



# Finances

The goal of this material is not to “make you rich” but to help you “honor God” with your finances.

## Foundation Statements:

### A. Life’s meaning is not to be found in possessions.

Luke 12:15, NIV - <sup>15</sup> Then he said to them, “Watch out! Be on your guard against all kinds of greed; a man’s life does not consist in the abundance of his possessions.”

### B. God can be trusted to meet all our needs if we put Him first.

Matthew 6:33, NIV - <sup>33</sup> But seek first his kingdom and his righteousness, and all these things will be given to you as well.

### C. Giving (i.e., generosity) is a vital part of our stewardship.

2 Corinthians 8:7 GN - Just as you excel in everything . . . in faith, in speech, in knowledge, in complete earnestness . . . see that you also excel in the grace of giving.

2 Corinthians 9:8-9, NIV - <sup>8</sup> And God is able to make all grace abound to you, so that in all things at all times, *having all that you need, you will abound in every good work.* <sup>9</sup> As it is written: “He has scattered abroad his gifts to the poor; his righteousness endures forever.”

Ephesians 4:28, NIV - <sup>28</sup> He who has been stealing must steal no longer, but must work, doing something useful with his own hands, *that he may have something to share with those in need.*

### D. We are stewards of all we possess—our family and our money (Matthew 25:14-30)

Leviticus 27:30, GN - A tenth of all you produce is the Lord’s, and it is holy.

Matthew 23:23, GN – [Jesus said] Yes, you should tithe, and you shouldn’t leave the more important things undone either.

- A Thought: *Tithing is not giving 10% of what you make, it is keeping 90% of all that God gives you.*

**THE PLAN (SUMMARY): TAKE OFF THE TITHE, TAXES AND SOCIAL SECURITY FIRST!  
THEN, 10% TO RETIREMENT; 70% TO LIVING EXPENSES; 20% DEBT AND FUTURE PLANNING**

*“No one gives at all until he/she gives it all to God!”*

- A.W. Tozer

## Practical Implications:

1. In marriage, it is no longer “my money” and “your money” but “our money” and if you are really on the ball *spiritually*, “it’s God money!”.
2. **Unity is the issue:** Decide together what God wants you to do about your money.
3. Agree now that no major purchases will be made without consulting the other person.
4. Develop a good budget—it is a great tool for communication and helps promote good stewardship.
5. “Shop...don’t just buy.”
6. Avoid the woe’s of credit buying...it will kill you.
7. Live *well* within your means.
8. Agree upon who will keep the books but communicate “financial status” to both partners.
9. Develop an “In Case of Death File” (e.g., Will, Power of Attorney., Medical Directives, Life Insurance) and a “My Funeral Plan” (cremation/burial, service desires, memorial gifts, etc.).
10. Remember what is really important...***“It’s not the money.”***
11. Get out of debt and stay out of debt—it is the number one reason for divorce in America, the number two reason for suicide, and the number three reason for depression.

## A Simple “Ten Step” Plan for Getting Out of Debt:

- Step ❶ - Make a major, dramatic, life changing decision to “get out of debt”!
- Step ❷ - Develop an accountability system to help you “stay the course”—it may take years!
- Step ❸ - “Pay the price” to develop a realistic budget, safe financial boundaries and a plan\*.
- Step ❹ - Save \$1,000 cash for emergencies only (use it instead of credit cards).
- Step ❺ - Focus on paying off credit cards beginning with the highest interest rate.
- Step ❻ - Increase emergency savings to one month living expenses.
- Step ❼ - Focus on paying off consumer debt (auto, academic loans, medical, etc.)
- Step ❽ - Increase emergency savings to three months living expenses.
- Step ❾ - Begin saving for major purchases, medical, children’s education, and retirement.
- Step ❿ - Increase emergency savings to six months living expenses.

\* *“The battle for marriage and family is the calendar and the checkbook!”*

**Develop a Realistic Budget:**

**Determine your "Net" income (post tithe, social security, taxes, and dividends, etc.)**

**Amount:** \_\_\_\_\_

<b>Expenditure</b>	<b>Amount</b>	<b>Sub Total</b>	<b>Notes</b>
<b>HOUSING</b>			
Mortgage/rent			
Insurance			
Taxes			
Electricity			
Gas			
Water			
Sanitation			
Telephone			
Maintenance			
Upgrades			
Neighborhood fees			
Other:			
Other:			
<b>FOOD</b>			
Grocery Store			
Eating Out			
Other:			
Other:			
<b>AUTOMOBILES / TRANSPORTATION</b>			
Payments			
Gas			
Maintenance			
Insurance			
Licenses/Taxes			
Repairs			
Replacement			
Other:			
Other:			

Expenditure	Amount	Sub Total	Notes
<b>INSURANCE</b>			
Life			
Medical			
Other:			
Other:			
<b>DEBTS</b>			
C/Card A:			
C/Card B:			
C/Card C:			
Loan A:			
Loan B:			
Loan C:			
Other:			
Other:			
<b>ENTERTAINMENT / RECREATION</b>			
Eating Out (Family)			
Eating Out (Dates)			
Baby Sitter(s)			
Activities			
Major Trips			
Vacations			
Activities			
Other:			
Other:			
<b>CLOTHING</b>			
His			
Hers			
Children			
Other:			
Other:			
<b>SAVINGS</b>			
Emergency (cash)			
Future			
Educational			
Other:			
Other:			

Expenditure	Amount	Sub Total	Notes
<b>MEDICAL</b>			
Doctor			
Dentist			
Orthodontist(s)			
Medicines			
Vitamins/etc.			
Other:			
Other:			
<b>"OTHER MATTERS"</b>			
Pet food/maintenance			
Toiletry/cosmetics			
Beauty/barber			
Laundry/dry cleaning			
Allowances/lunches			
Subscriptions			
Gifts			
Cash			
Internet			
Cable/DSL			
Cell Phones			
Hobby A:			
Hobby B:			
Other:			
Other:			
<b>INVESTMENTS</b>			
A:			
B:			
<b>SCHOOL / CHILD CARE</b>			
Tuition			
Materials			
Transportation			
Day Care			
Other:			
Other:			
<b>This sub total should be greater than "zero" →</b>			

## What The Bible Teaches About "Tithing"

### What is tithing?

Answer: "Tithe" means "a tenth part."

### What is the difference between a "tithe" and an "offering?"

- A "tithe" is giving a tenth of your income.
- An "offering" is anything you give above the tithe.

### Why should you tithe?

The Bible teaches that the tithe is God's standard for giving.

**"How" you decide is bigger than "what" you decide.**

**Romans 10:9, NCV** - <sup>9</sup> *If you declare with your mouth, "Jesus is Lord," and if you believe in your heart that God raised Jesus from the dead, you will be saved.*

**Deuteronomy 14:23, TLB** - <sup>23c</sup> *The purpose of tithing is to teach you always to put God first in your lives.*

- **God commanded "tithing"** (Leviticus 27:30)
- **Jesus commended "tithing"** (Matthew 23.23)
- **Tithing gives God a chance to prove He exists** (Malachi 3:10)
- **God says refusing to tithe is stealing from Him** (Malachi 3:8-10)

**Malachi 3:8-10, NIV** - <sup>8</sup> *"Will a man rob God? Yet you rob me. "But you ask, 'How do we rob you?' "In tithes and offerings." <sup>9</sup> You are under a curse—the whole nation of you—because you are robbing me. <sup>10</sup> Bring the whole tithe into the storehouse, that there may be food in my house. Test me in this," says the Lord Almighty, "and see if I will not throw open the floodgates of heaven and pour out so much blessing that you will not have room enough for it.*

- **It robs God**
- **It robs the church**
- **It robs *you!***

### Selected Scriptures About Money, Debt, and Possessions

**Psalm 24:1, NASB95** - <sup>1</sup> *The earth is the Lord's, and all it contains, The world, and those who dwell in it.*

**Colossians 1:16, NIV** - <sup>16</sup> *For by him all things were created: things in heaven and on earth, visible and invisible, whether thrones or powers or rulers or authorities; all things were created by him and for him.*

**1 Corinthians 4:1-2, NASB95** - <sup>1</sup> *Let a man regard us in this manner, as servants of Christ and stewards of the mysteries of God. <sup>2</sup> In this case, moreover, it is required of stewards that one be found trustworthy.*

**Deuteronomy 8:17-18, TLB** - <sup>17</sup> *He did [all these miracles in the desert] so that you would never feel that it was your own power and might that made you wealthy. <sup>18</sup> Always remember that it is the Lord your God who gives you power to become rich ...*

**Proverbs 21:20, TLB** - <sup>20</sup> *The wise man saves for the future, but the foolish man spends whatever he gets.*

**Proverbs 22:7, NIV** - <sup>7</sup> *The rich rule over the poor, and the borrower is servant to the lender.*

**Romans 13:8, AMP** - *Keep out of debt and owe no man nothing.*

**Ecclesiastes 5:13-15, TLB** - <sup>13</sup> *There is another serious problem I have seen everywhere—savings are put into risky investments that turn sour, and soon there is nothing left to pass on to one's son. <sup>15</sup> The man who speculates is soon back to where he began—with nothing.*

**Proverbs 21:5, TLB** - <sup>5</sup> *Steady plodding brings prosperity...*