

©

MONEY HABITS

Four
Ways

To
Win

Financially



SADDLEBACK CHURCH



MONEY HABITS: Four Ways To Win Financially

Copyright © 2023 by Saddleback Valley Community Church

All rights reserved. No part of this book may be reproduced, stored in a retrieval system, or transmitted in any form without the publisher's written permission.

Published by



SADDLEBACK CHURCH

1 Saddleback Parkway
Lake Forest, CA 92630
saddleback.com

Unless otherwise noted, all Scriptures references and quotations are from the NEW LIVING TRANSLATION® (NLT). Copyright © 1996, 2004, 2015 by Tyndale House Foundation. Used by permission of Tyndale House Publishers Inc., Carol Stream, Illinois 60188. All rights reserved.

Scripture quotations noted GW are from GOD'S WORD®. Copyright © 1995, 2003, 2013, 2014, 2019, 2020 by God's Word to the Nations Mission Society. Used by permission.

Scripture quotations noted ESV are from the Holy Bible, ENGLISH STANDARD VERSION®. Copyright © 2001 by Crossway, a publishing ministry of Good News Publishers. Used by permission. All rights reserved.

Scripture quotations noted KJV are from THE KING JAMES VERSION and are public domain.

Scripture quotations noted TLB are from THE LIVING BIBLE. Copyright © 1971. Tyndale House Publishers, Carol Stream, IL 60188. All rights reserved.

Scripture quotations noted NIV are from the Holy Bible, NEW INTERNATIONAL VERSION®, NIV®. Copyright © 1973, 1978, 1984, 2011 by Biblica, Inc.® Used by permission. All rights reserved worldwide.

Contents

Letter from the Pastor 4

Introduction 6

Chapter 1: Get a Plan 8

Introduction 9

Why You Need a Financial Plan 13

How to Create a Financial Plan 13

Developing the Right Mindset for

Financial Planning 21

Financial Planning Resources 26

Chapter 2: Live on a Budget 30

Introduction 31

Understanding the Importance of Budgeting 33

How to Create a Realistic Budget 33

Sticking to Your Budget 35

Budgeting Resources 44

Chapter 3: Invest in the Future 48

Introduction 49

The Power of Investing 51

Types of Investments 52

Investing in Eternity 54

Investing Resources 59

Chapter 4: Grow in Giving 61

Introduction 62

The Heart of Giving 63

The Spiritual Impact of Giving 64

The Spiritual Habit of Tithing 65

Developing a Lifestyle of Giving 67

Giving Beyond Money 68

Giving Resources 71

Conclusion 73

The Power of Combining All Four Habits 74

Take Steps toward Financial Victory 78



Letter from the Pastor

Dear Friend,

When Stacie and I got married at a very young age, we had no money. We didn't know how to make money, how to balance a checkbook . . . nothing. We were attending grad school, working part-time jobs, and really struggling financially. It was a difficult time. So this subject of managing money is very personal for me. I know what it's like to not know how to win with my finances.

What it took to turn things around was 15 years of building habits that helped us gain control over our money and, ultimately, freed us from a lot of stress and fear. We all have dreams of what we want to accomplish in our lives, but without the right habits, we'll have no way of getting there. Our habits are leverage for transformation in any area of our lives.

God wants what's best for us, and calls us to be faithful stewards of the resources he's entrusted to us. In Luke 16:11–12 Jesus said,

“If you are untrustworthy about worldly wealth, who will trust you with the true riches of heaven? And if you are not faithful with other

people's things, why should you be trusted with things of your own?"

So, if you're tired of living in scarcity and anxiety when it comes to your finances, I invite you to join me on this journey of creating healthy money habits with this incredible resource our team at Saddleback Church has created. I'm confident it will bring a sense of peace and freedom to your life and, more importantly, allow you to step into the fullness of who God is calling you to be.

Blessings,



Andy Wood
Lead Pastor



Introduction

If money is essential to our everyday lives, why do so many of us avoid talking about it? All of us have likely experienced uncomfortable feelings of stress, anxiety, and even shame around the topic of money. Regardless of your relationship with money, this book is here to help you grow in greater freedom, peace, and victory in your finances.

As followers of Jesus, God cares deeply about your finances and has provided timeless tools and principles in his Word to manage money wisely. The Bible is filled with wisdom and guidance on how to handle money. The goal of this book is to help you develop healthy money habits that align you with God's physical and spiritual blessings.

In this book, we will focus on four key areas that are essential for financial peace: planning, budgeting, investing, and giving. We'll also uncover some common money myths by holding them up to the light of Scripture. You'll get to read practical advice and real-life stories of those who have committed to handling their finances God's way.

We'll start off by establishing the importance of having a financial plan. Think of this as a big-picture



roadmap that outlines your financial goals and steps you need to take to achieve them. Then we'll dive into the details of budgeting—a crucial part of managing your finances effectively—and introduce different tools to help you create a budget and stick to it.

Investing is an often overlooked aspect of God's design for how we handle our money. We'll explore the biblical basis of investing and various ways we can invest gifts and blessings God has given each of us. We will also discuss the importance of living generously and how to make giving a regular habit in our lives.

Remember, God loves you and cares about your financial well-being. It's our prayer that this book will not only help you experience peace and blessings in your finances but that your faith and trust in God's provision will yield a kingdom perspective and kingdom priorities in the way you manage and use money.



Chapter 1

Get a Plan

- Why You Need a Financial Plan
- How to Create a Financial Plan
- Developing the Right Mindset for Financial Planning

*Commit your actions to the LORD,
and your plans will succeed.*

PROVERBS 16:3

Introduction

“That’s mine.” If you have kids or spend enough time around them, you will hear those two words. But you don’t have to be a kid to relate. It’s in every language and reveals so much of our attitude toward money. If it’s yours, you have to hold it. You have to protect it. You clench it tight and protect it or else something bad might happen.

We all know money is an essential part of our lives. Thankfully, God has a lot to say about it and wants you to experience freedom and peace in your finances. But you can’t do this without a plan. In this chapter, we’ll go over why having a financial plan is essential and provide you with a step-by-step guide to creating a financial plan that works for you. We will also read about a real-life situation where someone was able to shift her perspective and their attitude toward money and created a plan rooted in biblical principles.

Psalms 24:1 says, “*The earth is the LORD’s, and everything in it. The world and all its people belong to him.*” Since it all belongs to God, why wouldn’t we want to know everything he has to say about it? We all have individual ways we think about money. And the way you think about money directly impacts your relationship to God.

The earth is the LORD’s, and everything in it. The world and all its people belong to him. For he laid the earth’s foundation on the seas and built it on the ocean depths.

PSALMS 24:1-2 (NLT)

Did you know there are over 2,300 verses in the Bible that address money and possessions? Jesus himself devoted over a third of his parables to the topic. With this in mind, let's read one of the many stories of financial planning that appear in the Bible.

The story of Joseph in Genesis 37–50 models the importance of having a plan and trusting God's guidance. Throughout the story, Joseph experiences many setbacks and challenges. But he eventually sees the blessings and rewards of his patient diligence and trust in God's plan. His story shows the importance of planning, being adaptable, and having faith that God will guide you through difficult times. Let's take a closer look at Joseph's journey.

If you thought you had family problems, no one knew that better than Joseph. As a young man, his older brothers threw him in a pit and left him for dead. They then sold him into slavery and he was taken to Egypt. Despite his difficult circumstances, Joseph remained faithful to God and worked hard as a slave, earning the trust and respect of his master, Potiphar. However, when Potiphar's wife falsely accused Joseph of assaulting her, he was thrown into prison.

Despite this setback, Joseph remained firm in his faith and continued to work hard, eventually catching the eye of Pharaoh, the ruler of Egypt. Pharaoh was troubled by a series of dreams and none of his advisors could interpret their meaning. But when Joseph was brought before him, he was able to interpret the dreams and predict an imminent famine that would devastate Egypt and its surrounding regions.

Impressed by Joseph's wisdom and discernment, Pharaoh made him his chief advisor, putting him in a timely position of managing Egypt's resources for the coming famine. Joseph didn't waste any time and got to work, developing a comprehensive plan to store food and supplies to prepare for the years of scarcity ahead. Here are a few tips we can distill from Joseph's experience:

Evaluate the current situation: Joseph evaluated his current situation to understand the problems that needed to be solved. In his case, the problem was the famine that was about to hit the land.

Create a plan: Joseph created a plan that outlined the steps he needed to take to solve the problem. His plan involved storing grain during the seven years of plenty to prepare for the seven years of famine.

Gather resources: Joseph gathered the necessary resources to execute his plan. He would have needed workers to gather and store the grain, storage facilities to keep the grain, and transportation to move the grain from one place to another.

Monitor progress: Joseph monitored the progress of his plan to ensure that it was on track while making adjustments as necessary. He kept records of the amount of grain collected, stored, and used during the famine.

Adapt to changes: Joseph needed to be adaptable to changing circumstances. If his plan was not working, he would have made changes to ensure that the goal of storing enough grain was met.



Have faith in God: Joseph's faith in God played a significant role in his success. He believed God was with him and that everything would work out in the end. He was patient and persistent in his efforts, trusting God to provide a way for him to succeed.

Thanks to Joseph's careful planning and wise management, Egypt was able to weather the famine and even provide food and resources to neighboring countries. Joseph's leadership and faithfulness to God were essential to Egypt's survival, and he was eventually reunited with his brothers and reconciled with them.

The story of Joseph shows how having a plan, working hard, and trusting in God's guidance—even in the face of adversity—can yield incredible blessings from God.

Before we continue, let's take a minute to ask for God's wisdom in our planning:

Dear Heavenly Father,

Thank you for giving us everything we need to know about wise financial planning through your Word. We ask that you guide us through this first chapter and help us fully grasp the importance of creating a financial plan. Give us the wisdom, discipline, and resources we need to develop a plan that aligns with your will for our lives. Help us to prioritize our goals and determine the steps it takes to achieve them. Help us to have the courage to seek help when needed and the humility to make adjustments as necessary. Most importantly, we ask that you reveal yourself as the master of all that we have

so that we may be the kind of managers and stewards you take pleasure in.

We pray this in Jesus' name. Amen.

Why You Need a Financial Plan

A financial plan is a roadmap that outlines your financial goals and the steps you need to take to achieve them. Without a financial plan, you may find yourself living paycheck to paycheck or accumulating debt. A financial plan helps you identify your priorities, create a budget, and make informed financial decisions.

*Good planning and hard work lead to prosperity,
but hasty shortcuts lead to poverty.*

PROVERBS 21:5

How to Create a Financial Plan

Creating a financial plan may seem like a daunting task, but it doesn't have to be. Here are the steps to follow:

Step 1: Determine Your Financial Goals

*Where there is no vision, the people perish: but
he that keepeth the law, happy is he.*

PROVERBS 29:18 (KJV)

Identify your short-term, medium-term, and long-term financial goals. For example, short-term goals may

Get Creative

Create a vision board to visualize your financial goals. It will help you stay motivated and focused on your goals.

include saving for a vacation or paying off credit card debt. Medium-term goals may include saving for a down payment on a house or starting a business.

Long-term goals may include saving for retirement or your children's education.

*Your dreams
for tomorrow
direct your
decisions today*

Step 2: Assess Your Current Financial Situation

“For which of you, desiring to build a tower, does not first sit down and count the cost, whether he has enough to complete it? Otherwise, when he has laid a foundation and is not able to finish, all who see it begin to mock him, saying, ‘This man began to build and was not able to finish.’”

LUKE 14:28-30 (ESV)

Gather information about your income, expenses, debts, and assets. Calculate your net worth to determine your current financial position.

A good tool to use that will reveal your current financial situation and show your net worth is called a balance sheet. This tool will allow you to visualize what needs to be done to reach your financial goals.

Let's practice filling out the balance sheet on the next page.

Net Worth

Net worth is the difference between an individual's assets and liabilities, representing their overall financial standing.

Balance Sheet

A financial statement that shows a person's assets, liabilities, and equity at a specific point in time.



MONEY HABITS Four Ways To Win Financially

Balance Sheet	
Assets	Today
Checking accounts	\$
Cash on hand	
Saving accounts	
Money owed to you	
Other current assets	
Life insurance—cash value	
Real estate (at market value)	
Vehicles	
Retirement accounts	
Other investments	
Total Assets	\$
Liabilities	
Credit card balances	\$
Mortgages	
Other real estate loans	
Auto loan balances	
Loan you owe	
Taxes you owe	
Other liabilities	
Total Liabilities	\$
Net worth (Total assets minus total liabilities)	\$

To learn how to use this form, join one of the many workshops available through Saddleback Church's Financial Freedom ministry. saddleback.com/financialhealth

Step 3: Create a Budget

The rich rules over the poor, and the borrower is the slave of the lender.

PROVERBS 22:7 (ESV)

A budget is simply a plan for how you will spend your money. It helps you prioritize your spending and avoid overspending. Use your income and expenses to create a budget that works for you.

You may ask why you can't use your checking transaction log on your favorite banking website. The main reason for using an expense tracker form is to have a detailed record of your expenses, which can help you stay within your budget and make informed decisions about your finances. While your checking account transactions may show the amount spent and the name of the merchant, they often don't provide enough detail to help you understand where your money is going. An expense tracker form allows you to record more detailed information about each expense, such as the category it belongs to (e.g., groceries, transportation), the date it was made, and any additional notes or comments. This information can help you identify spending patterns, pinpoint areas where you can cut back, and make more informed financial decisions in the future.

Step 4: Develop a Savings Plan

Precious treasure and oil are in a wise man's dwelling, but a foolish man devours it.

PROVERBS 21:20 (ESV)

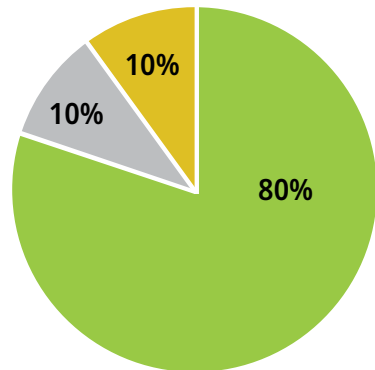
Figure out how much you need to save each month to achieve your financial goals. Setting up automatic transfers to a savings account can make saving easier.

Create a Bucket List



Make a list of the financial goals you want to achieve, from paying off debt to taking a dream vacation, and prioritize them based on what's most important to you.

A simple framework to help you begin your planning can be summed up in three numbers: 10, 10, and 80 or something widely known as the 10-10-80 plan. This is just a threshold plan or a starting point. The first 10% of your money deals with what you do in terms of your relationship with God. The second 10% is what you do in terms of saving and investing. The last 80% deals with living on a budget. If our priorities are aligned with the first and second 10s, we have tremendous freedom with the remaining 80%.





We'll dive deeper into each of these numbers in chapters to come.

Step 5: Develop an Investment Plan

“For it will be like a man going on a journey, who called his servants and entrusted to them his property. To one he gave five talents, to another two, to another one, to each according to his ability. Then he went away.”

MATTHEW 25:14–15 (ESV)

Investing is an integral part of building wealth. First, determine your risk tolerance and investment objectives. Then, choose investments that align with your goals and risk tolerance.

Step 6: Review and Adjust Your Plan

Prepare your work outside; get everything ready for yourself in the field, and after that build your house.

PROVERBS 24:27 (ESV)

Review your plan regularly to ensure that you are on track to achieve your financial goals. Make adjustments as necessary.

LET'S THINK ABOUT IT

To help you get started on creating your financial plan, take this short quiz to determine your financial goals:

1. **What are your short-term financial goals?**
 - a) Paying off credit card debt
 - b) Saving for a vacation
 - c) Building an emergency fund
 - d) Other _____

2. **What are your medium-term financial goals?**
 - a) Saving for a down payment on a house
 - b) Starting a business
 - c) Paying off student loans
 - d) Other _____

3. **What are your long-term financial goals?**
 - a) Saving for retirement
 - b) Saving for your children's education
 - c) Paying off your mortgage
 - d) Other _____

Developing the Right Mindset for Financial Planning

Before you can create a financial plan, it's essential to have the right mindset. Developing the right mindset can help you overcome financial obstacles and achieve your financial goals. Financial planning is not just about numbers; it's also about your mindset and attitude towards money.

What is the right mindset? Well, it's the way you see God and how that directly influences your relationship

with money. In other words, the way you see money will influence the way you see God. There is a correlation between the condition of our hearts and what we do with money. So before learning the basics of creating a financial plan, let's check our hearts.

As Christians, we believe that God is:

- The owner of everything on this earth (Psalms 24:1),
- The provider of all that we need (Philippians 4:19, NIV).

And my God will meet all your needs according to the riches of his glory in Christ Jesus.

PHILIPPIANS 4:19 (NIV)

Yet at the core of almost every problem with money is fear—fear that we won't have enough or that we'll run out. Much of this fear is what drives us to greed. This is why it says in Hebrews 13:5,

Don't love money; be satisfied with what you have. For God has said, "I will never fail you. I will never abandon you."

Achieving financial goals takes time and patience, and setting realistic financial goals can help you avoid setbacks. Make sure your goals are achievable and align with your financial situation. By developing the mindset God wants, you will be able to create a financial plan that works for you and achieve financial freedom.

Be Patient

Achieving financial goals takes time and patience. So don't be discouraged if you don't see immediate results.

Let's not get tired of doing what is good. At just the right time we will reap a harvest of blessing if we don't give up.

GALATIANS 6:9

REAL-LIFE EXAMPLE

My name is John, and I have a story to share with you about my journey to financial freedom. It wasn't easy, and it didn't happen overnight.

I used to be a classic overspender, living paycheck to paycheck and drowning in debt. I never took the time to develop a financial plan or focus on any financial goals. And even when I tried, I failed. I couldn't seem to stick to a budget, and I felt like I was never going to get ahead.

I learned to be content with what I had even though I sometimes felt like I was missing out. It wasn't easy, and there were times when I felt like giving up. And you know what? Learning to be content was a game-changer. My shift in attitude aligned with the teachings of 1 Timothy 6:6–8, which says,

Yet true godliness with contentment is itself great wealth. After all, we brought nothing with us when we came into the world, and we can't take anything with us when we leave it. So if we have enough food and clothing, let us be content.

Just being content made me wealthy!

With a new positive attitude, I tried again to focus on my finances and developed a creative plan to achieve them. I concentrated on being patient and on how to not expect immediate results. I think patience is harder to achieve than contentment. James 5:7–8 became my favorite Scripture. It says,

Dear brothers and sisters, be patient as you wait for the Lord's return. Consider the farmers who patiently wait for the rains in the fall and in the spring. They eagerly look for the valuable harvest to ripen. You, too, must be patient. Take courage, for the coming of the Lord is near.

And you know what? It still wasn't easy. There were times when I failed and struggled and struggled and failed, but I didn't give up. I kept trusting in God and kept working towards my goals patiently. And slowly but surely, I started to see a change in my financial situation.

So I challenge you to not give up. Even when you fail and struggle like I did, keep pushing forward. Trust in God's provision and keep working towards your goals. With the right attitude and a little bit of discipline, you too can achieve financial freedom.

LET'S THINK ABOUT IT

To help ensure you have the right mindset for financial planning, take some time to reflect on these questions:

1. Do I trust in God's provision for my financial needs?
2. Am I content with what I have, or am I always trying to keep up with others?
3. How has my view of money been shaped by my family of origin, cultural background, or relationships? Is it based on God's truth?

Use your answers to these questions to help prepare you for the right mindset as you approach your planning.



Financial Planning Resources

Financial Education

Improving financial literacy and education is crucial for successful financial planning. Saddleback Church offers workshops specifically on this subject. Financial Coaching is also available for all campuses to meet personally and virtually. Find financial education opportunities and a financial coach by going to saddleback.com/financialhealth.

Events

Masterclass: Financial Freedom Workshops

This interactive seven-week workshop combines scriptural teaching, practical tools, and hands-on activities designed to align your habits and attitudes to God's plan for your financial best. Enrollment is free.

Financial Peace University

Saddleback Church cares about your financial health! We are excited to announce that we will be offering Dave Ramsey's Financial Peace University as a virtual/online class, on Thursday nights, starting June 15, for nine weeks. Each week, you'll watch the teaching video at your convenience and then you'll gather online via Zoom from 7:00 to 8:00 P.M. (PST) with your discussion group to review the material and do the activities. Check the Financial Health website for additional dates for this event.

Your FREE registration includes access to the entire suite of Ramsey+ resources including tax help, a full version of the EveryDollar expense tracking app, and unlimited access to group coaching sessions.



This is an incredible opportunity and we hope to see you there.

DATE: June 15 through August 10, 2023 (9 weeks)

TIME: 7:00 to 8:00 P.M. (PST)

LOCATION: Virtual on Zoom

REGISTRATION REQUIRED: Yes

EVENT URL

Podcast

Podcast Playlist

This playlist of podcast episodes will help you learn more about your call to financial health, and offers wisdom and practical tips for managing your finances God's way.

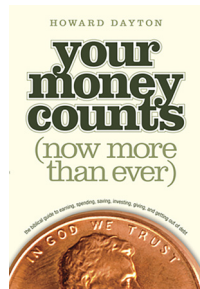
- Doable Discipleship Episode 228: Discover Your Emotional Financial Type
- Doable Discipleship Episode 259: The Call to Stewardship
- Doable Discipleship Episode 261: The Call to Generosity
- The Well: Daily Bread — Matthew 6:11, “*Give us today our daily bread.*”

Books

*Your Money Counts:
The Biblical Guide to Earning,
Spending, Saving, Investing, Giving,
and Getting Out of Debt*

by Howard L. Dayton Jr. (2011)

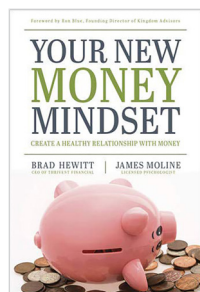
In *Your Money Counts*, trusted finance specialist Howard Dayton shows you how to manage your personal finances in a highly practical, Bible-based way. You'll be amazed at the impact that proper money management—from establishing a budget and getting out of debt to long-term investing and charitable giving—has on your relationship with God.



*Your New Money Mindset:
Create a Healthy Relationship
with Money*

by Brad Hewitt, Kevin Johnson,
James Moline (2015)

Your New Money Mindset is a new way of thinking about the role money plays in our lives. Many of us live with ongoing, and often unexamined, tension related to money. Few of us have really escaped the credit card trap or freed ourselves from worries about having enough for the future. The authors believe we haven't spent enough time examining our fundamental attitudes toward money. In *Your New Money Mindset*, they guide you through a Money Mindset Assessment, which will pinpoint what attitudes



about money you should work on developing in order to achieve financial freedom. The goal is to cultivate a surplus mindset that allows you to enjoy what you have and be openhearted toward others. Discover today how to create a healthy relationship with money.

Money: God or Gift

by Jamie Munson (2014)

Cash. Coin. Bling. Scrilla. Cheese. Dough. Whatever you call it, the god of gold promises security, peace of mind, comfort, status, freedom, and all of our wildest dreams come true. From the Bible to the Beatles, however, our culture is filled with reminders that money can't buy what actually matters in life. And yet money still keeps us up at night. People worry about it, live for it, die for it, and even kill for it. *Money: God or Gift* presents a better way. Get money without getting greedy. Spend money without shame. Save money without stressing. Give money without guilt. Enjoy money as a gift without worshiping it as a god. You'll learn all of this and more as Jamie Munson discusses faith, stewardship, personal finance, and other money matters. Love it or hate it, we can't afford to ignore it. Master your money or it will master you. Put money in its proper place, and be set free.





Chapter 2

Live on a Budget

- Understanding the Importance of Budgeting
- How to Create a Realistic Budget
- Sticking to Your Budget

“For who would begin construction of a building without first calculating the cost to see if there is enough money to finish it?”

LUKE 14:28b

Introduction

Living on a budget is essential to managing your finances, allowing you to take control of your money and avoid falling into debt. By creating a realistic spending plan, you can allocate your income towards your expenses and financial goals while ensuring you have enough money for essential needs and unexpected expenses. Proverbs 21:20 states, *“The wise have wealth and luxury, but fools spend whatever they get.”* This verse emphasizes the importance of being wise and disciplined with your resources, including your finances.

Jesus wants us to become good caretakers and managers of all that he has given us. He wants us to not be enslaved by money.

“No one can serve two masters. For you will hate one and love the other; you will be devoted to one and despise the other. You cannot serve God and be enslaved to money.”

MATTHEW 6:24

Tools have an intended purpose when used correctly. They can also cause great destruction when used incorrectly. This is where budgeting comes in.

Living on a budget is what allows us to take control of our money rather than having it control us. By creating a realistic spending plan, your money becomes a tool to help you achieve your financial goals while ensuring you have enough money for essential needs and unexpected expenses.

King Solomon, the author of Proverbs, is widely regarded as the wealthiest person in all of history. So it makes sense that he also has a lot to teach us about money management.

Proverbs 21:20 says, “*The wise have wealth and luxury, but fools spend whatever they get.*” He goes on to say in Proverbs 22:7 (NIV) that “*the borrower is slave to the lender.*”

Seeking advice matters.

Making a budget is a big step in your financial future. Let’s take a minute to pray for wisdom, just as King Solomon did.

Dear Heavenly Father,

We boldly come to you today seeking wisdom and guidance as we navigate our finances. As we dive into this chapter, we ask you to give us the strength and discipline to stick to a financial plan that pleases you. Help us to be good managers of the resources you’ve given us and have the right relationship with money.

Bless each reader with the knowledge and understanding needed to create a realistic and effective budget that will help them achieve their financial goals. May we all experience the freedom and joy in making you the master of our hearts.

We also ask for your protection and provision for those who may be struggling financially. Help them find hope and comfort in your love

and grace. Break our hearts to have the desire to help those in need.

In Jesus' name, we pray. Amen.

Understanding the Importance of Budgeting

Budgeting is like getting prescription glasses from the eye doctor. Just like the glasses are tailored to compensate where your vision is weak, creating a personalized budget will help you see your financial situation for what it is, not how you think it should look to others. It involves creating a spending plan that aligns with your income and financial goals. By living on a budget, you can avoid living beyond your means, pay off debt, and reach financial milestones.

Budget

A budget is a financial plan that outlines an individual's expected income and expenses over a specific period of time.

How to Create a Realistic Budget

Creating a realistic budget involves assessing your income and expenses, setting financial goals, and allocating your income toward your expenses and goals.

Upgrade Your Budget with a Strategic Plan



A **strategic budget*** aligns financial goals with long-term objectives. A traditional budget typically focuses on managing expenses and cash flow.

It's important to track all your expenses, including the small ones, and be flexible with your budget plan.



*Know where
your money is going!*

In creating a realistic budget, it's important to examine the different measures of wealth we express. We all have different measures of wealth. God wants to move us toward a correct response. We don't necessarily dictate how much money we have, but we do get to dictate our response. For example, there are rich people who are righteous and are moved toward generosity, and there are rich people who operate out of greed and entitlement.

The same is true for poor people. Some of the happiest people live in the poorest of places. They're happy because they've learned to respond with contentment and gratitude for what they have. There

* A **strategic budget** is a budget that aligns an individual or organization's financial goals with their overall strategic objectives. In contrast, a traditional budget typically focuses solely on managing expenses and cash flow. A strategic budget considers the long-term goals and vision of the individual or organization and helps guide decision-making toward achieving those goals. It may involve allocating resources toward specific initiatives or projects, regularly monitoring progress and adjusting the budget as needed to stay on track toward strategic objectives.

are also poor people who choose to respond by complaining and whining about everything they don't have. The exhibit below illustrates the different measures of wealth and responses people have:

Measures of Wealth and Responses		
Unrighteous Rich (greedy, entitled)		Righteous Rich (generous)
Unrighteous Poor (complain, whine)		Righteous Poor (content, grateful)

With that in mind, regardless of the measure of our wealth, we are all called to respond with gratitude. God wants to bless us based on how we use the resources he's given us to build upon. This knowledge will assist us in creating a realistic budget.

*The plans of the diligent lead to profit
 as surely as haste leads to poverty.*

PROVERBS 21:5 (NIV)

Sticking to Your Budget

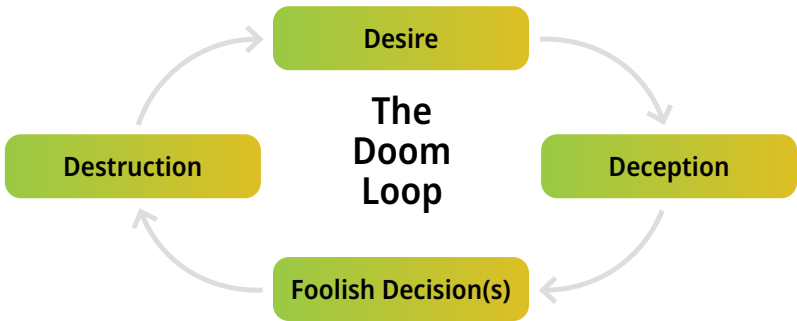
Creating a budget is only the first step. Sticking to it is where the real challenge lies. It takes discipline and determination to stay within your budget and avoid overspending.

Philippians 4:19 reminds us that God gives us everything we need according to his riches in glory in Christ Jesus. Therefore, by trusting in God's provision and being disciplined with our finances, we can achieve financial stability and peace of mind.

And this same God who takes care of me will supply all your needs from his glorious riches, which have been given to us in Christ Jesus.

PHILIPPIANS 4:19

To help stay the course with a budget, it might help us to understand something called the Doom Loop. You see, the Doom Loop starts with a desire. Maybe you can't stop thinking about owning a Tesla. That desire makes you a victim of a deception that says, "I'd be a happier person if I had a Tesla." Or, "Others will give me respect and awe if they knew I was driving around in a car like that."



If your mind continues to swim in that deceptive thinking long enough, it leads to a foolish decision. Eventually, it leads to a place where that foolish decision

causes destruction. Because of a foolish decision born from a lie, you can find yourself racked with hundreds or thousands of dollars in debt.

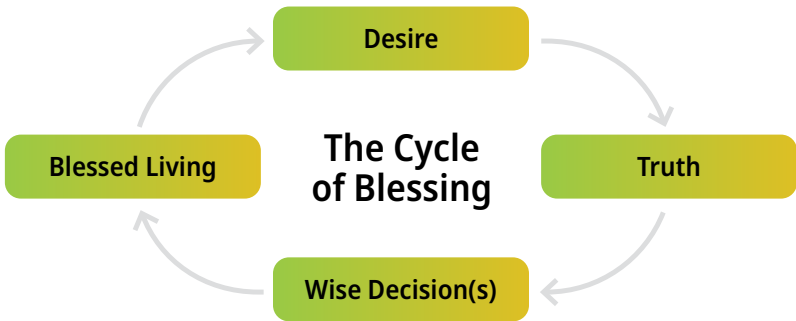
Thankfully, God provides us with a way out

Doom Loop

In your personal budgeting this term refers to a cycle of increasing debt and financial hardship that is difficult to break free from.



of this Doom Loop with something we'll call the Cycle of Blessing. Both of these start in the same place with a desire for something. But instead, we filter that desire through a filter of truth. You realize that buying a Tesla might offer you a certain degree of happiness for a time. But the truth is the debt will create a burden that will make it harder to feed your kids, pay your bills, and—you can fill in the blank.



When our desires are filtered through the lens of truth, we can make wise choices that lead to a place of blessing.

Ultimately, this is what it looks like to follow the way of Jesus. Even though we may stumble and fall off the path, over time our footing becomes more sure, and we find ourselves making wiser decisions that are grounded in the truth of God's word.

Cycle of Blessing

A term used when there is a positive financial cycle that results from consistent wise financial decisions leading to increased financial stability and gratitude.



REAL-LIFE EXAMPLE

My name is David, and I want to share with you how I overcame debt and financial stress through faith and discipline.

After graduating from college, I landed a job at a prestigious firm, but I soon found myself buried in debt and overwhelmed with financial stress. I didn't know where to start, so I turned to God for guidance.

I prayed for wisdom and strength to overcome my financial struggles and began to seek out resources on budgeting and money management. I tracked my expenses and realized I had been living beyond my means—too many Java Chip Frappuccinos! With God's help, I set a financial goal to pay off my debt and build up my savings.

It wasn't easy, and I had to make sacrifices and cut back on my spending. But I stayed disciplined and focused on my goals, trusting that God would provide for me. And miraculously, he did!

The key to my turnaround was faith and trust in God, and the willingness to take action and make necessary changes in my life. I want to encourage you today that no matter what financial struggles you may be facing, there is hope. Trust in God, seek out resources and advice, and take action towards your financial goals. With his help, you too can overcome any obstacle and achieve financial success.

LET'S THINK ABOUT IT

To help you live on a budget, consider the following experiential opportunities:

- Assess your income and expenses. Use a budgeting app or spreadsheet to track your finances.
- Set financial goals. Identify one or two financial goals that are important to you.
- Create a budget. Allocate your income towards your expenses and financial goals.
- Practice discipline. Stick to your budget and resist the temptation to overspend.

The Budget

Let's create a budget by using the form below to get started.

No matter where you live in the world, people have recurring expenses that show up month after month. Have you ever wondered what housing costs are in Buenos Aires or maybe Berlin? Here's a broad snapshot of the different cost of living expenses within our Saddleback family.

Major Living Expenses at Our Saddleback Campus Locations Average Costs per Month: Family of Four					
Expenses	Southern CA	Berlin	Buenos Aires	Hong Kong	Santa Rosa
Housing	\$2,420	\$2,251	\$560	\$3,776	\$582
Food	\$1,694	\$1,317	\$808	\$1,288	\$596
Transportation	\$670	\$795	\$203	\$632	\$91
Doctor's Visit	\$110	\$59	\$17	\$48	\$13
Total Average	\$4,894	\$4,422	\$1,588	\$5,744	\$1,282

Source: livingcost.org




MONEY HABITS Four Ways To Win Financially

Budget			
Income		Expenses	
Paycheck 1	\$	Food	\$
Paycheck 2	\$	Clothing	\$
Side Hustle	\$	Other:	
Total:	\$	Transportation	\$
		Car Payment(s)/Fares	
Expenses		Fuel/Oil	
Giving	\$	Repairs/Tires	
Savings	\$	Auto Insurance	
Housing	\$	Other:	
1st Mortgage/Rent		Insurance	\$
2nd Mortgage		Life Insurance	
Real Estate Taxes		Health Insurance	
Repair/Maintenance		Disability Insurance	
Homeowner/ Renter Insurance		Family	\$
Other:		Child Care	
Other:		Other:	
Other:		Nice to Haves	\$
Utilities	\$	Entertainment	
Electricity		Other:	
Water/Trash		Other:	
Phone/Mobile		Miscellaneous	\$
Internet		Other:	
Cable		Other:	
Other:		Categories Totalled:	\$

Budgeting Ideas

The Envelope System: One popular budgeting method is the envelope system, where you divide your spending into categories and put cash into separate envelopes for each category. This helps you stay within your budget and avoid overspending.

EveryDollar App


 A budgeting app developed by Dave Ramsey's team that allows users to create, manage, and track their budget. It's user-friendly, customizable, and offers features like automatic bank syncing and goal tracking.

Budgeting Apps: There are many budgeting apps available that can help you track your spending and stick to your budget, such as **EveryDollar**, Mint: Budget & Track Bills, and YNAB (You Need A Budget).

Budgeting Apps from Around the World			
Berlin	Buenos Aires	Hong Kong/ Mandarin	Santa Rosa
Finanzblink	Fintonic	Money Lover	Quicken
Haushaltsbuch	PresupuestApp	Monefy	YNAB
Spendee	Control de Gastos	Fudget	Mint

Budgeting Tips: There are many tips and strategies for successful budgeting, such as focusing on your priorities, finding ways to save money on necessary expenses, avoiding impulse purchases, and being realistic about your spending habits.

There are many different budget styles and approaches. Some popular budget styles include the zero-based budget, envelope budgeting, 50/30/20 budget, value-based budgeting, and the anti-budget. There is definitely no one-size-fits-all approach to budgeting. Ultimately, the most effective budget style is one that works for you.¹

Here are some quick tips you can put into practice today.

- Don't overspend
- Save a penny, meal prep instead of eating out
- Reverse budget
- Start an emergency fund

Another way to define an emergency fund in your budget would be to create margin. Creating margin is an essential aspect of any budget. Margin refers to the extra money you set aside for unexpected expenses or emergencies, such as car repairs or medical bills. By creating margin in your budget, you can avoid the stress and anxiety that comes with being caught off guard by unexpected expenses.

Reverse Budget

A savings-first approach to budgeting where saving goals come first before other expenses.



It also allows you to be more flexible with your spending and to adjust your budget as needed. Creating margin

requires discipline and sacrifice, which means cutting back on some of your discretionary spending to make

1. Lockert, Melanie. "Budgeting 101: How It Works and Help You to Manage Money." Fortune Recommends™. Fortune, December 8, 2022. <https://fortune.com/recommends/banking/what-is-a-budget/>.



room for unexpected expenses. However, the peace of mind and financial security that comes with having margin is well worth the effort.



Budgeting Resources

Financial Education

Improving financial literacy and education is crucial for successful financial planning. Saddleback Church offers workshops specifically on this subject. Financial Coaching is also available for all campuses to meet personally and virtually. Find financial education opportunities and a financial coach by going to saddleback.com/financialhealth.

Podcasts

Doable Discipleship: Treasure (Episode 3)

Our special guest on the podcast is Chris Goulard. Chris is the Pastor of Strategic Advancement at Saddleback Church. He was a professional in the finance industry before becoming a pastor here at Saddleback Church. If you want to learn how to honor God with your resources, Chris is the man to talk to. Join us in this episode as we continue the conversation about how to love God with all your heart.

Courses

Financial Freedom Budget Workshop LIVESTREAMING

Chris Goulard, Pastor of Strategic Advancement at Saddleback Church, will be teaching the Budget Workshop on June 7, 2023 from 6:30 to 8:00 P.M. More details to come.

Financial Freedom Budget Workshop

Chris Goulard

Get control of your finances! Topics covered in this free class include financial goal-setting, creating a spending plan, how to find out where your money is really going, debt repayment strategies, and more.

Budget Workshop, Part 1

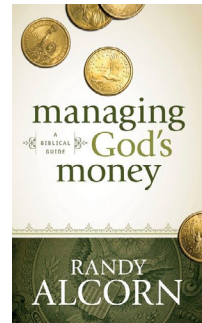
Budget Workshop, Part 2

Books

*Managing God's Money:
A Biblical Guide*

by Randy Alcorn (2011)

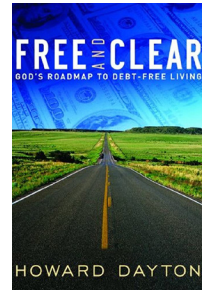
Money is often a taboo subject in “polite” society. But did you know that Jesus talked about money more than any subject—including heaven and hell? In this easy-to-follow Q&A version of *Money, Possessions & Eternity*, Alcorn deals with materialism, stewardship, prosperity theology, debt, and more—and challenges you to rethink your use of God-given resources.



*Free and Clear: God's Roadmap
to Debt-Free Living*

by Howard Dayton (2006)

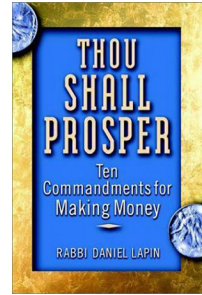
Overwhelmed with debt? There is hope and freedom for you no matter how big your problem is. Skyrocketing debt has crippled and divided millions in this age of rampant credit, interest-only mortgages, and record loan defaults. The way out from under debt burdens is not a declaration of bankruptcy but surrender to the Word of God. Becoming debt-free may seem an impossible dream for many, but it is actually an attainable goal, according to Howard Dayton, cofounder of Crown Financial Ministries. He overcame his own struggle with debt by applying God's principles to managing his finances, principles he lays out in this practical, encouraging, never-give-up book.



*Thou Shall Prosper:
Ten Commandments
for Making Money*

by Daniel Lapin (2008)

Dave Ramsey says, “This is one of my all-time favorite money books. I love the healthy view Rabbi Lapin brings to the subjects of money and business. This book is required reading for my entire leadership team. Read it.” Outlining 10 fundamental “commandments” relating to business and money, *Thou Shall Prosper* explores the economic and philosophic vision of business that has been part of the Jewish culture for centuries. Rabbi Lapin explains the essence of each “commandment” and shows you how to use this knowledge to financially prosper.





Chapter 3

Invest in the Future

- The Power of Investing
- Types of Investments
- How to Get Started with Investing
- Investing in Eternity

“To those who use well what they are given, even more will be given, and they will have an abundance. But from those who do nothing, even what little they have will be taken away.”

MATTHEW 25:29

Introduction

Investing in the future is an essential part of financial planning. By investing, you can grow your wealth and achieve your long-term financial goals. Investing allows you to put your money to work for you and take advantage of compound interest and other investment strategies. However, investing can be complex and intimidating, especially for beginners. It's important to have a solid understanding of your investment options, set clear investment goals, and create a plan that aligns with your financial situation and risk tolerance.

When some of us hear the word “invest,” we associate it with something evil because we often hear news reports of the corruption of private investors. After all, isn't money the root of all evil?

Nope. That's fake news. The Bible clearly states that ***“the love of money is the root of all kinds of evil”*** (1 Timothy 6:10). Money is a lot like manure; if you keep it in one place, it starts to stink. But if you spread it around and start doing things with it, it can help your garden grow and bring about a lot of good.

The Parable of the Talents, found in Matthew 25:14–30, is a story about a master who entrusts his servants with talents (a unit of currency) while he goes away on a journey. To one servant, he gives five talents, to another, he gives two; and to the third, he gives one. The first two servants invest their talents and earn a return, while the third servant buries his talent in the ground.



When the master returns, he commends two of the servants for their wise investments and gives them more responsibilities, but he scolds the third servant for his lack of initiative and takes away his talent.

The parable teaches us several lessons about investing in the future. First, it emphasizes the importance of taking wise risks and being proactive with the resources that we have been given. The first two servants were willing to invest their talents, and they were rewarded for their efforts.

Second, the parable teaches us that God expects a return on investment (ROI).

Overall, the Parable of the Talents provides a valuable lesson about the power and potential of investing in the future.

Before we dive deeper into how we can best invest what God has given us, let's ask him for guidance and perseverance.

Dear Heavenly Father,

Thank you for the opportunity to invest in our future and for the resources you have entrusted us with. We ask for wisdom and discernment as we make decisions about how to invest our time, talents, and resources you have given us. Help us prioritize our investments in ways that fit your agenda. Empower us to be good money managers so that our investments will not just be fruitful here on Earth but even more so in your kingdom. We pray that as we invest in the future, we would not focus solely on earthly

gains but also on building your kingdom. Thank you in advance for your guidance.

In Jesus' name, we pray. Amen.

The Power of Investing

Investing is an essential part of building long-term wealth and financial stability. When we invest our money, we're putting it to work for us, earning returns and increasing in value over time. This can help us achieve our financial goals faster than relying solely on our income and savings.

Let's begin learning about the power of investing by learning about compound interest.

The average savings account in the United States has an interest rate of 0.39% APY (annual percentage yield). Switching from a traditional savings account to a high-yield savings account or money market funds offering a higher yield could help your money exponentially.



Compound Interest

It is the addition of interest to the principle sum of a loan or investment, which then earns interest on both the principle and the previously earned interest.

Average Savings Account vs. High-Yield Savings Account

Standard Savings Account	APY	Yield	Money Market Fund	APY	Yield
\$1,000	0.39%	\$3.90	\$1,000	4.20%	\$42.00

Limitation is the mother of innovation.

Types of Investments

Investing can take many forms, shapes, and sizes. While earning compound interest in a savings account is one way, it's helpful to understand other options available that best fit our financial goals and risk tolerance. Here are some of the most common types of investments:

Stocks: Stocks represent a share of ownership in a company and can be bought and sold on the stock market. Stocks can provide the potential for high returns. While earning a higher interest rate they also come with a higher level of risk, as the value of the stock can fluctuate based on market conditions and the company's performance.

Bonds: Bonds are debt securities issued by companies or governments, and they offer a fixed rate of return over a set period of time. Bonds are generally considered to be

less risky than stocks, but they also offer lower potential returns.

Mutual Funds

It is a professionally managed investment vehicle that pools money from multiple investors to purchase a diversified portfolio of stocks, bonds, or other securities.



Mutual Funds (and Exchange Traded Funds):

These funds are investment vehicles that pool money from multiple investors to invest in a diver-

sified portfolio of stocks, bonds, and other securities. This can help spread out the risk of investing in a single stock

or bond, and it can provide access to a wider range of investments than an individual investor might be able to achieve on their own.

Real Estate: Real estate investing involves buying and managing physical property, such as multiunit housing, rental properties, commercial real estate, and even land, with the goal of appreciation over time.

Let's Play Monopoly



Believe it or not, the game of Monopoly is a good investing learning tool because it helps players learn about property management, financial risk, decision-making, negotiation, and basic accounting.

Commodities: Commodities are physical goods that can be traded on the market, such as gold, silver, oil, or agricultural products. Investing in commodities can provide a hedge against inflation or other economic factors that can affect the value of traditional stocks and bonds.

How to Get Started with Investing

Getting started with investing might feel intimidating. Even though we might be daunted by the idea of investing, the alternative of doing nothing or hiding in fear is not what God desires from us. Thankfully, many resources are available to help beginners to experts navigate this world of investing. One of the best ways to get started is to work with a financial advisor or investment professional who can help develop a personalized investment strategy based on individual goals and risk tolerance.

You can also consider investing in low-cost index funds, which provide exposure to a diversified portfolio of stocks or bonds. Additionally, many online brokerages and investment platforms offer low fees and commission-free trades, making investing in the stock market easier and more affordable.

Here are a few apps you can explore regarding online investment platforms:

- Acorns (app that rounds up purchases and invests the spare change)
- Stash (app that allows users to invest with as little as \$5)
- Robinhood (app that offers commission-free trading)

Investing in Eternity

In addition to traditional investment opportunities, Christians have the unique opportunity to invest in God's kingdom and contribute to eternal rewards. This type of investment is not solely monetary but also includes investing our time, talents, and energy into the work of God's kingdom.

In Matthew 6:19–21, Jesus warns us against storing up treasures on earth, which can be destroyed or stolen, and instead encourages us to store up treasures in heaven, where they will be safe and secure. This doesn't mean we should avoid investing or building wealth on Earth. Instead, God wants us to build wealth with an eternal perspective.

“Don’t store up treasures here on earth, where moths eat them and rust destroys them, and where thieves break in and steal. Store your treasures in heaven, where moths and rust cannot destroy, and thieves do not break in and steal. Wherever your treasure is, there the desires of your heart will also be.”

MATTHEW 6:19–21

Unlike our earthly possessions that we can’t take with us to heaven, we can invest in ways that will make an impact beyond our time on earth. When we invest our resources and build relationships with others, we are partnering with God in his eternal work of transforming lives.

Here are several ways you can invest in kingdom work:

Giving financially to your church: Your generosity enables the church to do its work for the kingdom of God. It’s the only investment that guarantees eternal rewards. We will have more to say about this in the next chapter.

Serving in your local church: Volunteering your time and talents to serve in your church can have a significant impact on the kingdom of God. Whether you are working in children’s ministry, serving in worship, or helping with administrative tasks, your contribution can help build up the body of Christ.

Supporting missions and outreach: Giving financially to support mission trips and local outreach efforts can also be a powerful way to invest in God’s kingdom. By



contributing to these efforts, you can help spread the good news of Jesus, meet the needs of others, and bring hope to those who are hurting.

Discipling and mentoring others: Investing in the spiritual growth and development of others is also a valuable way to contribute to the kingdom of God. Whether you are mentoring a young person, leading a small group, or discipling a new believer, your investment in their lives can have a significant impact on the future of the church.

Praying for others: Prayers are powerful tools on the lips of a believer, and investing time and energy into praying can have a significant impact on the spiritual climate of your community and beyond.

Sharing your faith: Investing in God's kingdom means being willing to share your faith with others. God has placed us at this point in history to share the love of Christ with others who need to know and build a relationship with him.

REAL-LIFE EXAMPLE

My name is Gerdy, and I am married to a wonderful man named Chad. We were like any other young couple, filled with hopes and dreams for the future. We had good jobs, a comfortable home, and a strong faith that guided our decisions.

But as we started to build our life together, I became increasingly anxious about our financial future. I knew that we needed to start investing our money wisely if we were going to achieve our goals and secure a comfortable retirement.

That's when I met Jane, a charismatic woman who promised to make me rich beyond my wildest dreams. She introduced me to a multilevel marketing scheme that promised high returns for minimal effort. I was tempted by the idea of making easy money, and I convinced Chad to invest with me. We poured all of our savings into the scheme, believing we were making a smart decision for our future.

But as time went on, I started to feel uneasy. The returns never materialized, and the company started to make excuses about delays and setbacks. I couldn't believe that we had fallen for such a scam, and I was consumed with guilt and grief over the loss of our hard-earned money. I turned to God in prayer and asked for his guidance, and through his grace, I found the courage to face the truth and take responsibility for my actions.

Looking back, I realized that I had been blinded by my own greed and had failed to recognize the warning signs. I also learned that true wealth comes from living a life of integrity, honesty, and faith.

LET'S THINK ABOUT IT

To help you invest in your future and God's kingdom work, evaluate where you are starting, focus on your goals, and consider your available options. Pray for guidance and discernment as you decide where to invest your resources.

Ask yourself the following questions:

- Before investing, have I created an emergency fund?
- Do I have a retirement savings plan I can take advantage of at work?



- How can I invest in God's kingdom work and make a difference in the world?

Once you've identified where to invest your resources, consider setting up automatic investing or creating a budget category for investing to help you stay on track.

Investing Resources

Financial Education

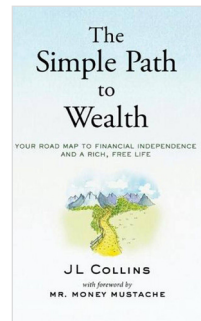
Improving financial literacy and education is crucial for successful financial planning. Saddleback Church offers workshops specifically on this subject. Financial Coaching is also available for all campuses to meet personally and virtually. Find financial education opportunities and a financial coach by going to saddleback.com/financialhealth.

Books

The Simple Path to Wealth: Your Road Map to Financial Independence and a Rich, Free Life

by JL Collins (2016)

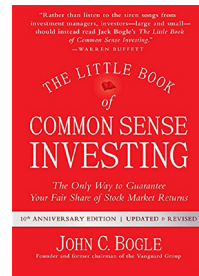
The author shares his personal techniques, insights, and experiences regarding saving money and investing, drawn from his blog posts as well as a series of letters to his teenage daughter, both dealing with money management.



The Little Book of Common Sense Investing

by John C. Bogle (2007)

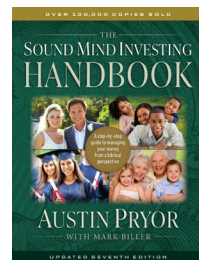
This book demonstrates why index funds, a type of mutual fund, should make up the majority of the average investment portfolio. Index funds closely match the performance of a given financial market by allowing investors to own a small portion of the entire market through a diversified portfolio that can include stocks and bonds.



The Sound Mind Investing Handbook: A Step-by-Step Guide to Managing Your Money from a Biblical Perspective

by Austin Pryor (2014)

Mystified by investing jargon and overwhelmed by the myriad of investment options? *The Sound Mind Investing Handbook* is the tool you need to become a knowledgeable, confident, successful investor. Join the more than 100,000 readers who have turned to The SMI Handbook to learn how to make the most of what God has entrusted to them.





Chapter 4

Grow in Giving

- The Heart of Giving
- The Spiritual Impact of Giving
- The Spiritual Habit of Tithing
- Developing a Lifestyle of Giving
- Giving Beyond Money

*Give freely and become more wealthy;
be stingy and lose everything. The generous
will prosper; those who refresh others
will themselves be refreshed.*

PROVERBS 11:24-25

Introduction

Giving is a fundamental aspect of the Christian faith. Throughout the Bible, we have seen examples of people who gave generously and sacrificially. They recognized that all that they had came from God and belonged to God. As Christians, we are called to have this same mindset.

However, giving can be a challenging topic to discuss. Why? Because many of us have had negative experiences in our past that have compromised our trust when it comes to giving. It could be a result of our different backgrounds, upbringings, and church affiliations making it difficult to have open and honest conversations. Furthermore, it's easy to feel overwhelmed and unsure of how much to give, where to give it, and what impact our giving will have.

In this chapter we'll see how we can cultivate a heart of generosity as well as to remove barriers that prevent us from giving to our highest potential.

What we have to remember is that giving is not just about money. It's also the ultimate act of worship and obedience to God.

Let's look to the Lord, who has so generously given us everything and will continue to do so forever and ever.

Dear Heavenly Father,

We come to you today to lift up all who are diving into this last chapter. We pray that you open our hearts to the power of giving and instill in us the spirit of generosity. Free us from the fear of protecting what we have. We ask that you

guide us and help us to see that our generosity is an invitation to more of your blessings and an opportunity to bless and refresh others.

Lord, we also pray for those who are struggling financially and find it difficult to give. We ask that you provide for their needs and show them the way to become financially stable so that they too can know the freedom and the joy of giving.

May your Holy Spirit guide and direct as we seek to live out your purposes for our lives and honor you with our resources.

We pray in the name Jesus Christ. Amen.

The Heart of Giving

At the heart of giving is the Great Commandment:

“Love the Lord your God with all your heart and with all your soul and with all your mind and with all your strength and love your neighbor as yourself.”

MARK 12:30–31

Giving is both an act of worship and an act of compassion. Giving to others brings joy and fulfillment to both the giver and the receiver. As Christians, we are called to love and care for one another, and giving is one of the most practical ways we can do that. In 2 Corinthians 9:7 (NIV), we are reminded that *“Each of you should give what you have decided in your heart to give, not reluctantly or under compulsion, for God loves a cheerful giver.”*



The Spiritual Impact of Giving

Abram and Lot were family, but when they both grew rich with flocks and herds, their herdsmen started to bicker. Abram could have fought to keep the best grazing land, but he chose a different path. He told Lot to take his pick of the land, and he would take what was left. Lot chose the fertile Jordan Valley, and Abram went the other way, settling in the land of Canaan.

But why did Abram make this sacrifice? It was his faith in God's promise to bless him and make him a great nation. He knew that God's plan was bigger than any temporary material gain. In the end, Abram's faith was rewarded with blessings beyond measure.

This story shows us that giving goes beyond just money. It's about sacrificing something of value to benefit others, and trusting in God's greater plan. When we give sacrificially, we demonstrate the love and compassion of God to those around us.

In our modern world, it's easy to get caught up in material possessions. But God wants us to seek contentment in his grace and goodness, not in the limited nature of our stock market or economy. By giving generously, we can transform our own lives and the world around us, and live out the example set by Abram in his selfless act of giving.

So let us follow in Abram's footsteps and develop a lifestyle of giving, one that models the character of God and demonstrates his love to those around us. As it says in Hebrews 11:12,

A whole nation came from this one man . . . a nation with so many people that like the stars in the sky and the sand on the seashore, there is no way to count them.

The Spiritual Habit of Tithing

Have you ever wondered why tithing is so important to God? He's the Creator of the universe, so why does he need your money? He doesn't. Tithing is not for God's benefit. It's for your benefit. The Bible says in Deuteronomy 14:23 (TLB), "*The purpose of tithing is to teach you always to put God first in your lives.*" That's what tithing is for.

Tithing is a statement of three truths about you. First, it's a statement of gratitude: "God, I wouldn't have anything if it weren't for you." Second, tithing is a statement of priority: "God, you're first in my life, so I give you the first part of my money on the first day of the week." And third, tithing is a statement of faith: "God, I believe you'll keep your promise that if I put you first, you'll take care of all my needs."

What exactly is a tithe? Many people think tithing is just giving a few bucks or whatever loose change they might have in their pocket at the moment. But that is not a tithe. The word "tithe" literally means ten percent. So two percent is not a tithe. Eight percent is not a tithe. A tithe is a full ten percent of what you earn. The tithe is not a gift that you designate for a specific project, cause, or charity. The Bible teaches that the tithe is given to your church for the purpose of supporting the whole ministry of your church.

Now you may say, “Wow, I don’t know . . . ten percent, that’s a lot.” But look at what God says in Malachi 3:8–10 (GW):

“Can a person cheat God? Yet, you are cheating me! “But you ask, ‘How are we cheating you?’ “When [you don’t bring] a tenth of your income and other contributions. So a curse is on you because the whole nation is cheating me! “Bring one-tenth of your income into the storehouse so that there may be food in my house. Test me in this way,” says the LORD of Armies. “See if I won’t open the windows of heaven for you and flood you with blessings.”

This is the only place in the entire Bible where God says, “Test me in this way.” God wants to bless your life. In fact, he already has. Everything you have is a gift from God. And God says, “Go ahead, put me to the test. I dare you. Bring me your tithe, and I will pour out blessings on your life.” But if you refuse to tithe, you’re not only robbing God of what is his, you are also robbing yourself of what could be yours.

The Bible also encourages us to give beyond the tithe, never out of guilt or pressure, but always as an expression of worship. If you’re not faithfully tithing on a regular basis, you don’t know what you’re missing. Don’t put it off any longer. Take God at his word, put him to the test, and take this important step in your spiritual growth.

Developing a Lifestyle of Giving

God's will for us is to be a generous people in the way that he himself is generous toward us. It's in God's nature to give, invest, and pour out blessings so humanity can be blessed. People who experience the joy that God has for them tend to maintain it through their lifestyle habits.

On the other hand, what greed says is, "I need to control it and hold it tight." When we release and give away what God has placed in our hands, it spreads and multiplies. And since our human tendency is inclined toward greed and selfishness, we need to practice regular acts of generosity to combat greed.

Percentage generosity is one way we can discipline ourselves to decide in our hearts to give a portion of what we have away and back to God so that greed cannot take root and control our hearts. If percentage giving—like tithing (giving the first ten percent of my income back to God)—is not something you've made a regular habit, start there. Over the course of time, automate an increase of that percentage so your trust in God can continue to grow. As you increase that generosity and begin to automate a percentage, you're telling greed, "Greed, you cannot have control of my life."

Another way we can cultivate a lifestyle of giving generously is through spontaneous generosity. In 2 Corinthians 9:10, Paul is writing to a church and explaining to them how generosity can change the giver and the recipient. He says,

For God is the one who provides seed for the farmer and bread to eat. In the same way, he will



provide and increase your resources and then produce a great harvest.

2 CORINTHIANS 9:10

If God can trust us to bless other people with all that he has already blessed us with, he will continue to pour out his blessings so we can continue to pass them on to others.

A lifestyle of giving requires intentional effort and a heart that is open to God's leading. It involves prioritizing our budget and regular practice in our lives. It also involves being aware of the needs around us and being sensitive to the Holy Spirit's prompting to give. In 1 Timothy, we are reminded to,

Be rich in good deeds, and to be generous and willing to share. In this way, they will lay up treasure for themselves as a firm foundation for the coming age so that they may take hold of the life that is truly life.

1 TIMOTHY 6:18-19 (NIV)

Giving Beyond Money

Giving is not just about money but also about our time, talents, and resources. We can give of ourselves in many ways, such as volunteering, mentoring, or using our skills and talents to bless others. Giving our time and talents can be just as valuable as giving money, and it allows us to make a tangible impact in the lives of others.

Giving is a fundamental aspect of our faith, and it has the power to transform our lives and the world around us. When we give, we model the character of God and demonstrate his love and compassion.

REAL-LIFE EXAMPLE

My name is Samantha, but you can call me Sammi. I always struggled with tithing to my church by only giving occasionally instead of the full 10% of my income that the Bible calls for. I felt like I couldn't afford to give that much. But one day, I decided to make a change.

It was difficult at first, but I felt fulfilled knowing that I was supporting my church and God's work. As time went on, my faith grew stronger and so did my commitment to tithing. I began to see the blessings that came from giving generously—not just financially, but in all areas of my life.

I now realize that tithing isn't just about giving money to my church. It's about surrendering my heart to God and trusting in his provision. Tithing has become a spiritual discipline that has helped me grow in my relationship with God and deepen my faith. As it says in Malachi 3:10 (NIV),

“Bring the whole tithe into the storehouse, that there may be food in my house. Test me in this,” says the LORD Almighty, “and see if I will not throw open the floodgates of heaven and pour out so much blessing that there will not be room enough to store it.”

I'm now a cheerful giver and encourage others to trust in God, knowing that he will bless those who honor him with their finances and their hearts.

LET'S THINK ABOUT IT

Consider volunteering your time and talents to one of Saddleback Church's many ministries. Find one that you are passionate about and commit to giving your time and energy to support it. Not only will you be making a difference in the lives of others, but you will also experience the joy and fulfillment that comes from giving of yourself.

So ask yourself these questions:

- What ministries or causes that I feel strongly about align with God's values for my life?
- How do my current giving habits of time, talents, and treasure reflect the value I place on God and his kingdom? How much can I realistically give and still meet my other goals?
- How can I track and monitor my giving to ensure it aligns with God's plan for my finances?

Giving Resources

Financial Education

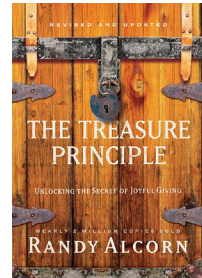
Improving financial literacy and education is crucial for successful financial planning. Saddleback Church offers workshops specifically on this subject. Financial Coaching is also available for all campuses, to meet personally or virtually. Find financial education opportunities and a financial coach by going to saddleback.com/financialhealth.

Books

The Treasure Principle: Unlocking the Secret of Joyful Giving (revised and updated)

by Randy Alcorn (2005)

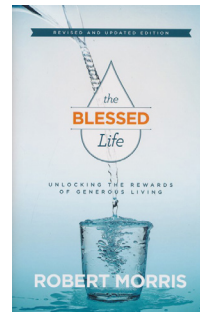
The revolutionary concept of *The Treasure Principle* has transformed how millions view giving. This revised and updated edition features a new chapter, plus a bonus section addressing frequently asked questions about how to live generously in everyday life.



The Blessed Life: Unlocking the Rewards of Generous Living

by Robert Morris (2016)

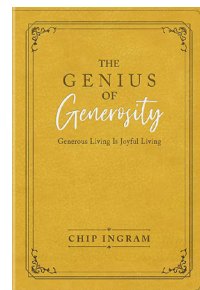
Discover the joy of giving and reap the rewards of receiving! Teaching from personal experience, Morris presents a biblical message of blessing in terms of abundance and God's supernatural power working for you. Certain to transform all of your life—marriage, family, health, and more! Includes some new content, updated illustrations, and testimonies.



The Genius of Generosity: Generous Living is Joyful Living

by Chip Ingram (2011)

The Bible teaches us that generosity is the gateway to intimacy with God as we steward the Owner's resources to please him. In *The Genius of Generosity*, pastor and author Chip Ingram provides motivation and practical application from Scripture to help each of us grow towards a life of greater giving.





Conclusion

- The Power of Combining All Four Habits
- Taking Action and Winning Financially

*Honor the LORD with your wealth and
with the best part of everything you produce.
Then he will fill your barns with grain,
and your vats will overflow with good wine.*

PROVERBS 3:9-10

The Power of Combining All Four Habits

We hope you have acquired some new tools or sharpened your existing ones to keep you living victoriously in your finances. From making a plan to growing in giving, these steps not only help our financial fitness but ultimately welcome God to draw us completely and wholeheartedly to himself. When our lives are completely surrendered to him, we get to experience the fullness of his blessings in our lives and partner with him to be agents of blessings to others.

We began by understanding the importance of making a plan. Without a plan, we are like a ship without a rudder, going wherever the winds take us. But with the help of a financial plan, we can set goals, prioritize our spending, and make wise decisions that will set us up for success.

In Chapter 2, we looked at the importance of living on a budget. A budget helps us to see where our money is going, and it helps us to make intentional decisions about our spending. By sticking to a budget, we can avoid debt, build wealth, and live within our means.

In Chapter 3, we learned how God expects a return on investment from the blessings he's given to us. We also learned how money is a tool. That is money is a means to an end. We explored practical methods of investing, from earning a higher yield in a savings account to employing stocks, bonds, real estate, and commodities. Above all, we were reminded to use money as a tool to ultimately build treasures that make an eternal impact.

Finally, in Chapter 4, we looked at the importance of growing in giving. Giving is a key aspect of financial

stewardship, and it allows us to be used by God and to bless others. By cultivating a heart of generosity, we experience the joy of giving and we prevent the poison of greed from infiltrating our hearts.

Through all of these steps, we see the power that effective money habits can have in our lives. These habits can also help us experience financial freedom and peace by learning to surrender what's already God's and experience his complete provision in our lives. Since everything we have is a gift from God, it is our responsibility to use these resources in a way that honors him.

Scripture tells us in 1 Corinthians 4:2 (NIV), “*Now it is required that those who have been given a trust must prove faithful.*” God has entrusted us with many things, including our finances. Our responsibility is to manage these resources wisely and use them for his glory.

As we close this book, we encourage you to apply the lessons learned in these chapters to your financial journey. We hope you are left empowered to take the steps to build these habits into your life.

Here's a great Bible story to end on.

The Story of a Rich Man (Luke 19:1–10)

Zacchaeus, a wealthy businessman known for his dishonest practices, was curious to see the man everyone was talking about—Jesus. Climbing up a sycamore tree to catch a glimpse, he never expected to be noticed by the great teacher himself. “Zacchaeus, come down from there. I must stay at your house today,” Jesus said.

Overwhelmed by the attention, Zacchaeus led Jesus to his home where he confessed his sins and his desire to make



things right. He promised to give half of his wealth to the poor and to repay anyone he had cheated four times over.

Jesus replied, “Today, salvation has come to this house because this man, too, is a son of Abraham. For the Son of Man came to seek and to save the lost.”

From that day on, Zacchaeus had a new life and was committed to using his wealth to bless others and make a difference in his community. He became known as a man of integrity and compassion, and many were drawn to him and to Jesus’ message that had transformed his life.

The story of Zacchaeus reminds us that no matter how much we have sinned or made mistakes in our financial lives, it is never too late to turn things around. We can start anew with a commitment to honesty, generosity, and compassion, just like Zacchaeus did. Let us be inspired by the transformation of Zacchaeus and seek to follow Jesus’ example in our own money habits, always striving to do what is right and just in the eyes of God.

LET’S THINK ABOUT IT

To help you remember the key points from this book, here’s a quiz that covers the most important learnings from all four chapters. Assess your knowledge and see how much you have learned about financial stewardship and the four ways to win financially.

Watch out, some questions may be tricky!

1. What is the first step to take to start winning financially?
 - a) Investing in stocks
 - b) Creating a budget

- c) Giving generously
 - d) None of the above
2. Which of the following is a recommended way to invest in the kingdom of God?
- a) Volunteering at church
 - b) Tithing
 - c) Supporting missions
 - d) All of the above
3. What is the key mindset to have when it comes to growing in giving?
- a) Scarcity mindset
 - b) Abundance mindset
 - c) Entitlement mindset
 - d) None of the above
4. Which of the following is not a type of investment?
- a) Stocks
 - b) Real estate
 - c) Cryptocurrency
 - d) Credit card debt
5. How much savings should I have set aside for emergencies?
- a) \$1,000
 - b) \$5,000
 - c) 3 to 6 months of expenses
 - d) I can use my credit card to pay for emergencies
6. What is the recommended way to grow in giving?
- a) Donating only when there is a surplus of money
 - b) Giving regularly, sacrificially, and generously



- c) Only donating to organizations that provide tax deductions
- d) Keeping all donations anonymous

Answers: 1) b, 2) d, 3) b, 4) d, 5) c, 6) b

Take Steps toward Financial Victory

Congratulations!

恭喜

Glückwunsch!

¡Felicidades!

You made it to the end of this book! It's time to put what you've learned into practice and see the results for yourself.

Remember, taking action is the key to success. The Bible says in James 2:17, *“So you see, faith by itself isn't enough. Unless it produces good deeds, it is dead and useless.”* This applies not only to our spiritual lives but also to our finances. It's not enough to simply have good intentions or knowledge. We must act to see real change.

As you take next steps toward your financial goals, remember to stay candid and honest with yourself about your progress. It's okay to make mistakes and experience setbacks. Learn from these experiences, make adjustments, and keep pushing toward your goals.

It's easy for discouragement to set in. The best advice we can offer you is to stay enthusiastic about your financial journey! Proverbs 15:22 says, *“Plans fail for lack of counsel, but with many advisers they succeed.”*

The Saddleback Church Financial Health ministry is here to offer advice and guidance.

Finally, we encourage you to check out the continuation of our Real-Life Examples. Go to saddleback.com/truststories to view awesome stories from Saddleback Church members. Who knows? You may find more inspiration, tips, and strategies to help support you in developing great money habits.

No matter what season of life and measure of wealth you may have before you, we can all draw strength from the words of Jesus in Matthew 6:21 (NIV):

“Wherever your treasure is, there the desires of your heart will also be.”

Let’s commit to investing in God’s kingdom, by being faithful stewards of the resources God has entrusted to us, and using them to bring glory to his name.



MONEY HABITS

Four Ways To Win Financially

It's time to take control of your finances and start building a solid financial future. The key? *Money Habits: Four Ways To Win Financially*. In this book, you'll learn how to Get a Plan, Live on a Budget, Invest in the Future, and Grow in Giving. These four essential money habits will transform the way you think about money and set you on the path toward financial peace. With practical advice, real-life examples, and a no-nonsense approach, this book will help you ditch the broke mindset and learn to live life to its fullest. Don't wait until it's too late to start building your financial future. Download this book now and start taking control of your money!

Saddleback Church
1 Saddleback Parkway
Lake Forest, CA 92630

saddleback.com
saddleback.com/financialhealth

