

Mastering Money

A BIBLICAL FINANCE WORKBOOK



BY JULIAN ARCHER & G. EDWARD REID

IMPORTANT DISCLAIMER

The information in this workbook and education series is only for general information and education. To the extent permitted by law, the creators and facilitators accept no liability for any loss or damage arising, whether directly or indirectly, from the use of or reliance on the information contained in this workbook or related materials.

COPYRIGHT

© 2026 Australasian Conference Association Limited (ACA). All rights reserved.

LICENCE FOR USE AND REPRODUCTION

This workbook may be reproduced and distributed for use in local churches, ministry settings and personal study. It may be shared electronically in its original, unaltered form.

This workbook may not be altered, adapted or modified, reproduced for commercial purposes, incorporated into other publications or training materials, or translated or republished without written permission.

Permission requests may be directed to the Stewardship Ministries Department. Visit: <https://stewardship.adventistchurch.com/contact/>

INTEGRITY OF CONTENT

To preserve accuracy and theological integrity, please use only the official and most current version of this workbook found on the Stewardship Ministries website at <https://stewardship.adventistchurch.com/masteringmoney/>. Unauthorised alterations or additions may result in misleading or inaccurate content.

VERSION INFORMATION

Version 2.0 — March 2026

Published online March 2026

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

Workshops	Page
1. Standing on God's Promises	7
2. Eternal Life in the Balance	10
3. Putting God First	14
4. The Great <i>Money</i> Controversy	17
5. Financial Freedom Brings Joy!	24
6. Budgeting Suggestions	29
7. Train Up a Child	31
8. A Home of Your Own	35
9. Retirement Ready	39
10. Inheritance Planning God's Way	42
11. Worry-free Investments	46
12. Well done!	50

Unless otherwise noted, Bible texts are from the New King James Version. Copyright © 1979, 1980, 1982 by Thomas Nelson, Inc. Used by permission. All rights reserved. Verses marked TLB are taken from The Living Bible, copyright © 1971 by Tyndale House Publishers, Wheaton, IL. Used by permission

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*

Important Notice

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 _____ a part of your life!
- Every time you waste money, you _____ a part of your life!
- Every time you save money, you _____ 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.

"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 _____"
(John 10:10).
- "Therefore do not _____, saying, 'What shall we eat?' or 'What shall we drink?' or 'What shall we wear?' For after all these things the _____ seek. For your heavenly Father knows that you _____ all these things. But seek _____ the kingdom of God and His righteousness, and _____ these things shall be added to you" (Matthew 6:31-33).
- "Honour the Lord with your possessions; and with the _____ fruits of all your increase; So your barns will be filled with _____, 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 _____ forsaken, nor his descendants begging bread" (Psalms 37:25)
- "And God _____ able to make _____ grace abound toward you, that you, _____ having _____ sufficiency in _____ things, may have an _____ for _____ good work" (2 Corinthians 9:8)
- "The Lord is my shepherd; I shall not _____" (Psalms 23:1)
- "Bring all the _____ into the storehouse, that there may be food in My house, and _____ _____ 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 _____ lay up for _____ treasures on earth, where moth and rust destroy and where thieves break in and steal; but lay up for _____ treasures in heaven, where neither moth nor rust destroys and where thieves do not break in and steal.” (Matthew 6:19, 20).

“Do not _____ the world or the _____ 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 _____ away, and the lust of it; but he who does the will of God abides _____” (1 John 2:15-17).

2. A mountain of wisdom.

There are more than _____ 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 _____ and _____.

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 _____ hidden in a field, which a man found and hid; and for joy over it he goes and sells _____ that he has and buys that field” (Matthew 13:44)

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

3. Worldly finance gurus.

“_____ is the man who walks not in the _____ of the ungodly, nor stands in the path of sinners, nor sits in the seat of the scornful: but his _____ is in the law of the _____ and in His law he meditates day and night” (Psalms 1:1,2).

4. Ellen White points to the Bible.

“Many are going directly _____ to the _____ which God has given to His people, because they do not read the _____ 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

Session 2

ETERNAL LIFE IN THE BALANCE

1. Possessions in perspective.

“Take heed and _____ of covetousness, for one’s life does not consist in the abundance of the _____ he _____” (Luke 12:15).

Measuring success:

Worldly goal = fame and getting more assets

Christian goal = the success of God’s kingdom

2. God or money?

“No servant can serve two _____; for either he will _____ the one and _____ the other, or else he will be loyal to the one and despise the other. You _____ serve God and _____” (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!

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 _____ out. And having food and clothing, with these we shall be _____. But those who _____ 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 _____ 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 _____.”
(1 Timothy 6:6-10).

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

4. The examples of Scripture.

The Bible stories were given for our benefit.

“Now these things became our _____, to the intent that we should not lust after evil things as they also lusted” (1 Corinthians 10:6).

3 Biblical Examples of Warning

_____ decisions have _____ 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.
- Genesis 14 — Living in Sodom; taken captive; moved back into Sodom again.
- 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 _____ was still there.
 - Her _____ were still there.
 - Her _____ 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 _____.” (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 _____, 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 _____ which will be _____ to them when they shall hear the words, ‘Well done, good and faithful servant.’” (DA 523).

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 _____. But there are those who are guilty of the same sin as Ananias and Sapphira, thinking that if they withhold a _____ 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 _____ 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 _____ 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 _____ 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!

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 _____: good measure, pressed down, shaken together, and running over will be put into your bosom. For with the _____ 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?

Session 3

PUTTING GOD FIRST

Rock Solid Principles

Rock 1. Trusting God with all your heart.

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

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

William Law

Rock 2. God is the owner of everything.

“The _____ 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 _____ is mine, and all its _____”
(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 _____ things come from You, and of Your _____ 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).

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

“Therefore, whether you eat or drink, or _____ you do, do all to the _____ 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 _____ rules over the _____, 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 _____ all your _____ according to His riches in glory by Christ Jesus” (Philippians 4:19).

Three things God has promised:

- Supply your _____ (Philippians 4:19).
- Be with you _____ you go (Matthew 28:19, 20).
- Keep you in perfect _____ (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 _____, unless he employs them to _____ his fellow men, and for the advancement of _____ cause in the earth” (CS 20).

4. Application.

“Whoever desires to come after Me, let him _____ himself, and take up his _____, 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 _____ a man if he gains the _____, 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 _____ you and make your name great; and you shall be a _____” (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.

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.

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.

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 _____ and in _____. 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*

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

Step 4: Expand Your Emergency Fund (equal to 3 month’s income), *then*

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.

Session 4

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 _____ serve _____ and _____” (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, _____ does. With _____ 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 _____ of all” (Genesis 14:20).

4. From ‘Jacob’ to ‘Israel’.

“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 _____ 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 _____ of God’s goodness, _____ of His word, and _____ 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 _____ in God and our _____ 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 _____, and in return He requires you to bring Him your _____ and _____” (CS 75).

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

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

“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 _____ of the tenth, which He claims as His own, and in robbing Him they rob _____ of the heavenly treasure” (3T 398).

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

“Bring the _____ tithe into the _____, that there may be food in my house and _____ 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 _____ 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).

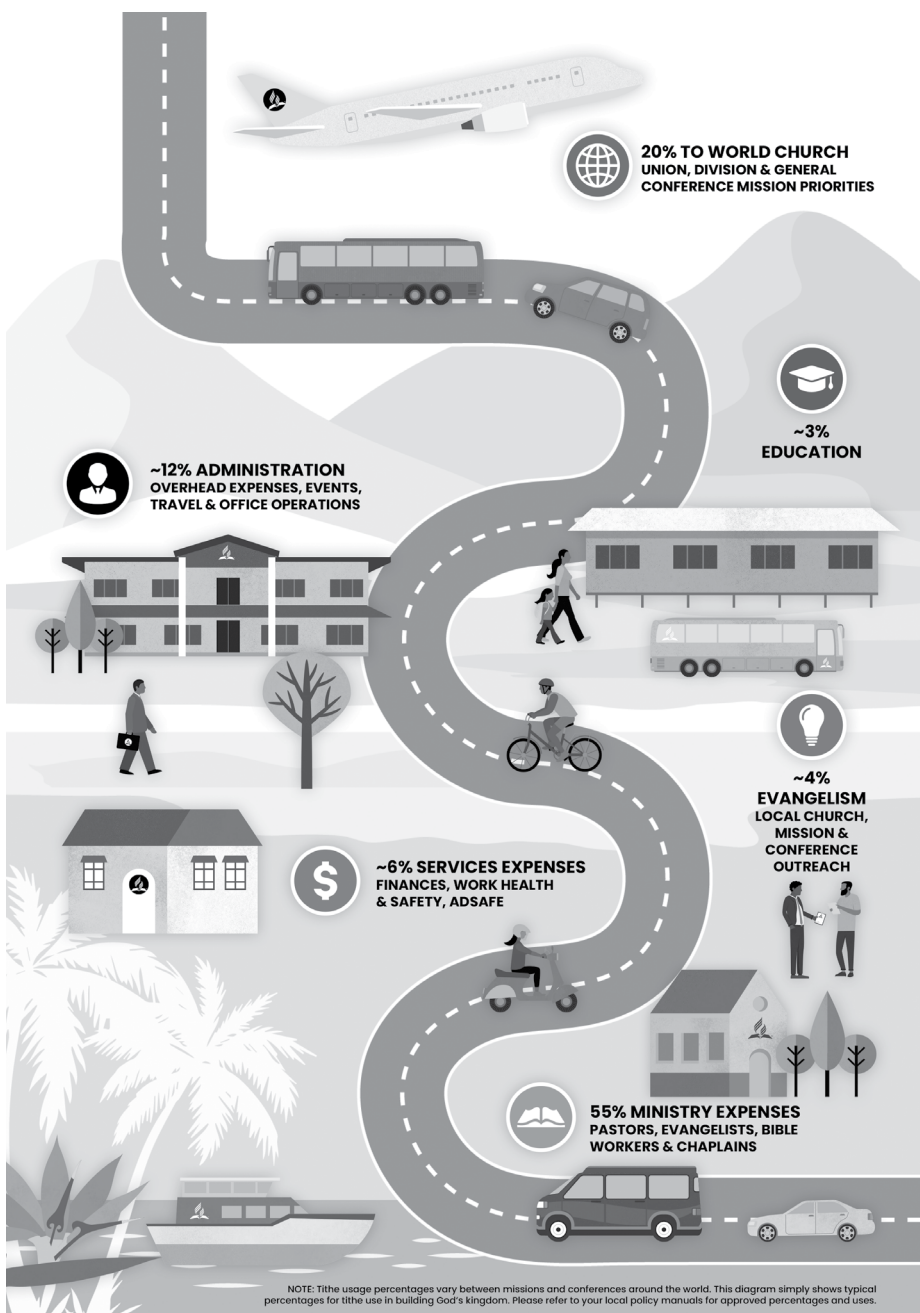
To calculate God’s tithe, write down your total income, profit or increase and then move the decimal point one space to the left and cross out the last number.

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.



In Acts 1:8, Jesus gave the disciples the geography of their mission and told them to witness for Him in “Jerusalem, and in all Judea and Samaria, and to the end of the earth.” God’s money follows His mission, so this Acts 1:8 model is also used for the distribution of His tithe and offerings.

Tithe and offerings are mainly used in the local church, mission or conference, but it is also used for regional mission work and global mission too, just as Jesus asked.

Tithe usage percentages vary between missions and conferences around the world, but this illustration shows a fairly typical usage of tithe by a local mission in the Pacific. While the percentages allocated to each expense category will vary, all missions and conferences divide the tithe across similar categories.

NOTE: Tithe usage percentages vary between missions and conferences around the world. This diagram simply shows typical percentages for tithe use in building God’s kingdom. Please refer to your local policy manuals for approved percentages and uses.

The Significance of Offerings and Donations

Our planned and systematic offerings can be used in ways that the tithe cannot. Offerings are the fuel that runs the church's world mission activities.

How much offering to give?

- Purposefully: "So, let each one give as he _____ in his heart..." (2 Corinthians 9:7).
- Proportionally: "Every man shall give as he is _____, according to the blessing of the Lord your God which He has given you" (Deuteronomy 16:17). "... lay something aside, storing up as he may _____..." (1 Corinthians 16:2).
- 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).

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 _____ 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 _____ 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 _____ 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 _____ 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 _____ and _____ carefully _____ 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. _____ to Me, and I will _____ 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).

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 _____ those who accept the truth through his efforts, to bring the _____ to the storehouse, as an acknowledgment of their _____ upon God. The new converts should be fully enlightened as to their duty to return to the Lord His own. The _____ 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.

Session 5

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.

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

Being a guarantor or giving surety is _____ 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 _____ credit report until it is paid in _____!

3. Avoid Debt Like Smallpox!

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

- “Be determined _____ to incur another debt. Deny yourself a thousand things rather than run in debt. This has been the _____ 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 _____ your debts and then owe no man _____ if you live on porridge and bread. ... Take care of the pennies, and the _____ will take care of themselves” (AH 393).

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

1st 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.

2nd 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.

THEN:

STEP 1: Stop getting more, new debts.

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

STEP 2: Make a covenant with God.

Promise God in prayer that if He blesses you with _____ additional income, you _____ 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 _____ at least while you are walled in with debts.... Do not _____, be discouraged, or turn back. Deny your taste, deny the indulgence of appetite, _____ your pence and pay your debts. Work them off as _____ as possible. When you can stand forth a free man again, owing no man anything, you will have achieved a _____ 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.)

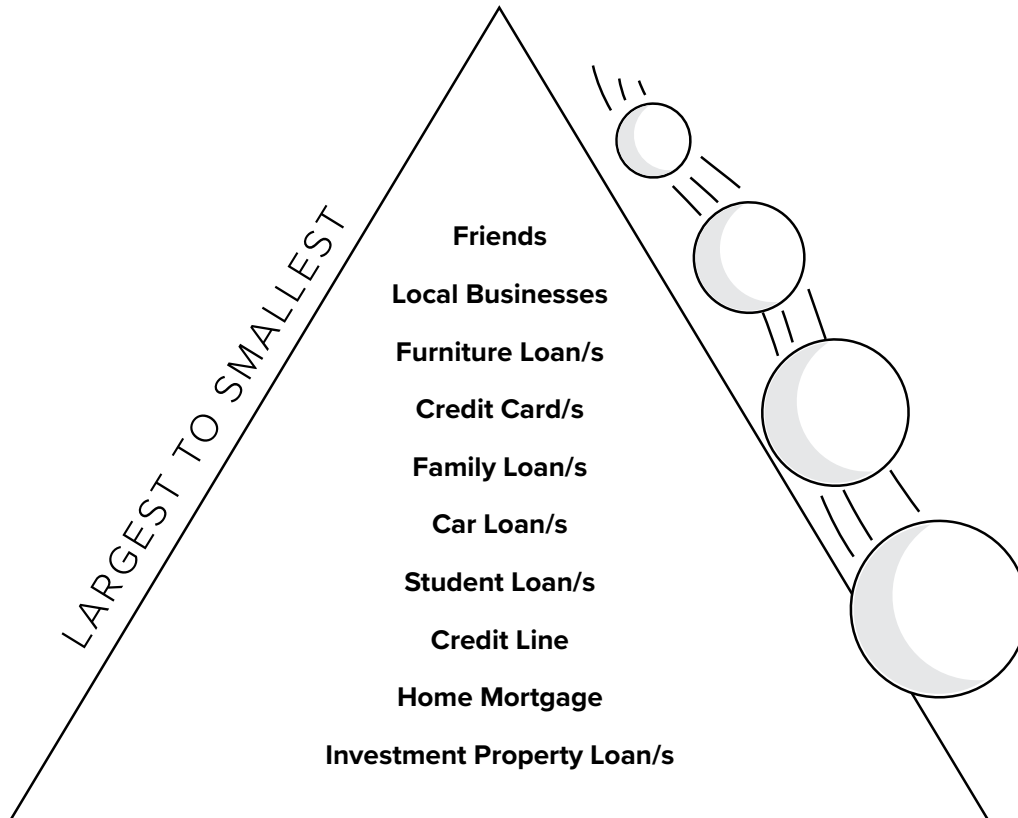
IMPORTANT: Financial education is a key to living a John 10:10 abundant life. It is very important to our lives, but it is rarely taught in school or even university. Congratulations on doing this course!

"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 _____ and ALL your _____.
- *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 _____ your pocket.
 - A LIABILITY is something that usually takes money _____ 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."

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*

Session 6

BUDGETING SUGGESTIONS

1. How much is enough?

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).

2. A budget is ‘counting the cost’.

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

Develop a plan and follow it. Determine your _____, your _____, and your long-term _____.

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

3. Proper uses of money.

“Providing for the _____ of life, in _____ others, and _____ the cause of Christ” (COL 351).

4. Where does all my money go?

You will only know if you are _____ and keeping _____.

5. Buying right is part of Biblical stewardship.

“So, whether you eat or drink, or _____ 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).

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.

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
(A) INCOME/INCREASE	100% (30,000) / year	_____ / year
(TOTAL from all sources)		
<u>EXPENSES</u>		
NON-DISCRETIONARY		
(B) Tithe (10% of A)	10% (3,000)	_____ % (_____)
(C) Income Tax (10% of A)	10% (3,000)	_____ % (_____)
(D) Total Non-Discretionary (= B + C)	20% (6,000)	_____ % (_____)
(E) DISCRETIONARY (= A - D)	80% (24,000)	_____ % (_____)
("Discretionary" = Spendable income)	24,000 ÷ 12 months	_____ ÷ 12 months
Net Spendable income*	= 2,000 per month	= _____ per month
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
TOTAL Spendable Income (E)	24,000 per year	_____ % (_____) / month
(D + E) TOTAL EXPENSES	30,000** per year	_____ 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. ☺

Session 7

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 _____ and admonition of the Lord” (Ephesians 6:4).

“And these words which I command you today shall be in your heart; you shall _____ them diligently to your children, and shall _____ of them when you _____ in your house, when you _____ by the way, when you _____ down, and when you _____ 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 _____ who dwell therein” (Psalms 24:1).

“Every child brought into the world is the _____ 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.

“_____ 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 _____ 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 _____ their own clothing, their books, and other necessities; and by keeping an _____ of their expenses, they will learn, as they could learn in no other way, the _____ and the use of money” (CG 136).

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

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

a. Do not _____ b. Do not _____ c. _____ God d. Be _____

Pass on your _____ before you pass on your _____.

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).
- Training in nurture and admonition [warnings] of the Lord (Ephesians 6:4).
- Let them know that your #1 goal for them is _____ life, and that it starts _____!
(1 John 5:13-15; John 5:24)

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

“Whatever you do, _____ 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 _____ and keep it”
(Genesis 2:15).

“Do you see a man who _____ in his _____? He will stand before _____.”
(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.

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

Teaching Independence

1. Start simple and build a good foundation.

Teach children to manage money by letting them start _____.

This can be done by:

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

Then they will have:

- Their own _____ and _____ money.
- Their own money to buy _____.
- Their own _____ account.
- Their own _____ account.

The 'Rule of Tens' (a traditional Jewish practice):

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

“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

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

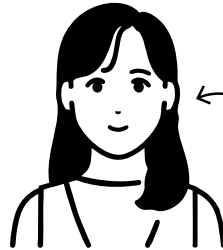
Warren Buffett

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.
- **Delayed gratification** is one of the _____ 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 _____
- a strong _____ ethic
- a deep understanding of God's _____.

"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

Session 8

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!

1. It's a BIG decision.

Seek to own a home to provide _____ for your family.

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

“For which of you, intending to build a tower, does not sit down _____ and _____ the cost, whether he has enough to finish it lest, after he has laid the foundation, and is not able to _____ 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 _____ and _____
2. Plan to pay off your mortgage as _____ as possible. Put all bonuses, inheritances, unexpected income, etc., into your house loan to save _____ of interest.
3. Consider Deuteronomy 15:1-6 and why God limited creditors to only loan amounts that could be paid back in _____ years.

2. “Location, location, location.”

An ideal housing arrangement:

- Room for _____ family
- On _____ ground away from floods
- Enough land for a vegetable _____
- Close to work, education and church
- In a strong capital _____ area
- Something you can comfortably _____ 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**.

30 Year Plan versus 2 x 10 Year Plan		
BIGS FAMILY	Both finally want a '1,000,000 house'	SMALLS FAMILY
1,000,000	HOUSE 1 PURCHASE PRICE	600,000
<u>- 100,000</u>	10% Deposit	<u>- 60,000</u>
<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
	After 20 years	
	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	<u>- 224,400</u> **
	Smalls Total Cashflow <u>Sacrificed</u> over 20 years (= 1,076/mth)	<u>- 258,240</u>
	Smalls Total Cashflow <u>Saved</u> (Yrs 21-30)	718,560 ***
	Smalls Net Balance (Saved – Sacrificed)	460,320
	After 30 years ... both got their '1,000,000 house'!	
BIGS FAMILY		SMALLS FAMILY
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
0	Total Extra Cashflow Available for Giving & Expenses	460,320

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 _____ first. Really know what you are doing.
2. Get debt free _____ borrowing for a home.
3. Borrow as _____ as possible. Be humble. You won't regret it.
4. Make the payback term as _____ as possible and pay it back quickly.
5. Aim for the _____ interest rate.
6. Be sure there is _____ prepayment penalty. See it in writing.
7. Avoid using a guarantor. Stand alone in your borrowing commitments.
8. Ensure you still have your _____ 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.

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.

Session 9

RETIREMENT READY

1. Retirement in Scripture.

- Only one direct reference to retirement in all the Bible—the work of the high priest (Numbers 8:23-26).
- 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 _____ and grey-headed, O God, do not forsake me, until I declare Your strength to this _____, 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.

- Dying too _____.
- Living too _____.
- Terrible _____.
- Mental or physical _____.

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

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 _____ people. (Proverbs 24:6; 18:2)
3. Read books and websites about _____ for retirement. (Proverbs 4:13-18)
4. Have a _____. Write a list of actions you are taking to be retirement ready. (Luke 14:28-30)
5. Remember to keep on _____ your time, talents and finances to God's work. (Acts 20:35)
6. Talk to your children about their availability to _____ 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 = _____

E = _____

W = _____

S = _____

T = _____

A = _____

R = _____

T = _____

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.

Life can be divided into three main periods:

1. _____ years
2. _____ years
3. _____ 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).

Session 10

INHERITANCE PLANNING GOD'S WAY

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

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

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

- Don't carelessly leave God's possessions to be distributed by your state's/nation's laws.
- 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 _____ 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 _____ than an unbeliever" (1 Timothy 5:8).
- "A good man leaves an inheritance to his children's _____" (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 _____ consideration. Your wife and children, of course, should not be left destitute; provision should be made for them if they are _____. But do not, simply because it is customary, bring into your will a long line of relatives who are _____ needy." (4T 482)
- In making your will, "care should be taken not to give to sons and daughters means which _____ 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).

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 _____ of doing their duty. By becoming their own executors, they could meet the claims of God _____, 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 _____ 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 _____ 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 _____; many advisers bring success” (Proverbs 15:22).

3. The three proper uses of money.

- Your (family's) _____.
- Needs of _____.
- The work of _____.

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

4. What percentage to God in Your Will?

1. GOD FIRST: 10% tithe on the increased value of your assets is the absolute _____ for God. (Malachi 3:8-12).
2. Then, allocate assets to take care of your family's real _____ and others' real _____
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.

- Be your own executor. (4T 480)
- Can't be contested after you die.
- 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

- Love for _____.
- Willingness to _____ hard.
- A good _____.

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.

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

3. When to MINIMIZE gifts to children.

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

4. Avoiding a terrible mistake.

“The _____ of money lies at the root of nearly all the crimes committed in the world. Fathers who selfishly retain their means to _____ their children, and who do not see the wants of the cause of God and relieve them, make a _____. 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 _____, and do not forsake the law of your _____; for they will be a graceful ornament on your head, and chains about your neck.” (Proverbs 1:8-9)

“The very _____ 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 _____ of money, that it is only to be appreciated for the _____ that it will accomplish in relieving their own wants and the necessities of others, and in advancing the cause of God.” (3T 399)

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

Unknown

Session 11

WORRY-FREE INVESTMENTS

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.

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 _____, or to aid the cause of _____ 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 _____ to _____ 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 _____ to _____ months of living expenses.

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

Hoarding = Saving for _____. (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 _____ fall into temptation and a snare, and into many _____ and _____ lusts which drown men in destruction and perdition.... [Do not] trust in _____ 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 _____, and will not make a right disposition of that which is lent them of God, will _____ their treasure in heaven, lose _____ life” (1T 174).

3. Can't buy or sell.

“No one may _____ or _____ 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 _____ 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 _____ 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.

“Hoarded wealth is not merely useless, it is a _____. In this life it is a snare to the soul, drawing the affections _____ 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 _____ returns.
- b. Involve something new that you don't really _____.
- c. Ask you to risk money that you can't afford to _____.
- d. Pressure you to make a _____ decision – short window of opportunity – get in on the ground floor (multilevel). “Don't miss out!”

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

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

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.

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).

Session 12

WELL DONE!

1. Settling accounts.

We all know that we must give an _____ 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 _____ them, I will liken him to a _____ man who built his house on the _____" (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 _____ of nations, with perplexity, the sea and the waves roaring; men's hearts failing them from _____ 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 _____ 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) _____.
- b. The talents – manage God's _____ wisely.
- c. The sheep and the goats – provide for the needs of _____.

Understanding the Talents

1. Parable given for last-day Christians.

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

“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 _____ 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 _____” (1T 97).

2. Multiplication of talents.

“Every _____ saved is a _____ 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).

“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 _____ in the person of the _____ and the _____” (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).
- 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

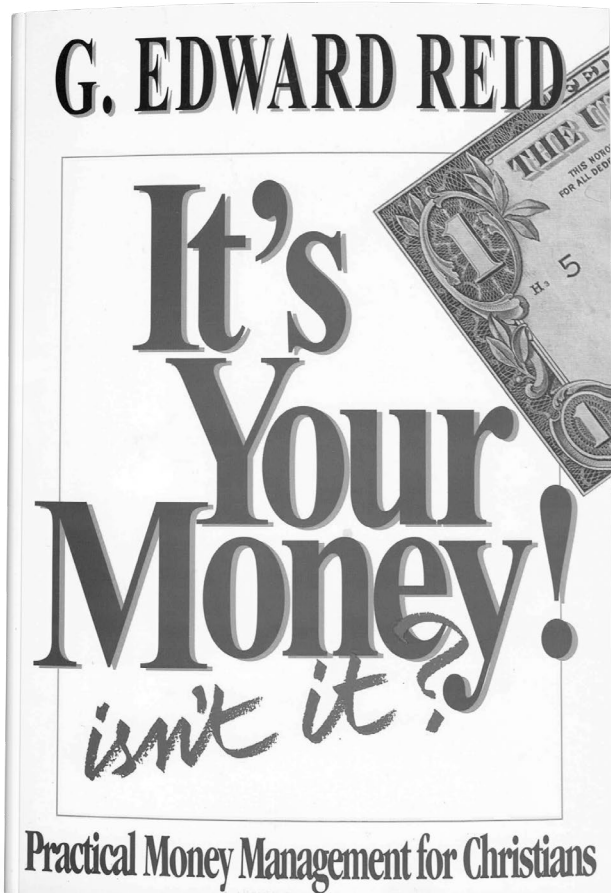
Jesus spoke often about money and assets. Yes, money matters, but it mustn’t be your master! God knows that we need it—and how easily it can distract us from eternal priorities—so He offers us all the knowledge, and power from the Holy Spirit, to be faithful.

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.

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!

Many 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
REVIEW AND HERALD[®]
 PUBLISHING ASSOCIATION
Since 1961 | www.reviewandherald.com

ISBN 978-0-8280-0726-9



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
-  ✓ PowerPoint
-  ✓ 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/

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

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

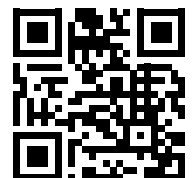


TURNING
the Tide
ON DIABETES

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



Answers

SESSION 1

Standing on God's Promises

- spend, waste, save

Truly Precious Promises

- abundantly (John 10:10)
- worry, Gentiles, need, first, all (Matthew 6:31-33)
- first, plenty (Proverbs 3:9-10)
- righteous (Psalms 37:25)
- is, all, always, all, all, abundance, every (2 Corinthians 9:8)
- want (Psalms 23:1)
- tithes, try Me now (Malachi 3:10)

Spiritual Insights

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

- not, yourselves, yourselves (Matthew 6:19, 20).
- love, things, passing, forever (1 John 2:15-17)

2. A mountain of wisdom

- 2,300
- money, possessions
- treasure, all (Matthew 13:44)
- world, soul (Mark 8:36)

3. Worldly finance gurus

- Blessed, paths, delight, Lord (Psalms 1:1,2)

4. Ellen White points to the Bible

- contrary, light, book (4T 391)

SESSION 2

1. Possessions in perspective

- beware, things, possesses" (Luke 12:15)

2. God or money?

- masters, hate, love, cannot, mammon (Luke 16:13; Matthew 6:24)

3. The uncertainty of riches

- nothing, content, desire, love, sorrows (1 Timothy 6:6-10)

4. The examples of Scripture

- examples (1 Corinthians 10:6)

3 Biblical Examples of Warning

- Today's, eternal

1. Remember Lot's wife in Luke 17:32

- possessions, children, heart

2. A rich, young leader considers heaven

- possessions (Matthew 19:22)
- self (CS 211)
- treasure, given (DA 523).

3. Ananias and Sapphira

- heart, portion (4T 469)

3 Biblical Examples of Faithfulness

1. Abraham: father of the faithful

- faith (Hebrews 11:9-10)

2. Moses chose true riches

- faith, riches (Hebrews 11:24-26)

3. The tax collector chooses God

- you, same (Luke 6:38)
- hard, much, little, all (John Wesley)

SESSION 3

Rock Solid Principles

Rock 1. Trusting God with all your heart

- God first, first (Proverbs 3:6-9, TLB)

Rock 2. God is the owner of everything

- earth (Psalms 24:1)
- world, fullness (Psalms 50:12)
- all, own (1 Chronicles 29:13, 14)

Rock 3. Our purpose in life—to glorify God

- whatever, glory (1 Corinthians 10:31)

God's Perspective

1. Debt is bondage

- rich, poor (Proverbs 22:7)

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

- Provide, needs (Philippians 4:19)
- needs (Philippians 4:19)
- wherever (Matthew 28:19, 20)
- peace (Isaiah 26:3)

3. The master/servant relationship

- curse, bless, God's (CS 20)

4. Application

- deny, cross, profit, whole world (Mark 8:34-37)
- bless, blessing" (Genesis 12:2)

Reaching Financial Freedom

- full, order

SESSION 4

1. Satan's Plan for Your Money

- cannot, God, mammon (Matthew 6:24)

2. Faithfulness is a protection against selfishness.

- God, His

3. Abraham, father of the faithful, tithed

- tithe (Genesis 14:20)

4. From 'Jacob' to 'Israel'

- tenth (Genesis 28:20-22)

The Significance of Tithing

1. Tithing and the tree of knowledge of good and evil.

- distrust, disbelief, rejection (Ed. 25)
- trust, belief

2. Tithing and our covenant relationship with God

- blessings, tithes, offerings (CS 75)

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

- God, themselves (3T 398)

4. Tithing is an act of worship

- whole, storehouse, prove, blessing (Malachi 3:10)

The Significance of Offerings and Donations

- purposes (2 Corinthians 9:7)
- able, prosper (1 Corinthians 16:2)

Welcome Back, Sister Betsy!

- percentage

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

- percentage
- review

Where to bring the offerings?

- place (Deuteronomy 12:5-6)

Tithing and Revival

1. Blessings or cursings?
 - obey, observe, all (Deuteronomy 28:2)
3. Return, revival, and reformation
 - Return, return (Malachi 3:6-12)
5. The minister's responsibility
 - teach, tithe, dependence, command (CS 105)

SESSION 5

2. Beware of Requests to be a Guarantor
 - co-signing
 - my, full
3. Avoid Debt Like Smallpox!
 - never, curse (CS 257)
 - pay, anything, dollars (AH 393)

How to Get Rid of Debt: Three Simple Steps

STEP 1 Stop getting more, new debts.

- cash

STEP 2: Make a covenant with God.

- any, will

STEP 3: List your debts from largest to smallest.

- self, falter, save, fast, great (CS 257)

Additional Assistance

1. Establish a budget.
 - income, expenses
5. Understand assets and liabilities
 - into, out

SESSION 6

2. A budget is 'counting the cost'
 - count cost" (Luke 14:28)
 - income, expenses, goals
3. Proper uses of money
 - necessities, blessing, advancing (COL 351)
4. Where does all my money go?
 - budgeting, records
5. Buying right is part of Biblical stewardship
 - whatever (1 Corinthians 10:31)

SESSION 7

1. An awesome responsibility
 - training (Ephesians 6:4)
 - teach, talk, sit, walk, lie, rise (Deuteronomy 6:6,7)
2. Children are the property of God
 - those (Psalms 24:1)
 - property (AH 183)
3. Start early
 - Train (Proverbs 22:6)
 - learn, purchase, account, value (CG 136)
 - young, account (CG 136)
4. What should they be taught?
 - a. worry b. hoard c. Trust d. faithful
 - values, valuables

What Parents Owe Their Children

1. A Christian home environment
 - eternal, now (1 John 5:13-15; John 5:24)
2. A willingness to work and an appreciation for it
 - work (Colossians 3:23-24)
 - tend (Genesis 2:15)
 - excels, work, kings (Proverbs 22:29)
3. A good education
 - knees, more, more

Teaching Independence

1. Start simple and build a good foundation.

This can be done by:

- young, income, tasks, jobs

Then they will have:

- tithe, offering, gifts, bank, savings

2. Planning ahead—simple budgeting and goal setting.

- best

3. Independence is a primary goal of parenting.

- education, work, faithfulness

SESSION 8

1. It's a BIG decision
 - shelter, largest
 - first, count, finish (Luke 14:28-29 NLT)
 1. carefully, prayerfully
 2. soon, lots
 3. seven
2. "Location, location, location"
- one, high, garden, growth, afford

Wisdom for Borrowers

1. educated
2. before
3. little
4. short
5. lowest
6. no
8. emergency

SESSION 9

1. Retirement in Scripture
 - old generation (Psalms 71:18)
3. Common finance-related fears of older people
 - soon, long, illness, disability
 - Satan (1T 423)
4. Planning for retirement wisely
 1. wisdom (James 1:5)
 2. older (Proverbs 24:6; 18:2)
 3. preparing (Proverbs 4:13-18)
 4. plan (Luke 14:28-30)
 5. giving (Acts 20:35)
 6. support (Exodus 20:12)

Points to Consider in Preparing for Retirement

2. Health care
 - N = Nutrition
 - E = Exercise
 - W = Water
 - S = Sunshine
 - T = Temperance
 - A = Air
 - R = Rest
 - T = Trust
3. Slow down
 1. Learning
 2. Earning
 3. Returning

SESSION 10

1. The crowning act of a faithful steward

- talents

2. Dying without a will is not a good idea

- stewards

3. Common practices with wills and inheritances

- worse (1 Timothy 5:8).
- children (Proverbs 13:22).
- first, needy, not (4T 482)
- should (4T 483)

4. The Christian will—new and different

- satisfaction, themselves (4T 480)

Making Your Will

1. Remember God's Ownership.

- gives (Deuteronomy 8:18)
- needs

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

- advice (Proverbs 15:22)

3. The three proper uses of money

- needs
- others
- God

4. What percentage to God in Your Will?

- minimum (Malachi 3:8-12)
- needs, needs

Three Best Legacies to Leave to Your Children

1. God
2. work
3. education

Responsibility to Children

4. Avoiding a terrible mistake

- love, enrich, terrible, mistake (CS 330, 331)

5. The very best legacy

- father, mother (Proverbs 1:8-9)
- best, value, good (3T 399)

SESSION 11

2. Understanding "Do"

- need, God, adds, your (3T 249).

4. Savings versus hoarding

- three, six
- security

Problems With Hoarding

1. Loss in a failing economy

- rich, foolish, hurtful, uncertain (1 Timothy 6:9-17)

2. Holding the assets too long

- treasure, lose, everlasting (1T 174)

3. Can't buy or sell

- buy, sell (Revelation 13:17)
- whole (Matthew 8:36-37)

4. Documented evidence of selfishness

- witness, (James 5:1-3)
- curse, away (COL 352)

Some Investment Guidance

1. Get-rich-quick schemes usually:

- high
- understand
- lose
- quick
- seems (Proverbs 14:12)
- food, poverty (Proverbs 28:19)

SESSION 12

1. Settling accounts

- account

2. Building on the rock or on the sand?

- does, wise, rock (Matthew 7:24)

3. No way out?

- distress, fear (Luke 21:25-26)
- selfish (9T 13)

4. The stories of Matthew 25

- a. needs
- b. talents
- c. others

Understanding the Talents

1. Parable given for last-day Christians

- talents
- last, truth (1T 97)

2. Multiplication of talents

- soul, talent (2T 660)

4. Helping the poor

- Him, poor, suffering (DA 637)

Seventh-day Adventist Church™ *South Pacific*



Stewardship

GOD FIRST

ADVENTIST STEWARDSHIP MINISTRIES