Sunday, September 6, 2026

Teaching Topic: RESET

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We learned how to survive. Now we must learn how to build, own, prepare, transfer, and leave something behind.

Foundational Scriptures:

Romans 12:2 And be not conformed to this world: but be ye transformed by the renewing of your mind, that ye may prove what is that good, and acceptable, and perfect, will of God.

Luke 19:13 And he called his ten servants, and delivered them ten pounds, and said unto them, Occupy till I come. KJV

Proverbs 13:22 A good man leaveth an inheritance to his children's children: and the wealth of the sinner is laid up for the just. KJV

1. SURVIVAL BECAME A MINDSET INSTEAD OF A SEASON

For generations, many Black families had legitimate reasons to concentrate on getting through today. Daily Survival was an achievement during slavery times for real…

Get enough food for today. Pay this month's rent. Keep the lights on. Get the children through school. Make it to the next paycheck. Survival was an achievement.

But survival thinking becomes dangerous when it prevents us from planning for tomorrow.

2. WE SOMETIMES SEPARATED SPIRITUALITY FROM STEWARDSHIP

We taught people how to pray. We taught them how to worship. We taught them how to fast.

We taught them how to shout & Dance. We taught them how to believe God for a miracle.

Those things matter. But in many families and congregations, we did not graduate the message with the times we lived in.

Our Families did not talk about budgeting, saving, investing, credit, insurance, homeownership, entrepreneurship, wills, trusts, retirement, estate planning and inheritance. We believed God for just enough to get by. That was good for then.

3. WE CONSUME MORE THAN WE OWN

There is nothing inherently wrong with enjoying what God has blessed you to have. The problem occurs when our **appearance of prosperity becomes more important than our reality.** We are approximately 13½ percent of America, yet Black buying power has grown to approximately $2.1 trillion. The RESET question is not simply, 'How much money passes through our hands?' The question is, 'How much of what we spend comes back to us in the form of ownership, equity, businesses, investments and inheritance?'"

A family can spend thousands on celebrations, Birthdays, Christmas, etc., while having no emergency savings. We must teach the difference between: **looking wealthy and building wealth.**

The question must change from: **Can I afford the payment? Will this purchase increase or decrease my future?"**

Deuteronomy 8:18 says: But thou shalt remember the LORD thy God: for it is he that giveth thee power to get wealth…" We need a generation that understands **assets, ownership and equity.**

RESET PRINCIPLE: Move from consumption to ownership.

4. We have not transferred financial information from generation to generation.

Many parents told their children; Go to school, Get a good job, Work hard, Don't get into trouble,

All excellent advice. But another conversation is necessary, We must teach children: How money works? What is compound interest? What is credit?

5. We have too often thought individually, and not institutionally. One successful person is wonderful. But one successful person doesn't transform a community. Communities change when people build **institutions that survive them.**

Five things we must do to begin the Reset!

1. **Reset Our Minds.**
   Romans 12:2 And be not conformed to this world: but be ye transformed by the renewing of your mind, that ye may prove what is that good, and acceptable, and perfect, will of God.

“Be ye transformed by the renewing of your mind.” Before we change the bank account, we must change the thinking. Before we change the neighborhood, we must change the thinking. Before we change our children's future, we must change what we're teaching them.

We must replace: **I can't with: I can do all things through Christ which strengthens me.**

“What must I learn, build or change to position myself for my next…..

Our young people must see themselves as **owners, builders, investors, developers, entrepreneurs, professionals, inventors and leaders, not merely consumers and employees.**

2. We must **Reset** what we teach in church, what we talk about in the beauty shop and the barber shop and what we talk about at the dinner table.

Imagine if churches regularly taught both **salvation and stewardship**.

Pastors should not become financial advisers. But churches can bring qualified professionals into the room.

We should have a: **Financial Literacy Sunday. Homeownership Seminar. Estate Planning Workshops. Entrepreneurship Saturday. Investment Basics Class. College and Career Planning Session. Will and Trust Workshop. Retirement Planning Seminar.**

Teach people to pray—but also teach them to plan. Teach faith—but also stewardship.

Teach giving—but also saving. Teach heaven—but also responsibility on earth.

“In my Father's house are many mansions…& Occupy till I come. (That is balance)

3. We must Reset our Family and Church Families conversation about Money.

Money cannot remain a forbidden subject at the dinner table. Families should know what the family owns. Parents should explain finances appropriately to their children. Grandparents should tell grandchildren how property is acquired. Business owners should teach their children how the business operates. Every family should eventually have what I would call:

FAMILY ECONOMIC MEETINGS.

At least once a quarter, gather the family and discuss: **What does our family own? What do we owe? What are we building? What are we investing? What property should we acquire? What businesses can we start? What knowledge must we transfer? What will happen to everything when the older generation dies?**

4. Reset from only consuming and set a goal toward ownership.

A job provides **income**. Ownership can create **wealth**. We need to teach the next generation not merely to ask: **What do you want to be when you grow up?"** Ask: **What do you want to OWN when you grow up?"**

You can be a teacher—and own investments. You can be a nurse—and own real estate. You can be a mechanic—and own the shop. You can be a barber—and own the building. You can work for a corporation—and own shares through investments and retirement accounts.

Income pays bills - **Assets can build wealth.**

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5. RESET From Success to Succession

This may be the most important RESET of all. The goal cannot simply be: **I made it."** The goal should be: **Because I made it, somebody coming behind me will start farther ahead.**

That's succession. We need: Wills. Trusts where appropriate. Beneficiary designations. Life insurance NO Term: Only IUL's or Whole Life.

Retirement accounts. Businesses with succession plans. Property with clear ownership. Records children can locate. Passwords and important documents properly secured. Family instructions. Because if we spend 50 years building something but never prepare to transfer it, the next generation may have to **start over.**

THE RESET CHALLENGE

I would challenge every person listening to do **five things during the next 12 months:**

1. SAVE something.
Build an emergency reserve and develop the discipline of keeping money.

2. OWN something.
Begin moving toward an asset—investments, retirement assets, business ownership, real estate, or another appropriate wealth-building vehicle.

3. LEARN something.
Study money, investing, entrepreneurship, real estate, taxes, retirement and estate planning.

4. TEACH somebody.
Don't die with financial knowledge trapped inside your head.

5. LEAVE something.
Develop an inheritance and succession strategy.

Our ancestors taught us how to survive because survival was necessary. We honor their sacrifice by teaching the next generation how to build.

We don't dishonor yesterday. **We build upon it.** They survived. **We must build.**

They endured. We must establish**.** They opened doors. **We must own something on the other side of those doors.** They prayed for opportunity. **We must steward the opportunity.**

The closing declaration:

God Help Me to RESET my mind.
RESET my priorities.
RESET my relationship with money.

RESET what I teach my children.
RESET what I believe is possible.

I'm going to **pray as a believer.**

I'm going to **plan as a good steward.**

I'm going to **work like a builder.**

I'm going to **think generationally.**

I'm going to **occupy until He comes.**

H**eaven is my eternal destination but the earth is my present assignment.**

And while I am here, I have work to do.

The Reset Starts Today.