

# 100% Christian t e n / n i n e t y

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## WELCOME FRIENDS

January 2012

There is no such thing as a content and powerful Christian who is not 100% committed to Christ. 99% committed is 100% miserable and defeated! This is especially true when it comes to the area in which we all struggle for control and trust – MONEY. No matter how little or how much money you have, God has a plan to bring health, stability, and contentment to your finances. Each week in this series you'll learn a 90% principle of money management, a 10% principle of tithing, and how to get to the bottom line of your spiritual and financial life. At the end of this challenging message series I pray that we will all be able to say: ***"I will live 100% Christian, so I can live 100% for Christ!"***

The monthly messages include:

- |              |                                   |
|--------------|-----------------------------------|
| January 29:  | Planning for the Money Test       |
| February 5:  | Act Your Wage! It's for the Best. |
| February 12: | Get Out of Debt and Rest          |
| February 19: | Save and Live Blessed             |

During this Month, all our Home Teams will be following a special curriculum designed to help you discuss and apply each week's message.

I will be praying for you during this series, that your life and your money will be 100% Christian. I know God will bless your time together!

***David Rathel***

Senior Pastor  
RiverTown Church





## HOME TEAM GROUND RULES

- **Priority:** While you are in the group, you give the group meeting priority.
- **Participation:** Everyone participates and no one dominates.
- **Respect:** Everyone is given the right to their opinion and all questions are encouraged and respected.
- **Confidentiality:** Anything that is said in the meeting is never repeated outside the meeting.
- **Open Door:** The group stays open to new people at every meeting.
- **Support:** Permission is given to call upon each other in time of need – even in the middle of the night.
- **Advice Giving:** Unsolicited advice is not allowed.
- **Mission:** We agree to do everything in our power to start a new group as our mission.
- **Rotation:** To rotate group responsibilities for the meeting to ensure no one person carries the group.



## PLANNING FOR THE MONEY TEST

### WEEK 1



*“If I am 100% His, then everything I have belongs to Him.”*

1. If you have new members this week, take a few minutes to introduce yourselves. Briefly share how you came to RiverTown Church.
2. Take a few minutes to complete the following exercise.

\*The host (or leader) should have a puzzle (20-50 pieces) ready for this game. The puzzle needs to be out of the box and put it into a zip-lock bag. (No photo of the puzzle should be available to the group.)

Divide into two groups. One group should sit and observe as the other group opens the bag containing the puzzle pieces and puts together a simple puzzle. Keep time on the first group to see how long it takes them to complete the task. Note the time.

When the puzzle is put together, break it apart and put it back into the container. Now, have the host present the box cover, or picture and allow the second group to put the puzzle together. Time them to see how long the task takes. Note the time.

What was the time difference?



90% - MANAGEMENT PRINCIPLE:

1. HAVE A WRITTEN PLAN

*"I can't live 100% for Christ,  
unless I live 100% Christian in my finances."*

1. When we realize that everything we have belongs to God as a 100% Christian, we know that our only job is to be a good steward in managing God's resources according to His will and His word. This requires having a plan. Please have someone read aloud Proverbs 21:5, *"The plans of the diligent lead to profit as surely as haste leads to poverty."*

Have the host or leader place a large paper on the board or wall so that all can see it. Down the left side of the paper put the word MANAGE in big letters to look like this:

M

A

N

A

G

E

Now, after each letter, fill in as many characteristics of a good manager or management as you can think of as a group. For example, **M** = **M**oves inventory, **M**akes decisions, **M**ultiplies profits, **M**otivated, etc.

Work on this project as a group.

2. Are there characteristics you observe about management that may seem different from how you have been treating God's resources in your life?
3. How do you sense God leading you to make changes in your management style? Discuss...

4. Do you have a written plan for your budget or finances? Do you think it is important?



10% - TITHING PRINCIPLE:

**“GOD DOESN’T WANT TITHING FROM ME,  
HE WANTS TITHING FOR ME.”**

1. During this week’s message, we heard about **“The Test of Tithing: Tithing is a Test in My Relationship with God.”** Let’s review some of the scriptures from the text together.

Read aloud:

*Luke 16:10-11, “Whoever can be trusted with very little can also be trusted with much, and whoever is dishonest with very little will also be dishonest with much. So if you have not been trustworthy in handling worldly wealth, who will trust you with true riches?”*

*Matthew 6:24, “No one can serve two masters. Either he will hate the one and love the other, or he will be devoted to the one and despise the other. You cannot serve both God and money.”*

*Malachi 3:10-11, “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.”*

2. What do you think it means when the scripture says, “Test me in this and see...?”
3. Who are the “masters” you are serving in your life? Perhaps there are more than two.

4. If you are struggling in your finances, why do you feel God has not trusted you with more?
  
5. We have all heard about tithing at one time or another. Of course, there may be some who have not made that commitment or understood the value of tithing. If you already tithe, great! Perhaps there are those who could share with the group how tithing has affected your life and Christian walk.

6. If you are still wondering about tithing, please understand that:

- a. Giving is an indicator of growth in Christian life.
- b. Your giving brings you more into the likeness of God.

*John 3:16 "God so loved the world that He gave His only Son..."*

God is a giver and wants us to become like Him.

- c. Your giving draws you closer to God.

*Matthew 6:21 "Where your treasure is, there your heart will be also."*

Wherever we put money, our heart follows and it reveals priorities.

- d. Your giving is the antidote to materialism.

*I Timothy 6:17-19 "Command those who are rich in this present world not to be arrogant nor to put their hope in wealth, which is so uncertain, but to put their hope in God, who richly provides us with everything for our enjoyment. Command them to do good, to be rich in good deeds, and to be generous and willing to share. In this way they will lay up treasure for themselves as a firm foundation for the coming age, so that they may take hold of the life that is truly life."*

We make a living by what we get,

but we make a life by what we give!

- e. Your giving is an investment for eternity.

*I Timothy 6:18-19 (LB) "...Give happily to those in need, always be ready to share whatever God has given you. By doing this, you will be storing up real treasure for yourselves in heaven -- it is the only safe investment for eternity."*



BOTTOM LINE:

**GIVE YOURSELF TO GOD FIRST!**

“And they did not do as we expected, but they gave themselves first to the Lord and then to us in keeping with God’s will.” 2 Corinthians 7:5

1. As you prepare for worship, be honest with yourself and with God. On a scale of 1 to 10, where do you feel you would score yourself? Do you trust God to be tested to “*throw open the floodgates of heaven and pour out so much blessing that you will not have room enough for it.*”?

*Little trust*

*Need improvement*

*Complete Trust*

1      2      3      4      5      6      7      8      9      10

2. Take some time for corporate worship together. Thank God for His provision. Ask Him again to have **first place** in your lives. God is big enough to be put to your test! Give Him first place and He will open the floodgates for you!



On Your Own

- Take the “60 Day Tithing Challenge” offered by RiverTown Church.
- Consider signing up for the “Total Money Makeover” Course. Check out the web site for FAQ and more information at [www.daveramsey.com/](http://www.daveramsey.com/)
- Return next week to the second Home Team meeting.



## ACT YOUR WAGE! IT'S FOR THE BEST.

### WEEK 2



*"If I am 100% His, then everything I have belongs to Him."*

1. Take a few minutes and have each person complete the following question. What is the **best** Christmas gift you have ever received? (This could be from any age...childhood or adulthood.)
  
2. Once everyone has answered the question, have group members describe randomly how receiving that gift made them feel. For example: elated, surprised, king of the world, etc.



**90% - MANAGEMENT PRINCIPLE:**

- 1. HAVE A WRITTEN PLAN**
- 2. ACT YOUR WAGE**

*“I can’t live 100% for Christ,  
unless I live 100% Christian in my finances.”*

1. This week we are going to talk about **“acting our wage” and giving God our best.** Who likes to act their age...let alone their wage?!! The idea of rules and restrictions is not always appealing! Please have someone read aloud *Luke 14:28*, *“Suppose one of you wants to build a tower. Will he not first sit down and estimate the cost to see if he has enough money to complete it?”*

What does that mean?

2. Listed below are statistics taken from [daveramsey.com](http://daveramsey.com)  
Read these statistics out-loud. See if you can identify with any of the facts:
  - According to the Wall Street Journal nearly 70% of consumers live paycheck to paycheck.
  - A Marist Institute poll published in the USA Today stated that 55% of Americans always or sometimes worry about their money.

If you identify with any of these statements, take heart, you are not alone!  
The good news is that **you can learn to live like no one else, so you can live like no one else!**



10% - TITHING PRINCIPLE:

**GOD DOESN'T WANT TITHING FROM ME,  
HE WANTS TITHING FOR ME.**

1. This week we are going to talk about getting out of debt by giving God our best. The message focused on **“The Best of Tithing: Tithing gives God my best just as He gave me His best.”**
2. We have been talking a lot about money. Let's switch gears. Everyone close their eyes and be quiet for a few minutes. Think back to the moment you trusted Christ with your life. Remember the surroundings, the people you were with, the book you were reading, or the church service you attended. Try to recreate the scene in your mind.
3. Now think about how you felt moments and hours after you made a decision to ask Christ to be the Lord of your life. As you remember, give descriptive words to tell everyone how you felt. For example: “free,” “like I could fly,” “peaceful,” etc.

Write some of those words here:

4. We have just come through the Christmas season and been reminded that *“God gave His one and only Son, that whoever believes in Him shall not perish but have eternal life,” John 3:16.* It creates a powerful emotional reaction in those who understand the reality of his gift.

What does he ask us to give in return?

Read Exodus 34:26, Proverbs 3:8-10

5. Get into groups of two or three and answer the following questions:

What does God promise if we give Him our best?

*Matthew 6:33*

*Proverbs 3:8-10*

*Malachi 3:10-11*

How do we know He will do what He says?

*2 Corinthians 1:18-22*

*2 Corinthians 5:5*

*Ephesians. 1:11-14*



BOTTOM LINE:

***GIVE YOURSELF TO GOD FIRST!***

“And they did not do as we expected, but they gave themselves first to the Lord and then to us in keeping with God’s will.” 2 Corinthians 7:5

1. Come back together as a group and discuss some of your findings.
2. Trusting God sometimes comes in steps. Remember He gave His Son (His best). As you prepare to pray together, reflect and ask God what ONE best thing you could give Him.

Name that thing here:

(God already knows what it is. By naming it, you are acknowledging your need to trust Him with it. God is not surprised or embarrassed. He rejoices

in your willingness take a step of faith in writing it down and declaring you are giving it to Him. Remember He will give you grace and courage for the steps you need to take towards Him, if you only ask. )

3. Pray together. You may feel like sharing your decisions with the group and asking them to pray for you as an individual. Commit to praying for each other this week as you seek to give your BEST to God.



### On Your Own

- Take the “60 Day Tithing Challenge” offered by RiverTown Church.
- Consider signing up for the “Total Money Makeover” Course. Check out the web site for FAQ and more information at [www.daveramsey.com/](http://www.daveramsey.com/)
- Return next week to the next Home Team meeting.



## GET OUT OF DEBT AND REST

### WEEK 3



*"If I am 100% His, then everything I have belongs to Him."*

1. Everyone has a "Top 10" List these days. During this time we are going to create a few lists ourselves. Next to the numbers listed below on this page, list the top ten things that **stress you out**. Do it quickly, not giving too much thought to each one...or you will get depressed!

1.

2.

3.

4.

5.

6.

7.

8.

9.

10.

2. Once everyone has completed their lists, have someone make a “big” list on large pieces of paper or a board at the front of the room. Do this by having each person read off their list. Record the “stressors” on the big list. As you have duplicates, simply make a mark after the item, so it is obvious how many times an item is repeated. For example, “cleaning the house” may have IIII hash marks after that item.

After the list is compiled, circle the top 5 items or the 5 items that are repeated the most by each person.

List the top 5 here:

- 1.
- 2.
- 3.
- 4.
- 5.

This exercise should prove therapeutic and provide some laughs to relieve stress! Sharing our struggles always makes us feel better.



*90% - MANAGEMENT PRINCIPLE:*

1. *HAVE A WRITTEN PLAN*
2. *ACT YOUR WAGE*
3. *GET OUT OF DEBT*

*“I can’t live 100% for Christ,  
unless I live 100% Christian in my finances.”*

1. Let’s review. We know that we want to “live like no one else” and by having a written plan, acting our wage, and getting out of debt. That sounds like a lot of work! Are you tired yet?
2. Check out these factoids from Dave Ramsey’s web site:
  - o The Consumer Reports Money Book states that the typical household has \$38,000 in debt and that total consumer debt has almost tripled just since 1980.

- The 1970's, 1980's, and 1990's have seen lending and borrowing at an all-time high in modern history. Now in the 2000's we see the results of this indebted lifestyle in our current world-wide recession.
  - We want it all, and we can borrow to get it all, before we can afford it all. Over the last forty years we have gradually become a nation of consumers, instead of the nation of producers we used to be.
3. Talk about one of the largest purchases you ever made and how you negotiated the transaction.
  4. Read the scripture used in the text of the message, "**Get Out of Debt and Rest,**" *Proverbs 22:7, "The rich rule over the poor, and the borrower is servant to the lender."*
  5. To whom or what do you feel like you are a servant?

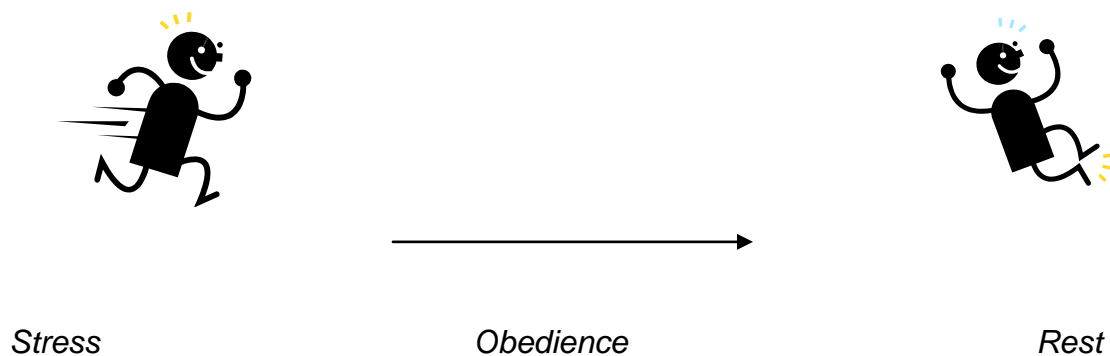


*10% - TITHING PRINCIPLE:*

***GOD DOESN'T WANT TITHING FROM ME,  
HE WANTS TITHING FOR ME.***

1. Debt is stressful. Let's now talk about something much easier, **resting in the Lord**. He alone is our provider. And if we obey His Word, He promises to supply not only resources (money) but **life and rest!** Focus on "**The Rest of Tithing: Tithing helps me rest knowing that I obeyed God and my problems are His.**"
2. Divide into groups of three or four. Describe for each other the most restful times of your life. Write down common adjectives which seem to describe that time or event.

3. Come back together and share your answers. Are there any themes? Jot down some of the commonly repeated terms stated in the answers.
  
4. Now compare the “Top 5 List” from earlier to the “Top Rest adjective” list you have created. Have someone read John 10:10, “The thief comes only to steal and kill and destroy; I have come that they may have life and have it to the full.” Which list looks better?
  
5. Consider this picture:



6. Read aloud the following scriptures together. After each scripture, paraphrase what the writer is trying to say.

*Matthew 16:9, “Do you still not understand? Do you remember the five loaves for the five thousand, and how many basketfuls you gathered?”*

*Matthew 6:20, 25, 26, “But store up for yourselves treasures in heaven, where moth and rust do not destroy, and where thieves do not break in and steal. Therefore I tell you, do not worry about your life, what you will eat or drink; or about your body, what you will wear. Is not life more important than food and the body more important than clothes?”*

*Look at the birds of the air; they do not sow or reap or store away in barns, and yet your heavenly Father feeds them. Are you not much more valuable than they?"*

*1 Peter 5:6,7, "Humble yourselves, therefore, under God's mighty hand, that He may lift you up in due time. Cast all your anxiety on Him because He cares for you."*



**BOTTOM LINE:**

***GIVE YOURSELF TO GOD FIRST!***

*"And they did not do as we expected, but they gave themselves first to the Lord and then to us in keeping with God's will." 2 Corinthians 7:5*

1. If you are a parent and belong to this group, ask yourself how many times you have said to your children, "If you just do it my way, it will be better?"

At a certain age, your children want to do things "their way." They fight, whine, and stubbornly march ahead with their plans. Often they encounter hurt, frustration, anger, stress, delay, and pain. As you watch, you have to smile and know that if they had just done it your way to begin with, they would have avoided all the heartache.

Hmm...that must be how our gentle Father feels when He watches us do things "our way." He hopes that eventually, we will be obedient and learn to do things His way. Think of all that we could avoid if we made that decision sooner than later.

2. Pray and ask God to help us be obedient children.



## On Your Own

- Consider signing up for the “Total Money Makeover” Course. Check out the web site for FAQ and more information at [www.daveramsey.com/](http://www.daveramsey.com/)
- Return next week to the Home Team meeting.



## SAVE AND LIVE BLESSED

### WEEK 4



*"If I am 100% His, then everything I have belongs to Him."*

1. Numbers....numbers, numbers...we have been talking a lot about numbers! During this last session together, take a guess at how many times the following key words are mentioned in the Bible. \*Clue, over half of Jesus parables were about giving.

Believe: \_\_\_\_\_

Love: \_\_\_\_\_

Pray: \_\_\_\_\_

Give: \_\_\_\_\_

2. Review your answers and see who comes closest. \*The answers are found at the last page of this lesson, no peeking!!!
3. Discuss how everyone is feeling about the topic of "Giving" after four weeks. Consider how important it must be to God if it is mentioned in the Bible so many times.
4. Answer the following question. Would you rather receive a present or give one? Why? Discuss.



**90% - MANAGEMENT PRINCIPLE:**

- 1. HAVE A WRITTEN PLAN**
- 2. ACT YOUR WAGE**
- 3. GET OUT OF DEBT**
- 4. SAVE AND INVEST**

*“I can’t live 100% for Christ,  
unless I live 100% Christian in my finances.”*

1. Our scripture this week comes from the Living Bible, *Proverbs 21:20,* “*The wise man saves for the future, but the foolish man spends whatever he gets.*” Consider the following factoids about savings:
  - In the new millennium, the personal savings rate in America fell to 2.2%.the lowest in 60 years, according to the Department of Commerce.
  - According to Automatic Data Processing, Inc., 20% of workers would not be able to make a mortgage, utility, or credit card payment if they missed a paycheck.
  - Money magazine states that 75% of families will have a major negative financial event (\$10,000)in any ten-year period.
  - According to the July 11th, 2001 Oprah Winfrey Show, her own on-line survey revealed that 70% of respondents had NO savings.
2. When was the last time you put money into a savings account?
3. Does your spouse know how or where you are saving money?
4. If you died tomorrow, would we be able to figure out your “system” and where to find all your investments?



10% - TITHING PRINCIPLE:

**GOD DOESN'T WANT TITHING FROM ME,  
HE WANTS TITHING FOR ME.**

1. This week we are going to talk about being blessed! Who does not want that?!? **“The Blessed of Tithing: Tithing Opens the Door to God’s Supernatural Financial Blessings.”** Review the scriptures from this week’s sermon text:

*2 Corinthians 9:7, “Each man should give what he has decided in his heart to give, not reluctantly or under compulsion, for God loves a cheerful giver.”*

*Acts 20:35, “In everything I did, I showed you that by this kind of hard work we must help the weak, remembering the words of the Lord Jesus himself said: ‘It is more blessed to give than to receive.’”*

*Luke 6:38, “Give and it will be given to you. A good measure, pressed down, shaken together and running over, will be poured into your lap. For with the measure you use, it will be measured to you.”*
2. As you read these scriptures together, circle the word “GIVE.”
3. Are there any general thoughts or observations?
4. Do you think giving is always about putting cash in the offering plate? If not, what else can it be?
5. Ask your host or leader for three 3 x 5 cards. Divide into groups of four.
6. Some of you think you have nothing to give. Not true! On each of your cards, write down things you observe the other members of your group are able to give. For example, you may be in a group with Mary, Bob and John. On the card for Mary, you may write that she is great at organizing and keeping children, her time is something she can give.

Take time to think about this. Try to think of more than one thing for each person.

7. Once members of the group have completed cards for each person, go around the group of four and share what you observe each has to give. Be encouraging! Your lives (talents and abilities) are something you have to give.
8. Come back together and share your observations.
9. Often we feel we cannot give because we have not saved or invested wisely. What do you think God wants us to do?



**BOTTOM LINE:**

***GIVE YOURSELF TO GOD FIRST!***

“And they did not do as we expected, but they gave themselves first to the Lord and then to us in keeping with God’s will.” 2 Corinthians 7:5

1. Before you pray, perhaps there are some in the group who could share a time when they “gave” and were totally blessed by the experience. Describe the circumstances and how it made you feel to give something (time, talent, money) to others in need. What was their reaction.

2. Celebrate the gift God has given all of us in the freedom to give. Encourage each with stories of real life experiences.
3. Take time to pray for your church...that it would be a giving congregation; for your ministries.....that they would find opportunities to give more to those in need; for each other.....that you might be obedient in tithing and giving, to know God's richest blessings.



### On Your Own

- Sign up for the “Total Money Makeover” Course. Check out the web site for FAQ and more information at [www.daveramsey.com/](http://www.daveramsey.com/)

\*Answers to the first question of this lesson.

Believe 272

Love 714

Pray 371

Give 2162



## The RiverTown Tithing Challenge

### A Biblical Financial Commitment

The concept of tithing has been the method of financially supporting the church and its ministry on earth since the first century Church. Tithing means contributing 10% of one's income to the storehouse – the place where one receives their spiritual strength; the church they attend. Contributions to missions and para-church organizations would be considered offerings – donations beyond the 10% tithe.

If you do not tithe, you are encouraged to practice this Biblical principle for the next two months. First, you decided to commit the **FIRST 10%** of your weekly income to the storehouse. Then for **60 DAYS**, you bring that portion of your income to the storehouse.

After that 60 day period, if it has created a financial crisis, or you did not receive a blessing, your money will be returned.

#### REQUIREMENT

*"Bring the whole tithe into the storehouse..."*

#### RESPONSE

*"... and test me now in this..."*

#### REWARD

*"... open for you the windows of heaven, and pour out for you a blessing until it overflows." (Malachi 3:10)*

### My commitment to God – RESPONSE

Recognizing God's requirement and my response, and desiring the reward promised in Malachi 3:10, I step out in faith by committing the **FIRST 10%** of my income for the next **60 DAYS** to the Lord through RiverTown Church.

\_\_\_\_\_ I will begin tithing                      \_\_\_\_\_ I already tithe

Name \_\_\_\_\_

Address \_\_\_\_\_

City, State, Zip \_\_\_\_\_



## APPENDIX IV. WHY NOT TITHE?

**1. It's my money. I earned it.** It is a common idea (especially in America) that a person has absolute authority over his own stuff. But the reality is very different. The earth is the Lord's, and everything in it (Psalm 24:1). Whatever we have has come from the Lord's hand, and only indirectly by our earning (1 Chronicles 29:14). Our wealth belongs to us in the same way that a child's bedroom belongs to the child. The room actually belongs to the parent, but the child is given temporary, accountable charge over it.

**2. My giving is between God and me, no one else.** In our culture, a man's check-book is no one's business but his own. In a similar way, many Christians say that their giving is a private matter, information to which only God is privy. But a very different perspective is evident in scripture. The church community shares a mutual responsibility for the spiritual growth of its members (Galatians 6:1-5), and this includes – prominently – their use of money. This means that pastors must preach on giving, and that Christians must be honest and accountable with each other about their finances. (See also 2 Corinthians 8-9.)

**3. I am already a generous person.** Many of us feel that we are already quite generous, compared to other people we know. But what is the Bible's standard for generosity? The Old Testament establishes the tithe system – one tenth of gross income. If we are honest, we will admit that most of us fail even this meager standard. In the New Testament, Jesus' one chosen example of generosity is a poverty-stricken widow who gives her last two pennies (Mark 12:41-44), 100 percent of all she owned! Do you give a fraction of your great wealth? Do not be too quick to call yourself generous.

**4. I don't give to my church because I already give to another ministry.** A ministry, wonderful as it might be, is not a church. Ministries do noble Christian work, but they do not have the biblical authority or range of responsibilities that belong to the institutional church (Matthew 16:17-19). In addition, God has specifically instituted deacons in the church for the administration of Christian offerings (Acts 6:1-6). Being God's unique institution, the church is the first and worthiest recipient of Christian giving. Your tithe should go to the church and not to any ministry. Above the tithe, you should feel free to give to the church or to any worthy Christian ministry. But the institutional church has a very special place in God's economy, and we acknowledge this by giving there first of all. Keep giving to other godly ministries, but tithe to your local church.

**5. The tithe does not apply to Christians today, only to Old Testament Israel.** It is interesting that the tithe is so important a part of the Old Testament, while it is rarely mentioned in the New Testament. From this fact, some have concluded that God no longer requires or expects 10 percent giving from his people. But in fact, the scarce mention of the tithe in the NT is not evidence that God expects less of us today, but that he expects far more! The NT nowhere commands 10 percent giving, but John the Baptist raises the bar to 50 percent (Luke 3:11), and Jesus exhorts us to give 100 percent (Luke 21:1-4)! When Paul writes that "each man must give what he has decided in his own heart," he is not giving us license to be stingy, but urging us to give anywhere up to the 100 percent that Jesus commends. In a sense, then, tithing does not apply in the same way that it did in the OT. The tithe is only the rock bottom of NT giving!

**6. I already tithe. Isn't that what God wants? I don't need to give more.** The Old Testament clearly sets forth a system of tithes (10 percent offerings) as God's standard for giving. For this reason, many Christians conclude that by giving 10 percent,

they fulfill God's requirement and are absolved of any further responsibility. But interestingly, the tithe is mentioned only rarely in the New Testament, and not because God expects less from us, but because he expects so much more! The giving levels commanded in the NT are much more radical: 50 percent (John the Baptist), 100 percent (Jesus), and "whatever a man purposes in his heart to give" (Paul). We NT believers have more of revelation and of the Spirit than the OT believers did, and so God very reasonably expects greater things from us. Do you tithe? Good! But your tithe is only the "training wheels" for a career of ever-growing Christian giving.

**7. I have spent a lifetime securing my financial independence. I can't throw it all away now.** Financial independence is an important goal for many Americans, and for some good reasons. It is indeed preferable to a debilitating dependence on family or state handouts, or on dishonest gain. But financial independence is only a secondary goal in the Bible. The apostle Paul instructs thieves to stop stealing and work with their own hands (i.e. financial independence). But, says Paul, they should work not to hoard for themselves, but in order to have money to share with people in need (Ephesians 4:28). Financial independence is worthwhile, but the whole point of it is to be able to give! To give is not to throw money away, but to put it to its proper use.

**8. If I were to give, I would have to work another job or drastically cut back my expenses. I would like to give, but I just cannot.** Many people say that they cannot give. But in fact, what most really mean is they cannot give comfortably, that to give would mean a reduction in standard of living, which seems unfair or unreasonable. But this is exactly what the Bible invites us to do! Christian giving is nothing other than a sacrifice of personal comfort for the sake of the kingdom of God. We should think it altogether fair and reasonable both to labor (Ephesians 4:28) and to scale down our standards of living (Luke 21:4) in order to give. And for those who choose to do so, it turns out to be not a burden but a joy.

**9. Stewardship is a lot more than money. I give my time and talents by teaching Sunday School and opening my home. I consider that to be my giving.** It is very true that stewardship is a lot more than money, but it is never less than money. Good stewardship includes things like church work and hospitality, but to withhold your money (even while doing these other good things) is to rob God (Malachi 3:8). Money plays a unique role in scripture as a diagnostic tool for the human heart – where you put your money, there your heart will go (Matthew 6:21). If you give your time and talents to the Lord, but keep your money to yourself, then your heart is not with the Lord. Keep practicing service and hospitality, but do not withhold your money from the Lord.

**10. God loves a cheerful giver, but I am not cheerful about giving. So better not to give at all.** God loves a cheerful giver (2 Corinthians 9:7), but this is not to say that you should wait to give until you feel particularly cheerful about it. As with so many areas of the Christian life, obedience in giving can be hard work! The joy might only come during or after the act of obedience. Aspire to joyful giving. But the best way to cultivate joyful giving is just to start giving!

**11. High return on investment is essential to good stewardship, and giving would chip away at my investments.** See below.

**12. Saving up for the future is essential to good stewardship, and giving would endanger my savings.** See below.

**13. Avoiding excessive tax burden is essential to good stewardship, and giving would subject me to tax liability.** These three objections share a common theme. God does indeed want you to be a good steward (Luke 16:10-12). And good stewardship does include high return on investment (Luke 19:12-27), saving for the future (Proverbs 6:6-8), and the prudent payment of taxes (Matthew 22:21). But even more than any of these things, godly stewardship involves generosity (Luke 12:33-34)! The desires to compound, save, and avoid tax burden, although legitimate, do not undo your obligation to give to the Lord. God is fully aware of the state of your bank balance, and he summons you to give generously all the same. It is both wrong and unnecessary to set the different components of godly stewardship against one another.

**14. We would give, but we are a young couple with no nest egg.** See # 16.

**15. We would like to give. But we are only a few years from retirement, paying for two kids in college, and have very little saved.** See # 16.

**16. Next year I have a promotion coming. We will give then, but right now the budget is pretty tight.** Isn't it interesting that, at every stage in life, there are appealing reasons not to give? Aren't budgets always tight? This is a given in a world of economic scarcity and human sin. To be sure, early married life, late middle age, and career transition are all periods of relative economic vulnerability, characterized by scant savings and significant expenses. And yet, scripture nowhere exempts the economically vulnerable from generosity. In fact, ironically, most biblical examples of generous givers are poor people (Luke 21:1-4, 2 Corinthians 8:1-2)! Jesus tells us not to worry about our needs. God knows what we need, and he promises to provide it (Matthew 6:32). If God is inviting you to give, however vulnerable you might feel, you need not fear for your security. But if you are waiting to give until you feel financially secure enough, that time will likely never come! Ironically, God assures us that giving is the most financially secure move we can make. But the experience of his provision comes only after the act of giving (2 Corinthians 9:6-11). That is how faith works! Test God in this; he invites you to (Malachi 3:10).

**17. I am a teenager with no earned income, only an allowance from my parents. I will start giving when I am an adult with a real job.** See below.

**18. I am a college student living on income from odd jobs, gifts from my parents, and student loans. I will start giving when I am out of school with my own income.** See below.

**19. I am a graduate student with extensive student loans, making ends meet with a part time salary. I will start giving after I get out and establish some financial stability.** All three of these arguments are understandable. (1) American teenagers occupy a strange position between financial childhood and adulthood, owning nothing but spending a great deal. (2) College is a notoriously difficult financial time for students and their families, as many students are almost completely dependent on loans, earning no income but acquiring large debts. (3) Graduate students, likewise, face heavy financial burdens with only part time income and the prospect of future stability. If anyone can be exempt from giving, you might think, it would be these groups. After all, it seems obvious that a person who does not have anything cannot be expected to give anything. But the Bible teaches that giving is the privilege and responsibility of all God's children, regardless of age or income. In fact, ironically, most biblical examples of generous givers are people who have next to nothing (Luke 21:1-4, 2 Corinthians 8:1-2), so that impoverished students might be the very best candidates for generosity!

Granted it may be difficult, but if you are a Christian student, you should make giving to the Lord a priority in your life. Do you receive an allowance from your parents? That money is, for all practical purposes, your income, and you should practice tithing from that allowance. Do you work odd jobs or a part time position? Take even that meager income, and give to the Lord from that. Do you have no income at all? Work an odd job now and then, just so that you are able to participate in this important Christian practice. At every stage in life, you will find reasons to postpone giving until later (car payments, mortgage payments, kids' tuition, etc.). The best possible thing you can do is to start cultivating the practice now. And though it sounds hard to believe, God says that giving is the most financially secure move you can make (2 Corinthians 9:8), because he himself will provide for your needs in the meanwhile.

**20. I would like to give. But my spouse disagrees, and I need to respect that.** Both giving and marital unity are important biblical values, so this is a difficult situation, but not an impossible one! It might take a lot of prayer and patience before you are able to give joyfully as a couple. But just as with so many difficult parts of marriage, God is more than able to bring you to agreement on this. You should certainly not resolve to go on giving in spite of your spouse's disapproval, but neither should you give up trying and make an excuse of your spouse's current opinion. Rather, make it a high (and attainable) priority to achieve joint obedience in this matter.

**21. I am in the lower or middle income bracket. Giving is really the responsibility of wealthy people.** It is probably only in the modern West, which has seen an accumulation of wealth unparalleled in world history, that we have the idea that only wealthy people can or should be generous. Ironically, most biblical examples of generous givers are very poor people! (See 1 Kings 17:7-16; Luke 21:1-4; and 2 Corinthians 8:1-6.) In scripture, giving is the responsibility of Christians, period. The philanthropy industry is one manifestation of generosity, but just as much or more significant are the sacrificial gifts of regular, low or middle income believers. Are you poor? Then you are blessed (Luke 6:20)! You can aspire to the very same kind of generosity that Jesus and the apostles praise.

**22. I already gave at the office.** This particular saying has become something of an American institution. In one way, the saying is evidence of a high point in the American experience, that we have a tradition of charitable giving, even at the workplace. On the other hand, the same saying has become a shorthand way of saying "no" to giving opportunities. And while it might be an effective maneuver for rebuffing Salvation Army volunteers, it is certainly no proper answer before God. God, after all, sees what we do and think in secret (Matthew 6:4). He is perfectly able to distinguish giving loose change to appease an annoying fund raiser from true Christian generosity. It is finally God Himself, and not any fund raiser, with whom we have to do.

**23. I already tithe out of my net income. I can't afford to tithe out of the gross.** Tithing from net (post-tax) rather than gross (pre-tax) income is a common practice among American Christians. And for this reason, the transition to giving out of one's gross income is uncomfortable, even radical. A tithe on net income is appealing because it allows us to feel generous while still shielding our first and best from the Lord. But God summons us to much more than this. The Bible tells us to give to the Lord from our firstfruits, that is, the first and best of our income (Proverbs 3:9). In other words, God does not deserve "leftovers." In fact, it is almost certain that you can afford to tithe from your gross income; it's just that it would mean a sacrifice in lifestyle for you. But that is the whole point: Christians are people who volunteer to live on their own "leftovers," so that they can give the first and best to God. Admittedly, this is a hard step for many of us. But God is able to make you able, willing, and even excited to take it. Ask him to do so.

**24. I tithe out of my income, but not my net worth. My investments are my safeguard.** For many people, tithing on income is a challenge, even a sacrifice. But for people with substantial net worth in investments, to tithe on income is easy; no sacrifice is required. For such people, to be generous in the way that Jesus commends (Luke 21:1-4) will likely mean giving out of their accumulated wealth. A helpful biblical example is King David (1 Chronicles 29), who gave great amounts to build God's temple, not only from his official stipend, but also from his massive personal fortune. If you feel the need to 'protect' your investments from the Lord, it is likely that your heart is committed to them, and not to him (Matthew 5:21). Let your tithe on income become a springboard into generosity with all your wealth.

**25. I have more than I need. But I am not prepared to live like a pauper.** Many people have thought it unfair that needy people might actually end up pretty well off, while donors find themselves hard-pressed as a consequence of giving! In fact, the apostle Paul once encountered this very objection from some hesitant would-be givers. He answered thus: "Our desire is not that others might be relieved while you are hard-pressed, but that there might be equality" (2 Corinthians 8:13). No one is demanding that you live as a pauper, although you might well choose to! But if you have excess, it is because God has put it in your hands so that you could help others (James 5:1-6). Give, not so that anyone (donor or recipient) is forced into poverty, but so that there might be equality.

**26. I am up to my ears in debt. I cannot give now.** You do have an obligation, not only to your creditors but also to God, to pay off your debts and, what is more, to stay out of debt in the future (Roman 13:8). But your responsibility to pay off debts does not cancel out your responsibility to give to the Lord. Specifically, the Bible tells you to give to the Lord from your "firstfruits," that is, the first and best of your income (Proverbs 3:9). As Larry Burkett has said, the first check you write belongs to the Lord and no one else, not even a creditor. Perhaps it sounds harsh, but in fact, giving like this turns out to be in your own best interest! We refrain from giving because it feels financially insecure. But in fact, God promises that giving to him is the most secure financial move you can make. For those who give, he will provide all they need at all times, even making them rich so that they can keep on giving (2 Corinthians 9:8-11). Make it a high and immediate priority to pay off your debts, but continue to give in the meanwhile.

**27. Christians are under grace, not under law, so the obligation to give does not apply to me.** The law/grace distinction in scripture is woefully misused, partly because the teaching is difficult to understand, but also because sinners seek out ways to avoid obedience. It is certainly true that Christians are under the principle of grace, not the principle of law. In other words, we attain righteousness not by behaving in the right way, but by trusting God for his salvation (Galatians 3:11). But this is not to say that we ought not to behave in the right way! The fact that we are saved by grace does not make adultery (for example) an acceptable practice. The law—God's will for how we ought to live—is still a perfect standard and guide for us (Romans 7:12). But grace—God's gift to us—makes obedience a possibility and a reality. Grace does not mean that God does not expect you to give generously; it means that he will give you the strength to do it and the reward for doing it!

**28. Tithing is a form of legalism, which Jesus and Paul condemned. So I should avoid it.** It is certainly true that Jesus and Paul (along with the other biblical authors) condemn legalism very harshly (Matthew 23, Galatians 3). But is tithing just a form of legalism? Legalism is trusting in one's own good works to attain righteousness before God. Gospel, on the other hand, is trusting in God's work to attain righteousness. In other words, it is good to pursue righteousness, but you must do it in the right way—by gospel, not by legalism (Galatians 3:3). So, is tithing just a form of legalism? Not at all! Tithing is simply an act of obedience to God.

Done in the right way—trusting in God for strength—it is a beautiful act. Done in the wrong way—trusting in oneself for righteousness—it is an ugly and arrogant act. Legalism lies not in the act of giving, but inside your own heart.

**29. The Bible is about religious and moral issues, and not about money at all, let alone charitable giving.** It is a common idea that the Bible is just about religious issues, like church attendance, conversion, and personal piety. But in fact, the biblical message has to do not just with our inner experiences, but with every part of God's world, including (very prominently) people and their money. Really, it would be more fair to say that the Bible is about everything! In regard to money specifically, it has been rightly pointed out that in the four gospels, Jesus mentions money more than almost any other single topic! Take some time to read the Bible carefully, and you will find that it has much more to say to you than you realized, not least of all about your giving.

**30. The Bible says that each man should give what he has decided in his own heart to give. So I am free to give as much or as little as I choose, even not at all.** Indeed, the apostle Paul does say that each man should give what he has decided in his own heart to give, not reluctantly or under compulsion (2 Corinthians 9:7). We might think, then, that the apostle is giving us liberty to be as selfish as we like! But curiously, this verse is situated in the middle of a passage urging Christians to give generously (2 Corinthians 9:6-15). How can this be? Paul's point is not to give license for selfishness, but to cultivate a love of generosity within his listeners. He does not want to "hold their hands" through the giving process. Rather, he wants them to feel free, creative, and excited to give far more than 10 percent. Yes, it is a sort of "freedom" unfamiliar to the Old Testament Jews. But it is a freedom to excel in good deeds, not a freedom to sin.

# INFORMATION

<b>PERCENTAGE GUIDE FOR INDIVIDUAL INCOME (Single Adults)</b>				
	Living Alone	With Roommate	Living Alone	With Roommate
<b>Gross Income</b>	<b>23,000</b>	<b>23,000</b>	<b>32,000</b>	<b>32,000</b>
1. Tithe	10%	10%	10%	10%
2. Taxes <sup>1</sup>	20.4%	21%	22.7%	24%
<b>Net Spendable percentages below add to 100%</b>				
<b>NET SPENDABLE INCOME</b>	<b>16,100</b>	<b>15,870</b>	<b>21,536</b>	<b>21,120</b>
3. Housing	40%	25%	38%	22%
4. Food	6%	6%	6%	6%
5. Auto	15%	20%	15%	20%
6. Insurance	4%	4%	4%	4%
7. Debts	5%	5%	5%	5%
8. Entertainment/Recreation	8%	10%	7%	10%
9. Clothing	5%	5%	5%	5%
10. Savings	5%	10%	5%	13%
11. Medical/Dental	5%	5%	3%	3%
12. Miscellaneous	5%	5%	7%	7%
13. Investments <sup>2</sup>	2%	5%	5%	5%
<b>If you have this expense below, the percentage shown must be deducted from other budget categories.</b>				
14. Education <sup>3</sup>	3%	10%	7%	10%
15. Unallocated Surplus Income <sup>4</sup>	—	—	—	—

<sup>1</sup> Guideline percentages for tax category include taxes for Social Security, federal, and a small estimated amount for state, based on 2000 rates.

<sup>2</sup> This category is used for long-term investment planning, such as retirement.

<sup>3</sup> This category is added as a guide only. If you have this expense, the percentage shown must be deducted from other budget categories.

<sup>4</sup> This category is used when surplus income is received. This would be kept in the checking account to be used within a few weeks; otherwise, it should be transferred to an allocated category.

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# INFORMATION

<b>PERCENTAGE GUIDE FOR FAMILY INCOME (Single Parent—One Child)</b>			
Gross Income	15,000	20,000	25,000
1. Tithe	10%	10%	10%
2. Taxes <sup>1</sup>	3.2%	6.7%	11.8%
<b>Net Spendable percentages below add to 100%</b>			
NET SPENDABLE INCOME	13,020	16,660	19,550
3. Housing	40%	39%	39%
4. Food <sup>2</sup>	15%	14%	14%
5. Auto	15%	14%	14%
6. Insurance	3%	3%	4%
7. Debts	4%	5%	5%
8. Entertainment/Recreation	4%	5%	4%
9. Clothing	5%	5%	5%
10. Savings	5%	5%	5%
11. Medical/Dental	5%	5%	5%
12. Miscellaneous	4%	5%	5%
13. Investments <sup>3</sup>	—	—	—
<b>If you have this expense below, the percentage shown must be deducted from other budget categories.</b>			
14. School/Child Care <sup>4</sup>	—	—	—
15. Unallocated Surplus Income <sup>5</sup>	—	—	—

<sup>1</sup> This percentage is based on year 2003 rates for Social Security, federal, and state taxes. This does not factor the Earned Income Credit, which may alter this figure considerably.

<sup>2</sup> This percentage is for money spent on food and does not include the reduction that would result by food stamp or food bank use.

<sup>3</sup> Considering the obligations at this income level, there may be no surplus funds for investing long term.

<sup>4</sup> This percentage has not been factored into the budget. If you must pay for child care, all other categories must be reduced to provide funds for this expense. Although this is a real need, many single parents have alternate arrangements to meet the need through family or scholarship programs.

<sup>5</sup> This category is used when surplus income is received, such as irregular child support. This would be kept in the checking account to be used within a few weeks; otherwise, it should be transferred to an allocated category.

\* In some cases earned income credit will apply. It may be possible to increase the number of deductions to lessen the amount of tax paid per month. Review the last tax return for specific information. All guideline tax percentages do not reflect the earned income credit.

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# INFORMATION

<b>PERCENTAGE GUIDE FOR FAMILY INCOME (Family of Two—Married Couple)</b>							
<b>Gross Household Income</b>	<b>15,000<sup>or less</sup></b>	<b>25,000</b>	<b>35,000</b>	<b>45,000</b>	<b>55,000</b>	<b>65,000</b>	<b>115,000</b>
1. Tithe	10%	10%	10%	10%	10%	10%	10%
2. Taxes <sup>1</sup>	6.4%	15.2%	19%	21.2%	22.5%	24.7%	30%
<b>Net Spendable percentages below add to 100%</b>							
<b>NET SPENDABLE INCOME</b>	<b>12,540</b>	<b>18,700</b>	<b>24,850</b>	<b>30,960</b>	<b>37,125</b>	<b>42,445</b>	<b>69,000</b>
3. Housing	40%	36%	32%	30%	30%	30%	29%
4. Food	15%	12%	13%	12%	11%	11%	11%
5. Auto	15%	12%	13%	14%	14%	13%	13%
6. Insurance	5%	5%	5%	5%	5%	5%	5%
7. Debts	5%	5%	5%	5%	5%	5%	5%
8. Entertainment/Recreation	3%	6%	6%	7%	7%	7%	8%
9. Clothing	4%	5%	5%	6%	6%	7%	7%
10. Savings	4%	5%	5%	5%	5%	5%	5%
11. Medical/Dental	4%	4%	4%	4%	4%	4%	4%
12. Miscellaneous	5%	5%	7%	7%	8%	8%	8%
13. Investments <sup>2</sup>	—	5%	5%	5%	5%	5%	5%
<b>If you have this expense below, the percentage shown must be deducted from other budget categories.</b>							
14. School/Child Care <sup>3</sup>	—	—	—	—	—	—	—
15. Unallocated Surplus Income <sup>4</sup>	—	—	—	—	—	—	—

<sup>1</sup> Guideline percentages for tax category include taxes for Social Security, federal, and a small estimated amount for state, based on 2003 rates.

<sup>2</sup> This category is used for long-term investment planning, such as college education or retirement.

<sup>3</sup> This category is added as a guide only. If you have this expense, the percentage shown must be deducted from other budget categories.

<sup>4</sup> This category is used when surplus income is received. This would be kept in the checking account to be used within a few weeks; otherwise, it should be transferred to an allocated category.

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# INFORMATION

<b>PERCENTAGE GUIDE FOR FAMILY INCOME</b>							
<b>(Family of Four)</b>							
<b>(The Net Spendable percentages are applicable to Head of Household family of three, as well)</b>							
<b>Gross Household Income</b>	<b>25,000 or less</b>	<b>35,000</b>	<b>45,000</b>	<b>55,000</b>	<b>65,000</b>	<b>85,000</b>	<b>115,000</b>
1. Tithe	10%	10%	10%	10%	10%	10%	10%
2. Taxes <sup>1</sup>	*3.3%	12.3%	15.8%	18.2%	19.9%	24.6%	27.5%
<b>Net Spendable percentages below add to 100%</b>							
<b>NET SPENDABLE INCOME</b>	<b>21,675</b>	<b>27,195</b>	<b>33,390</b>	<b>39,490</b>	<b>45,565</b>	<b>55,590</b>	<b>71,875</b>
3. Housing	39%	36%	32%	30%	30%	30%	29%
4. Food	15%	12%	13%	12%	11%	11%	11%
5. Auto	15%	12%	13%	14%	14%	13%	13%
6. Insurance	5%	5%	5%	5%	5%	5%	5%
7. Debts	5%	5%	5%	5%	5%	5%	5%
8. Entertainment/Recreation	3%	6%	6%	7%	7%	7%	8%
9. Clothing	4%	5%	5%	6%	6%	7%	7%
10. Savings	5%	5%	5%	5%	5%	5%	5%
11. Medical/Dental	4%	4%	4%	4%	4%	4%	4%
12. Miscellaneous	5%	5%	7%	7%	8%	8%	8%
13. Investments <sup>2</sup>	—	5%	5%	5%	5%	5%	5%
<b>If you have this expense below, the percentage shown must be deducted from other budget categories.</b>							
14. School/Child Care <sup>3</sup>	8%	6%	5%	5%	5%	5%	5%
15. Unallocated Surplus Income <sup>4</sup>	—	—	—	—	—	—	—

<sup>1</sup> Guideline percentages for tax category include taxes for Social Security, federal, and a small estimated amount for state, based on 2003 rates.

<sup>2</sup> This category is used for long-term investment planning, such as college education or retirement.

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<sup>4</sup> This category is used when surplus income is received. This would be kept in the checking account to be used within a few weeks; otherwise, it should be transferred to an allocated category.

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**If I am 100%  
Christian, then  
everything I have  
belongs to God!**