

GIVING YOUR MONEY PURPOSE SEMINAR  
Comprehension Worksheet

**Video 1 - Money & The Gospel: What Does the Gospel Say About Money**  
Biblical Understanding of Money

What does this  
say about God?

Biblical passage or  
principle about money

What does this  
say about us?

Psalm 24:1 – “The earth is the Lord’s and everything in it.”

Matthew 6:24 – “You cannot serve God and money.”

Matthew 13:22 – “ The deceitfulness of wealth make life unfruitful.”

Matthew 6:21 – “Where your treasure is, there your heart will be.”

Ecclesiastes 5:10 – “He who love money will not be satisfied with money.”

1 Timothy 6:10 – “Love of money is a root of all kinds of evil.”

1 Timothy 6:9 – “Those who desire to be rich fall into temptation.”

Luke 10:7 / 1 Timothy 5:8  
–  
“Worker deserves his wage.”

1 Timothy 5:17 – church leaders are worthy of “double honor”

2 Chronicles 1:11 – God blesses Solomon with riches

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What does this  
say about God?

Biblical passage or  
principle about money

What does this  
say about us?

Acts 20:35 – “Jesus said,  
‘It is better to give than to  
receive.’”

2 Corinthians 9:7 – “God  
loves a cheerful giver.”

1 Chronicles 29:14 – “We  
are blessed to be able to  
give so generously.”

Dixie Fraley – “We are  
most like God when we  
are giving.”

Randy Alcorn – “Our  
giving is a reflexive  
response to the grace of  
God in our lives.”

Romans 7:9 – “We cannot  
be godly in human  
strength.”

What is the definition of insanity?

As you begin the seminar, what are some “boats” that have come to mind that you feel the Lord is calling you to burn?

Compare and contrast ownership and stewardship?

Can you be an owner and a steward at the same time? Who is the owner of all things (Psalm 24:1)?

What are some church teachings that have shaped your financial theology in the past? Are they theologically sound?

## Video 2 - Money & The Gospel: Personal Stewardship

Define your personal definition of stewardship. What scripture would you base it on?

What are many Americans NOT free of?

Are you a worrier? What do you find yourself dwelling on most during the day? Name three scriptures that discuss worry.

What do you demonstrate when you tithe regularly and trust the Lord with your finances? Why is this important as church leaders?

Where does the idea of giving a tenth back to the Lord originate from in the Bible?

What creature does the Lord use in His word to teach us the importance of saving?

What are the two types of savings?

What are the three benefits that Terry Austin describes of saving a portion of what the Lord has provided us with?

Are you currently tithing something? If not, how can this schedule help you to begin tithing?

Are you currently saving? If not, how can this schedule help you to begin saving?

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**Video 2 - Money & The Gospel: Personal Stewardship (cont.)**

What are some ideas or perspectives that have kept you from saving in the past? Are those ideas biblical?

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<b>The 10-(10+Time)-80 Plan For Managing Money in Life</b>				Schedule I				
<b>Household Receipts (Monthly)</b>								
	Husband's Income							
	Wife's Income							
	Investment Income							
	Additional Employment/Income							
	Other							
	<b>Total Household Receipts</b>			<b>0.00</b>	Receipts			
<b>Determine Working (Available) Income</b>								
	Tithe (10% of Household Receipts)							
	Taxes							
	<b>Total</b>			<b>0.00</b>	Deductions			
	<b>Working (Available) Income</b> <b>(Receipts less Deductions)</b>			<b>0.00</b>				
<b>Divide Working (Available) Income into Three Groups</b>								
	Savings	10%		0.00	Build emergency fund			
	Living	80%		0.00	These are the available net receipts for Schedule			
	Debt/Future Planning	10 % +Time		0.00	This is the second ten percent			
10%	First, you Tithe - Give back a portion of God's Blessings							
10 % +Time	Next, you plan for the long term - Investments (after you liquidate all non-secured debt)							
10%	Next, you plan for emergencies 10 % to build up to 6 months Working (available) Income							

### Video 3 - Discipling the Church About Money & Finances

Financial Stewardship as part of discipleship

A good approach to discussing stewardship in the church:

O \_\_\_\_\_ study of discipleship covering all aspects from a biblical perspective

Promoting spiritual \_\_\_\_\_ and \_\_\_\_\_

Financial stewardship is just one aspect of healthy, growing disciples

A church of maturing disciples is a \_\_\_\_\_ church

#### Stewardship of Resources

- \_\_\_\_\_ (to meet/care for) and \_\_\_\_\_ (to bless)
  - o *Responsibilities* - those roles and tasks with and for which we have been charged
  - o *Opportunities* - situations and relationships (long & short-term, sometimes unexpected) which offer \_\_\_\_\_ occasions outside our normal responsibilities to glorify God and bless others
  - o Will be accountable for both
- **Skills, gifts, abilities, and experiences**
  - o God-given \_\_\_\_\_
  - o God-given \_\_\_\_\_
  - o Received and given
- **Time**
  - o Our \_\_\_\_\_ are not our own
  - o There are times for every activity
- **Finances**
  - o Budgeting \_\_\_\_\_
  - o Spending \_\_\_\_\_
  - o Saving \_\_\_\_\_
  - o Giving/Blessing \_\_\_\_\_
- **The blessings/rewards of good stewardship**
  - o Biblical principle of \_\_\_\_\_ & \_\_\_\_\_
  - o All areas work together. Therefore, no area should be ignored.
  - o Encourage your people to "burn the boat" and move forward in stronger stewardship!

This study should emphasize these areas in *both* the church *and* in the individuals.

What are obstacles to good stewardship/discipleship?



**TEXAS BAPTISTS**  
Financial Health

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Have you incorporated a sabbath in your week? What has kept you from a sabbath and how has this affected your overall stewardship (time, spiritual, financial, etc..)

**Video 4 - What Does the Church Budget Say About the Church**

Does your church budget reflect the mission and vision of your church?

Spend some time prayerfully reflecting over your church budget and the following questions:

1. If you were a visitor at your church, what impression would you have about the values of the church?
2. Are those values true to the mission and vision that God has given to your church?

Is the church budget about the money?

What does it mean to budget thoughtfully? What does it take to budget thoughtfully?

What things do our church and personal budgets reflect?

What **HAS** to be at the center of the budgeting process?

If your church's budget could speak...

**We need to put our money where our \_\_\_\_\_ is.**

How we complete this sentence matters. But answering it also requires that we have spent time seeking God's calling and direction for this church.



**Video 5 - Key Parts of a Church Budget**

What is the Cooperative Program? What are some ways you can budget to give to the Cooperative Program?

What are examples of outside ministries in your community (BSM, children's homes, camps, prison ministries, CWJC, homeless shelters, clinics, etc.)?

What are the mission offerings we have as Texas Baptists?

What are the ministries you have in your church?

What are examples of expenses related to your church operations that should be budgeted for?

Do you currently receive/provide a housing allowance for/as the pastor? What are the 3 IRS rules to calculate the amount of the annual housing allowance?

What can you include in a housing allowance?

Who needs to approve the housing allowance?

For health insurance provided by the church for the pastor, what is a best practice?

What are reimbursable expenses for the pastor?

Why is the accountable plan best for reimbursing pastors for ministry-related expenses?

**Video 5 - Key Parts of a Church Budget (cont.)**

What is Guidestone Financial Resources? What is the Church Matching and Protection Program?

What is time value of money?

What is considered taxable income?

Ministers should be \_\_\_\_\_ employees. Why ?

What are three things that stood out to you from the video about the church budget and employee compensation?

What are some next steps you can take as the church or pastor to create or review the compensation planning of pastors and ministers ?

**Budget**

	<b><u>Prior Yr Actual</u></b>	<b><u>Proposed Budget</u></b>
<b>Missions</b>		
Cooperative Program	_____	_____
Missionary partnerships	_____	_____
Outside ministries	_____	_____
Mission offerings	_____	_____
Mission trips	_____	_____
Benevolence	_____	_____
Sub Total	_____	_____
<b>Ministries</b>		
Church groups		
Adult	_____	_____
Student	_____	_____
Children	_____	_____
Nursery	_____	_____
Sr. adult	_____	_____
Widows	_____	_____
_____	_____	_____
Curriculum/discipleship	_____	_____
Music/Worship/Choir	_____	_____
Outreach	_____	_____
Fellowship	_____	_____
Camp expenses	_____	_____
VBS	_____	_____
Sub Total	_____	_____

**Budget cont.**

	<b><u>Prior Yr Actual</u></b>	<b><u>Proposed Budget</u></b>
<b>Church Operations</b>		
Utilities	_____	_____
Office/admin	_____	_____
Repairs/maintenance	_____	_____
Technology	_____	_____
Insurance	_____	_____
Transportation	_____	_____
Safety	_____	_____
Sub Total	_____	_____
<b>Personnel</b>		
Salary	_____	_____
Housing	_____	_____
Insurance	_____	_____
Retirement	_____	_____
Reimbursements	_____	_____
Sub Total	_____	_____
<b>Grand Total</b>	<b>=====</b>	<b>=====</b>

**Video 7 - Personal Stewardship & Personal Budgeting**

Someday, where will most of the things we spend our money on end up?

What is the first deduction from your total household receipts?

What is your working/available income?

What percent of your working income is for living expenses?

What are wants versus needs?

What did you learn from the video regarding your personal finances?

What are some next steps you can take to be a better steward of the resources entrusted to you?