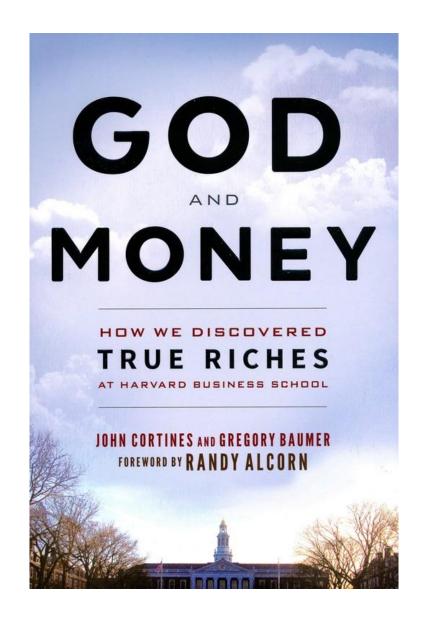
God + Money

February 17, 2019

Inspiration



What does the Bible say about money?

"All Scripture is God-breathed and is useful for teaching, rebuking, correcting and training in righteousness," – 2 Timothy 3:16

- Over 2,000 references to money
- 40% of Jesus' parables
- Consistent teaching about wealth & giving

Why do we care?

- Money is a tool, what can money do?
 - Food, business, shelter, kingdom impact
- Great heart revealer
- What is the heart posture throughout the examples

Stewardship

- 1: the office, duties, and obligations of a steward
- 2: the conducting, supervising, or managing of something

especially: the careful and responsible management of something entrusted to one's care

Based on the gift each one has received, use it to serve others, as good managers of the varied grace of God. – 1 Peter 4:10

Wealth & Giving in the Old Testament

Patriarchs

- Cain & Abel Genesis 4:3-7
 - The Lord "had regard" for Abel's offering but not Cain's
- Abraham Genesis 14:18-24
 - Abraham voluntarily gives away 100% of his spoils after victory
- Jacob Genesis 28:13-22
 - Jacob says he will conditionally give to God, only after he has been blessed

The Mosaic Law

- Levitical Tithe Numbers 18:20-24
 - Yearly, to support the Levites, who supported the local temple
- Festival Tithe Deuteronomy 12:17-19, 14:22-27, 26:10-16
 - Yearly, to throw a festival to remember the deliverance out of Egypt
- Charity Tithe Deuteronomy 14:28-29
 - Every 3rd year, to support those who are less fortunate

Let's Do The Math!

Levitical Tithe: 10%

Festival Tithe: 10%

Charity Tithe: 10% every 2 out of 7 years

Average: 0.10 + 0.10 + 0.10(2/7) = 0.228 = 23%

The Mosaic Law

- Many other references beyond specific tithing most relating to supporting the poor
 - Exodus 22-23
 - Leviticus 25
 - Deuteronomy 15
- Wealth is a gift from God, and one of the functions is to provide for your community, especially the poor

Other OT Characters

- Boaz Ruth
 - See sermon series on Ruth
- David & Solomon 1&2 Samuel, 1&2 Chronicles, 1 Kings
 - Bad: Wealth obtained through unjust means and corrupting the heart
 - Good: Drive economic growth and community support
 - 2 Samuel 24:24 "...I will not offer burnt offerings to the LORD my God that cost me nothing."

Wisdom Literature

- Psalm 15: Warns against seeking unfair gain
- Psalm 111: All blessings come from the Lord
- Proverbs 14: Oppression of the poor is an insult to God
- Proverbs 22: Borrower is slave to the lender
- Proverbs 29: Righteous must defends the rights of the poor
- Ecclesiastes 5: He who loves money will not be satisfied with money

Prophets

- 17 Chapters with numerous examples of financial matters
- Most often relating to being against injustice to the poor
- God also calls us to enjoy His provision
 - Malachi 3:10

Summary

- 1. The proper use of one's resources has been an important part of one's relationship with God since the very beginning
- 2. Faith plays a major role in governing behavior in regards to wealth
- 3. God clearly tells us that enacting justice for the poor is a key responsibility for those with wealth

It's not the percentage, it's the posture

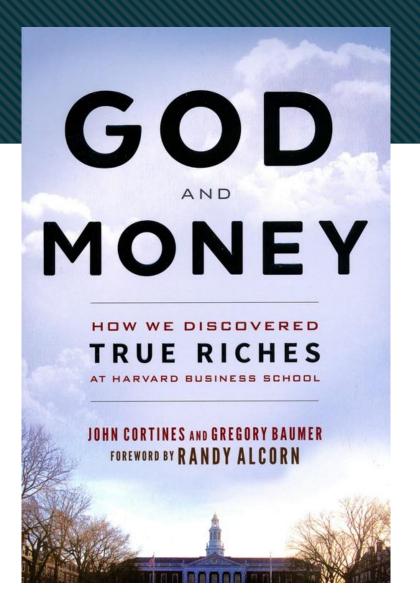
Discussion Questions

- 1. Which story challenged you the most or which story did you most relate to?
- 2. Think of a person or a group of people in your community that have an immediate financial need what can you start doing today to impact those people?

God + Money

February 24, 2019

Inspiration



What does the Bible say about money?

"All Scripture is God-breathed and is useful for teaching, rebuking, correcting and training in righteousness," – 2 Timothy 3:16

- Over 2,000 references to money
- 40% of Jesus' parables
- Consistent teaching about wealth & giving

What Jesus Taught

- Sermon on the Mount (Matthew 5-7, Luke 6)
- The Rich Young Ruler (Luke 18:18-30)
- Parable of the Rich Fool (Luke 12:13-21)
- The Rich Man and Lazarus (Luke 16:19-31)
- Store Up Treasure in Heaven (Luke 12:33-34)
- The Final Judgment (Matthew 25:31-45)

Tithing & Giving In The New Testament

- Should be of free volition
- Generous and sacrificial
- Cheerful
- Support local ministers and churches
- Support the poor and needy in our communities

It's not the percentage, it's the posture

7 Principles for Biblical Wealth & Giving

Category	Principle Princi
Wealth	1. Everything we "own" actually belongs to God
	2. "Our" wealth & possessions should be used for God's purposes
	3. Wealth is like dynamite, with great potential for both harm and good
	4. Worldly wealth is fleeting, heavenly treasure is eternal
Giving	5. Giving generously to the poor is a moral duty in a fallen world
	6. Giving should be voluntary, generous, cheerful and needs- based
	7. Giving generously breaks the power of money over us

Discussion Questions

- 1. Which parable challenged you the most or which parable did you most relate to?
- 2. If you were to make a change/improvement to your "money mindset" using these Seven Core Principles, which principle would you make a priority?

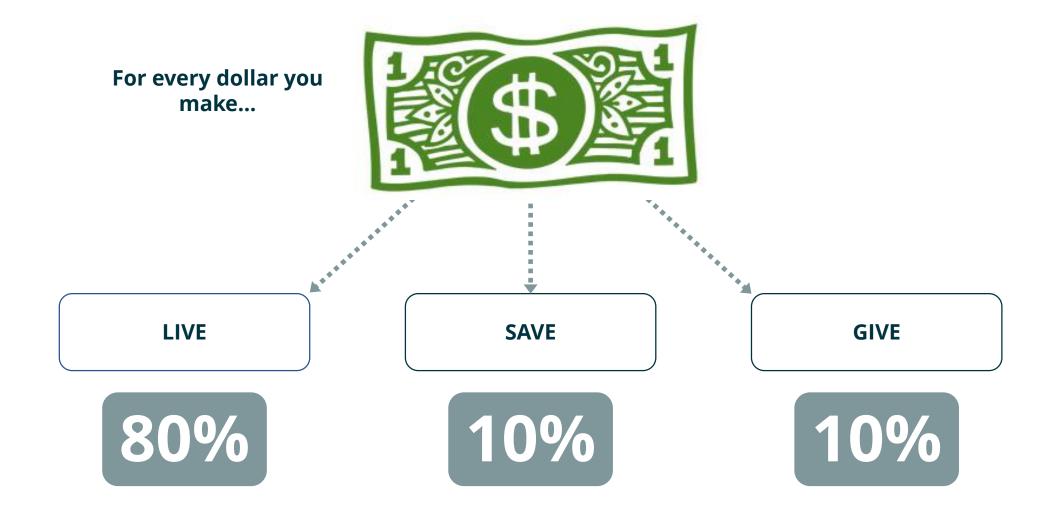
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Spender or Saver?

WEALTH ALLOCATION



WEALTH ALLOCATION



WEALTH ALLOCATION



Spender: Maximize value today.

Spender: Maximize value today.

Saver: Maximize value in the future.

Spender: Maximize value today.

Saver: Maximize value in the future.

Servant: Maximize value in eternity.

HOW WE SEE GIVING

HOW WE SEE GIVING

Spenders see tithing as a way to "stay in God's good graces" so that we can otherwise spend as we please.

HOW WE SEE GIVING

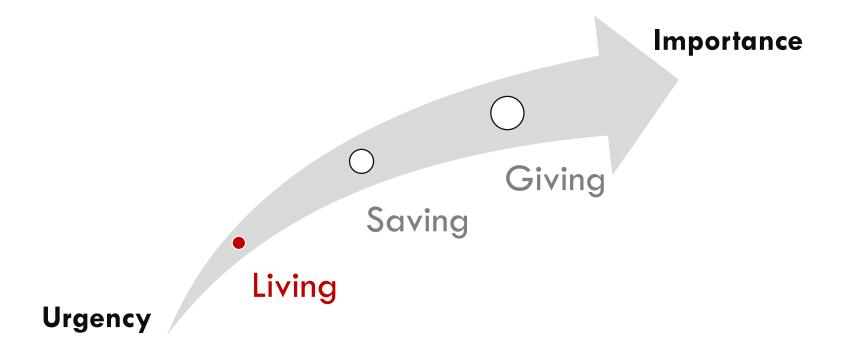
Savers see tithing as a mildly bothersome requirement that prevents us from building wealth faster.

WHAT'S YOUR POSTURE?



LIVING

Investing in Today



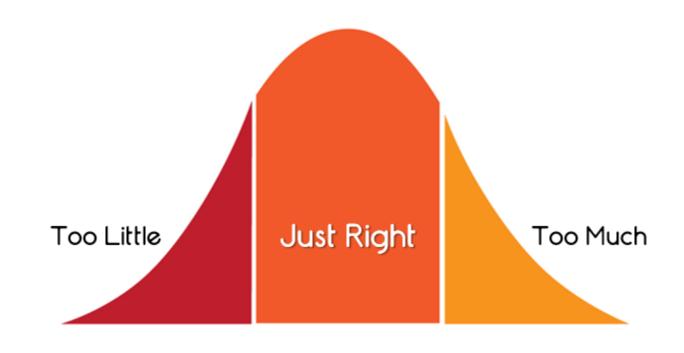
What is a LIVING FINISH LINE?

A finish line is an end point.

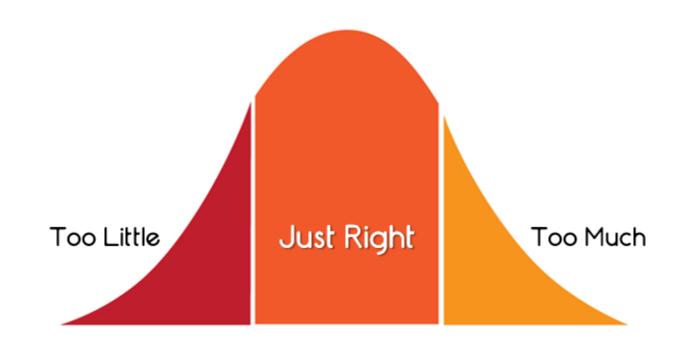
A finish line can change over time depending on the needs of the family.

A living finish line should be enough to bless your family, but not too much that you are ruled by consumption.

THE GOLDILOCKS PRINCIPLE



THE GOLDILOCKS PRINCIPLE



Spend enough...but not too much.

LIVING LEVELS

LUXURIES

\$60,000 - \$150,000

Travel, Entertainment, Education, Hobbies

STABILITY

\$25,000-\$60,000

Improved Housing, Insurance, Standards of Living

BASIC NEEDS

\$25,000

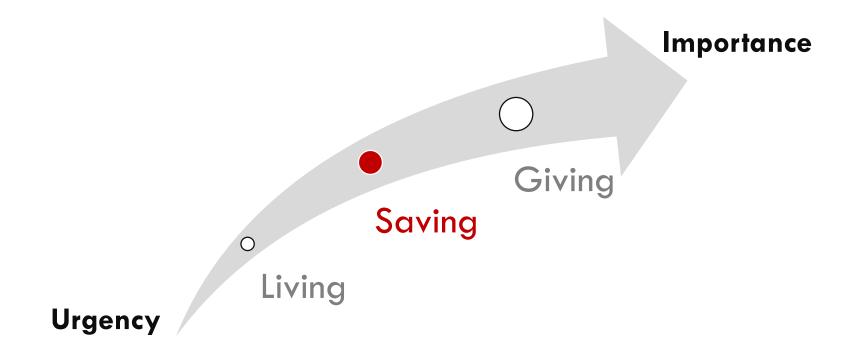
Food, Shelter, Clothing, Health

Too Much

Too Little

SAVING

Investing in Tomorrow



How much should you save?

The Christian life contains a tension between the sovereignty of God and the responsibility of man.

We give out of TRUST.

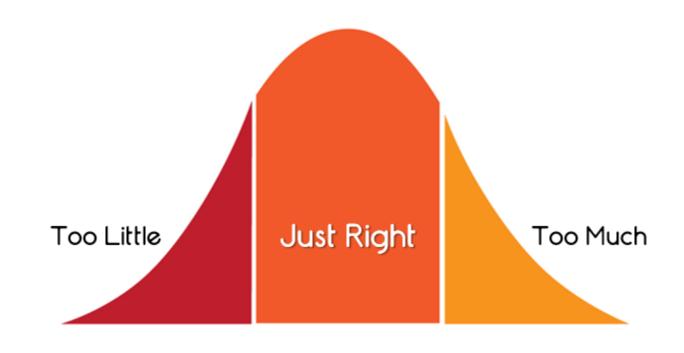
We save out of GODLY RESPONSIBILITY.

What is a **SAVING FINISH LINE?**

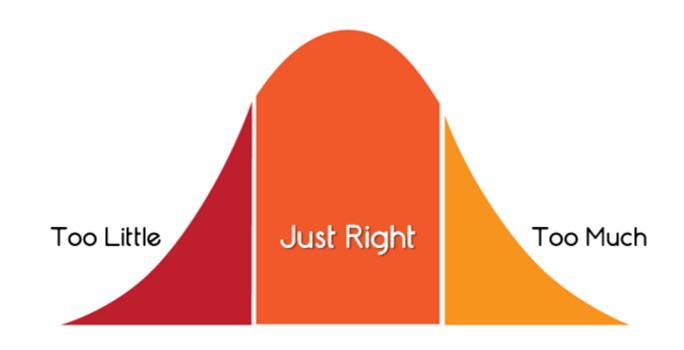
A SAVING finish line is also an end point that can change over time depending on the needs of the family.

A saving finish line should be enough to provide financial stability for your family, but not so much that you "out save" your need for God.

THE GOLDILOCKS PRINCIPLE



THE GOLDILOCKS PRINCIPLE



Save enough...but not too much.

SAVING LEVELS

GIVE AWAY THE

EXCESS

Renunciation of endless accumulation.

The Luxuries

Financial Independence, Business Equity, Other

High levels of giving as wealth builds.

The Basics

Home Ownership, Retirement, Education for Children, Debt-free Cars Balanced giving and saving as family needs are met.

The Starting Point

Eliminate Debt (except for mortgage), Build Small Emergency Fund

Focus on saving as debts are paid. Begin giving.

"How much money is enough money?"

"Just a little bit more."

John Rockefeller

The beauty of a finish line...

ENOUGH

QUESTION

What is your LIVING finish line?

What is your SAVING finish line?

Think and pray about these numbers over the next week.

RESOURCES

DEBT: Dave Ramsey Total Money Makeover

BUDGETING: YNAB, Tiller, Every Dollar, Mint.com

FINISH LINES: God and Money, The Millionaire Next Door, Master Your

Money

INVESTING: Sound Mind Investing, The Simple Path to Wealth, The Boglehead's Guide to Investing/Retirement Planning

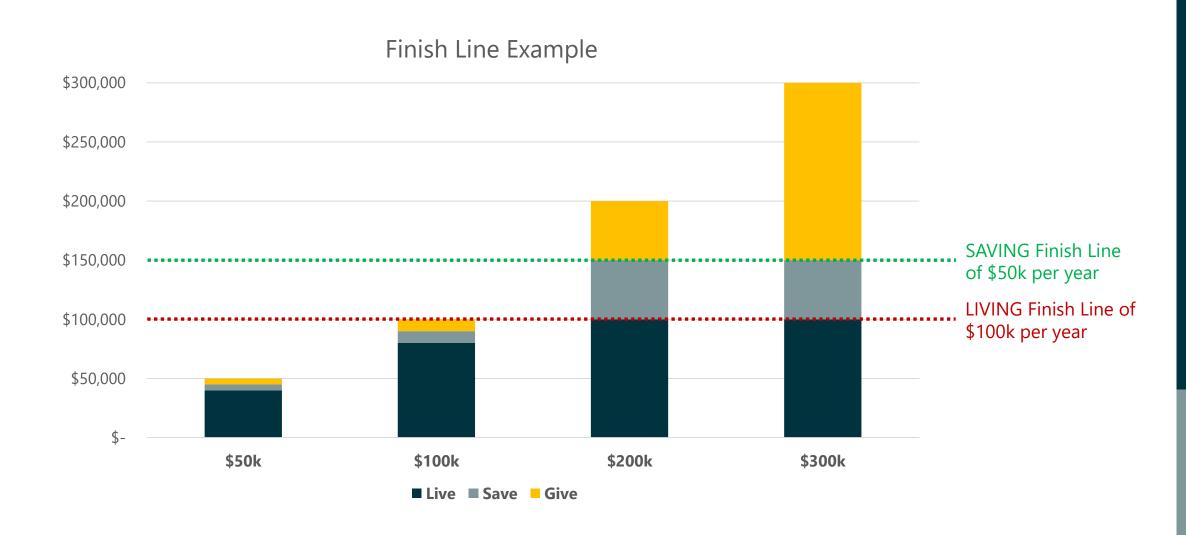
GIVING: The Treasure Principle, Generous Living, Your Life...Well Spent

OTHER: The Richest Man in Babylon

God + Money

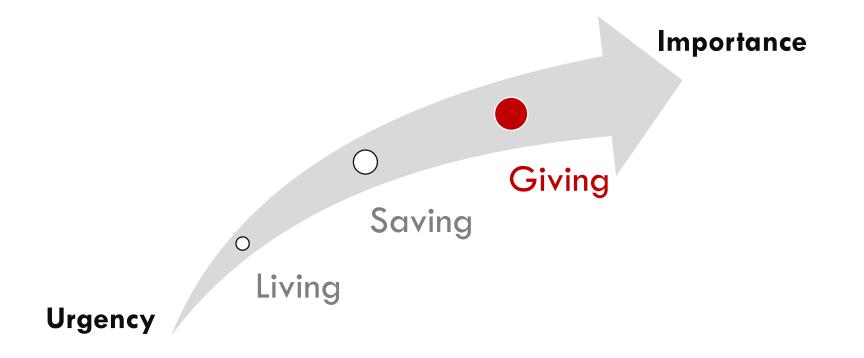
The Ultimate Finish Line

What is YOUR finish line?



GIVING

Investing in Eternity



THE CHALLENGE WITH GIVING

We all know we're supposed to give.

What we struggle with are the **HOW** and the **HOW MUCH**.

HOW MUCH should we give?

A simple rule of thumb...

GIVETILL IT HURTS

GIVE TILL IT HURTS (MARK 12:41-44)

Jesus sat down opposite the place where the offerings were put and watched the crowd putting their money into the temple treasury.

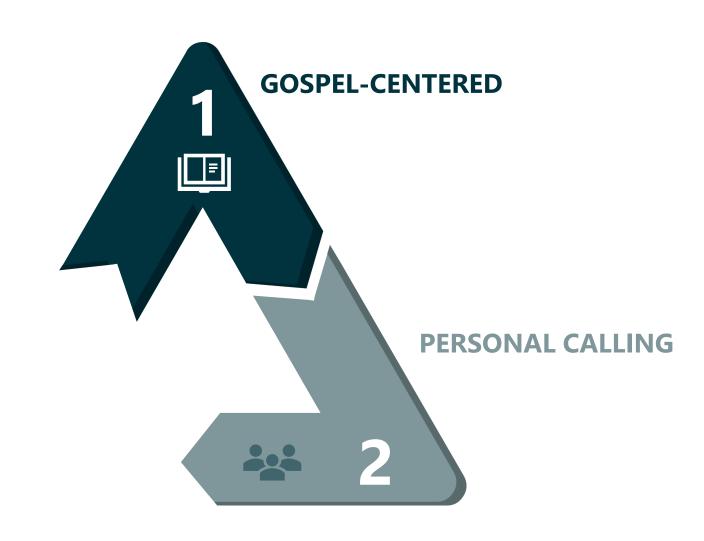
Many rich people threw in large amounts. But a poor widow came and put in two very small copper coins, worth only a few cents.

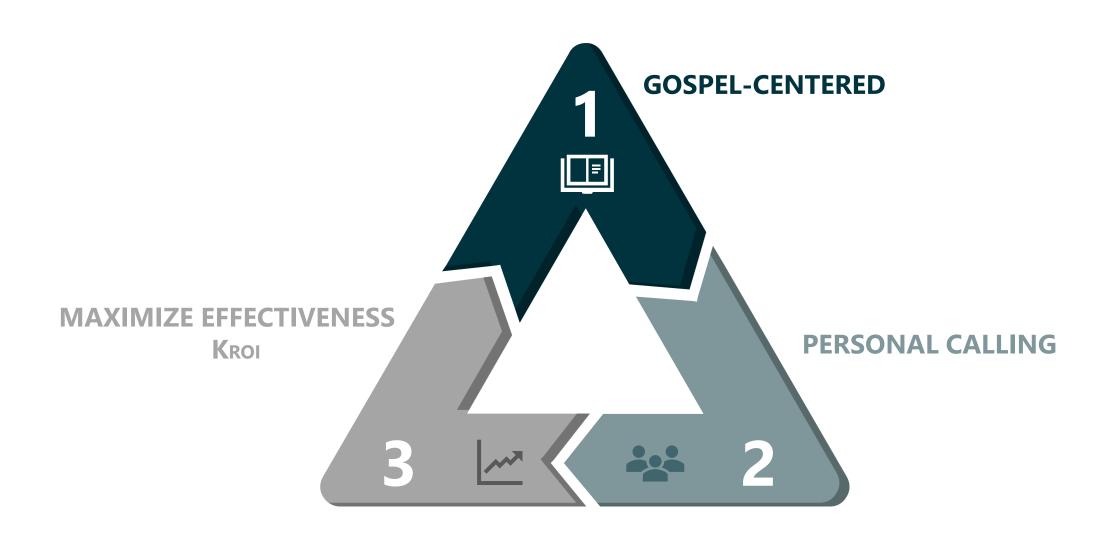
Calling his disciples to him, Jesus said, "Truly I tell you, this poor widow has put more into the treasury than all the others.

They all gave out of their wealth; but she, out of her poverty, put in everything—all she had to live on."

HOW should we give?





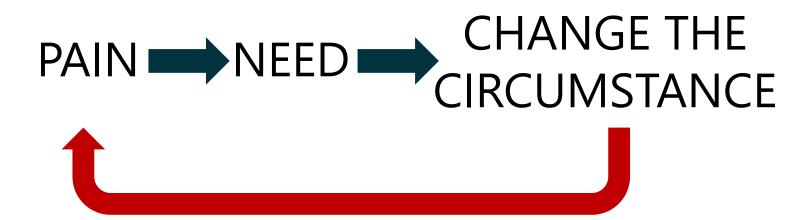




"Exclusively working to bring personal salvation may leave institutional injustice unresolved, while working purely for social justice without addressing personal sin and salvation would be a ministry devoid of eternal significance. We must do both".

GOSPEL-CENTERED THE WORLD

GOSPEL-CENTERED THE WORLD



GOSPEL-CENTERED THE GOSPEL

THE GOSPEL



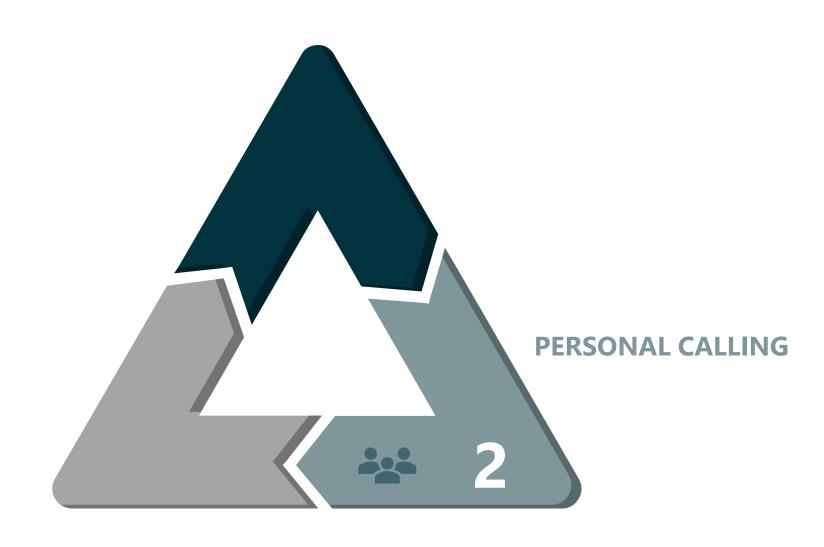
THE GOSPEL



GOSPEL

Ask yourself...

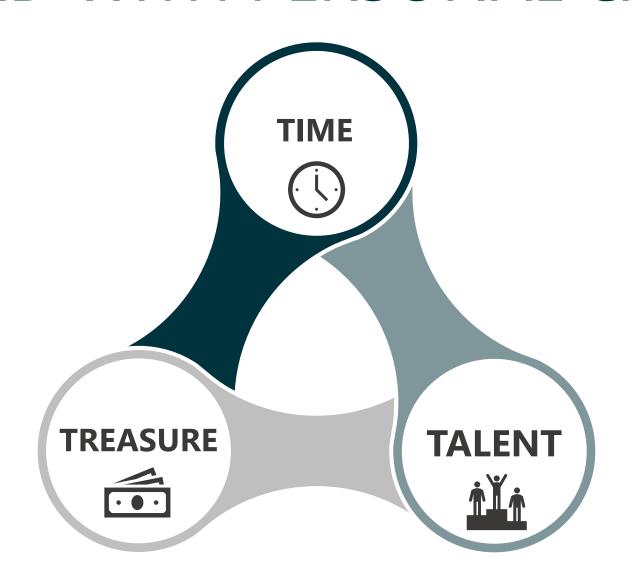
WHERE IS THE PAIN?



ALIGNED WITH PERSONAL CALLING

"We must individually consider our gifts, our financial circumstances, local needs, and what giving opportunities are available in forming a personal vision for our giving".

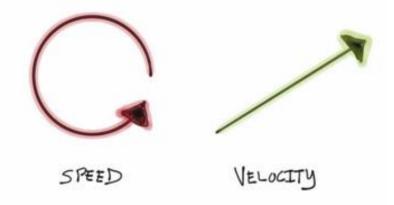
ALIGNED WITH PERSONAL CALLING



ALIGNED WITH PERSONAL CALLING

FOCUS is a powerful tool. Build velocity in a specific direction for a far greater impact.

Shotgun approach feels good but does little.



GIVING FRAMEWORK



MAXIMIZE EFFECTIVENESS (Kroi)

K_{ROI} = Kingdom Return on Investment

Takes both FINANCIAL and NON-FINANCIAL factors into consideration.

You know how much you give, but what is your actual return?

MAXIMIZE EFFECTIVENESS (Kroi)

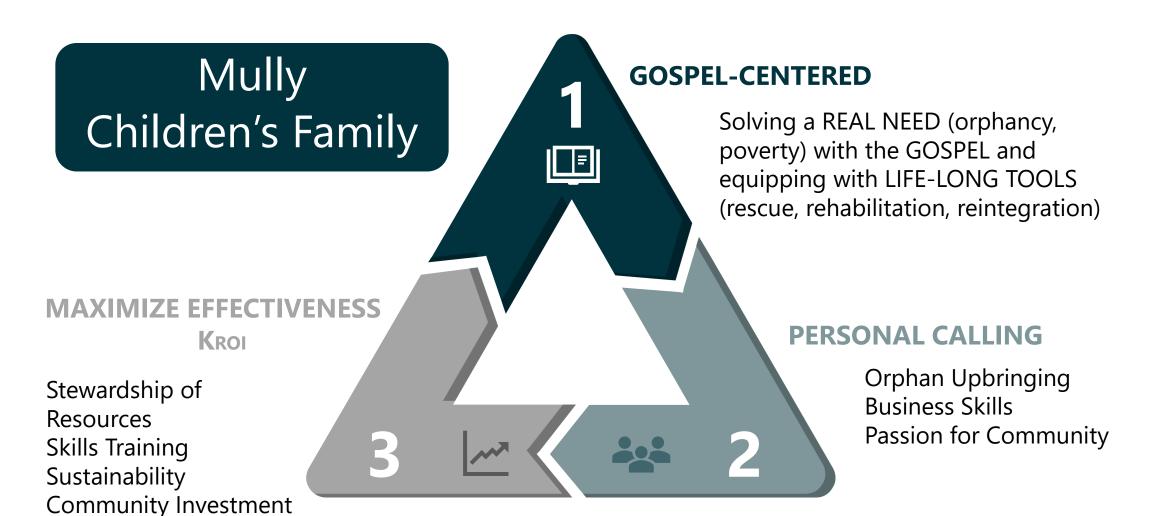
People saved per dollar.

Emotional healing per dollar.

Poverty alleviated per dollar.

Bringing It All Together MULLY CHILDREN'S FAMILY

Bringing It All Together



Where do we go from here?

Start the Conversation on Money Annual Financial Review Personal Board of Directors Discipleship Groups

Rule of thumb when sharing...

If sharing or transparency will **ENCOUARAGE** your brothers and sisters...share.

If it will cause your brothers or sisters to **STUMBLE**...do not share.

God is doing AWESOME things...

Let's be a part of it.

RESOURCES

DEBT: Dave Ramsey Total Money Makeover

BUDGETING: YNAB, Tiller, Every Dollar, Mint.com

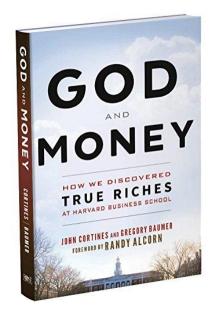
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GIVING: The Treasure Principle, Generous Living, Your Life...Well Spent

OTHER: The Richest Man in Babylon



QUESTIONS

- Do you feel called to a specific ministry area?
 How are you currently supporting this ministry?
- Who knows the details of your finances? Are there others you could invite into that conversation who could help you walk in a godly way?
- What do you plan to do next with regard to your faith and finances?