# BOOK PROPOSAL

# The Way of Capital

*Faithful Stewardship in a Sinful World*

Robert Brooks, Ph.D., CFA

## Synopsis

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| **Working title** | **The Way of Capital: Faithful Stewardship in a Sinful World** |
| **Author** | Robert Brooks, Ph.D., CFA |
| **Category** | Christian living; biblical stewardship; Christian worldview; personal finance and investing |
| **Manuscript status** | Full 12-chapter draft available; approximately 73,000 words; final editorial refinement and online-companion integration underway (https://thewayofcapital.com/). |
| **Proposed final length** | Approximately 75,000 words in four parts and twelve chapters. |
| **Primary audience** | Christians who want to steward what God has entrusted to them faithfully, especially those building, managing, or overseeing financial assets—from ordinary retirement savers to mass-affluent, high-net-worth, and ultra-high-net-worth households. |
| **Secondary audience** | Christian financial advisors, pastors and church leaders, families discussing wealth and legacy, investment committees, retirement-plan fiduciaries, and Biblically Responsible Investing practitioners. |
| **Reader promise** | To help Christians see capital as more than money, strengthen the human capital needed for wise financial decisions, and faithfully build or oversee investment portfolios without becoming professional securities analysts. |

## Core Market Position

Most Christian money books help believers think about earning, budgeting, debt, saving, generosity, and contentment. Conventional investment books usually begin later, after capital has accumulated, and focus on technique. *The Way of Capital* addresses the neglected territory between those two conversations: how a Christian should think about, develop, and steward the capital already entrusted, with particular attention to the financial portfolio.

The book begins from a broader premise than investing alone: every person has been entrusted with capital, though not in equal forms or amounts. Capital includes human capital—knowledge, wisdom, judgment, health, and productive capacity; social capital—relationships, trust, institutions, and community; natural capital—the created resources from which human flourishing draws; and financial capital—money, securities, property claims, and other accumulated assets. None is self-created or ultimate; all is received under God's providence and therefore carries stewardship responsibility.

The book audience remains focused rather than universal. *The Way of Capital* concentrates especially on financial stewardship, but it does so by increasing the reader's human capital in the financial arena: biblical understanding, financial literacy, wisdom, confidence, and the ability to ask better questions. The book is therefore best positioned as Christian living and stewardship with a distinctive investment application—not as a niche investment manual for specialists.

## Thesis

Capital is not ultimate; Christ is. God owns all things, and human beings receive differing measures and forms of capital to cultivate, employ, enjoy, preserve, and deploy for faithful purposes. Financial capital is only one form. Human, social, and natural capital shape both the creation of financial wealth and the purposes for which that wealth can be used. Beneath these visible forms lie foundational realities—truth, wisdom, prudence, integrity, diligence, trustworthiness, contentment, and the fear of the Lord—that the book describes as deeper or metaphysical capital.

*The Way of Capital* applies that larger theology of stewardship to the area where many Christians feel least equipped: investing. Its distinctive practical aim is to enlarge the reader's human capital for financial stewardship. Readers learn how biblical convictions shape ownership, household preparation, work, risk, markets, financial instruments, valuation, Biblically Responsible Investing, portfolio construction, investor behavior, advisor oversight, generosity, and legacy. The Christian investor is called not merely to accumulate or optimize capital, but to understand what has been entrusted, cultivate the capacities needed to manage it, and deploy it faithfully under the lordship of Jesus Christ.

## Comparable and Related Titles

*The Way of Capital* sits at the intersection of established Christian-living, stewardship, faith-and-work, investment, and BRI conversations. These books demonstrate reader interest in money and meaning, Christian stewardship, vocation, markets, and purpose. None, however, combines a broad theology of capital with a practical effort to increase the ordinary Christian's human capital for understanding and governing financial investments.

### Christian Stewardship, Money, and the Heart

***Managing God's Money: A Biblical Guide* — Randy Alcorn.** Offers an accessible biblical framework for money and possessions. *The Way of Capital* extends the conversation beyond household money management into financial instruments, valuation, portfolio construction, BRI, and oversight of professional advisors.

***Redeeming Money: How God Reveals and Reorients Our Hearts* — Paul David Tripp.** Powerfully addresses the heart, idolatry, grace, generosity, and the spiritual meaning of money. *The Way of Capital* retains that heart-level concern while adding the technical competence needed to own and manage investment capital.

***God and Money: How We Discovered True Riches at Harvard Business School* — John Cortines and Gregory Baumer.** Connects Christian faith, wealth, generosity, and the question of how much is enough. *The Way of Capital* broadens the focus to capital formation, market participation, valuation, portfolio governance, and the investor's relationship with advisors. *The Way of Capital* answers the next question: How should a Christian actually steward the capital that has accumulated in the investment portfolio?

**Christian Work, Business, and Economic Thought**

***Every Good Endeavor: Connecting Your Work to God's Work* — Timothy Keller with Katherine Leary Alsdorf.** Provides a compelling Christian theology of vocation and work. *The Way of Capital* carries Christian vocation into the ownership and financing of public companies, the institutions beneath markets, and the stewardship of portfolios.

***Money, Greed, and God: The Christian Case for Free Enterprise* — Jay W. Richards.** Offers a Christian defense of markets, wealth creation, and economic freedom. *The Way of Capital* works at the household-investor level, asking how a Christian should value claims, construct portfolios, evaluate BRI, and govern capital under uncertainty.

***Business for the Glory of God: The Bible's Teaching on the Moral Goodness of Business* — Wayne Grudem.** Explains the moral potential of business activity from a biblical perspective. *The Way of Capital* asks the next ownership question: how should Christian investors evaluate, finance, own, and monitor businesses through securities and funds?

**Investment, Purpose, and Philosophy**

***The Geometry of Wealth: How to Shape a Life of Money and Meaning* — Brian Portnoy.** Connects money, behavior, purpose, and "funded contentment" in an accessible investment framework. *The Way of Capital* grounds contentment and purpose explicitly in God's presence, biblical stewardship, and the lordship of Christ while adding moral and BRI questions.

***Good Money: Six Steps to Building a Financial Life with Purpose* — John Coleman.** Frames financial decisions around purpose, meaning, impact, and a well-lived life. *The Way of Capital* supplies an explicitly biblical definition of purpose and applies it to ownership, valuation, portfolio structure, BRI, and advisor governance.

***What I Learned About Investing from Darwin* — Pulak Prasad.** Offers a vivid philosophy of patient, long-term investing drawn from evolutionary biology. *The Way of Capital* shares the desire for disciplined long-horizon investing but deliberately examines the worldview beneath the investment philosophy and builds from Christian creation, fall, providence, and resurrection.

***The Dao of Capital: Austrian Investing in a Distorted World* — Mark Spitznagel.** Shows how a philosophical and economic framework can shape an investment approach. *The Way of Capital* makes the same foundational move from a different starting point, asking what investment practice looks like when the governing worldview is explicitly biblical rather than Daoist or Austrian.

**Biblically Responsible Investing**
***Biblically Responsible Investing: On Wall Street as It Is in Heaven* — Robert Netzly.** Provides a prominent practical case for aligning investments with biblical values through screening and engagement. *The Way of Capital* treats BRI as one important part of a larger stewardship process that also includes household suitability, valuation, diversification, fees, benchmark selection, portfolio role, Christian liberty, and investor formation.

*The Way of Capital* is not trying to outdo the best books on budgeting, generosity, business, investing, or BRI within their own lanes. It connects those lanes around a larger Christian-living question: What has God entrusted to me, and how do I become a faithful steward of it? The book's distinctive investment question follows from that broader one: How can an ordinary Christian develop the knowledge and judgment needed to become a faithful, competent steward of financial capital in a sinful world?

## Book Differential: The Missing Middle

Much Christian financial literature does excellent work on earning, budgeting, debt, giving, and contentment but stops just before the brokerage account becomes complicated. Much investment literature begins after questions of God, moral purpose, human sin, vocation, and ultimate ownership have been set aside. *The Way of Capital* occupies the missing middle: it connects a broad biblical theology of stewardship to the real work of understanding, developing, selecting, building, and governing financial investments.

- Begins with the Owner before the assets. God's ownership and the steward's calling come before fund selection, return targets, account size, or even the distinction between financial and nonfinancial wealth.
- Treats capital as universal and multidimensional. Human, social, natural, and financial capital are differing forms of entrusted resources. Financial wealth is important, but it is never the whole of what a person has received or the whole of what a faithful life produces.
- Builds human capital before prescribing financial capital. The book equips readers with biblical categories, financial literacy, judgment, and confidence so they can make better decisions themselves and better oversee professionals when implementation is delegated.
- Preserves the book's deeper capital framework. Wisdom, prudence, integrity, diligence, trust, contentment, and the fear of the Lord are not decorative virtues; they shape how visible forms of capital are created, preserved, valued, and used.
- Uses a distinctive two-lens framework. God's Loving Abundance gives reason for constructive participation in productive enterprise; Human Sinful Depravity gives reason for verification, limits, diversification, and moral scrutiny.
- Connects theology to the two practical investment pillars: valuation and portfolio management. Readers learn to ask what a financial claim is worth and what role, if any, it should play in the whole portfolio.
- Places Biblically Responsible Investing inside a larger stewardship framework. Screening matters, but so do fees, transparency, benchmarks, diversification, taxes, portfolio role, corporate practices, engagement, and Christian liberty.
- Equips readers to govern advisors rather than simply hire them. Delegating implementation does not transfer stewardship. The book helps households understand what advisors are doing, what they are charging, how performance should be evaluated, and which decisions still belong to the household.

- Aims for competence without obsession. The reader does not need to become a securities analyst, market forecaster, or full-time portfolio manager to act faithfully.

The result is neither a budgeting manual, a technical finance textbook, nor a BRI product guide. It is a Christian-living and stewardship book whose primary practical application is helping believers develop the human capital required to steward financial capital faithfully.

## Book Description

Every reader comes to this book with capital already entrusted. Some of it is human: ability, knowledge, judgment, health, and productive capacity. Some is social: relationships, trust, family, church, institutions, and community. Some is natural: access to and responsibility for the created world. Some is financial: income, savings, retirement accounts, businesses, securities, real estate, and other claims. The forms and amounts differ greatly, but the stewardship question is universal: What has God entrusted to me, and what is it for?

A brokerage statement answers only a narrow slice of that question. It can tell an investor what financial assets are owned and what the market says they are worth today. It cannot answer the prior questions: Whose capital is this? What is it for? What kinds of enterprises should it support? What risks are worth taking? How much is enough? What should be delegated? And what does faithfulness look like when markets are uncertain and human beings—including the investor—are sinful?

*The Way of Capital* answers those questions through a distinctly Christian framework that is theological first and practical throughout. Beginning with Psalm 1 and the claim that every portfolio has a theology, the book moves through God's ownership, Abraham's stewardship, human and social capital, hopeful realism, household preparation, time and uncertainty, markets, financial instruments, valuation, BRI, portfolio construction, investor behavior, contentment, generosity, wisdom, and legacy. The reader's financial competence grows as part of a larger process of becoming a wiser steward.

Throughout, the book returns to a simple idea: the goal of capital is not more capital. The goal is faithfulness. Financial returns matter, but they are not ultimate. A Christian can increase financial knowledge, pursue reasonable returns, control costs, diversify, evaluate value, use advisors, and participate in productive enterprise while refusing to make the portfolio a savior, scoreboard, or source of identity. The writing is designed for thoughtful nonspecialists: plain language, minimal mathematics in the print edition, practical examples, and a confidence-building tone that helps readers manage—or intelligently oversee—the financial capital entrusted to them.

## Target Reader

The theological premise is universal: every person has been entrusted with capital in some form. The book audience is more focused: Christians who want to steward financial resources faithfully and who need greater knowledge, judgment, and confidence to do so. Account size is not the defining characteristic; stewardship responsibility is. The framework scales from an employee making first serious 401(k) decisions to families overseeing substantial multigenerational wealth.

- Ordinary retirement savers who may not think of themselves as “investors” but already allocate capital through 401(k)s, 403(b)s, IRAs, pensions, education accounts, and other long-term savings vehicles.
- Self-directed and partly self-directed investors who want a genuinely Christian framework rather than conventional investing decorated with Bible verses.
- Mass-affluent households that have accumulated meaningful assets and need a coherent approach to portfolio purpose, risk, BRI, fees, diversification, and long-term discipline.
- High-net-worth and ultra-high-net-worth households that rely on financial planners, wealth managers, investment consultants, or multiple specialists but want enough understanding to ask informed questions, evaluate recommendations, identify conflicts, judge costs and performance, and retain governance of decisions that cannot be outsourced.
- Married couples and families who need a shared language for capital purpose, human and financial capacity, risk, generosity, inheritance, and succession so that one person is not the only one who understands the portfolio.

Secondary readers include Christian financial advisors and Certified Kingdom Advisors, pastors and church leaders counseling families about wealth, trustees and investment committee members, Christian foundation leaders, and BRI practitioners. These readers can use the book as a common framework for advisor-client conversations, family governance, church teaching, board discussions, and small-group study.

## Market Reach and Use Cases

The book’s premise is broad enough to matter to nearly every Christian adult, but its practical design creates several identifiable paths to readership and distribution:

- Retirement and household investing — readers who already make capital-allocation decisions through workplace plans, IRAs, brokerage accounts, education accounts, and other investment vehicles, whether or not they describe themselves as investors.
- Advisor-client use — Christian advisors can give the book to clients who need a biblical framework and enough financial literacy to participate intelligently in planning and investment decisions.
- Family and multigenerational wealth conversations — the capital framework provides language for discussing purpose, competence, delegation, generosity, inheritance, and succession across generations.
- Church and small-group study — the theological framework, recurring applications, questions, and online companion make the book adaptable to a multiweek study without turning the print edition into a curriculum.
- BRI and faith-driven investment communities — the book broadens BRI from a screening question into a larger conversation about ownership, value, costs, portfolio fit, company behavior, engagement, conscience, and stewardship.

## Why the Book Is Needed

- Christian personal-finance books often emphasize earning, spending, debt, saving, and giving but devote much less attention to what happens after meaningful financial capital has been accumulated—or to the other forms of capital that make accumulation and stewardship possible.

- Many ordinary Christians already make investment decisions through retirement and savings accounts even when they do not think of themselves as investors. They need human capital—knowledge, judgment, vocabulary, and confidence—before they need more products.
- Conventional investment books can teach technique while leaving the investor's ultimate purpose, worship, moral boundaries, view of the human person, understanding of creation, and confidence in providence unexamined.
- The growth of faith-aligned investing has created new choices but also new due-diligence questions. A Christian label does not answer questions about screening methodology, holdings, fees, benchmarks, engagement, concentration, taxes, or portfolio fit.
- Modern investors are surrounded by forecasts, products, market commentary, behavioral temptations, and increasingly sophisticated advisory services. More information has not removed the need for wisdom.
- Households may delegate portfolio implementation, tax planning, estate work, or manager selection, but they cannot delegate responsibility for what their capital is for and how it is being governed.
- A book that joins biblical clarity with practical competence can reduce both intimidation and false confidence. It strengthens the steward before it complicates the portfolio.

## What the Reader Will Be Able to Do

1. Identify the major forms of capital—human, social, natural, and financial—and begin an inventory of what God has entrusted to the household.
2. Strengthen human capital for financial stewardship by developing the vocabulary, financial literacy, judgment, and confidence needed to make or oversee investment decisions.
3. Write a clear capital-purpose statement rooted in God's ownership, the household's calling, and its stewardship responsibilities.
4. Strengthen the household foundations—work, giving, provision, debt, reserves, insurance, shared knowledge, and relational trust—that allow an investment plan to endure.
5. Explain what stocks, bonds, derivatives, funds, ETFs, cash, and account wrappers actually represent rather than relying on ticker symbols or recent returns.
6. Think about price and value using cash flows, expectations, time, risk, and ranges without pretending to possess a crystal ball.
7. Evaluate a BRI fund or company beyond its label, including methodology, holdings, business practices, fees, transparency, benchmark, engagement, and portfolio role.
8. Build or oversee a simple, diversified, low-cost portfolio matched to household purpose, time horizon, risk capacity, financial resources, and conscience.
9. Assess advisors, models, fees, benchmarks, and recommendations—and use written guardrails to resist market timing, FOMO, panic, envy, overconfidence, and unnecessary complexity.
10. Define "enough" and connect investment success to contentment, generosity, succession, human flourishing, legacy, and faithfulness rather than account size alone.

## Structure and Reader Experience

The book is organized as a four-part journey from worldview to steward formation to investment understanding to portfolio action. The progression is intentional: before readers are asked to choose financial investments, they learn to see capital, ownership, calling, risk, markets, and value Christianly—and to develop the human capital needed for sound financial judgment.

**Part I. Before the Portfolio: Seeing Capital Christianly**
Establishes the worldview beneath the portfolio: Psalm 1's two ways, the lordship of Christ, God's ownership, the major forms of capital—human, social, natural, and financial—the deeper virtues and realities that sustain stewardship, Abraham and Lot, God's Loving Abundance, Human Sinful Depravity, and the Resurrection Principle. The reader begins with entrusted resources and purpose before technique.

**Part II. Build the Steward: Household Foundations for Investing**
Moves from worldview to steward formation and household order. Work develops human capital; relationships and shared knowledge strengthen social capital; generosity, family provision, debt, saving, financial margin, time, compounding, risk, uncertainty, diversification, borrowing, forecasting, and rest prepare the household to hold investments through difficult seasons.

**Part III. Understand the Investment: Markets, Instruments, and Value**
Explains why markets exist and what makes them possible, showing how financial markets depend on human skill, social trust and institutions, and the productive use of created resources. The reader then looks beneath ticker symbols to the claims being purchased. Stocks, bonds, derivatives, funds, accounts, price, value, cash flows, expectations, inflation, and interest rates are treated in accessible language.

**Part IV. Build the Portfolio: Alignment, Discipline, and Faithfulness**
Brings the framework into action through BRI due diligence, portfolio construction, passive and active investing, low-cost diversification, selected individual stocks, rebalancing, taxes, benchmarks, investor behavior, advisor oversight, household governance, contentment, generosity, and legacy. Financial capital is managed as one entrusted resource within a larger life of stewardship.

**Recurring Book Features**
- Key Passage — each chapter begins with a biblical text that frames the chapter's central question.
- The Way Applied — short callouts translate an idea immediately into an investment or household decision.
- Making the Connection — each chapter closes by summarizing the argument and moving from understanding to practice.
- Practical Takeaways and Put It into Practice — concise questions, checklists, and assignments produce concrete next steps.
- Brief Cases and Illustrations — real and hypothetical examples keep abstractions connected to investor decisions.
- The Way Forward — the final paragraph of each chapter connects the reader to the next stage of the book's argument.
- The Way Deeper — variety of online tools including a glossary, deeper theological and apologetic material, economic and finance foundations, and practical capital-management aids. The goal is to keep the print book readable while allowing interested readers to go deeper.

## Annotated Table of Contents

**PART IV. BUILD THE PORTFOLIO: ALIGNMENT, DISCIPLINE, AND FAITHFULNESS**
**Chapter 9. Biblically Responsible Investing Beyond the Label** Treats BRI as a discipleship and due-diligence framework rather than a purity certificate or performance promise. The chapter examines screening, company practices, Bible-based business principles, fund methodology, fees, transparency, engagement, benchmarks, conscience, Christian liberty, and retirement-plan constraints.

**Chapter 10. Build the Portfolio, Not the Prediction** Turns principles into portfolio structure. Readers give accounts a purpose, set asset allocation, build a broadly diversified low-cost BRI core, consider a limited role for selected individual stocks, evaluate active versus passive management, rebalance, place assets appropriately, and judge performance against the right benchmark and horizon.

**Chapter 11. Your Greatest Investment Risk May Be You** Brings the investor's heart into the spreadsheet. Fear, greed, envy, pride, market timing, FOMO, anxiety, advisors, models, compensation, and complexity are addressed through written rules, a Christian investment policy statement, decision logs, spousal understanding, and succession planning.

**Chapter 12. The Goal of Capital: Contentment, Wisdom, and Faithfulness** Ends where Christian stewardship ultimately must end: with Christ rather than capital. Human, social, natural, and financial capital are brought back under the Owner's purposes. Contentment, rest, wisdom, generosity, "enough," legacy, and the Twin Investment Pillars come together so that capital serves the steward's calling instead of becoming the steward's master.

## Author Qualifications

Robert Brooks, Ph.D., CFA, brings more than forty years of academic and industry experience in finance, including quantitative finance, investments, derivatives, valuation, and risk management. He has taught in secular university settings, written extensively in finance, consulted professionally, and worked directly with investment professionals and advisors. That background gives the book technical credibility while allowing difficult financial ideas to be translated for nonprofessionals.

Brooks is President of Financial Risk Management, LLC. He previously cofounded Blue Creek Investment Partners, LLC, now part of Keel Point, LLC, and has long-standing professional relationships across finance, investment management, and financial planning. His professional background is complemented by decades of Christian teaching and ministry involvement, including long-term Bible teaching at Emmanuel Baptist Church in Tuscaloosa, Alabama.

This combination is central to the book's positioning. The author is not a theologian attempting to add a chapter on investments, nor a finance professional adding a few Bible verses to a conventional portfolio framework. The project reflects sustained engagement with both Scripture and the practice of finance.

## Author Platform and Promotion

The author already writes and teaches at the intersection of Christian worldview, stewardship, and finance. Existing platforms and relationships provide multiple channels for reaching the book's intended readers including:

- Forty years in secular university environment, including 34 years at The University of Alabama, has afforded numerous connections throughout the finance industry.

- Christian Worldview and Finance — an ongoing Substack publication addressing investing, economics, stewardship, and Christian worldview.
- Biblically Responsible Investor Quarterly Newsletter (BRIQ) — regular engagement with the BRI industry, fund offerings, performance, and investment practice.
- TheWayOfCapital.com — a dedicated book platform designed to host the online glossary, supplemental material, chapter resources, and book-related content.
- AIChristianityFuture.com — a joint effort with Professor Jackey Gong providing resources on understanding AI from a Christian perspective and its implications for the future.
- Professional finance network — relationships with financial planners, investment professionals, CFA audiences (CFA Society Alabama Board Member), consultants, and BRI practitioners developed over decades of teaching, consulting, writing, and speaking.
- Church and ministry network — long-term teaching and ministry relationships, particularly with thoughtful Christian adults seeking to connect biblical doctrine with work, wealth, and practical decision-making.
- Speaking experience — decades of speaking to undergraduate, master's, Ph.D., executive-MBA, professional, church, and parachurch audiences.
- Advisor and BRI engagement — ongoing conversations with Christian financial planners and faith-aligned investment practitioners are helping refine the book's usefulness for client education, advisor-client dialogue, BRI due diligence, and multiweek study.

A book launch would build naturally on these channels through a coordinated series of Substack essays, BRIQ features, LinkedIn posts, podcast and advisor conversations, church and Christian-university events, webinars, and downloadable tools. The book's practical features lend themselves to advisor-client distribution, family conversations, church and small-group study, and continuing online engagement without requiring the print book to be positioned as a textbook.

## Online Companion and Extendable Resources

The print book is intentionally streamlined for readers. Material that is useful but too technical, apologetic, or detailed for the main narrative will be placed in an online companion, allowing the print book to increase the reader's practical human capital without overwhelming the reader with technical depth.

- Online Appendix A: Christian Theology, Philosophy, and Apologetics — deeper worldview foundations and selected apologetic material.
- Online Appendix B: Selected Economic and Finance Foundations — expanded technical discussions, evidence, and background concepts.
- Online Appendix C: Personal Capital Management Aids — worksheets, checklists, review templates, and practical decision tools.
- Online Glossary — concise explanations of financial, economic, philosophical, and theological terms found in the print text.
- Downloadable tools — capital-purpose statement, household foundation check, investment review, BRI due-diligence questions, one-page portfolio map, advisor review questions, and investor guardrails.

This structure helps the book remain readable while giving motivated readers, advisors, churches, and study groups a path to deeper engagement.

## Closing Position

*The Way of Capital* is written for Christians who recognize that they have already been entrusted with capital. The amount is unequal and the forms differ: human wisdom and knowledge, social relationships and trust, access to the created world, and financial resources. The book does not pretend these forms are interchangeable. It argues that all belong under God's ownership and that faithful stewardship requires learning to recognize, cultivate, protect, and deploy what has been received.

Its primary practical arena is financial capital, where many Christians feel least prepared and where delegation can easily become abdication. The book therefore seeks to increase the reader's human capital: biblical understanding, financial literacy, judgment, confidence, and the ability to evaluate investments and professional counsel. Some readers will place their own trades. Others will work with advisors, wealth managers, tax professionals, and estate attorneys. All remain stewards.

The book's central promise is both practical and theological: a Christian does not need perfect knowledge, great wealth, or professional credentials to manage capital faithfully. With biblical purpose, growing human capital, sound financial principles, appropriate counsel, and disciplined guardrails, households can invest without worshiping markets, fearing every uncertainty, or outsourcing the responsibility God has entrusted to them. The goal of capital is not more capital. The goal is faithfulness.