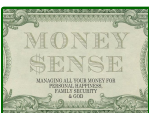


An Introduction to Faithful Financial Stewardship

Includes a Six-Week Sermon Series/Bible Study & Children's Sermons



MONEY \$ENSE

Managing All Your Money
for Personal Happiness, Family Security, and God

A Six-Week Sermon Series/Bible Study with accompanying Children's Sermons
An Introduction to Faithful Financial Stewardship

August 15, 2014

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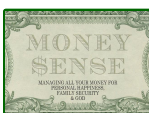
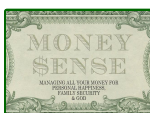


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INTRODUCTION

Jesus Christ calls all Christians to be guardians of all God's gifts to us, especially the financial resources God has entrusted into our care.

Money \$ense enables Jesus' call to wise money management with a six-part sermon series and/or Bible Study offered on the local church level.

The goal of Money \$ense is to preach/teach Christian adults, youth, and children and others basic strategies about faithful stewardship of all of our money.

Money \$ense is not a comprehensive program that answers all financial questions. Instead, Money \$ense provides a broad introduction to basic financial strategies to enable Christians to put their own financial houses in order.

The structure of Money \$ense follows this outline:

- Faithful management of all our money signifies Christian maturity. This management includes:
 - Creating a budget
 - Improving earning capacity
 - Saving broadly
 - Spending wisely
 - Giving generously

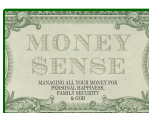
Money \$ense is not dated and may be used at anytime. Several possible options for use include:

- in the fall or spring as a traditional financial stewardship campaign
- a Lenten spirituality series
- in January as outreach to an entire community not yet connected with a local congregation.

An ideal model would be for a pastor to use Money \$ense as a six-week sermon series, accompanied by a parallel six-week Sunday School series or weekday Bible Study for people who wish to go deeper and engage in group discussion. In every congregation there are skilled and knowledgeable persons who can help the pastor teach the Bible Study.

While Money \$ense comes out of the Wesleyan theological tradition and uses a number of illustrations specific to United Methodists, the resource may be used by other faith traditions.

Because Money \$ense addresses financial issues of concern to all people, members of congregations are strongly encouraged to invite family, friends, and neighbors to attend worship or the Bible study where Money \$ense is taught. Folks who might otherwise think



churches are primarily after their money may appreciate a congregation helping them with the universal concern of managing their money.

Throughout Money \$ense, illustrations and strategies are included that apply to young adults, middle age adults, and seniors, plus broad factual financial suggestions. We offer positive behaviors that can enhance the financial health of any Christian person and family.

Money \$ense also provides a parallel study for children, youth, and their parents. We invite family conversations about faithful use of money.

All the Money \$ense content may be adapted and adopted by local congregations.

The graphics (such as the sermon titles and subheadings in the PowerPoint slides) may also be adapted.

Pastors and other leaders are encouraged to add their own illustrations. Share your own personal stories and your own family's financial successes and failures. The illustrations should engage one's own community of faith and its own unique financial challenges.

Pastors and leaders are invited to share their own illustrations with the United Methodist Foundation of Western North Carolina to be added to future editions of this work. Send your suggestions to David Snipes at dsnipes@umfwnc.org.

Pastors and teachers may use the following resources and mix and match, cut and paste, and add and delete the commentaries and illustrations.

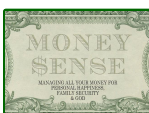
Money \$ense includes worksheets for persons to take home and complete. These handouts may be bulletin inserts and/or placed on a church website. While not required, the worksheets provide a clear guide for participants to put the Money \$ense strategies into practice.

Some pastors, members, and congregations may wish to follow Money \$ense with an even more comprehensive financial training such as Freed Up Financial Living (formerly Good \$ense) from Willow Creek, resources from Dave Ramsey, Crown Financial Ministries, or other financial planning resources. One good basic resource is Christopher D. Hudson and Carol Smith's Bible Guides for Life Money 101 (Barbour Publishing, 2013).

The United Methodist Foundation of Western North Carolina, Inc. encouraged and supported this work as an extension of their ongoing ministry to strengthen financial generosity throughout our area. Many thanks for their support.

This resource may be found on the foundation's website: www.umfwnc.org.

The resource, graphics, and worksheets may be used without cost. The authors would appreciate acknowledgement: "Adapted from Money \$ense."



Scripture quotations are a combination of various translations by Andy Langford, including the Common English Bible, Today's New International Version, The Cotton Patch Gospel, and others adapted for inclusive language and public reading.

Quotations from authors ancient and modern were found in a variety of resources, but the original sources are uncertain and thus without footnotes or accurate citations.

Podcasts and other resources supporting Money \$ense can be found on the foundation's website: www.umfwnc.org.

A link to Money \$ense may be found on The Pyramid of Christian Generosity website. The Pyramid is a comprehensive, four-week congregational financial stewardship model that addresses all levels of Christian giving from occasional gifts to legacy gifts. This program was created by Andy Langford and Mark King who also participated in this project. The Pyramid may be found at www.pofcg.org.

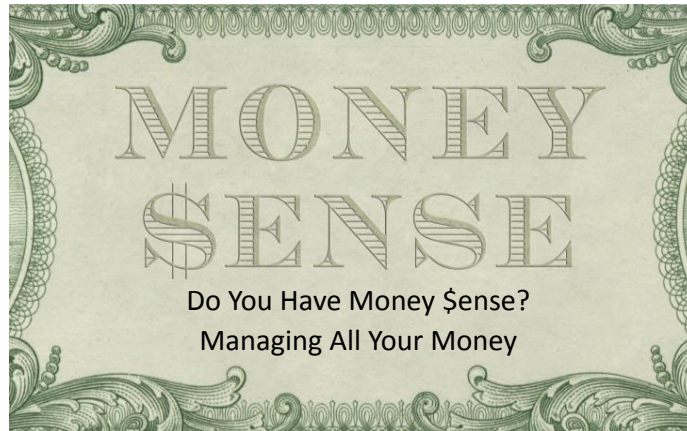


Special note to pastors and Bible study leaders: We strongly urge you to read this entire resource and complete all the worksheets prior to presenting any of this material to other people. You cannot preach what you do not practice. You will discover much about yourself as you fill in the worksheets. You will also have a whole host of new illustrations, both positive and negative, to share. The more honest and vulnerable you are about your own finances, the more other people will share. Lead and other folk will follow you!

Sermon/Bible Study # 1

Do You Have Money \$ense?

Managing All Your Money for Personal Happiness, Family Security, and God



Scripture:

Jesus sat across from the collection box for the temple treasury. Jesus observed how the crowd of people gave their money. Many rich people threw in lots of money. One poor widow came forward. She offered two small copper coins worth a penny. Jesus called his disciples to him. Jesus said, "I assure you that this poor widow has put in more than everyone who has been putting money in the treasury. All of the rich people are giving out of their spare change. But the widow from her poverty has given everything she had" (Mark 12:41-44).

Jesus said: "Watch out! Guard yourself against all kinds of greed. After all, your life is not determined by your possessions" (Luke 12:15).

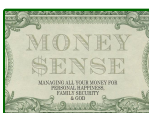
Paul wrote: "The love of money is the root of all evil. Eager for money, some people have wandered from the faith and wounded themselves with much grief" (1 Timothy 6:10).

Jesus told his friends a story (Matthew 25:14-30):

The kingdom of God will be like a man going on a journey. The rich man called his servants and entrusted his wealth to the servants. To one servant the rich man gave five bags of gold. To another servant two bags of gold. To a third servant, one bag of gold. The man gave to each servant according to his ability. Then the man went on his journey.

The servant who had received five bags of gold went at once and put his money to work and gained five bags more.

The servant with two bags of gold also gained two bags more.



But the third servant who had received one bag went off, dug a hole in the ground and hid his master's money.

After a long time the master of those servants returned and settled accounts with them. The man who had received five bags of gold brought the other five bags. 'Master,' the first servant said, 'you entrusted me with five bags of gold. See, I have gained five bags more.'

His master replied, 'Well done, good and faithful servant! You have been faithful with a few things; I will put you in charge of many things. Come and share your master's happiness!'

The servant with two bags of gold also came. 'Master,' he said, 'you entrusted me with two bags of gold. See, I have gained two bags more.'

His master replied, 'Well done, good and faithful servant! You have been faithful with a few things. I will put you in charge of many things. Come and share your master's happiness!'

Then the man who had received one bag of gold came. 'Master,' he said, 'I knew that you are a hard man, harvesting where you have not sown and gathering where you have not scattered seed. So I was afraid and went out and hid your gold in the ground. See, here is what belongs to you.'

His master replied, 'You wicked, lazy servant! So you knew that I harvest where I have not sown and gather where I have not scattered seed? Well then, you should have put my money on deposit with the bankers, so that when I returned I would have received it back with interest.'

'Take the bag of gold from the third servant and give it to the servant who has ten bags. For those people who have will be given more, and they will have an abundance. As for those people who do not have, even what they have will be taken from them.'

Sermon/Bible Study Points:

Does money rule you? Or, do you rule your money? Jesus told his friends the truth: either money controls you or you control your money.

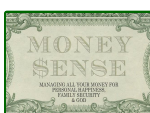
Christians believe that if money is your god, then your life will not be rich.

Mature disciples of Jesus Christ manage all their money well. Following Jesus includes being wise guardians of all that God has entrusted into our care.

At least once every week our church asks you to contribute your money to God. We ask. You respond. Some of you, like the rich people in Jesus' experience at the temple, give spare change. Others of you, like the poor widow, give all you have. Whatever you give, thank you.

Today, we are not asking you to give more money. For the next few weeks, we want to give something to you.

Preachers are often uncomfortable talking about money. None of us like hearing sermons/Bible studies about money. The solution, often, is simply for pastors not to talk about



money at church. That way, we all get along. But, we as disciples of Jesus Christ need to talk about money.

We want to help you manage your money for the sake of your own personal happiness. Whether you are a young adult, or middle aged, or older adult, we want to help you use your money for your own family's financial security. And, yes, ultimately, we want to help you control your money so that you may give a small portion of your money through this congregation to God.

We have all heard "money makes the world go round." We judge ourselves by how much money we have in our pocket or in our accounts. Many people evaluate their lives by the money they have accumulated. We envy children with full piggy banks, young adults earning big salaries, middle age families who live in large houses, and rich old people.

Most of us believe that if we had just a little more money our lives would be more fulfilled. Our society's ultimate report card on us often appears to be how much money we possess.

Count your blessings. Instead of creating a wish list of everything you wish you owned, add up everything that you do possess. Count your blessings before you count your wants.

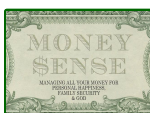
God has been abundantly gracious to all of us. We have life, health, relationships, and possessions. Yet we often regret what we do not have and mourn all that we lack. We adopt a perspective of scarcity. Instead, let us adopt an attitude of abundance.

As a sign of our over-reliance on money, watch how people respond to a devastating financial loss. After a flood, tornado, hurricane, fire, bankruptcy, or market crash some people may say "I have lost everything." Really? Christians might better say, "I lost all my possessions, but I still have everything that is important (relationships with family, church, community, and God)."

As an exercise, imagine that a wildfire is rushing toward your house. You have five minutes to grab the three most valuable objects in your home. Your family is safe. Size and weight are not a factor. What objects would you save from the fire? What objects are absolutely most important to you? What do your choices say about you?

Augustine, an ancient Christian leader from Africa, recognized the power of placing money (or anything other than God) at the top of our priorities. When we find ourselves clinging to our money, we are simply making too much of our money and treat money as our heart's desire. This perspective is harmful to us – not because money is evil – but because God is the true object of our desire.

The question is not about what we own, but about what owns us. If all our attention is spent acquiring, using, and protecting our money, then there is little time and energy left to cultivate a relationship with God. We must put God at the center of our desires.



Money, our possession of money and how we use our money, influences almost every aspect of our lives: where we work, what we eat, what we wear, where we live, how we care for our family, whether we can retire, and the list continues.

We are very private about our money. We would rather talk about politics or sex than money.

In a recent survey about dating, money was identified as the biggest taboo. New couples would rather talk about sex than to talk about money.¹

Many of us are embarrassed about our financial situation. Many more of us are anxious about our money.

If you believe that you cannot live off of 90% of what you make, then you probably cannot live off of 100% of your money either. The issue is about how we view money and how we handle our money.

False beliefs about money:

- God gives more money to the people God loves
- God gives more money to people who give more money to God
- God makes poor those people whom God does not love
- God loves rich people and/or poor people more than the other

The Prosperity Gospel is a false theology that preys upon our financial aspirations. The essence of prosperity preaching/teaching/theology is that if you give money sacrificially to God that God will repay you financially many times over. The idea is that Christians have a contract with God: if people have faith in God, as exhibited through their financial gifts, God in response will deliver security and prosperity. People are encouraged to plant seed money in a particular ministry. Then, God will then repay that money many times over.

Such prosperity teaching works – for the prosperity preachers and their bank accounts. But, the prosperity theology is not Christian. Our relationship with God through Jesus Christ is not a financial transaction but God’s unmerited love we call grace. God in Jesus Christ loves us before we ever love or offer a financial gift to God.

Every year at United Methodist annual conferences, bishops ask new clergy a historic question that John Wesley used to ask his preachers: “Are you in debt so as to embarrass you in your work?” The expected answer is “No.” But every year, all the clergy, both new and old, nervously laugh.

“Are you in debt so as to embarrass you in your work?” That is question number sixteen asked by a United Methodist bishop of those who present themselves for ministry in The United Methodist Church. The question sometimes brings awkward giggles and laughter at the annual

¹ The Independent Tribune, June 1, 2014, C-1.



conference session when it is asked. Even the episcopal leader posing the question may make a side comment to lessen the tension and unease! Some have suggested the appropriate answer should be, “I don’t embarrass easily!”²

The following are phrases about how we control our money from God. We may be a trustee, or cash keeper, or curator, or manager, or agent, or guardian. We are all trustees, stewards, and guardians of all the gifts, including money, that God has entrusted into our care.

The word “steward” is not used in most contemporary translations of Scripture. The word “steward” today most often identifies a worker on a cruise ship. We need to find alternative language for being financially faithful.

Some of us are in good financial shape. People who manage their money well, not necessarily the people with the most money but those who control their money prudently, are actually happier and healthier and live longer. Some young adults have no credit card debt. Some families manage all their expenses and send their children off to college. Some older adults are quite comfortable in their retirement. Money Sense simply reinforces what good money managers already know and practice.

Yet, many of us are one paycheck from disaster. Unfortunately, some of us are in financial crisis. Students finish college with tens of thousands of dollars of debt. Some young couples with large houses but no furniture are house poor. Some families cannot afford to send their child to camp or college. The loss of a few paychecks may lead to being without a home. Many folks are unprepared for retirement. Too many older adults depend entirely on Social Security.

Money is the number one reason couples get divorced. More people worry about money than about their self-esteem, jobs, marriage, or anything else. Women worry more about money than men. Most of us are envious of our neighbors. Bad economic decisions abound.

At a local fast food restaurant, a sign hung over the employee entrance: “Live for today. Hope for tomorrow.” What terrible financial advice!

Our culture tells us that money is the clearest path to the good life and happiness. A television commercial for cell phone service began: “We all want more. We want the biggest. We want the best.” Other commercials and clever product placements tempt us with the latest models.

Huge billboards and tiny internet pop up ads bombard us with all the stuff our money can buy. Infected by a desire to become more affluent, however, causes us to wander from our God.

For North Carolina literary folks, here is how Thomas Wolfe, our most famous author, described the excess of spending in the roaring 1920s: “We are all, to a certain degree, little and weak. We build up our dreams of wealth, congratulating ourselves all the time that we are perfectly

² Garrett Evangelical Seminary blog.



business-like, that nothing can go wrong. . . . Perhaps property gave you the bank account, but I think it's much more likely to eat one up." In 1928, Wolfe wrote to his mother: "When I was a child, I day-dreamed about having five or ten million dollars and spending it on steam yachts, automobiles, great estates and swank. Now I know that happiness is not to be got at that way; the only way I know is to find the thing you want to do with all your heart, and to work like hell doing it." When the Great Depression hit, Wolfe wrote in 1933, "They invested their whole lives in a toy balloon, and when the balloon burst there was nothing left."³

The problem is money can be a demonic force of entrapment. One biblical word for a false god is "Mammon." Mammon may also be translated as "money" or "wealth." Is money your god?

Our culture seduces us with the culture of Mammon. Accumulation of money and goods is the foundation of our capitalist economy. I acquire as much as I can for the sake of me and mine. We are told that the bigger salary, the larger portfolio, the more property, and the size of our retirement account will give us peace of mind. We believe that we can rest comfortably only when we have an abundance of money.

Yet, a life that celebrates money never makes sense. Time spent roaming the mall keeps us from connecting with people we love. Families go to war over inheritances. Far too many people take on foolish levels of debt, merely renting lifestyles they cannot afford. Everyone wants to cut taxes because no one wants to pay for the common good of all of us such as schools and roads. We allow many children who do not produce wealth to live in poverty.

Ultimately, do we trust in our bank accounts or our God? Throughout the Bible, God asks us over and over again: do we invest our treasures in earthly things that can waste away or be stolen? Or do we invest in heavenly treasures? Where our treasures are, there our hearts are also. Being ruled by money is very different from the Christian vision of life.

Christians assume that all those things we think we own, including our money, are really gifts from God. God created all things (Genesis 1:1). God owns all things (Psalm 24:1). We simply hold our money for God in sacred trust. We are expected to use our money for ourselves, our families, and for the common good (1 Corinthians 4:2).

God is impressed not by the size of our bank accounts but how we share what God has entrusted to us. God holds us accountable for how we manage our money. Are we wise or foolish guardians of God's gifts to us?

In the last of these sermons, for the sake of full disclosure, we will talk about how much money you may give to God through the church.

However, Money Sense has a larger agenda. We want to talk about how you use all of your money. God cares about the few dollars or percentage points you give through the church.

³ *Our State* July 2014, p. 98.



God also cares equally as much about how you plan to use your money, how you earn your money, how you save your money, how you spend your money, as well as how you give your money away.

One day, while Jesus and his friends were in the courtyard of the temple, they observed people placing their financial gifts in a large, metal collection bowl. This action resembled people putting their money into a Salvation Army kettle before Christmas. In those days before paper money, the sound of the metal coins would declare to everyone who gave what. Large, heavy coins sounded loudly throughout the courtyard. In the hearing of Jesus and his followers, some rich persons quite obviously offered a large number of heavy coins. [Demonstrate with a metal bowl and a handful of heavy coins]

Then a widow arrived. This woman contributed just two, lightweight coins into the common pot: clink, clink. [Demonstrate by dropping two pennies into a metal bowl] Jesus simply stated, "This poor widow has put in more than all the other people. All these rich people gave their gifts out of their spare change. But the widow out of her poverty put in all she had to live on" (Luke 21:3-4).

How could two small coins outweigh significantly larger gifts? The religious treasurers probably appreciated more the gifts of large contributors. For Jesus, the issue was not how much the woman contributed, but whether her money possessed her or she had control over her money.

In other words, how much did she give up with her offering? The answer: she willingly gave up all her financial possessions. This woman understood that she was totally dependent on God for everything. Her habit of not being dependent upon her money became a model for all persons who follow Jesus.

Over the next few weeks, we will discuss five basic Money Sense strategies that will help you become more like the poor widow. By learning to manage your money you may discover a richness of life that you may never have known possible.

If you follow these five Money Sense strategies, if you use good Money Sense, you will be happier, your family will be more secure, and you will make a difference in our community and this world.

Adopting these financial habits can lead you further and deeper in your walk with God.

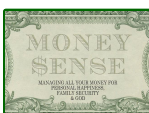
Money Sense Strategy # 1: Create a Budget

Money Sense Strategy # 2: Earn all you can

Money Sense Strategy # 3: Save all you can

Money Sense Strategy # 4: Spend Wisely

Money Sense Strategy # 5: Give generously



Think of these strategies as similar to “heart healthy” foods on a restaurant menu. Many menus are filled with tasty, but unhealthy food options. Many of us have eaten french fries or battered onions covered with cheese sauce and dipped into a ranch dressing as an appetizer to a full meal! Some restaurants, however, add to their menus little red hearts - ♥ - beside certain foods. This heart symbol indicates foods, such as green salads, which are better nutritionally. Eat these healthy foods and your body will rejoice!

The truth, unfortunately, is that our selfish and materialistic world offers us too easily many unhealthy options about our money. Mammon rules. We learn financial habits that lead us in the wrong direction away from God and other people. We forget to budget our money. We save too little. We go into debt. We spend recklessly. We live beyond our means. We invest unwisely. We refuse to share. When we practice those bad financial habits, our money rules us and controls us.

Money cannot buy you the happiness you want. Without money you will struggle to survive and be miserable. However, once you have achieved the basic necessities of life: a home, clothing, food, and an education, more money will not buy you more happiness.

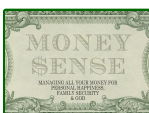
Happiness ultimately comes from a significant other, good health, family and friends, and a relationship with God through Jesus Christ.

Money issues are as old as we have oral and written history. From the beginning of time, people have wanted the things that belong to our neighbor. Remember the Ten Commandments? God gave these commandments to God’s people as the first spiritual laws. The 10th Commandment was “You shall not covet your neighbor's house. You shall not covet your neighbor's wife, or his male or female servant, his ox or donkey, or anything that belongs to your neighbor” (Exodus 20:17). God understood that greed could ruin God’s people. This commandment was given when the people had no land, no homes, and no currency. God’s final commandment was to guard against the materialism that could overtake God’s people and destroy the society that they wished to build in the Promised Land.

The 10th commandment does not confront an outward and visible act but an inner desire of wanting something that we cannot have. We no longer want our neighbor’s slaves or donkeys. We want their more expensive car, faster riding lawnmower, and new jacket. And God says “No.”

A financial company commercial showed a father and son flying kites together. The idea was that you save enough money in life so that you can enjoy people you love. The tag line of the commercial was “The most important things in life are not things.” The final statement was correct. But the subtle message in the commercial was that money is the key.

So how do you find that happiness? Managing your money is an essential part of Christian discipleship. Jesus spoke about money more than any other single theme.



Through the appropriate use of your money you will discover the rich power and grace of God. Bluntly, the more you control your money the more spiritual you will become. You will gain more personal happiness. Your family will be more secure. You will honor God more wholly. If you want to be more spiritual, adopt the five Money Sense strategies.

David H.: "When you were a child, you may remember falling into the trap of money and consumerism. All the kids at school may have had some special shoes. But your shoes were not as "cool" as the shoes that the other kids had. If you did not have a certain symbol on the side of your shoes you were a nobody. You may have asked your parents for shoes that were as cool as the ones your friends had. Good parents then tell their children that there was nothing wrong with the shoes that you currently had. But parents did not understand that you "needed" those shoes." Today, we exhibit that same behavior as we compare our cars, homes, clothes, and more.

Managing your money is a lifetime spiritual habit. Managing your money began when you received your first allowance. Would you purchase a piece of candy, or give a nickel to the church offering, or save for a special toy? As youth we must decide whether to spend for a video game, or car, or college, or a youth mission trip. Young adults with their first steady paychecks discover how much the government wants, and how little is left over at the end of the month. Middle age adults are caught between their own needs, the needs of their children, and their parents in retirement. Older adults finally seek to budget their money and juggle caring for themselves and maybe leaving something for the next generation.

Christians must define their values. What really is important? Some values have no financial cost: peace of mind, relationships with family and friends, relationship with God, sense of accomplishment, respect from others, meaningful job, and career.

Other values and goals do cost money: financial security, health care, education, housing, travel, clothing, and retirement.

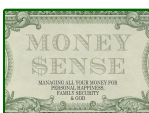
This month, we invite you to set aside the bad financial habits. Adopt some good financial habits! Try the Money Sense strategies. Or, as the prophet Moses and the Apostle Paul wrote, "Do these things and live" (Romans 10:5).

Quotations:

"If you make money your god, it will plague you like the devil." Henry Fielding

"A wise man should have money in the head, but not in his heart." Jonathan Swift

"Don't tell me what your priorities are. Show me where you spend your money and I'll tell you what they are." James W. Frick.



“For money, you would sell your soul.” Sophocles

“Money has never made one happy, nor will it, there is nothing in its nature to produce happiness. The more of money one has the more one wants.” Benjamin Franklin

“Money is the opposite of the weather. Nobody talks about it, but everybody does something about it.” Rebecca Johnson

“Money was never a big motivation for me, except as a way to keep score.” Donald Trump

Invitation: We will not ask any of you to share with anyone else anything that you learn over these six weeks. The financial information you create is solely for you and your family. But, these Money Sense strategies will only work if you do a little work each week. Each week, we will suggest some activities for you: filling out a worksheet and answering a few questions. Like all financial transactions, you will get out of these sermons only what you invest in them.

Money Sense Worksheets:

The first exercises and worksheets address two issues:

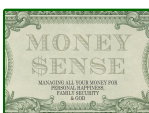
Worksheet One: My Financial Goals - What are your financial goals in life? What are your highest financial expectations?

Worksheet Two: My Net Worth - How much do you own and what you owe? What are your assets and what are your liabilities? What is your net worth?

For some of you, answering these questions will only take a few minutes: you already know all the answers. For others of you, this exercise will take some work. Your work has the potential to offer you great rewards.

Question: Which aspects of your financial life do you control? Where does money control you?

Final Invitation: Will you worship your money? Or will you worship God? The choice is yours.



Sermon/Bible Study # 2

Money Sense Strategy # 1: Create a Budget



Scripture:

Jesus said: “If you wanted to build a tower, would you not first sit down and calculate the cost. Would you not determine whether you have enough money to complete your building? Otherwise, when you have laid the foundation but could not finish the tower, all people who see your foundation will begin to laugh at you. The people will say, ‘Here is the person who began construction and could not complete the tower’” (Luke 14: 28-30).

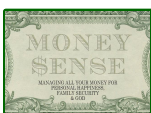
“I know the plans I have for you,” declares the Lord, “plans for you to prosper and not for harm. Plans to give you a future and a hope” (Jeremiah 29:11).

“In their hearts, people plan their future, but the Lord establishes their steps” (Proverbs 16:9).

Sermon/Bible Study Points:

Do you remember the children’s story about the three little pigs? Three pigs built three houses. The first two pigs did not plan well. They built houses out of straw and sticks. When the big bad wolf huffed and puffed the first two houses fell down. But one pig planned well and built his home out of bricks. The big bad wolf huffed and puffed but could not blow the brick house down.

What is the point? When you build your financial house out of weak materials, the big bad wolves of inflation, poor management, unnecessary debt, insufficient savings, reckless spending, and lack of generosity collapse your home. But, when you build your financial house with strong foundations you can withstand any adverse financial crises.



Jesus' parable on the building of a tower demonstrates the age-old problem of failing to adopt the Money Sense Strategy # 1: plan how you will use your money. If you are seeking personal happiness, family security, and service to God through your money without a plan, you will fail.

Failure to plan means that you plan to fail.

A common management understanding is that if you cannot measure any object or process, you cannot manage it. If you do not have a budget you cannot control your money.

Many Christians fail financially because they fail to plan how to use their money. Too many households live without a budget. We live paycheck to paycheck. Without a plan, we invest poorly. Without a plan, we save too little. Without a plan, we live beyond our means. Without a budget, many people may find themselves worried about money more than anything else. Without a budget, your money masters you.

All of us have a troubled relationship with our budget: We love it. We hate it. We need it. We cannot live without a budget.

A budget is an earning/saving/spending/giving tool.

Setting up a budget is the simple part of this plan. Living by a budget is the hard part. You can create a budget in a few hours. You must carry out your budget day by day, month by month, year after year, decade after decade.

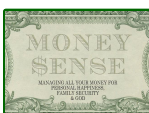
Jamie: Living with a budget is similar to getting physically fit. To be physically fit you must eat right and exercise every day. Of course on occasion you will eat a donut and watch too much TV. But to get fit you must cut out the sugar, walk up the stairs, go to the gym, work in your yard, eat your whole grains and vegetables, and stretch those muscles.

Last week, we invited you to list your financial goals: education, a home, a boat, a new wardrobe, a great vacation, and retirement. That was Money Sense Worksheet Number One.

A budget begins by setting your goals:

Visualize what money can provide: pay off debt, buy a new stove, save for college, plan for a marriage, fix up a home, or plan for your retirement. Every one of us has a different set of financial goals. Every one of us will therefore establish a different budget. Look at your financial goals from last week.

Write down your goals: be specific and clear. How much each goal will cost you? Which debts must be paid first? What is the cost of the new stove? How much will college cost? A wedding costs how much? What is the down payment on a new home? How much money will you need for retirement? How can you make your money last throughout your retirement?



Write down a plan to how to achieve those goals. How much can you save for each goal? How long will it take to reach your goals? Use your plans as your financial roadmap.

Create an action plan to implement your goals. Begin with the first step. Save the first dollar. Watch each expenditure.

Be patient and work your plan: one week, one month, one year, and one decade at a time.

SMART Goals:

- Specific: Clearly name your goal.
- Measurable: Mark your progress.
- Attainable: Assess that your goal is possible.
- Realistic: Your benchmarks are feasible.
- Timely: The timeline can be met.

Pastors/Bible study teachers: Name your own financial goals.

Creating a budget is the first of five essential Money \$ense strategies. Only after you create a budget can you work on the next four habits:

Earn diligently
Save carefully
Spend wisely
Give generously

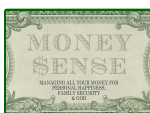
Get more help with your personal finances on the worldwide web. The following websites have some excellent resources:

- Mint Money Management (Intuit) www.mint.com
- Quicken www.quicken.com
- Gazelle Budget (Dave Ramsey) www.mytotalmoneymakeover.com
- Money Map (Crown) www.crown.org.

What is a budget? The word “budget” is both a noun and a verb. A budget can be a document, either on paper or in your computer that details how much you earn and how much you owe.

A budget is also a method of managing your money so that you deposit your income, pay your bills, invest for your future, and serve God through your congregation and community.

Another word for a budget is “plan.” You either have plan for the use of your money or not. Your budget allows you to control your money. Your budget presents a snapshot that outlines how you allocate your financial resources. Your budget gives you facts, avoids waste, and keeps your priorities in check. Your budget keeps your records, gives your accurate data, allows corrections, and holds you accountable.



Ultimately, your budget may lead to your financial freedom to ensure your happiness, provide security to your family, and serve God more wisely.

Develop your own budget. Simply begin with your net income. We will explore how to earn more income next week with Money \$ense strategy number two. Today, start with what you earn now.

Do not consider your gross income; you will never see or control your gross income. You have taxes, insurance, and other items taken out of your paycheck before you ever see what you have earned. Pay the government, insurance bills, and other payroll deductions faithfully. Then, learn how to live on the rest.

Next, figure out how much you must save to meet your financial goals. We will explore savings with Money \$ense strategy number three in two weeks.

Leave significant room in your budget for savings. Financial planners advise to set aside at least 10% to 15% of total earnings for savings.

Then, knowing how much net income you have and how much you must save, then list all the expenses for which you are obligated. These expenses include your housing, car or transportation expenses, medical/dental expenses, debt repayment, leisure activities, household expenses, charitable contributions, and more.

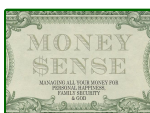
Start by tracking your spending. Determine where your money is currently going. See where you are actually spending your money. Prepare to be surprised -- small expenses can add up quickly.

To start tracking your money, keep receipts and write your expenditures down on paper, or use a spreadsheet, or even budget software. The important thing is to record what you spend as soon as possible to keep your records accurate. Even record your guilty splurges. You just want to see where your money goes. Do not worry about whether something is a good or bad expenditure yet.

For one day, then one week, and then one month keep track of all your expenses. Do not limit yourself; just get an idea of what you spend money. Save all your receipts, make note of how much cash you need versus how much you expense to credit cards, and see how much money you have left over at the end of the month.

After the first month, take stock of what you spent. Do not write down what you wished you had spent; write down what you actually spent. Categorize your purchases in a way that makes sense to you: car, food, etc.

Write down your preliminary budget. Use the Money \$ense Worksheet Three. Based on the month of actual expenses — and your own knowledge of your spending history — budget out



how much of your income you want to allocate to each category every month. If desired, use an online budgeting platform to help you manage your budget.

In your budget, make separate columns for your projected budget and actual budget. Your projected budget is how much you intend to spend on a category; this should stay the same from month to month and be calculated at the beginning of the month. Your actual budget is how much you end up spending; it fluctuates from month to month and is calculated at the end of the month.

Be honest with yourself about your budget. It is your money — do not lie to yourself about how much you are going to spend. The only person you hurt when hiding money is yourself. On the other hand, if you have no idea how you spend your money, your budget may take a few months to solidify. Use a pencil. Do not put down any hard numbers until you get realistic.

Look at last month's checking account. Where did you spend money? You will be stunned that you cannot figure out where all that money went. We will spend more time on your expenses and how to cut your spending in Money Sense strategy number four.

Setting a budget will open your eyes to how much money you spend. Many people, after setting a budget, realize that they spend money on many petty things. This knowledge allows you to adjust your spending habits and put the money towards more meaningful areas.

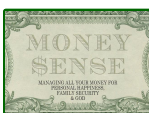
For example, if you have \$500 dollars allocated to savings every month, but know that it will consistently be a stretch in order to meet that goal, do not put \$500 down. Put down a number that is realistic. Then, go back to your budget and see if you cannot tweak it to loosen up cash somewhere else, and then funnel that cash into your savings.

Keep track of your budget over time. The hard part of a budget is that your expenses will change from month to month. The great part of a budget is that you will have kept track of those changes, giving you an accurate idea of where your money went during the year.

Compare your budget to national averages found on Money Sense Worksheet Three. The averages are just that, averages. You may need to pay more or less in many categories. But, the total cannot exceed 100%.

Your household budget balances your income and your expenses. We suspect the first two little pigs not only did not plan well but also did not budget their money. Yet the third little pig created good plans and probably lived within his budget.

You are in charge of your destiny. Only if you know which direction you are heading can you start on your journey. Your budget becomes a roadmap for the journey you hope to take. Keeping your budget then requires action, discipline, and sacrifice.



Your budget ultimately reflects your goals for your life and the life of your family. Budgets are not set in stone. Every year your income changes. Every year your expenses vary. Priorities change. Keep your budget in clear sight, review it often, and revise it as necessary.

Do not treat your budget as a legalistic and inflexible document. Your budget is a tool, not a weapon.

Financial strain or crisis does not happen overnight. Likewise, your financial issues will not be fixed quickly. There is no such thing as a quick buck or a quick fix. Be patient.

As you plan your budget, do it with other members of your family and wise money managers. Teens need the advice of their parents. Young adults need the wisdom of their peers and older adults. Couples need to have some heart-to-heart conversations. Middle age folks can listen to retirees and learn. Older folks should talk with their children and grandchildren about their finances. It takes a whole family to create and manage a budget.

Be aware that the best laid plans may well fail. Life throws at us many unexpected twists and turns. Some of those changes are wonderful: marriage, children, and new jobs. Some of those changes challenge us: divorce, medical emergency, children with problems, loss of job, disability, or death.

An old saying: do you know how to make God laugh? Tell God you have made some plans.

However, just because we cannot predict the future does not mean that we cannot plan for the future.

Let us go one step further. The major problem with not having a budget is that many people go into debt. Last week, you listed your assets and your liabilities: Money Sense Worksheet Two. Let us focus for a few minutes on your financial liabilities: how much do you owe? How big are your debts?

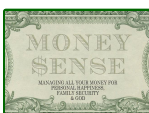
Debt oppresses. Buy now. Pay later. Desire for immediate gratification steals long-range commitments. We borrow to achieve a life-style we cannot now afford.

Debt can deceive us, helping us believe that we can live beyond our means.

Debt can foster enslavement to others.

Debt implies impatience rather than long-term endurance. We allow the immediacy of the present to overwhelm what is truly important.

Debt can take moments of pleasure and transform them into years of pain.



Our culture tells us that debt is both expected and unavoidable. Built upon envy and greed, our debt allows us to purchase what others have today. But then, the bills come due.

The Bible encourages us to avoid debt (Proverbs 22:7) and repay debt (Psalm 37:21). Those words of advice are sound Money \$ense. Scripture reminds us, “A borrower is a slave to the lender” (Proverbs 22:7).

High debt and misuse of credit cards burdens many people. How much debt is too much? Try to keep your debt obligations (other than housing) to less than 10% of your net income.

Ideally, your total debt to income ratio should not exceed 36%. In other words, your total debt repayment should not exceed just over a third of your income.

Ron: “My grandparents would not go into debt. They lived at a time [the Great Depression] when debt destroyed our nation’s economy.”

A primary cause of the Great Recession in 2008 occurred when too many people took on foolish housing debt and stock market risks.

Ron: “Bankers, like me, do not lend money to anyone who has no assets. One of the first auto loans was made to a young man wanting a car. The bank manager gave the loan, but took the car keys. The banker gave the customer the keys when he made the last car payment.”

A loan is somebody with money (a bank, a company, a parent, a friend) giving money to someone without money (you). The cost of that loan is called “interest.” No one gives you loan for free. How much will that loan really cost you?

Annually check your credit report: www.annualcreditreport.com.

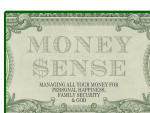
What is your credit rating? Your credit rating often determines your loan rate. You can check your credit rating at www.creditkarma.com. Aim for a credit rating of over 720.

Some debt is almost unavoidable, such as mortgage debt, necessary home repairs, a medical emergency, an education, skill training, or buying a car.

Pastors/Bible study leaders: share what debts you have.

Other debt is foolish such as for vacation, clothing, furniture, or dining out. Credit card debt is the worst because the interest rates are the highest.

How do you know if you have too much debt? Some warning signs include: borrowing to pay off other loans, phone calls from creditors, paying only the minimum, maxing out cards, and being turned down for credit.



Pastors/Bible study leaders: share your own foolish debt

Andy: "I have a car debt, a house debt, and a hearing aid debt. I am working every month to get out of all of these debts. With a little planning and good health, in just a few years I will be debt free. Blessed are those people who have no debt."

Credit cards can pretend to be like fairy godmothers. You wish for something and immediately you can have whatever your heart desires (up to your credit limit). But, when the clock hits midnight (or when the credit card statement arrives), your golden carriage may turn into a pumpkin. Reality check: there are no fairy godmothers!

Handle your credit cards wisely. Have only one or two cards and use them cautiously. Find the cards with the lowest rates (not the ones that offer you the most bells and whistles or incentives). Negotiate your credit card interest rate. Do not put large purchases on your credit card (find other loan options). Pay off your card every month. Always pay more than the minimum.

David S.: "Credit cards are inevitable in today's society. Never pay an annual credit card fee – often \$30+ a year. Never carry balances over from month-to-month to never pay interest. The cards we choose "pay" cash-back rewards. Since January 1, we have used a "free" credit card, never paid interest, yet have received to date \$145 cash-back – we've gotten paid to use someone else's money. If we stay on this track, by the end of the year we will have received enough money for Santa gifts."

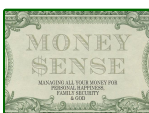
Begin paying off your debt. Whether you have student loans or credit card debt or debt left on your mortgage, having debt can seriously cut into your ability to save. Start with debt that has the highest interest rate. (If it's your mortgage, try paying off larger chunks of it, but focus on non-mortgage payments first.) Then, move onto your second-highest rate loan, and begin paying that off. Move down the line, in decreasing order, until you have paid off your entire debt load.

Additional Credit Card Wisdom:

Owning a credit card may be very important for establishing credit. A FICO credit score of 750 or above may unlock significantly lower interest rates and opportunities for new loans. Even if you rarely use the credit card, it is important to have one.

Treat your credit card like cash. Some people treat their credit cards like unlimited spending devices, running up balances they know they cannot pay off and only making the minimum monthly payment. If you run up credit card debt, be prepared to spend significant amounts of your money on interest payments and fees.

Use the credit card for emergencies or as a convenient way to pay for something. Any time you use your credit card have a scheduled date for paying it off. The goal is to pay off the credit



card quickly so the interest does not eat up your income. If you use the card as a convenience treat it as a check. Subtract the amount paid from your checking account and pay off the total amount of the bill at the end of the month.

If you do not consistently pay off your credit cards every month then stop using them. One way to do that is to not carry your credit cards with you. If you do not use credit cards then you cannot spend money you do not have and will not be spending more than you earn.

If you have a credit card, save money by calling your credit card company and ask for a lower rate.

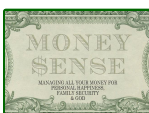
The best way to save money on credit card bills is to pay off that debt as soon as possible.

Five ways to not use credit cards:

- Do not carry your cards - If you have to return home and grab your credit card before you make a purchase it should give you time to reflect on whether you really need to make that purchase.
- Freeze your cards - Just put your cards in a large plastic bowl or glass filled with water and place it in the freezer. Since the ice will take a while to thaw, you will have plenty of time to think about your potential purchase.
- Give away your cards - Give your cards to a trusted friend or relative. Having to ask for your card back and explain what you are purchasing should make you think twice before making an impulsive purchase.
- Cut up your cards - With your cards cut up you should not be able to use them, except possibly online. Once you are confident that you can control your spending you can ask for a replacement card.
- Wrap up your cards - Wrap your cards up in a piece of paper like a birthday present. As an added measure write a financial goal on the outside of the paper.

If you have more expenses including your minimum debt payments than you have income, if the drain is bigger than the faucet, you need immediate counsel and intervention. Too many people in our society do not earn a living wage. Yet, more often, the high cost of living does not get people into trouble. Financial trouble comes from spending beyond your income.

Especially if you have major debts, while most of us avoid talking about money problems, there comes a time to share with a skilled person your finances. There are many available and responsible resources – personal financial consultants, financial planning guides, and small group experiences -- to help you manage your money. These people and options provide expertise you do not have, can provide an objective perspective, and help you through financial



crisis. If you do not have a plan to get out of debt, the time to act is now and you will be so glad you did.

Strategies of eliminating debt: a financial planning course, credit counseling, consolidation of debt, and aggressive payment schedule.

Let us return to the heart of Money Sense strategy number one. If you have a budget: review it, update it, revise it, and live it. Adjust your goals. Live within your limits. Know where your money goes.

If you do not have a budget, start today. Go home. Use the Money Sense Worksheet Three. Review your income. List your expenses. And begin to create a budget. Do not be the person who starts a tower and cannot finish it.

Quotations:

“My favorite things in life don’t cost any money.” Steve Jobs

“If a person gets his attitude about money straight, it will help straighten out almost every other area in his life.” Billy Graham

“Money is only a tool. It will take you wherever you wish, but it will not replace you as the driver.” Ayn Rand

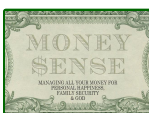
“Look at our society. Everyone wants to be thin, but nobody wants to diet. Everyone wants to live long, but few will exercise. Everyone wants money, yet seldom will anyone budget or control their spending.” John C. Maxwell

“The budget is not just a collection of numbers, but an expression of our values and aspirations.” Jacob Lew

“The difference between a successful person and others is not a lack of strength, not a lack of knowledge, but rather a lack of will.” Vince Lombardi

“The victory of success is half won when one gains the habit of setting goals and achieving them.” Og Mandino

Invitation: This week, create a first draft of your monthly or annual budget: Money Sense Worksheet Three. It will not be your final budget. We still have four other Money Sense strategies to consider first. But, you must start somewhere.



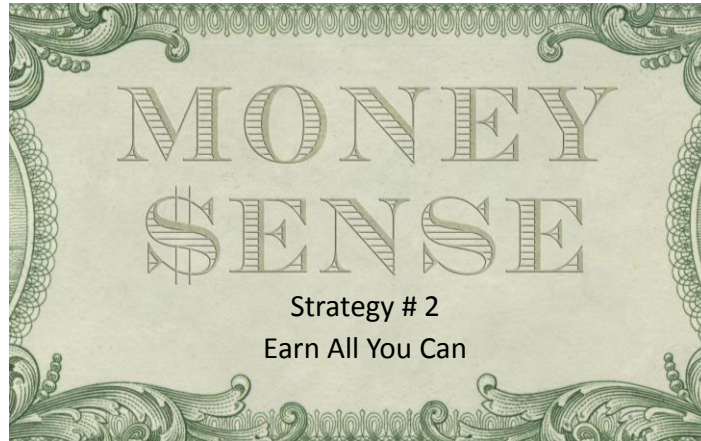
Question: When was the last time you created and followed a budget in your home?

Money Sense Worksheets: Review *Worksheet Three: What I Spend Monthly*. Begin filling in the blanks. Look at your check register or your checking account on-line. Where is your money going? Does your spending reflect what is important to you and your family? Where is God in the midst of the spending?



Sermon/Bible Study # 3

Money \$ense Strategy # 2: Earn All You Can



Scripture:

“Whatever you do, work at it with all your heart. Work as if you work for the Lord, not for human masters” (Colossians 3:23).

“Anyone who does not provide for their relatives, and especially for their own household, has denied the faith” (1 Timothy 5:8).

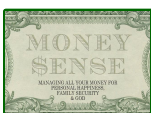
“What do workers gain from their toil? . . . God has made everything beautiful in its time. . . . There is nothing better for people than to be happy and to do good while they live. . . . That each of them may eat and drink, and find satisfaction in all their toil—this is the gift of God” (Ecclesiastes 3:9-13).

“Work. Do something useful with your own hands, that you may have something to share with those in need” (Ephesians 4:28).

Sermon/Bible Study Points:

Over two hundred years ago, John Wesley, the founder of Methodism, created three rules for money.⁴

⁴ From John Wesley’s sermon “The Use of Money.” Many thanks to Bishop Kenneth L. Carder for his lecture of 23 Oct. 1997 and published by UMCcommunications.



In the late 1700s, an elderly John Wesley visited Methodists across Great Britain. Wesley had spent the past forty years of his life encouraging people to be faithful disciples of Jesus Christ. The Methodist movement was numerically strong and growing in influence. Wesley wanted to see the fruits of his labor.

In this country, the American Revolution was over. Wesley had just established the first Methodist denomination in the United States. The Methodists in America were growing rapidly.

After investing his whole life in creating people called Methodists, however, Wesley returned from his preaching tour discouraged. Wesley wrote, “I am not afraid that Methodists should ever cease to exist. . . But I am afraid, lest the Methodists should only exist as a dead denomination, having the form of religion without the power.”⁵ Wesley saw cracks in his Methodist movement. Wesley had sown seeds that had he then realized had the potential to destroy the Methodists.

What had happened? Wesley had promoted serious Christian discipleship. The Methodists gathered weekly for Bible study and service. Men and women gave up drinking, gambling, and wasteful living. The Methodists worked hard. They lived simple lives. They saved their money. As a result, their holy living increased bank their accounts! The Methodists were observing the basic Money Sense strategies and doing well financially. Historically, the Methodists became shopkeepers and small business owners and thus the foundation of the English and American middle class.

Unfortunately, Wesley observed: “Wherever riches have increased . . . the mind that was in Christ has decreased. . . . For religion must necessarily produce both industry and frugality, and industry and frugality cannot but produce riches. But as riches increase, so will pride, anger, and love of the world.”⁶ The Methodist movement would fail if Methodists forgot how to use their money properly.

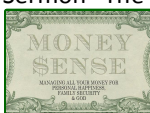
In response, Wesley created three rules for the use of money. Wesley’s three rules are the foundation of our Money Sense strategies. Wesley’s three rules were integral to his basic agenda for the Methodists:

- Earn all you can
- Save all you can
- Give all you can.

Wesley’s rules for money sound easy. But his money rules fundamentally challenge our relationship to money.

⁵ “Thoughts Upon Methodism.”

⁶ Sermon “The Use of Money.”



Let us start with Wesley's first rule: "earn all you can." We all shout out "Amen Brother Wesley." We all want to earn more money.

Wesley's emphasis would later be called more generally the "Protestant Work Ethic." Martin Luther, John Calvin, and Wesley all emphasized hard work, frugality, and sacrifice for the sake of one's self, one's family, and ultimately God. Instead of assuming that our financial security is based on our family status and fortune or assume that the government or others will take care of us, these pastors and theologians urged Christians to be financially self-reliant.

The Protestant Work Ethic calls Christians to work hard, spend wisely, and save much. For example, one way to understand the current economic struggles in Europe between the frugal and economically successful northern Europeans such as the Germans and Scandinavians against the more carefree and economically struggling southern Greeks and Italians is between the Protestant work ethic culture and an entitlement culture.

Do you assume that others will take care of you or do you assume that you must provide for yourself?

How we earn all we can matters. Ebenezer Scrooge in Charles Dickens' A Christmas Carol in Prose lived the Protestant work ethic in an extreme way. Money was all that mattered to Scrooge. To earn more money, Scrooge became a compulsive workaholic and exploited other people. None of us wants to end up like Scrooge, with a bank account full of money but with a lost childhood, no friends, and no one to come to his funeral.

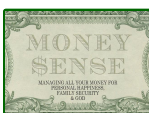
Honest, hard work is participating in God's activity in the world. God has given to each one of us talents, skills, and energy. None of us want to sit around home every day watching TV or surfing the internet. Some of the most anxious people are the unemployed or underemployed. People want to work and be valued. At the minimum, God expects us to work to provide for ourselves and those we love.

When we use our skills, time, and energy wisely, our work creates a better life for ourselves, our families, and our entire society. A crucial first step in managing your money is to have money to manage.

It is important to find a job that satisfies your spirit. Use your passions productively and be compensated for that work. If you enjoy your work, you feel more confident, useful, and content.

If people work smart and work hard they should be compensated fairly. We should not begrudge people when they are well paid.

Pastor/Bible study leaders: what was your first job? How much did it pay? What did you do with your first paycheck/earnings?



If you need more income, get a second job. Work extra hours. Ask for a raise. Sell some of your excess belongings.

Coach Mike Ditka, who won three Super Bowl rings, said: “Life is not what you want it to be. Life is what you make it.” Regarding money, Ditka said: “If someone gives you something you remember it for a while. What you earn lasts a lifetime.”⁷

John Wesley’s own life illustrated this rule. When Wesley was a young professor at Oxford University, he lived on a salary [£28] that was equal to the salary of a public school teacher today. When Wesley started writing books, his income due to book royalties increased almost five times [£120]. Hard work can lead to more income.

Pastor/Bible study leaders: recall the joy of receiving your first paycheck or earning more income.

Our work should not cause our families to suffer, or abuse other people, or hurt our community. We should all hate golden parachutes for top executives who earn hundreds of times more money than their lowest paid workers while ordinary workers lose their jobs.

Wesley preached that our work should not be destruction to our health or strength, or that of other people: “to gain money we should not lose our souls” and “neither should we gain by hurting our neighbor.”⁸

Today, average workers spend half of their waking hours working.

Jessi, the author of a popular blog “The Naptime Diaries Shop,” understands Wesley’s vision. Weary of working without a purpose, she wrote: “After I told Nick [her husband] I was genuinely considering selling the business or shutting it all down, he asked me to give it a few months. Sit on it. Get through the holiday season and pray and ask the Lord for vision. And something really incredible happened. The Lord started to shift both of our hearts at the same time with a new vision: to grow Naptime Diaries Shop as big as we can, live on as little of the profit as possible, steward our money well, and give the rest away.” She is living the Wesleyan model.

But if your work is honest, within bounds, earn all you can! Go for it! Be a good Methodist!

Jesus told his friends a story (Matthew 25:14-30) about earning money in a responsible way that was celebrated by God:

The kingdom of God will be like a man going on a journey. The rich man called his servants and entrusted his wealth to the servants. To one servant the rich man gave five bags

⁷ Charlotte Observer (May 31, 2014), p. B-6.

⁸ Wesley “The Use of Money.”



of gold. To another servant two bags of gold. To a third servant one bag of gold. The man gave to each servant according to his ability. Then the man went on his journey.

The servant who had received five bags of gold went at once and put his money to work and gained five bags more.

The servant with two bags of gold also gained two bags more.

But the third servant who had received one bag went off, dug a hole in the ground and hid his master's money.

After a long time the master of those servants returned and settled accounts with them. The man who had received five bags of gold brought the other five. 'Master,' the first servant said, 'you entrusted me with five bags of gold. See, I have gained five bags more.'

His master replied, 'Well done, good and faithful servant! You have been faithful with a few things; I will put you in charge of many things. Come and share your master's happiness!'

The servant with two bags of gold also came. 'Master,' he said, 'you entrusted me with two bags of gold. See, I have gained two bags more.'

His master replied, 'Well done, good and faithful servant! You have been faithful with a few things. I will put you in charge of many things. Come and share your master's happiness!'

Then the man who had received one bag of gold came. 'Master,' he said, 'I knew that you are a hard man, harvesting where you have not sown and gathering where you have not scattered seed. So I was afraid and went out and hid your gold in the ground. See, here is what belongs to you.'

His master replied, 'You wicked, lazy servant! So you knew that I harvest where I have not sown and gather where I have not scattered seed? Well then, you should have put my money on deposit with the bankers, so that when I returned I would have received it back with interest.'

'Take the bag of gold from the third servant and give it to the servant who has ten bags. For those people who have will be given more, and they will have an abundance. As for those people who do not have, even what they have will be taken from them.'

Investing well is an additional way of earning all you can. How can you invest in a responsible way? Jesus' story of the three servants who invested their master's money is instructive. Obviously, the least responsible way to earn money is simply by burying your money under your mattress or in the ground and hope that you do not forget where you buried it. Increase your money through wise investments.

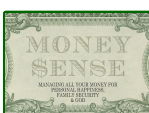
Several rules should guide all your investments:

Look for the lowest fees. Why pay too much money for a basic service?

Do not get greedy about returns. If the return is too good to be true, it probably is not true.

Understand the tax implications.

Familiarize yourself with different investment options. The financial world out there is complicated. There are literally options to trade imaginary items; there are futures to bet on things that have not yet happened; there are sophisticated bundles of stock. The more you



know about financial instruments and possibilities, the better off you will be in investing your money, even if that wisdom consists only of knowing when to back away.

Ron: If you are going to put money into the stock market, do not gamble with your money. Some people try to day trade in the stock market, betting on small gains and losses in individual stocks every day. While this can be an effective way of making money for the seasoned individual, it is extremely risky, and more like gambling than investing. If you want to make a safe investment in the stock market, invest for the long term. Leave your money invested for ten, twenty, thirty years or more.

Ron: Look at company fundamentals (how much cash they have on hand, what their product history is, how they value their employees, their social policies, and what their strategic alliances are) when choosing stocks. You are essentially making a bet that the current stock price is undervalued and will rise in the future.

For safer bets, look at mutual funds when buying stocks. Mutual funds are bundles of stocks collected together to minimize risk. Think about it like this: if you've invested all of your money in a single stock and the stock price plummets, you have lost big time. If you have invested all your money in hundreds of different stocks, some stocks can completely fail without collapsing your bottom line. This is basically how mutual funds mitigate risk.

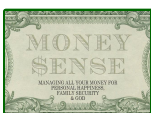
If you are not a skilled stock trader, invest in a diversified index fund. Remember, the majority of people who invest in individual stocks believe that they are smarter than the majority of stock investors. What's wrong with that picture?

Trust the power of compound interest. Compound interest is when interest earned is added to the principal so that, from that moment on, the interest that has been added also earns interest. This addition of interest to the principal is called compounding. For example, an account may have its interest compounded every year: an account with \$100 initial principal and 10% interest per year would have a balance of \$110 at the end of the first year, \$121 at the end of the second year, \$133.10 at the end of the third year, \$259.37 at year ten, and \$672.75 at year twenty. Let your money work for you. Let the calendar work in your favor.

As a Christian, consider socially responsible investing. Such investing, known as sustainable, socially conscious, "green" or ethical investing, is an investment strategy that considers both financial return and social good. Socially responsible investors encourage corporate practices that promote environmental stewardship, consumer protection, human rights, and diversity. Some avoid businesses involved in alcohol, tobacco, gambling, pornography, and weapons.

You can make a lot of money in the financial markets. You can also lose all your money in the financial markets. Be as wise as a serpent.

Many different investment options: stocks (investing in a company), bonds (lending to an institution), funds (diversified financial instruments) such as mutual funds (collection of stocks,



bonds, and securities), exchange-traded funds (ETFs), and unit investment trusts (UITs). Confused? Get help via a book, a broker, or an online investment company.

But, there is a caveat to “earn all you can.” You cannot hoard what you earn. If our money alone defines our lives, all of us will be disappointed.

A crowd had gathered around Jesus. One man complained that his brother had refused to share the family inheritance. Today, many families still split over the family inheritances. Jesus replied, “Watch out! Be on you guard against all kinds of greed. Life does not consist in an abundance of possessions” (Luke 12:15).

Jesus then told a short story:

“The fields of a certain rich man yielded an abundant harvest. The rich man thought to himself, ‘What shall I do? I have no place to store my crops.’”

When our investments pay off, when the Dow Jones Industrial Average crosses 17,000, and when the value of our homes goes up we might look for additional places to store our money. We trust in our abundance and forget about our God. Mammon becomes our god.

“Then the rich man said, ‘This is what I will do. I will tear down my barns and build bigger barns, and there I will store my surplus grain. And I will say to myself, “You have plenty of grain laid up for many years. Take life easy; eat, drink, and be merry.’”

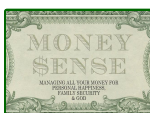
When we have much, we may trust that our future depends solely upon our financial resources. We retire, play golf, travel the world, and indulge our fantasies. We may take care of ourselves because no one else will take care of us.

Andy: “In my mother’s comfortable retirement community, the number one discussion among those people who have actually done well financially and will leave nice estates for the next generation is money. Many of them live in fear of outliving their money.”

“But God said to the rich man, ‘You fool! This very night I will demand your life from you. Then who will get what you have prepared for yourself?’”

In Jesus’ parable, God yells at the clueless man, “You fool.” We truly have no control over our future, especially if our future depends entirely on our financial resources. Jesus concluded by saying what the story meant: “This is how it will be with those people who store up things for themselves but are not rich toward God” (Luke 12:14-21).

Andy: “I once knew a wonderful couple. Both the husband and wife worked in the public school system for their entire careers. Both of them read widely and their home was filled with books of places they would visit and things they would do when they retired. They lived modestly so that in their retirement they could live richly. Unfortunately, the very month they



both retired, she was diagnosed with a terminal disease. Within two years she was dead. They never took even one of the trips they had planned.”

The ancient Greek author Aesop wrote a number of fables or short stories that reveal basic human nature. One of Aesop’s fables described the destructive quality of seeking more possessions to the expense of not cherishing what we already possess. In “The Dog and His Shadow,” a dog received a fine, meaty bone. The dog bit down on that bone and headed home. With the bone firmly between his teeth, the dog crossed a bridge over a small, still pond. The dog should have been quite satisfied with what he had.

When the dog looked down into the water, however, the dog saw his own reflection magnified. Now, unlike human beings, a dog’s brain is just the size of a small tangerine. This dog thought that the other dog under the water had a larger bone. The dog on the bridge decided to seize by force the new, larger bone. The dog bent over and barked at his own reflection. And as the dog barked, the bone between his teeth fell into the water and was lost.

Ever since Aesop wrote his fable, people with much bigger brains laugh at the ignorant dog. We then catch Aesop’s message. Many people want more than what they have already. Often in the process of seeking more money, we lose what God has graciously given us.

The life of such a Christian money manager/custodian/guardian is radically different.

Earning all we can, however, is not the ultimate goal of life or the only Money \$ense. We still have several more Money \$ense strategies to go.

Quotations:

“My formula for success is rise early, work late and strike oil.” J.P. Getty

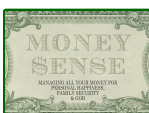
“I know of nothing more despicable and pathetic than a man who devotes all the hours of the waking day to the making of money for money’s sake.” John D. Rockefeller

“Never spend your money before you earn it.” Thomas Jefferson

“There is a gigantic difference between earning a great deal of money and being rich.” Marlene Dietrich

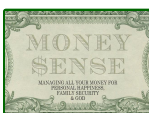
“I’m a farmer now, and it’s fantastic. My goal is to be totally self-sufficient and grow everything I eat. There’s something about earning your dinner that cool.” Roseanne Barr

Invitation: Work hard, but do not believe that what you earn is yours alone.



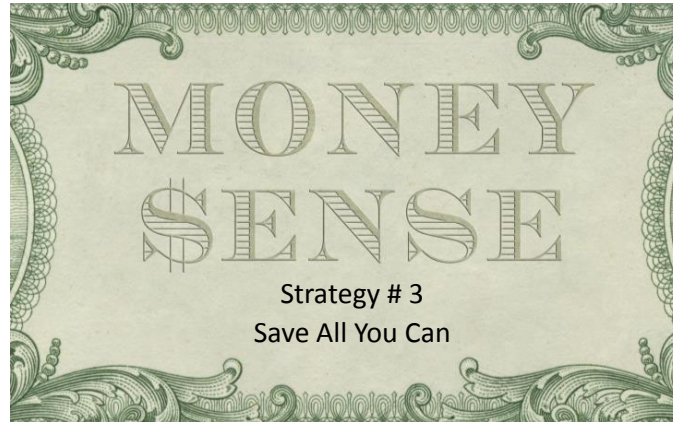
Question: What was the best job you ever had? Why do you work?

Money Sense Worksheets: Fill out the earnings section of your budget in *Worksheet Three: What I Spend Monthly*.



Sermon/Bible Study # 4

Money \$ense # 3: Save All You Can



Scripture:

“In the house of the wise are stores of choice food. . . . But the foolish devour all they have” (Proverbs 21:20).

“Wealth gained quickly will dwindle. But whoever gathers little by little will increase it” (Proverbs 13:11).

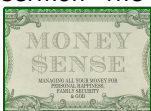
How Joseph, son of Jacob Israel, became a lord in Egypt: “During the seven plentiful years the earth produced abundantly, and Joseph gathered up all the food of these seven years, which occurred in the land of Egypt, and put the food in the cities. Joseph put in every city the food from the fields around it. And Joseph stored up grain in great abundance, like the sand of the sea, until Joseph ceased to measure it, for the food could not be measured” (Genesis 41:47-49).

Sermon/Bible Study Points:

Remember the first two Money \$ense strategies? Create a budget. Earn all you can. But budgeting and earning an income are not the final Money \$ense strategies.

John Wesley’s second rule was “Save All You Can.” Wesley said, “Save all you can, by cutting off every expense which serves only to indulge foolish desire, to gratify either the desire of the flesh, the desire of the eye, or the pride of life. Waste nothing . . . on sin or folly, whether for yourself or your children.”⁹

⁹ Sermon “The Use of Money.”



Save all you can calls us to a simpler lifestyle. If you get a raise, save half and leave on the rest. If you receive a gift or bonus, save half and then splurge a little. Avoid extravagance, opulence, and self-gratification.

When Joseph, son of Jacob Israel, was sold into slavery in Egypt, he proved his worth to Pharaoh over and over again. When Joseph learned in a dream about an impending famine in Egypt, he saved excess food for seven years. When the seven years of famine arrived, the Egyptians still had food to eat. Because of Joseph's foresight, the family of Jacob Israel also took refuge in Egypt and survived. Read the whole story in Genesis 47.

Wesley listed superfluous expenses that indict most of us: more furniture than we need, excessive flowers in our yards, fancy clothing, wasteful entertainment, and unnecessary foods.

Andy: "I waste money. I eat out too much. My house is too big. I have more clothes in my closet than I can ever wear out. I take nice vacations. I could live on much less than I now spend. I should have more money in the bank or at least give away more."

Pastor/Bible study leaders: name an example of where you have wasted money.

All of us want to save. None of us throw our money away (except those of us who participate in the state lottery). Many of us have saved. With our savings we have paid for educations, gone on some nice vacations, purchased homes, and put money aside for retirement.

Most of us have homes are filled with belongings we saved to purchase. We drive our cars an extra year. We wear good clothes again and again. We invest our money for the highest return. On the whole, we neither flaunt our wealth nor squander our money.

We all need to save more than just money. Each of us also needs to invest in our jobs (learning new skills), our marriages (caring for our spouse), our families (family meals and going to reunions), our bodies (eat well and get some exercise), our community (participate in politics and social agencies), and our church (volunteer). All of these investments improve the quality of our lives.

Why is saving important? Bottom line is that you cannot spend what you have not saved. If you do not save and invest well you will not achieve your financial goals.

Elizabeth Coppedge-Henley: “My cousin was a high-up manager – meaning he made good money. His company paid for his MBA. He sent both sons to private schools from kindergarten through high school. However, Robert, who had put himself through UNC-Chapel Hill (took six years of working while in school) had long told both his sons that they needed a plan to pay for college. His financial success had helped to get them ready to be adults at age eighteen. Six months before his oldest son graduated from high school, Robert’s boss flew in for a “fifteen minute meeting.” After twenty years of work, Robert’s boss took his company car keys and cell phone, and sent him home in a taxi.”



“Fortunately, his sons were prepared. The family had planned ahead. The oldest son put himself through the University of Virginia on a Naval ROTC scholarship. The youngest son has a full Army ROTC scholarship at Furman. Both boys not only received their tuition and living stipend, they are both guaranteed at least four years of employment as officers once they finish school. They will have an education, no debt, good jobs, and great experience. I expect they will have options for future jobs. Sure they get up almost every morning at 5 am for workouts, training, etc. They have summer commitments, as well. They both participated in fraternities, Christian ministry groups, and more while in school. They have not missed out on the college experience. They have just worked hard, like both their parents to get through college. The difference is that the parents had to put themselves through college. The parents had the choice to pay for the kids to go to college – but chose not to because the parents believed it would be time for the boys to take over their own lives at this stage.”

Susannah: “In the first years of our marriage, my husband and I lived on one salary and saved the other salary. When our child was born, we had the money to pay all the bills of our new family.”

Compare saving to a diet. If you want to lose weight, you have to count your calories, eat less, and exercise more. If you want to save more you have to count your pennies, spend less, and cut out every unnecessary expense.

So how can you save? To save you have to live below your means. It is possible to live on less than you earn. But saving requires vigilance, sacrifice, and self-discipline. Short-term pain leads to long-term gain.

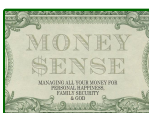
One easy way to save money is to pick one meal a week that you might normally eat out and cook at home instead. Taking your lunch to work or making your own coffee instead of buying that coffee shop special is another great way to save.

For those with a single cup coffee maker, purchase little reusable cups. Consider that the coffee put in the little disposable cups averages out at \$35 a pound! Put your own coffee in the cups instead of buying the disposable pods. This cuts down on money and on waste.

Start saving young. Even if you are still in school, saving is still important. People who save well treat it more as an ethic than necessity. If you save early, and then invest that savings wisely, a small initial contribution can snowball into a significant sum.

Saving 10% of your income is a common goal and is a good amount to start with. Once you get used to saving, you may want to increase that percentage to 20% or more.

If you manage to save \$10,000 per year — which is less than \$1,000 per month — in 15 years, you'll have \$150,000 plus interest. That is enough money to put your child through college, start a nice nest egg, or put a significant down payment on a wonderful house.



To get ahead financially, you need to set aside a percentage of your money. If you are just starting to manage your money, you probably are not used to setting it aside and usually just spend it as you make it. Many people never change from that early habit of not saving.

An easy way to start saving is to have a portion of your paycheck automatically put into a savings account or a 401(k). If you do not have a 401(k) at your job, have your bank account automatically drafted each month and invested in a money market account or mutual fund.

There are many different kinds of saving.

The first and most basic kind of saving is emergency savings for the unexpected. Plan for the unexpected. You never know when you will have to pay for something unexpected — but the unexpected is expected.

What happens when your refrigerator stops working? You or a family member gets sick? Your car engine blows up? You lose your job? The fees for your child's summer camp are due? How much do you need? Expect these contingencies to happen, and to be prepared for them financially when they come.

Start an emergency fund. Saving is all about not using expendable income. Having extra savings means not going into debt. Not having debt means being prepared for emergencies.

Give an illustration of an unexpected expense: new tires for a car, lost glasses, or a medical emergency.

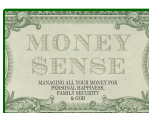
The common recommendation for your basic emergency savings is one to six months of salary. You might start by simply saving \$1,000 dollars. Then save a month's salary. See if you can reach three month's salary. Then, an unexpected expense will not harm you.

Saving is all about being prepared for the uncertainty of it all. If you are unexpectedly laid off work, or your company reduces your commission, you do not want to take on debt in order to finance your life. Setting aside three, six, or even nine months' worth of expenses will help ensure that you are in the clear, even if disaster strikes.

Begin saving by automatically deducting money from your checking account each month for your savings account. Pay yourself first. You are only a paycheck away from starting to save. With your bank, open a free checking account and a saving account.

Credit unions can be even better institutions. Check out online banks for other options.

Another basic part of saving is the purchase of insurance. Insurance evens out crisis times such as large medical bills, home repairs, death in the family, and loss of job. Talk with your family about different kinds of insurance that you can purchase to help you in the event of an emergency:



Life insurance (if you or your spouse unexpectedly dies)
Disability insurance (for a long-term illness or accident)
Automobile insurance (required by state law)
Health insurance (if you have to pay for unexpected hospital and/or doctor bills)
Renter's insurance (protecting your belonging while you rent)
Homeowner's insurance (unexpected harm to your home)
Disaster insurance (for tornadoes, earthquakes, and fires)
Flood insurance (when your home is in a flood plain)
Business owner's insurance (to protect your company in a disaster)

Health insurance is increasingly a large part of individual expenses. With the launch of the Affordable Care Act, every person needs to look at all their health insurance options and consider new enrollment options every year.

How much insurance do you need? Enough is enough. Enough to cover your losses; not too much to make you wealthy in a crisis. The goal is to cover your needs not profit from a crisis. There are better ways to invest your money for growth than buying insurance.

Smart people expect the unexpected, and have a plan for what they will do just in case. You never know when you will need a large sum of money during an emergency. Having good insurance coverage can really help tide you over through a crisis.

A third kind of savings are replacement savings for expected, large purchases. Your car someday will need to be updated. A roof replaced. Many products you own will need to be replaced. Little items you can handle. Big items...not so well.

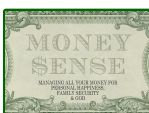
For example, if you know you will have to purchase a new car, keep your old car that you already own for an extra year, and set aside what you already pay for a monthly car payment. At the end of the year you will have enough money for the down payment to cut your payments significantly. Even better, keep that old car for two years.

Nowhere is it written in Scripture that you must have a car payment every month of your adult life. And how many cars do you really need?

The final kind of savings is long-term savings. How will you pay for a child's education, a home, and retirement?

Invest in a child's education fund. Your child or grandchild will need help getting an education so that she or he may provide for themselves. In previous generations, families provided for the next generation by the gift of land or a family business. In the new generations, education is the key to your children's future.

David S.: "What happens if you do not save adequately: Our oldest daughter is going to college in August. Even though we have 529 Plans (state sponsored plans) for each of our girls, it was



not a priority like retirement. So now that she's going, I find that although I do have monies available for her education, I don't have nearly enough for four years!"

There are many ways to pay for college. Never assume that your child will get the athletic, academic, or oboe scholarship. Someone has to pay. Do your research. Talk with other parents. Talk to financial aid officers. Consider savings, government loans, scholarships, ROTC scholarships, the GI bill, and as a last resort private loans. Confused again? There is a whole industry out there to help you plan to pay for college.

Save for housing. Check out www.hud.gov for tips on buying a house. Save 20% for a house down payment and reduce mortgage insurance. Buy a house that you can afford. How many bedrooms do you really need? Must every counter in your house be covered with granite or quartz?

Retirement savings are the single biggest item for which you must save. Yet only one in three adults is saving for retirement. Your retirement is the single most expensive thing you will ever buy in your lifetime. You must save for your future. Everyone fears for the future of Social Security. Fewer and fewer companies provide pensions.

As a reality check, see how much Social Security income you will receive at your retirement. Go to www.ssa.gov. Today, about two-thirds of retirees use Social Security as the primary source of their retirement income.

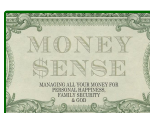
You do not want to be burden to your children in your old age, or depend entirely on the government. On what will you retire? Do you believe that you can depend on the generosity of your children to provide for you in your old age?

What should you save for your retirement future? The earlier you start saving for your retirement the better. A good goal is 10% of your income. If you have a defined pension plan, maybe save a little less than 10%. If you have no pension plan, you need to save more than 10%. If you do not save, you will be working in a fast food restaurant into your 80s.

Check out the United Methodist Foundation of Western North Carolina website for a worksheet under "Available Resources" to plan for your retirement: "Savings Fitness: A Guide to Your Money and Your Financial Future. Go to www.umfwnc.org. This is an excellent way to test your retirement plans.

Increase your contributions to your workplace retirement fund. Never leave matching funds on the table.

Being financially responsible in this life includes making plans after your life is over. What about your belongings, personal property, financial accounts, insurance policies, retirement funds, and more? If you do not die broke, how will your money be distributed? Half of all



Americans never make such plans and have no wills. Do not burden your family with this responsibility. Hire an attorney and make your plans today.

Go to www.umfwnc.org for a brochure on planning your will. See “Planning Your Legacy: A Christian Guide to Planning Your Will and Trust” under “Available Resources.”

A major looming crisis is the retirement of baby boomers. Many in this generation lived for today, not tomorrow. The economic situation has changed over the years. Retirement plans are fundamentally different than for preceding generations. We live longer. This reality will be even worse for the next generations. Saving for your own retirement is now an absolute necessity.

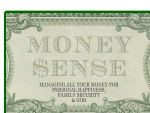
Take advantage of any retirement plans that your employer offers. Often, employees can opt into a retirement 401(k) plan or similar plans. In this model, a portion of your paycheck is automatically transferred to a retirement plan. This is a great way of saving, because payments come out of their paycheck; most people never even notice the payments.

Talk with your company about employer matching. Some larger companies with robust benefit plans will actually match the amount of money you put into your 401(k), effectively doubling your investment. If you choose to put in \$1,000 each paycheck, your company may pay an additional \$1,000, making it a \$2,000 investment each paycheck.

Begin really saving for retirement. If you are 45 or 50 years old, and you have not started saving for retirement, start right away. Make your maximum contributions to your IRA (\$5,000) and your 401(k) (\$16,500) every year. If you are older than 50, you can even make so-called catch-up contributions if you want to pad your retirement savings. Put a high priority on saving money for retirement — even higher priority than saving for your children's college education. Whereas you can always borrow money to help pay for college, you cannot borrow money to fund retirement.

If you are totally in the dark about how much money you should be saving, use an online retirement-savings calculator. Consult a financial planner or advisor. If you want to maximize your retirement savings because you have no clue how to start, talk with a licensed professional planner. Planners are trained to invest your money wisely, and usually have a track record of return on investment. On the one hand, you will have to pay for their services; on the other hand, you are paying them to make you money. Not a bad deal.

Consider the differences between a traditional IRA (tax free) and a Roth IRA (tax deferred) fund. Essentially, if you anticipate that your income taxes will be lower in retirement, go with a traditional IRA. If you anticipate your taxes will be higher in retirement, go with a Roth IRA. Both plans let you invest a certain amount of money, and extract it (tax-free for Roths), after you turn 60.



IRAs are invested in securities, stocks and bonds, and mutual funds, giving them the opportunity to grow significantly over the course of many years. If you invest in an IRA early on, the compound interest that you earn (interest on top of interest) will create significant increases in your investment.

Pastor/Bible study leaders: what is your biggest savings challenge? Where have you been successful? Where have you failed?

Sharon: "A church woman would shop a sale and tell her husband how much she had saved by using coupons and percentage off sales, etc. Her husband finally said to her after she had gone shopping and shared again how much she had saved, "but look at how much you spent." They came to an agreement. Whenever they saw a sale or had coupons they wanted to use and it was considered a "want" rather than a "need", they calculated how much they would have spent had they gone shopping even with coupons. They put those "savings" away in an emergency fund. Over time they built up an emergency fund for six months of living expenses. The husband left his corporate job to start his own business and found that this emergency fund helped the start-up of his new company."

What are the best ways to save? The easiest yet least productive is a traditional savings account at your local bank. The interest you earn is almost negligible. Better options include a market mutual fund, a certificate of deposit, or U.S. Treasury bills. You can move up to domestic bonds when you loan money to our government. Domestic stocks mean that you own part of a United States company. Or, with more risk, go international. Mutual funds diversity your money with other shareholders.

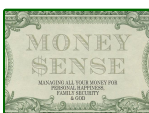
It is easy to save using investment vehicles like a 403(b) where the investment return is competitive, there is a tax break for pre-tax contributions paid in, and there is a penalty if you take the money sooner than allowed as this keeps you from dipping into the fund for something frivolous.

Never invest all your money in any one fund or one place. Diversify within each category and among categories.

Enjoy the benefits of compounding interest. The key to saving is to make your money work for you. Over time, interest earnings will turn small investments into large investments.

If you save \$5 a day, invest it cautiously, and wait, in forty years those daily \$5 savings are worth \$300,000. Saving \$5 a day could help you purchase a home!

Start small. Save regularly. Be realistic about returns. Do not take money out of your savings unless absolutely necessary.



By saving our money, however, we are not asking to build excessive savings accounts. There is a difference between saving and hoarding. Wesley went so far as to compare accumulation of money to “throwing your money into the sea.”

Hoarding is putting money aside after your goals have been met. Ebenezer Scrooge hoarded. The rich fool in Jesus’ parable hoarded. Remember the old saying: you have never seen a funeral hearse followed by an armored car full of money. Saving is putting money aside to achieve your goals in the present and your life’s future.

John Wesley himself never accumulated any wealth. At his death, Wesley was carried to his grave by six poor people who were paid one pound each, which depleted all of Wesley’s savings. The draperies used in the sanctuary at Wesley’s funeral service were taken down, sewn into dresses, and distributed to poor women in London.

Older adults who have saved must be careful about hoarding. Fear of the future encourages some financially secure older adults to hold onto every penny. Compare them to older adults who freely to give.

In Andy’s congregation, a retired school-teacher without children created a college scholarship fund for the church’s youth. She never spent extravagantly and saved much. She made it possible for a youth who could not afford to go to college to enroll in the local university. Today, he is a successful attorney because an older church member invested in him.

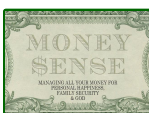
Another way of saving is to pay only the taxes you must pay. Our government provides many deductions and other ways to save on your taxes. Use the right software or invest in a good tax adviser and pay fairly.

Remember the words of Jesus:

The Pharisees sent their disciples to Jesus . . . “Teacher,” they said, “we know that you are a man of integrity. You teach the way of God in accordance with the truth. . . . Tell us then, what is your opinion? Is it right to pay the imperial tax to Caesar or not?”

But Jesus said, “. . . Show me the coin used for paying the tax.” They brought Jesus a coin. Jesus asked them, “Whose image is this on the coin? And whose inscription?” “Caesar’s,” they replied. Then Jesus said to them, “Give back to Caesar what is Caesar’s, and to God what is God’s” (Matthew 22:16-21).

Use a good tax accountant or software. Take every deduction allowed. Do not just open up the hard-copy form and make your own calculations. Either pay for a tax preparer or purchase tax



software. Consider:

- Turbo Tax (Intuit) www.turbotax.com
- TaxCut (H & R Block) www.hrblock.com/tax
- TaxAct (2nd Story Software) www.taxact.com

If you receive a tax refund, do not spend it quickly. Save half of it and invest the rest of it in things that you really need.

Earn more money and save more money are the first two of Wesley's rules. Yet, Wesley observed that if all we do is gain and save money, these two actions alone will destroy our relationship with God. The point of earning and saving has but one purpose: giving. We will talk about that next week.

Quotations:

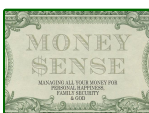
Every time I am tempted to buy some dopey thing, I hear my father's voice: "Do you really need that?" Bill O'Reilly

"A penny saved is a penny earned." Benjamin Franklin

Invitation: Look again at your financial goals. How much do you have to make to meet those goals?

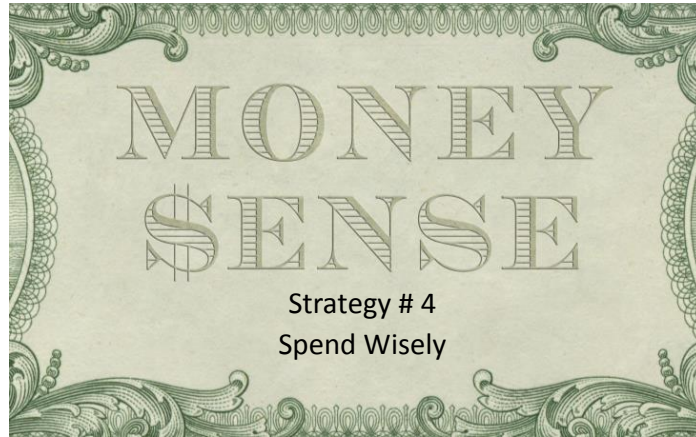
Question: What are you saving your money for?

Money Sense Worksheets: Reflect back to *Worksheet One: My Financial Goals*. Are you saving to achieve your financial goals? If not, what must you do to accomplish these goals? What must change? Your income? Your expenses? Or both? Sometimes the best way to achieve your financial goals is to get out of debt. *Worksheet Four: My Debt Reduction Plan*, gives you the opportunity to list your debts in an effort to put into place a debt reduction plan. Doing so will pay-off...literally!



Sermon/Bible Study # 5

Money Sense Strategy # 4: Spend Wisely



Scripture:

King Solomon wrote: "A person who lacks self-control is like a city whose walls are broken down" (Proverbs 25:28).

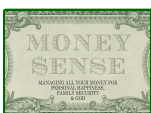
"People brought little children to Jesus for him to place his hands on them and pray for the children. But the disciples rebuked the children. Jesus said, 'Let the little children come to me. Do not hinder the children. For the kingdom of heaven belongs to such people as these children'" (Matthew 19:13-14).

Clarence Jordan, a biblical scholar, created a farming community in south Georgia to create the simpler life suggested by Jesus. From his new environment, Jordan wrote a folksy Southern paraphrase of Jesus' words about a less materialistic life defined by less spending:

Therefore, let me tell you something: Don't worry about making a living – what you'll eat, what you'll drink, what you'll wear. Isn't the life of people more than what they eat? Think for a moment about the birds of the sky. They don't plant. They don't harvest. They don't store up in barns. Even so, your spiritual Father cares for them.

Really now, aren't you all more precious than birds? Besides, who of you, by fretting and fuming, can make yourself one inch taller? And what's all this big to-do over clothing? Look yonder at that field of flowers, how they're growing. They do no housework and no sewing. But I'm telling you, not even Solomon [the richest King in the Bible] in all his finery was ever dressed up like one of them.

Well then, if God so clothes the flowers of the field, which are blooming today and are used for kindling tomorrow, won't God do even more for you, you spiritual runts? So



cut out your anxious talk about ‘what are we gonna eat, and what are we gonna drink, and what are we gonna wear.’ For the people of the world go tearing around after all these things.

Listen, your spiritual Father is quite aware that you’ve got to have all such stuff. Then set your heart on the God Movement and its kind of life, and all these things will come as a matter of course (Matthew 6:25-33).¹⁰

Sermon/Bible Study Points:

Do you have the ability to say to yourself “No?”

When we control how we spend our money, we rule our money instead of being ruled by our money. The goal of Money \$ense strategy number five is to spend wisely. Know when enough is enough.

Bluntly, the more we control our spending the more spiritual we become. If you want to be more spiritual, adopt the new Money \$ense habits.

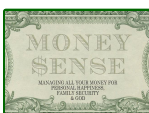
When you go home, pull out your checkbook or open up your bank account online. Simply write down the five largest expenses you paid this past month. If someone audited your bank account, which gods would they discover that you worship?

How we spend our money often controls our lives: work and spend, work and spend. The more we earn the more we want to spend. We want to enjoy the fruits of our labor. We work hard. We spend more. We have to work harder to pay our bills. And then spend even more. Is this the race we want to run?

An old hymn describes such a life-style of managing our spending.

“Tis the gift to be simple,
‘tis the gift to be free,
‘tis the gift to come down where we ought to be,
and when we find ourselves in the place just right,
‘twill be in the valley of love and delight.
When true simplicity is gain’d,
to bow and to bend we shan’t be asham’d,
to turn, turn will be our delight
‘till by turning, turning we come round right.” Original Shaker Hymn¹¹

¹⁰ [Clarence Jordan, The Cotton Patch Version of Matthew and John (Association Press: Chicago, 1970) excerpts, pp. 27-28. Edited for inclusive language.]



How can you simplify your spending without being simple minded? The Shakers, a society of folk always encouraged their adherents “to be plain.” In their communities, everyone shared everything with each other. The Shakers suggested that Christians be cautious about what we wear, how we speak, and the food we eat. For example, Shaker furniture, simple yet functional and long-lasting, avoided allowing their possessions to possess them. Money did not define their relationships with one another. Simple lives with moderate spending leads to a more complete love of God and neighbor.

Spend what you have, not what you hope to make. You may think of yourself as a high earner, but if your money does not back up that statement, you are shooting yourself in the foot.

The first and greatest rule of spending money is this: unless it is an emergency, only spend money that you have, not money that you expect to make.

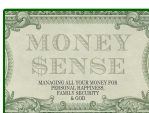
Ron: “When you can borrow/rent, do not buy. How often have you bought a DVD only to have let it collect dust for years, without using it? Books, magazines, DVDs, tools, party supplies, and athletic equipment can all be rented for smaller amounts of money. Renting often saves you the hassle of upkeep, keeps room in your storage, and generally causes you to treat items better. Do not just rent blindly. If you use an item long enough, it may be best to buy. Perform a simple cost analysis to see whether renting or buying is in your best interests.”

David H.: “When you are searching online for something, you may be surprised when you check your email and there were ads for the same products you had been searching for. Smart Ads fills the internet. Facebook, Amazon, Google, and many other major sites use them. The more you search for a certain product or a certain type of product, the more you spend time looking for specific things, the more the ads target you. The ads pop up in your email, they show up in the banners or on the sides of your screen, they get shown to you as products you might be interested in. We are constantly being targeted.”

The New Testament letter of Hebrews reminds us: “Keep your lives free from the love of money and be content with what you have” (Hebrews 13:5). Money does not really offer you contentment in this life. We must guard against materialism, putting our trust in the things we can buy with our money.

Put even more sharply, Wesley considered any wasteful expenditure as having been extracted from the blood of the poor. Rich countries and institutions lend money to poor nations and then charge high interest. Today, millions of children and adults labor in cramped conditions for minimal wages to make carpets for our homes or expensive athletic shoes. Our purchase of the products of their labor signals our moral failure.

¹¹ A dance hymn from 1848, possibly by the Alfred Ministry and composed during the period of the “Mother Ann’s Work [Revival].”



We are called to simplify our living so that other people may simply live. We must be willing to pay more for rugs and shoes and coffee in order for workers to receive a decent wage. The minimum wage should be a livable wage. We have to be willing to earn less on our investments in order to relieve people in the developing world.

We spend more on ourselves than we share with others. Remember the story of Solomon and the temple in Jerusalem? It took Solomon seven years to build the first Jewish temple to God. Then, it took Solomon thirteen years to build his own palace! See Ecclesiastes 2 to read Solomon's reflections on a life spent acquiring more things.

Unfortunately, the more we spend the less happy we seem to be. We must beware of false idols – the newest car, the latest gadget, or the newest home furnishing. Our children have more toys than they can play with. We own more clothes than we can wear. We have taken on too much debt for school, automobiles, and housing. We have so much credit card debt that we cannot remember how the money was spent.

A wonderful exercise is to keep a small journal and write down everything you spend. Buy a cup of coffee? Write it down. Gas? Write it down. A donut? Write it down. Everything. Try this exercise for one day or all week. You will be surprised by how much money passes through you.

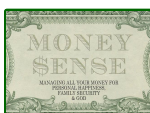
Christmas is a time of the year when we lose control over our spending. Christmas, in theory, is a simple time of year. Christmas, simply put, focuses on a poor child born in an animal shelter in a third-world country. One modern ideal vision of Christmas pictures a peaceful family sitting in front of a warm fireplace, drinking hot chocolate, telling family stories, crafting hand-made presents, reading the Christmas story, and writing Christmas letters that say "Peace on earth, good will to all people."

Reality is a little different. You may fill the holidays (which seem very far from "holy days") spending more money than you have shopping for people who need nothing, hunting from store to store for the one toy everyone desires, and using our credit cards with the hope that January never arrives. At the end of the season, you probably spent more money that you intended.

Pastor/Bible study leaders: Provide illustration of a poor purchase at Christmas. The best present you ever received? How much did it cost (if anything)?

Yet, you know better. In most families, the favorite Christmas tree ornaments are not those received from the store, but the small, handmade objects created by young children.

Watch a young toddler when Christmas presents are unwrapped. The child cares more for the wrapping paper and ribbons than for the expensive present inside the box. This experience lasts until the child starts watching commercials!



Remember who our God is. God appeared in our world not in the palace of an emperor and clothed in rich clothes. Instead, Jesus Christ was born in an animal stall in an occupied nation among an oppressed people and wrapped in peasant rags (Luke 2). Jesus never purchased a home or piece of property, owned only the clothes on his back, walked everywhere, and never established a pension plan. Jesus never went to a Roman spa or took a long winter vacation at the beach or in the mountains.

Jesus Christ did not just live a simple life filled without wasteful purchases, he also suggested that all persons who follow him also adopt a similar simpler lives. Children were Jesus' model citizens of the new kingdom of God.

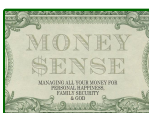
Jesus' friends had begun to enjoy the popularity of Jesus' ministry. Large crowds showed up wherever they traveled. The dinner parties were more elaborate. The financial offerings grew. Jesus' friends had become like bodyguards, supervising those persons who could approach Jesus. The disciples were living the American Dream of success and financial security.

One day, some persons brought children forward so that Jesus could touch the children and bless them. Jesus' friends pushed the children away. Children in that day were often ignored and treated as little better than slaves. Large contributors and persons with position would come first. When Jesus saw what was happening, he reacted forcefully. Jesus rebuked his friends, welcomed the children, and touched and blessed the children. Jesus declared that the children knew more about God than did all the adults.

If you become more like a child, you spend your money in a new way. Jesus Christ suggests that you have a childlike approach to money. Be more attentive to God and the people around you. Live more simply. Spend modestly.

David H.: "The church children and I had just gathered for the children's time. The kids all ran up eagerly. The children were ready to learn and give. They all brought their offerings with them. Each week we take up an offering at children's time and it goes to a particular mission. Giving is always the highlight of the children's time. They get so excited over being able to give money away to others. It is really a joy to watch. On this particular Sunday, each child had their money ready. But one child did not have any money. I do not know why. No big deal. He had a sad look on his face. One of the other children also noticed the sad child. The second child did the most amazing thing. The second child tore his dollar bill in half. He just ripped the bill in half right and handed the other half to his friend. Their eyes locked on to one another, they both smiled, and that was it. They both put their halves in the offering box and they went back to their pews. And in that moment I understood Jesus' words a little bit better: "For the kingdom of heaven belongs to such as these.'"

To rule our money we have to control our spending. We need to adopt some simple spending restraints to help all of us live a simpler life.



How can we manage our spending? Wear clothes until they wear out, turn out the lights when you leave a room, negotiate for new insurance rates, reduce your driving, and pay off your credit cards ASAP. Slowly, steadily, these Money Sense spending habits will simplify our lives.

David H: “Here is one simple way to cut out unnecessary spending. If I am shopping for something necessary, I may also see something not on my list that catches my eye. But before I buy, I walk around a little bit before I pick it up or check out. I give myself time to think it over. I think about what it is and if I really need it. A lot of times I find that by the time I get finished picking up what I came for I have decided that the item that caught my eye is not worth it or that I do not really need it.”

“I struggle with purchasing things online. Online retailers are smart. They collect information to know what you like. Often when I go to an online checkout there is a list of products that they believe I might want. Generally speaking, I am usually very interested in the new items.”

“Then, I have to do the same thing online as I do in the store. I get up and leave the computer and go do something else. In a little while, if I still feel like it is something I need or that I can afford then I might come back and add it to my order. But what I usually find is that whatever the object is not quite worth it.”

Pastor/Bible study leaders: Provide an illustration of when you have purchased something you did not need.

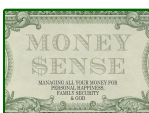
Pastor/Bible study leaders: Provide an illustration when you made a wise purchase.

The observance of the four weeks before Christmas called Advent/or the forty days before Easter called Lent are occasions to slow down, spend less, and focus on God. The typical habits toward simplicity during these holy days include reading the Bible, spending time in prayer, watching what you eat and drink, gathering with other Christians at worship, and carefully monitoring what you spend.

Spending on your home:

If you have the money, pay a high down payment on your mortgage. For many people, buying a home is the most costly and significant payment they will ever make. Know how to spend your mortgage money wisely. Your goal in paying off your mortgage should be to minimize interest payments and fees while balancing the rest of your budget.

Prepay your mortgage early. The first five to seven years of a mortgage are generally when your interest payments are going to be the highest. If you can, take your tax return and funnel a portion of it back into your mortgage. Paying off your mortgage early will help increase your equity fast by lowering your interest payments.



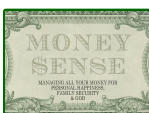
See if you can make bi-weekly payments instead of monthly payments. Instead of making 12 payments on your mortgage in a year, make 26 payments on your mortgage. These extra payments will save thousands of dollars.

Talk with your lender about refinancing. If you can refinance your loan while still making the same payments, go for it. You could knock off years on your mortgage.

Assume a home equity loan only for fixing or improving your home.

How should we, therefore, spend our money? Note to pastors: you may insert these suggestions into a handout. Here are a few more suggestions (then add your own):

- Pay down your debts for past spending. Begin with your smallest debt or the debt with the highest interest rate and pay that debt off first. When you have paid off one debt, then use that money to pay even more on your next smallest debt.
- Always pay at least the minimum on all debts.
- Pay off your car loan and drive your used car for a few extra years.
- Shop around for lower insurance rates and chose higher deductibles.
- Make an energy audit of your house.
- Install energy efficient lights.
- Turn up the air conditioner and turn down the heat.
- When you shop create lists, compare prices, clip coupons, and do not buy what is not on your list.
- Purchase store brands vs. national brands.
- Throw away the mail-order catalogues before you open them
- Delete the special offers that appear on your computer screen. Send future messages to junk email.
- Watch for “true” sales and avoid phony sales.
- Be cautious about outlet malls.
- Join a wholesale club.
- Wear the clothes you already own.
- Eat in more than you eat out. Many people spend more money eating out than eating at home.
- Use your current cell phone or computer before buying the newest model. Do not purchase a larger phone plan than you will use.
- Disconnect your land line.
- Read the newspaper and magazines online.
- Cut your own grass. Get fit and save money.
- Negotiate your banking fees. Get free checking.
- Have just one or two credit cards and use them only if you can pay off the card at the end of the month. Get cash back cards vs. rewards cards for rewards you never use.
- Pay your bills when they arrive. Never pay late or pay the penalty.



- Balance your checkbook at least once a month. Once upon a time, everyone balanced their accounts once a month. Today, we simply look and see if we have money in the bank.
- Keep your financial records for three to five years (great for your taxes and planning).

Here are a few more ways to control your spending overall:

- Research any major (or minor) purchase first. Use “Consumer Reports” or other reputable guide. Beware of the advertising that says “#1” or “Recommended.” Get an objective opinion about purchases from a vacuum cleaner to cell phone service to a car.
- Do not purchase extended warranties or cell phone insurance.
- Be leery of advertising. All ads seek to sell you something. Set your own standards.
- Stress the quality of life above quantity. Less can be more. Enough is enough.
- Buy things for their usefulness, not their status. A car is for transportation; clothes are for covering your body; shoes are for walking.
- Learn to enjoy things without owning them. Use the public library. Walk in the park.
- Avoid all the bells and whistles on your next purchase.
- Before making a purchase, ask “Do I really need this?”
- Use something up before buying something new.
- Avoid buying gifts that no one needs.

Things to buy that will save you money:

- Bicycle or bus pass
- Programmable thermostat
- Baby food strainer (prepare your baby’s own food at home)
- Television steaming device such as Amazon Fire, Apple TV, or Roku
- Single-serve or espresso coffee maker
- Crock pot to make supper and then have leftovers
- Reusable water bottle (bottled water costs 800 times more than tap water)
- Log book to keep account of all your expenses and finances

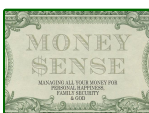
Quotations:

“I love money. I love everything about it. I bought some pretty good stuff. Got me a \$300 pair of socks. Got a fur sink. An electric dog polisher. A gasoline powered turtleneck sweater. And, of course, I bought some dumb stuff, too.” Steve Martin

“Car sickness is the feeling you get when the monthly payment is due.” Anonymous

“No matter how hard you hug your money, it never hugs you back.” Anonymous

“Too many people spend money they haven’t earned, to buy things they don’t want, to impress people they don’t like.” Will Smith



“You can’t spend the same dollar twice.” Anonymous

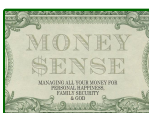
“A bargain is something you can’t use at a price you can’t resist.” Franklin Jones

“Wealth consists not in having great possessions, but in having few wants.” Epictetus

Invitation: Learn to say “No.” Follow the example of the Shakers and live more simply. Be like a child and trust in God.

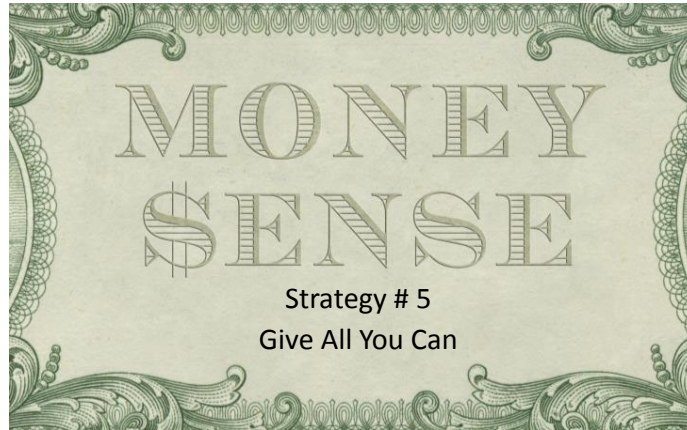
Exercise/question? What one thing can you do this week to control your spending? Balance your checkbook today.

Money Sense Worksheets: Return to *Worksheet Three: What I Spend*. Review and revise all your family expenses. Compare your expenses to the national averages. Last week you began work on *Worksheet Four: My Debt Reduction Plan*. Take a harder look at the information you entered. Have you included everything? Is the information correct? Are your goals for paying off debt reasonable? Setting realistic goals will help you to be successful and achieve Money Sense!



Sermon/Bible Study # 6

Money \$ense Strategy # 5: Give all you can



Scripture:

Jesus said, "It is more blessed to give than to receive" (Acts 20:35).

"If anyone has money and sees his sister or brother in need, but has no pity on them, the love of God is not in that person with money" (1 John 3:17).

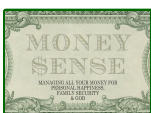
We are all "blessed to be a blessing." In the book of Genesis, God called Abraham to follow the one true God. In the midst of this calling, Scripture records, "Now the Lord said to Abram, 'Go from your country and your people and your father's house to the land that I will show you. I will make you a great nation, and I will bless you. I will make your name great, and you will be a blessing'" (Genesis 12:1-2).

Jesus Christ said, "Do not store up for yourselves treasures on earth, where moth and rust destroy, and where thieves break in and steal. But store up for yourselves treasures in heaven, when moth and rust do not destroy, and where thieves do not break in and steal. For where your treasure is, there your heart will be also" (Matthew 6:19-21).

Jesus said: "Watch out! Be on your guard against all kinds of greed. Life does not consist in an abundance of possessions" (Luke 12:15).

Sermon/Bible Study Points:

In one congregation while the plates were being passed a little boy wanted to put his money in the offering plate. The plate passed him before he could get his money into the plate. The child



jumped up and ran to the communion table. With the plates on the table, the child put his coins in them.

Knowing that God is the ultimate owner of every single thing, what then should we do? The Money Sense habit number five is to make a grateful, generous response to God's many gifts.

Giving is not a burden. Giving is a joy. Giving should make us happy. Giving reminds us of the blessings that God has given to us and makes us feel blessed.

Giving in chocolate: Picture two children to each of whom you have given a box of chocolate candy. The first child opens his box, scans all the many kinds of chocolates, and then runs off for a few minutes. He returns with his face covered in chocolate, but offers you the last piece of candy, the one he did not want to eat. The second child opens her box, scans all the chocolates, and then offers you the first piece, any piece you want. Both children offered you a piece of chocolate. Which child was the generous giver? In giving to God, many people act more like the first child instead of the second child.

Pastor/Bible study leaders: Provide an illustration when giving money was a blessing. Describe who, what, when, where, and why.

David H.: "When I was in college I worked during the summer to have spending money throughout the school year. I always gave 10% from those paychecks. One summer I received a raise, but I also knew I had a few extra events that were coming that year and that I would need more money. So instead of giving my offering I dropped my giving and spent my money on something else. That year I ran out of money in March. The last few weeks of college before I went back to work were anything but fun."

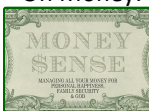
"Now do I think God caused me to run out of money to prove a point? No. But I do think that my attitude and my approach to money were different that year and because of that different perspective I spent my money differently. Without giving generously that year I allowed money to become more to me than it should have been. I did not treat money the way it should be treated and I wound up broke."

John Wesley's final money rule gives spiritual meaning to the first four Money Sense strategies: "Give all you can or . . . give all you have to God."¹²

Wesley also wrote, "Money never stays with me. . . . I throw money out of my hands as soon as possible, lest money should find its way into my heart."

Remember how Wesley earned more and increased his yearly income five-fold? Yet, Wesley gave away all of his additional income. At age 85, Wesley lived on the same income as he did

¹² "On Money."



when he was 25. How many of us would like to live on what we were earning when we were 25 years old?

The first four Money Sense strategies are for Christians only preludes to giving to God. After we have created a budget, earned all we can, saved all we can, and spent wisely, the final step is to share.

Many Christians, unfortunately, give away nothing. Most Christians give away between 2% to 3% of their total income. Only a few Christians give 10% of their income or more.

The giving percentage of our income has declined every year for the last twenty years. In good economic years giving has declined. In bad economic years giving has declined. The issue is not the economy but our hearts.

We people in the United States are among the wealthiest people in the world. None of us are rich compared to Bill Gates, but compared to most people in the world, we are fabulously wealthy. And because we have money, we begin to assume an unrealistic independence from God. We think that our money is the result of our own doing. We believe in own ability to control our own lives through our bank accounts, rather than accepting that all our possessions are gifts from God. We forget how to give.

Wesley knew how to receive and to give. Listen to what Wesley practiced at the age of 82:

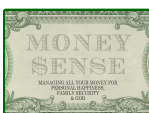
At this (Christmas) season we Methodists usually distribute coals and bread among the poor of the society. . . . So on Christmas, and the four following days, I walked through the town, and begged 200 pounds, in order to clothe the poor that needed it most. But this was hard work, as most of the streets were filled with melting snow, which often lay ankle deep; so that my feet were steeped in snow-water nearly from morning till evening.

There are many distinct levels of Christian giving:

Occasional Giving. Based on the Scripture “Where your treasure is, there your heart will be also” (Matthew 6:21). This level of giving makes a single gift to the work of God. An occasional gift from a child or adult is the first step in a journey of faithful giving.

Intentional Giving. Based on when Paul prayed “that the eyes of your heart will see . . . what is the richness of God’s glorious inheritance among the saints” (Ephesians 1:18). The hardest step in giving is moving from an occasional gift to regular, systematic, and intentional giving.

Second Mile Giving. Jesus said, “When they force you to go one mile, go with them two miles” (Matthew 5:41). A second-mile gift is an additional gift to God for a special mission.



Capital Giving such as when “Solomon built the Lord’s temple” (1 Kings 6:1). This is a gift for a building project for your congregation.

Tithe Giving follows the example when “Abram gave Melchizedek one tenth of everything” (Genesis 14:20). People who tithe give 10% of their income to God.

Extravagant Giving. “Do not delay offering the produce of your vineyards” (Exodus 22:29). These Christians give to God more than 10% of their income.

Legacy Giving is based on Jesus saying, “No one can serve two masters. Either you will hate the one master and love the other, or you will be loyal to the one and have contempt for the other. You cannot serve God and money (Mammon)” (Matthew 6:24). This is giving part of your accumulated wealth or estate to establish a lasting memorial.

All of us have the potential to give at every one of these levels.

Note: “The Pyramid of Christian Generosity” describes every one of these levels in detail. Over four weeks of daily devotionals within a comprehensive financial stewardship program, The Pyramid invites members of your congregation to give at every level. See: www.pofcg.com.

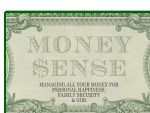
Intentional giving is the level where most Christians are. Intentional givers are committed to their congregation and support their church in a regular way. Once a week, once a month, or even once a year these Christians plan to give and work that plan.

How can you be an intentional giver? The first step is determining how much to give or what percentage of your income to give. The charts attached will help you calculate how much you give. They will also help you plan how much you may give in the future.

Most Christians do not know what percentage of their income they give. Most overestimate how much they actually give. Many people give only if there is anything left over. Other people give only out of a sense of duty. Lower income members tend to give a higher percentage of their income. Higher income members tend to give a lower percentage of their money.

Share with other people you love what you give for eternal treasure (Matthew 6:19-20). We give for the sake of others who need help. We give to break the hold of money.

“Eat the manna. Expect more.” God provided food for the liberated slaves from Egypt. While wandering in the wilderness, God gave them enough food to eat every day. The basic food was manna, a white flour that appeared every morning with a hint of the taste of coriander. The people could eat all they wanted, and the next day God would provide more. But, if the people tried to hoard more manna than they needed for that day and hide extra food, the next morning the stored manna would be filled with worms. Trust God to provide.



Many intentional givers, whenever they receive income, write their first check to God. Other givers offer a gift every Sunday. Some intentional givers use church envelopes, others just put an anonymous gift in the offering plate or basket each week. Other people give once a month to their congregation by automatic draft from their bank account. Increasingly, persons give online and electronically.

The stronger your intentionality, the more significant your gift will be. Disciples who make an annual estimate of what they will contribute give twice as much as people who decide what to give each week.

The first followers of Jesus saw their life together from the perspective of giving. Shortly after Pentecost, we encounter a dramatic expression of giving: “All the believers were together and had everything in common. The believers sold property and possessions to give to anyone who had need” (Acts 2:44-45). When persons among them were suffering hardships, they gave their money.

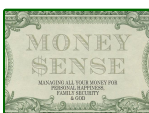
In later years, Christian acts of sharing became more organized. Storehouses of donated money and food were created to care for those who were sick or poor. Two hundred years after Jesus, the Christians in Rome supported 1500 needy persons.

These expressions of generosity were not a form of communism. The first Christians did not abolish private property. They were not required to sell everything that they owned. Yet, whenever there was a need, they found a way to help. Those first Christians refused to place individual property rights or personal desires above their commitment to each other. Sharing their money was not a requirement for living in community but a free response and expression of love and concern.

The more we are willing to share, the more profound our shared experience of God. Paul spells this out clearly, “The one who sows sparingly will also reap sparingly, and the one who sows bountifully will also reap bountifully” (2 Corinthians 9:5-6). Christians from Macedonia gave freely and joyously in spite of their own “extreme poverty” (2 Corinthians 8:2).

It is not wrong to enjoy our possessions. But, we must handle what we own with care. Depending on how we use them, possessions either add to our lives or deplete our souls. If we cling to our money as the source of security or personal power, our money will make us miserable. Yet, if we see our money as a blessing to be received with gratitude and shared in joy, we will enjoy it more than ever.

When we dare to release what God has given us, we act as trustees/guardians. We freely distribute what has been given to us, and we trust the vast resources of divine grace to supply all of our needs. We learn to ask different questions – not how much of what I own can I afford to keep? But, in light of what I have been given and who I am called to be, how much of what I possess can I afford to share?



"We believe God is the owner of all things and that the individual holding of property is ... a sacred trust under God. Private property is to be used for the manifestation of Christian love ..., to support the Church's mission in the world." The Articles of Religion XV ¹³

We are invited to give. This spirit of giving is expressed in the old fable, "Stone Soup."

Once upon a time, a great famine swept all across the hills. The people became so scared that they hoarded their possessions. They hid their food from persons who used to be their dearest friends. One day a man wandered into the village. He asked if he could stay the night. "Oh no! Do not stay here," the villagers replied. "There is not a bite to eat in the whole province. You better keep moving on."

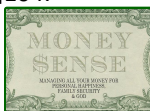
"That's alright," the stranger replied. "I have everything I need. In fact, I was thinking of making some stone soup to share with all of you." He pulled an iron cauldron from his wagon, filled it with water, and built a fire under it. Then, with great ceremony, he drew an ordinary-looking stone from a burlap bag and dropped it into the water.

By now, hearing the rumor of food, most of the villagers came out to watch. "Ah," the stranger said loudly to himself, "I do like a tasty stone soup. Of course, stone soup with cabbage -- that's hard to beat."

Soon a villager approached hesitantly, holding a cabbage he'd retrieved from its hiding place, and added it to the pot. "Wonderful!" cried the stranger. "You know, I once had stone soup with cabbage and a bit of salt beef as well, and it was fit for a king." The village butcher managed to find some salt beef . . . and so it went, through potatoes, onions, carrots, mushrooms, and so on, until everyone had shared and everyone had received the gift of the entire community. As the stranger left town the villagers begged him to leave the magic stone behind because they were very hungry. The traveler explained that the stone was not necessary. All the magic they needed was in their openness to give and to receive.

Christians assume that all those things we think we own, including our money, are really gifts from God. God created all things (Genesis 1:1). God owns all things (Psalm 24:1). We simply hold our money in sacred trust, and we use it for ourselves, our families, and for the common good (1 Corinthians 4:2). God is impressed not by the size of our bank accounts but how we share what God has entrusted to us. God holds us accountable for how we manage our money. Are we wise or foolish trustees/guardians?

¹³ The Book of Discipline of The United Methodist Church (United Methodist Publishing House: Nashville, 2012) ¶104.



Jesus spoke about money more than any other subject. Jesus was rather clear about his expectations of how his followers must act. Christians are to use their financial resources to feed the hungry, give water to the thirsty, welcome the stranger, and clothe the naked (Matthew 25).

We do need money and financial resources to survive. Jesus did not say that it is wrong to make money (Money Sense strategy number two). Jesus mingled freely with both the poor and the rich.

Yet, Jesus found that excessive possessions could be an obstacle to our spiritual growth. Jesus Christ said, "Do not store up for yourselves treasures on earth, where moth and rust destroy, and where thieves break in and steal. But store up for yourselves treasures in heaven, when moth and rust do not destroy, and where thieves do not break in and steal. For where your treasure is, there your heart will be also" (Matthew 6:19-21).

Ultimately, giving is a spiritual habit; a grateful response to all you have received from God, indicating that you live your life in partnership with God.

Regarding your money, therefore, how much money are you supposed to give?

There is no one absolute biblical model for giving your money. There is no divine 1040 form with thousands of pages of instructions and a heavenly Internal Revenue Service. A group of angels with green eyeshades in heaven are not auditing our giving. Our giving is a private agreement between each of us and God. What is required is intentionality. What do we, what do you "choose to give?"

Our giving is rooted in God's love for us, and is our response to God's giving to us. As God has given us Jesus, therefore, in response we must give ourselves to God and neighbor. God gave us the ability to work and to save. God must now give us the ability to give. Giving is not pious rhetoric, designed to increase contributions to our congregational budget. Instead, giving expresses our gratitude for God's generosity to us. We cannot say we have been loved by God, and then fail to give!

Our giving is essential to our discipleship. Giving is part of holy living. Gifts to God through our congregation and other charities in community and throughout the world are essential as we follow in Jesus' steps. You must decide your own level of response.

Pastor/Bible study leaders: share how much you give. People will follow but you must lead.

A man was having a conversation with God and said, "I would like to know what heaven and hell are like." God led the man to two doors. God opened the first door. In the middle of the room was a large round table. In the middle of the table was a large pot of stew that smelled delicious. The people sitting around the table appeared thin, sickly,



and famished. Those thin people were holding spoons with very long handles. Each of them could reach into the pot of stew and take a spoonful, but because the spoon was longer than their arms, they could not get the spoons back into their mouths. God said to the man, "You have now seen hell."

God and the man then went to the next room and opened the door. The room looked very similar to the first room. There was the large round table with the large pot of stew. The people also had the same long-handled spoons. But in this room, the people appeared well nourished and plump, laughing and talking. God said to the man, "You have now seen heaven."

The man said, "I do not understand." God replied, "It is simple. Heaven requires but one skill. These people have learned to feed each other, while the greedy think only of themselves." Giving and sharing are the ways of God.

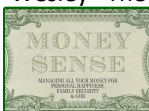
Wesley's own words illustrate this message:

Money is an excellent gift of God, answering the noblest ends. In the hands of God's children, money is food for the hungry, drink for the thirsty, raiment for the naked. Money gives to the traveler and the stranger where to lay his head. By money, we . . . may be a defense for the oppressed, a means of health to the sick, of ease to them that are in pain. Money may be as eyes to the blind, as feet to the lame; yea, a lifter up from the gates of death.¹⁴

The conclusion of Wesley's sermon "The Use of Money" (edited for modern language):

Brothers and sisters, can we be either wise or faithful stewards unless we thus manage our Lord's goods? We cannot, as not only the oracles of God, but our own conscience bears witness. Then why should we delay? Why should we confer any longer with flesh and blood, or people of the world? Our kingdom, our wisdom is not of this world. Heathen custom is nothing to us. We follow no one any farther than they are followers of Christ. Hear Christ. Yea, today, hear and obey his voice! At this hour, and from this hour, do Christ's will. Fulfill Christ's word, in this and in all things! I entreat you, in the name of the Lord Jesus, act up to the dignity of your calling! No more sloth! Whatsoever your hand finds to do, do it with your might! No more waste! Cut off every expense which fashion, caprice, or flesh and blood demand! No more covetousness! But employ whatever God has entrusted you with, in doing good, all possible good, in every possible kind and degree to the household of faith, to all people! Give all you have, as well as all you are, a spiritual sacrifice to God who withheld not from you his Son, his only Son: So "laying up in store for yourselves a good foundation against the time to come, that you may attain eternal life!"

¹⁴ Wesley "The Use of Money"



Quotations:

“Deeds of giving are the very foundations of the world.” Jewish Mishna

“For it is in giving that we receive.” Francis of Assisi

“Giving of any kind... taking an action... begins the process of change, and moves us to remember that we are part of a much greater universe.” Mbali Creazzo

Invitation: Give.

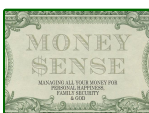
Questions:

How do you feel about your current level of giving?

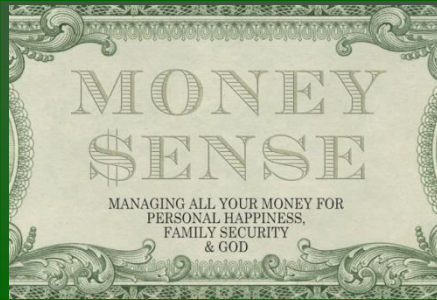
What is holding you back from giving more?

Could you go higher?

Money Sense Worksheets: Reflect on worksheet three with special attention to the giving section. Are you giving as you are called and able? Reflect on Worksheet Five: How Much I Give. Find where you are on the chart. Where do you want to be? Better yet, where is God calling you to be? What needs to happen to help you reach this goal?



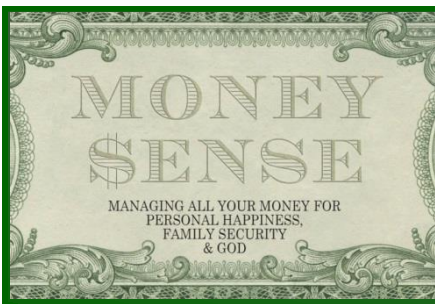
My Financial Goals Worksheet One



What are your financial goals?
Below you will find specific goals to achieve. Mark the appropriate boxes and write in any details on the lines to the right of each item. Add other items as you find necessary.

X	Pay-off Debt	
X	Save for a major purchase such as a house or car	
X	Save for emergencies	
X	Save for a dream vacation	
X	Save to replace items that may wear out such as major appliances, heating & cooling system or car	
X	Save for college expenses	
X	Save for retirement	
X	Increase my giving to the church	
X	Increase "other" giving such as homeless shelter, alma mater, community	
X	Other	





My Net Worth Worksheet Two

What You Own - What You Owe
(Assets - Liabilities)

*NOTE: Never confuse your self-worth with net worth.
In God's eye's we are all of infinite worth!*

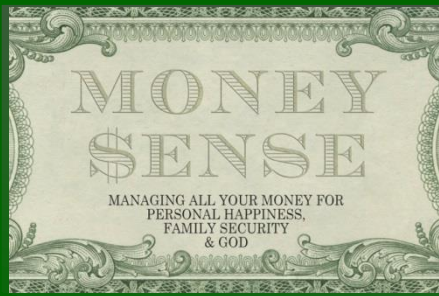
I OWN (Assets)	Current Value	I OWE (Liabilities)	Dollar Amount	Payment	Interest Rate
Checking Account		Mortgage			
Savings Account		Home Equity Line			
Investment Accounts		Credit Card 1			
Retirement Account		Credit Card 2			
Other Savings/ Investments		Credit Card 3			
Insurance (Cash Value)		Education Loan 1			
Home/Real Estate		Education Loan 2			
Auto 1 (Current Value)		Auto Loan 1			
Auto 2 (Current Value)		Auto Loan 2			
Money Owed to Me (Accounts Receivable)		Other			
Jewelry/Art/Etc.		Other			
Other		Other			
Other		Other			
Other		Other			
Total Assets		Total Liabilities			

NET WORTH = TOTAL ASSETS minus TOTAL LIABILITIES

My Net Worth is: \$_____

(This may be a negative number)





What I Spend Monthly Worksheet Three

*We often hear "we spend money on what's important to us."
Below you will find monthly expenses broken down into eight categories.
Fill-in the blanks to the best of your ability. Add lines where necessary.
Percentages in parentheses are suggested targets.
When complete, calculate your monthly net income.*

NET EARNINGS/INCOME PER MONTH

Salary One: \$ _____
Salary Two: \$ _____
Other: \$ _____
TOTAL INCOME: \$ _____

1. GIVING (10%)

Church: \$ _____
Other: \$ _____
Other: \$ _____
TOTAL GIVING: \$ _____

2. SAVING (5-10%)

Emergency: \$ _____
Replacement: \$ _____
Long-Term: \$ _____
Other: \$ _____
TOTAL SAVINGS: \$ _____

3. DEBT/PAYMENTS (0-10%)

Credit/Gas Cards: \$ _____
Department Store Cards: \$ _____
Education Loans: \$ _____
Other: \$ _____
TOTAL DEBT/PAYMENTS: \$ _____

4. HOUSING (25-38%)

Mortgage/Taxes/Rent: \$ _____
Maintenance/Repairs: \$ _____
ALL Utilities: \$ _____
TOTAL HOUSING: \$ _____

TOTAL INCOME

\$ _____

less

TOTAL EXPENSES (Total 1-8)

\$ _____

equals

Net Income

\$ _____

5. AUTO/TRANSPORTATION (12-15%)

Auto Loans: \$ _____
Taxes/Tags/License: \$ _____
Gas/Maintenance: \$ _____
Other: \$ _____
TOTAL AUTO: \$ _____

6. INSURANCE (5%)

Auto: \$ _____
Homeowners/Renters: \$ _____
Life: \$ _____
Medical/Dental: \$ _____
Other: \$ _____
TOTAL AUTO/TRANS.: \$ _____

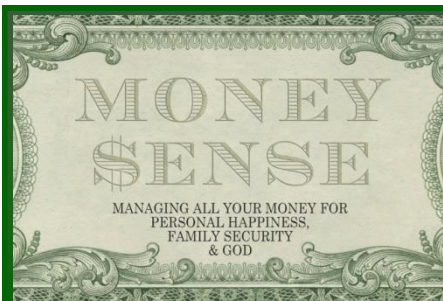
7. HOUSEHOLD/PERSONAL (22-37%)

Groceries/Perishables: \$ _____
Clothes: \$ _____
Gifts: \$ _____
Household Items: \$ _____
Personal (Cosmetics/Etc.): \$ _____
Meals/Movies: \$ _____
Travel/Vacations/Trips: \$ _____
Fitness/Hobbies: \$ _____
Misc. Cash Expenditures: \$ _____
Other: \$ _____
TOTAL HOUSHOLD: \$ _____

8. PROFESSIONAL SERVICES (5-10%)

Childcare: \$ _____
Medical/Dental: \$ _____
Counseling: \$ _____
Other: \$ _____
TOTAL PROFESSIONAL: \$ _____





My Debt Reduction Plan Worksheet Four

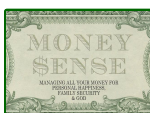
Over-whelming debt can be debilitating. It is often the cause of physical and mental illness, and in some cases, even divorce. The best way to reduce debt is to put into place a debt reduction plan. Use the chart below to get started, even if your debt load is not overwhelming. Remember: you did not get where you are financially overnight. It will take time, but your patience will pay off!

Name of Debt	Amount Owed	Interest Rate	Minimum Monthly Payment	Additional Payment	Payment Plan	Pay-off Date
TOTALS						

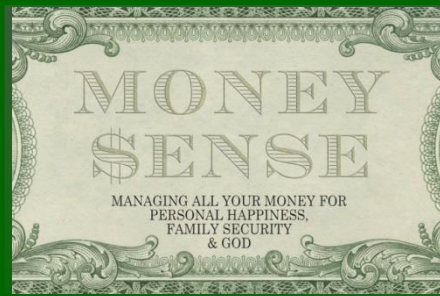
*List debts in order of lowest to highest.

*Even though you may be paying a higher interest rate on another debt, statistics show that paying-off smaller debts first have a positive psychological affect and provide motivation moving forward as you achieve your financial goals.

*Once a debt is paid, enter the date in the far right column and apply the amount you paid on that debt to the next debt on your list. Continue this process until all debts are paid. At that point you will have achieved a deeper level of Money \$ense. Congratulations!



How Much I Give in Relation to My Income Worksheet Five



Did you know that United Methodists, as compared to other Protestants, are some of the most affluent members of society? However, we are near the bottom in total giving. Most recent data tells us the national average is less than 3%. Where are you in giving as related to total income? What is holding you back from giving more? What must you do to reach your goals?

Giving as a percentage of income...where are you on the chart below? Find your annual income in Column I and your giving in Columns II – VI. What must you do increase your giving as a percentage of income? To determine weekly giving, divide the amount in Columns II – VI by 52. For monthly giving, divide by 12. To increase your giving, set reasonable goals...take small steps. Over time you will be surprised at how much progress you make as you increase your Money \$ense!

I	II	III	IV	V	VI
Annual Income	2%	4%	6%	8%	10%
\$10,000	\$200	\$400	\$600	\$800	\$1,000
\$20,000	\$400	\$800	\$1,200	\$1,600	\$2,000
\$30,000	\$600	\$1,200	\$1,800	\$2,400	\$3,000
\$40,000	\$800	\$1,600	\$2,400	\$3,200	\$4,000
\$50,000	\$1,000	\$2,000	\$3,000	\$4,000	\$5,000
\$60,000	\$1,200	\$2,400	\$3,600	\$4,800	\$6,000
\$70,000	\$1,400	\$2,800	\$4,200	\$5,600	\$7,000
\$80,000	\$1,600	\$3,200	\$4,800	\$6,400	\$8,000
\$90,000	\$1,800	\$3,600	\$5,400	\$7,200	\$9,000
\$100,000	\$2,000	\$4,000	\$6,000	\$8,000	\$10,000

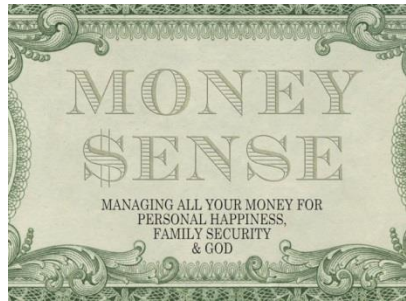
Going beyond the tithe...where do you see yourself on the chart below as you increase your Money \$ense? Set a goal and move toward it!

Annual Income	11%	12%	13%	14%	15%
\$10,000	\$1,100	\$1,200	\$1,300	\$1,400	\$1,500
\$20,000	\$2,200	\$2,400	\$2,600	\$2,800	\$3,000
\$30,000	\$3,300	\$3,600	\$3,900	\$4,200	\$4,500
\$40,000	\$4,400	\$4,800	\$5,200	\$5,600	\$6,000
\$50,000	\$5,500	\$6,000	\$6,500	\$7,000	\$7,500
\$60,000	\$6,600	\$7,200	\$7,800	\$8,400	\$9,000
\$70,000	\$7,700	\$8,400	\$9,100	\$9,800	\$10,500
\$80,000	\$8,800	\$9,600	\$10,400	\$11,200	\$12,000
\$90,000	\$9,900	\$10,800	\$11,700	\$12,600	\$13,500
\$100,000	\$11,000	\$12,000	\$13,000	\$14,000	\$15,000



Children's Sermon # 1

Financial Identity



“Money Talks!”

Scripture: Matthew 6:21

Object Lesson Materials: Bible, a dollar bill, (optional: Barbie doll, picture of child's bed & fireplace, bag of candy, snack food, offering plate)

Children's Message Idea: Show the children familiar items that a \$1 bill can purchase. Stress how our actions can tell a lot about who we are. Discuss how everything we have is from God and God wants us to help provide for our families, have fun and help others.

Children's Message: Adults sometimes say, “Money Talks!” Does anyone know what it means? [Let the children respond.] It means if you have money to spend, people will listen and do what you want.

I know how to make my money talk really loudly. Adults also say, “Actions speak louder than words.” It means that people notice what you do more than what you say. How we choose to spend our money tells people about us!

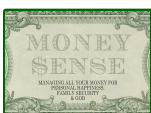
[Hold up dollar bill.] If this dollar bill could talk, what would it say about you? If you spent this dollar on a Barbie doll, what would it say about you? [Let the children respond.]

If you put this dollar under your mattress and left it there, what would the dollar tell people? If you burned it in the fireplace, what would people think? [Let the children respond.]

If you bought candy and shared it with all your friends, what would it say about you? If you gave the dollar to a poor person [classmate with no lunch money] to buy food [lunch], what would that say about you? Or if you dropped this dollar bill into the offering plate as it comes around this morning, what would it say about you? [Let the children respond.]

[Read the text:] “Your heart will be where your treasure is” (Matthew 6:21). Jesus is saying in this passage that the way we spend our money tells us what we think is important. Jesus never tells us exactly how to spend our money. But he expects our love for him to help us decide how to spend our money. When we spend our money, we should spend it wisely. Always remember that our money talks.

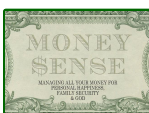
More importantly, remember our money is not really ours. It is a gift from God. Everything that we have in this world is a gift from God – including money. God has blessed us with his gifts so that we can provide food for our families, have fun, and help others. If you are spending all your money on fun and none on helping others, what does that say about you?



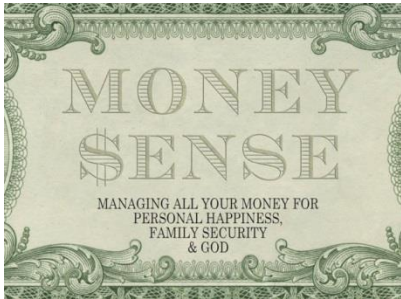
Every time you spend a dollar, take a quiet moment to listen to your money. What is it saying about you?

Closing Prayer: Dear God, thank you for the wonderful gifts you give us. Help us learn how to use those gifts the way you want us to use them. We love you and want to help others know you. In Jesus' name, amen.

Optional: Give each child a \$1.00 bill and tell them that this dollar bill is a gift from God. Send a note home to the parents or guardians about what their message was about that Sunday. Provide instructions to the parents that each child is to spend the dollar bill during the week and come back and share what their purchase says about them and did they let the money speak to them? This can provide a lead-in to Sermon #2 about putting God first.



Children's Sermon # 2: *Getting Things in Order*



“Put God First!”

Scripture: Luke 16:13

Object Lesson Materials: Bible, similar items (shoes and socks, toothbrush and toothpaste, flashlight and some batteries, etc.) Finally, bring in some money in a container in which you can hear money moving around and something to represent God (Perhaps a cross, a bible, etc.)

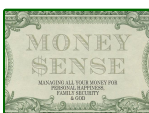
Children's Message Idea: Show one of the selected similar items (e.g.: socks and shoes / putting on toothpaste then brushing, batteries and a flashlight) to the children and ask them “what comes first?” Stress the importance of putting things in the right order. Discuss God and money and explain how Jesus said it was important to put God first in life.

Children's Message: Good morning children! I brought some things in this morning that you may have seen before. Look at this. I've got a sock and a shoe. What would you say if I put the shoe on first and then tried to put the sock on after? That's right. That's a silly thing to do. It doesn't work. ***You have to get the order right.*** You need to know ***what comes first.***

Optional: Here is something else I brought with me this morning. I've got a toothbrush and some toothpaste. Do you brush your teeth in the morning? Good. That's important to do. What if you brushed your teeth and then put on the tooth paste? Would that be a good idea? Of course not. It's important to put the toothpaste on **before** you brush your teeth. ***You have to know what comes first.***

Optional: I have two other things with me this morning. I've got a flashlight and some batteries. If it was dark and I was in a hurry to get some light would it work to take the flashlight and leave the batteries behind? No, of course not! You have to put the batteries in the flashlight or else it won't shine the light. The batteries have to go inside first. ***You have to get things in the right order*** and know ***what comes first.***

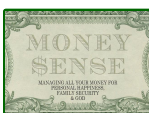
Now, I brought in two other things this morning. I've have a Cross that reminds us of God / Jesus and I've got this jar (pot, envelope, coin purse, etc.) of money (Give it a jingle so they hear the money). Jesus said that it was very important to get these in the right order if life is going to work right. If we put money first in life, we end up in all kinds of trouble. Jesus said that it was



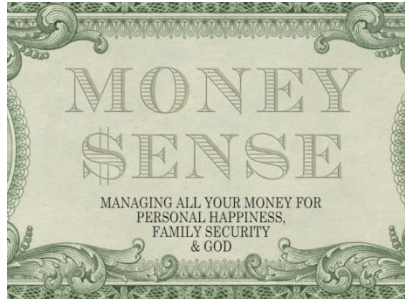
important to put God first and then learn about how to use our money. He wanted us to make sure we put things in the right order!

Closing Prayer: Dear God, help us to always put you ahead of money in life. Thank you that life will work when we put you first. In Jesus' name – Amen!

Optional: If the children were given a \$1.00 bill as part of Sermon #1 “Money Talks!” children’s message the week before, follow-up with questions: a) Did you let your \$1.00 bill talk to you? b) What did you buy with your \$1.00 bill? c) What did your item say about you? And then ask each child d) Knowing what you bought with your \$1.00 bill, was God first in your life that day or something else? [Let the children respond].



Children's Sermon # 3: *Earn All You Can*



“Working for the Lord”

Scripture: 1 Samuel 17:12, 15; Ecclesiastes 9:10 and/or Colossians 3:23

Object Lesson Materials: Bible, returned homework sheet from school, list of chores written on a poster board/chore chart, small chalk board or small poster board where children can write list of chores on them with parents/guardians, and (activity sheets-optional)

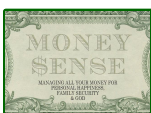
Children's Message Idea: God knows that our work may be hard and show God the result of our chores or homework is God always loves and accepts us. When we ask for God's help to do our best, God is pleased.

Children's Message: I want to tell you a Bible story. Read 1 Samuel 17:12 and 15. “Now David was Jesse's son, an Ephraimite from Bethlehem in Judah who had eight sons. By Saul's time, Jesse was already quite old and far along in age...David went back and forth from Saul's side to shepherd his father's flock in Bethlehem.” David fed the sheep and watched them so none of them got lost. It must be hard work to take care of sheep, right? [Let the children respond]. Yes, work can be hard; but the Lord wants us to work hard.

Read Ecclesiastes 9:10 and/or Colossians 3:23. “Whatever your hand finds to do, do it with all your might” (Ecclesiastes 9:10 NIV). “Whatever you do, work at it with all your heart, as working for the Lord, not for people” (Colossians 3:23 NIV). “Does this mean that you should work hard at school? [Let the children respond.] Have you ever showed God your homework? Do you ever think of God watching you do your homework?

What about your chores at home? Is God watching you do your chores like picking up your toys, taking out the trash or sweeping? [Let the children respond.] We are to work hard at school and at home.

Now let's talk about how we can earn money to buy a special toy or game that you have been wanting. Here is a list of chores you might be able to do to earn the money for that something special you want.



Show the children the Chore Chart which has chores on it, for example.

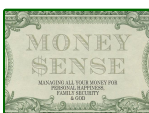
- Fold the clothes
- Take out the trash
- Feed the pets
- Set the dinner table
- Sweep and dust clearing out all those dust bunnies that can gather

Do you think that you are too little to work? [Let the children respond.] It might seem that way but I bet there is something on this Chore Chart that you can do. Remember to work hard at these chores and to work hard at school. And next week, we will learn about what God wants us to do with the money we earn. Hand out a small chalk board or small Chore Chart on which the children can write down their chores with the parents/guardians.

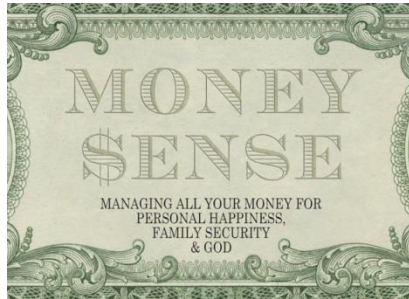
Closing Prayer: Dear God, when we do our work, whether at school or at home, help us work with all our heart. Help us remember we're doing our best for you, because you gave us your best for us, your Son Jesus. In Jesus' name, amen.

Optional (using activity sheets): Read 2 Thessalonians 3:8-9 NIV. "Nor did we eat anyone's food without paying for it. On the contrary, we worked night and day, laboring and toiling so that we would not be a burden to any of you, but in order to make ourselves a model for you to follow." What does this verse say about working hard? [Let the children respond or write down answer on activity sheet.]

Ask: Are you a hard worker?



Children's Sermon # 4: *Save All You Can*



“Even the Small Can Save”

Scripture: Proverbs 30:24-25; Proverbs 21:20

Object Lesson Materials: Bible, picture of ants, a glass jar with a label on it “Save” (can be smaller jars or envelopes or small pouches), one for each child, a piggy bank (or picture of piggy bank), umbrella with dollar bills clipped inside (*optional activity*)

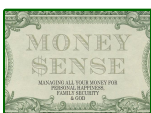
Children's Message Idea: Even the smallest creatures can teach us about saving.

Children's Message: Did you know that God calls ants wise? [Let the children respond.] I know that ants are very small and they may not seem smart but someone else thinks different. Let's read Proverbs 30:24-25 NIV. “Four things on earth are small, yet they are extremely wise: Ants are creatures of little strength, yet they store up their food in the summer;” What does that verse mean? [Let the children respond.] Ants are smart because they save. Proverbs 21:20 says, “In the house of the wise are stores of choice food and oil, but a foolish person devours all they have.” Do you think that people in the Bible saved? [Let the children respond.]

I can think of someone. Joseph. His story is told in the Book of Genesis, chapters 37 through 50. Joseph's father's name was Jacob. Joseph was seventeen (old enough to drive a car) and he had eleven brothers; and only had one brother younger than him.

Because Joseph was one of the youngest sons, his father spent more time with him, and he had a special and colorful robe made for Joseph. All of Joseph's older brothers saw this and they disliked him because they thought his father liked Joseph more. They could not speak a kind word to him. Over time, Joseph's brothers came to dislike him even more because Joseph told them about his strange dreams when his brothers' fields of grain bowed down to Joseph and the sun, moon and eleven stars bowed down to Joseph too.

One day Joseph's father asked him to check on his brothers who were in the fields a distance away. When the brothers saw Joseph coming, they made a plan to kill him. But instead of killing him, they took his beautiful robe and threw him in an empty well in the field.



When a group of people came by wanting to sell some things in Egypt, the brothers sold Joseph to an important man named Potiphar, an assistant to the Pharaoh of Egypt. Joseph started out as a slave, but the Lord was with Joseph and the Lord helped him do everything right even when Potiphar's wife lied about Joseph to her husband and he was put in jail for several years.

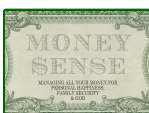
Then one day, Pharaoh had a dream and needed to explain it to him. Joseph was brought to Pharaoh and explained that "God is warning you. There will be seven years when nothing will grow and there won't be any food for anyone but before that there will be seven that will be very good with extra food for everyone. So you should save a little bit of each year's harvest, that way you will have enough to get you through the bad years" Joseph said. Pharaoh believed all that Joseph told him, and put him in charge of all the land of Egypt, saving people from starving.

I am going to give you a gift to help you save. Hand each child a jar with a label on it with the word **Save** on it. Every time you get money whether from chores or as a gift, what do you think you should do with it? [Let the children respond.] [Encourage the children with a nod of your head when they respond to putting money in the **Save** jar or suggest that money go into the Save jar.]

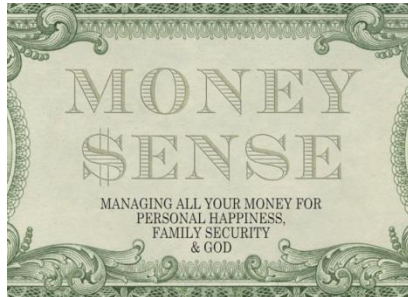
There is another way you can save your money. You can use a piggy bank. Hold up a piggy bank or a picture of a piggy bank. Today piggy banks don't have to look like a pig. They may look like another animal or come in all colors, shapes, and sizes. Ask the children if they already have a piggy bank. [Let the children respond.] It was God's wisdom that enabled Joseph to prepare the nation of Egypt for seven years without rain. We should save during the good years. Every good year that the Lord gives us is a blessing and an opportunity to prepare for unknown challenges ahead.

Closing Prayer: Dear God, thank you for showing us that even if we are small, we can save to help others or save for that special item we would like. Help us to make good choices about saving our money for another day. In Jesus' name, amen.

Optional (using umbrella): Adults sometimes say, "Save for a rainy day!" Does anyone know what it means? [Let the children respond.]. It means to save your money just in case the unexpected happens, like the car breaks down, you need to get a tooth fixed, or there is another type of emergency. Open up the umbrella with dollar bills clipped on the inside of the umbrella. Here is how you can save for a rainy day like Joseph.



Children's Sermon # 5: *Spend Wisely*



“A Wise Spender”

Scripture: Luke 15:11-13; 20-24

Object Lesson Materials: Bible, an old pair of pants with pocket that has been a hole burned in it, dollar bills and/or coins, bag of candy, extra “Save” jars handed out to the children the previous Sunday

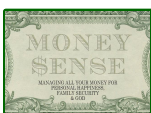
Children’s Message Idea: By putting God first in our spending, we reap big rewards - not only does our money go farther, our hearts are at peace.

Children’s Message: Show the children the pair of pants with the hole burned in the pocket. What do you think made this hole in the pocket? [Let the children respond.] Money! [Hold up the dollar bills and/or coins]. This money burned a hole right through this pocket! Well, not really. But it sure didn’t stay the pocket very long. It left so fast it might as well have burned its way out! What do you think it was spent on? [Let the children respond]. Candy. [Hold up the bag of candy.] The money was spent on a bag of candy like this and then the bag of candy was eaten all at once. Would that make you sick? [Let the children respond.]

That’s foolish spending. Last Sunday we talked about saving money. Remember the jars with the word “Save” on it? [Let children respond. Have extra jars on hand in case a child did not receive one the previous Sunday.] What are we supposed to put in our “**Save**” jar? [Let the children respond.]

Spending isn’t wrong and saving right. Saving is keeping some of your spending money for another time instead of letting it burn its way right out of your pocket and into the storeowner’s. There’s nothing wrong with spending. The key is to be wise in *how* we spend our money.

In the bible, Jesus tells a story to the Pharisees and the teachers of the law who did not understand why Jesus showed love and compassion for the people who needed him. The story is in Luke 15:11-13; 20-24.



[Read the text if time allows or briefly summarize.] Jesus said, “A certain man had two sons. The younger one said to his father, ‘Father, give me my share of the inheritance.’ Then the divided his estate between them. Soon afterward, the younger son gathered everything together and took a trip to a land far away. There, he wasted his wealth through extravagant living.

Soon all his money was gone. And so were his “friends.” He was so hungry he took a job feeding pigs and wanted to eat their food! One day he realized that his father’s hired hands were better off than he was. So he decided to go home and ask his father’s forgiveness. Maybe his dad would even give him a job. So he got up and went to his father.

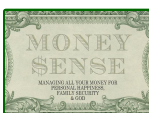
But while he was still a long way off, his father saw him and was filled with compassion for him; he ran to his son, threw his arms around him and kissed him. Then the father threw a huge welcome home party for his son. He said, “Bring the fattened calf and kill it. Let’s have a feast and celebrate. For this son of mine was dead and is alive again; he was lost and is found.” So they began to celebrate.

The son’s unwise spending got him in big trouble! He would have been better off doing things God’s way and having a spending plan rather than a spending spree.

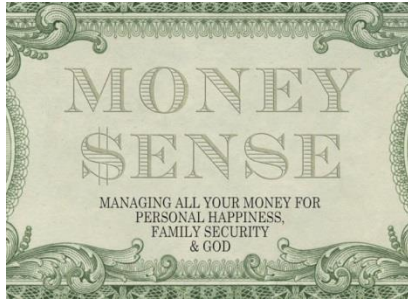
Ask:

- 1) The money the younger son spent was his own. What was wrong with how he used it? Why?
- 2) What was the young man using his money for – wants or needs? How do you know? What should he have done?
- 3) If God is like the father in his story, how do you think God feels when you make a mistake and admit it? Why?

Closing Prayer: Dear God, when we spend our money, help us to spend it wisely and put important things first. Help us to remember that you love us even when we make mistakes in our spending. In Jesus’ name, amen.



Children's Sermon # 6:
Give All You Can



"Give to God: It Makes the World a Better Place!"

Scripture: Jeremiah 8:18-9:1 and Luke 16:1-13

Object Lesson Materials: Bible, an offering plate/basket and 10 coins

Children's Message Objective: to teach the children the principle of giving a portion back to God.

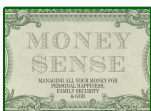
Children's Message: Ask a child volunteer to answer an easy bible trivia quiz question (i.e., who was the man in the Bible whom God asked to build a huge ship...) and, after answering correctly, give the child ten coins.

Take one of the regular collection plates/baskets you use for the offering in your church. Show the children the offering plate and tell them that God asks us to give back a portion of what he gives us. Ask the child who has the 10 coins how many of the coins he/she thinks God wants him/her to give back.

[Most likely the child will think it is more than one]. Ask the child to put one coin in the offering plate and say to the children: "God only asks us to give one...one out of ten. God only asks us to return a little portion of what he gave us. Do you think that is asking too much?" [Shake your head in order to encourage a no answer] "No it isn't, especially if we consider that God has given us all we have in the first place."

Now, why do you think God wants us to give to his church? What does the church do with the offerings like this coin you have put in [lift up the plate with the coin]? What does the church need money for? [Let the children suggest things]. Add some things to their list, such turning on the lights, bulletins, Sunday school material, heating and air conditioning, as well as mission giving, giving toward medicine, food for the developing nations, adopt a child programs, neighborhood emergency fund, support for the local soup kitchen or food pantry, food/clothing supply for homeless people, etc.

All of these things that the church does are to help people who are poor, hungry, homeless, and those who are ill but have no money for a doctor's visit or medicine. Why do you think it is



important to give offerings to God and God's church? Is it important to help feed and clothe others? [Let the children respond.] Absolutely! When you start earning some money, will you give to God? [Nod head slightly to encourage a yes answer] Who of you gives offerings already, perhaps from your weekly allowance? [Let the children respond.] That is a wonderful thing and God will bless you for blessing others.

Closing Prayer: Dear God please help us to remember that you want to bless us with all kinds of good things and giving offerings to you is very, very important. Let us never forget those who are needy and let us always be willing to share with others what we have. Amen."



Sources for Children's Sermons (with variations added):

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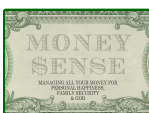
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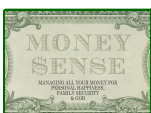
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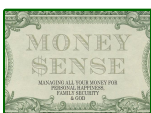
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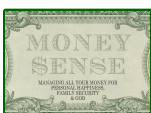
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