



Culture Segment

TOPIC: Stewarding Our Finances with Our Faith
GUESTS: Dana and Bill Wichterman [WICK-ter-min]

TAPING:

***Studio Interview**

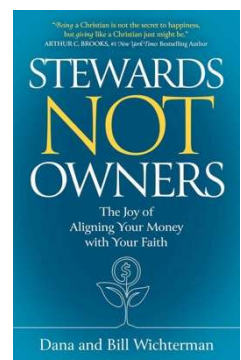
July 1, 2025
10:00 am
Studio A

AIRDATE:

July 17, 2025
SHOW#: 911

Interview Direction:

- The Wichtermans share about financial role models in their lives, like their parents and the Bakkes family, and how those lessons have shaped their own financial decisions and understanding of biblical stewardship. They'll offer some practical tips for stewardship, like starting conversations about money with other believers and determining a "finish line."
- The Wichtermans will provide a practical encouragement to tithe, even when our bank accounts aren't reaching the finish line. We'll close with some tried and true resources for budgeting and personal accounting.



The Wichtermans' Website: stewardsnotowners.com

BOOK (This is a GOAA): *Stewards Not Owners: The Joy of Aligning Your Money with Your Faith* (2025).

GUEST BIO – Bill Wichterman:



Career:

- Author
- Co-founder of Wedgwood Circle
- President of the Board of Faith & Law
- Former Special Assistant to President George W. Bush in the White House, among other senior staff-level positions on Capitol Hill

Education:

- Has a master's in political theory from The Catholic University of America.

Author:

- *Dying to Live: Finding Joy In Giving Yourself to God* (2014)
- "The Culture: Upstream from Politics" (*Building a Healthy Culture*, 2001)
- "Making Goodness Fashionable" (*Creating the Better Hour: Lessons from William Wilberforce*, 2007)

GUEST BIO – Dana Wichterman:

Career:

- Board member of Talanton, Five Talents, and Faith Driven Movements
- Senior adviser to the Impact Foundation
- Co-founder of the Faith Driven Entrepreneur and Investor network in DC
- Formerly worked for USAID and the International Trade Administration

Education:

- Has a master's in international relations from Columbia University.

Personal Life & Accomplishments:

- The Wichtermans live in the greater Washington, DC area. They have three grown children.

BOOK: *Stewards Not Owners: The Joy of Aligning Your Money with Your Faith* (2025)

WEBSITE: stewardsnotowners.com

BACKGROUND:

- **Relationship with money early on:**

Bill and Dana grew up in families with different perspectives towards money:

- **STORY** — Dana's family was more fundamentally conservative with money (p. 17). Bill, not as much (p. 18).
 - "Dana grew up ... in a well-to-do, loving Christian family that acted like they were poor. Her mother set the pace for penurious living, which even included washing and reusing sandwich bags! ... When they *did* go out to eat occasionally, all the kids understood they should not order the most expensive meal or a dessert, and everyone drank tap water."
 - Dana's dad was a CPA who made high-risk investments. "When the bottom dropped out of the Denver economy in the early 1980s and the country descended into a recession, Dana's family was financially underwater. That experience has deeply shaped Dana's aversion to debt and her fundamentally conservative approach to money. Consequently, we live with very conservative assumptions about our economic future."
 - His investments paid off 10 years after his death, which gave the Wichtermans "a substantial inheritance [that] rocked our world because we never aimed at wealth ..." (p. 19).
 - "Bill grew up in a middle-class Christian home ... the son of two loving parents who openly discussed money and faithfully tithed each week. His family didn't go into debt, but they also weren't exactly *savers*" (p. 18).

- **What *is* stewardship, exactly?**

Stewardship encompasses what we do with the money we've been given.

- **STORY** — The Wichtermans see Dennis and Eileen Bakke as financial role models from church.
 - Two years into starting a successful power company, Dennis launched the Mustard Seed Foundation, which gave away over \$100 million (p. 25). Closed the foundation after 40 years because "The Bakkes decided many years ago to give away their wealth in their lifetime" (p. 27).
 - "The Bakkes were quick to say that stewardship isn't primarily about what you give away; rather, it's more about what you do with the money you keep" (p. 26).

- “To hold themselves accountable, Dennis raised a radical idea with their church small group: share the specifics of their income *and their spending* with their group, even though their fellow group members were not wealthy” (p. 26).
 - “[Money] can lead us to think we’re in control of our lives when God wants to be in control. ... Money is a dangerous blessing” (p. 30).
- **How then should we steward our money well? (p. 81)**
 1. With prayer, seeking God’s will (p. 32)
 2. In community
 - Walk with others. Talk about money more, bringing the conversation “into the light” (p. 33). Develop financial accountability relationships like the Bakkes did.
 - “Before spending anything above \$2,500, he’d seek permission from an informal council of Christian brothers” (p. 79 story about Greg Baumer).
 - “Aligning your faith in Christ and your money is hardly a radical concept—it’s just too little discussed in the church (which is why we wrote this book).” (p. 141)
 3. With careful planning (Ch. 8)
 - Joy comes from budgeting. “Giving is much more fun when you’ve already decided how much you’ll give away” (p. 84).
 - Track your spending (p. 198)
 - They recommend Quicken (costs money), Crown Ministries (p. 200), and budgeting apps like YNAP or EveryDollar.
 - Save money and live below your means (p. 200)
 - Set a “finish line—capping annual spending and saving and giving away the rest” (p. 80, 236).
 - Beware of debt (p. 202)
 - Invest in step with your faith (p. 205)
 - Invest in non-profits and Donor-Advised Funds (DAFs) to fund effective ministry work on this side of heaven.
- **How then should we tithe well?**

We are still stewards in times of plenty and times of want (p. 141).

 - “We’re not saying ... you should give all your money to the church ... [or that] you should live an ascetic lifestyle without having any fun ... [or] you should give away absolutely everything you own and then pray for God to give you back what you need to survive” (p. 15).
 - “The tithe isn’t a ceiling, but a floor.” (p. 215)

STORIES/QUESTIONS:

- 1) You begin the book by telling us about yourselves, and your families' different perspectives on money. How did that affect your own financial decisions?
- 2) Tell us more about your friends the Bakkes. You called them "outstanding financial role models" from church in your book. How did they help you refine your definition of biblical stewardship?
- 3) Some of the practical tips you give in the book involve stewarding with prayer, in community, and with careful planning. Where should we start?
- 4) Sometimes talking about money can be taboo, even in the church. How do we initiate those conversations about money with people we trust?
- 5) Explain the concept of the "finish line."
- 6) A lot of singles are living from paycheck to paycheck, and don't feel like they'll ever reach that finish line. Or they may feel like they'll never have the resources to tithe. So why should we?
- 7) What are some resources we can use to budget and track our spending?

END This is a GOAA: *Stewards Not Owners: The Joy of Aligning Your Money with Your Faith* (2025). Go to [Boundless.org](https://boundless.org), search for 911.

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