

THE AFRICAN-AMERICAN PENTECOSTAL CHURCH'S ROLE TO PROMOTE  
GENERATIONAL WEALTH IN THE AFRICAN-AMERICAN COMMUNITY,  
THROUGH HEALING FROM TRAUMA OF MONEY, FINANCIAL  
LITERACY, AND ESTATE PLANNING

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## ABSTRACT

# THE AFRICAN-AMERICAN PENTECOSTAL CHURCH'S ROLE TO PROMOTE GENERATIONAL WEALTH IN THE AFRICAN-AMERICAN COMMUNITY, THROUGH HEALING FROM TRAUMA OF MONEY, FINANCIAL LITERACY, AND ESTATE PLANNING

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Promoting generational wealth, within a community that has been traumatized by money for hundreds of years, such as the African-American community, requires significant skill and expertise. It is not enough to teach this community financial literacy.<sup>1</sup> It requires acknowledging and properly addressing the trauma of money and the root of that trauma. In addition, promoting generational wealth requires the senior leadership of the African-American church to implement Proverbs 13:22 “a good man leaves an inheritance for his children’s children.”

Through literary works of leading experts coupled with my legal and financial observations and expertise, this paper will not only discuss the lack of generational wealth and the trauma of money within the African-American community, but it also proposes a viable solution that the Black Pentecostal church can apply to uphold Proverbs 13:22. This solution is the T.I.M.E principle. T.I.M.E. stands for 1) Trauma Recognition; 2) Inner healing from the trauma of money; 3) Mindset management through financial literacy; and 4) Execution of one’s estate and financial planning. In addition, the

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<sup>1</sup> Chantel Chapman, *The Trauma of Money, Mapping Compassionate Pathways to Healing Financial Trauma and Disempowering Financial Shame* (Hoboken, New Jersey: John Wiley & Son, Inc., 2026) 10.

successful implementation of the T.I.M.E. has the potential to establish not-for-profit financial clinics.

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## INTRODUCTION

The African-American community needs to establish generational wealth. Oftentimes, when members of this community want to achieve this goal, they immediately seek financial literacy. However, financial literacy alone is insufficient. Many, especially in the African-American community, are unaware that addressing their trauma of money is essential to establishing generational wealth. Hosea 4:6a (CEB) states that “My people are destroyed for lack of knowledge.” This community is being destroyed economically because they lack this knowledge. Thus, the African-American Pentecostal church, an organization known for its social advancement of this community, should take the lead to promote and teach the African-American community this holistic economic approach.

This topic is of great importance to me for three primary reasons. First, I grew up in poverty and suffered from the trauma of money. Oftentimes, I sought relief through financial literacy. However, relief never occurred because I never dealt with the root of the trauma of money.

Second, I am a Trusts and Estates attorney and newly minted financial advisor. Thus far, in my years of practice, I have prepared hundreds of estate plans for clients as well as conducted numerous estate planning workshops for churches and other not-for-profits. Hence, this topic and research are important because it helps me to understand that before I could provide adequate estate and financial planning, the client’s trauma of money must be resolved.

Third, I am a licensed Reverend in the African-American Pentecostal church, which primarily serves the African-American community. Here, I have noticed our strengths as well as our weaknesses. One of our strengths is social engagement. We have many programs, such as soup kitchens and clothing ministries. Also, we provide services such as Christian counseling for the grieving, divorced, and depressed. However, I have noticed our weakness in economic development. Although we will host financial literacy workshops, generational wealth transfer and estate planning are still lacking.

The purpose of this paper is not only to highlight the lack of generational wealth in the African-American community. The purpose of the is paper is to also do the following: 1) highlight a main hindrance to this communities wealth transfer, namely the trauma of money; 2) to discuss the black Pentecostal church's role to promote generational wealth in this community; 3) to introduce the T.I.M.E. principle, a potential solution to lack of the wealth transfer; and 4) to introduce implementing a not-for-profit financial clinic that will implement the T.I.M.E. principle to its participants.

My research consists of engaging in literary works from experts in the field of economy, trauma, trauma of money, trauma in the African-American culture, and Pentecostalism. In addition, the research presented in this paper is based on my personal experiences as a Trusts and Estates attorney and financial advisor. Furthermore, my research is based on the results from a survey taken in 2025 by the United Pentecostal Council of the Assemblies of God.

Finally, this paper will use the terms "African-American" and "Black" interchangeably.

CHAPTER 1:  
THE LACK OF GENERATIONAL WEALTH IN THE AFRICAN-AMERICAN  
COMMUNITY

This chapter will first provide a basic overview of generational wealth from both an economic and a biblical perspective. After this foundation is established, this chapter will discuss the lack of generational wealth among the African-American community and a potential reason for this lack from a psychosocial perspective.

**WEALTH DEFINED**

Before defining generational wealth, a definition of wealth must be established. According to the Merriam-Webster dictionary, wealth is defined as an “abundance of valuable material possessions or resources.”<sup>2</sup> There are at least 4 types of wealth: 1) financial; 2) social; 3) time; and 4) health.<sup>3</sup> Financial wealth pertains to one's money.<sup>4</sup> Social wealth pertains to one's status.<sup>5</sup> Time wealth pertains to the quality of time spent with loved ones, doing what you enjoy, and accomplishing goals.<sup>6</sup> Health wealth pertains to one's physical being.<sup>7</sup> This paper will focus on generational wealth, a subsection of financial wealth.

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<sup>2</sup>Merriam Webster Dictionary, s.v. accessed February 25, 2026, “wealth”  
<https://www.merriam-webster.com/dictionary/wealth> .

<sup>3</sup> Christ Duderstadt “What is Wealth? 4 Types of Wealth, May 8, 2023.  
<https://www.modwm.com/what-is-wealth-4-types-of-wealth/>

<sup>4</sup> Duderstadt, “What is Wealth?”

<sup>5</sup> Duderstadt, “What is Wealth?”

<sup>6</sup> Duderstadt, “What is Wealth?”

<sup>7</sup> Duderstadt, “What is Wealth?”

## **GENERATIONAL WEALTH DEFINED: ECONOMICAL PERSPECTIVE**

According to the Oxford Review, generational wealth is the transfer of financial assets, property, investments, or other forms of wealth from one generation to the next.<sup>8</sup> Furthermore, it is a “holistic and strategic approach to building long-term financial stability that can be passed down from between generations.”<sup>9</sup> Generational wealth can open doors and provide access to opportunities that may not have otherwise been available without it.<sup>10</sup> Also, it has the potential to do the following: 1) transform the lives of future generations; 2) alleviate some racial and gender wealth inequalities; and 3) provide financial safety and security.<sup>11</sup>

### “Great Wealth Transfer”

The United States is presently in the midst of a “Great Wealth Transfer,” according to research by Cerulli Associates, a well-known financial consulting firm that offers market intelligence and strategic business recommendations.<sup>12</sup> The Great Wealth Transfer is where the older generation, like the Baby Boomer generation, who currently hold over fifty percent of the nation's wealth, will bequeath their wealth to their descendants: 1) Generation X; 2) Millennials; and 3) Generation Z.<sup>13</sup> According to

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<sup>8</sup> Oxford Review Dictionary, s.v. “generational wealth” February 26, 2026, <https://oxford-review.com/the-oxford-review-dei-diversity-equity-and-inclusion-dictionary/generational-wealth-definition-and-explanation/>.

<sup>9</sup> “The Ultimate Guide to Generational Wealth”, Google, last modified, January 3, 2025. <https://harvardfcu.org/blog/the-ultimate-guide-to-generational-wealth/>

<sup>10</sup> “The Ultimate Guide to Generational Wealth”

<sup>11</sup> The Ultimate Guide to Generational Wealth”

<sup>12</sup> Bayraktar, Murat, How the US ‘Great Wealth Transfer’ Will Transform the Markets? (December 27, 2024).

<sup>13</sup> Bayraktar, How the US ‘Great Wealth Transfer’ Will Transform the Markets?

Cerulli Associates, this transfer, which will exceed \$124 trillion in assets, may take place over the next 25 years or by 2048.<sup>14</sup> This Great Wealth Transfer is described as the most significant redistribution of wealth in recorded history.<sup>15</sup>

#### **GENERATIONAL WEALTH DEFINED: BIBLICAL PERSPECTIVE**

Biblically, generational wealth is more than just transferring wealth from one generation to the next. It is not just about earning more income or having multiple streams of income. Generational wealth, especially for the Believer, is about stewardship. It is about their ability to properly manage God's money entrusted to their care. Thus, generational wealth is not primarily focused on the amount of money that one has acquired, as it is about how well one manages what they have acquired. Two Scriptures that highlight this point are: 1 Peter 4:10 (NKJV) "As each one has received a gift, minister it to one another, as good stewards of the manifold grace of God", and Psalm 90:12, "So teach *us* to number our days, that we may present *to You* a heart of wisdom."

#### **LACK OF GENERATIONAL WEALTH AMONG THE AFRICAN-AMERICAN COMMUNITY**

The Urban Institute's Office of Race & Equity Research and Housing Finance Policy Center conducted research on intergenerational wealth transfer between black and white families. Their research shows that intergenerational wealth transfers propagate racial wealth disparities.<sup>16</sup> They concluded that white families were more likely to pass

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<sup>14</sup> Bayraktar, How the US 'Great Wealth Transfer' Will Transform the Markets?

<sup>15</sup> Bayraktar, How the US 'Great Wealth Transfer' Will Transform the Markets?

<sup>16</sup> Michael Neal, Amalie Zinn, M. Sawo, and L. Zhu. "Intergenerational Wealth Transfers: Do

down wealth to future generations, while black families were too challenged to accumulate and sustain wealth for intergenerational transfer.<sup>17</sup>

Furthermore, the article discussed potential barriers to wealth transfers among the African-American community. It is stated that over the course of their lives, Black families fail to adequately plan to leave a sizable estate to the next generation.<sup>18</sup> Overall, many in this community fail to ensure that the deed and title right of their real property is properly transferred across generations.<sup>19</sup> Moreover, as per their research, black people are less likely to have any estate plans in place, such as a Last Will and Testament or Trusts that would preserve deed and title rights for the next generation.<sup>20</sup>

The Urban Institute's article was not remiss in naming institutional racism as a potential barrier to African-American's wealth transfer.<sup>21</sup> It mentioned that although wealth inequities partly reflect poor choices made by black families, it acknowledged that institutional racism serves as a root cause of limiting Black families' access to wealth and valuations of their wealth holdings.<sup>22</sup> It defines institutional racism as structures, systems, policies, and procedures of institutions used to promote, reproduce, and perpetuate advantages for White people while oppressing the minority communities.<sup>23</sup>

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Expectations of Leaving an Inheritance Differ Between Black and White Families?" Urban Institute, (2023):9  
<https://www.urban.org/research/publication/intergenerational-wealth-transfers-do-expectations-leaving-inheritance-differ>.

<sup>17</sup> Neal, Zinn, Sawo et al. "Intergenerational Wealth Transfers." 9.

<sup>18</sup> Neal, Zinn, Sawo et al. "Intergenerational Wealth Transfers." 9.

<sup>19</sup> Neal, Zinn, Sawo et al. "Intergenerational Wealth Transfers." 9.

<sup>20</sup> Neal, Zinn, Sawo et al. "Intergenerational Wealth Transfers." 9.

<sup>21</sup> Neal, Zinn, Sawo et al. "Intergenerational Wealth Transfers." 9.

<sup>22</sup> Neal, Zinn, Sawo et al. "Intergenerational Wealth Transfers." 9.

<sup>23</sup> Neal, Zinn, Sawo et al. "Intergenerational Wealth Transfers." 9.

According to sociologists, Pfeffer and Killewald, the weaker intergenerational wealth association among African Americans is due to their greater rate of mobility.<sup>24</sup> Thus, the results are consistent with evidence that African-Americans are disadvantaged at every stage of the status attainment process connecting social origins to adult outcomes and receive lower wealth returns to their income and demographic characteristics.”<sup>25</sup> Although Pfeffer and Killewald readily admit that additional research is required to further probe the source of racial disparities, their current results are consistent with enduring racial discrimination.<sup>26</sup>

#### **GENERATIONAL WEALTH AND ERIK ERIKSON’S GENERATIVITY VERSUS STAGNATION**

The transfer of wealth from one generation to the next may be viewed as part of an individual’s psychosocial development. In 1950, Erik Erikson, a well-known psychologist and psychoanalyst, introduced a theory, which is still relevant today, known as the Eight Stages of Psychosocial Development. His theory is built on Sigmund Freud’s theory of psychosexual development by drawing parallels in childhood stages, and expanding it to include the influence of social dynamics as well as the extension of psychological development into adulthood.<sup>27</sup> The eight stages are as follows: 1) trust

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<sup>24</sup> Pfeffer, Fabian T, Alexandra Killewald, Generations of Advantage. Multigenerational Correlations in Family Wealth, *Social Forces*, Volume 96, Issue 4, (June 2018):1411.

<sup>25</sup> Pfeffer and Killewald, Generations of Advantage. 1411.

<sup>26</sup> Pfeffer and Killewald, Generations of Advantage. 1411.

<sup>27</sup> Orenstein GA, Kaur J. “Erikson's Stages of Psychosocial Development.” In: StatPearls [Internet]. Treasure Island (FL): StatPearls Publishing; 2026 Jan-. Available from: <https://www.ncbi.nlm.nih.gov/books/NBK556096/>

versus mistrust; 2) autonomy versus shame and doubt; 3) initiative versus guilt; 4) industry versus inferiority; 5) identity versus confusion; 6) intimacy versus isolation; 7) generativity versus stagnation; and 8) integrity versus despair.<sup>28</sup> Furthermore, the stages are divided into three main sections: 1) Stages 1 through 4 pertain to childhood; 2) Stage 5 pertains to adolescence; and 3) Stages 6 through 8 pertain to adulthood.<sup>29</sup>

Erikson's lifespan model of development emphasizes how social relationships can shape an individual's sense of self.<sup>30</sup> Each stage is marked by a central conflict or a psychological crisis that must be resolved for healthy personality growth.<sup>31</sup> The stages are based on the epigenetic principle, which states that development occurs in a predetermined, sequential order, with each step building upon a previous one.<sup>32</sup> Successful resolution at each stage leads to the development of a psychological strength.<sup>33</sup> However, one's inability to resolve that conflict will have a negative impact on future stages and the individual's well-being.<sup>34</sup>

Generational wealth is found under Erikson's stage 7, generativity versus stagnation. This stage is considered a fundamental conflict of adulthood.<sup>35</sup> Here, there is

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<sup>28</sup> Saul McLeod, PhD "Erik Erikson's Stages of Psychosocial Development" Simply Psychology, October 15, 2025. <https://www.simplypsychology.org/erik-erikson.html>

<sup>29</sup> McLeod, PhD "Erik Erikson's Stages of Psychosocial Development"

<sup>30</sup> McLeod, PhD "Erik Erikson's Stages of Psychosocial Development"

<sup>31</sup> McLeod, PhD "Erik Erikson's Stages of Psychosocial Development"

<sup>32</sup> McLeod, PhD "Erik Erikson's Stages of Psychosocial Development"

<sup>33</sup> McLeod, PhD "Erik Erikson's Stages of Psychosocial Development"

<sup>34</sup> McLeod, PhD "Erik Erikson's Stages of Psychosocial Development"

<sup>35</sup> Diana Lang; Nick Cone; Martha Lally; Suzanne Valentine-French and Ronnie Mather. "Psychological Development in Middle Adulthood" <https://iastate.pressbooks.pub/individualfamilydevelopment/chapter/psychosocial-development-in-middle-adulthood/>

a conflict between the adults who focus on preparing for the next generation and those who do not have that same focus. The adults who focus on guiding the next generation, whether through parenting, mentoring, or community involvement, are considered to be fostering generativity.<sup>36</sup> Generativity refers to one “making a mark” on the world through creating things that will outlast an individual.<sup>37</sup> Thus, the adults who yield to generativity will most likely prepare the next generation by preparing them with generational wealth.

However, the adults under this category, who do not prepare for the next generation or foster generativity, are considered stagnant.<sup>38</sup> They are deemed unproductive, uninvolved, and lack growth.<sup>39</sup> Furthermore, these adults are deemed to have an underdeveloped sense of self.<sup>40</sup>

Based on the abovementioned research, many in the Black community have not successfully engaged in the holistic and strategic approach to building long-term financial stability that can be passed down from one generation to the next. When faced with psychological conflict of generativity or stagnation, they usually resort to stagnation, leaving their heirs with little to no economic legacy. Furthermore, they are challenged to steward God’s money.

However, this is not their final narrative. In the next chapter, I discuss how healing from the trauma of money plays a critical role in the black community’s understanding of finances and securing wealth for future generations.

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<sup>36</sup>McLeod, PhD “Erik Erikson’s Stages of Psychosocial Development”

<sup>37</sup> McLeod, PhD “Erik Erikson’s Stages of Psychosocial Development”

<sup>38</sup> McLeod, PhD “Erik Erikson’s Stages of Psychosocial Development”

<sup>39</sup> McLeod, PhD “Erik Erikson’s Stages of Psychosocial Development”

<sup>40</sup> Lang, Cone et al. “Psychological Development in Middle Adulthood”

## CHAPTER 2: THE TRAUMA OF MONEY IN THE AFRICAN-AMERICAN COMMUNITY

This chapter will provide a basic overview of trauma, the trauma of money, and neuroplasticity.

### **TRAUMA DEFINED**

Before the trauma of money can be discussed, a foundational knowledge of trauma and its impact must be established. According to the American Psychological Association, trauma is defined as any disturbing experience that results in significant fear, helplessness, dissociation, confusion, or other disruptive feelings intense enough to have a long-lasting negative effect on a person's attitudes, behavior, and other aspects of functioning.<sup>41</sup> Traumatic events consist of those caused by human behavior (e.g., rape, war, industrial accidents) as well as by nature (e.g., earthquakes) and often challenge an individual's view of the world as a just, safe, and predictable place.<sup>42</sup>

Bessel van der Kolk, M.D., a leading expert in the treatment of trauma, especially on how trauma affects the brain and nervous system, states that trauma “is not just an event that took place sometime in the past; it is also the imprint that was left by that experience on mind, brain, and body.”<sup>43</sup> This imprint has ongoing consequences for how the human organism manages to survive in the present.<sup>44</sup> Trauma results in a

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<sup>41</sup> APA Dictionary of Psychology. American Psychological Association, s.v. “trauma” accessed March 7, 2026, <https://dictionary.apa.org/trauma>.

<sup>42</sup> APA Dictionary of Psychology. American Psychological Association, s.v. “trauma” accessed March 7, 2026, <https://dictionary.apa.org/trauma>.

<sup>43</sup>Bessel van der Kolk, M.D., *The Body Keeps The Score, Brain, Mind, and Body in the Healing of Trauma* (New York, New York: Penguin Books 2015), 21.

<sup>44</sup> Van der Kolk, Bessel. 21.

fundamental reorganization of the way the mind and brain manage perceptions.<sup>45</sup> Hence, trauma changes how we think, what we think about, and changes our very capacity to think.<sup>46</sup>

He further states that traumatized people remain stuck in the event that caused their trauma.<sup>47</sup> Thus, they are unable to grow because they cannot integrate new experiences into their lives.<sup>48</sup> Moreover, a traumatized person continues to organize their lives as if the trauma were still going on.<sup>49</sup> As a result, every new encounter or event in their lives is contaminated by the past traumatic event.<sup>50</sup>

Dr. Gabor Maté, a retired physician who specializes in trauma, initially looks at the etymology of the word “trauma”.<sup>51</sup> “Trauma,” in its Greek origin, is the word “wound.”<sup>52</sup>

Maté states that trauma is not an event, but what happens within someone because of the difficult or hurtful events that befall them.<sup>53</sup> He further defines trauma as a psychic injury, lodged in our nervous system, mind, and body, lasting long past the originating incidents, triggerable at any moment.<sup>54</sup> In addition, trauma “is a constellation of hardships,

<sup>45</sup> Van der Kolk, Bessel. 21.

<sup>46</sup> Van der Kolk, Bessel. 21.

<sup>47</sup> Van der Kolk, Bessel. 53.

<sup>48</sup> Van der Kolk, Bessel. 53.

<sup>49</sup> Van der Kolk, Bessel. 53.

<sup>50</sup> Van der Kolk, Bessel. 53.

<sup>51</sup> Gabor Maté and Daniel Maté, *The Myth of Normal, Trauma, Illness & Healing in a Toxic Culture*. (New York: Penguin Random House LLC, 2022), 16.

<sup>52</sup> Maté and Maté, *The Myth of Normal, Trauma, Illness & Healing in a Toxic Culture*. 16.

<sup>53</sup> Maté and Maté, *The Myth of Normal, Trauma, Illness & Healing in a Toxic Culture*. 16.

<sup>54</sup> Maté and Maté, *The Myth of Normal, Trauma, Illness & Healing in a Toxic Culture*. 16.

composed of the wound itself and the residual burdens that our woundedness imposes on our bodies and souls: the unresolved emotions they visit upon us; the coping dynamics they dictate; the tragic or melodramatic or neurotic scripts we unwittingly but inexorably live out.”<sup>55</sup> Hence, one’s woundedness or how we cope with trauma dictates much of our behavior, shapes our social habits, and informs our ways of thinking about the world.<sup>56</sup>

According to Dr. Resmaa Menakem, a therapist and the leading voice on racial Trauma describes trauma as the unconscious lens through which the traumatized views all their current experiences.<sup>57</sup> He further states that an embedded trauma response, which is unique to each person, can manifest in certain behaviors such as flight, flee, freeze, pain, dread, anxiety, and fear.<sup>58</sup> Those behaviors will usually get stuck in a person’s body and will remain there until it is properly addressed.<sup>59</sup> Each response is influenced by several factors, including but not limited to a person’s particular physical, mental, emotional, and social make-up.<sup>60</sup>

Dr. Tracey Marks, a board-certified forensic psychiatrist, states that trauma is not just a bad experience or psychological issue.<sup>61</sup> It is neurological.<sup>62</sup> Trauma overwhelms

<sup>55</sup> Maté and Maté, *The Myth of Normal, Trauma, Illness & Healing in a Toxic Culture*. 16.

<sup>56</sup> Maté and Maté, *The Myth of Normal, Trauma, Illness & Healing in a Toxic Culture*. 16.

<sup>57</sup> Resmaa Menakem, *My Grandmother’s Hands*. (Nevada: Central Recovery Press, 2017), 7.

<sup>58</sup> Menakem, *My Grandmother’s Hands*, 8.

<sup>59</sup> Menakem, *My Grandmother’s Hands*, 8.

<sup>60</sup> Menakem, *My Grandmother’s Hands*, 8.

<sup>61</sup> Marks, Tracey, 2025, July 16. “How your brain has amazing power to overcome trauma & thrive.” [video] [Dr. Tracey Marks, November 4, 2024. Video, https://www.youtube.com/watch?v=JujijCwfYQQ](https://www.youtube.com/watch?v=JujijCwfYQQ). (1.02; 3.12).

<sup>62</sup> Marks, “How your brain has amazing power to overcome trauma & thrive.” 3.12.

your nervous system's ability to cope.<sup>63</sup> It leaves you feeling helpless, unsafe, and out of control.<sup>64</sup> Trauma not only impacts your emotions, but it also reshapes your brain.<sup>65</sup>

An individual's brain goes into survival mode when their traumatic experience threatens their safety.<sup>66</sup> As a result, that survival mode leaves fingerprints on three major areas of your brain: 1) the amygdala; 2) the hippocampus, and 3) the prefrontal cortex.<sup>67</sup> The amygdala is considered the brain's threat detector.<sup>68</sup> When a person experiences trauma, their amygdala becomes hyperactive.<sup>69</sup> As a result, this person tends to constantly feel on edge or overreact to situations that seem minor to others.<sup>70</sup> Trauma usually causes your alarm system to become overly sensitive.<sup>71</sup> The hippocampus is the section of the brain that helps you to form and organize memories.<sup>72</sup> However, trauma disrupts this process.<sup>73</sup> Instead of having a clear, cohesive memory, the traumatized person will have disorganized impressions.<sup>74</sup> The third major area of the brain that is impacted by trauma

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<sup>63</sup> Marks, "How your brain has amazing power to overcome trauma & thrive." 3.12.

<sup>64</sup> Marks, "How your brain has amazing power to overcome trauma & thrive." 3.12.

<sup>65</sup> Marks, "How your brain has amazing power to overcome trauma & thrive." 1.11.

<sup>66</sup> Marks, "How your brain has amazing power to overcome trauma & thrive." 1.26.

<sup>67</sup> Marks, "How your brain has amazing power to overcome trauma & thrive." 1.32.

<sup>68</sup> Marks, "How your brain has amazing power to overcome trauma & thrive." 1.40.

<sup>69</sup> Marks, "How your brain has amazing power to overcome trauma & thrive." 1.42.

<sup>70</sup> Marks, "How your brain has amazing power to overcome trauma & thrive." 1.55.

<sup>71</sup> Marks, "How your brain has amazing power to overcome trauma & thrive." 2.01.

<sup>72</sup> Marks, "How your brain has amazing power to overcome trauma & thrive." 2.06.

<sup>73</sup> Marks, "How your brain has amazing power to overcome trauma & thrive." 2.07.

<sup>74</sup> Marks, "How your brain has amazing power to overcome trauma & thrive." 2.13.

is the prefrontal cortex.<sup>75</sup> This area of the brain is considered your “brain’s CEO”.<sup>76</sup> The prefrontal cortex is responsible for logic, planning, and emotional regulation.<sup>77</sup> Hence, when you have experienced trauma, and your brain believes that you are in survival mode, your amygdala thinks that you are in constant danger, and your prefrontal cortex temporarily shuts down.<sup>78</sup> Here, recovery is not just about moving on.<sup>79</sup> Recovery is more about your brain feeling safe and rewiring those disrupted pathways.<sup>80</sup>

Dr. Joy DeGruy states that African Americans have a legacy of trauma.<sup>81</sup> She further states that this community suffers from Post-Traumatic Slave Syndrome, which is defined as 1) a condition that exists when a population has experienced multigenerational trauma from centuries of slavery and continues to experience oppression and institutionalized racism today, coupled with 2) a belief (real or imagined) that the benefits of the society in which they live are not accessible to them.<sup>82</sup>

She argues that “hundreds of years of protracted slavery guaranteed the prosperity and privilege of the South’s white progeny while correspondingly relegating its black progeny to a legacy of debt and suffering.” She states that epigenetic research reveals

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<sup>75</sup> Marks, “How your brain has amazing power to overcome trauma & thrive.” 2.38.

<sup>76</sup> Marks, “How your brain has amazing power to overcome trauma & thrive.” 2.38.

<sup>77</sup> Marks, “How your brain has amazing power to overcome trauma & thrive.” 2.44.

<sup>78</sup> Marks, “How your brain has amazing power to overcome trauma & thrive.” 2.46.

<sup>79</sup> Marks, “How your brain has amazing power to overcome trauma & thrive.” 3.19.

<sup>80</sup> Marks, “How your brain has amazing power to overcome trauma & thrive.” 3:21.

<sup>81</sup> Joy Degruy, *Post Traumatic Slave Syndrome, America’s Legacy of Enduring Injury & Healing*, (Maryland: Uptone Press, 2017). 101.

<sup>82</sup> Degruy, *Post Traumatic Slave Syndrome, America’s Legacy of Enduring Injury & Healing*, 105.

that trauma can be transmitted over generations.<sup>83</sup> In other words, “your DNA may contain a biological memory of the stress your grandparents endured.”<sup>84</sup>

According to DeGruy, the legacy trauma is transmitted generationally through parenting and childhood experiences.<sup>85</sup> The individuals who survived slavery raised their children while simultaneously struggling with their psychological injuries of Post Traumatic Stress Disorder.<sup>86</sup> Their children lived and learned the behaviors and attitudes of the injured and struggling parents.<sup>87</sup> Today, as per DeGruy, the current African-American community are those children.<sup>88</sup>

According to leading psychologist Gabor Maté, most trauma is multigenerational.<sup>89</sup> “The chain of transmission goes from parent to child.<sup>90</sup> Thus, the parent passes on to their offspring what they have not resolved themselves.<sup>91</sup> As a result, the home becomes a place where the parent recreates “scenarios reminiscent of those that wounded us when we were small.”

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<sup>83</sup> Degruy, Post Traumatic Slave Syndrome, America’s Legacy of Enduring Injury & Healing, 105.

<sup>84</sup> Degruy, Post Traumatic Slave Syndrome, America’s Legacy of Enduring Injury & Healing, 105.

<sup>85</sup> Degruy, Post Traumatic Slave Syndrome, America’s Legacy of Enduring Injury & Healing, 102.

<sup>86</sup> Degruy, Post Traumatic Slave Syndrome, America’s Legacy of Enduring Injury & Healing, 103.

<sup>87</sup> Degruy, Post Traumatic Slave Syndrome, America’s Legacy of Enduring Injury & Healing, 103.

<sup>88</sup> Degruy, Post Traumatic Slave Syndrome, America’s Legacy of Enduring Injury & Healing, 105.

<sup>89</sup> Maté and Maté, *The Myth of Normal, Trauma, Illness & Healing in a Toxic Culture*. 34.

<sup>90</sup> Maté and Maté, *The Myth of Normal, Trauma, Illness & Healing in a Toxic Culture*. 34.

<sup>91</sup> Maté and Maté, *The Myth of Normal, Trauma, Illness & Healing in a Toxic Culture*. 34.

## TRAUMA OF MONEY

As previously discussed in this paper, there is a lack of generational wealth in the African-American community. Under Erikson's Eight stages of a man model, this community, overall, would be deemed stagnant. Many financial professionals, including myself, when presented with this problem, would offer financial literacy as an immediate solution.

However, as per my research on this topic, I have discovered that providing financial literacy, as the first line of defense to this community, is not the most viable solution. Resorting to financial literacy as an immediate solution is like placing a band-aid on a wound that requires surgery. I have learned that the required surgery involves addressing the trauma of money.<sup>92</sup>

Like a medical physician, before a financial advisor can conduct this type of surgery, they must properly assess the root cause of the problem. Hence, they must determine how the trauma of money gained access to the individual's life. This information can be obtained by reviewing the individual's historical traumatic financial patterns. For the African-American client, the financial advisor must consider that their client's financial trauma could be generational, systemic, or relational, or a combination. This section will outline those pivotal factors that the skillful financial advisor must take into consideration when assessing the African-American client's trauma of money.

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<sup>92</sup> Chapman, *The Trauma of Money: Mapping Compassionate Pathways to Healing Financial Trauma and Disempowering Financial Shame*, 10.

## Financial Shame

Before delving into the trauma of money, financial shame must be acknowledged. This shame may impede a person's healing from the trauma of money.<sup>93</sup> According to the American Psychological Association Dictionary of Psychology, shame is defined as a highly unpleasant self-conscious emotion arising from the sense of there being something dishonorable, immodest, or indecorous in one's own conduct or circumstances.<sup>94</sup> It is known to motivate avoidant behavior.<sup>95</sup> Therefore, those who avoid correcting their economic strain because of shame may hinder their healing from the trauma of money.<sup>96</sup> Financial shame serves as a gateway to the healing of the trauma of money. If the gateway is closed, the individual will not receive the healing required to overcome their money trauma. Thus, it is imperative for the Black Pentecostal church, a leading voice in this community, to dispel financial shame.

## Sources of Trauma of Money

In her book *The Trauma of Money*, Chapman describes different sources of trauma: 1) generational, 2) systemic, and 3) relational.

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<sup>93</sup> Chapman, *The Trauma of Money: Mapping Compassionate Pathways to Healing Financial Trauma and Disempowering Financial Shame*, 10.

<sup>94</sup> APA Dictionary of Psychology, s.v. "shame" accessed February 26, 2026, <https://dictionary.apa.org/shame>.

<sup>95</sup> APA Dictionary of Psychology, s.v. "shame" accessed February 26, 2026, <https://dictionary.apa.org/shame>.

<sup>96</sup> APA Dictionary of Psychology, s.v. "shame" accessed February 26, 2026, <https://dictionary.apa.org/shame>.

### *Generational Trauma*

When your ancestor's trauma, like that of African Americans, caused them to be suppressed, oppressed, marginalized and operate in the survival mode of post stress disorder, securing generational wealth is usually not a focal point. Since they are operating from a survival mode mindset, the amygdala of their brain thinks that they are in constant danger and the prefrontal cortex, responsible for logic and planning, such as generational wealth planning, is shut down. Since epigenetics research proves that such trauma becomes part of a community's DNA, survival for the 21<sup>st</sup> Century African-American takes precedence and the legacy of trauma is dominant. As a result, generational wealth for the children of this progenitor also tends not to be a focal point. In fact, these children tend to hoard their possessions.<sup>97</sup>

### *Systemic Trauma*

When trauma is built into a system that controls the seven spheres of influence from, at least the inception of slavery and continues to present, intergenerational wealth amongst the traumatized group will be challenging. The seven spheres of influence are: 1) family; 2) religion; 3) education; 4) government; 5) media; 6) arts; 7) business and economics.

The capitalist enterprise of slavery is not only traumatic, but it has never lost its momentum. It has perpetuated throughout history in different forms and continues to negatively impact the marginalized, especially African-Americans. Here, it could be argued that many in this race are facing Post Traumatic Slave Syndrome.

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<sup>97</sup> Chapman, *The Trauma of Money: Mapping Compassionate Pathways to Healing Financial Trauma and Disempowering Financial Shame*, 47.

There are several examples that could attest to this fact. President Lincoln's order promising 40 acres and a mule to freed African-Americans was short lived.<sup>98</sup> His successor, Johnson, overturned Lincoln's order and returned the acres of land promised to the freed African-Americans back to their former slave masters.<sup>99</sup> Although it had a measure of success, The Freedman's Saving and Trust Company established by President Lincoln to assist newly emancipated Afro-Americans to achieve financial stability was also short lived.<sup>100</sup> Many Afro-Americans lost their homes due to predatory lending. Furthermore, to date, African-Americans are disproportionately represented in receiving government assistance such as welfare.<sup>101</sup> In each instance, the Afro-American community continues to be systematically and financially enslaved.

### *Relational Trauma*

Most relational traumas are linked to the experiences that a child has with a caregiver that can create a major attachment wound.<sup>102</sup> Attachment wounds occur when the early bonds between a child and their primary caregiver are broken, neglected or never securely formed.<sup>103</sup> As a result, a person's early attachment needs such as safety,

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<sup>98</sup> Henry Louis Gates, Jr. The Truth Behind "40 Acres and A Mule" PBS. <https://www.pbs.org/wnet/african-americans-many-rivers-to-cross/history/the-truth-behind-40-acres-and-a-mule/>

<sup>99</sup> Henry Louis Gates, Jr. The Truth Behind "40 Acres and A Mule" PBS.

<sup>100</sup> Henry Louis Gates, Jr. The Truth Behind "40 Acres and A Mule" PBS.

<sup>101</sup> Steve D. Boilard "Welfare reform and racial/ethnic relations", EBSCO, 2025. <https://www.ebsco.com/research-starters/history/welfare-reform-and-raciaethnic-relations>.

<sup>102</sup> Chapman, The Trauma of Money: *Mapping Compassionate Pathways to Healing Financial Trauma and Disempowering Financial Shame*, 47.

<sup>103</sup> Cole Dyar. What is Attachment Trauma and How Does it Affect You?, Neurish Wellness, October 22, 2025. <https://neurishwellness.com/what-is-attachment-trauma/>

security and nurturing are not met.<sup>104</sup> These disruptions or unmet needs tend to shape the way an individual trusts, connects, and sees themselves well into adulthood.<sup>105</sup> For the purposes of this paper, these disruptions and unmet needs can affect a person's relationship with money and serve as a root of their money trauma.

The relationship attachment styles to money that are created when there is relational trauma are as follows: 1) anxious attachment; 2) avoidant attachment; and 3) disorganized attachment.<sup>106</sup> Under the anxious attachment, a person is most likely too preoccupied with money and fears loss and scarcity.<sup>107</sup> As a result, a person will most likely hoard money.<sup>108</sup> Under the avoidant attachment, persons distance themselves from financial matters and tend to neglect financial responsibilities.<sup>109</sup> Under the disorganized attachment, a person often has a chaotic or inconsistent relationship with money.<sup>110</sup> Thus, they tend to swing between extreme frugality and reckless spending.<sup>111</sup>

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<sup>104</sup> Chapman, *The Trauma of Money: Mapping Compassionate Pathways to Healing Financial Trauma and Disempowering Financial Shame*, 71.

<sup>105</sup> Dyar. *What is Attachment Trauma and How Does it Affect You?*,

<sup>106</sup> Chapman, *The Trauma of Money: Mapping Compassionate Pathways to Healing Financial Trauma and Disempowering Financial Shame*, 72.

<sup>107</sup> Chapman, *The Trauma of Money: Mapping Compassionate Pathways to Healing Financial Trauma and Disempowering Financial Shame*, 72.

<sup>108</sup> Chapman, *The Trauma of Money: Mapping Compassionate Pathways to Healing Financial Trauma and Disempowering Financial Shame*, 72.

<sup>109</sup> Chapman, *The Trauma of Money: Mapping Compassionate Pathways to Healing Financial Trauma and Disempowering Financial Shame*, 72.

<sup>110</sup> Chapman, *The Trauma of Money: Mapping Compassionate Pathways to Healing Financial Trauma and Disempowering Financial Shame*, 72.

<sup>111</sup> Chapman, *The Trauma of Money: Mapping Compassionate Pathways to Healing Financial Trauma and Disempowering Financial Shame*, 72.

### Learned Helplessness

It could be argued that, as it relates to the trauma of money, many African-Americans yield to what psychologists Martin Seligman and Steven Maier call learned helplessness.<sup>112</sup> In their research, they repeatedly exposed dogs to electric shocks while they were in a locked cage.<sup>113</sup> These psychologists concluded that, based on the passivity of the dogs' reactions, no amount of effort to escape would make a difference even after the cage was unlocked. Learned helplessness takes place when an individual continuously faces a negative, uncontrollable situation and stops trying to change their circumstance, even when they have an opportunity to do so.<sup>114</sup>

Learned helplessness speaks to a population within the Black community, who may never participate in transferring their wealth from one generation to the next. Here, the weight of the trauma creates paralysis, rendering them unwilling to advance economically. It could be construed that, based on Bessel van der Kolk's theory on trauma, this population remains stuck if caused by their trauma. Also, they tend to organize their lives as if the trauma were still going on.

Sabree further calls this type of trauma to money in this community a type of freeze response, which means the members of this community should not be deemed lazy or weak because of their response.<sup>115</sup> According to him, this mechanism is a survival strategy that is in response not only to the trauma that an individual in this community

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<sup>112</sup> Rahim Sabree, *Overcoming Financial Trauma: How to Break Free From Guilt, Build Wealth and Redefine Success* (Hoboken, New Jersey: Wiley, 2026) 79.

<sup>113</sup> Sabree, *Overcoming Financial Trauma*, 79.

<sup>114</sup> ME Seligman, Maier SF. Failure to escape traumatic shock. *J Exp Psychol.* 1967 May;74(1):1-9. doi: 10.1037/h0024514. PMID: 603257. 4.

<sup>115</sup> Sabree, *Overcoming Financial Trauma*, 79.

experienced in their lifetime, but also to the trauma that they have inherited from prior generations. Thus, their patterns of avoidance, disconnection, workaholism, and hypervigilance may appear to be just bad habits.<sup>116</sup> However, in essence, they are physiological and automatic responses to the real or imagined threat present when dealing with the lack or the abundance of money.<sup>117</sup>

### NEUROPLASTICITY

Healing from the trauma of money for the African-American community is possible because the brain has the capacity to be rewired, retrained, and reorganized in the way the brain thinks and views money. This rewiring and retraining is called neuroplasticity. It is the brain's "remarkable capacity to reorganize itself by forming, modifying, and strengthening neural connections in response to both internal experiences and external stimuli."<sup>118</sup> This process is used in trauma healing to help the brain rewire.<sup>119</sup> With regards to the healing of money trauma, neuroplasticity helps with overcoming negative patterns.<sup>120</sup> Here, one can consciously and intentionally create new neural pathways, enhance coping skills, and reshape one's response to stress and adversity.<sup>121</sup>

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<sup>116</sup> Sabree, *Overcoming Financial Trauma*, 79.

<sup>117</sup> Sabree, *Overcoming Financial Trauma*, 79.

<sup>118</sup> Parisa Gazerani, "The neuroplastic brain: Current breakthroughs and emerging frontiers." *Brain Research* 1858 (2025): 149643. 1.

<sup>119</sup> Chapman, 65.

<sup>120</sup> Marks. 4:50-4:55

<sup>121</sup> Marks. 4:50-4:55

## **TRAUMA OF MONEY IS BONDAGE**

The trauma of money is a diabolical stronghold. It seeks to imprison the Black community in a lifetime of financial bondage. Here, regardless of how the trauma of money gained access to their lives, generationally, systemically, and or relationally, the financial warden controls every aspect of their finances. This financial warden provides a false narrative of money. It is through this false narrative that the imprisoned African-American's mindset of money is formed and maintained. Consequently, this community approaches money through the lenses of fear, flight, fleet, freeze, pain, dread, and anxiety.

Until this trauma is healed, this community remains in a financial straitjacket, where its finances remain stagnant. Thus, they are unable to convey generational wealth to their descendants as a legacy. Instead, they convey their financial straitjackets and the trauma of money. In addition, unbeknownst to them, the children of the African-American community inherit their parents' financial warden and continue their parents' financial prison sentence.

Neuroplasticity breaks the diabolical cycle of the trauma of money. It breaks the cycles of trauma that have gained access in an individual's life generationally, systemically, and or relationally. Further, it rewrites negative financial scripts that were inherited from a person's ancestors or taught by their caregivers.

With neuroplasticity, the financial advisor can teach the formerly traumatized person new, healthy financial patterns and behaviors. As a result, the individual's prefrontal cortex is restored, allowing them to think logically and start planning. As a

result, the healed individual can plan for their children's children and establish generational wealth.

Although neuroplasticity is available, many in the Black community are not aware of it. Thus, their trauma of money remains unhealed. Moreover, their financial warden's false narrative of money continues.

The African-American Pentecostal church can no longer sit in silence and watch from the sidelines as this destruction cycle continues. Thus, this church must promote and teach on the healing of the trauma of money to establish generational wealth.

In the next chapter, Chapter 3, I will discuss the Black Pentecostal church's role in promoting generational wealth in its community. In Chapter 4, I provide a practical way in which this church can provide healing from the trauma of money and economic empowerment to the African-American community.

CHAPTER 3:  
THE AFRICAN-AMERICAN PENTECOSTAL CHURCH'S ROLE TO PROMOTE  
GENERATIONAL WEALTH IN THE AFRICAN-AMERICAN COMMUNITY

Promoting generational wealth within its community is in alignment with the black Pentecostal Church's history, core values, theology, and social engagement.

**AFRICAN-AMERICAN PENTECOSTAL FORMATION AND FOUNDATION**

The Pentecostal movement in North America was primarily in response to the massive social dislocation of the late 19<sup>th</sup> century.<sup>122</sup> According to well-known Pentecostalism theologian, Cheryl Bridges Johns, Pentecostalism is a movement among the oppressed.<sup>123</sup> Walter J. Hollenweger, one of the world's leading authorities on Pentecostals, states that Pentecostalism gives voice to African-Americans, who have been reduced to silence by intellectual concepts and racial prejudices.<sup>124</sup>

As a primary focus was the active presence of the Holy Spirit, under Pentecostalism, there was radical equalizing of the blacks and whites, males and females, and the rich and poor.<sup>125</sup> All needed salvation, and all could be participants to receive the promised Holy Spirit.<sup>126</sup> Hence, Pentecostalism stood contrary to the dominant order of

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<sup>122</sup> Robert Mapes Anderson. *Vision of the Disinherited: The Making of American Pentecostalism*. (New York, New York: Oxford University Press, 1979) 157.

<sup>123</sup> Cheryl Bridges Johns. *Pentecostal Formation. A Pedagogy Among the Oppressed*. (Eugene, Oregon: Wipf and Stock Publishers. 1998), 18.

<sup>124</sup> Bridges Johns, *Pentecostal Formation* 19.

<sup>125</sup> Bridges Johns, *Pentecostal Formation* 69.

<sup>126</sup> Bridges Johns, *Pentecostal Formation* 69.

its day.<sup>127</sup> It was both a subversive and revolutionary movement because all could experience God's divine liberation through His Holy Spirit.<sup>128</sup>

Johns articulates that Pentecostalism “*had* a dual prophetic role: denouncing dominant patterns of the status quo and announcing the patterns of God's kingdom.<sup>129</sup> [*italics mine*]. However, I tend to disagree with Johns because Pentecostalism *has* a dual prophetic role. [*italics mine*]. This prophetic role continues today. Thus, for this paper, Black Pentecostalism continues to denounce the patterns of the status quo that maintain the lack of wealth transfer in the black community, and it continues to announce the patterns of God's kingdom, through the justice and equality in wealth transferring within this community.

#### **UPHOLDING THE WORD OF GOD – A PENTECOSTAL CORE BELIEF**

The Black Pentecostal church should establish generational wealth within the African-American community because it is biblical. One of its core beliefs is that the “Bible is the inspired Word of God, a revelation from God to man, the infallible rule of faith and conduct, and is superior to conscience and reason, but not contrary to reason.”<sup>130</sup> A key Scripture for establishing generational wealth is found in Proverbs 13:22a (NKJV): “A good man leaves an inheritance to his children's children.” Thus, as it is a core belief

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<sup>127</sup> Bridges Johns, *Pentecostal Formation* 69.

<sup>128</sup> Bridges Johns, *Pentecostal Formation* 69.

<sup>129</sup> Bridges Johns, *Pentecostal Formation* 69.

<sup>130</sup> Walter Hollenweger, *The Pentecostals, The Charismatic Movement in the Churches*, (Minneapolis, Minnesota: Augsburg) 1972. 514.

to uphold the Word of God, it behooves Black Pentecostals to equip this community on how to leave an inheritance for their children's children.

### **THEOLOGY OF HEALING AND RESTORATION**

The African-American Pentecostal church is responsible for promoting generational wealth in the African-American community, as it is responsible for upholding the theology of healing and restoration. In Exodus 15:26, God is referred to as the Lord who heals or Jehovah Rapha. Isaiah 53:5 states that by His stripes we are healed. In Joel 2:25, it is mentioned that God will restore the years that the locusts have eaten. Psalms 23:3 states that God will restore our souls.

In Matthew 12, Jesus brought social justice in the form of healing and economic empowerment to the man with the shriveled hand and the demon-possessed man.<sup>131</sup> He did not just heal a hand and cast out a demon. He, in essence, transformed their lives.<sup>132</sup> As a result of healing the man with the shriveled hand, he was able to live with a fully functioning body. The demon-possessed man was freed from the debilitating effects of demonic possession.<sup>133</sup> By Jesus physically healing them, he undoubtedly transformed the material and social circumstances of their lives.<sup>134</sup> Hence, "Jesus brings justice in the power of the Spirit by being compassionate toward the unattractive, the marginalized, and disenfranchised; by attending to those most of us ignore and relegate to forgotten

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<sup>131</sup> Michael Wilkinson and Steven M. Stuebaker, *A Liberating Spirit Pentecostals & Social Action in North America*, (Eugene, Oregon: Wipf and Stock Publisher, 2010). 8.

<sup>132</sup> Wilkinson and Stuebaker, *A Liberating Spirit Pentecostals & Social Action in North America*, 9.

<sup>133</sup> Wilkinson and Stuebaker, 9.

<sup>134</sup> Wilkinson and Stuebaker, 9.

anonymity; and by fanning the spark of the human spirit that has been nearly smothered by shame, betrayal, offence, and abuse.”<sup>135</sup>

Based on the abovementioned in Matthew 12, Jesus did not just heal the bodies of the outcast and the marginalized. He empowered them economically to serve as active financial participants in mainstream society. Thus, they were no longer viewed as disenfranchised. Based on that principle, it could be construed that when Jesus heals the African-American community from their trauma of money, he will also empower them economically, and they will serve as active participants in mainstream society and establish generational wealth.

Proverbs 13:22a (NKJV) “A good man leaves an inheritance to his children’s children.” That scripture speaks to generational wealth. Based on the abovementioned research, the scarcity of generational wealth among the African-American community is primarily due to the trauma of money. To overcome that scarcity, healing of that trauma must take place. Thus, under the practice of theology of healing and restoration, it is critical for the black Pentecostal church to provide healing to promote generational wealth in that community.

## **SOCIAL ENGAGEMENT**

### **Movement of Conscientization**

Pentecostalism, with its historical roots among the poor in North America, has always been a movement of conscientization.<sup>136</sup> Afro-American Pentecostal leaders

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<sup>135</sup> Wilkinson and Studebaker, 9.

<sup>136</sup> Wilkinson and Studebaker, 5.

inherited a tradition of religious protest against social injustice from the antecedent Wesleyan Holiness movement, on which it depended for most of its doctrinal and ethical foundations.<sup>137</sup> Throughout its over a hundred years of history, Pentecostals incorporated the Wesleyan Holiness heritage, which stood against slavery and racial injustice, into their preaching, teaching, hymnody, and writings in response to the host of issues that faced not only their local congregations, surrounding communities, and their entire race.<sup>138</sup>

### Progressive Pentecostalism

The authors of *Global Pentecostalism*, Miller and Yamamori, call this denomination “Progressive Pentecostalism.”<sup>139</sup> Here, they have defined Progressive Pentecostals as Christians who are “inspired by the Holy Spirit and the life of Jesus and seek to holistically address the spiritual, physical, and social needs of the people in their community.”<sup>140</sup> Further, they have stated that Pentecostals have the potential to be “agents of social transformation by focusing on the promise of life for those who are oppressed, economic prosperity, and human rights.”<sup>141</sup> Moreover, its members believe that social engagement is a normative element of Christian life because it is mandated by

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<sup>137</sup> Wilkinson and Studebaker, 6.

<sup>138</sup> Wilkinson and Studebaker, 6.

<sup>139</sup> Wilkinson and Studebaker, 6.

<sup>140</sup> Donald E. Miller and Tetsunao Yamamori. *Global Pentecostalism The New Face of Christian Social Engagement*. (Los Angeles, California: University of California Press). 2007. 2.

<sup>141</sup> Miller and Yamamori. *Global Pentecostalism The New Face of Christian Social Engagement*, 2.

God through the Scriptures.<sup>142</sup> As a result, many ministries, services, and programs were implemented, including but not limited to mercy ministries (providing food, clothing, shelter); counseling services (helping with addiction, divorce, depression), and economic development (providing microenterprise loans, job training, and affordable housing).<sup>143</sup>

According to Miller and Yamamori, Progressive Pentecostalism is very different from Social Gospel and Liberation Theology because it is nonpolitical.<sup>144</sup> It does not seek to reform social structures or challenge policies.<sup>145</sup> Progressive Pentecostalism's goal is to 'build from the ground up an alternative social reality.'<sup>146</sup>

According to Hollenweger, theologically, social engagement in the form of ministries, services, and programs is seen within the framework of Pauline doctrine of charisms.<sup>147</sup> He further states that, in addition to the charisms which are known in the history of Pentecostalism, such as speaking in tongues, prophecy, religious dancing, and prayer for the sick, black Pentecostals practice the gift of demonstrating, organizing, and publicizing as another kind of prophecy.<sup>148</sup>

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<sup>142</sup> Wolfgang Vondey. *The Impact of Culture and Social Justice on Christian Formation in Pentecostalism*. *Journal of Pentecostal Theology*. (2015) 204.

<sup>143</sup> Miller and Yamamori. *Global Pentecostalism The New Face of Christian Social Engagement*, 42.

<sup>144</sup> Miller and Yamamori. *Global Pentecostalism The New Face of Christian Social Engagement*, 4.

<sup>145</sup> Miller and Yamamori, 4.

<sup>146</sup> Miller and Yamamori, 4.

<sup>147</sup> Walter J. Hollenweger. *Pentecostalism and Black Power. Theology Today*. October 1973. 230.

<sup>148</sup> Walter J. Hollenweger. *Pentecostalism and Black Power. Theology Today*. October 1973. 230.

### Prophetic Activism

This kind of prophecy, practiced by black Pentecostals, which is mentioned by Hollenweger, could be construed as prophetic activism. Theologian Helene Slessarev-Jamir defines prophetic activism as prophetic approaches that allow activists to ground their present actions, no matter how difficult or even life-threatening, in a vision of hope for a transformed future in which justice will be realized.<sup>149</sup> Slessarev-Jamir further states that prophetic activism has grown in direct response to the exigencies created by the globalization of capital and production that has contributed to the exacerbation of income inequalities in wealthy countries.<sup>150</sup>

### The Black Pentecostal Church Speaks for the Voiceless

Historically, the Black Pentecostal church has been a major voice for the Black community, the disinherited and marginalized. They are known for upholding their Scriptural mandate in Proverbs 31:8-9 (NKJV): “Speak up for those who cannot speak for themselves, for the rights of all who are destitute. Speak up and judge fairly; defend the rights of the poor and needy.” Therefore, this Church’s voice is heard, on behalf of this voiceless population, when they implement various social engagement services and programs such as free soup kitchens, food pantries, and counseling in the Black community.

Promoting and teaching generational wealth in the black community, through the healing of financial trauma, is in alignment with the Black Pentecostal Church’s: 1)

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<sup>149</sup> Helene Slessarev-Jamir. *Prophetic Activism. Progressive Religious Justice Movements in Contemporary America.* (New York, New York: New York University Press, 2011) 4.

<sup>150</sup> Slessarev-Jamir, *Prophetic Activism*, 4.

formation and foundation; 2) core beliefs; 3) theology of healing and restoration; and 4) social engagement through conscientization, Progressive Pentecostalism, prophetic activism, and Proverbs 31:8-9. This revolutionary model of equipping the black community with the necessary resources of wealth transfer establishes hope in the face of economic inequality. It provides healing and restoration to this community's finances. In addition, it accomplishes the goal of Progressive Pentecostalism because it builds from the ground up an alternative social reality. For this paper, that alternative social reality is called T.I. M. E., which will be fully discussed in the next chapter. Furthermore, the Black Pentecostal Church becomes the economic voice for a population that has been historically economically voiceless.

CHAPTER 4:  
GENERATIONAL WEALTH REQUIRES T.I.M.E.

To promote generational wealth in the African-American community, African-American Pentecostal churches should implement what I propose as the T.I.M.E. principle: 1) Trauma recognition, 2) inner healing from trauma of money, 3) mindset management through financial literacy, and 4) execution of estate and financial planning. (hereinafter “T.I.M.E.”)

In this chapter, I will first discuss each element of the T.I.M.E principle. Second, I will discuss the implementation of the first cohort and the prospective T.I.M.E. curriculum. Third, I will discuss how senior pastors and senior leaders could create a not-for-profit financial clinic and use the T.I.M.E. principle curriculum to promote generational wealth in its congregation and local community for subsequent cohorts. Fourth, I will discuss how the church could use its church building to host these financial clinics.

**T.I.M.E. PRINCIPLE**

Trauma Recognition

The first step in healing money trauma should involve educating people on what trauma is and how it was introduced or created in one’s life.<sup>151</sup> Healing of trauma is about reflexivity.<sup>152</sup> Thus, when dealing with the healing process, it is important that one works

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<sup>151</sup> Menakem, 13.

<sup>152</sup> Menakem, 13.

through it slowly, over time.<sup>153</sup> With the assistance of a trustworthy financial counselor, one must be willing to face the pain or discomfort inside their trauma of money.<sup>154</sup> During this process, they will learn to build a tolerance in the face of discomfort, where they stay the course and do not flee.<sup>155</sup> It is there that growth and change can occur and take place.<sup>156</sup>

### Inner Healing from Trauma of Money

After one understands what trauma is and acknowledges that the healing process is slow and may provide some discomfort, then they are ready to proceed to the next step, in the T.I.M.E., inner healing from the trauma of money. Here, to provide inner healing from the trauma of money, the root cause of that trauma must be determined. Thus, it must be determined if the root cause is generational, systemic, relational, or a combination of all three. After determining the root cause of the trauma of money, we can proceed with neuroplasticity, where the brain is rewired to retrain to think about money and stewardship correctly.

Two key tools will assist with rewiring the brain. They are rewriting one financial narrative and claiming one new financial identity.

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<sup>153</sup> Menakem, 13.

<sup>154</sup> Menakem, 13.

<sup>155</sup> Menakem, 13.

<sup>156</sup> Menakem, 13.

### *Rewrite Financial Narrative*

An individual's financial narrative is usually shaped by the programming that they have absorbed through lessons learned from parents, community, cultural values, religious teachings, and media.<sup>157</sup> To rewrite one's financial narrative, one would first have to acknowledge and understand one's current narrative and how it may be influenced by financial trauma.<sup>158</sup> Here, the individual does not have to pretend or ignore the existence of their early programming or claim that they outgrew such programming because their finances improved.<sup>159</sup> Rewriting your financial narrative is about consciously choosing what stays, what evolves, and what needs to be left behind or repositioned.<sup>160</sup>

### *Claim New Financial Identity*

According to Sabree, claiming one's financial identity starts with consciously claiming the financial identity that one wants to obtain instead of the financial identity that they have been operating on autopilot.<sup>161</sup> He further states that financial healing is not solely fixing or even diagnosing problems.<sup>162</sup> He claims that it is about practicing a new or enhanced identity around money.<sup>163</sup>

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<sup>157</sup> Sabree, 128.

<sup>158</sup> Sabree, 129.

<sup>159</sup> Sabree, 129.

<sup>160</sup> Sabree, 129.

<sup>161</sup> Sabree, 130.

<sup>162</sup> Sabree, 130.

<sup>163</sup> Sabree, 130.

Further, rewriting your financial narrative won't require just repeating positive affirmations.<sup>164</sup> It will require implementing several disciplines, including but not limited to financial therapy, trauma science, and neuroplasticity.<sup>165</sup> Healing trauma, in this case, financial trauma, involves recognizing, accepting, and moving through what Resmaa Menakem calls clean pain.<sup>166</sup> It often means that you will face what you don't want to face and address what you have been reflexively avoiding or fleeing.<sup>167</sup> "By walking into that pain, experiencing it fully, and moving through it, you metabolize it and put an end to it."<sup>168</sup> During this process, you grow, create more room in your nervous system for flow and coherence, and build further capacity for more growth.<sup>169</sup> Clean pain chooses integrity over fear and lets go of what is familiar but harmful.<sup>170</sup>

When people choose alternative paths to deal with trauma, such as avoidance, blame, and denial, they are in essence promoting dirty pain.<sup>171</sup> Therefore, "when people respond from their most wounded parts and choose dirty pain, they only create more of it, both for themselves and for other people."<sup>172</sup>

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<sup>164</sup> Sabree, 131.

<sup>165</sup> Sabree, 131.

<sup>166</sup> Menakem, 163.

<sup>167</sup> Menakem, 163.

<sup>168</sup> Menakem, 163.

<sup>169</sup> Menakem, 163.

<sup>170</sup> Menakem, 163.

<sup>171</sup> Menakem, 163.

<sup>172</sup> Menakem, 163.

According to financial therapist Rahkim Sabree, generational wealth building is not done in isolation.<sup>173</sup> He argues that the selling point on any product or service being “generational wealth” is intellectually dishonest.<sup>174</sup> He further argues that one product, be it a course, program, book, life insurance policy, etc., cannot resolve generational conditioning, generational oppression, generational lack of access and exploitation, and generational trauma like it is a magic pill.<sup>175</sup> Selling the idea of generational wealth without focusing on generational healing is the personal finance “diet pill” where fitness influencers who are already fit or paid to have body work done, convince you to buy their product or join their program.<sup>176</sup> “There is no generational wealth without generational buy-in, and there is no generational buy-in without generational healing.”<sup>177</sup>

#### Mindset Management Through Financial Literacy

According to the Organisation for Economic Co-operation and Development (OECD), financial literacy is defined as 1) the knowledge and understanding of financial concepts and risks; and 2) the skills, motivation, and confidence required to apply such knowledge and understanding to make effective decisions across a range of financial contexts, to improve the financial well-being of individuals and society, and to enable

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<sup>173</sup> Sabree, 49.

<sup>174</sup> Sabree, 50.

<sup>175</sup> Sabree, 50.

<sup>176</sup> Sabree, 50.

<sup>177</sup> Sabree, 50.

participation in economic life.<sup>178</sup> Therefore, financial literacy consists of both knowledge and financial behavior.<sup>179</sup>

Sabree further states that financial healing is not about solely fixing or even diagnosing problems.<sup>180</sup> It is about practicing a new or enhanced identity around money.<sup>181</sup> One does not have to become a millionaire or earn a six-figure salary to rewrite their financial narrative.<sup>182</sup>

### *Money Scripts*

An important part of financial literacy is to understand money and how it works. Under the TIME principle, it would be highly recommended that people take the Money Script test.

Money scripts are designed to help individuals identify their deeply held beliefs about money.<sup>183</sup> Those beliefs are learned in childhood, usually unconscious, generational, based on partial truths, and control our financial behaviors.<sup>184</sup> As per Klontz, uncovering and understanding one's money script is an invaluable step toward

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<sup>178</sup> Annamaria, Lusardi, Financial Literacy and the Need for Financial Education: Evidence and Implications (Swiss Journal of Economics and Statistics. 2019, Vol. 155, Issue 1) <https://doi.org/10.1186/s41937-019-0027-5>

<sup>179</sup> Lusardi, "Financial Literacy and the Need for Financial Education: Evidence and Implications"

<sup>180</sup> Sabree at 130.

<sup>181</sup> Sabree at 130.

<sup>182</sup> Sabree at 130.

<sup>183</sup> Dr. Brad Klontz, Klontz Money Script Inventory-Revised (KMSI-R), <https://www.bradklontz.com/moneyscriptstest>

<sup>184</sup> Klontz, "Klontz Money Script Inventory."

improving their financial life, increasing their incomes and building long term wealth.<sup>185</sup>

There are four types of money scripts 1) Money Avoidance; 2) Money Focus; 3) Money Status and 4) Money Vigilance.<sup>186</sup>

### Money Avoidance

Individuals whose dominant money script is Money Avoidance believe that money is inherently bad or corrupting.<sup>187</sup> Many with this belief may feel undeserving of wealth, experience guilt of having money, or believe that the rich are inherently greedy or unethical.<sup>188</sup> These persons financial behaviors include avoiding thinking or talking about money, overspending and impulse buying.<sup>189</sup>

### Money Focus

Individuals whose dominant money script is Money Focus tend to believe that money is the key to happiness and the solution to life's problems.<sup>190</sup> Under this category people tend to buy happiness through material things.<sup>191</sup>

### Money Status

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<sup>185</sup> Klotz, "Klotz, "Klontz Money Script Inventory."

<sup>186</sup> Klotz, "Klotz, "Klontz Money Script Inventory."

<sup>187</sup> Klotz, "Klotz, "Klontz Money Script Inventory."

<sup>188</sup> Klotz, "Klotz, "Klontz Money Script Inventory."

<sup>189</sup> Klotz, "Klotz, "Klontz Money Script Inventory."

<sup>190</sup> Klotz, "Klotz, "Klontz Money Script Inventory."

<sup>191</sup> Klotz, "Klotz, "Klontz Money Script Inventory."

These individuals tend to tie their self-worth to their net worth.<sup>192</sup> Generally, they use outward displays of wealth to feel valued or respected.<sup>193</sup> Their financial behaviors consist of chronic overspending, compulsive gambling, and financial dependence on others.<sup>194</sup>

### Money Vigilance

Individuals whose dominant money script is Money Vigilance tend to be alert, cautious and deeply concerned about their financial well-being.<sup>195</sup> Although they demonstrate healthy habits like saving and living within ones means, this group tends to worry excessively about financial security.<sup>196</sup>

### Execution of Estate and Financial Planning

After receiving healing from money trauma and financial literacy, an individual is prepared to execute their estate and financial planning including but not limited to Trusts, Last Will and Testaments, Retirement Plans, and Investments.

The majority of wealth is held in employment-based retirement plans, home equity and other real estate.<sup>197</sup> Increase of lifetime earnings and improve access to quality pensions are vital to building wealth.<sup>198</sup> Home equity and retirement plans are dominant

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<sup>192</sup> Klotz, “Klotz, “Klontz Money Script Inventory.”

<sup>193</sup> Klotz, “Klotz, “Klontz Money Script Inventory.”

<sup>194</sup> Klotz, “Klotz, “Klontz Money Script Inventory.”

<sup>195</sup> Klotz, “Klotz, “Klontz Money Script Inventory.”

<sup>196</sup> Klotz, “Klotz, “Klontz Money Script Inventory.”

<sup>197</sup> John Sabelhaus, John, and Jeffrey Thompson. “What Role for ‘Generational Wealth’ in Explaining Racial Wealth Disparities?” *Economic Inquiry* 64, no. 1 (January 2026): 325-49. doi: 10.1111/ecin.70034

<sup>198</sup> Sabelhaus & Thompson, What Role for ‘Generational Wealth’ in Explaining Racial Wealth

assets and account for nearly all asset growth for heads of family from their 30's to retirement age.<sup>199</sup>

## **COHORTS OF T.I.M.E.**

### Initial Cohort of T.I.M.E

The first partakers of this T.I.M.E. principle should be the Senior Pastors and Senior leadership of local congregations, as they should lead by example. T.I.M.E. should take at least one year to successfully complete. This would allow for each element of the principle to take at least three months to complete. *See Appendix A* for the T.I.M.E. principle curriculum for the initial cohort.

### Not-For-Profit Financial Clinic - Subsequent Cohorts of T.I.M.E

After successful completion of the T.I.M.E. program, Senior leadership should strongly consider creating a Not-For-Profit financial clinic, where the T.I.M.E. Principle is taught to their congregation and their local community at large. Furthermore, these senior leaders should obtain and maintain metrics of those who not only successfully completed T.I.M.E. but also successfully established generational wealth. As a not-for-profit, the financial clinic will need to secure funding for its operation. Thus, metrics are important and required when applying for state and federal grants. In addition, metrics are important for potential donors, as they want to ensure that they are investing their money wisely.

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Disparities? 21.

<sup>199</sup> Sabelhaus & Thompson, 22.

## ADAPTIVE REUSE OF RELIGIOUS PROPERTY

In this paper, we have established the Pentecostal church's role to empower the African-American community to establish generational wealth. In this section, I will discuss the concept of adaptive reuse and this church's role to host the financial literacy clinic especially, within the four walls of its church building.

Adaptive reuse is defined as “transforming an unused or underused building into one that serves a new use...and its importance includes not only the reuse of existing structure but also the reuse of materials, transformative interventions, continuation of cultural phenomena through built infrastructure, connections across the fabric of time and space, and preservation of memory.”<sup>200</sup> Adaptive reuse gained its popularity due to a global focus on climate change and the acknowledgement that buildings are the major source of global demand for energy and materials that produce by-product greenhouse gases over the last few decades.<sup>201</sup> Changing the use of the building is at the heart of adaptive reuse.<sup>202</sup> Successful adaptive reuse will avoid Frankenstein syndrome. Under this syndrome, adaptive reuse fails because the new use is incompatible with the unused or underused building.<sup>203</sup> The building, in adaptive reuse, is defined as a host building as its structure receives a new use for a defined or undefined period of time.<sup>204</sup> The form of

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<sup>200</sup> Liliane Wong, *Adaptive Reuse Extending the Lives of Buildings* (Basel, Switzerland: Birkhauser Basel: 2017), 30, 32.

<sup>201</sup> Wong, *Adaptive Reuse*, 30.

<sup>202</sup> Wong, *Adaptive Reuse*, 148.

<sup>203</sup> Wong, *Adaptive Reuse*, 34.

<sup>204</sup> Wong, *Adaptive Reuse*, 104.

the adaptive reuse project is primarily predetermined by the host building.<sup>205</sup> The adaptive reuse project's intended use or occupancy should "fit" or feasibly accommodate the host building.<sup>206</sup> Successful adaptive reuse of religious properties will require implementing a theological perspective for using such property in a non-traditional way.

According to Lillian Wong, the leading voice on architectural interventions to existing structures, the starting point for every adaptive reuse strategy is the initial assessment of the specific characteristics or the DNA of the host building.<sup>207</sup> Wong continues to state that by examining those characteristics one could gain an understanding of how to alter its prevailing framework.<sup>208</sup> However, I would argue that the starting point for every adaptive reuse strategy, for a religious host building, is not the initial assessment of the specific characteristics of the building itself. The starting point for a religious host building is the initial assessment of the specific characteristics of the mission of the Church. The assessment of the DNA of the actual religious building is subsequent.

The primary mission of the Church could be found in Matthew 28:19, 20 (NKJV), known as the Great Commission, and Isaiah 61:1-4 (NKJV) respectfully:

"Go therefore and make disciples of all the nations, baptizing them in the name of the Father and of the Son and of the Holy Spirit, <sup>20</sup>teaching them to observe all things that I have commanded you; and lo, I am with you always, *even* to the end of the age." Amen."

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<sup>205</sup> Wong, *Adaptive Reuse*, 152.

<sup>206</sup> Wong, *Adaptive Reuse*, 152-153.

<sup>207</sup> Wong, *Adaptive Reuse*, 133.

<sup>208</sup> Wong, *Adaptive Reuse*, 133.

“The Spirit of the Sovereign LORD is on me, because the LORD has anointed me to proclaim good news to the poor. He has sent me to bind up the brokenhearted, to proclaim freedom for the captives and release from darkness for the prisoners, to proclaim the year of the LORD’s favor and the day of vengeance of our God, to comfort all who mourn, and provide for those who grieve in Zion—to bestow on them a crown of beauty instead of ashes, the oil of joy instead of mourning, and a garment of praise instead of a spirit of despair. They will be called oaks of righteousness, a planting of the LORD for the display of his splendor. They will rebuild the ancient ruins and restore the places long devastated; they will renew the ruined cities that have been devastated for generations.”

Thus, under Matthew 28: 19, 20 and Isaiah 61:1-4, any reuse of the religious property will comply with the mission of the Church if the reuse project leads to discipleship and brings healing, restoration, transformation, and empowerment among marginalized, even in a non-traditional way. When a religious organization, such as the Black Pentecostal church, is intentional and successful in meeting the needs of their marginalized community, such as healing from the trauma of money to promote generational wealth, then the unbeliever could see Jesus Christ incarnate beyond the four walls of the traditional church building. They could have an encounter with the One who cares not only about their souls but also their practical daily lives and well-being.

The Black Pentecostal church believes that their mission also includes Isaiah 56:1-2a (NIV) and Proverbs 31:8-9, respectively:

“This is what the Lord says: “Maintain justice and do what is right, for my salvation is close at hand and my righteousness will soon be revealed. <sup>2</sup> Blessed is the one who does this—the person who holds it fast.”

“Speak up for those who cannot speak for themselves, for the rights of all who are destitute. <sup>9</sup> Speak up and judge fairly; defend the rights of the poor and needy.”

Therefore, the abovementioned Scriptures are in alignment with the Black Pentecostal church belief to advocate for the underrepresented by using God’s resources wisely to promote and maintain justice and equality in the face of unjust and unequal systems.<sup>209</sup>

The African-American Pentecostal leader must be a steward of the repurposed space. First Peter 4:10 (Holman Christian Standard Bible) states that “Based on the gift each one has received, use it to serve others, as good managers of the varied grace of God.” Here, the faith leader’s gift is real property and or land. Based on this Scripture, the leader must use that real property or land to serve others, and in this case, fulfill the church’s mission. Furthermore, in using this gift in this capacity, this leader will be deemed a good manager graced by God.

Some within the Black Pentecostal church may view their religious properties as sacred space. However, they must view the sacred space as beyond the brick and mortar

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<sup>209</sup> Walter Brueggemann, *Using God’s Resources Wisely: Isaiah and Urban Possibility* (New York: Westminster/John Knox Press, 1993),48-49.

of a physical building, especially when the adaptive reuse of their building upholds their mandate of social justice, fulfills their theological perspective of healing and restoration and meets the needs of the poor and needy.

## CHAPTER 5: METHOD OF RESEARCH APPROACH

Quantitative research requires collecting data, analyzing, and interpreting quantifiable data to prove the hypothesis produced in a specific study.<sup>210</sup> This paper used the quantitative approach.

My hypothesis in this study was to prove that the African-American Pentecostal church has a role to promote generational wealth in the African-American community through the healing of the trauma of money, financial literacy, and estate planning.

To prove my hypothesis, I collected data in three ways: 1) reviewed of literary works by experts in the fields of economics, trauma, and Pentecostalism; 2) conducted observations of clients and potential clients during estate planning workshops hosted by my law firm over the last nine years; and 3) conducted a workshop at the 2025 United Pentecostal Council of the Assemblies of God, Inc., (hereinafter, “UPCAG”) annual conference entitled “Generational Wealth Building from a Biblical Perspective.”

During that UPCAG workshop, I primarily taught on the importance of building and establishing generational wealth to over thirty participants who were African-American senior pastors, senior leaders and laity. After this workshop, a survey was provided and completed. There was a one hundred percent completion rate. The survey was designed to determine the following: 1) if the participants were familiar with the concept of generational wealth, especially from a Biblical perspective; 2) if the

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<sup>210</sup> Anahita Ghanad, Anahita. "An Overview of Quantitative Research Methods." *International Journal of Multidisciplinary Research and Analysis* 6, no. 8 (2023): 3794, DOI: 10.47191/ijmra/v6-i8-52.

participants were actively engaging in generational wealth or had advance directives in place; and 3) if the participants were ready to explore the next steps in generational wealth building. See **Appendix D** for a copy of the survey.

Based on the survey results and the dialogue during the workshop, many if not all participants were 1) unfamiliar with generational wealth; 2) presently facing the trauma of money and 3) requested a private consultation.

My data shows that there is great need for this topic in the Black Pentecostal church and Black community. There is a Great Wealth Transfer presently occurring in the United States and neither the Black Pentecostal church nor the Black community are active participants in it. Also, my data confirmed that the senior pastors and senior leaders can only promote generational wealth when they 1) fully understand the concept; 2) are healed from their personal trauma of money and 3) actively engage in generational wealth.

CHAPTER 6:  
CONCLUSION

The lack of wealth transfer, in the Black community, from one generation to the next does not have to continue. This community does not have to solely rely on acquiring financial literacy as a viable solution to generational wealth. Research shows that once the trauma of money is acknowledged and properly addressed, individuals can, in time, achieve financial advancement. Thus, generational wealth for this community cannot occur until there is healing from the trauma of money. Furthermore, when the Black Pentecostal church promotes and teaches generational wealth in the Black community, they are in direct alignment with its mandate to engage in social justice and speak for the voiceless.

Finally, with the assistance of the Black Pentecostal church and its application of the T.I.M.E. principle, this community can: 1) overcome this scarcity; 2) convert from stagnation to generativity; 3) participate in the Great Wealth Transfer presently occurring in the United States; and 4) successfully fulfill their stewardship of Proverbs 13:22 and provide generational wealth for their children's children.

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APPENDIX A:

T.I.M.E. PRINCIPLE CURRICULUM FOR INITIAL COHORT

**T.I.M.E. PRINCIPLE CURRICULUM  
FOR  
INITIAL COHORT**

By:  
Natisha G. Matthews, Esq.

**FIRST QUARTER**

TRAUMA RECOGNITION:

Once a month for 3 months, the Senior Pastor or Senior Leader is educated on:

1. What is trauma?
2. How was trauma introduced or created in their lives?

**SECOND QUARTER**

INNER HEALING FROM OF MONEY:

Once a week for the next three months, the leader will learn the following:

1. Identify the root cause of their money trauma.
2. Acknowledge their current financial narrative.
3. Rewrite their new financial narrative.
4. Claim a new financial identity.

**THIRD QUARTER**

MINDSET MANAGEMENT:

Once a week for the next three months, the leader will learn the following:

1. Understand how money works.

2. Understand financial concepts and risks.
3. Acquire skills to apply knowledge to make sound financial decisions.

## **FOURTH QUARTER**

ESTATE & FINANCIAL PLANNING: Once a week for the next three months, the leader will learn the following:

1. Complete Confidential estate and financial planning questionnaire (*See Appendix B and C*).
2. Discuss estate and financial planning goals with estate and financial planning attorney.
3. Review and execute estate and financial plan.
4. Establish generational wealth.

APPENDIX B:  
CONFIDENTIAL ESTATE PLANNING QUESTIONNAIRE FOR A MARRIED  
PERSON

**DATE:** \_\_\_\_\_

**Wife's Name:**

**Husband's Name:**

**Address:**

**Home Telephone Number:**

**Husband's Date of Birth:**

**Citizenship:**

**Occupation(s)/Company Name:**

**Cell Phone:**

**Email:**

**Wife's Date of Birth:**

**Citizenship:**

**Occupation(s)/ (Company Name):**

**Cell Phone:**

**Email:**

**Referred By:**

**I. FAMILY INFORMATION**

- 1. A. Names, addresses and ages of children and grandchildren; please indicate if adopted**

**B. Personal Effects (tangible personal property, such as art, jewelry, watches, cars of substantial value):**

- 2. Names, addresses and telephone numbers of closest relatives:**

**3. Names, addresses and telephone numbers of any person or charity not listed above, to whom you want to leave property:**

**4. Names and addresses of individuals or banks you are considering as Executor or Trustee under your Will (and relationship to you, e.g., family or friend), with alternates:**

**Types of Trusts**

**☒ Revocable trust**

**☒ Irrevocable Trust**

**☒ Trusts for children; ages at which trust ends**

**☒ Other \_\_\_\_\_**

**5. Names and addresses of individuals you wish to name as guardian of any minor children (and relationship to you), with alternates:**

**6. A. Power of Attorney – Name, address, and telephone number of attorney(s)-in-fact.**

**-Husband appoints:**

**-Wife appoints:**

**B. Health Care Proxy - Name, address, and telephone number of health care agent(s). [Organ donation for transplantation?]**

**II. ASSETS (HUSBAND WIFE OR JOINT)**

**1. Home (address)**

**Mortgages**

**(outstanding balance)**

**2. Other real estate (addresses and mortgages)**

**Mortgages**

**(outstanding balance)**

**3. Bank Accounts/Safe Deposit**

**4. Brokerage (break down retirement and non-retirement)**

**5. Brief description and approximate value of any unusual or valuable tangible property and indicate if insured - e.g., works of art, stamp collection, etc.:**

**6. Brief description and value of interest in any closely held corporations or partnerships:**

**III. LIFE INSURANCE**

**1. Policies on Husband (include name of company, policy number, face amount, beneficiary and cash value, if any):**

**2. Policies on Wife (include above information):**

**V. OTHER INSURANCE**

- 1. Disability**
- 2. Long Term Care**
- 3. Personal/Casualty**

**VI. TRUSTS AND EXPECTANCIES - Briefly describe, including approximate amounts:****VII. APPROXIMATE ANNUAL INCOME (include income from all sources, e.g., salary, fees, commissions, interest, dividends, pension)****FINANCIAL ASSESSEMENT:**

- 1. What is your short-term financial goal (s)? Long term financial goal (s)?**
- 2. If you or your spouse has insurance, is it sufficient?**
- 3. Do you have a retirement fund? If yes, is it sufficient?**

- 4. Are you currently receiving government assistance such as Social Security? If yes, how much do you receive monthly?**
  
- 5. What is the amount of your outstanding debts?**
  
- 6. Provide a list of your outstanding creditors.**
  
- 7. Do you currently have an emergency fund? If yes, what is its amount?**
  
- 8. Do you currently have an investment portfolio? If yes, what does it consist of?**

APPENDIX C:

CONFIDENTIAL ESTATE PLANNING QUESTIONNAIRE FOR A SINGLE PERSON

**DATE:** \_\_\_\_\_

**Name:**

**Address:**

**Home Telephone Number:**

**Date of Birth:**

**Citizenship:**

**Occupation(s)/Company Name:**

**Cell Phone:**

**Email:**

**Referred By:**

**I. FAMILY INFORMATION**

1. **A. Names, addresses and ages of children and grandchildren; please indicate if adopted**

**B. Personal Effects (Tangible Personal Property, such as art, jewelry, watches, cars of substantial value):**

2. **Names, addresses and telephone numbers of closest relatives:**

**3. Names, addresses and telephone numbers of any person or charity not listed above, to whom you want to leave property:**

**4. Names and addresses of individuals or banks you are considering as Executor or Trustee under your Will (and relationship to you, e.g., family or friend), with alternates:**

**Types of Trusts**

**☒ Revocable trust**

**☒ Irrevocable trust**

**☒ Trusts for children; ages at which trust ends**

**☒ Other \_\_\_\_\_**

**5. Names and addresses of individuals you wish to name as guardian of any minor children (and relationship to you), with alternates:**

**6. A. Power of Attorney – Name, address, and telephone number of attorney(s)-in-fact.**

**B. Health Care Proxy - Name, address, and telephone number of health care agent(s). [Organ donation for transplantation?]**

## **II. ASSETS**

**1. Home (address)**

**Mortgages**

**(outstanding balance)**

**2. Other real estate (addresses and mortgages)**

**Mortgages****(outstanding balance)****3. Bank Accounts/Safe Deposit****4. Brokerage (break down retirement and non-retirement)****5. Brief description and approximate value of any unusual or valuable tangible property and indicate if insured - e.g., works of art, stamp collection, etc.:****6. Brief description and value of interest in any closely held corporations or partnerships:****III. LIFE INSURANCE****1. Policies (include name of company, policy number, face amount, beneficiary and cash value, if any):**

**V. OTHER INSURANCE**

- 1. Disability**
- 2. Long Term Care**
- 3. Personal/Casualty**

**VI. TRUSTS AND EXPECTANCIES - Briefly describe, including approximate amounts:****VII. APPROXIMATE ANNUAL INCOME (include income from all sources, e.g., salary, fees, commissions, interest, dividends, pension)****FINANCIAL ASSESSEMENT:**

- 1. What is your short-term financial goal (s)? Long term financial goal(s)?**
- 2. If you or your spouse has insurance, is it sufficient?**

3. **Do you have a retirement fund? If yes, is it sufficient?**
  
4. **Are you currently receiving government assistance such as Social Security? If yes, how much do you receive monthly?**
  
5. **What is the amount of your outstanding debts?**
  
6. **Provide a list of your outstanding creditors.**
  
  
  
  
  
  
  
  
  
  
7. **Do you currently have an emergency fund? If yes, what is its amount?**
  
  
  
  
  
  
  
  
  
  
8. **Do you currently have an investment portfolio? If yes, what does it consist of?**

APPENDIX D:

UPCAG 2025 WORKSHOP SURVEY

Thank you for participating in our workshop. Your feedback is invaluable in helping us improve the quality and effectiveness of future events. Please take a few moments to complete this survey thoughtfully. All responses will remain confidential.

SECTION 1: PARTICIPANT INFORMATION

- Name (optional):

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- Email (optional):

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- Workshop Title:

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- Date of Workshop:

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SECTION 2: WORKSHOP CONTENT & STRUCTURE

1. How would you rate the overall quality of the workshop content?

Excellent      Good      Fair      Poor

2. Were the workshop objectives clearly stated and met?

Yes                      Somewhat                      No

3. How relevant was the content to your professional or personal development?

Highly Relevant                      Somewhat Relevant                      Not Relevant

4. How would you rate the balance between theoretical and practical elements?

Very Balanced                      Somewhat Balanced                      Not Balanced

5. Was the workshop duration appropriate?

Too Long                      Just Right                      Too Short

6. Which information did you find most valuable?

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7. Which topics do you think need more attention or improvement?

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### SECTION 3: FACILITATOR(S) EVALUATION

How would you rate the facilitator(s) on the following:

1. Knowledge of subject matter

Excellent      Good                      Fair                      Poor

2. Clarity and effectiveness of communication

Excellent      Good      Fair      Poor

3. Engagement and interaction with participants

Excellent      Good      Fair      Poor

4. Additional comments about the facilitator(s):

---

#### SECTION 4: LOGISTICS & ENVIRONMENT

How would you rate the following aspects of the workshop environment:

1. Audio/Visual quality

Excellent      Good      Fair      Poor

2. Availability and usefulness of workshop materials

Excellent      Good      Fair      Poor

3. Suggestions for improving logistics in future workshops:

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#### SECTION 5: LEARNING OUTCOMES

1. What was your main takeaway from the workshop?

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2. Are there any topics you would like to see covered in future workshops?

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