

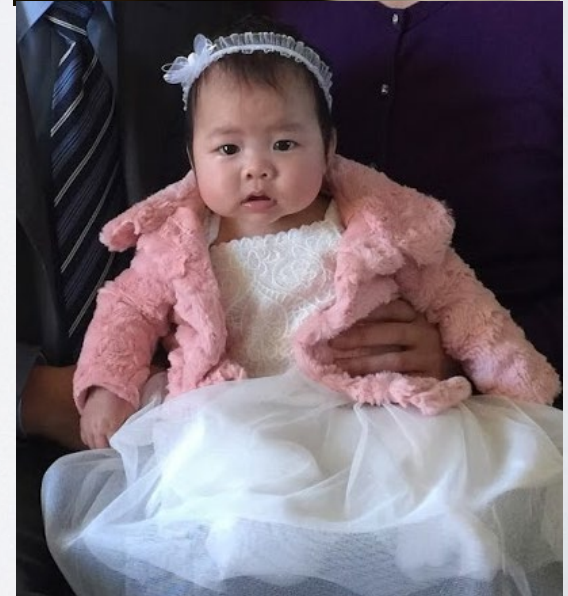


BEYOND THE TITHE

Practical Lessons on Personal Finance

ACKNOWLEDGEMENTS

- Alistar and Debbie Huong
- Business major, math teacher.
- Master's degree from SAU, debt-free.
- Paid off house in 2 years.
- In 2015: Spent 24%, Gave 21%, Saved 55%. (And we had a baby!)
- 1 Ministry Salary, 1 Stay-at-Home-Mom
- No secret windfall!.



SESSION 1
MONEY AND THE
CHRISTIAN LIFE

Redefining Wealth and Prosperity

QUIZ

1. WE SHOULDN'T TALK ABOUT
MONEY BECAUSE IT IS THE ROOT
OF ALL EVIL.

**For the love of money is the root
of all evil:** which while some
coveted after, they have erred
from the faith, and pierced
themselves through with many
sorrows.

–1 Timothy 6:10





2000+

Texts on Money

2. TO SAVE MONEY IS TO BE
FAITHLESS IN GOD'S ABILITY
TO PROVIDE FOR US. (JESUS IS
COMING SOON!)

Go to the ant, thou sluggard;
consider her ways, and be wise:
Which having no guide, overseer,
or ruler, **Provideth her meat in
the summer, and gathereth her
food in the harvest.**

—Proverbs 6:6-8

The wise store up choice food and olive
oil,
but fools gulp theirs down.

–Proverbs 21:20 NIV

There is treasure to be desired and oil in the
dwelling of the wise; but **a foolish man
spendeth it up.**

–Proverbs 21:20 KJV

But if any **provide not for his own**, and specially for those of his own house, he hath denied the faith, and is **worse than an infidel**.

—1 Timothy 5:8

Christ declared that when He comes some of His waiting people **will be engaged in business transactions**. Some will be sowing in the field, others reaping and gathering in the harvest, and others grinding at the mill. It is **not God's will that His elect shall abandon life's duties and responsibilities and give themselves up to idle contemplation, living in a religious dream.**

—Last Day Events, 76.4

3. GOD WANTS US TO LIVE A
COMFORTABLE LIFE.

God does not require that His people should deprive themselves of that which is really necessary for their **health and comfort**, but He does not approve of **wantonness and extravagance and display**.

-Adventist Home, 379.3

“Money can’t buy happiness, but
neither can poverty.”

–Leo Rosten, American humorist

4. BEING IN DEBT IS A SIN.

I now write to ask you if you will **let me have the use of two thousand dollars** to help me in bringing out books that the people need....If I should fall in the conflict before the Lord's appearing, my sons would carry forward the work of circulating my books according to my plans. When the expense of issuing my books is lessened, **the sales will soon pay up all my debts....**

–Publishing Ministry, 209.4-5

The borrower is slave to the lender.
—Proverbs 22:7

Be determined never to incur another debt. Deny yourself a thousand things rather than run in debt. This has been the curse of your life, getting into debt. Avoid it as you would the smallpox.

—Adventist Home 393.4

5. A BUDGET IS A
CORNERSTONE OF SOUND
PERSONAL FINANCE.

In the study of figures the work should be made practical. Let every youth and every child be taught, not merely to solve imaginary problems, but to **keep an accurate account of his own income and outgoes**. Let him learn the right use of money by using it.

—Counsels on Stewardship, 294.1

All should learn how to keep **accounts**. Some neglect this work as nonessential, but this is wrong. All expenses should be accurately stated.

–Adventist Home, 374.4

6. GIVING A 10% TITHE IS THE
EXTENT OF MY FINANCIAL
OBLIGATION TO GOD.

Will a man rob God? Yet ye have robbed me. But ye say, Wherein have we robbed thee? **In tithes and offerings.**

—Malachi 3:8

7. INVESTING IS GAMBLING,
IT'S NOT BIBLICAL, AND IS
CONTRARY TO SOUND
CHRISTIAN PRINCIPLES.

You ought to have **invested my money** with the bankers, and at my coming I should have received what was my own **with interest.**

–Matthew 25:27 ESV

8. GOD WANTS US TO
PROSPER AND TO BUILD
WEALTH.

But thou shalt remember the LORD
thy God: for it is **He that giveth thee
power to get wealth.**

–Deuteronomy 8:18

The followers of Christ are not to despise wealth; they are to look upon wealth as the **Lord's entrusted talent.** By a wise use of His gifts, they may be eternally benefited, but we are to bear the fact in mind that God has not given us riches to use just as we shall fancy, to indulge impulse, to bestow or withhold as we shall please.

—Counsels on Stewardship, 113.1

WHAT IS THE PURPOSE OF
MONEY?

A TOOL WITH (ONLY) 3 FUNCTIONS



- **To Spend** on Current Needs or Wants
- **To Save** for Future Needs or Wants
- **To Give Away**

Money has great value, because it can do great good...But money is of no more value than sand, only as it is put to use in **providing for the necessities of life, in blessing others, and advancing the cause of Christ.**

– Christ's Object Lessons, 351.3

LAY UP YOUR TREASURES

Earning Interest in the Bank of Heaven

Lay not up for yourselves treasures upon earth, where moth and rust doth corrupt, and where thieves break through and steal: But **lay up for yourselves treasures in heaven**, where neither moth nor rust doth corrupt, and where thieves do not break through nor steal: **For where your treasure is, there will your heart be also.**

–Matthew 6:19-21

YOU CAN'T TAKE IT WITH
YOU...

...but you CAN send it on ahead!

Every opportunity to help a brother in need, or to aid the cause of God in the spread of the truth, is a pearl that you can send beforehand and deposit in the bank of heaven for safekeeping.

–Testimonies for the Church, Vol. 3, 249.2

BUT WAIT..... THERE'S MORE!

The Lord has made us His almoners. He places in our hands His gifts, in order that we shall divide with those who are needy, and it is this practical giving that will be to us a sure panacea (cure) for all selfishness.

—Counsels on Stewardship, 343.3

Selfishness is the root of all evil.

–Evangelism, 633.4

For the love of money is the
root of all evil.

–1 Timothy 6:10

HOW OUGHT WE TO GIVE?

This matter of giving is not left to impulse. God has given us definite instruction in regard to it. He has specified tithes and offerings as the measure of our obligation. And **He desires us to give regularly and systematically. . . .**

–Counsels on Stewardship, 80.3

HOW OUGHT WE TO GIVE?

- Regularly and systematically now (not wait until we die)
- Set aside the tithe (10%) as sacred from each paycheck.
- Then give offerings as God has prospered.
- Not by impulse!

WHAT IF WE ARE IN DEEP DEBT AND BEHIND
ON OUR PAYMENTS AND CAN'T AFFORD TO
PAY TITHE????

CAN YOU NOT AFFORD TO PAY TITHE???

MENS EXTREMITY IS GOD'S OPPORTUNITY!!!

- Do we give more because we liked the sermon? Do we give less?
- Do we give more because we like the Pastor? Do we give less?
 - Do we give less because we don't trust church leadership?
- Do we give less because we were not nominated to a certain church leadership position?

JESUS COMMENDED THE WIDOW'S TWO MITES, EVEN THOUGH HE KNEW THAT THE MONEY WAS MISUSED BY THE PRIESTS, EVEN BEING USED TO BETRAY HIM WITH 30 PIECES OF SILVER

DO WE GIVE OUR TITHES AND OFFERINGS,
OR DO WE INVEST OUR TITHES AND
OFFERING

GIVING===“NO STRINGS ATTACHED”--
GOODBYE

INVESTING====EXPECTING A RETURN
OF INCREASE OR A RETURNED
FAVOR FOR SERVICES RENDERED

HOW MUCH SHOULD I GIVE?

TITHES & OFFERINGS

- Tithe = 10%
- Offerings = “As God has prospered”

AN EXAMPLE

- The contributions required of the Hebrews for religious and charitable purposes amounted to fully one fourth of their **income**. So heavy a tax upon the resources of the people might be expected to reduce them to poverty; but, on the contrary, the faithful observance of these regulations was **one of the conditions of their prosperity**. On condition of their obedience God made them this promise: "I will rebuke the devourer for your sakes, and he shall not destroy the fruits of your ground; neither shall your vine cast her fruit before the time in the field. . . . And all nations shall call you blessed: for ye shall be a delightsome land, saith the Lord of hosts." Malachi 3:11. [PP 527.1]

A PROMISE

- Should all whom God has prospered with earth's riches carry out His plan by faithfully giving a tenth of all their increase, and should they not withhold their trespass offerings and their thank offerings, **the treasury would be constantly replenished...** If systematic benevolence were universally adopted according to God's plan, and the tithing system carried out as faithfully by the wealthy as it is by the poorer classes, there would be **no need of repeated and urgent calls for means** at our large religious gatherings. [3T 408.4]

RADICAL GIVING?

- Just do what God says!
- Live a modest life that eliminates waste and reduces spending.
- Manage our finances IN ORDER to give more!
- Make Jesus the “first, last, and best” of our money.

JESUS: OUR FIRST, LAST, AND BEST

- **Systematic Giving:** Make Jesus first in our tithes and offerings, aiming for 25% or more.
- **Surplus Giving:** Make Jesus last by giving him any surplus after all our needs are met.
- **Sacrificial Giving:** Make Jesus best by being ready to give any and all if He asks.

SESSION 1 SUMMARY

- God desires His people to give sacrificially but still build wealth and to live a comfortable life.
- It is better to live on less than to earn more.
- Money is a tool that's good only to spend, to save, or to give away.
- According to the Bible, we are prosperous when we have enough to meet our needs.
- To determine our needs, we must track our living expenses.

SESSION 1 SUMMARY

- Make Jesus “first, last, and best” in our giving.
- Study the Bible, believe it, and obey it!



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RESOURCES

- A New Definition of “Rich” and a Simple Formula to Get There. (<http://www.savingthecrumbs.com/new-definition-of-rich-and-a-simple-formula-to-get-there/>)
- The Secret Ingredient to Investing (<http://www.savingthecrumbs.com/secret-ingredient-investing/>)
- Our 2014 Finances Exposed! (<http://www.savingthecrumbs.com/2014-finances-exposed/>)
- How My Belief in God Affects My Money (<http://www.savingthecrumbs.com/how-god-affects-my-money/>)
- Don't Kill Your Money! (<http://www.savingthecrumbs.com/dont-kill-your-money/>)
- Personal Finance Software Solutions: Mint vs. Personal Capital (<http://www.savingthecrumbs.com/mint-vs-personal-capital/>)
- How Should Christian's View Retirement? (<http://www.savingthecrumbs.com/christians-view-retirement/>)

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- How My Belief in God Affects My Money
(<http://www.savingthecrumbs.com/how-god-affects-my-money/>)
- The Benefits of Systematic Giving
(<http://www.savingthecrumbs.com/systematic-giving/>)
- India Showed Me Why I Save
(<http://www.savingthecrumbs.com/india-showed-me-why-i-save/>)
- 3 Better Reasons Why You Should Live Frugally
(<http://www.savingthecrumbs.com/3-better-reasons-why-you-should-live-frugally/>)