

FAITHFUL STEWARDSHIP GUIDE



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FAITHFUL STEWARDSHIP GUIDE

Introduction

Why take the time to dive into this laborious task of doing this Faithful Stewardship Guide? Imagine a young man loving basketball. It was his dream to play basketball. He finally made the team in the 9th grade, but his team only won two games that year. In his sophomore year, his team only won one game. He was thinking that surely, in his junior year, things would get better. You guessed it. Nope. They only won three out of 16 games. The young man practiced hard in the summertime to help his team win more games in his senior year. To his disappointment, his senior year was the worst. They didn't win a single game.

Can you imagine how this young man must be feeling about basketball? You are right. He considered quitting until he was offered a scholarship to play basketball on a winning program. In his first year in college, his team won 25 games. This young man said to himself, "I am so glad I didn't quit."

So many have been losing financially for so long that they are discouraged and have decided to quit trying to improve their finances.

I am here to tell you that with God's wisdom and your discipline, you can stop losing financially and start winning. You can win financially without making a lot of money. Don't compare yourself with other people. Don't quit trying to do better if you want to win financially.

Ryan Lochte was an exceptional swimmer who won 12 Olympic medals, 6 of which were gold. He would have had way more gold medals if he hadn't had to compete against the greatest swimmer of all time, Michael Phelps. You can't say that Ryan wasn't successful at swimming. He did win. He was successful. Just not as successful as Phelps. Don't compare yourself with other people.

Just because Ryan wasn't winning like Phelps doesn't mean Ryan wasn't a winner. Your financial situation may not look the same as others. Do the best you can and run your own race financially. Comparing yourself to other people is a recipe for failure and depression.

Some people are reaping the benefits of their parents' wealth. Bronny James is reaping the benefits of being LeBron James' son. So many kids who grow up with rich parents try to do things other than being attached to the family's name. These kids say, "I want to have my own identity apart from who my dad or mom is."

When it comes to being a child of God, we should never think like that. This isn't the time to try to find your own identity or do your own thing financially. We must find our value and worth in identifying with Jesus Christ, not our financial status.

We should be about our Father's business. God's business is for us to tell as many people as we can about Jesus. God's business is evangelism. However, getting the gospel out takes money, our

mouths, and the Word of God. We will never be about God's business if we are losing financially. The struggle is real. When you are struggling financially, it seems all you can think about is bills and things you want but don't have the money to buy them. Everyone else in the world seems to be doing well financially except you. Too many churches have closed their doors due to a lack of resources. We don't want that ever to be our story.

Some people are living way beyond their means. Some people are living what we call "ghetto fabulous." They look like they are doing good on the outside, but truthfully, they are losing financially. They live paycheck-to-paycheck, are behind on their bills, and have no money saved while waiting for an inheritance.

I want you to go from struggling financially to striving financially! I don't know too many people who are OK with being broke. I know so many who are tired of struggling financially.

When is the time to do something different concerning your finances? NOW is the time!

I have prayed that you will take the time to work through this Faithful Stewardship Guide, apply what you can immediately, and let God do the rest.

Genesis 39:22-23

Can you imagine the freedom and peace that come with putting God first in your finances, saving wisely, seeking godly counsel, and understanding that debt isn't just the problem but a symptom of deeper financial habits that can be changed through biblical wisdom and a disciplined budget? Change comes from one decision at a time.

Imagine how it would be not just to look like you are doing well financially, but to really be doing well financially. The choice is ours. Will you decide to do better starting today?

If you are tired of losing financially or just have a desire to do better financially, embrace the challenge. Ask God to help you endure this laborious task of following the Faithful Stewardship Guide.

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Lesson 1 – Saving

There was a man named John who lived paycheck to paycheck. He had a good job and earned a decent salary, but he habitually spent whatever came in. He would pay his bills and treat himself with whatever was left over when he got paid. He bought new gadgets, loved to eat out, and loved going on nice vacations. He enjoyed life but never put aside any money for emergencies or for the future.

John's friends often encouraged him to save a portion of his income, but he ignored them. John would say, "What if I die before tomorrow comes? I will worry about tomorrow, tomorrow!" The idea of setting up an emergency fund or planning for unforeseen expenses never crossed John's mind. He was focused on enjoying life right now.

One day, John's company announced they would be laying off a few people, and to his surprise, he was among those let go. With no warnings and no savings to fall back on, John was suddenly without a steady income. He scrambled to find another job but was too prideful to work fast food or retail, so months passed with no success. John quickly fell behind on his rent, car note, and other bills without any financial cushion. He had to sell some of his favorite possessions to keep food on the table. This stress on his financial situation became overwhelming and caused him to start thinking foolishly.

He thought about selling drugs, doing drugs, even robbing and stealing. With these negative thoughts roaming through John's mind, he regretted not saving when times were good.

Read Proverbs 6:6-8.

John eventually managed to find another job, but it came with a price. He had to start all over again. He had to work extra hours to get out of debt and live more frugally this time around. He realized that he had to change some of his spending habits. He knew that if he had only saved a portion of his income during the good times, he could have avoided much of the stress and hardship that followed.

John's story powerfully reminds us of the importance of saving. While everything may seem fine today, life is unpredictable, and having savings can make the difference between crisis and financial stability or freedom.

Here are a few things that can hinder us from saving money:

1. Impulsive Spending

Buying stuff just because it's on sale is not wise if you don't really need it or want a new one. Just because a TV is at a good price doesn't mean you need to buy it if your old one is still working. The same is true with a car. Create a budget and stick to it.

2. Living Beyond Our Means

Stop trying to impress people who are not impressed. Spending more than we earn on luxury items, expensive houses, cars, or trips will prevent us from saving.

Adjust your lifestyle to your income, not your neighbors'.

3. Helping Others

We are not helping people just by giving them money. There is nothing wrong with being a blessing to our children, grandkids, friends, family, or church members. However, being a blessing and enabling someone are two different things.

Ask God for wisdom about whom you ought to bless. Sometimes, we bless the wrong people.

4. Lack of Planning

Without clear financial goals, there's no motivation to save. Not having a financial plan is unwise.

5. Procrastination

Putting off saving for the future with the mindset, "I'll do it later," can lead to never starting. The time to save is NOW.

Start where you are. With \$5 a month, start where you are. Five dollars a month equals \$60 a year; in 10 years, that's \$600, and most people don't have that saved. I can hear someone right now saying, "I don't have 5 dollars to save a month. I can't even afford to save 2 dollars a week—the average pack of cigarettes costs around 8 dollars a pack. One pack a week equals four packs a month, which equals 32 dollars a month. 32 X 12 equals 384 dollars. In ten years, that's \$3,840. The average person who smokes weed will admit they spend at least 50 a month on smoking weed. That's \$600.00 a year. In 10 years, that's \$6,000. Some love to drink socially, what's the harm in that? Is drinking a sin? Well, last I checked, \$20.00 a week drinking adds up to \$80.00 a month, which equals \$ 960.00 a year. In 10 years, that's \$9,600. People would be surprised how much money they spend a month on things that are not a necessity. Subscription services, eating out, gym memberships, cable, brand-name clothes, lottery tickets, and new gadgets are not necessities. There isn't a person alive who can't look at themselves and say I can do better with saving rather than spending.

I know someone who got \$2 in nickels to save every time they cashed their check. They saved \$96 a year, just in nickels. Two dollars a week equals about \$500 in five years. The time to save is now.

6. Keeping Up With Others

Social comparison can lead to unnecessary spending. Trying to match the lifestyle of others will keep us broke.

7. Unexpected Expenses

It's fair to say in life, "It's always something."

Flat tire, roof leaking, leaky sink, broken garage door, hole in the wall, the toilet backed up, the car won't start, insurance rates going up, inflation, and high medical bills. Always have the mindset that I need to be ready just in case there is an emergency.

8. No Automatic Saving Plan

Saving money requires discipline. Sometimes, it's easier to have the money taken out of your paycheck and deposited directly into another account before you even touch your money.

9. Debt Repayment

Stay away from credit card debt. Paying off high-interest debts can hinder us from focusing on saving. It's hard to save when we are in debt.

Read Proverbs 21:20

Saving is a biblical principle. We are called to manage the resources God has blessed us with wisely.

1. How can you begin to incorporate a regular habit of saving in your life, no matter how small?

Read Proverbs 21:5

2. How can you create a plan to save a portion of your income rather than spending it all immediately?
3. What steps can you take to be more diligent in managing your finances according to biblical principles?

Remember Joseph.

Read Genesis 39:41-49

Joseph saved Egypt and surrounding nations by interpreting Pharaoh's dream and acting on God's wisdom. He advised Pharaoh to save during the seven years of plenty so there would be enough to sustain the people during the seven years of famine. Joseph demonstrated the importance of saving in times of abundance to provide when times get hard.

Read II Thessalonians 3:10.

The Bible clearly teaches that we must be willing to put in the work and then watch God bless what we have. We can't save any money if we're not working. Some seasons may require working two jobs, working fast food, or working a retail job. When you are struggling financially, we cannot be prideful about where we work.

Saving means sacrificing spending money today so that you will have something to spend in the future.

When it comes to saving, we must develop the mindset that just because I have money doesn't mean I have to spend it all. I know a man who is on a \$30-\$40/week budget. This man tries not to spend one dime of that money if he doesn't have to. He uses that money to buy lunch for himself or others, but overall he tries to manage that little amount well. What do I mean by that? He tries to eat leftovers instead of eating out. If he doesn't eat out more than once a week, he may have \$12-\$20 left over at the end of the week. So, this man puts whatever he has left in a can that he calls his "secret stash."

At the end of the month, he has saved around \$50-\$80 in his "secret stash." So, if this man wants to buy something for himself or be a blessing to someone else, he never has to touch the money he has in the bank. He simply pulls from his "secret stash." Isn't that clever?

This motivates the man to budget his money well throughout the week, which is why setting goals is so important. This man waits to buy what he wants until he has saved enough money in his "secret stash" to get it. So now this man can go the entire year without touching the money he has saved in his bank account because he is operating from his secret stash. If you don't save when you have a little. It will be hard to learn to save just because you have a lot. The power comes from developing the habit of saving when you don't have money to save.

This man loves having money in his "secret stash" so much that he is willing to sacrifice spending money so he will have money to reward himself for wisely budgeting each week. There is no way we should be spending all the money that we make and not saving and enjoying the fruits of our labor.

The problem with most people is that they enjoy spending way too much. Learn to enjoy saving as much as you enjoy spending. To become a giving person, we need to save, to save, we need to spend less, and to spend less, we need discipline.

Mature believers never get complacent spiritually or financially because they understand that struggling financially will affect them spiritually eventually.

You can be deceived and not even know you are being deceived. That's the deception! You have been deceived if you think managing your finances is not a BIG deal to God. God wants his people to enjoy freedom. Financial freedom falls under that umbrella.

KEY THOUGHT: Learning to save money, even in small amounts, can create a mindset that will create financial security in the future. Having a habit of saving reduces stress and positions us to serve God and others more effectively without distractions and worrying about where the next dollar will come from.

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Lesson 2 – Debt Isn’t the Problem

I read a story about a woman named Sophia. Sophia had been struggling with her debt for years. She had taken out loans to cover various expenses, such as her car, home repairs, and medical bills. But despite her best efforts to make payments, the debt never seemed to shrink.

Sophia constantly worried about her credit card balances, her interest rates, and how much she owed. She felt trapped by her debt, believing that if she could pay it all off, her financial struggles would end.

One day, a financial advisor sat down with Sophia to help her analyze her situation. As they reviewed her income and expenses, the advisor pointed out something Sophia had never considered.

“Your debt isn’t your biggest problem,” the advisor revealed. “It’s only a symptom. The real issue is your lack of resources. You don’t have enough income to meet your needs or a plan to build wealth,” he said. “It’s not that stuff keeps rising, although prices are high. You just don’t have enough money,” he concluded.

It was like a light bulb went off in Sophia’s mind. She realized that she had been focusing on managing her debt instead of finding ways to increase her income that would create more financial stability. She had been living paycheck to paycheck without enough margin to get ahead. But she never thought about talking to God about her problem.

Read I Peter 5:7.

No matter where we find ourselves in life, we should never stop growing spiritually, mentally, physically, and yes, financially.

With this new understanding, Sophia began investing in her skills and seeking better-paying opportunities. Of course, there is a balance with this mindset because, eventually, we must learn how to be content with where we are and what we have and trust God. However, that doesn’t mean we shouldn’t always be striving to be and do better. This is a hard balance to manage without God’s wisdom. The best way to stay balanced is to always make sure you have time to serve God. If you are too busy building a career and have no time to serve God. You are too busy and need to pray to God to free up some time for you to serve Him.

Over time, Sophia’s financial situation improved, not because her debt magically disappeared but because she had more resources and wisdom to manage it effectively.

What she learned was that debt was never the core issue. Her limited resources and lack of money management skills were the problems.

Sometimes, it's easy to focus on the wrong thing, and it's only when we step back to see the bigger picture that we find the real solution.

Once again – “Debt isn't the problem.”

Let me give you a few goals.

Goal #1: Learn how to be content with what you have been blessed with.

How much time do you spend praising God for what you already have?

One of the most difficult things to do is to be content. Just one more pair of shoes. Just one more outfit. Just one more car. Just one more remodeling project. Just one more _____.
(You fill in the blank.)

Read Ecclesiastes 1:8 and Proverbs 27:20.

People will never stop wanting more than they already have without God's help.

The secret to contentment is not being content once you have everything you want and feel you deserve. Contentment is when we learn to be happy with what God has allowed us to enjoy in this very moment.

It is difficult to have this mindset with the pressures of living in a materialistic nation. America is known as one of the richest countries in the world.

Television, Facebook, highways, and even back roads are bombarded with advertisements that are deliberately designed to keep us discontent.

It is God's desire that we learn how to be content.

Read I Timothy 6:3-10.

God says learning to be content is great gain.

Read Proverbs 15:16-17, Proverbs 21:20, and Ecclesiastes 5:12.

Contentment is seen as a great gain to God because a contented person has learned to be satisfied with God, not things.

It's not about how much money you make as it is about how you learn to manage the money you have. If you can't manage a little, you will not be able to manage a lot. We need God's wisdom desperately. Why do you think people can hit the lottery for millions and end up broke again years later? How can athletes and movie stars die broke after being paid millions for providing a particular service?

Read Hebrews 13:5-6, Philippians 4:11, and Luke 12:15-21.

Ask God to help you to learn to be content.

Goal #2: Learn how to stay away from covetousness.

Covetousness is the sin of desiring what does not belong to us. Read Exodus 20:17.

Covetousness is desiring things intently that God has not deemed for us to have at the moment. Why do I say that? If it's God's will, He will ensure we have it without having to be in debt to obtain it.

People get into trouble with the mindset, "Let me get what I want when I want, and watch God provide." They say that's faith.

People will stay out of trouble financially if they say, "Lord, I will pray and wait for you to provide the money for what I say I need. I will not buy a thing until I have the cash in my hand." Now that's faith!

True faith will wait!

Read Joshua 6:18; 7:11-15 and 20-21.

We must learn to stay away from covetousness. Achan coveted and sinned against God.

Read II Timothy 3:1-2; Luke 12:15; Ephesians 5:5; and Colossians 3:5.

What does I Corinthians 5:11-13 say about a church member who can't control himself?

A covetous person's mind is focused on the wrong thing. We must be wise enough to learn the difference between a "want" and a "need."

God has promised to take care of our needs, not wants. We get into trouble financially because we always want something new because we see it with our eyes.

Just because you see it doesn't mean you have to have it.

Ask God to help you stay away from covetousness.

Goal #3: Learn to have a desire to eliminate unnecessary debt.

NECESSARY DEBT	UNNECESSARY DEBT
1. Mortgage (a place to stay)	1. Pay Day Loans
2. Car Note (dependable car): You cannot get to work with unreliable transportation.	2. Car loans could be considered unnecessary if your old car is reliable.
3. Medical bills. It's unwise not to go to the doctor when something is wrong with you.	3. Credit cards. I suggest only using them to build your credit and for cash-back rewards. Only use a credit card if you can pay it off at the end of the month.
4. Utility bills	4. Cable or any subscription service
5. Taxes	5. Student loans

6. Food and clothing. Eating out every day and only wearing designer clothes cannot be considered a necessary debt.	6. Overdraft fees and anything that charges you high interest rates.
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The word of God does not teach that borrowing money is a sin. However, it certainly says that the concept of borrowing is unwise.

Read Proverbs 22:7.

The righteous should be in the position to be a giver. We can't give what we don't have.

Read II Corinthians 9:6-7 and Luke 6:30.

Rich people are disobeying God's word because the thought process is that the rich get richer and the poor get poorer.

Read I Timothy 6:17-19.

The truth is that no one really cares about your financial situation, so we'd better take care of ourselves.

The easiest way to be free from unnecessary debt is to stay away from debt in the first place!

Read Romans 13:8

When we are financially burdened, it's hard to have love for someone else, especially when our financial troubles consume our minds.

The Bible discourages going into debt because it distracts us from focusing on the things of God.

Ask God to give you a desire to put in the work, so you can eliminate unnecessary debt.

Debt isn't really the problem, but our thought process about money is hindering us from prospering. It's never too late to decide to do better. Living a prosperous life isn't compared to others.

KEY THOUGHT: Instead of focusing on debt, we need to think about building habits that create long-term financial stability and abundance. You can't share what you don't have. To have a better financial future, we must learn that debt isn't the real problem. We don't have enough money or we are overspending and not operating within a budget is the real problem.

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Lesson 3 – Wise Counsel

When your money is funny, it's hard to be faithful to the things of God.

Why should we be concerned about finances?

Financial stability and freedom allow us to have more time to serve God and more money to support the church of God.

Don't you want to do more for the Lord? Don't you want to support the Lord's work financially?

People fail to understand that giving back to support the man of God and the work of God leads to spiritual and financial blessings. Jacob understood this truth before the law was established. Genesis 28:20-22. In today's society, we have all these so-called scholars teaching that the tithes are not for the church. That may or may not be true, but it is a foolish and unlearned person not to comprehend that you can never go wrong by supporting what God supports.

The early church saw giving as a way to bless God and to bless other people. They didn't see giving as an obligation; it wasn't because they had to do so due to the law or legalism. They gave out of love for God and the spreading of the gospel. They were willing and wanted to participate in God's work.

They saw it as an opportunity to be a part of what God was doing. We don't give to support the church because we have to, we give because we get to support what God is doing. What better business to invest in other than God's business? We ought to give and wait on a return on our investment spiritually and financially. Supporting the church consistently and being able to bless others in times of need is what God would have his people be an active part of. Mature believers have learned to give out of love, because they have experienced the love and provision from God. Many say, "Give until it hurts," but I say, "Give until you find joy in giving."

Wise counsel will help us gain a spiritual perspective on life and money positioning us to do more for God. Much of this wise counsel can be found in the following scriptures:

1. The Children of Israel – Exodus 36:2-7
2. Abel – Genesis 4:4
3. Noah – Genesis 8:30
4. Abraham – Genesis 14:18-20
5. II Corinthians 9:7-11
6. II Corinthians 8:1-5
7. I Timothy 5:8

8. Acts 4:34-37

9. I Corinthians 16:2

10. Mark 12:41-44

11. Luke 19:8

12. Philippians 4:15-19

13. Luke 6:38

There was this man named Walter, who thought he could handle everything on his own. One day, Walter decided to fix his leaky sink despite knowing nothing about plumbing. His wife gently suggested he call a plumber, but Walter ignored her, saying, “How hard can it be? It’s just water.”

Hours later, after separating the pipes, Walter had successfully transformed the kitchen into a nice swimming pool. Soaked and exhausted, he finally gave in and called a plumber. As the plumber walked in and looked at the mess, he chuckled and said, “Next time, just call me first. It’ll save you swimming lessons.”

Most people are like Walter when it comes to finances. We don’t know much about financial literacy at all, but refuse to listen to someone who has more money than we do. We need to seek wise counsel from those who are financially stable and godly. We don’t need to seek counsel from people with little or no money. Many have money and need to seek wise, godly counsel, because they are just hoarding it. Whenever God blesses you with more money than you need, He wants us to look around and see to whom we can be a blessing. No one individual really needs a billion dollars. Some people who have been extremely blessed with money can be some of the most selfish people in the world. Who really needs a home with 15 bedrooms and nine bathrooms? How can we have more than what we need and refuse to use what God has blessed us with to only bless ourselves? God has blessed us to be a blessing, especially to the church.

Paul advised Timothy to do nothing with partiality, which includes our financial decisions. I Timothy 5:21.

Money can be a tool that God will trust us with to bring Him glory. Some believe the money they have is for them and about them, and that’s simply not having a Christ-like mindset.

There was a man who was a Christ follower, and God was blessing his business endeavors, so he hired a financial advisor. The man had recently received a check of \$800,000 for not even a year’s salary. He told the financial advisor how much he wanted to give to the church. His advisor suggested that he spread his giving to more non-profit organizations rather than one particular church. What the advisor didn’t understand or know is that he made that kind of money all the time. So, he was giving to other non-profit organizations, as well. But he first gave to the church he consistently attended.

He told the financial advisor, "If this is going to be a problem for you, let me know. I will get someone else to do it for me." Needless to say, the financial advisor said it wouldn't be a problem cutting the church the checks in the amount that he had requested.

We need to be very careful when taking financial advice from people who do not know God and are not concerned about furthering God's agenda.

Let me give you a few people you should seek financial advice from.

1. A Certified Financial Planner. They can help with budgeting, investing, retirement planning, and more.
2. An Accountant. An accountant can offer critical advice on tax strategies, savings, and protection from tax liabilities.
3. Licensed Investment Advisors. These people can help us build and manage an investment portfolio, offer insights on stocks, bonds, mutual funds, and more.
4. Successful Business Owners or Entrepreneurs. Those who have built and sustained a profitable business often have practical insight into managing cash flow, reinvesting profits, and making sound financial decisions.
5. A Solid Pastor. A pastor can give you biblical insight into our role as stewards of God's resources. This may involve discussing the importance of supporting God's work financially and using money wisely.

A pastor can encourage contentment and honesty in business dealings. By combining spiritual guidance and connections to professional resources, pastors can help people approach their finances with wisdom, faith, and responsibility.

Read Proverbs 12:15.

Many financial problems could have been avoided if people would seek wise counsel before making financial decisions.

Read Proverbs 8:11; 19:20.

The godly man is a good counselor because he is just and fair, letting God's word determine what's right and wrong.

Read Proverbs 15:22; 13:22.

How have you suffered from not seeking wise counsel?

Let's look at three biblical principles the world will never teach us.

1. Slothfulness is not Christ-like.

From the Book of Genesis all the way to the end, God promotes hard work.

Read Genesis 3:17-19.

Read Proverbs 14:23.

Being a hard worker is an essential part of becoming financially blessed. No one does well financially without having to work hard unless they have inherited wealth.

Read Proverbs 6:9; 13:4; 22:13; and 26:13.

A lazy person will always have an excuse for why they are not working.

Read Proverbs 24:30-32; 28:19; 10:4; and II Thessalonians 3:10.

Christ followers shouldn't procrastinate, shouldn't lack motivation, shouldn't give minimal effort, shouldn't avoid responsibilities, shouldn't live by excuses, shouldn't waste time, shouldn't depend on others to take care of them; and shouldn't live life complaining.

Christ's followers should be found guilty of working hard and smarter to achieve greatness for the glory of God.

2. Chasing after money is not Christ-like.

Read Acts 3:6.

Peter, after following Jesus, didn't become rich.

Read Matthew 11:1-5

In this passage, everybody's condition changed except the poor. Why didn't Jesus make all who were poor rich?

Read Matthew 8:20.

The Bible never says having money is wrong. Abraham had money, Job had money, David had money, and Solomon had money. Money isn't the problem; it's the love of money that causes a lot of problems.

- Greed stems from people loving money more than they love God. Proverbs 15:27 and Proverbs 11:24.
- Envy stems from people loving material things that money can buy. Psalms 73:3-9; Proverbs 14:30; Genesis 26:12-14.

When we see others doing well financially, the right response should be one of gladness and joy.

Romans 12:15

- Robbery stems from the love of money. Read Malachi 3:8.

When we don't support God's work we are robbing God. Robbery could mean failing to honor God.

Read Exodus 20:15; Ephesians 4:28; Romans 12:13.

Stealing is not Christ-like.

Remember the story of the rich young ruler?

Read Matthew 19:16-26.

Yes, we need money in this world, but the believer must view money as a means to an end, not an end in and of itself. Whatever we think about the most is our God.

Psalms 62:10

3. Wasteful use of money is not Christ-like.

Read Proverbs 25:16.

God has an eternal plan and purpose for everything, including our finances. Jesus was strategic in everything He did.

Having extra money requires us to have the wisdom to accept God's provisions and complete whatever assignment He has for our lives.

Read I Timothy 5:8; Luke 6:38; II Corinthians 9:6; and Proverbs 21:17-20.

Believers acknowledge that we will give account to God one day for every dollar our hands have touched. We must learn to live within our means and not be guilty of keeping up with the Joneses.

Seeking wise counsel is the wise thing to do.

KEY THOUGHT: Neglecting counsel can lead to unanticipated stress and challenges that may have been avoidable. Seeking counsel ensures better decision-making and a greater sense of peace financially and spiritually.

We need God's wisdom on whom to help financially. One wise man told anyone who asked him to borrow them money, "You don't need my money; you need my advice. If you took my advice, you would never need to ask anyone again to borrow money."

If you are married, the spouse with the strongest financial intellect and more discipline should handle the finances. This requires someone to be humble. If you are single, seek help from someone who is doing well financially.

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Lesson 4 – A Budget

A man once decided he didn't need a budget because he had a credit card and figured he'd just keep track in his head of what he was spending. Everything was going fine until one day, at a dinner party, his card was declined. Embarrassed, he told the waiter, "That can't be right. I just checked my balance."

After frantic tapping on his phone, his face fell to the floor. He had confused his checking account with his Instagram account. It turns out that just because you're following doesn't mean you have the funds!

From that day on, he ensured his budget was as sharp as his social media game.

The key to a successful budget is to stick with the budget regardless.

There was this wise man who set up his bank accounts as such:

- His wife had her own account.
- He had his own account.
- They had a savings account, and
- They had a bill account.

Both of their names were on all the accounts. They made sure money was in the bill account first to pay all of their bills. From the surplus, they decided to divide a percentage in the other three accounts, with the savings account set aside for emergencies, vacations, and getting ready for retirement. Yes, it's never too early to start thinking about retirement.

The purpose of them having their own separate account was to establish some independence and freedom within the marriage. The goal was for the wife to have her own account where she could have up to \$5,000 in her personal account with the liberty to spend money without checking in with her accountability partner. She and her husband discussed that she had freedom until she got down to \$1,000. When she reached that amount, there would be discussions about purchases so she would never be broke.

He had his own account with the same restrictions so he would never be broke. To replenish their personal accounts when he didn't make enough money to have extra, **they would set aside a certain amount from their income tax refund or any extra money that came in unexpectedly. Regardless, the goal was to never go under \$1,000 in either account.**

Of course, the savings account received more deposits than their personal accounts. They set goals for how much they wanted to save annually and how much they wanted to have in their personal accounts at the end of the year. The goal for the **bill account** was to have at least six months over what they needed to pay bills just in case of an emergency.

Living on this kind of budget helped this couple never to have arguments over finances. Of course, every household is different. You have to do what's best for you. Ask God for wisdom on how to set up your bank accounts and trust His leading. Whatever you decide to do, we must communicate weekly about finances in the marriage or to someone who is doing good financially. **Most people are “ghetto rich.” They look like they doing good financially. They live in a nice house, drive a nice car, wear nice clothes, and talk a good talk. They look the part, but they have more debt than assets. Wise people don't compare themselves with others. Wise people have learned the importance of saving and staying focused on serving God rather than impressing people.**

Like the old people used to say, there is more than one way to skin a cat. Some teach other ways to budget and manage money, and that's okay. The goal for us is to figure out what works for our home. Some married couples have never had separate bank accounts, and that's ok. The point of this chapter is that no matter what you do, you should live on a budget. The purpose of a budget is to have more money to support the things of God.

God is not impressed by how much money we can accumulate.

Read Proverbs 27:23-27.

How do you plan a budget? Start where you are.

Step #1: Know your income vs. expense numbers.

- What is your income?
- What are your basic needs?
- What expenses do you really have going out every month?

Step #2: Work to eliminate debt.

- Figure out how much unnecessary debt you have.
- Figure out a plan to eliminate all unnecessary debt.
- Set realistic goals and get to work.

Read Proverbs 16:3.

Step #3: Have your priorities in order.

1. Keep God first. Proverbs 3:9-10.
2. Pay your taxes. Romans 13:6-7; Mark 12:17.
3. Pay your bills. Psalm 37:21
4. Take care of your family. I Timothy 5:8
5. Plan for the future. James 4:13-15 and Proverbs 6:6-8

Step #4: Write out your budget.

Example: Income -- \$50,000/year or \$4,166/month.

List your expenses **for the month:**

Rent:	\$1,300
Car note:	\$ 300
Insurance:	\$ 600
Food:	\$ 800
Gas:	\$ 200
Tithes/Offerings:	\$ 400
Savings:	\$ 100
Toward debts:	\$ 50/week
Misc. Spending:	\$ 50/week

Step #5:

1. Allow someone to hold you accountable.
2. Be determined to pray about your finances and put in the work.
3. Be disciplined and stay focused on the goal.
4. Seek advice.
5. Always, as God leads, seek to improve your financial intake.
6. Get rid of credit cards, except the one you can get cash back on. Use the cash-back money you get to reward yourself for being disciplined.

I know someone who takes the cash-back funds he receives every year and goes on a weekend getaway **to reward himself for making wise financial decisions with the credit card.** Be creative and reward yourself for wise decision making. We should never be using a credit card if you don't have the money to pay it off at the end of the month.

7. If you get a raise, don't waste that money!

Someone said, "Take control of your money before your money takes control of you."

8. Have a short- and long-term savings plan, and stick to it!

KEY THOUGHT: Without a budget, it's easy to overspend. Debt can quickly accumulate when you are not tracking your spending. Living according to a budget helps us gain control over our finances.

FAITHFUL STEWARDSHIP GUIDE

Lesson 5 – Priorities

AJ Griffen was a first-round pick for the Atlanta Hawks. At the young age of 21 years old, he decided to retire from the NBA, leaving many shocked. He was going to get paid \$3.9 million the year he decided to retire, agreeing to a \$250,000 buyout. What in the world would possess a young man to give up the opportunity to make that kind of money?! AJ Griffen says he's giving up basketball to "follow Jesus."

To avoid debt and experience financial freedom, we must keep our eyes on Jesus and not the Joneses.

No, Jesus will not pay your bills for you in a physical sense. But remember, the supernatural is more effective than the physical. God does not supernaturally just pay our bills from money falling from a tree. However, God's favor will put us in the position to pay our bills and meet our every need continuously when we learn to stay away from sin and obey Him. Many will testify of the goodness of God providing for His children by using some human instrument when they didn't see it coming. Many have had their bills paid miraculously, many have had someone pay for their meal at a restaurant miraculously, and many have received money from an unexpected source. Many have seen the miraculous concerning finances, recognizing it was God's involvement that led to their need being met and not them themselves. Learning to trust God is not easy, but it's essential to the Christian life, especially regarding finances. There is no greater Father than God the Father. A good daddy provides for his family, which is also true from a spiritual perspective, as well. However, seasons change.

Adults do not keep taking care of their grown kids. Mature adults take care of themselves and do not depend on other people to support them financially. Mature adults understand we must provide a service in exchange for money. It's unwise to expect money for free from any source, including God. God expects obedience from His children.

As we mature, God continues to provide but in a unique and special way.

Read Psalm 37:25

The Psalmist highlights God's faithfulness in taking care of his people. The problem comes when we try to provide and do things for ourselves without following God's way of doing things.

How we handle money is important to God.

Read Luke 16:1-13.

A lot of people say the devil is your enemy, which he is. But here in this text, Jesus describes money as a great distraction from us keeping our focus on God and the things of God.

Read Psalm 24:1.

When you understand and recognize that God owns everything, that realization should comfort you if you are truly a child of God. There is no greater Father than God our Father. God loves to take care of His children. Suppose your every need is not met. We must examine our decisions because God is faithful when we are faithful.

Read Matthew 7:7-11.

God is a generous Father who wants to give good things to his children. So, if your needs are not being met, it's because of you and your decisions—not God.

God promises to provide for us if we keep him first.

Read Matthew 22:37-39, I Timothy 6:10, and Matthew 6:33.

When you know God, you know God does not lie.

Read Numbers 23:19 and Titus 1:2

God knows whether we are trusting Him or doing our own thing. God knows whether or not we are sinning, or doing our best to avoid sin. We can't enjoy sin and expect to receive all the blessings God has in store for us.

Read Psalm 139.

Do you realize you can't fool God? Do you recognize that everything belongs to God?

Read I Chronicles 29:11

Take time to acknowledge to God our Father that you need His wisdom and will trust Him with your finances from now on. Ask for forgiveness if you need it for how you have been mishandling your finances.

Ask God to shift your focus.

Read Matthew 6:19-21.

I read this story about a man who was in a hurry to catch an airplane. He was running fast, huffing and puffing down towards the gate. He passed a man who was dressed in a pilot's uniform.

The man said to the breathless man, "Where are you in a hurry to?" "Oh," the man said, "I'm late for my plane. I don't want to miss my flight." He proceeded to tell the man what flight he was hurrying to. The uniformed man finally said, "Don't be in a hurry. That's the plane I'm piloting."

If the pilot is not in a hurry, we don't need to be anxious either. We need to learn that God is our pilot, taking us to our destinations through life's journeys. When we learn to obey and wait on Him, we will see that God always provides.

1. What areas do you find it hard to trust God?

2. How much time do you spend praying, reading the Bible, studying your Bible, witnessing, disciplining others, meditating on God's word, and obeying God compared to how much time you spend thinking about and trying to make money?
3. How many scriptures have you memorized concerning finances from a biblical perspective? Nothing compares to God's wisdom when it comes to finances. Living according to God's word will position us to enjoy life instead of dreading life.

KEY THOUGHT: When we put in time to chase God like we chase money, God will show us He will take care of us better than we can take care of ourselves. It's like kids trying to provide for themselves instead of trusting their parents for the first 18 years of their lives. Who do you think will do a better job?

Write out all your worries and anxieties about money that you are currently facing. Then talk to God.

Read I Peter 5:5-7

It's humbling to admit you are struggling financially. Be honest with God.

4. How can you practice putting God first and trusting God more with your finances? Ask yourself honestly, what is your priority in life? What are you concerned about the most?

There's a story about a wealthy man who was driving his Porsche and had a terrible accident one day. The car was totaled. A fireman came to the scene and rescued the man, getting him out of the car. As the man came to, he said, "My car, my car." The fireman said, "Sir, I am sorry about your Porsche, but it's just a car."

We've got to rush you to the hospital because your arm has been severed at the elbow. The wealthy man looked at his arm and said, "Oh, my Rolex, my Rolex." This man clearly had his priorities all messed up.

What about you?

Christians are to seek God's kingdom first. What are you seeking after?

Read Matthew 6:33 and Matthew 5:6.

When we intentionally prioritize the spiritual in our lives, God will take care of the material and the physical.

In what ways are you struggling between putting God over your need for money?

What do you believe you need more of – God or money? If you say money, the devil has deceived you.

Take time to evaluate your current priorities and ask God to help you learn how to put Him first.

Job 34:32

God wants to be first in our lives, so we best believe He will answer that prayer.

We must be willing to put in the work.

The goal is to be debt-free and financially stable.

- What practical changes must you make to put God above money in your life?
- List the areas in your life where you focus more on money than you think about God. Then, talk to God about it.

Read I John 5:14-15; Deuteronomy 15:6; Deuteronomy 28:12-13.

It was God's desire for his people, the nation of Israel, to do good financially, and I believe we, as the church of God, by principle, should recognize it's not God's will for us to be slaves to money. It's fair to say God does not want us struggling financially. Everyone has seasons of drought, but this shouldn't be our lifestyle and testimony for our entire life. Only a fool would invest in a company that was projected and destined to fail. The same is true from a spiritual sense. We know that Earth is not our home. We know we can't stay here. So why spend so much time and energy investing in temporary earthly things? It is foolish to neglect the spiritual when the Bible teaches that spiritual things are eternal.

Read II Corinthians 4:17-18; Matthew 6:24-26; I Timothy 6:8-10

We need to learn how to balance **our thought process**, because there is absolutely nothing wrong with enjoying this life to the fullest. We should make as much money as we can. If you can make millions and only make thousands, something is wrong with that mindset. But if you cannot make millions and your work ethic screams thousands, we must learn to be content with who we are. Someone may be saying I don't need a million dollars, but if you are capable of earning millions, wouldn't you do so, so you can be more of a blessing to those in need or supporting God's work. We who are believers need to quit chasing money and start chasing souls. Many souls need to hear the Gospel of Jesus Christ. When we are focused solely on money, we are focused on the wrong thing. We are not focused on what God has asked us to do. Matthew 28:19-20, Acts 3:6.

We can't share what we don't have. It is foolish not to steward what God has placed in our hands and act like God is in the business of planting money trees in believers' backyards. That is not true. Believers are to work hard, but we are to put the same energy into having a close relationship with God. It is just as unwise to only focus on our relationship with God and not handle our business when it comes to finances when everything in this world, for the most part, costs money. We must be intentional about spending time with God throughout the day. We cannot be okay with spending 8-10 hours a day making money and neglecting to prioritize some

time for God. To have our priorities straight, we must be God-conscious instead of money-conscious.

There are lessons to learn in times of poverty and in times of prosperity.

Learn the lessons! Learn the lessons! Learn the lessons! Learn the lessons! Learn the lessons!

Learning the lessons means to prioritize the spiritual over the material. We must learn to put God and His will first above all.

KEY THOUGHT: Wealth gives a false sense of security. Money can't buy us one more minute upon this earth when our time is up. Only God can give us eternal security through His son, the Lord Jesus Christ. We must keep our priorities aligned with God's kingdom agenda of witnessing and discipling the lost.

The person who has their priorities right is the person who says to God Everything I have is because of you and belongs to you. God, all that I have is coming back to you somehow, someway. I will not abuse what you have blessed me with just for my selfish desires. Teach me how to live for your glory and not for things. The best way to show God He is first in your life is to support the things of God faithfully. We will never be in a position to support the church if we are financially unstable. Our priorities dictate our thoughts and actions. Becoming financially secure will free up more time and money to support the things of God. What matters to us, what's important to us, we spend money on and give time to it. Most parents show their kids love by spending time with them and investing in them. We should have the same mindset towards our God.

If you really want freedom to have more to give and to have more time to serve God, you must learn to live a disciplined lifestyle, where your finances are concerned. Becoming disciplined with our finances will free us up to serve God and be in a position to support God's work. God wants you more than he wants your money. Most people don't have time to serve God because they claim they don't have the time. The goal in managing your money is to get yourself in a position that you can support God's work financially and physically. Make a commitment to do better starting today.

We have to ask ourselves what is the end game for us? Are we living for the things of this world or for God?

If you really want freedom to have more to give and to have more time to serve God, you must learn to live a disciplined lifestyle, where your finances are concerned. Becoming disciplined with our finances will free us up to serve God and be in a position to support God's work.

The greatest investment we can make is to invest our time and money in the things of God. That's when you know you have your priorities straight. We are not thinking Biblically when we are thinking of my family first, then God. Biblically sound thinking always prioritizes God.

ADDITIONAL RESOURCES:

This list should give you a well-rounded selection of resources on finances from a Christian viewpoint.

"Managing Your Money God's Way" by Crown Financial Ministries - Provides a comprehensive approach to financial management rooted in biblical principles.

"The Bible on Money" by Crown Financial Ministries - Examines what the Bible says about finances and offers practical application for everyday life.

"Your Money Counts" by Howard Dayton - A practical guide to managing money based on biblical teachings.

"Money, Possessions, and Eternity" by Randy Alcorn - Discusses the biblical view of money and how it impacts our lives and eternity.

"The Treasure Principle: Unlocking the Secret of Joyful Giving" by Randy Alcorn - Focuses on the joy of giving and the importance of financial stewardship.

"Whose Money Is It?" by John MacArthur - Explores the biblical perspective on ownership and stewardship of finances.