

A close-up photograph of a person's hand watering a small green seedling in dark soil. The hand is positioned on the right, with water dripping from the fingers onto the soil. The seedling has two large green leaves and a small bud. The background is a soft, out-of-focus green.

# stewardship

GOD'S WAY

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**thrive**  
Financial Freedom

## Defining Stewardship:

- Godly stewardship is our time, talent, and our tithes given to God.
- Stewardship is understanding that we manage the resources God blessed us to have and that we are not owners.
- We honor God as we become good stewards.

## 1 Peter 4:10 NKJV

As each one has received a gift, minister it to one another, as good stewards of the manifold grace of God.

Being a good steward is one way of expressing our love for God and our gratitude to Him.



## Deuteronomy 8:18 ESV

You shall remember the LORD your God, for it is he who gives you power to get wealth, that he may confirm his covenant that he swore to your fathers, as it is this day.

## 1 Corinthians 4:1 – 2 NKJV

1 Let a man so consider us, as servants of Christ and stewards of the mysteries of God. 2 Moreover it is required in stewards that one be found faithful.

Are we faithful  
stewards as we  
manage the  
resources God  
has blessed us  
to have?

Are we creating  
increase to  
prosper our  
families and to  
provide an  
inheritance for  
our children?

## Philippians 4:19 NKJV

And my God shall supply all your need according to His riches in glory by Christ Jesus

- God is faithful to supply all of our needs
- God is Jehovah Jireh, our provider
- God supplies the needs of His people for the vision He has for our lives
- As we work diligently on the God given vision, He continues to pour out financial blessings for us

## Matthew 6:19-21 NKJV

“Do not lay up for yourselves treasures on earth, where moth and rust destroy and where thieves break in and steal; but lay up for yourselves treasures in heaven, where neither moth nor rust destroys and where thieves do not break in and steal. For where your treasure is, there your heart will be also.

- Where your money is, that is where your heart is also (Matthew 6:21)
- Are you tracking your monthly spending to determine where your resources are going?
- We will discuss budget examples tonight and tracking monthly spending to compare to our budgets.

## KEY POINTS:

- Remember that it is God's money
- God has given us wisdom, knowledge, and the ability to work and to earn money.
- We should trust God with the money we earn.
- We are stewards that manage the funds God has blessed us to earn.

## BUDGET WISELY:

- After our Tithes and savings then we know what remains for family expenses
- We budget to create a plan to follow
- When you create a budget, it helps us manage our finances

## Tithe Faithfully to God (Malachi 3:10)

- Tithes are to be used by the church for the work of ministry to serve the people and meet the needs of the church operating expenses
- Trust that God will provide as you freely give to God
- Budget your tithes into your monthly plan so you are intentional in planning to tithe each pay cycle

## Savings are important to set aside funds for retirement, family needs, and to have emergency funds

- This allows you to pay for emergency car repairs, unexpected home repairs, or other expenses without incurring Debt.
- The wise man saves for the future, but the foolish man spends whatever he gets. (*Proverbs 21:20*)



## Avoid Debt

- The rich rules over the poor, and the borrower is servant to the lender. (Proverbs 22:7)
- Please plan to avoid racking up debt and interest payments.
- Pay off debt.
- Learn to pay for what you purchase to avoid debt and interest payments.

## Budgeting

A budget simply allows you to choose where your money is going rather than wondering where the money was spent.

Budgeting allows you to make informed and strategic choices about your finances.

Budgeting helps you plan and live without financial stress as you follow the budgeted plan.

## Research Data Shows:

According to a Federal Reserve report, nearly half of Americans don't have the cash on hand to cover a \$400 emergency.

Also, more than half of American households couldn't live without their income for one month without obtaining loans or using credit card debts.

**“ ON AVERAGE, 12% OF CHRISTIANS GIVE  
TITHES TO THEIR LOCAL CHURCH. ”**

## HERE'S THE TRUTH ABOUT GIVING:

No one gives accidentally. It is intentional that people plan to give. That means that when they budget their money each month, they set aside 10% of their income to give first, even before they save funds.

That is God's instructions according to *Proverbs 3:9-10* (NKJV), "Honor the Lord with your possessions, and with the first-fruits of all your increase; so your barns will be filled with plenty, and your vats will overflow with new wine."

In *Malachi 3:10*, God tells us that those first-fruits should be a tenth of what we earn.



# LET'S REVIEW BUDGET EXAMPLES!

**YOUR HANDOUTS PROVIDE AN  
EXAMPLE OF A COMPLETED BUDGET  
WORKSHEET AND A BLANK BUDGET  
FOR YOU TO COMPLETE**

MONTHLY BUDGET EXAMPLE		TRACK ACTUAL EXPENSES vs BUDGET	
		BUDGET Amount	ACTUAL AMOUNT
<b>Monthly income</b>			
Salary or Wages Monthly (Paycheck Net pay- after taxes)		\$ 3,000	\$ 3,000
(Assumed \$50,000 annual salary, 28% payroll tax rate)			
Any additional income (rental, financial aid, self-employment, child support, alimony, pension, etc.)		\$ -	\$ -
<b>Total Monthly Income</b>		<b>\$ 3,000</b>	<b>\$ 3,000</b>
<b>Monthly Expenses</b>			
<b>Needs (monthly)</b>		<b>BUDGET Amount</b>	<b>ACTUAL AMOUNT SPENT</b>
Home Mortgage/ Rent		\$ 900	\$ 900
Homeowners/ Renters insurance (if not included in mortgage already)			
Property tax (if not already included in the mortgage)			
Auto insurance premiums	\$ 130		\$ 130
Health insurance premiums (if not deducted in paycheck already)			
Out-of-pocket medical & prescription costs			
Life insurance premiums (if not deducted in paycheck already)			
Electricity bill	\$ 90		\$ 100
Natural gas bill	\$ 90		\$ 100
Water bill	\$ 60		\$ 55
Sanitation/garbage bill			
Groceries, and toiletries	\$ 400		\$ 450
Car payment (s)	\$ 300		\$ 300
Parking fees			
Car maintenance	\$ 50		\$ 50
Gasoline	\$ 200		\$ 220
Public transportation			
Phone bill	\$ 40		\$ 40
Internet bill	\$ 40		\$ 40
Student loan payments			
Other loan payments			
Child support or alimony payments			
TITHES & OFFERING (10%)	\$ 420		\$ 420
<b>Total for necessities</b>	<b>\$ 2,720</b>		<b>\$ 2,805</b>
<b>Wants (monthly)</b>	<b>Amount</b>		
Clothing, jewelry, etc.	\$ 50		\$ 100
Dining out	\$ 100		\$ 150
Entertainment: Movies, concerts	\$ 30		\$ 30
Gym or club memberships			
Cable or streaming packages	\$ 50		\$ 50
Credit card payments			
Sports, Music lessons			
Birthday gifts, Hosting parties			
Travel expenses			
Other			
<b>Total for wants</b>	<b>\$ 230</b>		<b>\$ 330</b>
<b>Savings/Investments (monthly)</b>	<b>Amount</b>		<b>Amount</b>
Emergency fund contributions	\$ 50		\$ -
Savings account contributions			
401(k) contributions (if not already deducted in paycheck)			
Individual retirement account contributions			
Other investments			
<b>Total Savings/ Investments</b>	<b>\$ 50</b>		<b>\$ -</b>
	<b>BUDGET</b>	<b>ACTUAL</b>	
<b>Total expenses</b>	<b>\$ 3,000</b>		<b>\$ 3,135</b>
<b>Income remaining (or Over Budget)</b>	<b>\$ 0</b>		<b>\$ (135)</b>
<b>Your Budget Totals</b>			
<b>Expense - Needs</b>	<b>\$ 2,720</b>		<b>\$ 2,805</b>
<b>Expense - Wants</b>	<b>\$ 230</b>		<b>\$ 330</b>
<b>Savings/ Investments</b>	<b>\$ 50</b>		<b>\$ -</b>
	<b>\$ 3,000</b>		<b>\$ 3,135</b>

MONTHLY BUDGET EXAMPLE		TRACK ACTUAL EXPENSES vs BUDGET	
Please use this to complete your budget			
	BUDGET Amount	ACTUAL AMOUNT	
<b>Monthly income</b>			
Salary or Wages Monthly (Paycheck Net pay- after taxes)			
(Assumed \$50,000 annual salary, 28% payroll tax rate)			
Any additional income (rental, financial aid, self-employment, child support, alimony, pension, etc.)			
<b>Total Monthly Income</b>	\$ -	\$ -	
<b>Monthly Expenses Needs (monthly)</b>	BUDGET Amount	ACTUAL AMOUNT SPENT	
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Homeowners/ Renters insurance (if not included in mortgage already)			
Property tax (if not already included in the mortgage)			
Auto insurance premiums			
Health insurance premiums (if not deducted in paycheck already)			
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Gasoline			
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Phone bill			
Internet bill			
Student loan payments			
Other loan payments			
Child support or alimony payments			
TITHES & OFFERING (10%)			
<b>Total for necessities</b>	\$ -	\$ -	
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Sports, Music lessons			
Birthday gifts, Hosting parties			
Travel expenses			
Other			
<b>Total for wants</b>	\$ -	\$ -	
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401(k) contributions (if not already deducted in paycheck)			
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Other investments			
<b>Total Savings/ Investments</b>	\$ -	\$ -	
<b>Total expenses</b>	BUDGET	ACTUAL	
<b>Income remaining (or Over Budget)</b>	\$ -	\$ -	
<b>Your Budget Totals</b>			
Expense - Needs	\$ -	\$ -	
Expense - Wants	\$ -	\$ -	
Savings/ Investments	\$ -	\$ -	