aspects of how God made me have I resented rather than received?

CALLED — What has God uniquely called me to?

- What work, ministry, or service have I felt consistently drawn toward over my lifetime?
- What does the body of Christ around me confirm about my calling?
- Where does my deepest sense of purpose intersect with the world's most pressing needs?

GIFTED — What has God uniquely equipped me with?

- What natural talents do I possess that come more easily to me than to others?
- What spiritual gifts have been confirmed in me by Scripture, prayer, and the community of faith?
- What unique opportunities has God placed in my life that others have not had?

THE MEASURE OF SUCCESS

Can you honestly say: "I am exactly where God has created, called, and gifted me to be. I am

exactly how God has created, called, and gifted me to be"?

If not — what is the gap, and what is one faithful step toward closing it?

REFLECTION & DISCUSSION

1. What is the difference between "making something of yourself" and "discovering what God has made you to be"? Where do you see the first orientation operating in your own life?
2. Reflect on the word "created." What aspects of how God made you — including your limitations — have you resented rather than received? What would it mean to receive them as intentional design?
3. What is the difference between your general call (to salvation and discipleship) and your particular call (to specific work or service)? How clearly have you discerned your particular calling?
4. Take an honest inventory: What are your natural talents? What spiritual gifts have been confirmed in you? What unique opportunities has God placed in your life? Where do these three converge?
5. Where do you feel the deepest coherence between who God made you and what you are doing? Where do you feel the most tension? What does that contrast suggest about where God may be leading you?

Take time to write your answers before moving to Part Three.

CHAPTER THREE

The Methodology

*Teach, Show, Confirm, Replicate: The Way Disciples
Have Always Been Made*

*"And what you have heard from me in the
presence of many witnesses, entrust to faithful
men who will be able to teach others also." — 2
Timothy 2:2*

There is a question that eventually confronts every serious attempt to address the discipleship crisis: not what to teach, but how.

The content of Christian discipleship is not obscure. Scripture is clear about what a disciple of Jesus is to believe, to value, and to do. The problem is not that the church lacks content. The problem is that the content is not being transmitted in a way that actually changes people. We have an abundance of information and a shortage of formation. We have theology without transformation, knowledge without obedience, programs without people who are genuinely becoming more like Christ.

The question of method, then, is not secondary. It is urgent. And the answer, it turns out, is not new.

Jesus did not write a book. He did not build a program. He did not launch an institution. He made disciples — and He made them in a specific, observable, reproducible way.

This chapter describes that way. It identifies the four-movement methodology that Jesus used with His disciples, that Paul used with Timothy, and that has been quietly operating in every genuinely fruitful discipleship relationship across twenty centuries of church history. It is the methodology I have applied — not by design but by discovery — across three decades and three entirely different domains of my own life.

The four movements are: Teach, Show, Confirm, and Replicate.

The Historical Background: Rabbi and Talmid

To understand the methodology Jesus used, it helps to understand the world in which He used it. First-century Judaism had a well-established system of discipleship built around the relationship between a *rabbi* — a master teacher — and his *talmidim*, his disciples or students.

The Hebrew word *talmid* comes from the root *lamad* — to learn, to be taught, to be trained. But the *talmid* was not simply a student in the modern sense of someone who attends class, passes exams, and earns a degree. The *talmid* wanted something far more ambitious: to become like the *rabbi*. To think what the *rabbi* thought, to see what the *rabbi* saw, to respond to every situation as the *rabbi* would respond. An ancient saying captured it: the *talmid* wanted to be covered in the dust of his *rabbi* — to follow so closely that the road dust kicked up by the *rabbi*'s sandals would settle on the student walking just behind.

This was discipleship as total life apprenticeship. The *talmid* did not simply learn what the *rabbi* knew — he learned to be what the *rabbi* was.

Jesus operated within this tradition — but with significant modifications. Where traditional *talmidim* chose their *rabbi*, Jesus chose His disciples (John 15:16). Where the rabbinical system selected only the most academically gifted students, Jesus called fishermen, tax collectors, and political activists. Where the *rabbi*'s authority derived from his knowledge of Torah, Jesus taught with an authority that was entirely His own — "You have heard it said... but I say to you" (Matthew 5).

He was not passing on a tradition. He was originating one.

But the basic shape of the methodology was recognizable: the disciples lived with Jesus, watched Him, listened to Him, were sent out by Him, and were expected — ultimately — to do exactly what He did. As He told them in Luke 6:40, "A student is not above the teacher, but everyone who is fully trained will be like their teacher."

Fully trained. Not merely informed. Not merely convinced. Like their teacher. That is the goal the methodology is designed to achieve.

The Biblical Pattern: Four Generations in One Verse

The clearest single articulation of the discipleship methodology in all of Scripture is found in a verse Paul wrote to Timothy from a Roman prison, shortly before his execution. It is a verse so compact that it is easy to read quickly and miss entirely what it contains:

"And what you have heard from me in the presence of many witnesses, entrust to faithful men who will be able to teach others also." — 2 Timothy 2:2

In one sentence, Paul describes four generations of discipleship: himself, Timothy, the faithful men Timothy would teach, and the others those faithful men would in turn reach. This is not a passing remark. Written from a prison cell, facing death, knowing that the advance of false teaching would accelerate after his departure, Paul distills the entire strategy of the Christian mission into a single verse. And the strategy is not a program or an institution. It is a chain of faithful transmission — person to person, life to life, generation to generation.

PAUL <i>The Discipler</i>	TIMOTHY <i>The Disciple</i>	FAITHFUL MEN <i>The Multipliers</i>	OTHERS ALSO <i>The Movement</i>
<i>"What you have heard from me... entrust to faithful men, who will be able to teach others also." — 2 Timothy 2:2</i>			

Notice what the verse requires of each link in the chain. The faithful men must not only receive the teaching — they must be "able to teach others also." The capacity to transmit is the qualification. This is the principle of delegation and multiplication that has always been God's design for how the church grows, not through the accumulation of large audiences around a single gifted teacher, but through the multiplication of faithful people who each disciple a few, who each disciple a few more.

Robert Coleman, in his landmark study *The Master Plan of Evangelism*, traced this methodology through the Gospels and identified it as the organizing principle of everything Jesus did. Jesus did not focus on the crowds, though He taught them. He focused on the twelve — and through the twelve, on the world. The mathematics of multiplication, not addition, is what drives Kingdom growth.

The Four Movements

The methodology operates through four distinct movements, each one building on the previous, each one essential to the whole. Skipping any of the four produces a predictable failure.

	TEACH	SHOW	CONFIRM	REPLICAT E
What	Impart the principle	Embody the truth	Verify understanding	Release to disciple others
How	Instruction, explanation, Scripture	Lived example, transparency	Questions, correction, patience	Commissioning, release, accountability

Jesu s' Patte rn	Sermon on the Mount, parables	"Come, follow me" — they watched	Sending the 72, debriefing	"Go and make disciples"
Failu re Mode	Informat ion without relations hip	Words without demonstra tion	Assumptio n without verificatio n	Accumulati on without multiplicati on

Movement One: Teach. The first movement is the impartation of the principle — the clear, careful, intentional transmission of truth in a way the disciple can receive, understand, and eventually own. Teaching is not merely information transfer. It is the art of making truth accessible — of presenting what is true in a form that connects with a specific person in a specific moment of their life.

Jesus taught in many forms: through direct instruction (the Sermon on the Mount), through narrative (the parables), through question and answer (His constant dialogues with Pharisees and disciples alike), and through the simple declaration of principle ("Love one another as I have loved you"). He adapted His method to His audience without compromising His message. Teaching is not one-size-fits-all. It is the discipler's responsibility to present the truth in the form most likely to reach the particular disciple in front of them.

In my own practice, this has looked different across the three pillars. In TaeKwonDo, teaching meant explaining a technique precisely — the mechanics, the purpose, the standard to be achieved. In Sunday School, it meant presenting Scripture with enough depth that students could not only understand but begin to apply it. In finance, it meant building a curriculum from everything I had learned — through reading, through seminars, through costly mistakes — and presenting it in a form accessible to someone who was just beginning.

Good teaching answers three questions: What is true? Why does it matter? And what do I do with it? The teacher who can answer all three has given the disciple something to work with. The teacher who answers only the first has given them information. The teacher who answers only the second has given them inspiration. All three together produce the beginning of formation.

Movement Two: Show. The second movement is the most demanding — and the most neglected. Show means the discipler demonstrates the truth in their own life. Not in theory. Not in illustration. In lived, observable, accountable reality.

This is where the *rabbi-talmid* model becomes most countercultural. In the modern educational paradigm,

what the teacher does outside the classroom is irrelevant — the content of the lecture is what matters. In the discipleship methodology Jesus used, the teacher's life is the curriculum. The *talmid* watched his *rabbi*'s every move — how he ate, how he prayed, how he treated people, how he handled money, how he responded to opposition and suffering. The life was the lesson.

Paul understood this completely. He was not embarrassed to say "Imitate me, just as I also imitate Christ" (1 Corinthians 11:1). To a twenty-first century reader this can sound arrogant. In the context of first-century discipleship, it was simply an honest statement of how the method works: watch me, do what I do, and you will learn what I cannot fully teach you with words alone.

*"Join together in following my example,
brothers and sisters, and just as you have us as
a model, keep your eyes on those who live as
we do." — Philippians 3:17*

This is why the Personal Note in the Introduction of this book matters. The framework I am presenting is not theoretical. I have lived it — imperfectly, across decades, in three domains. The TaeKwonDo forms I still practice at 55. The daily quiet time I have maintained without interruption for twenty years. The financial principles I applied consistently enough to build genuine freedom.

These are not claims to perfection. They are the Show component of the methodology — the lived demonstration that what I am teaching is something I have actually done.

Show requires transparency about failure as well as success. The discipler who presents only a polished version of themselves teaches their disciple to perform rather than to grow. It was when I shared not only my financial principles but my \$100,000 losses — twice — that students began to trust the teaching. It was when I acknowledged the embarrassing inconsistency of my Chicago years that my testimony became useful rather than merely impressive.

Show is the movement that separates a discipler from a lecturer. Anyone can stand at the front of a room and present content. Only a person who is living the content can show it.

Movement Three: Confirm. The third movement is where most discipleship programs fail — not because they are unaware of it, but because it requires the most time, the most patience, and the most personal investment. Confirm means the discipler verifies that the disciple has genuinely understood and is correctly applying the principle — and makes refinements until they are.

Jesus did not simply teach and send. He taught, then watched, then corrected. When the disciples failed to cast out a demon, He did not move on — He explained why, with patience and specificity (Matthew 17:19-21). When Peter tried to rebuke Jesus's prediction of His death, Jesus corrected him directly and forcefully (Matthew 16:23). When the disciples argued about who was greatest, Jesus sat them down and taught them again (Mark 9:33-37). The confirmation process in Jesus's discipleship was not occasional — it was constant.

Paul, writing to Timothy, describes the confirming work of Scripture itself: "All Scripture is breathed out by God and profitable for teaching, for reproof, for correction, and for training in righteousness" (2 Timothy 3:16).

Reproof and correction are confirmation functions — the Word exposes the gap between what a person understands and how they are actually living, and calls them back into alignment.

In practice, confirmation looks different in each domain. On the TaeKwonDo mat, it was watching a student execute a technique and making specific corrections until the execution was right — not accepting a performance that was close enough, but staying with the refinement until the standard was met. In the Sunday School classroom, it was meeting personally with emerging

teachers to talk through not just the lesson content but the application to their own lives. In financial coaching, it was following up with students as they worked to apply the principles — not just presenting the material and assuming it had taken root, but checking, asking, probing, and correcting where necessary.

Confirmation is the most labor-intensive movement in the methodology. It cannot be scaled easily. It requires the discipler to know the disciple well enough to see the gap between their stated understanding and their actual practice. This is why genuine discipleship happens in relationship, not in audiences. You cannot confirm what you cannot observe.

The temptation to skip confirmation is understandable. It is slow. It is sometimes uncomfortable — both for the discipler who must correct and for the disciple who must receive correction. But it is the movement that transforms knowledge into practice and practice into character. Without it, the teaching and showing produce informed people who have not changed. With it, they produce disciples who are actually becoming something different.

Movement Four: Replicate. The fourth movement is the measure of all the others. Replicate means the

disciple begins to disciple someone else — teaching what they have been taught, showing what they have seen, confirming what they now know well enough to verify in another.

This is the movement that Jesus designed the entire process to produce. The Great Commission is not a command to teach — it is a command to make disciples who make disciples. "Go therefore and make disciples of all nations... teaching them to observe all that I have commanded you" (Matthew 28:19-20). The commission is not complete when someone has heard the teaching. It is complete when they are passing it on.

Paul understood this as the distinguishing mark of genuine discipleship. In 2 Timothy 2:2, the qualification he requires of those to whom the teaching is entrusted is not intelligence, not eloquence, not theological sophistication. It is faithfulness — and the ability to teach others also. The chain of transmission is the test of whether each link has genuinely received what was given.

The replication movement is also the one that most clearly reveals whether the earlier movements were genuine. A person who has only heard the teaching cannot replicate it with integrity. A person who has only heard and seen it will teach it as theory. Only the person who has heard it, seen it in another's life, had it

confirmed in their own practice, and lived it long enough to make it their own can pass it on in a way that actually forms the next person. You can only give what you genuinely have.

The Methodology in Practice: Three Domains, One Method

What convinced me that this methodology was not merely applicable to spiritual formation but to whole-person discipleship was the discovery that it worked identically across all three pillars — Faith, Fitness, and Finance — without modification. The same four movements produced the same quality of formation in each domain. This is not coincidence. It reflects something deep about how human beings actually learn and change.

In TaeKwonDo. I taught my students the techniques — explaining mechanics, purpose, and standard. I showed them by performing the techniques myself, establishing the embodied standard they were working toward. I confirmed by watching them execute and making refinements, not accepting adequate but insisting on correct. And I replicated by asking trained students to teach lower-ranking students the techniques they had mastered. The student who could teach it had genuinely

learned it. The one who could only perform it had not yet fully owned it.

In Sunday School. I taught Scripture with depth and application, not mere information. I showed it through transparency about how the text was active in my own life — the struggles, the growth, the application. I confirmed through personal meetings with emerging teachers, talking through not just the content but the life behind it. I replicated by giving capable students a platform — once a month at first, then more — and eventually releasing them to lead their own classes while I moved on to begin again with a new group. I have done this twice and am in the process of doing it a third time.

In Finance. I taught the principles I had learned through years of reading, investing, losing, recovering, and building — presented in a curriculum accessible to someone at the beginning of the journey. I showed it through my own financial story, including the losses, the lean years, and the slow accumulation of genuine freedom. I confirmed through ongoing interaction with students as they worked to apply the principles to their specific situations. And I replicated in a way I did not fully plan: my class kept growing without active

advertising, because students were telling other people. The replication happened organically — which is the sign that something real had taken root.

Multiplication vs. Accumulation

The distinction between a discipleship methodology that replicates and one that merely accumulates is one of the most important the church has yet to fully grasp.

Most ministry models are built for accumulation. The gifted teacher attracts a growing audience. The successful program draws more participants. The church with the best programming collects more attenders. Growth is measured in numbers gathered around a single source. When the source removes — when the gifted teacher leaves, when the program ends, when the church declines — the accumulated crowd disperses. Nothing has multiplied. Everything was dependent on the center.

The discipleship methodology described in this chapter is built for multiplication. Each person who is fully formed through the four movements becomes a source — not just a recipient. Each disciple becomes a discipler. Each student becomes a teacher. The movement grows not because one person reaches thousands, but because

thousands of faithful people each reach a few, who each reach a few more.

Jesus primarily touched twelve people in His earthly ministry. Through those twelve, God has transformed hundreds of millions across twenty centuries. This is the mathematics of multiplication — and it begins with one faithful person taking one other person seriously.

The implications for how we measure success in ministry are significant. A pastor who has deeply discipled twelve people over twenty years — who has taught, shown, confirmed, and released twelve people who are now each discipling others — has, by Jesus's own measure, succeeded. A conference speaker who has addressed fifty thousand people but produced no disciples who are discipling others has, by the same measure, produced very little of lasting Kingdom value.

This is not a criticism of large-scale ministry. It is a calibration of metrics. The question is not how many people heard the teaching. The question is how many people are now faithfully passing it on.

What the Methodology Requires of the Discippler

The Teach-Show-Confirm-Replicate methodology is demanding in ways that are easy to underestimate. It requires several things of the discipler that most ministry models do not.

It requires a lived example. You cannot Show what you are not living. This is the most uncomfortable requirement for many would-be disciplers, because it means your life is the curriculum. The condition of your faith, your fitness, and your finances is not private information — it is the Show component of your discipleship. You do not need to be perfect. But you need to be honest, and you need to be genuinely further along the path than the person you are discipling.

It requires patience. The Confirm movement cannot be rushed. People do not change quickly. Habits are built slowly. Character is formed through the long accumulation of right choices and painful corrections. The discipler who loses patience with a slow-developing disciple and moves on has not completed the methodology — they have performed the first two movements and abandoned the third. The fruit of

genuine formation is always slower than we expect and more durable than we hope.

It requires releasing. The Replicate movement requires the discipler to do something that feels counterintuitive: let go. The disciple must be released to teach — imperfectly, haltingly, with the inevitable mistakes of someone still learning — rather than kept in a permanent position of student. The discipler who holds onto disciples too long, keeping them dependent rather than releasing them to multiply, has blocked the methodology at its most critical movement. Jesus released his disciples. Paul released Timothy. The pattern is clear.

It requires humility. The methodology requires the discipler to acknowledge that they are not the point. The goal is not to produce disciples who depend on you — it is to produce disciples who, no longer needing you, can form others. The discipler who measures success by the loyalty and dependence of their disciples has misunderstood the entire enterprise. Success is when the disciple no longer needs you — because they have become, in their own domain, what you were to them.

A Personal Reflection: The Method I Did Not Choose

I want to say something plainly about how I came to this methodology, because it bears on how I understand its source.

I did not read about Teach-Show-Confirm-Replicate in a book. I did not attend a discipleship training seminar and come home with a framework. I did not design it, test it, and then implement it. I lived it — across a TaeKwonDo floor, a Sunday School classroom, and a financial coaching table — and then looked back and recognized its shape.

I believe the Holy Spirit guided me into it. Not because I am unusually spiritual, but because this methodology is not a human invention. It is the way God designed formation to work. It is embedded in the structure of how Jesus made disciples, how Paul transmitted the faith to Timothy, how every genuinely fruitful discipleship relationship across two thousand years of church history has operated. When a person yields to the Spirit and simply tries to be faithful with what they know in the context of genuine relationship, this is the methodology that tends to emerge — because it is the one that actually works.

The framework in this book is my attempt to name and describe what the Spirit was doing so that others can be more intentional about it. You do not have to discover it the way I did — slowly, without a map, over thirty years. But you do have to live it. There is no shortcut. The methodology is not a program. It is a relationship, sustained over time, in which one person who has genuinely received something gives it to another person with enough patience and faithfulness that they can give it away in turn.

That is discipleship. That has always been discipleship. And it is the methodology through which — in Faith, Fitness, and Finance — the framework in this book aims to form whole disciples of Jesus Christ.

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Part One has laid the foundation: we know what a human being is (a whole person, not a soul in a shell), where discipleship is aimed (the full expression of what God has created, called, and gifted each person to be), and how it gets there (through the four movements of Teach, Show, Confirm, and Replicate). Part Two now turns to the three pillars themselves — Faith, Fitness, and Finance — developing each one in depth, grounding each one in Scripture and lived experience, and showing how the

three together constitute a complete and integrated framework for whole-person discipleship.

REFLECTION & DISCUSSION

1. Where in your own life have you experienced all four movements — Teach, Show, Confirm, Replicate — in a discipleship relationship? What made that relationship formative in a way others were not?
2. The Show movement requires a lived example. In which of the three pillars — Faith, Fitness, Finance — are you most prepared to show, not just teach? Where is the gap between what you teach and what you live?
3. The Confirm movement is the most neglected. Think of someone you are currently trying to disciple or mentor. Have you verified that they are genuinely applying what you have shared — or have you assumed that hearing equals doing?
4. Who are you discipling right now? If the answer is no one, what is the obstacle — and what would one faithful step toward the Replicate movement look like for you this month?
5. Paul wrote in 2 Timothy 2:2 that what he had taught Timothy should be entrusted to faithful men who would teach others also. How many generations does your discipleship currently extend? How many "spiritual grandchildren" do you have?

Take time to write your answers before moving to Part Three.

PART TWO

The Three Pillars

CHAPTER FOUR

Faith

The Discipline of Daily Formation

"All Scripture is breathed out by God and profitable for teaching, for reproof, for correction, and for training in righteousness, that the man of God may be complete, equipped for every good work." — 2 Timothy 3:16-17

Faith is the center.

In the framework of whole-person discipleship, Faith is not simply the first pillar — it is the pillar from which the other two derive their meaning, their motivation, and their ultimate purpose. Fitness without faith is vanity. Finance without faith is greed. But faith integrated with a stewarded body and ordered finances becomes something the world rarely sees: a whole person, fully available to God, living without apology in the life He designed.

This chapter addresses the first and foundational pillar — what genuine faith formation looks like in a person's life, not as a set of doctrines to affirm or religious activities to perform, but as a living, daily, transforming relationship with God that reshapes everything it touches.

But we begin, as we must, with an honest assessment of where the American church actually stands.

The State of Faith Formation in America

The data on spiritual practice in America is simultaneously encouraging and sobering — and understanding both dimensions is important for anyone serious about genuine faith formation.

On the encouraging side, 2025 Barna data reveals a significant rebound in Bible reading, particularly among younger adults. Weekly Bible reading among all U.S. adults has climbed to 42% — the highest in over a decade — and among self-identified Christians, it reaches 50%. Bible sales in 2024 were up 22% year over year, reaching a record 17 million units. The most engaged verse on the YouVersion Bible App in 2024 was Philippians 4:6 — "Do not be anxious about anything" — suggesting that people are not reading the Bible out of obligation but out of genuine hunger in anxious times.

On the sobering side, the gap between Bible ownership and Bible engagement remains vast. According to Pew Research's 2025 Religious Landscape Study, 61% of U.S. adults seldom or never read Scripture outside of religious services. Only 44% pray daily — down from 58% in 2007. Nine out of ten regular church attenders report feeling spiritually stagnant at least once a year, spending an average of three to four months of every year feeling spiritually stuck.

THE STATE OF FAITH PRACTICE IN AMERICA (2024-2025)

42% — U.S. adults reading the Bible weekly (Barna, 2025 — highest in over a decade)

50% — Self-identified Christians reading the Bible weekly (Barna, 2025)

61% — U.S. adults who seldom or never read Scripture outside church (Pew, 2025)

44% — Americans who pray daily (Pew, 2025 — down from 58% in 2007)

90% — Regular churchgoers who feel spiritually stagnant at least once per year

4x/wk — The "Power of 4": engaging Scripture 4+ days/week is the single strongest

predictor of spiritual growth (Center for Bible Engagement)

The most significant research finding on spiritual formation in recent decades comes from the Center for

Bible Engagement, whose large-scale studies inadvertently discovered what they call "The Power of 4": engaging Scripture four or more days per week is the single most powerful predictor of spiritual growth — more than church attendance, prayer frequency, small group participation, or any other measurable practice. Christians who engage the Bible most days of the week are significantly less likely to feel spiritually stagnant, more likely to give financially and share their faith, and less likely to struggle with bitterness, destructive thinking, and habitual temptation.

The implication is clear: the frequency and consistency of encounter with Scripture is not one factor among many in spiritual formation. It is the primary factor. Everything else grows from this root — or withers without it.

What Faith Formation Actually Is

Before describing what genuine faith formation looks like in practice, it is worth clarifying what it is not.

Faith formation is not the accumulation of theological knowledge. A person can hold a graduate degree in theology — can parse Greek verbs, debate eschatological positions, and summarize the history of doctrine — and be spiritually thin. I know this from personal experience.

I arrived in Chicago in 1998 with a Master of Theology from Dallas Theological Seminary and a spiritual life that was, by any honest measure, inconsistent and immature. The knowledge was real. The formation had not kept pace with it.

Faith formation is not emotional experience. The person who evaluates their spiritual health by the intensity of feeling they experience in worship, or by the frequency of emotional breakthroughs in prayer, has adopted a standard the Bible never uses. Feelings are servants, not masters — as Dallas Willard observed, they are good indicators but dangerous rulers of the spiritual life.

Faith formation is not behavioral compliance. The person who measures their spiritual life by the list of things they are not doing — not drinking, not swearing, not committing obvious moral failures — has confused the absence of vice with the presence of virtue. The Pharisees were behaviorally compliant. Jesus reserved His sharpest words for them.

"Spiritual formation for the Christian basically refers to the Spirit-driven process of forming the inner world of the human self in such a way that it becomes like the inner being of Christ himself." — Dallas Willard

What faith formation actually is, in the most precise terms available, is the progressive conforming of the whole person — inner and outer, belief and practice, feeling and will and body — to the character and purposes of Jesus Christ. It is not a program to complete. It is a life to inhabit. And it is, as Willard insisted, driven by the Spirit — not manufactured by human effort, but neither passive. The disciple cooperates with what the Spirit is doing through the intentional practice of the disciplines that place us in the path of grace.

The Non-Negotiable Center: Scripture and Prayer

Of all the spiritual disciplines that contribute to faith formation — and there are many, from fasting and solitude to service and generosity — two stand above the rest as absolutely foundational. Scripture and prayer are not optional spiritual extras for the especially devout. They are the oxygen and water of the spiritual life. Everything else withers without them.

The research confirms what Scripture has always taught. The Center for Bible Engagement's finding that four or more days of weekly Scripture engagement is the single strongest predictor of spiritual growth is not a discovery — it is a verification of what Psalm 1 described three

thousand years ago: the person who meditates on God's Word day and night is like a tree planted by streams of water, bearing fruit in season, never withering. The image is of something alive, rooted, and productive — not because of heroic effort but because of consistent proximity to the source.

"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." — Psalm 1:1-3

For twenty years, my daily encounter with Scripture has been the single most consistent and formative practice of my faith life. I read through the Bible every year using a scheduled reading plan, and I have added thousands of pages of commentary to every passage on my blog site, dailyqt.org — not primarily for an audience, but as a discipline of engagement. Writing forces thinking. Thinking forces application. Application forces honesty about the gap between what the text says and how I am actually living.

Alongside daily reading I have memorized verses, chapters, and entire books of the Bible — typically one to three verses per day across most of those twenty years. The Psalmist articulates the purpose of this practice with precision:

"How can a young person stay on the path of purity? By living according to your word... I have hidden your word in my heart that I might not sin against you." — Psalm 119:9, 11

The purpose of memorization is not performance or spiritual achievement. It is internalization for protection — hiding the Word so deeply in the heart that it becomes a defense against sin in the precise moment of temptation, before the decision is made, before the will has been engaged. The person who has memorized Scripture does not merely know where to look when trouble arrives. They carry the answer with them before the question is asked. They carry their counselor, their corrector, and their comforter everywhere — not in a book they must open, but in a heart that has made room for the Word of God.

But Scripture memorized does something beyond shielding us from external temptation. It also performs a diagnostic function that nothing else can replicate. The writer of Hebrews describes it:

*"For the word of God is alive and active.
Sharper than any double-edged sword, it
penetrates even to dividing soul and spirit,
joints and marrow; it judges the thoughts and
attitudes of the heart. Nothing in all creation is
hidden from God's sight. Everything is
uncovered and laid bare before the eyes of him
to whom we must give account." — Hebrews
4:12-13*

This passage describes Scripture not merely as instruction but as a scalpel — something that cuts through the surface of our self-presentation and exposes what is actually present in the heart. This is a function that no other spiritual practice can perform, and it is urgently needed in a culture saturated with the advice to "trust your heart." The Bible offers a sharp corrective to that popular counsel. Jeremiah warns: "The heart is deceitful above all things and desperately wicked — who can know it?" (Jeremiah 17:9). The heart that the culture tells us to trust is the very organ Scripture identifies as the primary source of self-deception. A person who trusts their heart without the constant corrective of God's Word is navigating by a compass that points toward themselves rather than toward God.

This is precisely why memorized Scripture is so valuable: it is present in the moment before the heart has had the opportunity to rationalize. The Word does not arrive after

the decision — it is already there, already judging the thoughts and attitudes, already exposing the drift before it becomes disaster. The writer of Hebrews returns to this theme in chapter five, describing the mark of spiritual maturity as the trained capacity to discern: "Solid food is for the mature, who by constant use have trained themselves to distinguish good from evil" (Hebrews 5:14). The word translated "trained" is the Greek *gymnazō* — from which we get gymnasium. Spiritual discernment is not a gift that arrives fully formed. It is a capacity developed through constant, disciplined application of the Word to every situation of life. The mature disciple has not merely read the Bible. They have exercised the Word repeatedly, in the ordinary circumstances of daily life, until the ability to distinguish good from evil has become a trained reflex rather than a labored conclusion.

Prayer is the other side of the same coin. If Scripture is God speaking to us — His voice reaching into our daily life through the written Word — then prayer is our voice reaching back. The two belong together. A person who reads Scripture without praying is receiving without responding. A person who prays without Scripture is speaking into a conversation without listening.

But before describing what prayer looks like in practice, it is worth correcting the most widespread

misunderstanding of it. In much of American Christianity, prayer is understood primarily as a mechanism for getting things from God — a way to bring our requests, our needs, and our wants before a heavenly provider who may or may not grant them. This understanding is not entirely wrong, but it is fundamentally incomplete. And when it becomes the dominant understanding, it produces a consumer posture toward God that is the opposite of what prayer is designed to create.

Scripture corrects this picture at multiple points. Jesus tells His disciples in Matthew 6:8 that "your Father knows what you need before you ask him" — which means the purpose of prayer cannot primarily be to inform God of our situation or to persuade Him of our need. He already knows. The asking is not for His benefit. Romans 8:26-27 goes further still, acknowledging that "we do not know what to pray for as we ought" — that even our requests are often misdirected, shaped more by our limited perspective and fallen desires than by any accurate understanding of what we actually need. The Spirit must intercede for us, translating our halting prayers into petitions that align with the will of God.

James is direct about the consequences of prayer motivated by selfish desire: "You ask and do not receive,

because you ask wrongly, to spend it on your passions" (James 4:3). And John establishes the governing condition of answered prayer: "This is the confidence we have in approaching God: that if we ask anything according to his will, he hears us" (1 John 5:14). The condition is not the intensity of our faith or the persistence of our asking. It is alignment with His will.

These four passages together dismantle the vending machine model of prayer and replace it with something far more significant. If God already knows our needs, and we do not know what to ask for, and selfish asking goes unanswered, and answered prayer requires alignment with God's will — then the overarching purpose of prayer is not to get things from God. It is to form us into people whose will is increasingly aligned with His.

Prayer is not primarily a mechanism for getting things from God. It is the primary school in which we learn to want what God wants — through the repeated, humbling experience of asking and receiving yes, no, or wait.

Every answer to prayer is a formation event. The yes teaches us that God is generous and that our request was aligned with His purposes. The no teaches us that our understanding is limited and that His wisdom exceeds

ours. The wait teaches us patience, trust, and the willingness to remain in dependence rather than seizing control. All three answers, received with genuine submission, produce the same result: a person whose will is being bent, slowly and sometimes painfully, toward the will of God. That is spiritual formation. And prayer is its most intimate classroom.

My practice has been to pray in the mornings before rising and in the evenings before sleep — brief but consistent bookends on every day. More significantly, prayer has become the framework through which I approach every major decision. Before any significant choice — regardless of the domain, whether related to faith, finances, relationships, or work — I ask three questions: What does Scripture say about this? What will most glorify God? And having prayed, I trust the Spirit to guide my way, resting on Proverbs 3:5-6: "Trust in the Lord with all your heart and lean not on your own understanding; in all your ways submit to him, and he will make your paths straight."

These three questions are not a formula. They are a posture — the posture of a person who has decided, over time and through repeated experience, that God's wisdom is more reliable than their own. That decision is itself a product of faith formation. It is not where most

people begin. It is where consistent Scripture engagement and honest prayer tend to lead.

The Disciplines That Sustain Formation

Beyond Scripture and prayer, genuine faith formation is sustained by a cluster of practices that most serious disciples eventually adopt — not as rules imposed from outside, but as the natural expression of a life genuinely oriented toward God. The following are not an exhaustive list but a description of the practices that have marked my own formation across twenty years.

THE FAITH PILLAR: DAILY DISCIPLINES

Daily Scripture Reading. A read-through-the-Bible-in-a-year schedule keeps the whole counsel of Scripture in view. Reading selectively produces imbalanced faith. The whole canon — including the parts that are difficult, unfamiliar, or culturally distant — is the complete revelation of the character of God.

Scripture Memorization. One to three verses per day, maintained consistently, embeds the Word in the mind and makes it available in every moment of daily life. As Psalm 119:11 declares, the purpose is to hide God's Word in the heart as a defense against sin — not for performance, but for protection. The person who has internalized

Scripture carries their counselor, their corrector, and their comforter with them everywhere.

Morning and Evening Prayer. Consistent prayer at the boundaries of each day — before rising and before sleep — builds the habit of beginning and ending every day in conscious conversation with God. It is the simplest and most durable form of the discipline.

Decision-Making Framework. Before any major decision: What does Scripture say? What will most glorify God? Then pray and trust the Spirit's guidance. This transforms prayer from a crisis resource into a daily practice of dependence.

Theological Reading. Consistent reading of serious Christian thinkers — theologians, pastors, and historical figures who have gone deep in their own formation — builds the mind and exposes the disciple to tested wisdom they could not generate alone.

Obedience to Specific Commands. Not vague spiritual aspiration but response to specific biblical directives: honor your parents, teach your children, use your gifts in the service of others, give financially to support the mission of God. The disciple who identifies specific commands and builds specific practices around them develops formation rooted in obedience rather than feeling.

Accountability and Community. Regular meeting with brothers or sisters in Christ for mutual study, application, and accountability to self-controlled, upright, and godly living. Formation cannot happen in isolation. It requires witnesses — people who know you well enough to see the gap between your stated values and your actual life.

Faith as Obedience, Not Aspiration

One of the most important distinctions in genuine faith formation is the difference between aspiration and obedience. Most Christians aspire to a deeper prayer life, more consistent Bible reading, greater generosity, and more faithful service. Aspiration is not formation. Aspiration is the feeling that precedes either action or drift.

Obedience is different. Obedience is the response to a specific command, carried out because God said so — not because the feeling was present, not because the circumstances were convenient, not because a sufficient emotional state had been achieved, but because God commanded it and that is enough.

Let me be specific about what this has looked like in my own life, because specificity is the only honest form of testimony on this subject.

I visit my father weekly — managing his finances, his groceries, his household affairs — because God commands us to honor our parents (Exodus 20:12; Ephesians 6:2). Not because it is always convenient. Not because I always feel like going. Because God commanded it, and because a disciple who only obeys when feeling supports obedience has not yet understood what obedience is.

I led my daughter to faith and taught her Scripture from the time she was five years old — singing praise songs together, reading the Bible with her chapter by chapter, teaching her to pray — because God commands parents to train their children in the instruction of the Lord (Deuteronomy 6:6-7; Ephesians 6:4). Not because I felt adequately equipped. Because the command was clear.

I teach Bible studies and Sunday School classes because God commands His people to use their gifts in service to the body of Christ (Romans 12:6-8; 1 Peter 4:10). I give financially to the church and to missions automatically and regularly — it is scheduled, not spontaneous — because God commands His people to support His mission and His messengers (Malachi 3:10; 2 Corinthians 9:7). I meet weekly with brothers in Christ because the writer of Hebrews commands us not to forsake the assembling of ourselves together (Hebrews 10:25).

None of these practices is optional in my understanding. They are responses to specific divine commands, maintained consistently because consistency is what obedience actually means. The person who gives generously when they feel generous is practicing sentiment. The person who gives consistently whether they feel generous or not is practicing obedience. Only

the second produces the character that genuine faith formation aims at.

Sometimes Scripture-prompted obedience moves into unexpected territory. One morning during my quiet time I encountered Romans 13:8 — "Let no debt remain outstanding" — and felt convicted by the Spirit to begin paying off my mortgage debts. First on my primary residence, then on each of my two rental properties. Many dispute whether this text applies to mortgage debt in the contemporary sense, and I hold that debate with open hands. But I was personally convicted, and I have learned not to argue with a clear prompting of the Spirit simply because the application is disputed.

I looked for money I could put toward the mortgage and noticed that my Apple stock had reached an all-time high. If I sold, I could pay off the mortgage on our primary residence entirely. I talked it over with my wife, who questioned my judgment — reasonably. Apple seemed to be going higher and higher. Our adjustable rate mortgage carried a low interest rate. The financial logic against selling was not unreasonable.

I sold. I paid off the mortgage.

What I did not know — what no one knew — was that Apple would drop precipitously shortly after I sold. I began buying it again at the lower prices. Within a couple

of years it had returned to an all-time high. I sold again and used the proceeds to pay off the mortgage on one of our rental properties. Not long after, I was able to marshal a combination of extra income, rental income, and accumulated savings to eliminate the mortgage on our remaining rental property. All three properties — debt free.

In hindsight, the timing of those sales was extraordinary. Financially, the moves could not have been better executed if I had planned them deliberately. But I did not plan them. I obeyed a conviction that came from a quiet time encounter with Scripture, acted against my wife's reasonable objection, and watched God's timing vindicate the obedience in ways I could not have anticipated.

I share this story here — in the Faith chapter rather than the Finance chapter — because it is not primarily a financial story. It is a story about what happens when a person trained in daily Scripture engagement and honest prayer actually hears God speak through the Word and obeys. The three questions I described earlier — What does Scripture say? What will most glorify God? Then pray and trust — were not an abstract framework in that moment. They were the lived sequence through which a specific, consequential decision was made. The financial

fruit followed the act of faith. It always does, in one form or another, even when the fruit is not financial.

The mark of mature faith is not the intensity of feeling in worship. It is the consistency of obedience in ordinary life — especially when the feeling is absent.

Faith That Reproduces

The final mark of genuine faith formation — the one that most clearly reveals whether the earlier disciplines have taken root — is reproduction. Mature faith cannot help but overflow into the lives of others. It teaches because it has been taught. It gives because it has received. It disciples because the Spirit who forms it is the same Spirit who drove Jesus to make disciples and Paul to multiply them.

Over twenty years, my faith formation has expressed itself in reproduction across multiple contexts. I have mentored men one on one, meeting weekly or monthly over extended seasons. I have taught lay groups on Old and New Testament survey, biblical hermeneutics, and topical studies on forgiveness, finance, and biblical prophecy. I have written books — on financial freedom and on the biblical theology of forgiveness — because I

believe God opened the opportunity and gave me the ability to serve both believers and unbelievers through the written word. My blog, dailyqt.org, has grown to approximately 300 subscribers not through aggressive promotion but through the slow, faithful accumulation of daily output over many years.

This is the final test of faith formation: Is it producing anything in others? Is the person who has been formed now forming someone else? Not everyone will teach large groups or write books. But every genuinely formed disciple of Jesus Christ will be investing something of what they have received into at least one other person. The *talmid* who has genuinely become like the *rabbi* will inevitably, eventually, begin to make *talmidim* of their own.

The Marks of Genuine Faith Formation

How does a person know whether their faith is genuinely being formed — whether what they are experiencing is real transformation and not merely religious activity? Several marks are worth naming, not as a checklist for self-congratulation but as diagnostic tools for honest self-assessment.

Increasing coherence between belief and

behavior. The person whose faith is genuinely forming will notice, over time, a decreasing gap between what they say they believe and how they actually live. As Dallas Willard observed, "You can live opposite of what you profess, but you cannot live opposite of what you believe." Genuine faith formation is belief becoming actual — taking up residence in the will and the body, not just the mind.

A growing desire for Scripture. The person who is genuinely being formed will find that their appetite for Scripture increases rather than decreases over time. What began as discipline becomes delight. This is not universal or immediate — there are seasons of dryness even in mature faith — but the long trajectory of genuine formation runs toward greater love for the Word, not diminishing interest in it.

Stability under pressure. Paul writes in Philippians 4 that he has "learned to be content in every circumstance" — not that he was naturally content, but that he learned it through the long practice of faith in hard circumstances. The mark of formed faith is not the absence of suffering but the presence of a settled peace underneath it. The

person whose faith has been genuinely formed does not fall apart when circumstances deteriorate. They have resources the circumstances cannot touch.

Obedience that precedes feeling. The formed disciple obeys before the feeling arrives — and sometimes without the feeling ever arriving. The discipline of obedience, practiced consistently over years, produces a character in which right action becomes increasingly natural. This is what Willard meant by training rather than trying: the disciplines build the inner life from which right action flows, so that eventually the right thing is done not by heroic exertion of will but by the settled inclination of a formed character.

Investment in others. As noted above, the final and most reliable mark of genuine faith formation is the overflow into other lives. The person who has genuinely received something from God will inevitably want to give it away. If a person has been in a serious faith community for years but has never mentored another person, never led anyone to faith, never taught anything of what they have learned — that absence is worth examining honestly.

A Personal Word on Failure and Return

I want to close this chapter with something that the testimony of the previous sections might obscure: genuine faith formation includes failure, inconsistency, and the long experience of not being where you know you should be.

My Chicago years were not a season of formation. They were a season of drift — of a person who knew the theology and was not living it, who attended church and served in leadership roles and was nevertheless failing in his private life in ways he is still not fully comfortable describing. The spiritual disciplines I have described in this chapter were not all present then. Many of them were absent. The ones that were nominally present were inconsistently practiced.

What changed was not a dramatic moment of rededication. It was a slow, Spirit-guided process of returning — returning to Scripture more consistently, returning to prayer more honestly, returning to obedience in specific areas where drift had been allowed to accumulate. The twenty years of consistent practice I describe now were built on the foundation of a decade of learning, by painful experience, what happens when those practices are absent.

This is worth saying because the person reading this chapter who feels the gap between what is described here and where they actually are may be tempted toward discouragement rather than action. The gap is real. But the gap is not disqualifying. It is simply where formation begins — in the honest acknowledgment of where you are, followed by the decision to take one faithful step toward where God is calling you.

Dallas Willard said it memorably: "Grace is not opposed to effort; it is opposed to earning." The disciplines described in this chapter are not attempts to earn God's favor. They are the means by which a person positions themselves to receive it — to be in the place where the Spirit is at work, in the posture in which formation happens. The effort is real. The grace is greater.

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A Starter Reading List for the Faith Pillar

For the disciple beginning to invest seriously in their faith formation through reading, the following is a starting point — not an exhaustive bibliography but a curated set of books that have most consistently shaped serious disciples across a range of faith formation disciplines. This is not an exhaustive list. It is a beginning.

On Scripture engagement and Bible literacy: Eugene Peterson's *Eat This Book* recovers the ancient practice of *lectio divina* and makes the case for reading Scripture as formative encounter rather than information transfer. Gordon Fee and Douglas Stuart's *How to Read the Bible for All Its Worth* is the most accessible introduction to biblical interpretation available to a general reader — essential for anyone who wants to move beyond surface reading into genuine comprehension of the text. On prayer: Richard Foster's *Prayer: Finding the Heart's True Home* is the most comprehensive and practically grounded treatment of prayer as a spiritual discipline available in contemporary Christian writing. Timothy Keller's *Prayer: Experiencing Awe and Intimacy with God* brings together Reformed theology and the insights of the mystics into an accessible and theologically rigorous account of what prayer is and how it is practiced. On spiritual formation and the disciplines: Dallas Willard's *The Spirit of the Disciplines* is the theological foundation for understanding why spiritual disciplines work — the most important book in this category for any disciple serious about whole-person formation. Richard Foster's *Celebration of Discipline* introduced the contemporary church to the classical spiritual disciplines and remains the most readable starting point. On the devotional life: A.W. Tozer's *The Pursuit of God* is one of

the briefest and most spiritually concentrated books in the English devotional tradition — a book that can be read in an afternoon and returned to for decades. C.S. Lewis's *Mere Christianity* remains the most compelling rational account of Christian faith available to a new or questioning believer, and the most readable apologetic for any serious disciple to have absorbed.

Faith is the center of the framework — the pillar from which everything else derives its meaning. In Chapter Five, we turn to the second pillar: Fitness. If faith is the vertical dimension of whole-person discipleship — the person's relationship with God — fitness is the embodied dimension: the stewardship of the physical instrument through which that relationship is lived out in the world. As we will see, the two are more deeply connected than most discipleship frameworks have acknowledged.

REFLECTION & DISCUSSION

1. The Center for Bible Engagement found that engaging Scripture four or more days per week is the single strongest predictor of spiritual growth. How many days per week are you currently engaging Scripture? What is the honest gap between your current practice and the "Power of 4" threshold?

2. Dallas Willard distinguished between trying and training in the spiritual life. Where in your faith practice are you trying harder rather than training consistently? What would a training approach look like for one specific area of spiritual formation?
3. Identify one specific biblical command — not a vague aspiration but a concrete directive — that you are not currently obeying consistently. What is the obstacle, and what would consistent obedience look like in practical terms?
4. What is the current state of your investment in others? Are you teaching, mentoring, or discipling anyone? If not, what is preventing you from beginning that investment?
5. Reflect on the distinction between aspiration and obedience. In which areas of your faith life are you aspiring without acting? What would it mean to move from aspiration to specific, scheduled, consistent obedience in one of those areas this week?

Take time to write your answers before moving to Part Three.

CHAPTER FIVE

Fitness

The Stewardship of the Body God Gave You

"Do you not know that your bodies are temples of the Holy Spirit, who is in you, whom you have received from God? You are not your own; you were bought at a price. Therefore honor God with your bodies." — 1 Corinthians 6:19-20

The body is not a problem to be managed. It is a temple to be tended.

That single reframe — from problem to temple, from liability to stewardship responsibility — is the theological move that transforms the fitness pillar from moralism into discipleship. Most Christian teaching about physical health, when it exists at all, operates within a framework of restraint: don't overeat, don't be lazy, avoid substances that harm. These things are true and worth saying. But they leave the disciple with a primarily negative vision — a list of things to avoid rather than a compelling vision of what physical stewardship is actually for.

This chapter offers that positive vision. It argues that the body God has given each person is not incidental to their calling but instrumental to it — the physical instrument through which every act of faith, service, love, and mission is carried out. And it makes the case that physical neglect is not a neutral personal choice. It is a discipleship issue with measurable consequences for a person's availability to God and their effectiveness in the Kingdom.

The Church's Uncomfortable Reality

Before making the positive case, honesty requires acknowledging an uncomfortable reality: the American church is not a model of physical stewardship. By several measurable metrics, Christians in America are in worse physical condition than the general population — which is itself in a crisis of physical health.

PHYSICAL HEALTH IN THE AMERICAN CHURCH

30% — Obesity rate among Baptists, highest of all religious groups (Purdue University study)

34.8% — Pooled obesity prevalence among U.S. clergy across denominations (Duke/Wiley, 2024)

76% — Clergy who were overweight or obese vs. 61% of general population (Pulpit & Pew, 2001)

50% — Young adults attending church weekly are 50% more likely to be obese by middle age

(Northwestern University, 18-year longitudinal study)

\$173B — Annual U.S. medical costs linked to obesity (CDC estimate)

"We pay a lot of attention to the spirit side and very little attention to the body side."

— Church health researcher observation

These numbers are not offered to shame anyone. They are offered because the church cannot address what it refuses to acknowledge. The same theological dualism that drove the Gnostics to treat the body as spiritually irrelevant has produced, in the contemporary American church, a practical indifference to physical stewardship that has real consequences — for individual health, for ministry longevity, for the credibility of the church's message, and for the financial sustainability of Christian institutions whose health insurance costs have soared as a direct result.

The researcher Ken Ferraro, lead author of the Purdue obesity study, observed: "America is becoming a nation of gluttony and obesity, and churches are a feeding ground for this problem." That is a harsh assessment — but it is grounded in data. And it demands a response from

anyone who takes seriously the biblical vision of the body as a temple of the Holy Spirit.

The Biblical Foundation: A Temple, Not a Tool

The biblical case for physical stewardship rests on several foundations that, taken together, constitute a compelling theology of embodiment. We introduced several of these texts in Chapter One. Here we develop them in greater depth and with more direct application to the fitness pillar.

The Body as Temple. Paul's argument in 1 Corinthians 6:19-20 is not primarily about sexual morality, though that is the immediate context. It is a comprehensive statement about the theological status of the physical body. The body is the temple of the Holy Spirit — the dwelling place of God in the life of the believer. It belongs to God, not to the person inhabiting it. It was purchased at a price — the blood of Christ. And it is therefore to be honored as the holy thing it is.

The word translated "honor" in verse 20 is the Greek *doxazō* — to glorify, to bring glory to. Paul is not calling believers to merely maintain their bodies in functional condition. He is calling them to glorify God with the body — to make the body itself an instrument of worship and

testimony. This is a far more demanding vision than basic health maintenance. It is the vision of a body consciously presented to God as a living sacrifice, as Paul describes in Romans 12:1 — "holy and pleasing to God."

"Therefore, I urge you, brothers and sisters, in view of God's mercy, to offer your bodies as a living sacrifice, holy and pleasing to God — this is your true and proper worship." — Romans 12:1

Notice that Paul calls the offering of the body "true and proper worship." Not an addition to worship. Not a supplement to the spiritual life. Worship itself. The person who presents their body to God — stewarded, disciplined, available — is offering an act of worship as genuine as any sung in a sanctuary.

The Discipline of the Athlete. In 1 Corinthians 9:24-27, Paul draws on the imagery of athletic competition to describe the discipline required of the serious disciple:

"Do you not know that in a race all the runners run, but only one gets the prize? Run in such a way as to get the prize. Everyone who competes in the games goes into strict training. They do it to get a crown that will not last, but we do it to get a crown that will last forever. Therefore I do not run like someone running

aimlessly; I do not fight like a boxer beating the air. No, I strike a blow to my body and make it my slave so that after I have preached to others, I myself will not be disqualified for the prize." — 1 Corinthians 9:24-27

The Greek word Paul uses for "discipline" in verse 27 is *hypōpiazō* — literally, to beat black and blue, to give a black eye. It is the language of a boxer in training, not the language of moderation. Paul is describing something intense and intentional: a relationship with the physical body in which the body serves the mission rather than dictating to it.

Paul's concern is explicitly ministerial: he disciplines his body so that "after I have preached to others, I myself will not be disqualified." The undisciplined body is a liability to the ministry. It is the body that demands comfort when the mission requires discomfort, that insists on rest when the work requires effort, that craves what satisfies in the moment at the cost of what matters in the long run. The disciplined body serves the mission. The undisciplined body competes with it.

The transfer between physical and spiritual discipline that Paul describes here is one of the most consistently verified principles in the framework of this book. The same qualities that rigorous physical training builds — consistency, perseverance, the capacity to push through

resistance, the willingness to accept correction and keep working — are precisely the qualities that genuine faith formation requires. Discipline is not domain-specific. What is learned in the body tends to carry over into every other area of life.

Fearfully and Wonderfully Made. Psalm 139:13-14 establishes the fundamental dignity of the physical body as the intentional craftsmanship of God: "For you created my inmost being; you knit me together in my mother's womb. I praise you because I am fearfully and wonderfully made." The body is not an accident. It is not a random biological configuration. It is the deliberate work of a God who makes nothing carelessly. To neglect it is to treat carelessly what God made with care.

The Warning Against Bodily Neglect. Scripture speaks plainly against the patterns of physical neglect that are most common in contemporary Christian culture. Proverbs 23:20-21 warns against gluttony and excess: "Do not join those who drink too much wine or gorge themselves on meat, for drunkards and gluttons become poor, and drowsiness clothes them in rags." Proverbs 6:9-11 addresses laziness and its consequences: "How long will you lie there, you sluggard? When will you

get up from your sleep? A little sleep, a little slumber, a little folding of the hands to rest — and poverty will come on you like a thief." These are not only financial warnings. They are character warnings. The person who cannot govern their eating or their rest has not yet developed the self-control that faithful discipleship requires across all three pillars.

A Generational Legacy: TaeKwonDo and the Theology of Physical Discipline

My own understanding of the fitness pillar is inseparable from a generational inheritance. My father brought TaeKwonDo from Korea to the United States and built his professional life around it — training tens of thousands of students and certifying thousands of black belts across decades of dedicated instruction. He did not teach martial arts merely as a system of physical techniques. He taught it as a framework for the formation of the whole person: discipline of the body, sharpness of the mind, and in our family's practice, alignment with the values of faith.

From the earliest days of our organization, every student was expected to memorize and apply six foundational principles that governed conduct on and off the mat: Be Patient. Be Polite. Be Alert. Be Brave. Do Your Best.

Respect Yourself and Others. These were not decorative mottos. They were the character framework undergirding everything the physical training was designed to produce. A student who could execute a perfect spinning heel kick but was impatient, disrespectful, or dishonest had missed the point entirely. The technique was always in the service of the person. The body was always in the service of the character.

What strikes me now, looking back, is how directly those six principles map onto the whole-person discipleship framework of this book. Patience is essential to faith formation — the long slow accumulation of spiritual depth through daily disciplines that produce no immediate result. Politeness and respect govern relationships in every pillar. Alertness — the posture of attentiveness — is precisely what Scripture reading and prayer cultivate. Bravery is what obedience to a specific conviction requires, especially when the conviction runs against conventional wisdom. Doing your best is the standard of stewardship in every domain. And respect for self and others is the practical expression of the biblical vision of every person as an image-bearer of God. Physical training, faithfully practiced within this framework, was always whole-person formation. It simply used the body as its primary classroom.

My own path into that discipline was not straightforward — and honesty requires telling that part of the story. I first began training when I was six years old. I was not a serious student. I did not train hard. I did not spar fairly. My father, leading the school, carried a discipline stick — and I was hit with it often, deservedly so. At some point the combination of difficulty and my own resistance led me to quit entirely. I was done.

I stayed away for four years.

What brought me back was not a renewed appreciation for the art or a sudden desire for self-improvement. It was a bully. I was ten years old, during recess at school, when a larger student grabbed me in a headlock. Everyone else went back to class. I was stuck — held there, helpless, with nothing I could do to defend myself. That experience — the powerlessness of it, the humiliation of it — was enough. I went back to training.

This time it was different. I trained often. I trained hard. I brought something to the mat I had not brought before: genuine motivation, born of necessity. Within those years of serious training I became a formidable martial artist. The discipline I had resisted at six became the discipline I pursued at ten — not because my character had improved, but because the cost of not having it had become real and personal.

I tell this story because it says something honest about how discipline often begins. It rarely begins in nobility. It begins in need — in the recognition that something is missing, that a weakness has been exposed, that the cost of remaining as you are exceeds the cost of the change required. The Prodigal Son did not return to his father out of virtue. He returned because he was hungry. God used his hunger to bring him home. God used a bully and a headlock to send me back to the dojang. The means were undignified. The formation that followed was real.

I began training in my early teens and experienced firsthand what serious physical discipline produces. Not merely strength or technique — though both developed — but the deeper formation that comes from showing up consistently, accepting correction without resentment, pushing through the point where the body wants to quit, and learning to perform under pressure what has been practiced in training. These are not athletic outcomes. They are character outcomes. And they transfer.

When I eventually led our TaeKwonDo association, I made a deliberate decision to integrate faith into the organization — so that the martial became a vehicle for the Gospel, and the physical disciplines became an explicit model for spiritual formation. The connection was not forced. A student who learns to discipline their

body on the mat has already begun learning what discipleship requires of the whole person. The vocabulary of the dojang — perseverance, humility, respect, the willingness to be corrected, the long slow accumulation of skill through faithful repetition — is the vocabulary of genuine faith formation.

Now in my mid-fifties, I still practice my forms, my kicks, my stretches. Perhaps with somewhat less force and speed than in my prime, but with no less intentionality. The body given to me at 55 is different from the body I had at 25. But it is still a temple. It is still to be stewarded. And the disciplines that have maintained it across decades — consistent movement, careful nutrition, adequate sleep, the unglamorous daily practices that most people make carelessly or not at all — have produced measurable fruit: good blood work, no medications, the energy and physical capacity to continue teaching and serving.

What Physical Neglect Actually Costs

The church's reluctance to address physical stewardship as a discipleship issue has a cost that is rarely calculated honestly. Let me name it directly.

It costs years. Chronic physical neglect — sedentary lifestyle, poor nutrition, inadequate sleep, substance abuse — shortens life. The person who dies at 65 from a preventable condition related to lifestyle choices has lost years that could have been given to prayer, to teaching, to mentoring, to the patient accumulation of wisdom that only age and experience can produce. The missionary who burns out physically at 45 due to neglect of the body she was given has cut short a ministry that might have extended decades further. Years are not a renewable resource. Their stewardship is a discipleship issue.

It costs energy. The chronically under-exercised, poorly nourished, sleep-deprived person does not have the same cognitive clarity, emotional resilience, or physical stamina available for the work of ministry as the person who has invested in physical stewardship. Prayer requires attentiveness. Teaching requires presence. Mentoring requires patience. All of these are degraded by physical depletion. The person who neglects their body and then wonders why their prayer life feels thin or their ministry feels exhausting may be looking for a spiritual answer to a physical problem.

It costs credibility. This is the most uncomfortable observation, but it must be made. The person who teaches self-discipline and self-control from a platform of visible physical neglect has undermined their own message before they begin. This is not a call to physical perfection or to the vanity of appearance. It is an observation about the coherence between what is taught and how the teacher lives. The framework of this book insists on that coherence across all three pillars. The fitness pillar is not exempt.

Physical stewardship is not a vanity project. It is a ministry investment — in the years, the energy, and the credibility that faithful service requires.

Fitness Across the Three Domains of Gifting

In Chapter Two we identified three categories of gifting: natural talents, spiritual gifts, and unique opportunities. The same framework applies to physical stewardship. God has given each person a specific body — a particular configuration of physical capacity, limitation, and potential — and the disciple's task is to steward that specific body faithfully, not to compare it enviously to someone else's.

This means that the fitness pillar looks different for different people. The person with a chronic illness stewards their body differently than the person in full health. The person managing a physical disability stewards their body differently than the person without one. The 70-year-old stewards their body differently than the 30-year-old. The standard is not a particular level of athletic performance. The standard is faithful stewardship of the body God gave you — whatever that body is, at whatever stage of life you find yourself in.

What does not change across these differences is the principle: the body is a temple, it belongs to God, it is to be honored, and its condition matters to the mission. The application is personal and particular. The principle is universal.

A pastoral word is necessary here, because the fitness pillar carries a pastoral risk that the faith and finance pillars do not carry in quite the same way. The person who reads this chapter while managing a chronic illness, a permanent disability, a degenerative condition, or a body that has been significantly limited by suffering did not choose their circumstances — and the framework of this book does not hold them to a standard of physical performance that their circumstances make impossible. Paul writes in 2 Corinthians 12:9-10 that God's power is

perfected in weakness, and that Paul himself learned to boast in his infirmities so that the power of Christ might rest on him. The theology of embodiment in Scripture includes not only the temple metaphor of 1 Corinthians 6 but also the thorn in the flesh of 2 Corinthians 12 — and both are genuine dimensions of what it means to inhabit a physical body before God. Some of the most spiritually formed disciples in church history were physically broken. Their formation did not happen in spite of their limitation but, in many cases, through it. The fitness pillar in this framework is not about the performance of health. It is about the faithful stewardship of the body one actually has — with honesty about its real condition, gratitude for its genuine capacities, and trust that God uses every body, at every level of capacity, for His purposes.

The historical record of the church makes this claim not as an abstraction but as a documented pattern. Joni Eareckson Tada became a quadriplegic at seventeen in a diving accident and has spent more than five decades in a wheelchair — decades marked not by diminished fruitfulness but by an expanding global ministry through Joni and Friends, a body of writing and art that has shaped how the church thinks about disability and suffering, and a personal testimony of formation through limitation that she herself has described as the

instrument of her deepest knowledge of God. She has also lived with chronic pain and breast cancer, and has written with unusual honesty that she would not trade the wheelchair for the spiritual formation it produced. Her life does not illustrate how disability can be overcome. It illustrates how God inhabits and works through a body that the world would consider broken.

Nick Vujicic was born without limbs — not as the result of injury or disease but as the condition of his life from its first moment. He has never known a different body. What he has known is a God who called him to global evangelism from precisely that body, and he has preached the gospel to tens of millions of people across more than seventy countries. His ministry does not exist despite his physical limitation. It was built from it, shaped by it, and in many respects depends on it — because his life is itself the sermon that God's purposes are not constrained by what a body can or cannot do.

Charles Spurgeon preached to thousands at the Metropolitan Tabernacle while managing gout, kidney disease, and episodes of severe depression that left him bedridden for weeks at a time. He spent extended periods convalescing in the south of France, often writing his most theologically rich sermons from a state of physical exhaustion. He wrote about his depression with a candor

unusual for his era, describing it not as a spiritual failure but as a companion in ministry — one that kept him dependent on God in ways that health and success could not. Spurgeon's suffering did not interrupt his formation. It deepened it, and it produced in him a pastoral tenderness toward the suffering of others that marked his ministry until his death at fifty-seven.

Martin Luther suffered throughout his most productive years from kidney stones, chronic illness, vertigo, and what he called *Anfechtungen* — a word that resists easy translation but encompasses the spiritual anguish, despair, and physical distress that assailed him repeatedly across his life. He translated the New Testament into German during his confinement at the Wartburg castle under conditions of physical and psychological duress. He continued to preach, write, and lead the Reformation from a body that was frequently failing him. His formation and his fruitfulness were not sequential — health first, then ministry. They were simultaneous, with the limitation woven through the work.

The fitness pillar, understood rightly, does not exclude these men and women. It describes them. Each of them stewarded the body they actually had — honestly, faithfully, and with a trust that God's purposes would be

accomplished through that body exactly as it was. That is the standard this framework holds. Not performance. Not capacity. Faithfulness with what God gave.

The Daily Practice: What Whole-Person Fitness Looks Like

Fitness, in the framework of this book, is not primarily about gym memberships or athletic performance. It is about the consistent, unglamorous, daily stewardship of the physical instrument God has given each person. The following practices describe what that has looked like in my own life — not as a prescription for every person, but as a lived testimony of what consistent physical stewardship produces over time.

THE FITNESS PILLAR: DAILY PRACTICES

Consistent Daily Movement. Walking for a few minutes every thirty minutes throughout the day, accumulating roughly ten thousand steps daily. An extended walk with my wife after dinner several times a week. The goal is not athletic performance but consistent physical engagement — keeping the body active rather than sedentary across the full course of the day.

Functional Exercise. Stretches, pushups, crunches, wall squats, and air squats several times a day, integrated into the daily schedule

rather than reserved for a dedicated gym session. Functional fitness — the ability to move, bend, carry, and sustain physical effort — is the practical fruit of this kind of consistent, distributed training.

TaeKwonDo Practice. Continuing to practice forms, kicks, and techniques from the martial arts tradition. Not at the intensity of younger years, but with the same intentionality. The body remembers what it has trained, and continuing to practice maintains both the physical capacity and the mental engagement that TaeKwonDo develops.

Nutritional Stewardship. Increasing vegetables, fruits, eggs, nuts, seeds, and lean proteins while reducing sugars, refined carbohydrates, and unhealthy fats. No soft drinks. Black coffee, one sixteen-ounce cup in the morning. Drinking water consistently throughout the day. Food is fuel for the temple — it matters what goes in.

Sleep. Seven to nine hours every night, consistently prioritized. Rest is not laziness. It is biological necessity and, in the biblical framework of sabbath, a form of trust — the acknowledgment that God sustains what I cannot sustain by staying awake. The chronically sleep-deprived disciple is a diminished one.

Dental and Preventive Care. Brushing twice daily, flossing, using a water pick, and rinsing with mouthwash — attending to the quieter maintenance disciplines that most people neglect until neglect produces expensive consequences. Stewardship is always more about faithfulness in small things than heroism in large ones.

Medical Monitoring. Regular blood work and medical checkups to track what cannot be seen or felt — the internal indicators of health that consistent stewardship is designed to maintain.

At nearly 56, my blood work is good and improving. I take no medications. These are not accidents. They are the compound fruit of daily faithfulness over decades.

Reading and Study. Ongoing reading on nutrition, exercise science, health stewardship, and the theology of embodiment. Knowledge does not replace practice, but uninformed practice produces preventable mistakes. The disciple who reads seriously in this domain becomes an informed steward rather than a well-intentioned guesser — understanding why the practices they are building actually work, and grounding them in a biblical theology of the body that transforms fitness from self-improvement into worship.

The Transfer of Discipline: How Fitness Serves Faith and Finance

One of the most consistently verified principles in the framework of this book is that discipline developed in one pillar transfers to the others. This is not a theoretical claim. It is the lived experience of anyone who has seriously pursued physical formation over an extended period.

The person who has learned to show up at the mat or the track when they do not feel like it has already practiced the skill that consistent Bible reading requires. The person who has trained their body to push through resistance without quitting has already built the

perseverance that financial discipline demands — the willingness to delay gratification, to live within constraints, to work toward a future reward that is not yet visible. The person who has submitted their body to the correction of a coach or instructor has already learned the humility that genuine discipleship requires.

In the first-century Greek world, the gymnasium was not merely a place of physical training. It was a center of formation for the whole person — mind, body, and character. The word gymnasium comes from the Greek *gymnos*, meaning naked — training stripped of pretense, in which the body's actual condition and the person's actual discipline were fully visible. There was no hiding in the gymnasium. What you had built, or failed to build, was apparent.

This is the vision behind the fitness pillar. Not the performance of health for appearance's sake, but the genuine, disciplined, accountable stewardship of the body God gave — in which what has actually been built is visible, not only to others but to the disciple themselves. The person who looks honestly at their physical condition and asks "Is this the faithful stewardship of a temple?" is asking exactly the right question.

Reading and Study: The Intellectual Dimension of Physical Stewardship

There is a dimension of fitness formation that is easy to overlook because it does not take place in a gym or on a track: the intellectual dimension. The person who wants to steward their body faithfully needs to understand their body — its biology, its nutritional needs, its response to exercise and rest, the science behind the habits they are building. Knowledge does not replace practice, but ignorance of basic health principles produces preventable mistakes that undermine even sincere effort.

Of all the things that have contributed most significantly to my own physical stewardship, personal reading and study rank among the most important. Not the daily practices alone — though they are essential — but the informed framework behind them. Understanding why certain foods produce certain outcomes, why consistent movement at moderate intensity outperforms sporadic intense exercise for long-term health, why sleep is not a luxury but a biological necessity, why dental health is connected to cardiovascular health — this kind of knowledge turns daily practices from uninformed habits into intelligent stewardship.

The theology of embodiment matters here as well. The disciple who has never seriously engaged with what

Scripture says about the body — what it means for the body to be a temple, what Paul means when he says to glorify God with your body, what it means to be fearfully and wonderfully made — is practicing physical stewardship without a theological foundation. The practices may be present, but the motivation is merely aesthetic or functional rather than genuinely worshipful. Reading serious Christian thinkers on embodiment, creation, and stewardship provides the theological grounding that transforms fitness from self-improvement into discipleship.

A simple starting point for the reading and study dimension of the fitness pillar might include works on basic nutrition and movement science, theologically grounded books on embodiment and human flourishing, and the biblical texts on the body developed in this chapter. The goal is not to become a health expert. It is to become an informed steward — someone who knows enough about the body God gave them to tend it wisely rather than carelessly.

A Word About Failure, Aging, and Grace

I want to close this chapter where Chapter Four closed — with honesty about failure and the place of grace.

For the better part of a decade following college graduation in 1992, my physical life was not a reflection of the stewardship principles described in this chapter. The TaeKwonDo discipline I had developed in my early teens had lapsed. During my Chicago years I ate out nearly every meal. Healthy eating was the last thing on my mind. The body I would later teach others to steward as a temple of the Holy Spirit was being quietly neglected through nothing more dramatic than daily inattention.

What changed was not dramatic. It was the gradual, Spirit-guided recovery of discipline — beginning with the return to TaeKwonDo around 2002 when I took over leadership of my father's organization, and continuing through the progressive development of the daily practices described in this chapter. The compound interest of physical stewardship, like financial compound interest, builds slowly and then accelerates. The person who begins at 40, or 50, or 60, is not starting too late. They are starting today — and today is the right day to begin.

Aging is not the enemy of physical stewardship. It is the context in which faithful stewardship is most clearly distinguished from athletic performance. The young body does not require much intentional care to function adequately. The aging body requires consistent,

deliberate stewardship to remain genuinely available for service. The 55-year-old who walks ten thousand steps a day, practices their forms, eats carefully, sleeps adequately, and monitors their health proactively is making a statement about the value they place on the years and the energy God has given them. That statement is itself a form of witness.

Paul wrote in 1 Timothy 4:8 that "physical training is of some value." Not no value — some value. Significant enough to mention. Significant enough to practice. The same Paul who disciplined his body like a boxer in training acknowledged that the body and its care matter — not as the primary concern of the disciple's life, but as a genuine and irreducible concern. The body is the temple. The temple is to be tended. And the tending, done faithfully over decades, produces a kind of fruit — in health, in energy, in longevity, in the visible coherence of a life that practices what it preaches — that the undisciplined life simply cannot produce.

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A Starter Reading List for the Fitness Pillar

The fitness pillar is the domain of the three pillars least served by explicitly Christian literature — most of the best writing on physical stewardship comes from outside the church, and must be received with theological discernment. The following list reflects the books that have most shaped my own thinking and practice.

On the theology of embodiment: John Coe and Kyle Strobel's *Embodied Hope* is the most theologically serious treatment of the relationship between the body and spiritual formation in contemporary Christian writing. It takes the incarnation and resurrection seriously as the foundation for a Christian account of embodied life. On exercise and physical health: Michael Matthews' *Bigger Leaner Stronger* provides the most evidence-based and practically organized approach to strength training available to a general reader. James Clear's *Atomic Habits*, while primarily a habit formation book, provides the behavioral framework that underlies every consistent physical practice and applies directly to building fitness disciplines. On nutrition: Michael Pollan's *In Defense of Food* is the clearest and most readable account of why the modern Western diet drives modern disease — and what returning to whole food eating looks like in practice. Its foundational prescription — eat food, not too much, mostly plants — is one of the

most actionable summaries of nutritional wisdom available. On sleep: Matthew Walker's *Why We Sleep* makes the strongest case available for why sleep is not optional for anyone serious about physical and cognitive health. On longevity and long-term health: Peter Attia's *Outlive* provides the most evidence-based framework for thinking about health not in terms of disease avoidance but in terms of sustained long-term capacity — which maps directly onto the fitness pillar's concern for availability to mission.

We have now addressed two of the three pillars. Faith is the center — the vertical relationship with God from which everything else derives its meaning. Fitness is the embodied expression — the stewardship of the physical instrument through which faith is lived out in the world. In Chapter Six we turn to the third and final pillar: Finance. If faith is the vertical dimension and fitness is the physical dimension, finance is the material dimension — the stewardship of the resources God has entrusted to each person, and the freedom that faithful stewardship, over time, can produce.

REFLECTION & DISCUSSION

1. The research shows that Christians in America tend to be less physically healthy than the general population. How do you respond to that data honestly — not defensively but diagnostically? What does it suggest about the theology the church has implicitly adopted toward the body?
2. Paul writes in Romans 12:1 that offering the body to God is "true and proper worship." How does that framing change the way you think about your daily physical choices — what you eat, how you move, how you sleep?
3. In 1 Corinthians 9:27, Paul says he disciplines his body so he will not be disqualified from his ministry. Where in your life is an undisciplined body currently competing with your mission — draining the energy, clarity, or credibility that your calling requires?
4. Reflect on the statement: "Discipline is not domain-specific." Where have you seen physical discipline transfer into other areas of your life? Where has physical neglect produced consequences you did not anticipate?
5. Take an honest inventory of your current physical practices. In which areas — movement, nutrition, sleep, preventive care — are you faithfully stewarding the body God gave you? Where is the most significant gap between current practice and faithful stewardship?

Take time to write your answers before moving to Part Three.

CHAPTER SIX

Finance

The Freedom to Say Yes to God

"Keep your lives free from the love of money and be content with what you have, because God has said, "Never will I leave you; never will I forsake you."" — Hebrews 13:5

Money is not the problem.

The love of money is the problem. The fear of money is the problem. The ignorance of money is the problem. The bondage to money — the condition in which financial obligation governs every significant decision a person makes, constraining their availability to God and their freedom to serve — is the problem.

Money itself is a tool. A neutral instrument. It amplifies what is already in a person — the generous become more generous as their resources grow, the anxious become more anxious, the self-absorbed more self-absorbed. This is why Scripture devotes so much attention to the inner life of the person who handles money, rather than to money itself. Jesus did not speak frequently about money because money is inherently dangerous. He spoke

frequently about it because it is one of the most reliable revealer of what is actually in the heart.

"The only subject Jesus taught more about than money was the Kingdom of God. Sixteen of his thirty-eight parables dealt with the topic of money and possessions."

This chapter addresses the third pillar of whole-person discipleship: Finance. It makes the case that financial stewardship is not a secular concern awkwardly attached to a spiritual framework. It is a deeply spiritual matter — one that touches the disciple's relationship with God, their capacity for generosity, their freedom for mission, and the credibility of their witness. And it offers a framework — tested over decades of personal practice, financial education, and two published books — for moving from financial bondage toward the freedom that genuine stewardship produces.

The Financial Reality American Christians Are Living In

Before making the positive case for financial stewardship as discipleship, honesty requires acknowledging the financial reality in which most American Christians are living. It is not encouraging.

THE STATE OF AMERICAN HOUSEHOLD FINANCE (2024-2026)

\$1.17T — Total U.S. credit card debt (Q3 2024, Federal Reserve Bank of New York)

47% — Credit cardholders currently carrying a balance month to month (Bankrate, 2026)

22% — Cardholders who do not believe they will ever pay off their credit card debt

61% — Credit card debtors in debt for at least one year (up from 53% in 2024)

25% — U.S. households living paycheck to paycheck in 2025

43% — Americans citing money as having a negative impact on their mental health

22yrs — Time to pay off average household credit card debt making only minimum payments

\$18,000 — Interest cost of paying off average balance by minimum payments alone

52% — Americans earning \$100,000+ who still report financial stress

40% — Workers delaying retirement due to financial instability

These numbers describe a population under significant and chronic financial pressure — and the Christian community is not exempt from them. The same debt burdens, the same anxiety, the same paycheck-to-paycheck vulnerability that characterize the general population characterize the church. The financial freedom that the Bible describes as not only possible but

expected of the faithful steward remains, for most Christians, an aspiration rather than a reality.

This is a discipleship failure. Not a moral failure in the sense of deliberate wrongdoing — most people in financial bondage did not choose it consciously. But it is a failure of formation: a failure to teach, show, confirm, and replicate the financial principles that Scripture sets forth clearly, practically, and repeatedly. The church has largely left its members to navigate the most financially complex culture in human history without the biblical framework they need to do so faithfully.

What the Bible Actually Says About Money

The Bible's teaching on money is far more extensive, practical, and theologically serious than most discipleship frameworks acknowledge. A brief survey of the terrain is necessary before addressing application.

God owns everything. The foundational theological claim undergirding every biblical teaching about money is stated in Psalm 24:1: "The earth is the Lord's, and everything in it." Everything a person possesses — their income, their savings, their property, their capacity to earn — belongs ultimately to God. Deuteronomy 8:18 is explicit: "It is the Lord your God who gives you power to

get wealth." The capacity is given. Which means the wealth produced by that capacity is, at its root, entrusted rather than earned. We are not owners. We are stewards — managers of what belongs to Another.

Money reveals the heart. Jesus said in Matthew 6:21:

"Where your treasure is, there your heart will be also."

This is not a warning — it is an observation. The checkbook, the credit card statement, the financial choices made under pressure — these are among the most reliable indicators of what a person actually values, regardless of what they say they value. This is why Jesus spoke about money so frequently. Not because money is the most important thing, but because how a person handles money tells you almost everything about who they actually are.

The love of money is idolatry. Paul writes in

Colossians 3:5 that greed is idolatry — a stunning claim that reframes financial excess not as a lifestyle choice but as a spiritual condition. The person whose financial decisions are governed by the accumulation of wealth for its own sake has made money their god — the thing they trust for security, the thing they sacrifice other goods to serve, the thing they fear losing above all else. Jesus made

the competition explicit: "You cannot serve both God and money" (Matthew 6:24). The Greek word translated "money" here is *mammon* — not merely currency but the personified spirit of material wealth as a competing allegiance.

The prayer for enough. Proverbs 30:8-9 contains one of the most countercultural prayers in all of Scripture: "Give me neither poverty nor riches, but give me only my daily bread. Otherwise, I may have too much and disown you and say, 'Who is the Lord?' Or I may become poor and steal, and so dishonor the name of my God." The wise man Agur is not praying for prosperity or for poverty. He is praying for enough — for the sufficiency that allows him to remain dependent on God without being tempted by either the pride of abundance or the desperation of want. This is the financial posture Scripture consistently commends: contentment, not accumulation.

Contentment is learned, not given. Paul writes in Philippians 4:11-12: "I have learned to be content whatever the circumstances. I know what it is to be in need, and I know what it is to have plenty. I have learned the secret of being content in any and every situation." The word "learned" appears twice. Contentment is not a

temperamental gift distributed unevenly. It is a skill developed through the sustained practice of gratitude, trust, and the deliberate choice to find sufficiency in what God has provided rather than anxiety in what He has not. It is, in the deepest sense, a fruit of faith formation — which is why the finance pillar and the faith pillar are inseparable.

Generosity is the antidote to greed. The biblical corrective to the love of money is not the absence of money. It is generosity — the deliberate, joyful, consistent giving of what has been entrusted to you in service of God and others. Proverbs 11:24-25 describes what sounds like a financial paradox: "One person gives freely, yet gains even more; another withholds unduly, but comes to poverty. A generous person will prosper; whoever refreshes others will be refreshed." Paul builds on this in 2 Corinthians 9:6-7: "Whoever sows sparingly will also reap sparingly, and whoever sows generously will also reap generously. Each of you should give what you have decided in your heart to give, not reluctantly or under compulsion, for God loves a cheerful giver." The generous life is not the financially diminished life. It is the financially freed life — the life that has loosened money's grip by practicing the discipline of giving it away.

Financial Stewardship as Discipleship

What makes financial stewardship a discipleship issue rather than merely a practical matter is the direct connection between a person's financial condition and their availability to God.

The person who is deeply in debt is not a free agent. Their financial obligations constrain their vocational choices, their geographic mobility, their capacity for generosity, and their ability to respond to the promptings of God without first calculating what they can afford. The person who lives paycheck to paycheck does not have margin — margin of time, margin of money, margin of attention — for the work God may be calling them to. Financial bondage is not merely uncomfortable. It is a constraint on discipleship.

Conversely, financial freedom — the condition in which passive income covers living expenses, in which debt has been eliminated, in which savings provide a cushion against the unexpected — is not merely comfortable. It is a condition of extraordinary availability. The financially free person can say yes to whatever God asks without a financial constraint making the decision first. They can give generously without calculating what they can afford. They can take risks that faith requires without the terror

of financial ruin. They can work where they are called rather than where they are financially trapped.

Financial freedom is not the goal of the Christian life. It is the condition that makes the fullest availability to God possible — the freedom to say yes to whatever He asks, whenever He asks it.

This reframe is important. The finance pillar is not in this book because wealth is a worthy goal for disciples of Jesus. It is in this book because financial bondage is one of the most effective constraints on discipleship available to the enemy of our souls — and because the biblical framework for financial stewardship, faithfully applied over time, produces a freedom that the enemy cannot take away.

A Personal Testimony: Money as Tool, Not Goal

Money has always been a tool to me — never a goal. I grew up generous, sometimes to a fault. My parents rebuked me for giving too freely. Today I watch my daughter demonstrate the same generous impulse, and I understand both the beauty and the danger in it. Generosity without stewardship is not virtue. It is simply a faster path to having nothing left to give.

My parents modeled saving and investing, even when they did not fully understand what they were investing in — mutual funds, land, the patient accumulation of assets over time. I learned from their example and then went further, reading widely, attending seminars, and learning through costly trial and error. The errors were real. Not long after arriving in Chicago in 1998, I invested \$100,000 of my father's money in what I believed was a promising opportunity in the Chinese market. The investment failed. The loss was the most painful financial experience of my life — not because of the amount, but because of whose money it was and what it represented. When I called my father to confess, his response was a single quiet question: "Did you learn something?" He did not rage. He did not demand repayment. He let the lesson cost what it cost.

Apparently it did not cost quite enough. About two years ago, I made the same mistake again — this time with \$100,000 of my own money, chasing another investment that looked promising and was not. The circumstances were different. The dollar amount was identical. The difference was that by then I had built a net worth of several million dollars, so the loss, while painful, was not existential. What stung more than the money was the recognition: the lesson I thought I had learned in 1998 had not fully taken root. Human nature is stubborn.

Formation is slow. Even the instructed repeat their mistakes.

The real financial growth — the consistent saving, the index fund investing, the patient accumulation of real estate equity — did not begin in earnest until around 2004, when I returned to Dallas, and gained momentum after marrying in 2005. Since then I have consistently saved and invested in low-cost index funds, paid off three properties, and built rental income that contributes to genuine financial freedom. No extravagant purchases — but no deprivation either. We traveled, we made memories, we lived fully — we simply did not spend carelessly. The difference between those two things is larger than most people realize.

At 55, my primary work was teaching a one-hour martial arts class at my church. My net worth still grew by nearly half a million dollars that year. Our passive cash flow covers our living expenses, our giving, and vacation travel several times a year. By conventional measures I am in the top three to five percent of American households by net worth.

Two people spoke prophetically over me years ago, when I had very little, that I would become rich. I was skeptical then; I remain cautious about contemporary prophecy. But I cannot tell my story honestly without

acknowledging that what has happened in my financial life exceeds what my habits and discipline alone would predict. My habits were the faithfulness. The outcome was His provision.

A clarification is necessary here, because the testimony above risks being misread. Financial freedom as this book defines it is not wealth. The goal of the finance pillar is not affluence — not a high net worth, not the accumulation of possessions, not financial success by any conventional measure. The goal is sufficiency: enough freedom from financial bondage that the disciple can say yes to whatever God asks without a financial constraint making the decision first. That freedom is achievable at many income levels and in many material circumstances. Some disciples will achieve genuine financial freedom at a modest income, having eliminated debt and built margin through careful stewardship. Others will face genuine financial hardship from circumstances entirely outside their control — systemic injustice, catastrophic illness, caregiving obligations, economic disruption — and their faithfulness in those circumstances is not less than the faithfulness of the financially comfortable. The framework of this book does not measure financial success by net worth percentile. It measures it by stewardship: was the person faithful with what God entrusted to them, whatever the amount? A faithful

disciple in poverty is practicing the finance pillar fully. A wealthy disciple who holds their wealth with an open hand and deploys it for Kingdom purposes is practicing the finance pillar fully. Neither is the measure of the other.

I tell this story not to impress but to bear witness — and specifically to bear witness to the connection between the three pillars. The financial freedom I describe did not come in isolation from the faith formation and physical discipline described in the previous two chapters. It came alongside them and because of them. The same discipline that kept me reading my Bible daily for twenty years kept me contributing to my index funds when the market was down. The same perseverance that sustained my TaeKwonDo practice into my mid-fifties sustained my long-term investment strategy through two significant market corrections. The three pillars are not parallel tracks. They are one integrated life, expressed in three domains.

The Framework: Seven Principles of Biblical Financial Stewardship

The following principles represent the core of the financial framework I have developed, tested, taught in classes, and presented in my book *Money While You*

Sleep: A Guide to Financial Freedom. They are not comprehensive — a full treatment requires the book — but they provide the theological and practical foundation on which the finance pillar of this discipleship framework rests.

THE FINANCE PILLAR: CORE PRINCIPLES

1. Acknowledge God's Ownership. Every dollar you earn, every asset you hold, belongs ultimately to God. You are a steward, not an owner. This single conviction, genuinely internalized, transforms every financial decision from a question of personal preference into a question of faithful management.

2. Spend Less Than You Earn. The foundational arithmetic of financial health. No investment strategy, no income level, no financial tool can substitute for the basic discipline of living within means. Proverbs 21:20 is direct: "A wise person saves for the future, but a foolish man spends whatever he gets." During my Chicago years I saved essentially nothing — eating out nearly every meal, spending without a plan. The consequences were predictable.

3. Eliminate Debt Systematically. Proverbs 22:7 states plainly: "The borrower is slave to the lender." Debt is not always sin, but it is always a constraint — on freedom, on generosity, on availability. The disciple who is serious about financial stewardship develops a plan to eliminate debt and executes it with the same consistency they bring to spiritual disciplines. In my own life, a conviction from Romans 13:8 — "Let no debt remain outstanding" — led to a sequence of

mortgage payoffs that, in hindsight, were timed providentially.

4. Save and Invest Consistently. Proverbs 13:11 observes: "Wealth gained hastily will dwindle, but whoever gathers little by little will increase it." Compound interest is one of the most powerful forces in personal finance — Albert Einstein reportedly called it the eighth wonder of the world. The person who begins investing early, consistently, and in low-cost index funds does not need exceptional income or exceptional intelligence. They need consistency and time. Both are available to anyone willing to apply the discipline.

5. Give Generously and Systematically. Giving is not an optional addition to a solid financial plan. It is a discipline that keeps money in its proper place — as a tool rather than a treasure. I give to the church and to missions automatically and regularly. It is scheduled, not spontaneous. Systematic generosity guards against the tendency to give only when the feeling is present and the amount feels comfortable. Real generosity often requires giving beyond comfort.

6. Build Passive Income. The goal of financial stewardship is not merely the absence of debt. It is the presence of income that is not dependent on your daily labor — income that works while you sleep. Rental income, dividend income, index fund distributions — these are the mechanisms through which financial freedom is built over time. The disciple who builds passive income has built a foundation for availability that active income alone cannot provide.

7. Cultivate Contentment. The most countercultural financial principle in Scripture. In a culture designed to manufacture dissatisfaction — to ensure that every possession eventually feels insufficient and every achievement generates the

hunger for the next one — contentment is an act of resistance. Paul's testimony in Philippians 4:11-12 is not passive acceptance. It is the active, disciplined, Spirit-sustained choice to find sufficiency in what God has provided. Contentment is the fruit of a faith that has genuinely taken root in the financial life.

8. Invest in Human Capital. The highest-return investment most people can make is in their own financial knowledge. Read consistently and broadly — on biblical stewardship, on investing, on wealth building, on the behavioral psychology of money. A single book, genuinely applied, can be worth more than any single investment. I did not arrive at financial freedom through exceptional income. I arrived through the patient accumulation of knowledge applied over decades. Begin with one book. Apply it. Then read the next.

The Agur Prayer: The Theology of Enough

Of all the biblical texts related to money, the prayer of Agur in Proverbs 30:8-9 may be the most theologically precise and the most practically countercultural:

"Give me neither poverty nor riches, but give me only my daily bread. Otherwise, I may have too much and disown you and say, "Who is the Lord?" Or I may become poor and steal, and so dishonor the name of my God." —
Proverbs 30:8-9

This prayer locates the financial danger zone with remarkable precision. Too little, and the temptation is desperation — the willingness to dishonor God's name for survival. Too much, and the temptation is pride — the forgetfulness of God that prosperity tends to produce. The sweet spot is enough: sufficient provision for the present, sufficient simplicity to remain conscious of dependence on God.

What makes this prayer even more significant is its connection to a text most believers know far better. In Matthew 6:11, in the Lord's Prayer, Jesus instructs His disciples to pray: "Give us today our daily bread." The verbal parallel with Proverbs 30:8 is not coincidental — both prayers center on the same concept of daily provision, and the earlier text may well illuminate the later one.

The traditional interpretation of "give us today our daily bread" treats it as a petition for physical provision — a request that God meet our material needs for this day. That reading is not wrong. But when Agur's prayer is brought alongside it, a richer and more challenging interpretation emerges. Agur is not simply asking God to feed him. He is asking God to give him exactly the right amount — neither so much that pride displaces

dependence, nor so little that desperation displaces integrity. He is praying for guardrails.

Read through that lens, "give us today our daily bread" is not primarily a petition for provision. It is a petition for proportion — a prayer that says: Lord, give me exactly what keeps me faithfully dependent on you. Not what makes me comfortable. Not what makes me wealthy. Not even what I think I need. What keeps me honest. What keeps me humble. What keeps me looking to you rather than to my own resources.

"Give us today our daily bread" is not a petition for God to meet our physical needs. It is a petition for guardrails — give me exactly what keeps me faithfully dependent on you, no more and no less.

This reframe has profound implications for the finance pillar. The disciple who prays the Lord's Prayer with Agur's insight is not asking God to make them financially comfortable. They are surrendering their financial ambition — and their financial anxiety — to the wisdom of a God who knows exactly what amount of provision produces faithfulness and what amount produces either desperation or pride. It is, in the deepest sense, the prayer of a steward rather than an owner: not "give me

what I want" but "give me what serves your purposes in my life."

This reading of the daily bread petition is entirely consistent with what Jesus says a few verses later in the same chapter — the passage that contains the most concentrated financial theology in all of the Gospels:

"Therefore I tell you, do not worry about your life, what you will eat or drink; or about your body, what you will wear. Is not life more than food, and the body more than clothes? ... But seek first his kingdom and his righteousness, and all these things will be given to you as well." — Matthew 6:25, 33

The movement from verse 11 to verse 33 is one continuous argument. Pray for daily bread — for enough, for proportion, for guardrails. Do not be anxious about provision — because the Father who knows what you need before you ask has already accounted for it. And seek first the Kingdom — because the person whose primary orientation is toward God and His purposes will find that the material dimensions of life are ordered rightly in their wake.

This is not a promise of prosperity. It is a promise of sufficiency — and of right order. The person who seeks the Kingdom first does not necessarily become wealthy.

They become free from the anxiety that drives the frantic pursuit of financial security as an end in itself. They are released from the tyranny of *mammon* not because they have escaped material need but because they have found something more reliable than accumulation to trust.

I know this sequence not only theologically but personally. In 1998, sitting at a cubicle at my first corporate job in Chicago, I pulled out a sheet of paper and began writing down what I wanted most: five houses, a net worth of five million dollars, passive income that made work optional. Goals that were, on their face, entirely reasonable. Goals that were also, I suddenly felt, entirely wrong.

Something stopped me. Not a voice exactly — more like a conviction. I flipped the paper over and started again. This time I wrote: daily Bible reading. Regular prayer. Faithful ministry. Discipling others.

I pursued those goals first. And then, over the years that followed, something unexpected happened: the goals on the other side of the paper came too.

I share this not as a formula — the Kingdom is not a vending machine that dispenses real estate portfolios in exchange for quiet times. But it is a testimony to the sequence Jesus describes. The person who seeks first the Kingdom — who writes the spiritual priorities on the

front of the paper and trusts God with what is written on the back — is not impoverishing themselves. They are positioning themselves to receive what God has determined is exactly enough for their faithful deployment in His purposes.

Agur's prayer and Jesus's promise are not two separate teachings. They are two expressions of the same conviction: the material life is most faithfully ordered when it is held loosely, oriented toward God, and measured not by accumulation but by the freedom it produces for Kingdom service. That is the theological foundation of the finance pillar — and it is the north star by which every financial decision in this framework is navigated.

This does not mean the disciple should not pursue financial stewardship, save consistently, or build toward freedom. Agur's prayer is not a prayer against planning. It is a prayer against the idolization of accumulation — the belief that more is always better, that financial security is the ultimate goal, that the amount in the account determines the quality of the life. The financially free disciple who has prayed this prayer genuinely is free from that idolization. They have built financial margin not to serve their own comfort but to be available for

whatever God asks — and they hold it with an open hand, knowing it belongs to Him.

This is not a prayer against wealth. It is a prayer against the spiritual dangers that wealth and poverty both carry. The disciple who builds financial freedom through faithful stewardship is not violating the spirit of Agur's prayer — they are building the condition in which enough is genuinely achievable. The financially free person is not enslaved to accumulation. They have enough to live, enough to give, enough to serve — and the wisdom to know when enough is enough.

Agur's prayer also contains an implicit warning for the contemporary prosperity gospel: the person who has too much is in spiritual danger, not spiritual blessing. Wealth is not evidence of God's favor. It is a stewardship responsibility that increases as the wealth increases. The person who receives much is expected to deploy much — for the Kingdom, for the poor, for the mission of God in the world. Jesus makes this expectation explicit in one of His most striking and under-applied financial teachings:

"I tell you, use worldly wealth to gain friends for yourselves, so that when it is gone, you will be welcomed into eternal dwellings." — Luke 16:9

This verse comes at the conclusion of the Parable of the Dishonest Manager — one of Jesus's most puzzling and most misread parables. In it, a steward about to be fired uses his master's resources shrewdly to secure his future by cultivating relationships before his window of access closes. Jesus does not commend the manager's dishonesty. He commends his foresight — the recognition that present resources have a limited window of usefulness and must be deployed strategically for future benefit.

The application Jesus draws is breathtaking in its practical implication: the material wealth of this present age — which is temporary, which will eventually "be gone" — can be converted into something of eternal value. The "friends" are not people whose favor is purchased. They are people whose eternal destiny is shaped by the faithful deployment of material resources for Kingdom purposes. Money, wielded for the mission of God, has a conversion rate. It can be exchanged for something of infinite and permanent worth.

This is the theology that gives the finance pillar its ultimate purpose. Financial freedom is not the goal. The freedom it produces — the freedom to give generously, to fund the mission, to deploy resources for the Kingdom without calculating what can be afforded — is the goal.

The disciple who achieves financial freedom and then holds it for personal comfort has missed the point entirely. The disciple who achieves financial freedom and then deploys it for the Kingdom has understood what the steward in Jesus's parable understood: the window is limited, the opportunity is now, and material wealth wisely invested in eternal purposes produces a welcome that no earthly asset can match.

Financial Freedom and the Three Pillars

The integration of the finance pillar with the other two is not incidental. It is structural.

Financial anxiety is one of the most effective destroyers of prayer. The person consumed by worry about debt, by the mathematics of bills that exceed income, by the vulnerability of living without margin — that person brings their anxiety to prayer and finds it difficult to release. Jesus addressed this directly in Matthew 6:25-34, the great passage on anxiety, which is fundamentally a financial text. His argument is not that financial concerns are illegitimate. It is that the person who has genuinely trusted God with the totality of their life — including their material provision — can release the anxiety that financial uncertainty otherwise produces. That release is

a fruit of both faith formation and financial stewardship working together.

Physical fitness and financial stewardship also reinforce each other in practical ways. The person who has built the discipline of consistent physical practice has already built the most important skill in financial management: the ability to delay gratification, to make uncomfortable choices in the present for the sake of future benefit, to show up consistently even when the immediate result is not visible. The same character that maintains a physical discipline maintains a financial one. The three pillars are one formation, expressed in three domains.

And the fully formed disciple — faith tended daily, body stewarded faithfully, finances ordered wisely — is a person of unusual freedom and unusual availability. They have, over time, removed the constraints that keep most disciples from full engagement with whatever God is asking. They can give without calculating what they can afford. They can go where they are called without asking whether they can afford to go. They can serve without the perpetual distraction of financial anxiety. They are, in the most practical and biblical sense of the word, free.

Human Capital: The Highest-Return Investment

Of all the principles in the finance pillar, one stands apart as both foundational and frequently overlooked: the investment in your own financial knowledge. I address this in my book *Money While You Sleep* under the concept of Human Capital — the idea that the most important financial asset most people possess is not their savings account or their home equity but their own knowledge, judgment, and capacity to make wise decisions.

Human capital is what enables everything else. The person who understands compound interest will make different choices than the person who does not. The person who understands the difference between an index fund and an actively managed fund will build wealth more efficiently than the person who follows a friend's advice without understanding what they are buying. The person who has read seriously on biblical stewardship will approach their finances with a framework that secular financial wisdom alone cannot provide.

The return on investment in financial knowledge is extraordinary — and it is available to anyone willing to invest time and modest money in reading. A single book, read and genuinely applied, can be worth tens or hundreds of thousands of dollars in better financial decisions over a lifetime. This is not an exaggeration. I

did not arrive at financial freedom through exceptional income or exceptional intelligence. I arrived through the patient accumulation of knowledge — through reading, seminars, trial and error, and the gradual development of the judgment that only informed experience produces.

The highest-return investment most people can make is not in the stock market. It is in their own financial knowledge. A \$20 book applied faithfully can outperform a \$20,000 investment made in ignorance.

For anyone beginning the finance pillar from a position of limited financial knowledge, the following is a starter reading list — the books that have most shaped my own financial thinking and that I recommend most consistently to the students I have taught. This is not an exhaustive list. It is a beginning.

On the theology and philosophy of money: Randy Alcorn's *The Treasure Principle* provides the clearest brief statement of the biblical theology of giving and stewardship. Ron Blue's *Master Your Money* is the most practically grounded Christian financial framework available. On wealth building and financial independence: JL Collins's *The Simple Path to Wealth* is the clearest and most accessible explanation of index

fund investing available to a general reader. Thomas Stanley and William Danko's *The Millionaire Next Door* dismantles the cultural myths about how wealth is actually built. Morgan Housel's *The Psychology of Money* addresses the behavioral and emotional dimensions of financial decision-making that technical knowledge alone cannot fix. On passive income and real estate: Gary Keller's *The Millionaire Real Estate Investor* provides the foundational framework for building wealth through real estate — the asset class that has contributed most significantly to my own financial freedom. On mindset and habit: James Clear's *Atomic Habits*, while not specifically a financial book, addresses the habit formation that underlies every financial discipline described in this chapter.

Read one. Apply it. Then read the next. The goal is not to become a financial scholar. It is to become someone whose financial decisions are informed by the accumulated wisdom of people who have gone before — rather than someone who figures it out by expensive trial and error alone.

A Word About Mistakes, Learning, and Grace

Financial formation, like spiritual and physical formation, is not a straight line. It involves mistakes — sometimes expensive ones — and the slow accumulation

of wisdom that only experience, including painful experience, can produce.

I have lost \$100,000 twice. Both times the loss was preventable. Both times the lesson was available before the mistake was made and was not fully heeded. I know from personal experience that financial wisdom is not the automatic fruit of theological education or good intentions. It is the hard-won result of paying attention to what the numbers actually say, learning from what went wrong, and returning to the principles that produce health rather than abandoning them when they feel inconvenient.

The person reading this chapter who has made financial mistakes — who carries debt they are ashamed of, who has spent carelessly, who has invested poorly, who has never learned the basic disciplines of stewardship — is not disqualified from the finance pillar. They are exactly where the Teach movement begins: at the recognition that there is something to learn that they do not yet know. The principles are available. The time to begin applying them is always now. And the God who is faithful in the faith pillar and the fitness pillar is faithful in the finance pillar as well. My habits were the faithfulness. The outcome, in every pillar, was His provision.

Part Two is complete. We have addressed all three pillars: Faith as the center and vertical dimension of whole-person discipleship; Fitness as the embodied dimension in which the body God gave us is stewarded as a temple; and Finance as the material dimension in which the resources God has entrusted to us are managed as a stewardship responsibility and built into the freedom that genuine availability to God requires. Part Three now turns to implementation — what this framework looks like for the individual disciple, the small group, and the local church.

REFLECTION & DISCUSSION

1. Of the seven principles of biblical financial stewardship presented in this chapter, which one is most absent from your current financial practice? What is one concrete step you could take this week to begin applying it?
2. Reflect on Paul's statement that he "learned" contentment. Where are you in that learning process? What circumstances or practices have most contributed to your growth in contentment — or most undermined it?
3. How does the reframe of financial freedom as "the freedom to say yes to God" change the way you think about the goal of financial stewardship? How does it differ from the way American culture typically frames the goal of financial success?

4. Jesus said "where your treasure is, there your heart will be also." Look honestly at your last month of spending. What does it reveal about where your heart actually is — as distinct from where you say your values are?

5. The chapter argues that financial bondage is a discipleship issue because it constrains availability to God. Where in your life is financial pressure currently limiting your availability — to serve, to give, to go where God may be calling you? What would faithful stewardship over the next three years make possible that is currently impossible?

Take time to write your answers before moving to Part Three.

PART THREE

The Framework in Practice

CHAPTER SEVEN

The Individual Disciple

A Personal Assessment and Road Map

*"Let us examine our ways and test them, and
let us return to the Lord." — Lamentations
3:40*

Every journey requires two things before it can begin: an honest account of where you are, and a clear picture of where you are going. Without the first, you cannot chart a course. Without the second, motion in any direction feels like progress.

This chapter provides both. It offers a personal assessment tool across all three pillars — Faith, Fitness, and Finance — designed not to produce guilt but to produce clarity. And it offers a road map: a practical framework for taking the next faithful step in each pillar, grounded in the Teach-Show-Confirm-Replicate methodology that structures the entire book.

The goal is not perfection in all three pillars simultaneously. The goal is honest self-knowledge and one faithful step. Faithfulness compounds. The person who takes one step today is closer to the destination than the person who waits for the ideal conditions to take a perfect stride.

The Personal Assessment: Where Are You Now?

Before completing the assessment below, read these instructions carefully.

First, be honest. The assessment is not for anyone else's eyes unless you choose to share it. Self-deception here costs you the only thing the assessment is designed to give you: clarity. The gap between where you are and where you want to be is not shameful — it is simply the distance you have left to travel. Name it accurately.

Second, assess where you actually are — not where you were at your best, not where you hope to be soon, but your consistent, current reality. The person who reads their Bible four days out of seven on average is not at the same place as the person who reads every day. Both are better than the person who reads once a week. Be specific.

Third, for each area, identify one faithful next step — not a complete transformation plan, but one concrete, schedulable action you could take this week. Formation happens through the accumulation of faithful steps, not through dramatic leaps.

FAITH PILLAR ASSESSMENT			
AREA	WHERE I AM (1-10)	WHERE I WANT TO BE (1-10)	ONE FAITHFUL NEXT STEP
Daily Scripture reading			
Scripture memorization			
Prayer (morning & evening)			
Theological reading & study			
Obedience to specific commands			
Accountability & community			
Investing in others (mentoring/teaching)			

FITNESS PILLAR ASSESSMENT			
AREA	WHERE I AM (1-10)	WHERE I WANT TO BE (1-10)	ONE FAITHFUL NEXT STEP
Daily movement & steps			
Functional exercise (strength/flexibility)			
Nutritional stewardship			
Sleep (7-9 hours consistently)			
Hydration & avoiding harmful substances			
Preventive & dental care			
Physical discipline (martial arts or equivalent)			
Reading & study (nutrition, health, embodiment theology)			

FINANCE PILLAR ASSESSMENT			
AREA	WHERE I AM (1-10)	WHERE I WANT TO BE (1-10)	ONE FAITHFUL NEXT STEP
Spending less than earning			
Debt elimination plan in place			
Consistent saving & investing			
Emergency fund (3-6 months)			
Systematic and generous giving			
Building passive income			
Cultivating contentment (not anxiety)			
Reading & study (personal finance, investing, stewardship)			

After completing all three assessments, step back and look at the pattern. Where is your highest score? Where is your lowest? Is there a pillar you have been neglecting entirely — one that you rarely think about as a

discipleship issue? Is there a pillar you have treated as the only one that matters?

The integrated disciple attends to all three. But integration does not mean equal attention at all times. Seasons of life shift the emphasis. The person in significant financial crisis may need to focus disproportionate energy on the finance pillar for a season. The person whose physical health has deteriorated may need to prioritize the fitness pillar. The person whose faith has gone dry may need to return first to the disciplines of Scripture and prayer. The assessment is not a mandate for perfect balance. It is a diagnostic tool for honest prioritization.

The Road Map: Building a Personal Discipleship Plan

Once you have assessed where you are, the road map answers the question: what now?

The framework is simple. For each pillar, you need four things:

1. A clear current state. What does your life in this pillar actually look like right now, measured in consistent daily and weekly practice — not aspiration, not occasional effort, but regular reality?

2. A clear desired state. What would this pillar look like if you were living it faithfully? Not perfectly — faithfully. What specific practices would be present? What would be different about your daily life?

3. A gap analysis. What is the distance between where you are and where you want to be? Is it large or small? Is it a matter of establishing a new habit, or correcting a significant drift, or beginning from essentially zero?

4. A first step. What is one concrete, schedulable action you can take this week that moves you toward the desired state? Not the whole journey — the first step. A specific time. A specific practice. A specific commitment.

Daily vs. Multi-Day Habits: A Counterintuitive Principle

Before presenting a weekly rhythm template, a counterintuitive principle of habit formation deserves careful attention — one that personal experience and behavioral research both confirm, and that runs against the conventional wisdom of most discipleship and self-improvement advice.

The conventional approach says: start small. Read your Bible three days a week. Exercise five days a week. Work up gradually. The logic seems sound. But for the core spiritual disciplines — Scripture reading, prayer, Scripture memorization — daily practice is often significantly easier to sustain than a multi-day-per-week schedule. The reason is simple: a daily habit eliminates the daily decision about whether today is a practice day.

When a discipline is scheduled for three or five days a week, the brain negotiates every morning: Is this one of my reading days? Did I do it yesterday? Do I have time today? That negotiation is itself a drain on willpower — and negotiation creates the opportunity for rationalization. The person who has decided to read their Bible every day without exception faces a simpler question each morning: Have I done it yet? The consistency of the daily cue — waking, or morning prayer, or coffee — builds automaticity that a variable schedule never achieves.

This is exactly the pattern that has sustained my own faith disciplines for twenty years. I read through the Bible on an annual schedule — every day, no exceptions in intention. If I miss a day, I do not abandon the schedule or restart from the beginning. I stay with the schedule, catch up if I find extra time, and continue regardless if I

do not. The schedule is the anchor, not the missed day. The same principle applied when I began daily Scripture memorization: one to three verses per day, every day, returning without guilt after any lapse, never using a missed day as justification for abandoning the practice.

Prayer operates the same way. Morning prayer before rising and evening prayer before sleep — every day, not on a schedule of selected days. The bookending of every day with prayer does not require willpower after it has become habitual. It simply is how the day begins and ends. The person who prays every day does not need to remember to pray. The person who prays five days a week must decide every morning whether this is a prayer day.

Daily disciplines are often easier to sustain than multi-day-per-week schedules — because they eliminate the daily decision about whether today is a practice day. Consistency of cue builds automaticity that variable schedules cannot.

The behavioral research supports this. James Clear, in *Atomic Habits*, identifies consistency of cue as the single most important factor in habit formation — more important than intensity, duration, or motivation. The habit tied to a consistent daily trigger builds automaticity faster because the brain stops negotiating and simply

executes. Missing once does not break a habit. Research consistently shows that missing twice in a row is what typically derails formation — which is why the discipline of returning immediately after a missed day, without guilt or restart, is the right response. The chain matters more than any single link.

The practical implication for the F3 Discipleship road map is this: for the Faith pillar disciplines — Scripture reading, prayer, and memorization — the target should be daily from the beginning, not a graduated weekly frequency. Start with a short daily reading rather than a long weekly one. Pray briefly every morning and evening rather than at length three times a week. Memorize one verse per day rather than five verses on Saturday. The frequency is more important than the duration. Daily contact with the Word, however brief, is more formative than occasional extended engagement.

The same principle applies directly to the Fitness pillar. The core physical practices — stretching, pushups, wall squats, air squats, core exercises, and intermittent walking throughout the day — are daily disciplines, not scheduled gym sessions. They do not require a gym, special equipment, or a large block of time. They require showing up to the same brief practice every day without negotiation. The person who stretches and does

functional bodyweight exercises every morning for twenty years is in dramatically better physical condition at 55 than the person who commits to an aggressive training program three days a week and abandons it when life becomes complicated. The principle is identical to the Faith pillar: daily modest practice outperforms occasional intense effort. Consistency of cue produces automaticity. The body, like the spirit, is formed through the accumulation of daily faithfulness rather than the heroism of intermittent effort.

The Finance pillar is fundamentally different from the other two in its formation structure — and understanding that difference prevents the frustration of trying to apply the daily-habit model to a pillar that does not primarily operate that way.

Faith and Fitness are practice-based pillars. They require daily repetition to produce formation. The Bible reading, the prayer, the pushups, the walk — these must be done again tomorrow and the day after, indefinitely, because the formation they produce is the accumulation of the practice itself. You cannot read your Bible for twenty years in a single week. You cannot build physical stewardship in a concentrated burst. The pillar is in the doing, repeated daily.

Finance is primarily a decision-based pillar. The discipline is concentrated at the front end — in acquiring the knowledge, making the decision, and initiating the system. After that, the discipline is largely the discipline of not interfering. Set up automatic contributions to your index fund and let compound interest work. Pay off the mortgage and eliminate that payment permanently. Establish automatic giving so that generosity is systematic rather than dependent on monthly feelings of spiritual generosity. Research the rental property market, make the decision, acquire the property, and then manage it — not reinvent the strategy every day.

This is what makes the reading and study dimension of the Finance pillar so important. Because the pillar is decision-based, the quality of your decisions is directly proportional to the quality of your knowledge. The person who reads widely and learns deeply before making financial decisions makes categorically better decisions than the person who acts on instinct or follows unqualified advice. The Human Capital investment — the reading, the seminars, the careful study — is the front-end work that makes the back-end decisions sound and the back-end systems reliable.

Once the right decisions have been made and the right systems have been initiated, much of the Finance pillar

runs on its own. The index fund compounds quietly. The rental income arrives monthly. The mortgage balance declines with each automatic payment. The giving processes without requiring a decision each month. This is not laziness — it is the mature steward's approach to a pillar that rewards good decisions sustained over time far more than it rewards daily activity. Paul planted and Apollos watered, but God gave the increase. The financially free disciple plants the right seeds, waters them at the right intervals, and trusts the process — which is itself a form of faith.

The ongoing Finance disciplines — the weekly budget review, the periodic investment check, the annual financial plan update, the deliberate saving toward the next property or investment — are real and require attention. But they are periodic rather than daily, and they are largely maintenance of systems already initiated rather than the creation of new ones. The Finance column in the weekly rhythm template below reflects this accurately: a weekly review, a periodic check, a giving confirmation. The rest of the week, the Finance pillar is working in the background — quietly, consistently, doing exactly what a well-designed system does when a faithful steward has set it up properly and had the discipline to leave it alone.

Reading and Ongoing Learning: The Fourth Discipline

There is one more formation practice that cuts across all three pillars and deserves explicit treatment: the ongoing, intentional reading of good books — and in the contemporary world, the thoughtful use of quality video content, podcasts, and online courses.

This is not the same as the theological reading discipline in the Faith pillar, though it includes it. It is a broader principle: the disciple who is serious about whole-person formation never stops learning in any of the three domains. They read one good book on personal finance per year, or watch a handful of genuinely instructive YouTube channels on investing and stewardship. They read a book on nutrition or exercise science, or follow a credible health educator online. They read serious Christian thinkers — theologians, pastors, missionaries, historical figures — alongside their Bible. The reading is not a substitute for the daily practices. It is the ongoing input that improves the quality of the daily practices over time.

In the Finance pillar especially, ongoing learning has been one of the most significant contributors to financial freedom. Not the daily habits — those are important but secondary. The decisions: which asset classes to invest in,

when to pay off a mortgage, how to evaluate a rental property, how to structure a portfolio for long-term growth. Those decisions are only as good as the knowledge behind them. And the knowledge behind them was built through reading books, attending seminars, watching quality financial educators, and learning from both the successes and the mistakes of others. A single good book, read and applied, has been worth more to my net worth than many individual investment decisions.

Proverbs commends the active, ongoing pursuit of wisdom in language that is almost urgent: "Blessed is the one who finds wisdom, and the one who gets understanding, for the gain from her is better than gain from silver and her profit better than gold" (Proverbs 3:13-14). Wisdom in the biblical sense is not merely theological knowledge — it is practical skill for living: the ability to make good decisions in real situations, in real domains, with real consequences. The person who reads widely and continuously across all three pillars is building exactly the kind of practical wisdom Proverbs describes.

The fool in Proverbs is not merely the person who makes bad decisions. The fool is the person who stops learning — who refuses correction, dismisses instruction, and relies on what they already know. The disciple who

graduated from seminary and never read another serious book is a fool in this sense, whatever their theological credentials. The disciple who learned to invest in 2005 and has not updated their knowledge since is a fool in this sense, whatever their net worth. Ongoing learning is not a personality trait of intellectually curious people. It is a stewardship responsibility for everyone who takes seriously the development of the whole person God made them to be.

The medium matters less than the habit. Books are the deepest and most reliable vehicle — a well-researched book on a subject represents years of an author's thinking, curated and organized for the reader's benefit in a way that a YouTube video rarely matches. But quality YouTube channels, thoughtfully curated podcasts, and well-designed online courses are legitimate and often excellent vehicles for ongoing learning, particularly in the Finance and Fitness pillars where content is updated frequently and visual demonstration adds value that text alone cannot provide. The key word is quality — the disciple who is intentional about what they consume, choosing sources known for accuracy, depth, and intellectual honesty, is investing their attention wisely. The disciple who consumes whatever the algorithm recommends is not learning — they are being shaped by forces with no interest in their formation.

The practical recommendation is this: maintain a reading list in each of the three pillars — books you intend to read, books you are currently reading, books you have read and want to return to. And set a goal that is meaningful enough to produce a return on investment: one book per month. Not one book per year — that is so modest it barely constitutes a discipline and produces almost no compounding effect on knowledge or judgment. One book per year means twelve books across a decade. One book per month means twelve books per year, and the difference in the quality of your thinking, decision-making, and formation by the end of a decade is not incremental. It is transformational.

One of the principles underlying the Finance pillar is that if you aim too low, the ROI is so small it fails to motivate continued effort. The same principle applies to reading. A person who reads one finance book per year will spend twenty years building the knowledge base that a person reading one per month builds in two. The compounding effect of consistent, substantial reading in all three pillars — theology and Christian biography for faith, nutrition and health science for fitness, investing and stewardship for finance — produces a different quality of person over time. Not a smarter person. A more formed one.

Fifteen to twenty minutes of reading per day — a completely achievable daily discipline — is sufficient to complete a 250-page book in roughly three to four weeks. It does not require large blocks of time. It requires the same consistency of daily cue that the other pillar disciplines require: a specific time, a specific place, and the daily decision already made. Some books are worth reading more than once — a genuinely great book on finance or theology or physical stewardship, read and applied and then returned to, compounds its value further. But the baseline is one book per month, across all three pillars, as a starting discipline rather than a ceiling.

Use the starter lists provided in each pillar chapter as a beginning. Ask your accountability group what they are reading and what has most shaped their thinking. Let your reading inform your daily practices, sharpen your decisions, and keep the formation moving forward even in seasons when the daily habits feel thin. The person who reads consistently across all three pillars is never starting from scratch. They are always building on what the last book gave them — and that accumulation, over years, is one of the most powerful formation forces available to a serious disciple.

Applied Knowledge: The Essential Corrective

There is one more thing that must be said — a necessary corrective to everything just stated about reading and ongoing learning. It is possible to read widely, accumulate significant knowledge across all three pillars, discuss that knowledge fluently in accountability groups, and change nothing. The person who does this has not formed a discipline. They have formed a hobby.

Napoleon Hill stated it precisely: "Knowledge is not power. Applied knowledge is power." The reading is preparation for action, not a substitute for it. The finance book that is read and discussed but never applied — no automatic investment initiated, no debt reduction plan executed, no rental property pursued — has produced entertainment, not stewardship. The nutrition book that is read and appreciated but never reflected in a changed plate has produced information, not fitness. The theology book that is read and admired but never drives a specific act of obedience has produced sophistication, not formation.

Jesus makes the same distinction with even higher stakes at the close of the Sermon on the Mount. In Matthew 7:24-27, He offers one of His most architecturally vivid illustrations: two builders, two houses, one storm. The first builder hears the words of Jesus and acts on them.

His house, when the rains fall and the floods rise and the winds beat against it, stands. The second builder also hears the words of Jesus — the same words, the same sermon, the same teaching — but does not act on them. His house collapses, and great is the fall of it. The difference between the two is not the quality of the instruction they received. Both heard. The difference is entirely in the doing. One heard and built. The other heard and did nothing. Jesus is explicit: the one who hears His words and puts them into practice is like a wise man who built his house on the rock. The one who hears and does not put them into practice is like a foolish man who built on sand. The hearing without the doing is not merely incomplete. It is a foundation that will not hold. This is the standard against which every reading list in this book must be measured — not "Have you read it?" but "Have you built on it?"

"Therefore everyone who hears these words of mine and puts them into practice is like a wise man who built his house on the rock." —

Matthew 7:24

My wife said something once that has stayed with me. When I asked why she agreed to marry me, she said it was partly because when she heard me talk about investing and real estate, I was not like other men she knew. Many of them read books about investing. Many of

them talked about it. What was different about me was that I actually did it. I found a good idea and I implemented it. I did not wait for perfect information or perfect conditions. I acted on what I knew.

That instinct — to move from knowledge to action as quickly as possible, to treat good information as a prompt rather than a possession — is not natural to everyone. Some people are naturally cautious, naturally analytical, naturally inclined to gather more information before committing. These are not character flaws. But they can become obstacles to the formation that only action produces. At some point the reading must give way to the doing. The budget must actually be set up. The index fund account must actually be opened. The Bible reading plan must actually be started today rather than when the timing feels right.

"Do not merely listen to the word, and so deceive yourselves. Do what it says." — James

1:22

James is addressing Scripture specifically, but the principle applies universally across all three pillars. The person who hears without doing has deceived themselves into thinking that hearing is the same as having. It is not. The knowledge must be applied or it is not truly possessed. The servant who buried his talent had not lost

it — he could return it to the master intact. But he had done nothing with it. And that nothing was itself a failure of stewardship.

The F3 Discipleship framework is designed to produce action, not merely knowledge. The assessment identifies gaps. The road map identifies first steps. The accountability group confirms that the steps were actually taken. The entire structure is oriented toward the doing — because formation is not what you know. It is what you consistently do with what you know. Read the book. Then do the thing. That sequence, repeated across all three pillars, over years and decades, is how a whole person is formed.

The weekly rhythm template below reflects the full formation picture. Both Faith and Fitness disciplines appear every day. Finance practices are distributed across the week according to their natural cadence. Reading and ongoing learning are woven across all three pillars as a continuous background practice. What the template as a whole communicates is that formation is not a special activity reserved for designated days. It is the texture of an ordinary life, shaped across every pillar by the consistent choices that, compounded over years, produce a whole person faithfully available to God.

The following template illustrates what an integrated weekly rhythm might look like — not as a prescription but as a model of how the three pillars can be woven into the fabric of ordinary daily life:

PILLAR	MON	TUE	WED	THU	FRI
FAITH	Bible reading, prayer & memory (daily)	Bible reading, prayer & memory (daily)	Bible reading, prayer & memory (daily)	Bible reading, prayer, memory + group	Bible reading, prayer & memory (daily)
FITNESS	Stretch, pushups, squats, core + walk (daily)	Stretch, pushups, squats, core + walk (daily)	Stretch, pushups, squats, core + walk (daily)	Stretch, pushups, squats, core + walk (daily)	Stretch, pushups, squats, core + walk (daily)
FINANCE	Weekly budget review	—	Investment account check	—	Giving confirmation

This template is not exhaustive — it does not include Sunday worship, family time, work, or the dozens of other legitimate demands on a person's week. It is simply an illustration of how the three pillars can be woven into the fabric of ordinary daily life without requiring extraordinary time commitments. Most of the practices listed take fifteen to thirty minutes. The fitness practices can often be integrated into existing activities — walking instead of driving short distances, using a standing desk, taking the stairs.

The key insight is that formation does not require large blocks of dedicated time. It requires consistent small commitments, reliably kept, across every day of the week. Dallas Willard's observation applies here: the goal is not to try harder but to train consistently. The person who trains consistently in small things becomes someone for whom the right thing is increasingly natural — not a heroic exertion of will but the settled expression of a formed character.

The Replication Commitment

The personal road map is incomplete without addressing the fourth movement of the methodology: Replication. The individual disciple who has assessed where they are, identified where they want to be, and begun taking faithful steps toward the desired state in each pillar — that person is not finished. They are prepared.

Prepared for what? Prepared to begin discipling someone else.

This is the moment most discipleship frameworks stop short. They produce informed, growing disciples who are perpetually receiving — attending classes, reading books, taking assessments, joining small groups — but never giving. The Teach-Show-Confirm-Replicate methodology

reaches its completion only when the disciple becomes a discipler. Until then, the chain is broken.

*The question is not only "Am I growing?"
It is "Am I growing someone else?" Both
answers must eventually be yes. A
disciple who is only receiving has not yet
completed the methodology.*

The replication commitment is simple to state and requires courage to make: identify one person — a friend, a colleague, a family member, a younger believer — and commit to investing in them across all three pillars over the next year. Not a formal program. A relationship with intention. Teach what you are learning. Show it in your life. Confirm that they are applying it. Release them, in time, to replicate it in someone else.

The person who cannot yet identify someone to disciple should pray specifically for that person and remain attentive. God does not call people to the Replicate movement without providing someone to replicate in. The person who is genuinely looking will find them.

A Note on Starting Where You Are

This chapter has presented an assessment tool and a road map that may feel overwhelming if viewed all at once.

Three pillars. Seven areas each. A weekly rhythm. A replication commitment. Looked at in total, it is a significant undertaking.

Do not look at it in total.

Pick one pillar. Pick the area within that pillar where the gap is largest and the need is most urgent. Identify one next step. Take it this week. That is the beginning of formation. Not a comprehensive transformation program — one faithful step, taken consistently, until it becomes habit. Then another.

The person who arrived in Chicago in 1998 with inconsistent faith, a neglected body, and no financial framework took decades to build what is described in this book. Not because the principles are obscure — they are not. But because formation is slow, and the Spirit works over time, and the compound interest of faithful daily practice does not pay its dividends in weeks. It pays them in years.

Start today. Start small. Stay faithful. The rest will follow.

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CHAPTER EIGHT

The Small Group

Discipleship That Multiplies

"And let us consider how we may spur one another on toward love and good deeds, not giving up meeting together, as some are in the habit of doing, but encouraging one another — and all the more as you see the Day approaching." — Hebrews 10:24-25

The individual discipleship road map of Chapter Seven is necessary but not sufficient. Human beings are not formed in isolation. The disciplines that build faith, fitness, and financial stewardship are strengthened enormously by accountability, encouragement, and the visibility that only genuine relationship provides.

The small group is the primary relational context in which the F3 Discipleship framework is designed to operate. Not a class. Not a program. A group of people — ideally four to eight — who have committed to the same journey across the same three pillars, who meet consistently enough to see each other's actual progress

and not just their self-reported aspirations, and who are moving together toward the Replicate movement.

This chapter describes what that group looks like, how it is structured, and what it produces.

What the Research Shows: Size, Frequency, and Effectiveness

Before describing the structure of the F3 Discipleship group, it is worth grounding the framework in what research actually shows about how accountability groups work, what size produces the best outcomes, and how often groups need to meet to generate genuine formation. This is not a theoretical framework built in isolation — it is consistent with a substantial body of evidence across multiple domains.

On Effectiveness. The research on accountability partnerships is strongly and consistently positive — though the most rigorous quantitative data comes from behavioral science and addiction recovery rather than from specifically spiritual contexts, because longitudinal studies on church discipleship groups with measurable outcomes remain relatively scarce. What we do have is compelling. Studies on accountability in addiction recovery find that accountability partnerships can increase the chances of long-term success by up to 95%.

Research on weight loss and habit change finds that participants with accountability partners lost nearly double the weight of those pursuing change alone, and that group-based programs produce better long-term maintenance than individual approaches. Lifeway Research, in a large-scale study of Protestant churches, found that the higher a church's percentage of weekend worship attendees involved in a small group, the greater the likelihood of five-year worship attendance growth — suggesting that group participation produces measurable long-term formation outcomes at the congregational level.

The underlying mechanism is consistent across all these domains: when a person makes a commitment in the presence of others and knows they will be asked to report on it, adherence increases dramatically. This is not merely social pressure — it is the relational context that makes honest self-assessment possible. The person who has no one to report to has no external mirror for their self-deception. The person who meets weekly with people who know their commitments and will ask about them has exactly the visibility that genuine formation requires. The Confirm movement of the Teach-Show-Confirm-Replicate methodology is structurally dependent on this

kind of relational accountability. Without a group, Confirm has nowhere to operate.

On Optimal Size. Research across multiple disciplines — group therapy, team performance, social interaction science, and church ministry — converges on a clear optimal range. The most rigorous studies on conversational group dynamics find that cognitive limitations restrict genuinely effective group conversation to about four to five people, with enjoyment and emotional connection declining noticeably in groups larger than eight. Support group research identifies eight members as roughly optimal for formation purposes. Church ministry research consistently recommends keeping discipleship groups small, noting that discipleship happens best in smaller groups where no one can hide.

For the F3 Discipleship framework, the recommended size is four to eight members, with five to six being the practical ideal for the depth of accountability and transparency the Confirm movement requires. Below four, the group loses resilience — when one or two members miss a session, the group dynamic collapses. Above eight, quieter members begin to disappear into the background, the accountability check-in becomes too

long to sustain the meeting structure, and the leader loses the ability to track each person's actual progress. The group that grows beyond eight should celebrate its growth and split — not because size is a failure but because multiplication is the goal.

On Meeting Frequency and Length. Lifeway Research finds that 93% of effective ongoing church groups meet at least weekly, with 85% meeting once per week. The research on new groups is particularly clear: weekly meetings are essential for building the trust and relational depth that makes genuine accountability possible. Groups that meet every other week from the beginning tend to remain relationally thin — members never develop sufficient knowledge of each other's actual lives to make the Confirm movement meaningful. For established groups with deep relational history, biweekly meetings can sustain formation. But for a 12-week cohort beginning from scratch, weekly meetings are not optional.

On meeting length, the practical sweet spot for a group combining accountability check-in, content, application commitment, and prayer is 75 to 90 minutes. Shorter than 60 minutes and the accountability check-in is rushed, producing the appearance of accountability

without its substance. Longer than 90 minutes and weekly attendance becomes unsustainable for most working adults with family responsibilities. The 75-to-90-minute format — structured tightly enough to move through all four elements, flexible enough to allow genuine conversation when something significant surfaces — is the format most likely to sustain weekly commitment across a 12-week cohort.

These parameters — 4 to 8 members, weekly meetings, 75 to 90 minutes — are not arbitrary preferences. They are the conditions under which the research consistently shows that genuine accountability, genuine transparency, and genuine formation are most likely to occur. They are also, not coincidentally, the conditions that most closely approximate the small group dynamic Jesus modeled with His twelve disciples and that Paul replicated in his house churches across the Mediterranean world.

Why Small Groups Work — and Why Most Don't

The research on small groups in the church is both encouraging and sobering. Small groups are among the most effective vehicles for genuine spiritual formation when they are structured around accountability and application rather than information and discussion. They are among the least effective when they function

primarily as Bible study classes with relational warmth — where knowledge is shared, friendships are formed, and life change is assumed rather than verified.

The distinction maps directly onto the Teach-Show-Confirm-Replicate methodology. Most small groups operate primarily in the Teach movement — content is presented and discussed. A few add elements of Show, where members share transparently about their own lives. Almost none operate consistently in the Confirm movement — where the group actually verifies that members are applying what has been discussed and makes adjustments when they are not. And very few reach the Replicate movement — where members of the group are actively discipling others outside the group.

The F3 Discipleship small group is designed to operate in all four movements, deliberately and consistently. This requires a different structure than the typical small group — and a different culture.

The Structure: A 12-Week Cohort

The framework works best in defined cohorts — groups that begin together, move through a structured sequence together, and reach the Replicate movement together before the cohort concludes. Open-ended groups that

grow organically over years have genuine value, but they tend to stall in the Teach and Show movements without the intentional structure that moves them toward Confirm and Replicate.

The following 12-week structure provides a framework that individual leaders and churches can adapt to their specific contexts. Each session is designed to take 60-90 minutes and follows a consistent format: brief accountability check-in, content teaching or discussion, application confirmation, and prayer.

F3 DISCIPLESHIP: SMALL GROUP CURRICULUM OVERVIEW

12-Week Cohort Structure | Teach → Show → Confirm → Replicate

Week 1: The Whole Person — Biblical anthropology and the case for whole-person discipleship (Chapter 1)

Week 2: The Mission — Created, Called, and Gifted — personal assessment and sharing (Chapter 2)

Week 3: The Methodology — Teach-Show-Confirm-Replicate — each member identifies their current discipleship relationships (Chapter 3)

Week 4: Faith: The Foundation — Scripture, prayer, and the disciplines — personal assessment and commitment (Chapter 4)

Week 5: Faith: Obedience and Formation — Faith as obedience, not aspiration — specific commands identified and committed to

Week 6: Fitness: The Temple — Physical stewardship as discipleship — personal assessment and first steps (Chapter 5)

Week 7: Fitness: The Transfer of Discipline — How physical discipline builds the character formation requires across all pillars

Week 8: Finance: The Biblical Framework — God's ownership, stewardship theology, and the Agur prayer (Chapter 6)

Week 9: Finance: The Practical Path — Seven principles applied — debt, saving, investing, giving — personal assessment and plan

Week 10: Integration: The Whole Life — How the three pillars reinforce each other — testimonies from within the group

Week 11: Replication: Who Are You Discipling? — Each member identifies their Timothy — the person they will invest in next

Week 12: Commissioning — Group testimonies, accountability commitments, and launching the Replicate movement

The Weekly Format: A Practical Clarification

Before describing the session structure, an important practical tension must be addressed honestly. The Faith pillar calls for daily Bible reading and Scripture memorization. A natural question arises: should each weekly session include time for members to share from their Bible reading or recite memory verses? The answer is no — not as a separate segment — and understanding why is important for keeping the group from becoming too full to function.

A 75-to-90-minute session that includes accountability check-in, content teaching, application commitment, and prayer is already structured to capacity. Adding a dedicated sharing segment for Bible reading or verse recitation would crowd out one of the other elements — and the one most likely to be sacrificed is the Confirm movement, which is the most important and most frequently skipped element in any discipleship group. The solution is not to add more to the session. It is to build Faith pillar confirmation into the check-in where it belongs, and to allow the 12-week curriculum to rotate pillar focus so that Faith weeks naturally allow for more extended Scripture engagement.

The Weekly Format: Four Essential Elements

Each session contains four elements that correspond to the four movements of the Teach-Show-Confirm-Replicate methodology:

1. Accountability Check-In (15 minutes). This is the Confirm movement operating in real time — the most important element, and the one that distinguishes this group from a Bible study or a fellowship gathering. Each member gives a brief, specific, verifiable report on their three-pillar commitments from the previous week. Not "how are you doing" — that question produces social performance, not honest assessment. Instead, three

specific questions, addressed briefly by each member in turn:

- **Faith:** Did you read your Bible this week? How many days? One thing that struck you. Did you work on your memory verse? (30 seconds per person)
- **Fitness:** Did you keep your movement, nutrition, and sleep commitments? What worked and what did not? (30 seconds per person)
- **Finance:** Did you keep your financial commitment from last week — the budget review, the debt payment, the giving schedule? (30 seconds per person)

This check-in is deliberately brief per person. In a group of six, fifteen minutes allows approximately two minutes per person across all three pillars — enough for honesty, not enough for extended discussion. If something significant surfaces, note it for the prayer time. Do not let the check-in expand into the content time or the session loses its structure.

2. Content Teaching or Discussion (20-30 minutes). Each week's content is drawn from the corresponding chapter of this book, presented by the leader and supplemented by their own experience and application. The goal is the Teach movement: imparting the principle clearly enough that each member can begin applying it before the next session. On Faith pillar weeks (weeks 4-5 in the 12-week structure), the content is Scripture itself — and there is natural room for a member

to share something from their reading or recite a verse they have memorized, because the content and the practice are the same thing. On Fitness and Finance weeks, Bible reading confirmation stays in the check-in.

3. Application Commitment (15-20 minutes). This is the most important element and the most often skipped. After the content, each member states specifically what they will do differently before the next session — one concrete, schedulable commitment per pillar. Not "I will try to exercise more" but "I will walk thirty minutes after dinner on Monday, Wednesday, and Friday this week." Not "I will read my Bible more" but "I will read one chapter every morning at 6am before getting up." The group hears each commitment and holds it in memory for the accountability check-in the following week. Without this element, the Teach movement produces informed people who have not changed. With it, it begins to produce formation.

4. Prayer (10 minutes). Specific, informed prayer for each member's commitments and challenges — not generic group prayer, but prayer that reflects genuine knowledge of each person's actual situation in all three pillars. The group that prays specifically for each other's

financial challenges, physical struggles, and faith formation is a group that is genuinely bearing one another's burdens (Galatians 6:2). Prayer also functions as the session's natural closing — it signals that the work of the meeting has been done and that what remains belongs to God and to the week ahead.

Environment and Food: Two Overlooked Formation Factors

Two practical factors that significantly affect the depth of connection, vulnerability, and trust in a small group are rarely addressed in discipleship literature but are strongly supported by research and by the biblical pattern of communal life: the physical environment in which the group meets, and whether food is shared.

Environment. The research on meeting environment consistently shows that informal, home-based settings produce deeper vulnerability, greater trust, and stronger relational cohesion than formal institutional settings. The person who is reluctant to open up in a classroom or a church conference room will often be far more willing to be genuine in someone's living room — not because the content has changed but because the setting has. Informal environments signal that participants are guests, not attendees. They lower the defenses that

institutional settings tend to raise. Circular seating where everyone is equidistant — the natural arrangement of a living room — produces more equal participation and greater psychological safety than rows or lecture-style configurations where some participants are more visible than others.

This is not merely a social science observation. It is the biblical pattern. The early church met in homes — Acts 2:46 records that the first disciples broke bread from house to house. Paul greets the church that meets in Priscilla and Aquila's home (Romans 16:5), and the church in Nympha's house (Colossians 4:15). The house church was not a primitive compromise before institutional facilities became available. It was the optimal environment for the depth of community and accountability that genuine discipleship requires. The F3 Discipleship cohort that meets in a home will, in most cases, go deeper faster than one that meets in a church classroom — not because the church is wrong but because the living room is right for this particular work.

Food. The research on shared meals and social bonding is remarkably strong — and theologically resonant. A University of Chicago study found that people who share food subsequently trust each other more and cooperate

more effectively than those who eat identical portions separately. The act of sharing itself is what matters. Oxford University research found that people who eat socially report feeling happier and more satisfied with life than those who dine alone, and that the causal direction runs from eating together to closeness — sharing food makes people feel closer, not merely the other way around. Neurologically, communal eating activates the release of oxytocin — the bonding hormone — while reducing stress hormones, creating the precise psychological conditions in which vulnerability and genuine accountability become possible.

Jesus understood this intuitively. His most significant relational and teaching moments clustered around meals: the Last Supper, the feeding of the multitudes, dining with tax collectors and sinners, the post-resurrection breakfast on the beach. The *agape* — the love feast — was central to early church community. When a group shares food before the formal accountability check-in begins, something has already happened before the first question is asked. Defenses have lowered. Oxytocin has been released. The table has done its work. The subsequent conversation is more likely to be genuine, more likely to go deep, and more likely to produce the kind of transparency that the Confirm movement requires.

The practical recommendation for the F3 Discipleship cohort is simple: meet in a home when possible, and share a meal or at minimum a simple snack at the beginning of each session. This need not be elaborate — the catfish fry and the pizza are equally valid. What matters is the act of sharing, the informality of the table, and the relational work that food does before the structured meeting begins. John Wesley's early Methodist class meetings — the most effective small group accountability system in church history — met in homes. The early church met around tables. The research confirms what the tradition has always known: some of the most important formation happens before the lesson starts.

The Culture of the F3 Discipleship Group

Structure without culture produces mechanical compliance. The structure described above will produce genuine formation only if it operates within a culture of honest accountability, genuine transparency, and mutual investment.

Honest accountability. The group culture must make it safe to report failure without shame and to hold one another to commitments without condemnation. The person who reports that they did not keep their commitment this week is not failing — they are being

honest, which is itself an act of faithfulness. The group that responds to honest failure with grace rather than judgment is creating the conditions in which real formation can happen.

Genuine transparency. The Show movement requires that members share not only their successes but their struggles — not only what is going well in their faith, fitness, and financial life, but what is genuinely hard, what they are tempted by, what they are ashamed of. This level of transparency is not natural, especially in church contexts where the culture often rewards the appearance of having it together. The leader sets the tone by going first — sharing genuinely before asking others to do the same.

Mutual investment. The F3 Discipleship group is not a service that members consume. It is a community that members build together. Each person is simultaneously being discipled and discipling — receiving from the group and giving to it, bearing burdens and having their own burdens borne. The group that operates this way produces something that curriculum and programs cannot: the lived experience of mutual formation, which is itself a preparation for the Replicate movement.

Moving the Group Toward Replication

The 12-week cohort is not the destination. It is the preparation for the destination. By Week 11, each member of the group should be able to identify at least one person outside the group whom they are beginning to invest in — one person with whom they are beginning to teach, show, and confirm the principles they have been receiving.

The commissioning session in Week 12 is designed to celebrate what has been formed and to launch what must now be multiplied. Each member shares their testimony — what has changed, what they have learned, who they are beginning to disciple. The group prays together over each member's emerging discipleship relationship. And then the group does the most important thing a group can do: it ends, so that its members can begin.

This is the counterintuitive discipline of small group leadership in the F3 framework. The group that stays together indefinitely accumulates community but rarely multiplies it. The group that ends intentionally — releasing its members to begin new groups, to disciple new people, to bring the Replicate movement to life — multiplies. Two groups become four. Four become eight.

The mathematics of Kingdom growth are the
mathematics of multiplication, not accumulation.

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CHAPTER NINE

The Church*Building a Culture of Whole-Person Formation*

"So Christ himself gave the apostles, the prophets, the evangelists, the pastors and teachers, to equip his people for works of service, so that the body of Christ may be built up until we all reach unity in the faith and in the knowledge of the Son of God and become mature, attaining to the whole measure of the fullness of Christ." — Ephesians 4:11-13

The individual disciple who has assessed their three pillars and begun taking faithful steps is doing the most important thing they can do for the church: becoming someone worth following. The small group that has moved through the 12-week cohort and launched the Replicate movement is doing the second most important thing: multiplying what has been formed. But neither the individual nor the small group can fully substitute for the institutional context in which discipleship is either prioritized or crowded out.

The church — the local congregation — is the primary institution God has appointed for the formation of disciples. Not the parachurch organization, not the conference, not the podcast or the book. The gathered community of believers, meeting regularly, bearing one another's burdens, submitting to pastoral oversight, worshipping together, and being sent together into the world. This is the context in which whole-person discipleship must ultimately be rooted.

This chapter addresses how the F3 Discipleship framework can be implemented at the church level — not as a program to be added to an already crowded ministry calendar, but as a culture to be cultivated across everything the church already does.

The Problem With Church Discipleship Programs

Most churches that take discipleship seriously have programs. A membership class. A new believer's course. A small group ministry. A men's or women's Bible study. These are not bad things. But they share a common limitation: they address discipleship as a program category rather than as a culture — something people do in addition to their regular church life rather than the animating purpose of everything the church does.

The result is that most church members sort themselves into two categories: those who do the discipleship programs and those who don't. The ones who do them receive formation — imperfect, partial, but real. The ones who don't receive Sunday sermons and occasional pastoral care and call that their Christian formation. The gap between the two groups grows over time, and the church ends up with a small core of seriously formed disciples and a large body of spiritually nominal attenders.

The F3 framework is not a program. It is a lens — a way of seeing and describing formation that, when applied to everything the church does, gradually transforms the culture rather than adding another item to the ministry calendar.

What a Church Culture of Whole-Person Formation Looks Like

Culture is not built through announcements or programs. It is built through what leaders model, what language they consistently use, what they celebrate, and what they hold one another accountable to. A church that wants to build a culture of whole-person formation must address all four of these.

What leaders model. The pastor who visibly practices the faith disciplines, who speaks honestly about physical stewardship, who lives without financial bondage — that pastor is the Show movement for the entire congregation. The staff that meets regularly for mutual accountability across all three pillars is modeling the group culture it wants to see replicated in the congregation. Formation culture always starts at the top and moves downward. It cannot be programmed into existence if the leaders are not living it.

What language is consistently used. A church that talks about discipleship as primarily a spiritual category will produce disciples who think about it that way. A church whose pastoral language consistently includes the body and the material life as genuine discipleship concerns will gradually expand the congregation's understanding of what formation encompasses. Sermons that address financial stewardship theologically — not just as a fundraising mechanism — reshape what the congregation believes the church thinks God cares about. Teaching on physical stewardship as a temple responsibility shifts the implicit theology of the body. Language shapes culture before programs do.

What is celebrated. Churches celebrate what they value. If the church celebrates only conversions and attendance, it signals that those are the primary metrics of success. If it celebrates people who have paid off debt and given their financial margin to missions, people who have built physical disciplines that are sustaining their ministry longevity, people who have been discipling the same person for two years and watched them begin to disciple someone else — the congregation learns what the church actually values. Celebration is discipleship communication.

What is held accountable. The church that holds its leaders accountable only for doctrinal fidelity and moral purity while ignoring their physical health and financial lives is sending a message about what it believes discipleship encompasses. The church that asks its pastoral staff to submit to mutual accountability across all three pillars — faith, fitness, and finances — models the integrated formation it is calling the congregation toward. Accountability structures tell the congregation what the church actually believes matters.

A Phased Implementation Plan

For a church that wants to implement the F3 Discipleship framework, the following phased approach allows for organic growth rather than a wholesale institutional overhaul that rarely survives contact with existing church culture.

PHASE ONE: PILOT (Months 1-6)

Step 1: The senior pastor or a key leader reads this book and assesses their own three pillars honestly.

Step 2: Identify 4-8 leaders (staff, elders, or key lay leaders) to form the first F3 cohort using the Chapter Eight small group structure.

Step 3: Run the 12-week cohort. Document what works, what needs adaptation, and what transformation occurs.

Step 4: Each member of the pilot cohort identifies one person to disciple individually using the framework. Begin those relationships.

Step 5: Assess the pilot cohort's outcomes honestly. Is there measurable change in the three pillars? Are people beginning to replicate?

PHASE TWO: MULTIPLICATION (Months 7-18)

Step 1: Each pilot cohort member leads a new cohort using the same 12-week structure — drawn

from their existing relationships and networks in the congregation.

Step 2: The pastor begins addressing all three pillars from the pulpit — not as separate sermon series but as integrated dimensions of Christian formation woven into existing teaching.

Step 3: The church begins celebrating F3 outcomes: testimonies of debt elimination, physical transformation, faith formation, and the beginning of discipleship relationships.

Step 4: Develop a church-specific F3 assessment tool — drawing on the framework in Chapter Seven — that allows the congregation to participate in the assessment process.

Step 5: Connect F3 cohorts across the congregation so that members can see the multiplication effect — how many groups, how many people, how many discipleship relationships are now in motion.

PHASE THREE: CULTURE (Month 19 onward)

Step 1: Integrate F3 language and assessment into the membership process — so that every person who joins the church understands from the beginning that discipleship in this community encompasses faith, fitness, and finance.

Step 2: Build F3 accountability into existing pastoral structures — so that elders and staff are mutually accountable across all three pillars as a matter of course.

Step 3: Develop partnerships with other churches to share resources, testimonies, and

curriculum — extending the multiplication beyond the local congregation.

Step 4: Use the empirical data from the church's implementation — testimonies, outcomes, measurable change — to refine the curriculum and build the evidence base for the framework's effectiveness.

Step 5: Identify the individuals who have moved through all four movements — Teach, Show, Confirm, Replicate — and release them as F3 coaches and leaders, capable of guiding the framework in other churches and contexts.

The Measure of Success

How does a church know whether the F3 Discipleship framework is working? The answer is the same answer Paul gave Timothy in 2 Timothy 2:2 — the measure is multiplication.

Not how many people attended a class. Not how many small groups are running. Not how many people completed an assessment. The measure is: how many people are now discipling someone else? How many of those people are discipling someone else? How many generations of the chain have formed?

A church that has run fifty F3 cohorts and produced no one who is actively discipling another person has produced information without formation. A church that

has run three cohorts and produced twenty people who are each actively investing in one other person — and those people are beginning to invest in others — has produced what Jesus commanded. The multiplication is small in absolute numbers and vast in Kingdom terms.

The measure of a church's discipleship is not the size of its programs. It is the depth of its disciples — and whether those disciples are producing more disciples.

This is the measure that will not be visible on a Sunday morning attendance count or a giving report. It will be visible in the lives of people who are becoming, slowly and faithfully, all that God has created, called, and gifted them to be — and who are bringing others with them on that journey.

That is the church the framework is designed to build. Not a large church. Not a famous church. A church of whole-person disciples, multiplying faithfully, generation by generation, until the Lord returns.

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Part Three is complete. What remains is the Conclusion — the summary vision of a life well-lived and the invitation to begin.

CONCLUSION

A Life Well-Lived

The Portrait of a Faithful Disciple

"I have fought the good fight, I have finished the race, I have kept the faith. Now there is in store for me the crown of righteousness, which the Lord, the righteous Judge, will award to me on that day — and not only to me, but also to all who have longed for his appearing." — 2 Timothy 4:7-8

Paul wrote those words from a prison cell in Rome, awaiting execution. He had no platform left. No audience gathering to hear him. No churches left to plant. Just a cold cell, a faithful friend named Luke, and the unshakeable conviction that he had lived the life God gave him faithfully — all the way to the end.

That is the destination this book has been pointing toward from the first page.

Not wealth. Not influence. Not a large following or a published book or a platform of any kind. The destination is this: the ability to look back at the end of a life and say, with genuine conviction and without regret, I fought the good fight. I finished the race. I kept the faith.

Everything in this framework — the three pillars, the four movements, the assessments and road maps and cohort structures and implementation plans — exists to serve that single destination. To help a person become, fully and faithfully, all that God has created, called, and gifted them to be. And then to help that person bring someone else along the same path.

What We Have Built Together

This book has made a simple but demanding argument across nine chapters and three parts.

It began with a diagnosis: the American church is producing consumers rather than disciples, and the discipleship frameworks most commonly used are too narrow to address the whole person God is forming. They attend to the spiritual life while leaving the body and the material life largely untouched — and the result is a generation of Christians who are spiritually informed, physically neglected, and financially enslaved, wondering why their faith feels thin and their witness lacks credibility.

The solution it offered was not a new program. It was a recovered vision — the ancient Hebrew understanding that a human being is a whole person, that every

dimension of life is lived before God, and that discipleship which ignores any dimension of what God has made is incomplete discipleship that produces incomplete disciples.

It built that vision on three foundations. First, a biblical anthropology: the person is not a soul in a shell but an integrated whole — spirit, soul, and body — whose complete sanctification is the explicit prayer of the apostle Paul. Second, a clear *telos*: the goal of discipleship is not behavioral compliance or theological sophistication but the full expression of what God has created, called, and gifted each unique person to be — the discovery, not the manufacture, of the life God designed. Third, a proven methodology: the four movements of Teach, Show, Confirm, and Replicate that Jesus modeled with His twelve, that Paul transmitted to Timothy, and that has been quietly operating in every genuinely fruitful discipleship relationship across twenty centuries of church history.

It then developed three pillars through which whole-person discipleship is expressed. Faith — the daily, disciplined, obedient relationship with God through Scripture, prayer, and the Spirit that is the center from which everything else derives its meaning. Fitness — the faithful stewardship of the physical temple God has given,

expressed in daily practice, informed by the theology of embodiment, and producing the energy, longevity, and credibility that ministry requires. Finance — the ordered management of the material resources God has entrusted, moving from bondage toward freedom through the patient application of biblical principles and accumulated knowledge, culminating in the capacity to say yes to whatever God asks without a financial constraint making the decision first.

And it offered a practical framework for implementation at three levels: the individual disciple who assesses honestly and begins faithfully, the small group that moves through the four movements together in a home, around a shared meal, with the accountability that genuine formation requires, and the local church that builds a culture of whole-person formation rather than adding another program to an already crowded calendar.

The Testimony Behind the Framework

I want to return, at the end, to where the Introduction began — with honesty about where I started and where God has brought me. Not to impress, but to bear witness.

I arrived in Chicago in 1998 with a Master of Theology degree, very little money, a Toyota Corolla, and a life that

was, across all three pillars, in significant disrepair. My faith moved in ebbs and flows. I was attempting Bible reading and failing — becoming, as I have confessed to more than one class, an expert in the first few books of the Bible because that was usually as far as I got before I quit. My moral life during those years is too embarrassing to detail. My body was neglected — I was eating out nearly every meal, healthy eating the last thing on my mind, the TaeKwonDo discipline of my youth largely abandoned. My finances were a wreck — saving nothing, spending without a plan, and not long after arriving, losing \$100,000 of my father's money on a bad investment. When I called to confess, his response was a single quiet question: "Did you learn something?"

I did not learn it quickly enough. Twenty-five years later I made the same mistake again with \$100,000 of my own money. Human nature is stubborn. Formation is slow. The Spirit is patient.

What changed between 1998 and today was not a dramatic moment of rededication. It was the slow, Spirit-guided recovery of daily faithfulness across all three pillars — returning to Scripture consistently, returning to physical discipline through TaeKwonDo, returning to financial stewardship through reading, learning, and the patient application of biblical principles to every domain

of material life. The twenty years of consistent practice described in this book were built on a decade of learning, by painful experience, what happens when those practices are absent.

At 55, the contrast is not lost on me. I read my Bible every day and have for twenty years, adding thousands of pages of commentary to dailyqt.org across every passage of Scripture. I still practice my TaeKwonDo forms, walk ten thousand steps a day, do my functional exercises daily, eat carefully, sleep adequately, and take no medications. My blood work is good and improving. I carry no debt. My net worth places me in the top three to five percent of American households. My primary work for the past year was teaching a one-hour martial arts class at my church. Our passive cash flow covers our living expenses, our giving, and vacation travel several times a year.

Two people spoke prophetically over me years ago, when I had very little, that I would become rich. I was skeptical then; I remain cautious about contemporary prophecy. But I cannot tell my story honestly without acknowledging that what has happened across all three pillars of my life exceeds what my habits and discipline alone would predict.

My habits were the faithfulness. The outcome, in every pillar, was His provision.

I share this testimony not as a model to be replicated exactly — your created, called, and gifted particularity is not mine, and the life God is forming in you will not look identical to the life He has formed in me. I share it as evidence that the framework works. Not because I engineered it, but because God is faithful to those who try to steward the whole life He has given them — imperfectly, incrementally, returning after every failure, taking the next faithful step.

The Measure That Will Matter

At the end of your life — not at the peak of your productivity, not at your moment of greatest influence, but at the very end — there will be one question that matters more than any other. Not how much you accumulated. Not how many people knew your name. Not how large your platform was or how many books you sold or how many people attended the church you led.

The question will be this: Were you faithful with what God gave you?

Were you faithful with the body He gave you — the specific physical instrument, with its particular capacities and limitations, that He crafted and entrusted to you for the duration of your life on earth?

Were you faithful with the resources He entrusted to you — not just the money, but the time, the opportunities, the relationships, the knowledge, the unique configuration of gifts and experiences that no one else in history has had in quite the same combination?

Were you faithful with the faith He gave you — the daily tending of the relationship that is the source and foundation of everything else, the consistent return to Scripture and prayer and obedience that keeps the root alive through every season?

And did you invest what you received into someone else — did you teach, show, confirm, and replicate, so that the chain of faithful transmission extends beyond your own life into the lives of people who will carry it further than you could go alone?

Paul could answer yes to all of those questions from his Roman prison cell. He had fought the good fight — not a comfortable fight, not a victorious fight by any worldly measure, but a faithful one. He had finished the race — not at the front of the field, not without stumbles and falls, but all the way to the finish line. He had kept the

faith — not perfectly, but persistently, returning after every failure, pressing on toward the prize.

That is the destination. Not a life without scars. A life without regret. A life that can look back and say: I was faithful to what God gave me. I taught what I was taught. I showed what I had learned. I confirmed it in others. And they are now doing the same.

A Word to the Reader Who Feels They Are Failing the Framework

Before the invitation, a pastoral word is necessary — because the framework in this book, presented in its fullness, can unintentionally feel like a performance standard rather than a direction of travel.

If you have read this far and the dominant feeling is inadequacy — if you see the gap between the whole-person disciple described in these pages and where you actually are, and that gap feels disqualifying — this word is for you.

The person in chronic physical illness is not failing the fitness pillar. The person in financial hardship not of their own making is not failing the finance pillar. The person in a season of spiritual dryness and prayer that feels like silence is not failing the faith pillar. The

caregiver whose margin has been entirely consumed by another person's need is not failing any pillar. The disciple in the middle of a long, slow, painful season of formation — the kind that produces no visible fruit for years — is not failing. They are, in many cases, being formed in the ways that matter most deeply.

Paul writes in Philippians 3:12-14: "Not that I have already obtained this or am already perfect, but I press on to make it my own, because Christ Jesus has made me his own. Brothers, I do not consider that I have made it my own. But one thing I do: forgetting what lies behind and straining forward to what lies ahead, I press on toward the goal for the prize of the upward call of God in Christ Jesus." That is the posture of the framework. Not arrival. Not completion. Not the coherent, disciplined, fruitful life fully assembled. The press. The direction. The one faithful next step toward what God has called each person to be.

The framework is not a report card. It is a compass. The compass does not judge where you are. It shows you which direction leads home. Begin wherever you are. Press toward the goal. Trust the One who called you to complete the work He began.

The Invitation

This book is not finished. You are.

The chapters you have read are the Teach movement of the methodology. What comes next — the Show, the Confirm, the Replicate — happens in your life, not on these pages. The framework has been presented. The assessment tools are in your hands. The road map is drawn. The small group structure is ready. The church implementation plan is available. Everything needed to begin is here.

What is required now is the thing Napoleon Hill named and your reading alone cannot supply: action. Applied knowledge is power. The book read and discussed but never acted upon has produced information, not formation. The assessment completed but never followed by a first step has produced clarity without change. The framework understood but never lived is, in the end, another buried talent.

So begin. Not when the timing is perfect — it will not be. Not when you feel adequately prepared — you will not. Not when all three pillars are simultaneously ready for transformation — they will not be. Begin where the gap is largest and the need is most urgent. Take one faithful step in that pillar this week. Then another next week. Then find one person and begin investing in them across

all three pillars with the same patience and intentionality the Spirit has invested in you.

The person who does this — who begins honestly, acts faithfully, reads and learns continuously, applies what they know without waiting for perfect conditions, and brings someone else along — is already living the framework. Not perfectly. Faithfully. And faithfulness, compounded over decades by the grace of God, produces exactly the kind of life this book has been describing: a life fully formed, freely available, fruitfully deployed, and ready, when the time comes, to finish the race.

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I began this book with a confession: I did not design this framework in advance and then live it out. I lived it — imperfectly, incrementally, guided more by the Holy Spirit than by any deliberate plan — and then looked back and recognized its shape. The mission and the method were given to me, not invented by me.

This book is my attempt to give that shape to others — to name what the Spirit was doing so that you can be more intentional about it than I was. You do not have to discover it the slow way I did. But you do have to live it.

There is no shortcut. The framework is not a program. It is a life — the whole life, in every pillar, offered daily to the God who made it and who is faithfully forming it into the image of His Son.

To that end, and to His glory:

THE INVITATION

Assess honestly.

Begin faithfully.

Act on what you know.

Bring someone with you.

*That is discipleship. That has always been
discipleship.*

— *Eugene Han*
Dallas, Texas

Scripture Index

Appendix

This Scripture Index lists every biblical reference cited in Faith · Fitness · Finance, organized in canonical order from Genesis through Revelation, with page numbers for each reference.

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