

# Taking the Next Step

A Thrivent family shares the twists and turns of its Wise With Money Journey.

By Donna Hein

After years of persistence, sacrifice and barely making ends meet, Pastor Michael and Amber Lehmann were closing in on their goal: three months of living expenses in an emergency fund. It was then that the Tomball, Texas, couple realized they didn't know what to do next with their finances.

The Lehmanns have a full life. They planted Trinity Vineyard Church 14 years ago and serve in full-time ministry. They have five children—three biological and two adopted—ranging in age from 15 down to 8 years old. And Amber recently started a full-time job at Houston Methodist Hospital after going back to school to earn her nursing degree.

They started Trinity Vineyard in a leased warehouse, which limited growth. They then moved to rented space before finding a permanent building. For two years during the rental period, Michael taught at a Lutheran high school in addition to his pastoral responsibilities. His teaching salary went to the church building fund.

They managed those years with only a little debt, but they lacked savings and a retirement and insurance strategy.

“So much of our lives had been about giving to others and our church, but we knew we needed to plan for our future,” Michael says. “Amber and I had talked about our need to finish well, to be in a financial place that we can say ‘yes’ to the things we want. But how do we do that?”



With a financial plan in place, Pastor Michael and Amber Lehmann feel they're making progress.

## Getting Started

The Lehmanns reached out to Miko Thomas Tisdale, a Thrivent community engagement leader who had attended their church, for guidance. Tisdale put them in touch with Blair Greenwood and Matt Miller, Thrivent Financial professionals, and a meeting was set.

“We know that we're called to ministry, but we're not called to just survive,” Amber says. “The only way to change the trajectory is to make different choices. And we were ready to do that.”

Unfortunately, the day before the meeting in November 2017, Michael and Amber learned that a tax error from previous years needed to be made right. They nearly depleted their emergency fund to pay it.

“We felt so far behind again,” Amber says. But they weren't deterred. They kept the meeting with Greenwood and Miller, who shared Thrivent's story and then listened to them share their story and goals.

“We really wanted to help Michael and Amber put together a plan for their short-, mid- and long-term goals,” Miller says. “And that started with listening to their hopes and dreams. We can never predict what the future will hold, but we can help people prepare for whatever it brings.”

The Lehmanns appreciated the approach. “We all have expectations that we don't even know we have,” Amber says. “While Michael and I generally are always on the same page, Blair and Matt helped us identify where we are and where our expectations differ.”

For example, while they want to help their kids with college, their views of how that might be accomplished differ. They both want to travel and plan for annual family vacations. And it's important to Amber to be able to pay for her two daughters' weddings someday.

“Before this, we hadn't let ourselves dream past our emergency fund,” Amber says.

## Moving Forward

With the guidance of Greenwood and Miller and their own perseverance, the Lehmanns have replenished the emergency fund, identified their goals and created a plan to carry them into their future.

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—Thrivent member Amber Lehmann

“They already had the foundation built with their positive financial habits,” Greenwood says. “They just needed someone with a little more ‘architectural’ experience to come in with some recommendations of how to build something exquisite on their solid foundation.”

Together, they've addressed their need for life insurance and disability income insurance. They've started saving for retirement. And they're working at setting up college saving plans for their children.

Similar to many who are called to ministry, the Lehmanns were serving their congregation, yet they didn't have anyone serving them and their financial needs. Their previous journey was one of owing money and paying off debt, Greenwood says. “Now it's one of knowing what they want to do and that if they commit X dollars for Y months, it's achievable,” he says.

“We were on a treadmill for a long time,” Michael says. “Now that we feel like we're making progress, it gives us confidence to do more.”

Yet Michael and Amber are being realistic. “The pace of our journey may be the same,” Michael says, “but we feel like we're actually going somewhere instead of just surviving.”

And they're happy they've developed a partnership with Miller and Greenwood as well as an organization that serves Christians.

“They understand our guiding principles and why we are where we are, why we've made the decisions we've made,” Michael says. “Someone without a faith background may not understand.” ■

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