

# onechurch

## bigIdea



Most of us *want* to be generous. We want to give to God. We want to help meet other people's needs. We have good intentions. But fear keeps us from actually turning our intentions into actions. Fear of what might happen. Fear of what might break and need repair. Fear that we won't be able to pay the bills. We allow our fear—not our faith—to dictate what we do. But when we give, we are actually giving God the green light to get involved in our bank account and to stretch more money out over the month. Because we can't out give God.

**BIG IDEA:** Giving is an invitation for God to get involved financially in all things, at all times, all I need.

### DISCUSSION QUESTIONS

1. When we're kids, many times we let our fear keep us from experiencing something exciting—like being too afraid to go on an exciting roller coaster. How has fear kept you from participating in some exciting, breath-taking experiences?
2. Has there ever been a time when your fear kept you from obeying God in your life?
3. When it comes to money, what motivates your decisions—fear of faith?
4. How easy is it for you to trust God with your finances? What would you do differently if you were confident that God wanted the best for you in that area?
5. *Read Proverbs 11:24-25.* What is the formula found in this verse about generosity and contentment? This formula in Proverbs is one you will not find in a textbook or see taught inside a classroom. It goes against the grain of our culture's push for more.
6. *Read 2 Corinthians 9:6.* Paul is writing about the principle of the harvest. In your own words, what is this principle? In agriculture, when you're sowing and reaping, what are some truths that always apply?
7. *Read 2 Corinthians 9:7.* How is giving money a source of cheer to the giver?

*The word that Paul uses is a Greek word: "hilarityon." Can you guess what word we get from that? "Hilarious." He says that giving should be a hilarious thing. When you give the offering, it ought to be a moment of hilarity in the service.*

8. *Read 2 Corinthians 9:8.* What do you make of the all-ness? What is the promise found in this verse?
9. When it comes to your finances, what do you think God wants for you (as opposed to what most people think He wants from you)?
10. Why do you believe God is so Concerned with our motives for giving? What do you think God cares about more: your Heart or your wallet?
11. *Read 2 Corinthians 9:9-10.* For what purpose will God materially bless these people?
12. *Read 2 Corinthians 9:11-12.* Is this a get-rich-quick scheme? How can this verse be misinterpreted?
13. How does generosity affect righteousness, and the ever-widening circles of people giving thanks to God?
14. How is giving contagious? How does it reflect God's grace?

*Chris said, "This is not about getting rich. You are already rich. If you own a car—you're rich! Less than 10% of the 6 billion people in the world own a car. It only takes earning \$34,000 a year to be among the richest 1% of people in the world. Half of the world's richest people live in the U.S.*

*We don't do this to get rich!! We do this because we already are rich! You have been blessed so that you can be a blessing! God has enriched you in order to partner with God to do some amazing things in*



*this world! And God makes you this promise: “I will continue to keep on filling up your bucket—as long as you continue to support what I’m up to in the world.”*

15. How have you reaped by being generous to others in need?
16. *Read 2 Corinthians 9:8.* How can God’s promise enable you to be more generous?
17. How does fear paralyze you from tithing, or how has it paralyzed you in the past? Have you ever gotten to a point where you were afraid not to tithe after experiencing god’s faithfulness and provision? If so, why?

#### MOVING FORWARD

Now that you have had the opportunity to track your spending and see where your money goes, it’s time to create a tool that will allow you to be intentional with what you have been provided with. This week you will be creating a *Stewardship Plan* (better than a budget) that is similar to the *Truth in Spending* worksheet. This tool will guide you to set target percentages for your spending—helping you plan to spend less than you make. This process will start you on the path toward giving a tithe. Intentionally planning how you will spend your money is not easy, but you can do it!

#### START SOMEWHERE

Before you start your *Stewardship Plan*, the first thing you should do is pray about how much God would have you give. The goal, as we saw earlier in the chapter, is the tithe (10% of your income). Remember that God’s grace affords us the ability to take steps toward that end. As you are learning to give regularly, avoid random starts and stops. Instead, pick a percentage and stick to it. Remember, this will take faith!

#### ACCOUNTABILITY

One thing to consider during this process is the need for accountability—someone to help you make your plan and stick to it. Making changes to your spending habits is a daunting task that should not be handled alone. You need others to come alongside you in your pursuit of financial freedom. *We cannot encourage you enough to find an accountability partner.* Having someone hold you accountable to your plan is hard work and requires honesty and transparency. However, having another person in this process with you will ensure success as you continue to learn how to become a great steward of your finances.

This may seem to go against your better judgment because we live in a culture where a person’s finances are considered a private matter, but God’s culture is one that operates in the light—in transparency to one another. Accountability guards you from deceiving yourself and/or your spouse.

#### CHANGING YOUR MIND

*And God is able to make all grace abound to you, so that in all things at all times, having all that you need, you will abound in every good work.* 2 Corinthians 9:8



## STEWARDSHIP PLAN INSTRUCTIONS

The *Stewardship Plan* worksheet is located at the end of this document. We recommend you have a pencil and calculator on hand while doing this exercise.

**STEP 1:** The first step in creating your *Stewardship Plan* is to **find an accountability partner**—a good friend, a sibling or another couple that you trust with discussing your finances. Once you create your *Stewardship Plan*, you and your accountability partner should meet bimonthly to discuss where your plan stands. Remember, you are giving this person the authority to help you stick with it!

**STEP 2:** **Transfer the totals from your *Truth in Spending* worksheet, including income, to their corresponding categories/groups** in your new *Stewardship Plan* under the “Actual” column.

**STEP 3:** **Determine the percentage of your income that you are going to give.** For example, if you have decided to give a tithe (10% to your church) multiply your gross income amount by the percentage you decided (for 10% you would multiply by .10). Enter this number in the “New Plan” column on the “tithe/offering” row. If you decide to give money to other non-profits enter the amount for this giving in the “other non-profits” row. Now add these numbers and place the total in the dark gray box labeled “Giving” in the “New Plan” column.

**STEP 4:** **Next, determine the percentage your current expenses represent.** To do this, divide your “Actual” spending totals from the dark gray boxes by your net income. Then move the decimal point two numbers to the right to get your percentage and place it in the “Actual %” column. For example, if your “Home Expenses” equaled \$1,700 and your net income equaled \$5,000 your equation would be:  $\$1,700 \div \$5,000 = .34$  which is 34%. You should round percentages to the nearest tenth. Do this for all groups in your worksheet.

**STEP 5:** **Evaluate where your money is going.** When you did your *Truth in Spending* worksheet, did your expenses exceed your income? If so, the goal of creating a *Stewardship Plan* is to get your expenses to match your income. Look at the column labeled “Target %.” This column represents spending ranges that are a general guideline for a family with a gross median income (annual income of 30-50K). Compare the number you have entered in the “Actual %” column with the “Target %” column.

**STEP 6:** **Next, adjust your spending.** Using the “Target %” ranges as guides, determine new spending amounts for each category. When comparing the percentages in Step 5, in what areas were you over? Where can you adjust your spending to come back into alignment with the targets? If you are overspending, look for areas where you can make adjustments. If you can’t modify your spending, look for another group you can reduce. This can help free up money for the areas you are overspending in. Adjust individual categories to modify a group's percentage.

If you decide that the numbers from the “Actual” column are okay to keep, transfer them to the “New Plan” column. If you decide to change the numbers for a category, enter this new number in the “New Plan” column also. After you have filled in the “New Plan” column, total all the categories in each group and place that amount in the dark gray box above to get each group’s total.

**STEP 7:** **Next, determine the percentage your “New Plan” column represents.** To do this, divide your “New Plan” totals from the dark gray boxes by your net income. Then move the decimal point two numbers to the right to get your percentage and place it in the “New %” column. See the example below:

CATEGORY	ACTUAL	ACTUAL %	TARGET %	NEW PLAN	NEW %
HOME EXPENSES:	\$1,403.67	46%	35-40%	\$1,112.98	36%
MORTGAGE/RENT	\$1,024.82			\$867.54	
TAXES	\$58.44			\$58.44	
POWER	\$113.45			\$100.00	
GAS/OIL/FUEL	\$0.00			\$0.00	
WATER/SEWER	\$39.97			\$35.00	
TRASH	\$0.00			\$0.00	
CABLE	\$84.56			\$12.00	
INTERNET	\$52.45			\$20.00	
HOME PHONE	\$29.98			\$70.00	

**STEP 8: Finally, total the new percentages from all your groups and place this number in the “Total Percentages” row** at the bottom of the *Stewardship Plan* worksheet. Your percentages should equal 100%. If your total is above 100%, you are still spending more than you make. If your total is less than 100%, you have money somewhere that has not been allocated. Ask yourself, “Are my numbers realistic? Do I need to allocate more toward giving, savings or debt repayment?” You will need to adjust your categories accordingly and then total them again (revisiting Steps 5-7) to balance your *Stewardship Plan*. You may have to re-work your numbers a few times in order to reach 100%.

The process of creating a *Stewardship Plan* (and following it) will take time and patience. If you haven't met with your accountability partner yet, now is a great time to do this. Share with them the first draft of your plan. They may be able to help answer questions you have, see things you might have missed and encourage you in areas that you are doing well. Making a plan and sticking with it can be challenging, but don't give up! Stewarding your finances will allow you to control your money instead of having your money control you.

CATEGORY	ACTUAL	ACTUAL %	TARGET %	NEW PLAN	NEW %
<b>INCOME:</b>					
GROSS INCOME (BEFORE TAXES)					
*NET INCOME (AFTER TAXES)					
<b>GIVING:</b>			10-15%		
TITHES/OFFERING					
OTHER NON-PROFIT					
<b>SAVINGS:</b>			5-10%		
EMERGENCY FUND					
GENERAL SAVINGS					
OTHER SAVINGS/FUNDS					
<b>HOME EXPENSES:</b>			35-40%		
MORTGAGE/RENT					
TAXES					
POWER					
GAS/OIL/FUEL					
WATER/SEWER					
TRASH					
CABLE					
INTERNET					
HOME PHONE					
CELL PHONE					
FURNISHINGS					
APPLIANCES					

\*Total of all NET earned & unearned income

MONTH: \_\_\_\_\_

CATEGORY	ACTUAL	ACTUAL %	TARGET %	NEW PLAN	NEW %
IMPROVEMENTS					
MAINTENANCE					
LAWN/GARDEN					
OTHER HOUSEHOLD (HOA, ETC.)					
<b>TRANSPORTATION:</b>			10-15%		
TOTAL OF ALL AUTO LOAN PAYMENTS					
GAS					
SERVICE/REPAIRS/TIRES					
TAXES					
LICENSE/REGISTRATION					
CAR REPLACEMENT					
OTHER TRANSPORTATION (BUS, ETC.)					
<b>DAILY LIVING:</b>			15-20%		
GROCERIES					
DINING/EATING OUT					
PERSONAL SUPPLIES					
HAIR/NAIL/PERSONAL CARE					
CLOTHING					
LAUNDRY/DRY CLEANING					
ENTERTAINMENT					
BABYSITTING/CHILD CARE					
DIAPERS/FORMULA					
PET CARE					
GYM/CLUB MEMBERSHIP					

MONTH: \_\_\_\_\_

CATEGORY	ACTUAL	ACTUAL %	TARGET %	NEW PLAN	NEW %
NEWSPAPER/MAGAZINES					
MISC. DUES (ITEMIZE)					
<b>MEDICAL:</b>					
			5-10%		
DOCTOR					
DENTIST					
VISION/EYE CARE					
PRESCRIPTIONS					
<b>EDUCATION:</b>					
			0-5%		
TUITION/FEES					
BOOKS & SUPPLIES					
OTHER EDUCATION EXPENSES					
<b>INSURANCE:</b>					
			5-10%		
HOME/HAZARD (IF NOT ESCROWED)					
WIND & HAIL					
FLOOD					
RENTERS INSURANCE					
AUTO					
UMBRELLA					
LIFE INSURANCE					
DISABILITY					
HEALTH (NON-PAYROLL DEDUCTED)					
OTHER INSURANCE					

MONTH: \_\_\_\_\_

CATEGORY	ACTUAL	ACTUAL %	TARGET %	NEW PLAN	NEW %
<b>LOAN PAYMENTS:</b>			5-10%		
CREDIT CARD(S) (TOTAL OF ALL)					
CREDIT LINE(S)					
STUDENT LOAN(S)					
OTHER INSTALLMENT LOANS					
DEBT REPAYMENT					
<b>MISCELLANEOUS (ITEMIZE):</b>			0-5%		
GIFTS (BIRTHDAYS, CHRISTMAS, ETC.)					
ALIMONY					
CHILD SUPPORT					
VACATION EXPENSES					
OTHER MISCELLANEOUS					
<b>TOTAL MONTHLY INCOME:</b>					
<b>TOTAL MONTHLY EXPENSES:</b>					
<b>TOTAL PERCENTAGES:</b>			100%		100%

MONTH: \_\_\_\_\_