

# Mastering Money

A BIBLICAL FINANCE WORKBOOK

FACILITATOR'S HANDBOOK



BY JULIAN ARCHER & G. EDWARD REID

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## **INTEGRITY OF CONTENT**

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## **VERSION INFORMATION**

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Jesus said,  
“No one can serve two masters.  
You cannot serve both God and money.”

Luke 16:13; Matthew 6:24

and...  
“I have come that they may have life,  
and that they may have  
it more abundantly.”

John 10:10



# Foreword

Soon after our wedding in 1994, Melinda and I received a copy of G. Edward Reid's new book, *It's Your Money! Isn't It? Practical Money Management for Christians*. Thank you, Ed! What an abundant blessing the book has been to our lives over the past thirty years. Ed's book is filled with practical, Biblical wisdom on investing, budgeting, saving, delayed gratification and putting 'God First'. We call it our 'Money Bible'.

We've used these time-tested, Biblical principles on a daily basis to run successful businesses, to buy homes, to diversify our investments and, most importantly, to put God First. Practising these principles has allowed us to live with deep, financial peace.

When I was asked to prepare this workbook on personal and family finance management I knew exactly where to turn. I contacted Ed and asked for permission to base this series on his proven Scriptural principles, plus more of my own learnings from family, friends, and experience over the years. With God's generous grace in his heart, Ed immediately agreed.

I also give thanks to General Conference stewardship directors Don Crane and Marcos Bomfim for the 'Family Finance Seminar' from which I was also able to glean excellent ideas, and to more than 1,000 people who enrolled in this seminar while it was still in its draft form, and gave me valuable feedback.

My prayer is that you, your family, your community and God's work will be blessed as you learn and practice these spiritual and financial principles that God has so generously given to us in His word and the writings of His servant Ellen G. White.

As Jesus so often taught, our relationship with money can be a blessing or a curse. May God patiently lead each of us into His plan to give us "life to the full" as we seek to be ready for the soon return of our Saviour, Jesus Christ.

Blessings,

## **Julian Archer**

Stewardship Director

South Pacific Division of Seventh-day Adventists

Founder of *Faith vs. Finance*



### **Other Books by Julian Archer**

- *HELP! I've Been Blessed!*
- *The History of Tomorrow*

### **Other Books by G. Edward Reid**

- *It's Your Money! (Isn't It?)*
- *Sunday's Coming!*
- *Battle of the Spirits*
- *Even at the Door*
- *Ready or Not*

# A Proven Source

With 21 museums and galleries and dozens of research centres, the Smithsonian is the world's largest museum, education, and research complex. In Spring 2015, the Smithsonian published a special collector's edition magazine with the title, 'The 100 Most Significant Americans of All Time'. It included biographic articles of important Americans such as Abraham Lincoln, Neil Armstrong, Steve Jobs, Madonna, Elvis Presley, Michael Jordan and many more.

The list also included an American lady named Ellen G. White (1827-1915). With her writings now translated into more than 170 languages, White is the most translated female author in all history. She is the most translated American author, male or female, and she wrote on a wide range of subjects, including spirituality, family, health, finances, education and much more.

Many Christians believe that she had the biblical gift of prophecy, and that her writings and presentations—which were foundational in establishing a global network of churches, schools, universities, clinics and hospitals—were inspired by God.

Her guidance, which is never to be held above or equal to God's Holy Bible, has been described as being like a reading light or a magnifying glass for Scripture, to help modern readers better understand the love and beauty of God. The authors of this workbook have tested and proven her financial advice and you will find statements and references to her writings inside.



“Believe in the Lord your God, and you shall be established; believe His prophets, and you shall prosper.”

2 Chronicles 20:20

# Mastering Money

## A BIBLICAL FINANCE WORKBOOK

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### **Abbreviations of Ellen White Book Titles**

AA *The Acts of the Apostles*  
AH *The Adventist Home*  
COL *Christ's Object Lessons*  
CG *Child Guidance*  
CS *Counsels on Stewardship*  
DA *The Desire of Ages*  
Ed *Education*  
PP *Patriarchs and Prophets*  
T *Testimonies for the Church*  
TM *Testimonies to Ministers*

# Before we begin

## WELCOME TO MASTERING MONEY — FACILITATOR'S EDITION!

Dear Mastering Money Facilitator,

Thank you for accepting the invitation to lead this important ministry. By facilitating Mastering Money, you are helping individuals and families discover God's wisdom for faithful stewardship and experience the peace that comes from trusting Him in every area of life.

This journey is not about getting rich, discovering financial shortcuts or comparing ourselves with others. It is about something deeper — learning what Scripture teaches about stewardship, contentment, generosity and faithful living in a world shaped by money.

God speaks often about money, not because He needs it, but because our relationship with it reveals our priorities, our trust and our hearts.

As a facilitator, you are not simply presenting material, you are guiding a spiritual journey that can transform perspectives, habits and lives.

## WHAT THIS COURSE IS — AND WHAT IT IS NOT

This course explores biblical principles and practical wisdom to help participants think prayerfully and act wisely in their financial lives.

It is not a financial planning course and does not provide financial product advice or personal financial, legal or taxation advice. Each person's circumstances are unique and important financial decisions should be made with the guidance of qualified professionals where appropriate.

In this context, you must understand your boundaries as a facilitator.

## UNDERSTANDING THE BOUNDARIES OF FACILITATION

As a facilitator, you guide discussion and reflection on biblical principles and general financial wisdom.

You are not acting as a financial adviser.

### **During discussions:**

- focus on biblical principles and general wisdom;
- do not recommend financial products or services;
- do not provide advice tailored to individual circumstances;
- do not suggest investment, superannuation, insurance, tax or debt strategies or products;
- avoid telling participants what they "should" do financially.

If participants request personal financial guidance, acknowledge the importance of their question and refer them to a licensed financial adviser, their accountant or trusted public resources.

You must emphasise to the participants that financial decisions should be made prayerfully and, where appropriate, with guidance from qualified professionals. Each participant remains responsible for decisions made in their own circumstances.

## PREPARING TO FACILITATE

Leading Mastering Money is both a ministry and a practical responsibility. You do not need to be a financial expert. Your role is to guide discussion, encourage reflection and help participants engage with biblical principles in meaningful ways. Many participants will carry these principles into their families, churches and communities. Faithful facilitation helps ensure the message is shared clearly, responsibly and with integrity. The following information will help you plan and deliver the course effectively.

- **PURPOSE OF COURSE:** To help individuals and families find financial peace and freedom through new knowledge and skills that will help them to be faithful stewards as they put God First in all aspects of their lives.
- **AUDIENCE:** The course is suitable for all interested people aged 12 and above. Being able to write is very helpful, but those who can't write can also learn from the program as they listen and share.
- **EXTENDED AUDIENCE:** Keep in mind that while facilitating this course you are also training the participants so that they can go out as Mastering Money Facilitators and share the same materials in their homes, churches and communities.
- **DURATION:** If possible, Mastering Money should be run over five or six days/evenings with two to three sessions per day/evening. It is possible to compress it into two full days, but it becomes overwhelming for people to try and learn so much in a short time. People need time to reflect and digest what they learn.

## YOUR ROLE AS A FACILITATOR:

Your role is to guide participants through the material, encourage discussion and reflection, and create a supportive learning environment.

As a facilitator, you:

- represent God's ways through your attitude, words and actions
- guide discussion rather than deliver a lecture
- create a welcoming environment where participants feel safe to engage
- listen with empathy and respond with grace
- keep the group focused and moving at a comfortable pace
- adapt your approach to meet participants' needs
- remain within the scope of the course and avoid providing personal financial advice.

Pray for wisdom and sensitivity as you lead.

## EXTRA TIPS FOR FACILITATORS

- Creating comfort and trust:
  - arrive early and greet participants personally
  - learn and use people's names
  - arrange seating to encourage interaction where possible
  - be mindful that money can be a sensitive topic
  - encourage hope rather than guilt or pressure.
- Guiding discussion smoothly:
  - allow short moments of silence for reflection
  - gently redirect conversation if one person dominates
  - summarise key points before moving on.
  - Your Facilitator notes, to help you with leading, are highlighted like this in this handbook.
- Handling difficult questions:
  - it is okay to pause and return to a question later
  - refer questions beyond the scope of the course to appropriate professionals.

## PREPARATION CHECKLIST:

- Confirm venue, timing and room setup (seating and writing surfaces)
- Prepare slides, projector and cables if using PowerPoint
- Provide one workbook per participant/family and pens or pencils
- Plan how you will welcome and orient the group
- Optional: prepare small prizes for session review questions.

May the Holy Spirit fill you, and speak through you, as you share these Biblical principles for financial peace and freedom.

## FACILITATOR DECLARATION

Please complete and sign this page and send a photograph or copy of the signed page to your local Conference/Mission Stewardship Director (or SPD Stewardship Director) prior to facilitating the first session.

By facilitating the Mastering Money course, I acknowledge and agree that I will:

- Present the course as a biblical stewardship resource;
- Guide discussion and reflection rather than provide personal financial advice;
- Remain within the scope of the course materials;
- Not recommend financial products or services;
- Not add or give personal tips, strategies or local practices that may be interpreted as financial advice;
- Refer participants seeking personal financial guidance to qualified professionals or trusted public resources;
- Read the session disclaimer at the start of each session;
- Use only the official materials without alteration;
- Foster a respectful and confidential learning environment.

I commit to facilitating this course with integrity, humility and dependence on God's guidance.

Name: \_\_\_\_\_

Signature: \_\_\_\_\_

Date: \_\_\_\_\_

Church/Location: \_\_\_\_\_

## DISCLAIMER

This disclaimer must be read to the Mastering Money students at the start of each session:

*This course explores Biblical stewardship principles and general financial information. It does not provide personal financial or financial product advice. Individual circumstances differ, so you should seek guidance from a licensed financial adviser or other qualified professional before making financial decisions.*

# Session 1

## STANDING ON GOD'S PROMISES

It's been said that most people spend 80% of their waking hours:

1. Dreaming about
2. Thinking about
3. Or pursuing money!

**Does this sound true for your life?**

## Money Represents Life!

### **LIFE = Energy + Abilities + Time**

(We give these three and we receive money in return.)

Wherever your money goes, there goes a part of your life!

- Every time you spend money, you **spend** a part of your life!
- Every time you waste money, you **waste** a part of your life!
- Every time you save money, you **save** a part of your life!

The act of giving becomes even more meaningful because you are returning and giving to God a part of your life.



**Session Time:**

About 30 minutes

**Session Objective:**

To help participants see that God understands that we need money to live, and He has given us lots of beautiful wisdom on how to manage it faithfully.

"The price of anything is the amount of life you exchange for it."

*Henry David Thoreau*

# Truly Precious Promises

It's not surprising that the Bible is filled with stories and parables and proverbs about money and possessions.

Let's start by looking at some of God's beautiful promises about material possessions.

- “I have come that they may have life, and that they may have it more **abundantly**” (John 10:10). God wants us to have abundance—spiritually, physically, mentally, financially and relationally.
- “Therefore do not **worry**, saying, ‘What shall we eat?’ or ‘What shall we drink?’ or ‘What shall we wear?’ For after all these things the **Gentiles** seek. For your heavenly Father knows that you **need** all these things. But seek **first** the kingdom of God and His righteousness, and **all** these things shall be added to you” (Matthew 6:31-33). Let's put GOD FIRST!
- “Honour 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” (Proverbs 3:9-10)
- “I have been young, and now am old; Yet I have not seen the **righteous** forsaken, nor his descendants begging bread” (Psalms 37:25)
- “And God **is** able to make **all** grace abound toward you, that you, **always** having **all** sufficiency in **all** things, may have an **abundance** for **every** good work” (2 Corinthians 9:8) There are seven ‘absolutes’ in this verse—words that are total and guaranteed. Wow! Claim those powerful promises.
- “The Lord is my shepherd; I shall not **want**” (Psalms 23:1)
- “Bring all the **tithes** into the storehouse, that there may be food in My house, and **try me now** in this,” says the Lord of hosts, “If I will not open for you the windows of heaven and pour out for you such blessing that there will not be room enough to receive it” (Malachi 3:10).

What beautiful promises God has given to His children!

# Spiritual Insights

## 1. What else does the Bible say about money and possessions?

(See also 3T 249-250).

“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.” (Matthew 6:19, 20). When Jesus said, “Do not” He wasn’t making a suggestion, He was giving a command. These verses aren’t placing a limitation on our investing. God is offering to upgrade and upsize our investments to eternal dimensions.

“Do not **love** the world or the **things** in the world. If anyone loves the world, the love of the Father is not in him. For all that is in the world—the lust of the flesh, the lust of the eyes, and the pride of life—is not of the Father but is of the world. And the world is **passing** away, and the lust of it; but he who does the will of God abides **forever**.” (1 John 2:15-17). The word ‘love’ used here is ‘agapé’ in the original Greek language. Agapé is the type of love that is willing to suffer discomfort, inconvenience and even death for another person or idea. It is possible to agapé love the world by focusing all our time and attention on making money and getting rich. Some people are willing to agapé love money so much that they suffer mental health problems and high stress just to get rich! That’s crazy!

## 2. A mountain of wisdom.

There are more than **2,300** verses about money in the Bible. They teach us how to earn, save, spend, invest, and give money.

More than one-third of Jesus parables were about **money** and **possessions**.

And yet, Jesus was also very clear that there is something even more precious than all the worldly possessions that we can own.

“The kingdom of heaven is like **treasure** hidden in a field, which a man found and hid; and for joy over it he goes and sells **all** that he has and buys that field” (Matthew 13:44)

“For what will it profit a man if he gains the whole **world**, and loses his own **soul**? Or what will a man give in exchange for his soul?” (Mark 8:36).

### 3. Worldly finance gurus.

“**Blessed** is the man who walks not in the **paths** of the ungodly, nor stands in the path of sinners, nor sits in the seat of the scornful: but his **delight** is in the law of the **Lord** and in His law he meditates day and night” (Psalms 1:1,2). God has lots of beautiful laws that He gives to guide and protect us. Today we are learning some of God's money laws.

### 4. Ellen White points to the Bible.

“Many are going directly **contrary** to the **light** which God has given to His people, because they do not read the **book** which contains the light and knowledge in cautions, reproofs and warnings.” (4T 391).

In every decision of life about health, relationships, spirituality, finances etc., God's ways are the best ways always.

Always seek to manage your finances using biblical principles, and then watch to see God's promises being fulfilled in your life.

God's Ways Are The  
Best Ways Always

#### **Q&A TIME (5-10 minutes):**

While the Personal Reflection slide is on the screen, invite participants to ask any questions they have about the session material.

**PRIZE QUESTION:** How many verses in the Bible are about money and possessions?

**Answer:** *More than 2,300 verses.*

#### **STRETCH TIME:**

Invite everyone to stand up and do some stretches to get their blood and oxygen flowing.

# Session 2


**Session Time:**

About 40-45 minutes

**Session Objective:**

To help participants understand from the Bible that there are both safe ways and dangerous ways to use and relate to our money and possessions.

## ETERNAL LIFE IN THE BALANCE

### 1. Possessions in perspective.

“Take heed and **beware** of covetousness, for one’s life does not consist in the abundance of the **things** he **possesses**” (Luke 12:15). The context of this verse is that a man came to Jesus and asked Jesus to tell his brother to divide an inheritance with him. Jesus was concerned that the man was more interested in money than God and relationships.

Measuring success:

Worldly goal = fame and getting more assets. Some people say, “He who dies with the most toys wins!” King Solomon certainly tells us that this isn’t true.

Christian goal = the success of God’s kingdom. Christians put God First.

As disciples of Jesus, we’re not called to be successful; we’re called to be faithful. If we are faithful and God brings success, that’s great, but faithfulness to God should always be our first priority.

Our life and everything we possess should be invested in the promotion of the kingdom of God. Are you using your money, your home, your assets for God’s glory?

### 2. God or money?

“No servant can serve two **masters**; for either he will **hate** the one and **love** the other, or else he will be loyal to the one and despise the other. You **cannot** serve God and **mammon**” (Luke 16:13; Matthew 6:24).

What is mammon? Wealth, assets and money.

It is not just hard to serve God and money—it’s impossible! Many Christians have tried to serve both, but finally had to admit defeat and recognise that Jesus’ words are always true.

### 3. The uncertainty of riches.

“Now godliness with contentment is great gain. For we brought nothing into this world, and it is certain we can carry **nothing** out. And having food and clothing, with these we shall be **content**. But those who **desire** to be rich fall into temptation and a snare, and into many foolish and harmful lusts [get-rich-quick schemes] which drown men in destruction and perdition. For the **love** of money is a root of all kinds of evil, for which some have strayed from the faith in their greediness, and pierced themselves through with many **sorrows**.”

(1 Timothy 6:6-10).

“Don’t trust in uncertain riches but in the living God” (1 Timothy 6:17).

Have you heard the term ‘influenza’? It’s a contagious disease that is easily spread between people. Have you heard about ‘affluenza’? It’s a mental disease that is easily spread by coveting what other people have. People with affluenza will do anything to try and get rich (affluent).

In the last days of earth’s history evil will increase (2 Timothy 3:1-5), and we know that the love of money will also increase because it is the root of all kinds of evil (1 Timothy 6:10). As Jesus’ Second Coming approaches, we need to be even more careful about our relationship with money.

### 4. The examples of Scripture.

The Bible stories were given for our benefit.

“Now these things became our **examples**, to the intent that we should not lust after evil things as they also lusted” (1 Corinthians 10:6). Israel forgot their Divine calling and began to just focus on their own human desires. This led to the making and worshipping of a golden calf.

# 3 Biblical Examples of Warning

**Today's** decisions have **eternal** consequences.

These people below lost great blessings because of their wrong attitudes towards money, possession and lifestyles.

## 1. Remember Lot's wife in Luke 17:32. (Genesis 13-19; PP 156-170)

- Genesis 13:12 — Lot pitched his tent toward Sodom. Lot leaned *towards* worldliness.
- Genesis 14 — Living in Sodom; taken captive; moved back into Sodom again. This reminds us of the proverb, "As a dog returns to its vomit, so a fool returns to his folly." Proverbs 26:11
- Genesis 18 — Decision in heaven to destroy Sodom — God and angels visit Abraham.
- Genesis 19 — Angels visit Sodom — find blatant immorality; Lot warned to tell his children, but they laugh at him; Angels drag Lot, his wife and two daughters to safety.
- Genesis 19:26 — Lot's wife looked back. Why? (PP 161)
  - Her **heart** was still there.
  - Her **children** were still there.
  - Her **possessions** were still there.

## 2. A rich, young leader considers heaven. (DA 518-523)

- All three Synoptic Gospels record the story of the "rich young ruler" (Matthew 19:16-26; Mark 10:17-27; Luke 18:18-27).
- He was apparently an upstanding man in every way, but he chose money over God.
- "He went away sorrowful, for he had great **possessions**." (Matthew 19:22).
- "He desired eternal life, but he was not willing to make the sacrifice." (DA 520).

He said that he had obeyed all the commandments but, "How could he, while plotting and striving for **self**, love God with all his heart, and with all his mind, and with all his strength, and his neighbour as himself?" (CS 211)

"When Christ's followers give back to the Lord His own, they are accumulating **treasure** which will be **given** to them when they shall hear the words, 'Well done, good and faithful servant.'" (DA 523).

**PARABLE:**

This story isn't true, it's a parable, but it illustrates the fact that we can store up our treasure in heaven. The parable is about a rich man and a poor man who lived next door to each other. The rich man lived in a big, fancy mansion and the poor man lived in a little, very humble home. Both men died. When Jesus came back and they arrived in heaven they were met by the Apostle Peter, and he offered to take them to the homes that they were going to live in for eternity. The men were excited as they walked up a street filled with incredible mansions. As they arrived in front of a very large mansion, Peter turned to the poor man and said, "Brother, this is your home for eternity!" The poor man was very surprised and very grateful. He thanked Peter, pushed open the huge front door and went inside.

Peter and the rich man kept walking up the street. When they came to a nice, but smaller mansion, Peter stopped and said to the rich man, "Brother, this is your home for eternity!" The rich man was shocked that this mansion was smaller than the poor man's mansion and he said, "No! There's been a mistake. That big mansion should be mine and the poor man should have this small mansion." Peter replied, "No, there hasn't been a mistake. You see, the 'poor man', as you call him, wasn't actually poor, he was rich, but he invested his earthly treasure in the kingdom of God, and we used his gifts to build this mansion for him. But if you remember clearly, when you were on earth, you spent most of your blessings on yourself and your fancy home, and you only invested a small portion into God's kingdom, and this is the small mansion that we were able to build with what you sent."

Yes, it's just a parable, but it teaches a very important point about storing up our treasure in heaven, instead of on earth, and how God will reward His faithful people when Jesus returns.

Storing treasure in heaven → Peace and eternal life.

Storing treasure on earth → Worry and loss.

**Q. Will what I do today make a difference for eternity?****3. Ananias and Sapphira. (Acts 4-5; AA 75-76)**

- Made a pledge to give 100% of the proceeds of a certain piece of ground to the church.
- They gave most to the church, but decided to keep part back.
- Both dropped dead in church!
- Many today are guilty of the same sin.
- "Everyone is to be his own assessor and is left to give as he purposes in his **heart**. But there are those who are guilty of the same sin as Ananias and Sapphira, thinking that if they withhold a **portion** of what God claims in the tithing system the brethren will never know it" (4T 469).

# 3 Biblical Examples of Faithfulness

These people had godly attitudes towards money, possessions and lifestyles.

## 1. Abraham: father of the faithful. (Hebrews 11:9-10; Genesis 12-15)

- Abraham tithed ‘all’ the goods and provisions that he received, not just the crops and livestock (Genesis 14:11-12, 16, 20)—and he gave the rest back to be used to help others and glorify God.
- He lived in a tent as a pilgrim and looked for the city with foundations whose builder was God.
- When he died, the only land he owned was the burial cave of Machpelah, where he had buried his beloved Sarah (Genesis 25:7-10).

“By **faith** he dwelt in the land of promise as in a foreign country, dwelling in tents with Isaac and Jacob, the heirs with him of the same promise; for he waited for the city which has foundations, whose builder and maker is God” (Hebrews 11:9-10).

## 2. Moses chose true riches. (Hebrews 11:24-26)

- A biblical example of **delayed gratification**. This may be the greatest financial lesson we can learn.

“By **faith** Moses, when he became of age, refused to be called the son of Pharaoh’s daughter, choosing rather to suffer affliction with the people of God than to enjoy the passing pleasures of sin, esteeming the reproach of Christ greater **riches** than the treasures in Egypt; for he looked to the reward” (Hebrews 11:24-26).

Instead of being a dehydrated Egyptian mummy, he’s living happily in heaven!

Moses fixed his mind on another time, eternity. He delayed gratification and God honoured his faithfulness.

## 3. The tax collector chooses God. (Luke 19:1-10)

The story of Zacchaeus

- He did not have peace.
- He was a chief tax collector. He was rich. He wanted to see Jesus.
- Heart conversion → Promise to restore any debts and provide for the poor.
- “Today salvation has come to this house” (Luke 19:9).

“Give, and it will be given to **you**: good measure, pressed down, shaken together, and running over will be put into your bosom. For with the **same** measure that you use, it will be measured back to you” (Luke 6:38).

*The record of salvation history is still being written in heaven. **What will be said about you?***

*Will you be like Lot’s wife or Abraham? Like Sapphira or Zacchaeus?*

**Q&A TIME (5-10 minutes):**

While the Personal Reflection slide is on the screen, invite participants to ask any questions they have about the session material.

**PRIZE QUESTION:** What were the three main things that made Lot's wife look back to Sodom?

**Answer:** *Her possessions, her children and her heart were still there.*

**STRETCH TIME:**

Invite everyone to stand up and do some stretches to get their blood and oxygen flowing.

# Session 3

## PUTTING GOD FIRST

Let's look at the principles that are the 'rock solid' foundation of all our financial stewardship decisions.

## Rock Solid Principles

### Rock 1. Trusting God with all your heart.

"In everything you do, put **God first**, and he will direct you and crown your efforts with success ... Honour the Lord by giving Him the **first** part of all your income" (Proverbs 3:6-9, TLB).

### Rock 2. God is the owner of everything.

"The **earth** is the Lord's, and all its fullness, the world and those who dwell therein" (Psalms 24:1).

When we understand that God owns everything, our ownership ends and stewardship begins.

"If I were hungry, I would not tell you; for the **world** is mine, and all its **fullness**" (Psalms 50:12).

"Now therefore, our God, we thank You and praise Your glorious name. But who am I, and who are my people, that we should be able to offer so willingly as this? For **all** things come from You, and of Your **own** we have given You" (1 Chronicles 29:13, 14).

"That which lies at the foundation of business integrity and of true success is the recognition of God's ownership. The Creator of all things, He is the original proprietor [owner]. We are His stewards. All that we have is a trust from Him, to be used according to His direction" (Education, p.137).



#### Session Time:

About 40 minutes

#### Session Objective:

To help participants understand the core principles that Christian finance stewardship is built on, and to learn practical steps to reaching financial freedom.

"If you have not chosen to put God first, in the end it won't matter what you have chosen instead."

*William Law*

### Rock 3. Our purpose in life—to glorify God.

“Therefore, whether you eat or drink, or **whatever** you do, do all to the **glory** of God”

(1 Corinthians 10:31).

“Let your light so shine before men, that they may see your good works and glorify your Father in heaven” (Matthew 5:16).

“Thus says the Lord: ‘Let not the wise man glory in his wisdom, let not the mighty man glory in his might, nor let the rich man glory in his riches; but let him who glories glory in this, that he understands and knows Me’ (Jeremiah 29:23, 24).

### Rock 4. The heart of stewardship is love.

“For God loved the world that He gave ...” (John 3:16). At the start of the most famous text in the whole Bible we see the heart of stewardship. God ‘loved’ so He ‘gave’. The message is simple: Love gives. That’s what love does.

We can give without loving, but we can’t love without giving. When we love God we love His people, His mission and His church, so we give. That’s what love does. We don’t give to be blessed, we give because we are blessed.

## God’s Perspective

### 1. Debt is bondage.

“The **rich** rules over the **poor**, and the borrower is servant [slave] to the lender” (Proverbs 22:7).

In today’s economy, the use of debt is almost unavoidable for making large purchases like a home. In these seminars we will learn about good debt and bad debt and how to manage your debt in a Biblically wise way.

### 2. Prosperity = having what you need when you need it.

“And my God shall **supply** all your **needs** according to His riches in glory by Christ Jesus”

(Philippians 4:19).

The rich person is not the one who has the most money, but the one who has enough to meet all their real needs and is content with what they have. This contentment comes from God (see Philippians 4:11-13).

Three things God has promised:

- Supply your **needs** (Philippians 4:19).
- Be with you **wherever** you go (Matthew 28:19, 20).
- Keep you in perfect **peace** (Isaiah 26:3).

“God guarantees needs, not ease. He offers abundant life, not always abundance in this life. If you can learn to trust God — and not yourself — in times of perceived need, you’ll experience that God is enough. If you need it, you will have it. And if you don’t have it now, you don’t need it yet.” —John Rinehart, Gospel Patrons

### 3. The master/servant relationship.

The middle parable in Matthew 25 talks about 'talents' (Matt. 25:14-30). "The parable applies to the temporal [material] means which God has entrusted to His people." (Ellen G. White, 1T 197)

"Do business till I come" or "Invest this for me while I am gone" (Luke 19:13).

The Master comes back in Matthew 25:19 to settle accounts with them.

"It is only as we fulfil the divine purpose in our creation that life can be a blessing to us. All the good gifts of God to man will prove only a **curse**, unless he employs them to **bless** his fellow men, and for the advancement of **God's** cause in the earth" (CS 20).

RECOMMENDED READING: *Devotions from the Aisles* by Amanda Bews. Twenty-six fascinating stories of the origins of some of today's best-known companies, and the Christian faith of their founders.

How do we stop God's material blessings from becoming a curse in our hearts and lives? We use them to grow God's kingdom and to bless our neighbours in need.

If we worship the Giver (God) and not the gifts (material blessings) our hearts can stay focused on God and His love.

### 4. Application.

"Whoever desires to come after Me, let him **deny** himself, and take up his **cross**, and follow Me. For whoever desires to save his life will lose it, but whoever loses his life for My sake and the gospel's will save it. For what will it **profit** a man if he gains the **whole world**, and loses his own soul? Or what will a man give in exchange for his soul?" (Mark 8:34-37).

"I will make you a great nation; I will **bless** you and make your name great; and you shall be a **blessing**" (Genesis 12:2).

When God's blessings flow into some families they dam it all up so they can go swimming in it! We are blessed to be a blessing. Let God's blessings flow through you to others.

In a world that 'uses people and loves things', Jesus calls us to 'use things and love people'. He takes this teaching even further and through His example He asks us to 'use our things to love people'. Jesus used some mud to love a blind man. He used some wine to love a newly married couple. He used the corner of His garment to love a bleeding woman. And he used a cross and three nails to love every person who has ever lived.

Let's follow Christ's example by using our things to love people. We are blessed to be a blessing!

# Reaching Financial Freedom!

There are many systems that people use to reach financial freedom. However, a deep study of Biblical financial guidance can be summarised into these seven steps below. They are a great foundation for reaching your financial goals.

Let's also be clear on one thing: reaching the financial freedom that you desire will take commitment, hard work, focus and maybe even a few tears. You'll need to learn and use money-saving tricks and budgeting skills, and you might even need to replace some expensive hobbies with wise habits.

If you want to receive financial freedom you need to hunger for like you hunger for air when your head is held under water!

Yes it will be hard, but remember this:

**Reaching financial freedom is hard.  
Staying poor is hard.  
Choose your hard.**

Okay, I hope you chose the right 'hard', so let's go! Here are seven steps that you need to complete in **full** and in **order**. Prayerfully following these steps will bring financial peace and freedom. They are also the seven secrets to creating wealth for the glory of God.

**Step 1:** Always Put God First with Tithe & Offerings, *then*

**Step 2:** Save an Emergency Fund (equal to two weeks' income), *then*

Your emergency fund will help you to be ready for unexpected expenses, and also for cultural and social obligations like funerals, weddings and financial pressures from relatives.

**Step 3:** Pay Off All Debts (except your home loan), *then*

**Step 4:** Expand Your Emergency Fund (equal to 3 months' income), *then*

This larger emergency fund will help you to be prepared for major problems like loss of health or employment. Our emergency funds (Steps 2 & 4) are not for security; they are simply wise, Biblical stewardship. God is our security, not our emergency funds.

**Step 5:** Systematically Invest at Least 10% of All Your Income for Retirement, *then*

**Step 6:** Pay Off Your Home Mortgage (ASAP), *then*

**Step 7:** Invest Wisely and Increase Your Giving to God and Others.

NOTE: Remember to always stay up-to-date with all your regular bills and expenses so that you don't create new debts while you're on your path to financial freedom.

In the coming sessions, we will study many of these seven steps in more detail.

**Q&A TIME (5-10 minutes):** While the Personal Reflection slide is on the screen, invite participants to ask any questions they have about the session material.

**PRIZE QUESTION:** What is the heart of all stewardship?

**Answer:** Love.

**STRETCH TIME:** Invite everyone to stand up and do some stretches to get their blood and oxygen flowing.

# Session 4


**Session Time:**

About 50-60 minutes

**Session Objective:**

To remind participants of our responsibility and privilege of returning God's tithe to Him, and the blessing of giving planned and systematic offerings to God.

## THE GREAT MONEY CONTROVERSY

“There was war in heaven” (Revelation 12:7, KJV). The devil and his angels were cast out, but the war isn't over—it's just on a different battlefield. Now the war is down here in the countries of earth, on city streets, and in our hearts. We call this war “the great controversy”.

In Revelation 13 and 14, we are all invited to stop serving and worshipping the things of this world and to worship only God. Before the time comes when we can't buy or sell (Revelation 13:16-17), we need to have a complete dependence on our loving Provider God.

### 1. Satan's plan for your money.

Satan has a plan for your money. He tells his evil angels to, “Go, make the possessors of lands and money drunk with the cares of this life. Present the world before them in its most attractive light, that they may lay up their treasure here and fix their affections upon earthly things. We must do our utmost to prevent those who labour in God's cause from obtaining means to use against us. Keep the money in our own ranks. The more means they obtain, the more they will injure our kingdom by taking from us our subjects. Make them care more for money than for the up-building of Christ's kingdom and the spread of the truths we hate, and we need not fear their influence; for we know that every selfish, covetous person will fall under our power, and will finally be separated from God's people.” TM 473

“No one can serve two masters: for either he will hate the one and love the other; or else he will be loyal to the one and despise the other. You **cannot** serve **God** and **mammon**” (Matthew 6:24).

### 2. Faithfulness is a protection against selfishness.

GOD'S SIMPLE PLAN: “All the tithe... is the Lord's. It is holy to the Lord” (Leviticus 27:30).

“I have given the children of Levi all the tithes... in return for the work which they perform” (Numbers 18:21).

We don't pay the pastors, **God** does. With **His** money!

### 3. Abraham, father of the faithful, tithed.

“And blessed be God Most High, who has delivered your enemies into your hand.” And he gave him a **tithe** of all” (Genesis 14:20).

## 4. From 'Jacob' to 'Israel'.

The name 'Jacob' means 'deceiver, but God changed Jacob's name to 'Israel' which means 'God prevails' or 'wrestler with God'. Jacob's heart was changed and he began to put God First.

"Then Jacob made a vow, saying, 'If God will be with me, and keep me in this way that I am going, and give me bread to eat and clothing to put on, so that I come back to my father's house in peace, then the Lord shall be my God. And this stone which I have set as a pillar shall be God's house, and of all that You give me I will surely give a **tenth** to You'" (Genesis 28:20-22).

# The Significance of Tithing

## 1. Tithing and the tree of knowledge of good and evil. (CS 65)

For the last-day Christian, the tithing system is an equivalent of the tree of the knowledge of good and evil in the Garden of Eden. God gave Adam and Eve every tree in the garden for their food and enjoyment, but simply asked them not to eat from one tree. Today, God gives us many blessings to care for our needs, but He simply asks us to return His ten percent to Him.

"There was nothing poisonous in the fruit itself, and the sin was not merely in yielding to appetite. It was **distrust** of God's goodness, **disbelief** of His word, and **rejection** of his authority, that made our first parents transgressors, and that brought into the world a knowledge of evil" (Ed. 25).

Faithful tithing reveals our **trust** in God and our **belief** in His promises.

## 2. Tithing and our covenant relationship with God.

(Abraham - Genesis 14; Jacob - Genesis 28; Malachi 3:10)

"He who gave His only-begotten Son to die for you has made a covenant with you. He gives you His **blessings**, and in return He requires you to bring Him your **tithes** and **offerings**" (CS 75).

### 3. Failure to tithe and give offerings is robbery of God.

(Malachi 3:6-12; 6T 387; 4T 481, 482)

**Q.** Has anyone here had something stolen from them? How did it feel? The Bible tells us that when we don't faithfully return God's tithe and offerings to Him that we are actually robbing Him.

"In what way have we robbed You?' In tithes and offerings" (Malachi 3:8).

- 3 Types of stealing crimes:
  - Burglary = illegally entering a place in order to steal from it.
  - Theft = taking a person's property without the use of force.
  - Robbery = stealing using force or making the person think that force will be used.

"They rob **God** of the tenth, which He claims as His own, and in robbing Him they rob **themselves** of the heavenly treasure" (3T 398).

### 4. Tithing is an act of worship. (DA 615; 2T 519)

"Bring the **whole** tithe into the **storehouse**, that there may be food in my house and **prove** me now in this,' says the Lord of hosts, 'If I will not open for you the windows of heaven and pour out for you such **blessing** that there will not be room enough to receive it'" (Malachi 3:10).

"What shall I render to the Lord for all His benefits toward me? I will take up the cup of salvation, and call upon the name of the Lord. I will pay my vows to the Lord now in the presence of all His people" (Psalms 116:12-14).

To calculate God's tithe, write down your total income, profit or increase and then move the decimal point one space to the left and cross out the last number.

Income or Increase	Move the decimal point one space	= Tithe
\$10.00	\$1.000	\$1.00
\$27.00	\$2.700	\$2.70
\$2420.00	\$242.000	\$242.00

#### **Q. Do we calculate our tithe on Gross (before tax) or Net (after tax) income?**

**A.** Gross. We return 10% of the pre-tax income because we also benefit from the taxes we pay to the government when they use it on roads, hospitals, schools, universities, military, police, etc. It is all part of our 'increase'.

NOTE: Business owners calculate their tithe on the profits and any other 'increase' that the owner receives, not on the total sales.



- We are also called to give our whole lives, sacrificially (Romans 12:1), and to give our best of everything to God (Colossians 3:23).

**Reminder:** A Christian's giving isn't measured by dollars, it's measure by love. We can give without loving, but we can't love without giving.

## Welcome Back, Sister Betsy!

Systematic Benevolence, or "Sister Betsy" as the Adventist pioneers affectionately called it, is a planned method of giving offerings that:

1. Is a faith-based response to God's goodness and blessings to us.
2. Focuses on intentionally and systematically dedicating a **percentage** of income as offerings to God.
3. Helps support God's front-line mission work at home and around the world.

## Are you ready to go on a faith adventure with Sister Betsy?

**Step One:** Prayerfully consider your current finances, and ask God to convict and direct you to give a **percentage** of your income/increase to the Sabbath School, Church and other Mission offerings each week.

**Step Two:** Set up a scheduled system of giving so that your mission offerings to God through the church are planned and systematic across the whole year.

**Step Three:** Annually **review** the percentage that you are giving to offerings and ask God whether your percentage should be increased, decreased or kept the same.

## Where to bring the tithe and offerings?

"But you shall seek the **place** where the Lord your God chooses, ... There you shall take your burnt offerings, your sacrifices, your tithes, the heave offerings of your hand, your vowed offerings, your freewill offerings, and the firstborn of your herds and flocks. ... "You shall not at all do as we are doing here today—every man doing whatever is right in his own eyes." (Deuteronomy 12:5-8)

"I also realized that the portions for the Levites had not been given them; for each of the Levites and the singers who did the work had gone back to his field. So I contended with the rulers, and said, "Why is the house of God forsaken?" And I gathered them together and set them in their place. Then all Judah brought the tithe of the grain and the new wine and the oil to the storehouse. And I appointed as treasurers over the storehouse Shelemiah the priest and Zadok the scribe, and of the Levites, Pedaiah; and next to them was Hanan the son of Zaccur, the son of Mattaniah; for they were considered faithful, and their task was to distribute to their brethren." (Nehemiah 13:10-13)

**The Storehouse Principle:** Deuteronomy 14:22-29; 16; 18:1-8; 2 Kings 18:4, 22; 2 Chronicles 31; Nehemiah 10:32-39; 12:44-47; 13:8-14; Malachi 3:8-10; Luke 21:1-4; Mark 12:41-44; Acts 2:44, 45; 4:32, 34-37; 5:1-11; 1 Corinthians 9:3-14

## Q. How can I choose where to give gifts and donations to?

### A Giving Decision Framework

- |    |   |                              |                             |
|----|---|------------------------------|-----------------------------|
| 1. | Does this ministry/project clearly follow the principles of Jesus?  | <input type="checkbox"/> Yes | <input type="checkbox"/> No |
| 2. | Is it officially part of my Church denomination, or a ministry that is supportive and consistent with our beliefs and mission, or a humanitarian/community project that reflects Christ's compassion? | <input type="checkbox"/> Yes | <input type="checkbox"/> No |
| 3. | Does it advance the gospel and discipleship or help the poor, sick or vulnerable; or support education, health or evangelism; or strengthen local or global mission?                                  | <input type="checkbox"/> Yes | <input type="checkbox"/> No |
| 4. | Does it have transparent finances (clear reports, accountability), ethical leadership and governance and a track record of wise stewardship of resources?   | <input type="checkbox"/> Yes | <input type="checkbox"/> No |
| 5. | Will my giving to it maintain my Acts 1:8 balance between supporting local mission needs, regional mission needs and global mission needs?  | <input type="checkbox"/> Yes | <input type="checkbox"/> No |
| 6. | Have I earnestly prayed for the Holy Spirit's guidance?   | <input type="checkbox"/> Yes | <input type="checkbox"/> No |
| 7. | Do I feel peace that this giving is aligned with God's will?  | <input type="checkbox"/> Yes | <input type="checkbox"/> No |

If **YES** to all → Give cheerfully.

If **NO** at any step → Pause, reconsider, or redirect giving.

**Key Verse:** "Each of you should give what you have decided in your heart to give, not reluctantly or under compulsion, for God loves a cheerful giver." (2 Corinthians 9:7)

## Tithing and Revival

### 1. Blessings or cursings?

"If you diligently **obey** and **observe** carefully **all** God's commandments, then "all these blessings shall come upon you and overtake you" (Deuteronomy 28:2).

### 2. Enthusiastic and abundant giving.

King Hezekiah's reforms in 2 Chronicles 31 included a revival of tithe and offerings. The people's hearts were filled with love for God and they responded enthusiastically. "As soon as the commandment was circulated, the children of Israel brought in abundance the firstfruits of grain and wine, oil and honey, and of all the produce of the field; and they brought in abundantly the tithe of everything" (2 Chronicles 31:5).

### 3. Return, revival, and reformation.

“For I am the Lord, I do not change ... You have gone away from My ordinances and have not kept them. **Return** to Me, and I will **return** to you’ ... ‘Prove Me now in this,’ says the Lord of hosts, ‘if I will not open for you the windows of heaven and pour out for you such blessing that there will not be room enough to receive it. And I will rebuke the devourer for your sakes, so that he will not destroy the fruit of your ground, nor shall the vine fail to bear fruit for you in the field,’ says the Lord of hosts; ‘and all the nations will call you blessed, for you will be a delightful land,’ says the Lord of hosts” (Malachi 3:6-12).

### 4. An honest tithe.

#### THE FIVE P’S OF FAITHFUL TITHING

An easy way to remember how to tithe faithfully is by using the five P’s:

1. **Percentage** – 10% of your increase (Genesis 28:22; Leviticus 27:1,30,32)
2. **Priority** – the *first* 10% (first fruits) (Proverbs 3:9)
3. **Person** – all for God (Leviticus 27:30)
4. **Purpose** – for the ministry (Numbers 18:21,31)
5. **Place** – the storehouse = Conference/Mission office (Malachi 3:10; Deuteronomy 12:5-6)

And when we follow these five P’s, God promises His:

6. **Provision**, and
7. **Protection** (Malachi 3:8-12).

God offers protection to those who faithfully return tithe and give offerings to Him. But what do we say when someone tells us, “I always return tithe and offerings but last night the pigs broke into my garden and ate all the vegetables that my family need to live on. Why didn’t God keep His promise to protect my crops?” It’s an excellent question.

#### Q. What if we are faithful and our crops are still damaged?

**A.** Remain faithful and humble.

“The Father's presence encircled Christ, and nothing befell Him but that which infinite love permitted for the blessing of the world. Here was His source of comfort, and it is for us. He who is imbued with the Spirit of Christ abides in Christ. The blow that is aimed at him falls upon the Saviour, who surrounds him with His presence. Whatever comes to him comes from Christ. He has no need to resist evil, for Christ is his defense. Nothing can touch him except by our Lord's permission, and “all things” that are permitted “work together for good to them that love God.”” (MB 71)

“Though He slay me, yet will I trust Him.” (Job 13:15)

“Rejoice always, pray without ceasing, in everything give thanks; for this is the will of God in Christ Jesus for you.” (1 Thessalonians 5:16-18)

## 5. The minister's responsibility. (4T 256)

"It is part of the minister's work to **teach** those who accept the truth through his efforts, to bring the **tithe** to the storehouse, as an acknowledgment of their **dependence** upon God. The new converts should be fully enlightened as to their duty to return to the Lord His own. The **command** to pay tithe is so plain that there is no semblance of excuse for disregarding it" (CS 105).

## 6. Tithing Helps Us to Get Out of Debt.

Some people are in debt or have lots of expenses and they say, "We just can't afford to tithe right now." But we must ask the question, "How can we ask God to bless us while we are robbing him?" God's Word encourages us to move forward in faith, claiming God's promises, and watch Him provide.

OK. We've seen lots of Bible teachings about money. The next sessions will start to look more at how to put these Biblical principles into practice in our lives today.

### **Q&A TIME (5-10 minutes):**

While the Personal Reflection slide is on the screen, invite participants to ask any questions they have about the session material.

**PRIZE QUESTION:** What is the fun name that Adventist pioneers gave to Systematic Benevolence?

**Answer:** *Sister Betsy.* (This is a good opportunity to remind participants what Sister Betsy is about, and to point them to the advertisement for Sister Betsy in the back of their workbooks.)

### **STRETCH TIME:**

Invite everyone to stand up and do some stretches to get their blood and oxygen flowing.

# Session 5


**Session Time:**

About 40-50 minutes

**Session Objective:**

To help participants see and believe that financial peace and freedom is possible and that, in God's strength, they can be set free.

## FINANCIAL FREEDOM BRINGS JOY!

*NOTE: Adventist Home pages 367-398 has practical advice on family finance management.*

### 1. What is debt?

Living today on what we expect to earn in the future. We are slaves to our creditors.

“The rich rules over the poor, and the borrower is servant [slave] to the lender” (Proverbs 22:7).

Remember that there can be good debts and bad debts. Good debts can help to bring money into your life through tax deductibility, profitable business investments and the increasing value of the assets that you borrowed to buy. Bad debts are those that make you a slave, cause you great stress or are larger than your income can service. Borrowing money for a depreciating item is a bad debt.

Depreciating items are things that quickly lose value after you buy them. e.g. cars, boats, washing machines etc.

Never pay for a holiday with a credit card or borrowed money. Otherwise, you won't enjoy the holiday as much, and when you get home you will still need to pay for it! “Debt casts a shadow on the sunniest of purchases.”

### 2. Beware of Requests to be a Guarantor. (Proverbs 6:1-5; 11:5; 17:18)

Being a guarantor or giving surety is **co-signing** on another person's debt. The Bible says you should never do it.

We should always be willing to help people, but we should not become responsible for their debts.

If I co-sign for someone else, their debt is on **my** credit report until it is paid in **full!**

### 3. Avoid Debt Like Smallpox!

Ellen White's advice to people struggling under a load of debt:

- “Be determined **never** to incur another debt. Deny yourself a thousand things rather than run in debt. This has been the **curse** of your life, getting into debt. Avoid it as you would the smallpox.” (CS 257)
- “Make a solemn covenant with God that by His blessing you will **pay** your debts and then owe no man **anything** if you live on porridge and bread. ... Take care of the pennies, and the **dollars** will take care of themselves” (AH 393).

Share a testimony of a debt situation that you have experienced, and what you learnt in the process. Ask if a participant is willing to share their testimony about debt too.

### 4. Bankruptcy—is it an option for Christians?

“At the end of every seven years you shall grant a release of debts” (Deuteronomy 15:1).

This command was written to creditors (the rich who were lending money), not to the debtors. God wanted to limit debt to a maximum of seven years so that people weren't burdened or enslaved for many years.

Today, some countries have a system called 'bankruptcy'. Bankruptcy is a legal process where a person is declared unable to pay their debts. It can release them from most debts, provide relief and allow them to make a fresh start, but it can also make it harder for them to borrow money, travel overseas or start a business in the future.

“The wicked borrows and does not repay, but the righteous shows mercy and gives” (Psalms 37:21).

# How to Get Rid of Debt: Three Simple Steps

**1<sup>st</sup> FOUNDATION: Return a faithful tithe** (Proverbs 3; Deuteronomy 28; Malachi 3; Matthew 6 & 25). Don't try to get out of debt while robbing from God and missing His blessings.

**2<sup>nd</sup> FOUNDATION: Save an 'emergency fund'** that has two to four weeks' income in it. Only to be used for true emergencies such as medical issues, accidents, funerals and natural disasters.

God is our security, not money or savings, but being prepared for unexpected challenges in life by having an emergency fund is still wise, Biblical stewardship.

## THEN:

### STEP 1: Stop getting more, new debts.

No more credit spending! Start a **cash**-only plan. Don't spend what you don't have.

This is pure common sense, but it's so easy to ignore.

### STEP 2: Make a covenant with God.

Promise God in prayer that if He blesses you with **any** additional income, you **will** apply it to your debts until you are debt-free.

### STEP 3: List your debts by size.

Get a new piece of paper and use the triangle illustration on the next page as an example. Write your smallest debt at the top, and then list all your debts, from the smallest to the largest, down the page.

When you record the debts, list:

1. to whom the debt is owed,
2. your unpaid balance, and
3. the interest rate you are being charged for each debt. This exercise will help you to visualise the scope of your debt.

This is a very simple plan, but it will work if you commit to it.

“Deny **self** at least while you are walled in with debts ... Do not **falter**, be discouraged, or turn back. Deny your taste, deny the indulgence of appetite, **save** your pence and pay your debts. Work them off as **fast** as possible. When you can stand forth a free man again, owing no man anything, you will have achieved a **great** victory” (CS 257). *Financial Freedom!*

Most families find that they can pay off their consumer debt in 18 to 24 months. Then they can focus on the home mortgage and make great progress in paying it off early. (This will be discussed in detail in a later lesson.)

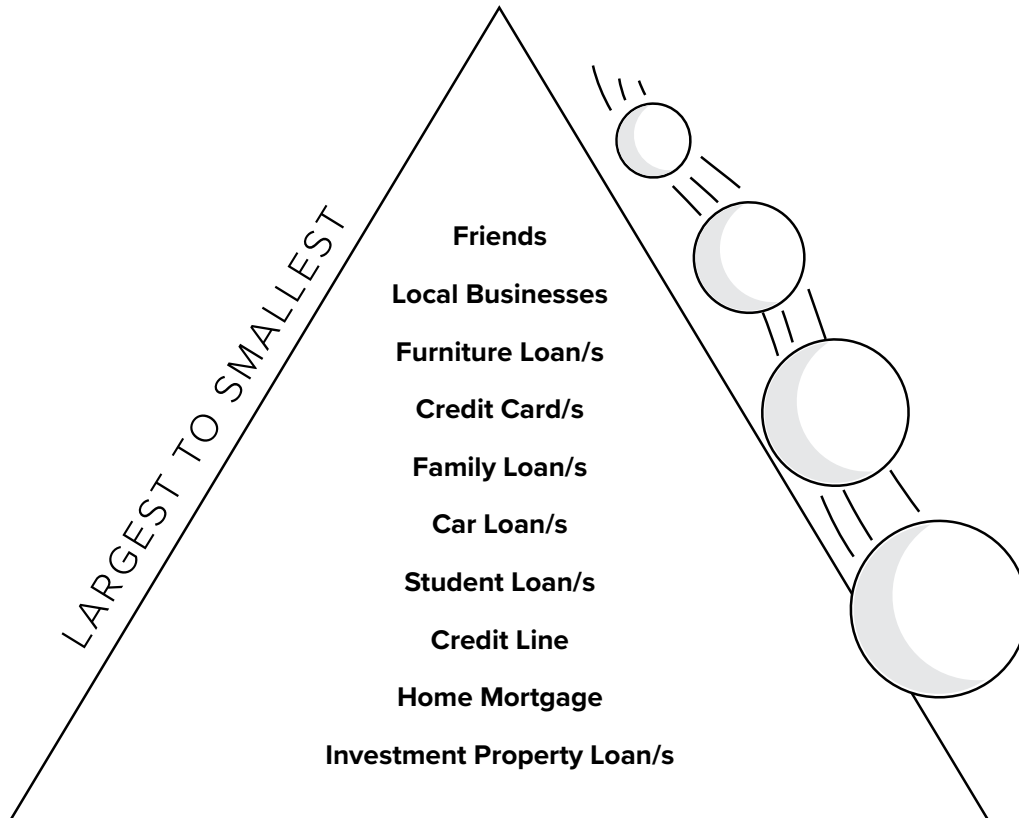
**IMPORTANT:** Financial education is a key to living a John 10:10 abundant life. It is very important to our lives, but it is rarely taught in school or even university. Congratulations on doing this course!

“The wise store up choice food and olive oil, but fools gulp theirs down.”  
Proverbs 21:20 (NIV)

# Debt Snowball Model

The snowball is the amount of money that you have available to pay your debts.

## DEBT REDUCTION / ELIMINATION



1. Make the minimum payment due on each debt every month.
2. Add any additional money you receive from any source to the payment on the debt at the top of the list until that smallest debt is paid off.
3. Next, take the payment you were making on the smallest debt just paid off and add it to the next item now on the top of the list, along with the minimum payment you were already making on this debt (and also add any additional money you receive from any source), and pay it on the new “smallest debt”. The snowball is growing nicely!
4. Repeat the process down the list until all consumer debt is paid off.
5. Don’t make any additional/extra payments on the home mortgage or investment properties until the other debts are paid in full.
6. Sing a victory song when each debt is paid in full! Praise God!

**NOTE:** Because the interest on investment property mortgage is tax-deductible and the interest on home loans is not tax-deductible, it is usually best to pay off your home loan before investment property loans.

**REMEMBER:** This workbook and course is not professional financial advice. You should consider seeking independent legal, financial, taxation or other advice to check how this workbook’s information relates to your unique circumstances.

# Additional Assistance

## 1. Establish a budget. (Session 6 gives details.)

- Most people would rather starve than do a budget, but if you don't do a budget you might starve!
- Put down on paper ALL your **income** and ALL your **expenses**.
- *A budget doesn't limit your freedom—it gives you freedom!*

## 2. Set goals for your family.

- eg. Pay off car loan by the end of the year. OR Save \$ \_\_\_\_\_ by \_\_\_\_\_.

## 3. Destroy credit cards.

- If you're not paying your credit cards in full every month, get rid of them and pay off their debts as soon as possible.

## 4. Purchase depreciating items with cash.

- Don't borrow money to go on a holiday or buy a car or a washing machine. They lose value as soon as you buy them.

## 5. Understand assets and liabilities.

- In their simplest definitions, some say that:
  - An ASSET is something that usually puts money **into** your pocket.
  - A LIABILITY is something that usually takes money **out** of your pocket.

## 6. Be very careful with all your money.

- Care for the cents and the dollars will take care of themselves.
- Practice economy: "Use it up. Wear it out. Make it do. Do without."

The people in Sweden have a proverb, "She who buys what she does not need, steals from herself!"

Use it up.  
Wear it out.  
Make it do.  
Do without!

## 7. Have a sale.

- Make a list of your possessions and sell anything that you don't absolutely need. Use the income earned to reduce your debts.

"I saw that if any held on to their property, and did not inquire of the Lord as to their duty, He would not make duty known, and they would be permitted to keep their property, and in the time of trouble it would come up before them like a mountain to crush them, and they would try to dispose of it, but would not be able. I heard some mourn like this: "The cause was languishing [starving], God's people were starving for the truth, and we made no effort to supply the lack; now our property is useless. O that we had let it go, and laid up treasure in heaven!" (CS 60)

# Potential Purchases Quiz

## 10 questions to keep your purchases Biblical and sensible.

- 
1. Do I really need it?
- “And my God shall supply all your needs ... by Christ Jesus” (Philippians 4:19).  Yes  No
- 
2. Have I given God an opportunity to supply it within the price we can afford?
- “Commit your works to the Lord and your thoughts will be established” (Proverbs 16:3).  Yes  No
- 
3. Will it advance my spiritual growth?
- “All things are lawful for me, but not all things are helpful ...” (1 Corinthians 6:12).  Yes  No
- 
4. Is this purchase motivated by a “love” of things?
- “Do not love the world or the things in the world ...” (1 John 2:15).  Yes  No
- 
5. Can Christ give me the strength to be truly content with it?
- “I can do all things through Christ who strengthens me” (Philippians 4:12,13).  Yes  No
- 
6. Do I have doubts about purchasing it?
- “But he who doubts is condemned ... or whatever is not from faith is sin.” (James 1:6; Romans 14:23).  Yes  No
- 
7. Is it a good investment?
- “Why do you spend money for what is not bread, and your wages for what does not satisfy?” (Isaiah 55:2a).  Yes  No
- 
8. Can I pay cash so that this purchase will not put me in debt?
- “Owe no one anything except to love one another” (Romans 13:8).  Yes  No
- 
9. Is it beneficial to my family?
- “But if anyone does not provide for his own family ...” (1 Timothy 5:8).  Yes  No
- 
10. Will the purchase please God?
- “Therefore, whether you eat or drink ...” (1 Corinthians 10:31)  Yes  No
- 

“The best maths you can learn is how to calculate the future cost of current decisions.” *Unknown*

**Q&A TIME (5-10 minutes):**

While the Personal Reflection slide is on the screen, invite participants to ask any questions they have about the session material.

**PRIZE QUESTION:** What does the snowball represent in the Debt Snowball Model?

**Answer:** *The snowball is the amount of money that you have available to pay your debts.*

**STRETCH TIME:**

Invite everyone to stand up and do some stretches to get their blood and oxygen flowing.

# Session 6

## BUDGETING SUGGESTIONS



### Session Time:

About 30 minutes

### Session Objective:

To help participants understand that budgeting their money is an essential tool for anyone who wants financial peace and freedom.

### 1. How much is enough?

American entrepreneur and motivational speaker Jim Rohn used to say, “Some people tell me that this house or that car or that other thing is too expensive. But I tell them, “It’s not too expensive, you just can’t afford it.””

Problem: “We don’t make enough money!”

- Many families overspend every month. This leads to debts, stress and relationship problems.
- Most people spend everything they make, regardless of how much they earn!
- God wants us to have a surplus—more than enough. (See Malachi 3:10)

“Had you and your wife understood it to be a duty that God enjoined upon you, to deny your taste and your desires, and make provision for the future, instead of living merely for the present, you could now have had a competency, and your family have had the comforts of life. You have a lesson to learn which you should not be backward in learning. It is to make a little go the longest way” (CS 250).

“If every married couple were as deeply in love as they are in debt, the world would be a happier place!”

### 2. A budget is ‘counting the cost’.

Jesus tells us to, “Sit down and **count** the **cost**” (Luke 14:28).

Develop a plan and follow it. Determine your **income**, your **expenses**, and your long-term **goals**.

Organise your finances even if you’re not buying or building a house.

### 3. Proper uses of money.

“Providing for the **necessities** of life, in **blessing** others, and **advancing** the cause of Christ” (COL 351).

### 4. Where does all my money go?

You will only know if you are **budgeting** and keeping **records**.

Some people like to dream, and they ask themselves, “How can I transfer all the money in mind into my bank account?”

## 5. Buying right is part of Biblical stewardship.

“So, whether you eat or drink, or **whatever** you do, do all to the glory of God” (1 Corinthians 10:31).

“Use your inventive faculties in seeking to economise” (6T 51).

“Take care of the pennies, and the dollars will take care of themselves” (CS 257).

Ask participants to share some of the ways that they save money, even if their method seem a bit crazy.

## 6. Budgets can bring financial freedom.

Budgets do require extra effort, but .... they give freedom and peace, so have fun budgeting!

**TIP:** Automate your savings plan so that every time you are paid, 10% of your income is automatically transferred into a separate savings account.

Before we start on the Income & Expenses budget sheet, I want to share some extra points with you:

- When you finish your family budget, I hope that you don't conclude, “I have enough money to live comfortably for the rest of my life, if I die next week!” ☺ Do your budget accurately and then ask God to help you to make whatever changes are needed to find financial peace and freedom.
- Budgets are very important for families and they're also important for local churches. Every local church should have a budget, and the church treasurer should give a budget report to the members at least once every quarter.
- As financial advisor Dave Ramsey often says, “A budget is telling your money where to go, instead of wondering where it went.”
- It is impossible to write a budget template that suits every family, every currency and every culture. Please just add or remove income and expense items to suit your needs.

# Income & Expenses

## EXAMPLE OF A ONE-YEAR INCOME & EXPENSES STATEMENT FOR A FAMILY

The numbers and percentages below are only examples, not rules.

	Example Numbers	My Real Numbers
<b>(A) INCOME/INCREASE</b>	<b>100% (30,000) / year</b>	_____ / year
(TOTAL from all sources)		
<b><u>EXPENSES</u></b>		
<b>NON-DISCRETIONARY</b>		
<b>(B) Tithe (10% of A)</b>	10% (3,000)	_____ % ( _____ )
<b>(C) Income Tax (10% of A)</b>	10% (3,000)	_____ % ( _____ )
<b>(D) Total Non-Discretionary (= B + C)</b>	<b>20% (6,000)</b>	_____ % ( _____ )
<b>(E) DISCRETIONARY (= A - D)</b>	80% (24,000)	_____ % ( _____ )
("Discretionary" = Spendable income)	24,000 ÷ 12 months	_____ ÷ 12 months
<b>Net Spendable income*</b>	<b>= 2,000 per month</b>	<b>= _____ per month</b>
Offerings and donations	10% (200) / month	_____ % ( _____ ) / month
Savings	10% (200) / month	_____ % ( _____ ) / month
Housing (rent/mortgage/maintenance)	20% (400) / month	_____ % ( _____ ) / month
Household (power/gas/phone/rates/water)	8% (160) / month	_____ % ( _____ ) / month
Food (including meals out)	15% (300) / month	_____ % ( _____ ) / month
Transport (car/bike/bus/train/taxi)	10% (200) / month	_____ % ( _____ ) / month
Insurance (house/car/health, etc.)	3% (60) / month	_____ % ( _____ ) / month
Debts (credit cards (not house loan))	3% (60) / month	_____ % ( _____ ) / month
Entertainment / Recreation	3% (60) / month	_____ % ( _____ ) / month
Clothing	3% (60) / month	_____ % ( _____ ) / month
Medical / Dental	2% (40) / month	_____ % ( _____ ) / month
Education	5% (100) / month	_____ % ( _____ ) / month
Cultural/Social Obligation	3% (60) / month	_____ % ( _____ ) / month
Other/Emergencies	5% (100) / month	_____ % ( _____ ) / month
<b>TOTAL Spendable Income (E)</b>	<b>24,000 per year</b>	_____ % ( _____ ) / month
<b>(D + E) TOTAL EXPENSES</b>	<b><u>30,000</u>** per year</b>	_____ per year

\* Net Spendable Income is important because the percentages below that line are all based on that monthly amount.

\*\* This number must match your INCOME at the top. If your TOTAL EXPENSES are more than your INCOME then you need to reduce your expenses until your income increases. ☹ If your expenses are less than your income then you can give more to offerings and savings. 😊

**Q&A TIME (5-10 minutes):**

While the Personal Reflection slide is on the screen, invite participants to ask any questions they have about the session material.

**PRIZE QUESTION:** What are the three proper uses of money?

**Answer:** *Providing for our needs, blessing others and advancing the cause of Christ.*

**STRETCH TIME:**

Invite everyone to stand up and do some stretches to get their blood and oxygen flowing.

# Session 7



**Session Time:**

About 40-45 minutes

**Session Objective:**

To help participants understand the importance of financial management skills for young people, and the types of skills that they need to learn.

## TRAIN UP A CHILD

Financial education for your children is one of your best investments.

Our children belong to God. The ultimate goals for our children are:

- **Now:** Grow to be independent of us and be trained for loving service in discipleship.
- **Future:** Eternal life.

### 1. An awesome responsibility.

“And you, fathers, do not provoke your children to wrath, but bring them up in the **training** and admonition of the Lord” (Ephesians 6:4).

“And these words which I command you today shall be in your heart; you shall **teach** them diligently to your children, and shall **talk** of them when you **sit** in your house, when you **walk** by the way, when you **lie** down, and when you **rise** up” (Deuteronomy 6:6,7).

### 2. Children are the property of God.

“The earth is the Lord’s, and all its fullness, the world and **those** who dwell therein” (Psalms 24:1).

“Every child brought into the world is the **property** of Jesus Christ, and should be educated by precept and example to love and obey” (AH 183).

We manage our families for God.

### 3. Start early.

“**Train** up a child in the way he should go, and when he is old he will not depart from it” (Proverbs 22:6).

“Let him **learn** the right use of money by using it. Whether supplied by their parents or by their own earning, let boys and girls learn to select and **purchase** their own clothing, their books, and other necessities; and by keeping an **account** of their expenses, they will learn, as they could learn in no other way, the **value** and the use of money” (CG 136).

“When very **young**, children should be educated to read, to write, to understand figures, to keep their own **account**” (CG 136).

#### 4. What should they be taught? (See stories in Luke 12:13-48)

- a. Do not **worry**                      b. Do not **hoard**                      c. **Trust** God                      d. Be **faithful**

Pass on your **values** before you pass on your **valuables**.

## What Parents Owe Their Children

### 1. A Christian home environment.

- Regular church attendance and family worship.
- Set an example in faithful financial stewardship (tithe, systematic offerings and generosity).  
As the children grow, let them see how you calculate and allocate your tithe and offerings and invite them to help you with it where they can.
- Training in nurture and admonition [warnings] of the Lord (Ephesians 6:4).
- Let them know that your #1 goal for them is **eternal** life, and that it starts **now!** (1 John 5:13-15; John 5:24)

### 2. A willingness to work and an appreciation for it.

“Whatever you do, **work** heartily, as for the Lord and not for men, knowing that from the Lord you will receive the inheritance as your reward. You are serving the Lord Christ (Colossians 3:23-24).

“Then the Lord God took the man and put him in the garden of Eden to **tend** and keep it” (Genesis 2:15).

“Do you see a man who **excels** in his **work**? He will stand before **kings**.” (Proverbs 22:29).

- Work = exchange of time and skills for money.
- The employer pays you to produce for the business, not to be lazy. Being lazy or dishonest at work is stealing.

### 3. A good education.

Education is critical—reading, writing, maths, trade skills and financial education.

Teach the children the right order of events: [1] to work, [2] to earn, [3] to give, [4] to save, [5] to spend. Getting these actions in the correct order is so important for Biblical finance management.

As our income goes up our **knees** must go down in humility and fervent prayer. And the **more** our income goes up the **more** our knees must go down.

This statement about our ‘knees going down’ is a #1 principle for maintaining a relationship with God when he blesses us materially. Many Christians who become rich, walk away from God and forget to keep on their knees humbly seeking His guidance. They become self-reliant and proud. When our blessings go up, let’s make sure our knees keep going down!

# Teaching Independence

## 1. Start simple and build a good foundation.

“Christians should work as hard as they can, to earn as much as they can, then spend as little as they can, in order to give away all that they can.”

*John Wesley*

Teach children to manage money by letting them start **young**.

This can be done by:

- Small family **income** projects. (cooking, baking, sewing, garden produce etc.)
- Payment for small **tasks** they perform for you and others.
- Their own paid **jobs** when they are old enough.

Ask for testimonies about the first paid jobs that people did when they were young, and how the process of earning helped them to be better managers of money.

Then they will have:

- Their own **tithe** and **offerings** money.
- Their own money to buy **gifts**.
- Their own **bank** account.
- Their own **savings** account.

**The ‘Rule of Tens’** (a traditional Jewish practice):

There are different, but similar versions of money management guidelines available. This simple method from the Jewish culture has been proven for thousands of years so it is worth implementing in our lives, and teaching to our children.

- 10% for tithe (God First)
- 10% for offerings and gifts
- 10% for savings
- 70% for costs of living and spending

“Don’t save what’s left after spending, spend what’s left after saving”

*Warren Buffett*

## 2. Planning ahead—simple budgeting and goal setting.

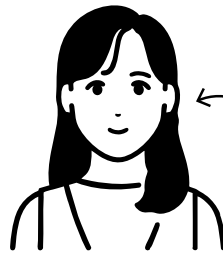
- Day-to-day and savings accounts.
- Balance their budgets (don’t spend more than they earn).
- Save up for more expensive items. Set goals for giving and saving.

Ask for testimonies about how participants are helping to teach these money skills to their children.

- **Delayed gratification** is one of the **best** life lessons you can teach. Self-control is part of the fruit of the Spirit (Galatians 5:22-23).
- **The Marshmallow Test:** “Children who are good at self-control and delay of gratification become grown-ups who are good at self-regulation and self-control, and ... self-control is an extremely important cognitive and emotional skill set.” *Columbia University Psychologist, Walter Mischel*

## DON'T BE CAR POOR

Sam and Sarah both have \$10,000 to buy a car



**Sarah knows how to delay gratification!**

Sam buys a \$80,000 car with a 6-year loan at 8% with a \$10,000 deposit and pays \$1,227/month.

Sarah buys a used car for \$10,000 in cash and invests her \$1,227/month in investments at 5% annual interest.

6 YEARS LATER...

**Sam has**  
an old car

**Sarah has**  
\$102,779 (and an old car!)

### 3. Independence is a primary goal of parenting.

It's difficult to let go of our children, but it's much easier if you know they are ready to fly away safely and wisely on their own.

They will need:

- a good Christian financial **education**
- a strong **work** ethic
- a deep understanding of God's **faithfulness**.

“Before you speak, listen.  
Before you write, think.  
Before you spend, earn.  
Before you invest, investigate.  
Before you criticise, wait.  
Before you pray, forgive.  
Before you quit, try.  
Before you retire, save.  
Before you die, give.”

William A. Ward

Ask for a testimony from a parent who would like to share about a time when God showed one of their children that returning tithe and giving offerings is a great blessing, and an opportunity for God to show His faithfulness.

**Q&A TIME (5-10 minutes):**

While the Personal Reflection slide is on the screen, invite participants to ask any questions they have about the session material.

**PRIZE QUESTION:** What are the three 'tens' in the Rule of Tens?

**Answer:** 10% for tithe, 10% for offerings and gifts and 10% for savings.

**SUBSCRIPTIONS:**

*Now that we have completed seven sessions, it is a good time to ask participants for their contact details so that they can receive information about future events and other financial stewardship updates.*

*After completing all 12 sessions, some participants may choose to be Mastering Money Facilitators who will be able to take this series and train others in these faithful stewardship principles.*

*Please make photocopies of the SUBSCRIPTIONS page and give participants an invitation to add their contact details to the sheet. Please then send the completed sheet to your local conference/mission Stewardship Director and they will forward it to the Mastering Money office at the South Pacific Division Stewardship Department for registering.*

**STRETCH TIME:** Invite everyone to stand up and do some stretches to get their blood and oxygen flowing.



# Session 8



## Session Time:

About 40-45 minutes

## Session Objective:

To help participants to be prayerful, careful and wise as they seek to build or buy a home using Biblical principles.

## A HOME OF YOUR OWN

*NOTE: This workshop won't give you enough information to make a wise decision when buying a home. It's just a start. Do your research. Seek wisdom from homeowners. Pray lots!*

Owning a home happens in different ways in different cultures. Some people are given family land, so they go to the bush and cut the timbers and harvest roofing materials then they build their home with it. Others cut the timbers themselves but need to save up to buy roofing iron and screws. Others need to save hard for years, just to get a deposit, and then they take out a large loan (a mortgage) to have enough money to buy even a humble home.

As more people move into cities, and the price of land and materials keeps increasing rapidly, the need to get a loan to buy or build a home is becoming increasingly common. This session will help us to understand Biblical principles about house loans.

### 1. It's a BIG decision.

Seek to own a home to provide **shelter** for your family.

Count the cost. Home ownership is the single **largest** investment most families ever make.

“For which of you, intending to build a tower, does not sit down **first** and **count** the cost, whether he has enough to finish it lest, after he has laid the foundation, and is not able to **finish** it, all who see it begin to mock him” (Luke 14:28, 29).

This session is not to encourage you to get a long-term debt, but if you choose to do so:

1. Do it **carefully** and **prayerfully**
2. Plan to pay off your mortgage as **soon** as possible. Put all bonuses, inheritances, unexpected income, etc., into your house loan to save **lots** of interest.

The word 'mortgage' means 'a pledge until death'. The debt remains until it is paid in full and the debt then 'dies', or the bank takes the property from the borrower (the debt 'dies' at foreclosure), or the debt remains until the person dies and the bank is paid from their estate. For many people in expensive cities today, their house loan takes their whole life to repay. Be careful, you don't want to be a slave to the banks until you die!

3. Consider Deuteronomy 15:1-6 and why God limited creditors to only loan amounts that could be paid back in **seven** years.

God loves people and He doesn't want anyone to take unfair advantage of any of His children. His guidance that loans should be limited to seven years was to stop the lenders and banks from giving such big loans that the borrowers would be their servants for many decades, or even their whole life. Deuteronomy 15 doesn't say that we can't take a loan that will take longer than seven years to repay, but it does show God's concern for the borrowers and that we should borrow as little as we possibly can when purchasing a suitable shelter for our family.

## 2. "Location, location, location."

An ideal housing arrangement:

- Room for **one** family
- On **high** ground away from floods
- Enough land for a vegetable **garden**
- Close to work, education and church
- In a strong capital **growth** area
- Something you can comfortably **afford** to pay off!

## 3. The 30-year mortgage is a LONG time!

The typical story is a couple gets married, then:

1. buys a home
2. starts a family
3. raises the children
4. puts them through school
5. then the children get married
6. you become grandparents, and
7. you're still paying for your house!

## IS THERE A BETTER WAY?

# How to Purchase a House

## Be SMART, Borrow SMALL, Live SIMPLY

This page is provided simply to show that investing in ways that are suitable for your stage of life is very wise. It is based on 30 years of historical Australian house values and interest rates data (1992 and 2022). There are many variables in various countries, house locations and economies, but the three foundational principles are:

Be **SMART**, Borrow **SMALL**, Live **SIMPLY**.

There is no currency written on the numbers in this table below because this workbook is used across many countries. The goal of this page is simply to teach the three core principles above. The numbers and currencies will vary depending on the local culture and people's needs.

<b>30 Year Plan versus 2 x 10 Year Plan</b>		
<b>BIGS FAMILY</b>	<b>Both finally want a '1,000,000 house'</b>	<b>SMALLS FAMILY</b>
1,000,000	HOUSE 1 PURCHASE PRICE	600,000
- 100,000	10% Deposit	- 60,000
<u>900,000</u>	Balance Owing (Loan)	<u>540,000</u>
7% / 30 years	Terms (Interest / Duration)	7% / 10 years
5,988/month	Monthly Payment	6,270 /month
	Smalls House 1: 10 years paid in full (loan + interest)	752,400
	Sale of Smalls House 1 after 10 years (5.4%/yr capital increase)	1,015,213
	HOUSE 2 PURCHASE PRICE	1,692,022 #
	Deposit	- 1,015,213
	Balance Owing (Loan)	676,809
	Terms (Interest / Duration)	7% / 10 years
	Monthly Payment	7,858 / month
	10 years paid in full (loan + interest)	942,960
	<b>After 20 years</b>	
	Smalls Total Amount Borrowed	1,216,809
	Smalls Total Amount Paid (loans + interest)	1,695,360
	Smalls Cashflow <u>Sacrificed</u> first 10 years	- 33,840 *
	Smalls Cashflow <u>Sacrificed</u> second 10 years	- 224,400 **
	Smalls Total Cashflow <u>Sacrificed</u> over 20 years (= 1,076/mth)	- 258,240
	Smalls Total Cashflow <u>Saved</u> (Yrs 21-30)	718,560 ***
	Smalls Net Balance (Saved – Sacrificed)	460,320
	<b>After 30 years ... both got their '1,000,000 house'!</b>	
<b>BIGS FAMILY</b>		<b>SMALLS FAMILY</b>
2,159,180	Total Amount Paid (loans + interest)	1,695,360
4,844,158	Current value of homes (including 5.4%/yr capital growth)	4,844,158
<b>0</b>	<b>Total Extra Cashflow Available for Giving &amp; Expenses</b>	<b>460,320</b>

NOTE: Due to variations between countries, no stamp duty, conveyancing or account fees have been included.

# The '1,000,000 house' next door to the Bigs has increased in value by 5.4%/year compounding so it costs 1,692,022 for the Smalls to purchase it in Year 10—now they're neighbours!

\* Smalls monthly payments (6,270) minus Bigs monthly payment (5,988) = 282 x 12 x 10 = 33,840

\*\* Smalls monthly payments (7,858) minus Bigs monthly payment (5,988) = 1,870 x 12 x 10 = 224,400

\*\*\* In years 21 to 30 the Smalls save the equivalent of the Bigs' monthly payment (5,988) into a bank account. Even without any compound interest, over the 10 years this account will grow to a balance of 718,560.

**THE BOTTOM LINE:** By being frugal—especially between years 11 and 20—patient and careful, the Smalls have an extra **460,320** that they could invest in their needs, the needs of others, advancing the cause of God and other opportunities.

# Wisdom for Borrowers

When the authors compared various borrowing time periods and strategies for purchasing a home we found that the closer a borrower can get to the seven year loan period mentioned in Deuteronomy 15, the better off the borrower was in the long term. However, in locations where median house prices are more than ten times the average annual household income, seven year house loans, on even the cheaper houses, are simply not feasible for most families.

So, what's the conclusion? The data still strongly supports the foundational principles of 'Be Smart, Borrow Small, Live Simply'. Even in expensive housing markets, living simply and humbly will give us more resources to invest in God's mission and in caring for our families. We are called to turn away from pride and luxury and to put God first in all that we do (James 4:10; Micah 6:8). We are invited to put Christ at the centre of our lives, not status or excess, then we will see that heavy bondage to debt will be replaced by the lightness of freedom from things. When we do this, God promises the blessings of sufficient resources, contentment and peace—that's priceless!

## Points to consider when borrowing money to buy a home.

1. Get **educated** first. Really know what you are doing.

Education is VERY important when choosing what type of house and loan to get.

2. Get debt free **before** borrowing for a home.

Make sure you have paid off all your other debts before you take out a big house loan.

3. Borrow as **little** as possible. Be humble. You won't regret it.

4. Make the payback term as **short** as possible and pay it back quickly.

5. Aim for the **lowest** interest rate.

6. Be sure there is **no** prepayment penalty. See it in writing.

7. Avoid using a guarantor. Stand alone in your borrowing commitments.

8. Ensure you still have your **emergency** fund after paying your deposit.

9. Shop for the best money. (Terms, fees, fixed/variable interest rates, respected lender etc.)

10. Plan for potential changes in interest rates, employment, or personal circumstances.

Tough times come in life and you need to be ready for them. Don't leave yourself exposed by taking a loan that is too big to comfortably repay.

Taking these factors into account will help you make informed decisions and secure a home loan that aligns with your life and financial goals. Consulting with a trusted mortgage broker or financial advisor is recommended so that you can receive specific guidance for your situation.

**REMEMBER:** Some people, most people, are not planning on going to heaven. Most people in the media and social media are not planning on going to heaven. They have earthly priorities because they don't have a mansion in heaven that they are investing in.

The housing and investment priorities of a Christian are different to most people in society.

Make decisions carefully and prayerfully—on your knees with God's word open.

**GOAL** = DEBT FREE A.S.A.P.

## Financial Education Tips.

- Read books on wise money management.
- Listen to podcasts on wise money management.
- Speak with financial advisors about budgeting, investing and loans.
- Expand your financial education at <https://moneysmart.gov.au> The website has guidance on saving, budgeting, loans, investing, retirement and much more.

### **Q&A TIME (5-10 minutes):**

While the Personal Reflection slide is on the screen, invite participants to ask any questions they have about the session material.

**PRIZE QUESTION:** What are the three core principles to follow when borrowing to buy a home?

**Answer:** *Be SMART, Borrow SMALL, Live SIMPLY.*

### **STRETCH TIME:**

Invite everyone to stand up and do some stretches to get their blood and oxygen flowing.

# Session 9



**Session Time:**

About 30 minutes

**Session Objective:**

To help participants understand Biblical principles that can help them to save for and receive suitable care in their old age.

Before we move into this next session, encourage participants to consider how they will use this Mastering Money resource to teach other small groups in their community. Will they share this information with their children, extended family, church family and people in other denominations? Money is a topic that everyone is happy to discuss, so encourage participants to use their workbook to share the principles and their love and concern for all the people they know.

## RETIREMENT READY

Some participants will think that preparing for retirement is only for old people. Let them know that it doesn't matter whether you are 25 or 55, now is the time to start preparing for retirement. The way that a 25-year-old prepares will be different to how a 55-year-old prepares, but both need to prepare. Don't leave it too late.

### 1. Retirement in Scripture.

- Only one direct reference to retirement in all the Bible—the work of the high priest (Numbers 8:23-26).

The priests were to work in the temple from 25 to 50, and then they were to retire and spend the rest of their life supporting and helping the younger priests.

- Don't argue about inheritances (Luke 12:13-15).
- The rich fool (Luke 12:16-21). Don't plan to sit back and live easy.

King David's 'retirement prayer': "Now also when I am **old** and grey-headed, O God, do not forsake me, until I declare Your strength to this **generation**, Your power to everyone who is to come" (Psalms 71:18).

### 2. Ellen White and retirement.

In the whole, comprehensive EGW Index there's not one entry for retirement!

Ellen White wrote many of her best-known and best loved books after age 70, including *The Desire of Ages*.

- Daniel and John both wrote and worked for God into their old age.

"... far better to die of hard work...,  
than to rust out by inaction."

Ellen G. White  
(*The Retirement Years*, p39)

### 3. Common finance-related fears of older people.

Somebody once joked, "I totalled up all my savings and did some financial planning, and it looks like I can retire at 97 and then live comfortably for 11 minutes!"

- Dying too **soon**.
- Living too **long**.
- Terrible **illness**.
- Mental or physical **disability**.

"All these fears originate with **Satan**" (1T 423).

Wow! That's a hard statement from Ellen White, but, when we look at all the times in the Bible that God tells us to "Fear not" and "Do not worry" we can see that her statement is true. Let's move forward in faith, knowing that God provides for the birds of the air as they work their way through life, and He will provide for us too.

### 4. Planning for retirement wisely.

1. Ask God for wisdom as you study His Word. (James 1:5)
2. Learn about retirement's joys and challenges from **older** people. (Proverbs 24:6; 18:2)
3. Read books and websites about **preparing** for retirement. (Proverbs 4:13-18)
4. Have a **plan**. Write a list of actions you are taking to be retirement ready. (Luke 14:28-30)
5. Remember to keep on **giving** your time, talents and finances to God's work. (Acts 20:35)
6. Talk to your children about their availability to **support** you in your old age. (Exodus 20:12)

Dr Bruce Manners summarised his book *Retirement Ready? Plan now to retire well*, with three simple statements about retirement:

1. Money matters
2. Health matters more
3. Attitude matters most

# Points to Consider in Preparing for Retirement

It's never too early to start planning for your retirement. Start today!

## 1. Your #1 financial goal for retirement.

Owning a debt free home. It will give you a place to live without paying rent or a loan.

Also increase your emergency fund from 3 months of living expenses to 6-12 months of living expenses to allow for expected or unexpected job loss or major health emergencies.

## 2. Health care.

Stay healthy physically and mentally with NEWSTART. (Visit <https://newstart.com> for more information on this.)

N = **Nutrition**

E = **Exercise**

W = **Water**

S = **Sunshine**

T = **Temperance**

A = **Air**

R = **Rest**

T = **Trust**

People spend their health to try and get wealth, then they spend their wealth to try and get health!

## 3. Slow down.

Don't just quit your job and retire. Slow down gradually because it keeps you healthier.

Sadly, it's very common for a person to work hard all their life, then retire, and within 12 months die from a heart attack or other lifestyle disease. Let's slow down gradually and stay active as long as we can. Let's aim to 'Live Long and Die Short!' That means we want to live a long, healthy life and then just die quickly at the end, not spend years being sick and tired as we age.

Life can be divided into three main periods:

1. **Learning** years
2. **Earning** years
3. **Returning** years

The learning years are our education years, and they are followed by our earning years when we have a job and provide for the needs of our family, the needs of others and God's work, then come the returning years when we increase our returning of God's blessings into His work because we have reducing need for the material blessings.

Some people also refer to the three stages of life as the GoGo years, then the SloGo years, then the NoGo years!

### 3 Life Stages:

GoGo

SloGo

NoGo

## 4. Where will I get money from?

Try to have more than one source of retirement income—it will also help to keep you active and alive!

- Part-time Work
- Superannuation (if applicable)
- Welfare/Social Security Payments (if applicable)
- Investments (rental property, garden produce etc.)
- Hobbies
- Support from children/family
- Sale of unwanted items

## 5. Minimise expenses:

- Downsize the size and location of your home to reduce land rates, maintenance and taxes.
- Find a moderate climate (less heating/cooling costs).
- Try to legally limit taxes for income and real estate.
- Call on God (Psalms 50:14-15). Don't worry. Move forward prayerfully and carefully.
- God is faithful (Psalms 37:23-27).

### **Q&A TIME (5-10 minutes):**

While the Personal Reflection slide is on the screen, invite participants to ask any questions they have about the session material.

**PRIZE QUESTION:** What are the eight health principles in NEWSTART?

**Answer:** *Nutrition, Exercise, Water, Sunshine, Temperance, Air, Rest, Trust.*

### **STRETCH TIME:**

Invite everyone to stand up and do some stretches to get their blood and oxygen flowing.

# Session 10



**Session Time:**

About 30-40 minutes

**Session Objective:**

To help participants understand Biblical principles that should guide our inheritance planning as we seek to care for our families and God's work.

## INHERITANCE PLANNING GOD'S WAY

The subject of inheritance planning and wills is influenced by the culture in which it occurs. Most cultures have a system for passing assets from one generation to the next, but how it actually occurs can vary greatly. This session will look at some of the benefits and challenges of wills and inheritances from a Biblical perspective, and the content can be tailored to suit local situations.

### 1. The crowning act of a faithful steward. (Matthew 25:14-30)

We must all give an account of our **talents**. (assets, abilities, investments, finances)

### 2. Dying without a will is not a good idea.

About 50% of cultures use written wills to specify the desires of the deceased person. Other cultures use oral and community-led processes or customs to identify the correct distribution of the deceased person's assets. Whichever culture you are in, be sure that your assets will be distributed in the appropriate manner for a follower of Jesus.

- Don't carelessly leave God's possessions to be distributed by your state's/nation's laws.

There are many stories of people leaving behind valuable assets, but the named beneficiaries receive nothing because the will was contested, and the only winners were the lawyers who were paid to try and settle the arguments!

- Christian's wills should be different to non-Christian's wills because we know that all that we have is owned by God. We are just the **stewards** of God's possessions.

### 3. Common practices with wills and inheritances. (See 4T 478-483)

A. Put it off. Do nothing.

- This is not faithful stewardship of God's possessions.

B. Give it to relatives (usually your spouse and children).

- "Anyone who does not provide for their relatives, and especially for their own household, has denied the faith and is **worse** than an unbeliever" (1 Timothy 5:8).
- "A good man leaves an inheritance to his children's **children**" (Proverbs 13:22).
- "In disposing of your property by will to your relatives, be sure that you do not forget God's cause. You are His agents, holding His property; and His claims should have your **first** consideration. Your wife and children, of course, should not be left destitute; provision should be made for them if they are **needy**. But do not, simply because it is customary, bring into your will a long line of relatives who are **not** needy." (4T 482)
- In making your will, "care should be taken not to give to sons and daughters means which **should** flow into the treasury of God. These wills often become the subject of quarrels and dissensions." (4T 483)

C. Give it to people who haven't worked for it

- "For there is a man whose labour is with wisdom, knowledge, and skill; yet he must leave his heritage to a man who has not laboured for it. This also is vanity and a great evil" (Ecclesiastes 2:21).
- When it comes to the use of God's money, "Many are going directly contrary to the light which God has given" (4T 391).

One lady in America left \$12 million to her dog, but no money to two of her grandchildren! Make sure that the way you distribute God's assets when you die, is an ongoing witness of your love for your family and God.

### 4. The Christian will—new and different. (See 4T 478-483)

Faithful stewards, "devote themselves and their property to God, and, while acting as His stewards, they would have the **satisfaction** of doing their duty. By becoming their own executors, they could meet the claims of God **themselves**, instead of shifting the responsibility upon others." (4T 480)

**Do your giving while you're living so you're knowing where it's going!**

Do your giving while  
you're living so you're  
knowing where it's going!

# Making Your Will

## 1. Remember God's Ownership.

- “And you shall remember the Lord your God, for it is He who **gives** you power to get wealth” (Deuteronomy 8:18).
- Our property and our children all belong to God. It is OK to use some of God's property to care for the real **needs** of His children (education, food etc.).

## 2. Always seek wise, legal advice to write your will.

(Don't just download a will!)

- “Plans go wrong for lack of **advice**; many advisers bring success” (Proverbs 15:22).

## 3. The three proper uses of money.

- Your (family's) **needs**.
- Needs of **others**.
- The work of **God**.

God blesses us beyond our needs so that we can improve our standard of **giving**, not just our standard of **living**.

## 4. What percentage to God in Your Will?

1. GOD FIRST: 10% tithe on the increased value of your assets is the absolute **minimum** for God. (Malachi 3:8-12).
2. Then, allocate assets to take care of your family's real **needs** and others' real **needs**.
3. Allocate generous thank offerings to God with the balance of your/His estate.

“Give your children enough so they can do anything, but not so much that they can do nothing.”

*Warren Buffett  
American billionaire investor and philanthropist*

## 5. The value of giving before you die.

- a. Be your own executor. (4T 480)
- b. Can't be contested after you die.
- c. Brings you great satisfaction. (Acts 20:35)

Do your giving while you're living so you're knowing where it's going!

Making a valid Will is an important decision that reveals your love for God, your family and the community. This session is helping you to understand God's ways of leaving an inheritance of your assets, but have you also made plans for the care of your precious, young children if you were to pass away unexpectedly?

## Three Best Legacies to Leave to Your Children

1. Love for **God**.
2. Willingness to **work** hard.
3. A good **education**.

Pass on your values  
before your valuables!

**Pass on your values before your valuables!**

## Responsibility to Children

### 1. Individual responsibility.

Study these Bible passages in your own time to uncover your personal responsibilities towards God's money and assets:

- Matthew 6:19,20 – Store up your treasures in heaven.
- Matthew 25:14-30 – Be a faithful steward with God's talents.
- 1 Timothy 6:17-19 – Use it to do good.
- Ecclesiastes 2:21 – Do your giving while you're living.
- Luke 18:18-30 – Don't put money before obedience to God.
- 2 Corinthians 5:10 – We are each individually responsible.

"If my children don't  
work as hard and as  
smart as I have, they  
don't deserve my money.  
And if they do work as  
hard and as smart as I  
did, they won't need my  
money!"

*An elderly Chinese  
Australian Businessman*

### 2. When to MAXIMIZE gifts to children.

- a. Disabled children.
- b. Young children. (Dependents)
- c. If they are better at giving the assets to God than their parents.

### 3. When to MINIMIZE gifts to children.

- a. Financially stable children who don't need the gifts.
- b. Unbelieving children.
- c. If they are serving the world.

#### 4. Avoiding a terrible mistake.

“The **love** of money lies at the root of nearly all the crimes committed in the world. Fathers who selfishly retain their means to **enrich** their children, and who do not see the wants of the cause of God and relieve them, make a **terrible mistake**. The children whom they think to bless with their means are cursed with it” (CS 330, 331).

#### 5. The very best legacy.

“My son, hear the instruction of your **father**, and do not forsake the law of your **mother**; for they will be a graceful ornament on your head, and chains about your neck.” (Proverbs 1:8-9)

“The poorest parents can leave their children the richest inheritance.”

*Unknown*

“The very **best** legacy which parents can leave their children is a knowledge of useful labour and the example of a life characterised by disinterested benevolence. By such a life they show the true **value** of money, that it is only to be appreciated for the **good** that it will accomplish in relieving their own wants and the necessities of others, and in advancing the cause of God.” (3T 399)

#### **Q&A TIME (5-10 minutes):**

While the Personal Reflection slide is on the screen, invite participants to ask any questions they have about the session material.

**PRIZE QUESTION:** Complete this sentence, “Pass on your \_\_\_\_\_ before you pass on your valuables.”

**Answer:** *Values*

#### **STRETCH TIME:**

Invite everyone to stand up and do some stretches to get their blood and oxygen flowing.

# Session 11


**Session Time:**

About 45 minutes

**Session Objective:**

To help participants understand Biblical principles for investing in ways that glorify God and give financial peace for the future.

## WORRY-FREE INVESTMENTS

Before we start looking at Biblical investment guidance, let's consider some globally applicable, basic rules of investing that can be useful in nearly all circumstances.

### The 7 Foundational Principles of Investing

#### 1. Align Your Investments with Life Values & Purpose

- Your moral and spiritual principles need to guide your investment choices. (e.g. avoid exploitation and environmental damage, choose ethical businesses, etc.).

#### 2. Spend Less Than You Earn

- The first “law” of investing: you need surplus to invest. Across cultures, the habit of saving before spending leads to wealth creation.

#### 3. Put Money to Work (Don't Let it Sit Idle)

- Unused capital loses value (through inflation, erosion, or opportunity cost).
- From ancient agriculture to modern finances, investors understand that resources should be planted, traded, or lent, not buried.

#### 4. Diversify to Reduce Risk

- “Don't put all your eggs in one basket” is a proverb in many languages. Spreading risk is universal wisdom.

#### 5. Think Long-Term

- Sustainable wealth comes from compounding growth over time, not chasing quick wins.

#### 6. Understand Before You Invest

- Investing blindly leads to loss. Get educated first. Know what you're investing in, and why.

#### 7. Protect Against Loss

- Capital preservation comes before growth. Don't risk everything on a chance of success.

Now let's look at some Biblical wisdom.

Noah's Investment Strategy – It may seem like a strange place to look for Biblical investment advice, but the story of Noah and his family holds a key foundational investment principle. To the world-loving people of Noah's day he appeared to be a foolish investor. He was investing all his time, energy and finances, his whole life, into a belief, an idea, that everyone laughed at. It had never rained before, and nobody had ever heard of a flood. Everyone scoffed at Noah as he and his family worked in faith to build an ark, exactly as God had told them to. "Noah did; according to all that God commanded him, so he did" (Genesis 6:22).

To the world around us, it seems incredibly foolish to think that returning 10% of our income to God is wise, or investing only in ethical investments that often give lower returns is the right thing to do, or stopping our employment and closing our businesses on Sabbath is best, or believing that "it is more blessed to give than to receive" (Acts 20:35), but God knows what is best, always.

Whose investments survived the flood, Noah's or his worldly neighbours? It cost Noah everything to obey God, but he was rewarded with everything, literally the whole earth became his, and he was given eternal life.

What about us today? The Bible tells us, "As it was in the days of Noah, so it will be at the coming of the Son of Man" (Matthew 24:37 NIV). God's ways are still the best ways, always.

(Other Bible verses to support Noah's investment strategy: Genesis 6:8-10,18,22; 9:1; 1 Corinthians 1:26-27; 3:19; Matthew 6:19-21; Hebrews 11:7).

## 1. Understanding "Don't".

"Don't lay up for yourselves treasures on earth, where moth and rust destroy and where thieves break in and steal" (Matthew 6:19).

Do NOT store up treasures on this earth. Earthly investments are not safe or secure. But does that mean that Christians can never invest here on earth? Let's keep reading.

## 2. Understanding "Do".

"But lay up for yourselves treasures in heaven, where neither moth nor rust destroys and where thieves do not break in and steal" (Matthew 6:20).

"As Christ's followers give back to the Lord His own, they are accumulating treasure which will be theirs when they hear the words: "Well done, thou good and faithful servant: ... enter thou into the joy of thy Lord. (9T 59).

"Those who do this will meet with no loss. The treasure laid up in heaven is secure; and it is put to our account, for Jesus said: "Lay up for yourselves treasures in heaven." Men may sow here, but they reap in eternity (5T 262)."

Store up your treasure in heaven. Our primary place for investing is in heaven

How do we invest in heaven?

1. Give to the needs of others.
2. Give to the cause of God.

"Let us live more simply, so that others might simply live."

*Ronald Sider (Rich Christians in an Age of Hunger)*

"Every opportunity to help a brother in **need**, or to aid the cause of **God** in the spread of the truth, is a pearl that you can send beforehand and deposit in the bank of heaven for safekeeping... Every such opportunity improved **adds** to **your** heavenly treasure" (3T 249).

### 3. Looking for a safe place to keep money?

There's no truly safe place on this earth—it's all going to burn! But what about investing for our family's future and our retirement years? Let's keep reading.

### 4. Savings versus hoarding.

Grow and keep a savings account with **three** to **six** months of living expenses.

Save for emergencies, for future purchases, for retirement or to make contributions to God's cause.

Hoarding = Saving for **security**. (Solomon knows that we'll never have enough to feel secure.)

- Let God be your security (Jeremiah 17:7-8).

Biblical Savings = Saving for a godly purpose.

The Bible encourages saving but discourages hoarding.

"Precious treasure and oil are in a wise person's dwelling, but a foolish person devours all he has" (Proverbs 21:20 TLV).

## Problems With Hoarding

### 1. Loss in a failing economy.

"Those who desire to be **rich** fall into temptation and a snare, and into many **foolish** and **hurtful** lusts which drown men in destruction and perdition.... [Do not] trust in **uncertain** riches' (1 Timothy 6:9-17)

### 2. Holding the assets too long.

"Come now, you rich, weep and howl for your miseries that are coming upon you!" (James 5:1).

"Those who still cling to their earthly **treasure**, and will not make a right disposition of that which is lent them of God, will **lose** their treasure in heaven, lose **everlasting** life" (1T 174).

### 3. Can't buy or sell.

"No one may **buy** or **sell** except one who has the mark or the name of the beast, or the number of his name" (Revelation 13:17).

"For what will it profit a man if he gains the **whole** world, and loses his own soul? Or what will a man give in exchange for his soul?" (Matthew 8:36-37).

## 4. Documented evidence of selfishness.

“Come now, you rich, weep and howl for your miseries that are coming upon you! Your riches are corrupted, and your garments are moth-eaten. Your gold and silver are corroded, and their corrosion will be a **witness** against you and will eat your flesh like fire. You have heaped up treasure in the last days” (James 5:1-3).

Our account documents will be written evidence of our unused talents.

Someone once said, “Show me your bank statements and your diary and I will tell you your priorities.” Yes, we spend our money and time on our highest priorities. Jesus said it well, “Where your treasure is, there your heart will be also.”

“Hoarded wealth is not merely useless, it is a **curse**. In this life it is a snare to the soul, drawing the affections **away** from the heavenly treasure. In the great day of God its witness to unused talents and neglected opportunities will condemn its possessor” (COL 352).

## Further Investment Guidance

### 1. Get-rich-quick schemes usually:

- a. Promise of **high** returns.
- b. Involve something new that you don’t really **understand**.
- c. Ask you to risk money that you can’t afford to **lose**.
- d. Pressure you to make a **quick** decision – short window of opportunity – get in on the ground floor (multilevel). “Don’t miss out!”

“There is a way that **seems** right to a man, but its end is the way of death” (Proverbs 14:12).

“Those who work their land will have abundant **food**, but those who chase fantasies will have their fill of **poverty**.” (Proverbs 28:19).

Ask for examples of ‘get-rich-quick’ schemes that operate in the local culture and society.

Explain the dangers of speculation. Speculation is the hope of financial gain but with the risk of significant loss. The Bible and Ellen White regularly warn against it.

*If you are caught in a get-rich-quick scheme now, please prayerfully read ‘The Deceitfulness of Riches’ in 2T 280-288. See also Proverbs 13:11; 28:19-20.*

## 2. Better places to invest.

- Your family home.
- Government-backed investments (sometimes).
- Projects to advance the cause of God.
- Education of God's workers.

And remember that paying off your debts is also an excellent place to invest.

## 3. Diversify investments for safety.

- “Divide your portion to seven, or even to eight, for you do not know what misfortune may occur on the earth” (Ecclesiastes 11:2).
- “In the morning sow your seed, and in the evening do not withhold your hand; for you do not know which will prosper, either this or that, or whether both alike will be good” (Ecclesiastes 11:6).

Just a quick reminder that there are lots of stewardship resources advertised in the back of the workbook, so please make sure that you learn more about them.

### **Q&A TIME (5-10 minutes):**

While the Personal Reflection slide is on the screen, invite participants to ask any questions they have about the session material.

**PRIZE QUESTION:** Are Christians warned about hoarding or about saving?

**Answer:** *Hoarding. Christians should save for godly purposes such as their family's future needs, the needs of others and God's work.*

### **STRETCH TIME:**

Invite everyone to stand up and do some stretches to get their blood and oxygen flowing.

# Session 12


**Session Time:**

About 30 minutes

**Session Objective:**

To inspire participants to live their life in a way that glorifies God, contributes to His mission and allows them to hear His words, "Well done!".

## WELL DONE!

Before we start our final session, I'd like to share. A modern-day parable with you.

The story is told of a man, let's call him Peter, who received a new sports car as a gift from his brother. One day he drove it into the city and parked it on the street while he did some shopping. On returning to his car, loaded with shopping bags, he saw a young homeless boy staring at the shiny, new vehicle with wide eyes.

As Peter approached the car, the boy shyly asked, "Excuse me, sir. Is this your car?"

"Yes, it is," Peter replied. "My brother gave it to me. It was a gift."

The boy's eyes lit up with surprise at the thought of such a generous and expensive gift. "Wow!" he said. "That's incredible! I wish ... I wish ... but before he could finish his sentence, Peter finished it for him.

"Yes, I know, son. You wish you had a brother like that."

"No, no, sir. That's not it." the boy quickly replied. "I wish ... I just wish I could BE a brother like that."

Just like Abraham of old, we are each blessed to be a blessing (Genesis 12:2). Jesus said it perfectly, "There's a greater blessing in giving than in receiving" (Acts 20:35).

Do you want to BE a brother like that? Do you want to be a parent like that, and a church member like that, and a community member like that? You don't need to be rich enough to give away a sports car. God simply asks you to look at the things He has already entrusted to your care, big or small, and then use them to love people.

## 1. Settling accounts.

We all know that we must give an **account** to God for the deeds done in this life.

Parable of the Talents (Matthew 25:14-30) — All are blessed to some degree with material talents and other gifts. Let's not be lazy or careless with God's talents. Let's be faithful stewards in His service.

## 2. Building on the rock or on the sand? (Matthew 7:24-27)

"Whoever hears these sayings of Mine, and **does** them, I will liken him to a **wise** man who built his house on the **rock**" (Matthew 7:24).

What was the difference? They both heard the wisdom but only one of them did it.

You've now heard 12 lessons on biblical financial wisdom. Will you do it?

### 3. No way out?

“And there will be signs in the sun, in the moon, and in the stars; and on the earth **distress** of nations, with perplexity, the sea and the waves roaring; men’s hearts failing them from **fear** and the expectation of those things which are coming on the earth, for the powers of the heavens will be shaken” (Luke 21:25-26).

“No earthly power can stay the hand of God. No material can be used in the erection of buildings that will preserve them from destruction when God’s appointed time comes to send retribution on men for their disregard of His law and for their **selfish** ambition” (9T 13).

But God’s people know the Way out!

### 4. The stories of Matthew 25.

**How to ‘Be Ready’ as you invest God’s money until Jesus comes:**

- a. The ten virgins – provide for our (family’s) **needs**.
- b. The talents – manage God’s **talents** wisely.
- c. The sheep and the goats – provide for the needs of **others**.

## Understanding the Talents

### 1. Parable given for last-day Christians.

“He delivered his **talents** to them” (READ Matthew 25:14-30).

Read aloud the full parable in Matthew 25:14-30, then read Ellen White’s comment on it below.

“I was shown that the parable of the talents has not been fully understood. This important lesson was given to the disciples for the benefit of Christians living in the **last** days. And these talents do not represent merely the ability to preach and instruct from the word of God. The parable applies to the temporal [financial/material] means which God has entrusted to His people. ... God requires those who have possessions here, to put their money out to usury [earn profit] for Him—to put it into the cause to spread the **truth**” (1T 97).

### 2. Multiplication of talents.

“Every **soul** saved is a **talent** gained. If truly converted, the one brought to a knowledge of the truth will, in his turn, use the talents of influence and of means which God has given him, in working for the salvation of his fellow men” (2T 660).

It’s been said that “The resources are in the harvest.” When we win souls for the kingdom, they bring their resources of time, talents, finance and energy and they’re excited to be able to faithfully contribute these blessings for God’s work.

“The Lord designs that the means entrusted to us shall be used in building up His kingdom. His goods are committed to His stewards that they may be carefully traded upon and bring back a revenue to Him in the saving of souls unto eternal life” (6T 448).

### 3. Giving it all back.

God gives us the talents, we invest them for Him and return it all to Him, and He then gives it all back to us in eternity—principal and huge interest!

### 4. Helping the poor.

- The basis of the Judgement. (Matthew 25:31-46)
- The Judgement is not based on our deep understanding of doctrinal beliefs.
- God can tell if we are safe to save by how we spent our money. He wants to know, have we been changed from selfish hearts to loving hearts?

“When the nations are gathered before Him, there will be but two classes, and their eternal destiny will be determined by what they have done or have neglected to do for **Him** in the person of the **poor** and the **suffering**” (DA 637).

## Some Final Words

### 1. Finishing the work with a Mission Refocus.

Have we been sliding down through these stages of ‘mission drift’?

Stage 1      Missionaries “Go” and give their whole lives (Acts 1:8; Matthew 28:19-20).

We still tell stories about these dedicated men and women who gave their entire lives in mission service. “We stand on the shoulders of giants.”

Stage 2      People stop ‘going’ to the mission fields but give money to support foreign mission needs.

Stage 3      Eventually, people get distracted by the cares of life and mission offerings fall in proportion to incomes.

**It’s time for a Mission Refocus.**

### 2. Faithfully empty our wallets for the kingdom.

“The kingdom of heaven is like treasure hidden in a field, which a man found and hid; and for joy over it he goes and sells all that he has and buys that field” (Matthew 13:44).

### 3. The words “Well done!”

“Well done, good and faithful servant; you were faithful over a few things, I will make you ruler over many things. Enter into the joy of your Lord” (Matthew 25:21).

## In Conclusion

Jesus spoke often about money and assets. Yes, money matters, but it mustn't be your master! God knows that we need it—and how easily it can distract us from eternal priorities—so He offers us all the knowledge, and power from the Holy Spirit, to be faithful.

Let's move forward on our knees. Let's work carefully and prayerfully to faithfully manage the talents God has so generously entrusted to us.

### **Q&A TIME (5-10 minutes):**

While the Personal Reflection slide is on the screen, invite participants to ask any questions they have about the session material.

**PRIZE QUESTION:** What was the difference between the man who built on the rock and the man who built on the sand?

**Answer:** *They both heard the wisdom, but only the man who built on the rock went and did it.*

Thank you all for your participation, your great questions and your helpful comments. Remember to take your workbook home and to share what you've learnt with other people in your family, church and community.

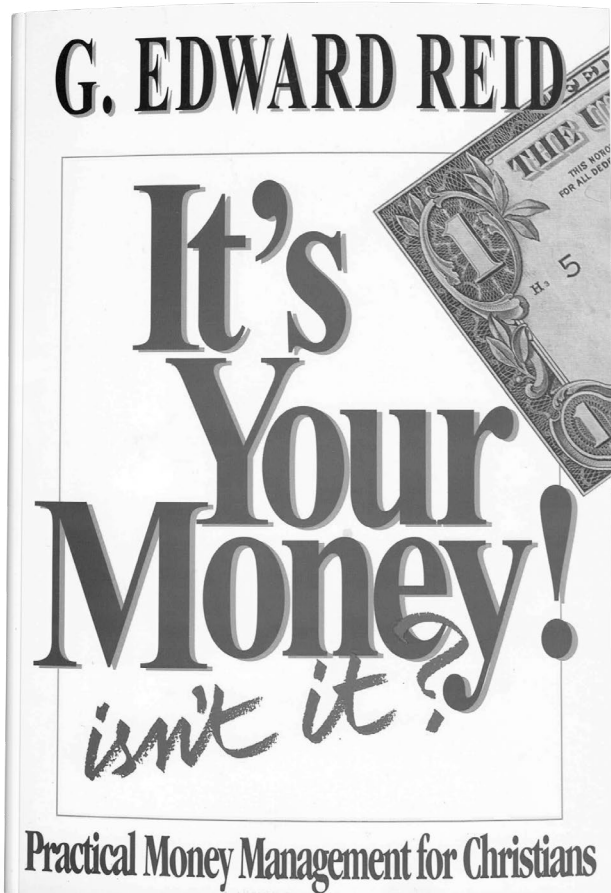
### **DEDICATION PRAYER:**

Pray that God will give wisdom, blessings and an abundant life to every participant and that they will be faithful stewards of all that God has blessed them with.

**To stay up-to-date with all the latest Mastering Money resources as they come ready, please visit: <https://stewardship.adventistchurch.com/masteringmoney/>**



# Biblical Money Management



## A Christian Attorney Gives a Fresh Look at the Biblical Principles of Personal Money Management.

- ✓ Debt Elimination
- ✓ Estate Planning
- ✓ Investments
- ✓ Teaching Children
- ✓ Home Purchasing
- ✓ Tithing
- ✓ Retirement
- ✓ Christian Education
- ✓ Family Budget
- ✓ and Much More!

**M**any well-meaning Adventist Christians find themselves getting involved in the same financial practices as their non-Christian peers—credit card debt, money-hoarding habits, over-indulgence, and wrong concepts about investments, insurance, estate planning, and retirement.

What is a Christian to do? Do we have any counsel regarding proper methods of management? G. Edward Reid says yes—very definitely! Through His Word, God has given specific guidelines to direct our lives so that we can enjoy the blessings that He promises.

Did you know that there are more than 1,600 references in Scripture to money, possessions, and people's attitude toward them, and that more than two thirds of Jesus' parables deal with money or possessions? In this informative and practical book the author presents a fresh look at these biblical principles of personal money management.



*G. Edward Reid is the director of the Stewardship Department for the North American Division of Seventh-day Adventists. He is an ordained minister, licensed attorney, and is certified as a teacher and counselor by Christian Financial Concepts. Ed and his wife, Kathy, have conducted numerous money management seminars and have counseled many couples seeking financial management assistance.*

Christian Living/Finances

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View this book online at <https://bit.ly/3D098RN>

# God First iPromise

ARE YOU READY TO MAKE A VOW TO GOD TO BE A FAITHFUL STEWARD OF ALL THAT HE HAS GIVEN TO YOU?


## GOD FIRST

### I PROMISE:

-  To **SET APART** the first moments of each day to commune with God through **PRAYER, BIBLE STUDY**, the Spirit of Prophecy, Sabbath School lessons and **FAMILY WORSHIP**.
-  To **IMPROVE** my **RELATIONSHIPS** by growing in love, forgiveness, and reconciliation.
-  To **ESTABLISH** one new **HEALTHY HABIT** to better serve the Lord with my body and mind: \_\_\_\_\_
-  To **DEVOTE** regular time each week to **WORK** for God, spreading the good news to others through Bible studies, small groups, etc. (TMI).
-  To **KEEP** the **SABBATH HOLY** by preparing on Friday, keeping its guidelines and thinking and doing God's ways.
-  To **FAITHFULLY RETURN** the Lord's **TITHE** (10% of my income).
-  To **DEDICATE** a percentage (\_\_\_\_%) of my income as a regular **OFFERING** to the Lord





WITH GOD'S HELP: \_\_\_\_\_ DATE: \_\_\_\_\_

ENGLISH TRANSLATION (FOR ADULTS)

 **STEWARDSHIP MINISTRIES**


## GOD FIRST

### I PROMISE:

-  to **SPEND TIME** talking to Jesus when I first wake up every day.
-  to ask Jesus to help me **FORGIVE** and **LOVE** others because it can be really hard.
-  to choose **HEALTHY HABITS** so I can listen to God's voice.
-  to **TELL** all my friends and family about Jesus.
-  to make **SABBATH** extra special by getting ready.
-  to **faithfully RETURN** God's **TITHE** which is **10% of whatever income He FIRST gives me**.
-  **PROMISE** a percentage (\_\_\_\_%) of my income as regular offering.

WITH GOD'S HELP: \_\_\_\_\_ DATE: \_\_\_\_\_

ENGLISH TRANSLATION (FOR KIDS)

 **STEWARDSHIP MINISTRIES**

## GOD IGO PAS

### MI TOK PROMES OLSEM:

-  Bai olgeta dei bai mi toktok wantain God long prea, ridim baible, Ellen White buk, lesan buk na meking femili lotu.
-  Bai senis igo long gutpela pasin: bai mi feitful algeta taim, lustingtung long rong bilong narapels, na laikim narapel.
-  Bai statim wanpela gutpela pasin, long meking wok bilong God wantain gutpela pasin na gutpla tingting.
-  Olgeta wik bai mi makim wanpel taim long mekim misinari wok, baible stadi, laiklik grup, TMI, visitim hausik o ok kain wok olsem blong God papa.
-  Bai mi amamas long dei sabat, redi gut long fraide, bihainim gut ol pasin blong lukautim dispel dei wantain raitpla tingting na toktok long de sabat.
-  Bai mi givim igo bek long God olgeta tait bikos em blong God yet. God em i papa blong olgeta samting.
-  Bai mi giving namba tu tait blong mi olsem ofring igo long meking wok bilong God.

WANTAIN HAVILIM BLONG GOD: \_\_\_\_\_ DEIT: \_\_\_\_\_

TOK PISIN TRANSLATION (FOR ADULTS)

 **STEWARDSHIP DEPARTMEN**



ALL RESOURCES HERE



## GRATEFUL LIVING

*God invites us to live gratefully by being faithful stewards of His blessings and enjoying all He gives us. It's a beautiful, whole-of-life existence.*

### THE 8 PILLARS OF GRATEFUL LIVING

- **Time:** dedicating time every day to God & His mission
- **Talents:** using my God-given abilities to serve Him
- **Testimony:** sharing what God is doing in my life
- **Temple:** caring for my mind & body for God's service
- **Treasure:** faithfulness with God's tithe, offerings & assets
- **Territory:** caring for my home, land & the environment
- **Tribe:** caring for my personal, church & global family
- **Truth:** faithfully protecting & sharing God's Word

*"Whatever you do, do it all for the glory of God." 1 Corinthians 10:31*

**Welcome to a whole new level of Christ-centred, abundant living!**

To run a Grateful Living series, simply download the PowerPoints, children's songs, videos and more at <https://stewardship.adventistchurch.com/grateful-living>

Seventh-day Adventist Church *South Pacific*

# Keys to Abundant Living!



GRATEFUL  
LIVING









EVERY CHURCH.

EVERY AGE.

READY TO MODIFY,

OR JUST STAND & DELIVER.

Jesus came so that we can have a truly abundant life, but sometimes we look at parts of our lives and we desire more 'abundance'. Grateful Living is a local-church-tested, eight-Sabbath sermon series that can lead your entire church family, including the children, to a whole new level of Christ-centred, abundant living.

-  ✓ Sermons
-  ✓ PowerPoints
-  ✓ Children's Activity Sheets
-  ✓ Videos
-  ✓ Songs & Lyrics
-  ✓ Music Scores
-  ✓ Promotional Kit
-  ✓ AU/NZ and Pacific versions available



Download  
your church's kit here →  
or Visit



[stewardship.adventistchurch.com/grateful-living/](http://stewardship.adventistchurch.com/grateful-living/)

*Special thanks to North NSW Conference for creating and testing the first versions of this Grateful Living series. We are grateful for you!*

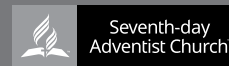


# Sister Betsy is on a mission!



Hi! I'm Sister Betsy, the adrenalin-loving granny who thrives on extreme sports and living life to the full—just like Jesus said we should in John 10:10! I also have a deep passion for supporting front-line mission work at home and around the world, so I want to help you put 'God First' through the practice of systematic benevolence.

What is systematic benevolence?  
I'm so glad you asked!



*South Pacific*

**STEWARDSHIP**

[stewardship.adventistchurch.com/sister-betsy](https://stewardship.adventistchurch.com/sister-betsy)

[@sisterbetsy.spd](https://www.instagram.com/sisterbetsy.spd) [bit.ly/sisterbetsy](https://bit.ly/sisterbetsy)

# Practical Stewardship



## Life Skills Training Camps Documentary

Come on a video journey to discover the innovative methods being used to reach and retain new members in remote corners of Papua New Guinea. Visit multiple camps to witness thousands of precious souls learning more than twenty-five new life skills.

It's a practical way of welcoming and retaining new disciples into their loving and nurturing Seventh-day Adventist church family. Together we can do Practical Stewardship right across Papua New Guinea, the Pacific and around the world. By God's grace, it will make a difference for eternity.

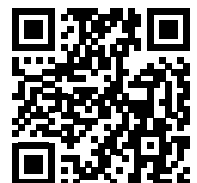
Watch the full documentary at: <https://tinyurl.com/3cxubayh>



Seventh-day  
Adventist Church

*South Pacific*

**STEWARDSHIP**



# By Mastering Money your *financial* health is improving, how's your *physical* health?

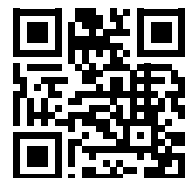


TURNING  
*the Tide*  
ON DIABETES

## Our goals are to:

1. Equip every South Pacific village with the skills and tools to conduct community health assessments for the early detection of diabetes and other chronic disease.
2. Train and resource lifestyle coaches to implement lifestyle intervention programs.
3. Finally, strengthen the capacity of health professionals to prevent, arrest, and reverse chronic diseases, to achieve remission.

To find out more on how you can turn the tide on diabetes, scan the QR code or visit [www.10000toes.com](http://www.10000toes.com)





Seventh-day Adventist Church™ *South Pacific*



Seventh-day  
Adventist Church™

**GOD FIRST**

ADVENTIST STEWARDSHIP MINISTRIES

*Stewardship*