

(1st Quarter)

STEWARDSHIP MESSAGE FOR YOUR CHURCH

Biblically-Based Budgeting

"Biblical stewardship has to do with how we manage EVERYTHING in life as a trust from God... In addition to finances, stewardship also has to do with the ecology, relationships, time gifts, spirit, and leadership." Herb Mather

Our "instant" society has made it tough for some to budget. If you are unable to budget, it makes it much more difficult to give. Here are some basic ideas on how to get control of your spending, so you can save and give.

- Take the time to write out your expenses in categories and your income - to see where you are spending.
- Have an honest discussion about priorities.
- If you have multiple credit card balances - pay off the one with the lowest balance, add those funds to your monthly payments on the next lowest until you have eliminated credit card debt.
- After you pay your bills, convert the rest to cash and put into envelopes. When the cash is gone, stop spending.
- Don't do no money down, interest free. 80% of the people don't make the payments. Save the money - when you have the money saved, buy the item.
- Put money away for emergencies - everyone has them. It may start small, but start putting money away.
- Give. It's good for your soul.

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HELPS FOR THE STEWARDSHIP COMMITTEE

"Stewardship is how we manage everything in life as a trust from God"

In many of my workshops I ask people to name the person that "influenced them about giving." Most of us can name a specific person or persons. So who teaches the people about giving that don't have a role model? Who teaches about tithing? Who teaches about stewardship? It's OUR responsibility to help those in our congregations in all aspects of their lives. If we trust the church in our baptism, marriages, in death, and when we have problems, why aren't we more active in teaching about stewardship?

Resources on Budgeting and Stewardship:

- We have the kit **Good \$ense Ministries** which is a biblically-based budgeting course.
- We have the **Financial Peace University** kit, which teaches many of the principles I listed on the bulletin insert.
- The book **Don't Shoot the Horse: 'Til You Know How to Drive the Tractor**, by Mather is a great book on 12 month stewardship in the local church.
- The Foundation website has Links to great United Methodist sources for stewardship helps.

