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This workbook was prepared for use together with the Bible teaching series, 'Money Matters' by Ps. Johan Minnaar. The purpose is to inspire people to use Biblical principles to manage money wisely. Church**Alive** is not a financial institution, therefore we recommend that professional advice is obtained from a registered financial planner regularly.



# 1. KNOW WHAT YOU OWN AND OWE

## Sermon Notes

Good people leave an inheritance to their grandchildren,  
but the sinner's wealth passes to the godly.

**Proverbs 13:22**

For the love of money is the root of all kinds of evil. And some people, craving money, have wandered from the true faith and pierced themselves with many sorrows.

**1 Timothy 6:10**

What is causing the quarrels and fights among you? Don't they come from the evil desires at war within you? You want what you don't have, so you scheme and kill to get it. You are jealous of what others have, but you can't get it, so you fight and wage war to take it away from them. Yet you don't have what you want because you don't ask God for it. And even when you ask, you don't get it because your motives are all wrong— you want only what will give you pleasure.

**James 4:1-3**

God does not oppose wealth, he opposes \_\_\_\_\_.

Once I was young, and now I am old. Yet I have never seen the godly abandoned or their children begging for bread. The godly always give generous loans to others, and their children are a blessing.

**Psalms 37:25-26**

Jesus said to the people who believed in him, "You are truly my disciples if you remain faithful to my teachings. And you will know the truth, and the truth will set you free."

**John 8:31-32**

"And if you do not carry your own cross and follow me, you cannot be my disciple. But don't begin until you count the cost. For who would begin construction of a building without first calculating the cost to see if there is enough money to finish it? Otherwise, you might complete only the foundation before running out of money, and then everyone would laugh at you. They would say, 'There's the person who started that building and couldn't afford to finish it!'"

**Luke 14:27-30**

Future change starts with \_\_\_\_\_.

1. \_\_\_\_\_ is the starting point towards our freedom.
2. Knowing where I am will reveal the \_\_\_\_\_ that I'm on.
3. Wise people \_\_\_\_\_ from wise counsel.

Search me, O God, and know my heart; test me and know my anxious thoughts.  
Point out anything in me that offends you, and lead me along the path of everlasting life.

**Psalms 139:23-24**

# ON THE MONEY LIFEGROUP VIDEO SESSION - WEEK 1

## Outcomes

1. Understand what an asset is.
2. Know the difference between secured and unsecured debt.
3. Make a list of what you own and could sell.
4. Make a list of what you owe.
5. Start planning what you would like your finances to look like in the future.

## Notes

Asset =

Secured debt =

Unsecured debt =

## Additional Notes

1. When aiming to go somewhere or do something, it is important to first be clear on where you are when you start the process, and to look ahead to plan where you would like to be in the future.
2. Value each asset at the amount you estimate you could sell it for cash, and each liability at the amount you estimate you owe and would need to repay in full.
3. For property, check the municipal value shown on the rates and taxes invoice as a starting point. This is often a little lower than the current market property value so also ask an estate agent for a value.
4. For vehicles, call the dealer and ask for the mid-buy-and-sell price for the specific vehicle year and model as a reasonable indication of value.
5. For shares and unit trust investments, current sell prices are available daily on the Internet.
6. For property and vehicle finance, ask for a current statement showing the balance owed from the company offering you the finance – often you receive a monthly statement showing the total amount that is due.
7. For credit and store cards, check with the credit provider or store or on the monthly statement of account (which you may receive on request) showing the total amount that is due. Also note the interest (see Session 4).
8. Remember to include all refunds due by or amounts owed to SARS and tax-free savings accounts you have.
9. For retirement savings, if you have a Retirement Annuity or you are a member of a pension fund, ask for a current valuation of your portion of the fund from the fund manager.
10. Household contents and personal use belongings such as clothes etc. are not included as assets unless they have a very specific value and can be sold such as valuable paintings. Once you've completed your list, think a little and plan ahead for what you would realistically like your asset and liability values to be 10 years into the future. This is your financial legacy.

# 1. KNOW WHAT YOU OWN AND OWE

## LifeGroup guide

Please keep discussion in the group limited to the bible passages and the questions below. It is very important that we do NOT discuss personal financial information in the group.

1. If you have people in the group that you do not know well yet, take a few minutes to find out more about one another. Find out which area they currently live in and what they do in the week.
2. Watch the video session On the Money – Week 1 together (25 minutes).  
<https://churchalive.org.za/on-the-money/>
3. Look back at your notes from the sermon and/or the video session.
  - What principle stood out for you
  - What challenged or surprised you?
  - Which area do you feel you would like to improve in?
4. Have you done a list of assets and liabilities before? How did it go?
5. Take turns to each read one of the verses from this session aloud. If you feel there is something you want to comment on, then briefly share what is significant for you in this verse.
6. End the time together with a short time of prayer. You can pray for specific prayer needs or a general blessing for all who are doing the course.

It is better to be godly and have little than to be evil and rich.

For the strength of the wicked will be shattered, but the LORD takes care of the godly.

Day by day the LORD takes care of the innocent, and they will receive an inheritance that lasts forever.

They will not be disgraced in hard times; even in famine they will have more than enough.

The wicked borrow and never repay, but the godly are generous givers.

Those the LORD blesses will possess the land, but those he curses will die.

The LORD directs the steps of the godly. He delights in every detail of their lives.

Though they stumble, they will never fall, for the LORD holds them by the hand.

Once I was young, and now I am old.

Yet I have never seen the godly abandoned or their children begging for bread.

The godly always give generous loans to others, and their children are a blessing.

### **Psalm 37:16-26**

**Personal Application:** We recommend that you use the workbook or excel worksheets to draw up a list of what you own and could sell for cash (asset) and everything you owe (liabilities) so that you know what your financial legacy is at the moment. Please keep all personal financial information confidential.

Electronic spreadsheet available at <https://churchalive.org.za/on-the-money/>

# WHAT I OWN AND OWE

## LIST OF ASSETS AND LIABILITIES

WHAT I OWN	DATE:	DATE:
Property		
Vehicles		
Fixed deposit/cash		
Investment in shares/unit trusts etc.		
Loans/refunds owed to me		
Other assets I could sell		
<b>TOTAL ASSETS</b>		

WHAT I OWE		
Property mortgage bond		
Vehicle finance		
Bank overdraft		
Credit cards		
Store cards		
Loans/amounts owed to others		
Other amounts I owe		
<b>TOTAL LIABILITIES</b>		

<b>FINANCIAL LEGACY (ASSETS LESS LIABILITIES)</b>		
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WHAT I HAVE SAVED FOR RETIREMENT		
<b>TOTAL RETIREMENT SAVINGS</b>		

Asset = something I own and could sell for cash    Financial Legacy = Assets less Liabilities  
 Liability = something I owe





## 2. PLAN AND MANAGE YOUR MONEY

### Sermon Notes

The LORD directs the steps of the godly. He delights in every detail of their lives.

**Psalm 37:23**

“A goal without a plan is just a wish”

- **Antoine De Saint Exupery**

1. \_\_\_\_\_ for a better legacy.

Nehemiah 1

2. \_\_\_\_\_ about current realities.

Nehemiah 2

3. A \_\_\_\_\_ that's managed well.

Nehemiah 3

Margin is important because:

a) It provides a way through \_\_\_\_\_.

b) It empowers us to be \_\_\_\_\_.

4. \_\_\_\_\_ to stay the course.

Nehemiah 4

But don't begin until you count the cost. For who would begin construction of a building without first calculating the cost to see if there is enough money to finish it?

**Luke 14:48**

We can make our plans, but the LORD determines our steps.

**Proverbs 16:9**

# ON THE MONEY LIFEGROUP VIDEO SESSION - WEEK 2

## Outcomes

The Outcomes for this session are to empower you to:

1. Draw up a weekly or monthly spending plan (budget).
2. Include regular and also seasonal or annual expenses.
3. Keep track of what and how you spend daily / weekly / monthly.
4. Spend less than you earn.

## Notes

**Key principle 1:** Take stock of \_\_\_\_\_

and learn to live \_\_\_\_\_.

This means making sure that you have enough money to cover all your expenses.

**Key principle 2:** Plan to live with \_\_\_\_\_.

Consider each expense over time to work out how much it costs per year.

## Additional Notes

1. A key biblical principle to apply when setting up a spending plan is to live within your means and to plan to have a little extra available (margin) to be able to be generous.
2. When evaluating an expense, work out the annual cost of the item rather than the once-off cost. This brings perspective to the real impact of that expense on your finances.

Example: Buying a coke to drink every day. One coke may cost R10, but  $R10 \times 30$  in a month = R300 per month  $\times 12$  months in a year = R3600

This helps to bring perspective as to what else you could be spending the same amount on. So buying a coke every day is a R3600 per year decision.

3. Tithing and generosity are key biblical principles. If you are not yet tithing or giving on a regular or structured basis, start with something, and work your way towards achieving the guidelines over time.
4. Saving is effectively paying forward for yourself for the future and it is important to do so as soon as you start to earn an income. The earlier you start, the more effective saving will be. We will talk about the impact of compound interest when we talk about living in compound blessing in session 4. If you're not yet saving, start somewhere and work towards the guidelines over time.
5. One of the main factors that limits our ability to give and save is taking on debt. Interest that we pay on debt is often incurred because we want things now that we can't afford.
6. If you are not able to pay your credit card or store account in full at the end of each month, you are probably not living within your means.
7. It is safest to insure your key assets to avoid a financially difficult situation should they get damaged or stolen.
8. Life insurance is important to consider if you have dependants, and disability/income protection cover is useful to have too.
9. Set-up your spending plan in the order of the numbered sections.

## 2. PLAN AND MANAGE YOUR MONEY

### LifeGroup guide

Please keep discussion in the group limited to the bible passages and questions below. It is very important that we do NOT discuss personal financial information in the group.

1. Welcome each person and ask them to share a personal highlight from their week.
2. Watch the video session On the Money – Week 2 together (22 minutes).  
<https://churchalive.org.za/on-the-money/>
3. Look back at your notes from the sermon and/or the video session.
  - What principle stood out for you? What challenged or surprised you?
  - Which area do you feel you would like to improve in?
4. How do you usually keep track of your spending?
5. Take turns to each read one of the verses from this session aloud. If you feel there is something you want to comment on, then briefly share what is significant for you in this verse.
6. End the time together with a short time of prayer.

The earnings of the godly enhance their lives, but evil people squander their money on sin.

#### **Proverbs 10:16**

Who may worship in your sanctuary, LORD? Who may enter your presence on your holy hill? Those who lead blameless lives and do what is right, speaking the truth from sincere hearts. Those who refuse to gossip or harm their neighbours or speak evil of their friends. Those who despise flagrant sinners, and honour the faithful followers of the LORD and keep their promises even when it hurts. Those who lend money without charging interest, and who cannot be bribed to lie about the innocent. Such people will stand firm forever.

#### **Psalms 112**

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

#### **Hebrews 13:5**

A church leader is a manager of God's household, so he must live a blameless life. He must not be arrogant or quick-tempered; he must not be a heavy drinker, violent, or dishonest with money.

#### **Titus 1:7**

For the love of money is the root of all kinds of evil. And some people, craving money, have wandered from the true faith and pierced themselves with many sorrows.

#### **1 Timothy 6:10**

On the first day of each week, you should each put aside a portion of the money you have earned.

#### **1 Corinthians 16:2**

**Personal Application:** Use the workbook or excel worksheets to draw up a list of your monthly budget / Spending Plan. Reminder: please keep all personal financial information confidential.

# SPENDING PLAN (BUDGET)

Date: \_\_\_\_\_

Earnings/Income Per Month		
Salary #1 (Less deductions)		
Salary #2 (Less deductions)		
Other (Less deductions)		
<b>Total Monthly Income</b>		

1. Giving	Guide: 10-15%		%
Church(Tithe 10% Gross)			
Other Contributions			

2. Saving	Guide: 10-25%		%
Emergency Reserves			
Replacement of large items			
Savings for major events			
Retirement Policy			
Savings for car services			
Holidays and travel			

3. Debt	Guide: 0-10%		%
Credit Card			
Credit card			
Store card			
Store card			
Store card			
Bank Loans			
Education Loan			
Family/friend loan			
Other			

4. Housing	Guide: 20-30%		%
Mortgage bond/Rent			
Maintenance/Repairs			
Utilities:			
Water			
Rates & Taxes			
Levies			
Electricity			
Security			
Other			

5. Car/Transport	Guide: 10-20%		%
Car Finance Payments			
Petrol / Uber			
Taxi /Train / Parking			
Maintenance plan			
Oil / services			

6. Insurance	Guide: 5%		%
Car			
House – home-owners			
House - contents			
Life insurance (for dependants)			
Funeral policy			
Medical/Dental/Top up cover			

7. Medical & health	Guide: 5-20%		%
Medical Aid/ Hospital Plan			
Dental/ specialist costs			
Other medical costs			
Vitamins/supplements/medication			
Medication			
Gym			

8. Household/Personal	Guide: 20-35%		%
Groceries			
Food			
Take-aways			
Household Items			
Cleaning Producta			
Cleaning/ Dry Cleaning			
Cleaner/ Ironing			
Education			
Extra Murals			
Text Books			
Cosmetics/beauty			
Personal care/hair cuts			
Internet / Data			
Cell phones			
Telephone/ Devices			
Personal Technology			
Pets			
Gardening			
Banking charges			
Allowances			
Gifts, birthdays			

9. Leisure	Guide: 5%		%
Meals			
Events / outings / movies			
Pay TV (Dstv/Netflix)			
Travel (Holidays/Trips)			
Fitness/Sports			
Hobbies			
Books / Magazines			

10. Miscellaneous	Guide: <2%		%
<b>Small Cash Expenditures</b>			

**TOTAL EXPENSES**

**Total Monthly Income**  
**Less Total Expenses**  
**Income Over/(Under) Expenses**



# 3. CHOOSE KINGDOM PRIORITIES

## Sermon Notes

Seek the Kingdom of God above all else, and live righteously, and he will give you everything you need.

**Matthew 6:33**

Priority: The fact or condition of being regarded or treated as \_\_\_\_\_ than others.

God promises that we will \_\_\_\_\_ when we choose Kingdom Priorities.

If you \_\_\_\_\_ to plan, you plan to \_\_\_\_\_.

1. Jesus wants us to \_\_\_\_\_ the \_\_\_\_\_ of God.

2. Putting God first requires \_\_\_\_\_.

3. No one can serve two \_\_\_\_\_.

Honour the LORD with your wealth, with the firstfruits of all your crops;  
then your barns will be filled to overflowing, and your vats will brim over with new wine.

**Proverbs 3:9-10**

4. My \_\_\_\_\_ will follow where I store my \_\_\_\_\_.

**“Serving God does not mean giving him some of your money.  
It means a radical change about how you think about money.”**

Then a poor widow came and dropped in two small coins. Jesus called his disciples to him and said, “I tell you the truth, this poor widow has given more than all the others who are making contributions.

**Mark 12:42-43**

Jesus said, “give to Caesar what belongs to Caesar, and give to God what belongs to God.”

**Mark 12:17**

5. \_\_\_\_\_ is the opposite of \_\_\_\_\_.

# ON THE MONEY LIFEGROUP VIDEO SESSION - WEEK 3

## Outcomes

1. Know what a tithe is.
2. Choose percentage based giving to God.
3. Save for future expenses.
4. Give to the poor.
5. Spend less than you earn.

## Video Notes

This session we build on last week's concept of a Spending Plan and look at detailed ways to manage spending.

Different ways to keep records:

The power of routine.

What principles do you see in the parable in Matthew 25:14-30?

## Personal Notes



## Additional Notes

1. Keep records regularly of what you spend (daily, weekly, monthly). Some like to use a notebook, some like to keep slips and invoices to enter on their spending record. Some like to use electronic budgeting apps.
2. It is important to get into a routine to ensure that you record everything you spend. Each person's routine will be different.
3. Often what you think you spend money on and what you actually spend money on can be quite different.
4. Knowing what you actually spend on when compared to your spending plan will help you to develop a more accurate spending plan and find out what spending habits you need to change.
5. Evaluate your monthly actual spending outcome and list the main areas where you are significantly over or under budget and decide on an action plan.
6. Keep a record of areas you're doing well in and those that you need to watch and take action about. Celebrate the victories and make plans to change what you need to change.
7. Keep a record for each month and add up the total amounts from the previous months to get an annual total for each category.
8. This spending record can be kept manually or by using an excel spreadsheet or budgeting app to give you an overview of how you are doing overall.
9. Take time once in a while to bring your budget to God and ask for his guidance as you plan for the future. Work towards financial goals that will bring blessing and financial freedom.
10. As you put kingdom priorities in place, God will enable you to create a Financial Legacy of blessing for the next generation.

### 3. CHOOSE KINGDOM PRIORITIES

#### LifeGroup guide

Please keep discussion in the group limited to the bible passages and questions below. It is very important that we do NOT discuss personal financial information in the group.

1. What was your family's attitude to money when you were a child?  
Did you get pocket money?  
Was there planning or worry around finances?
2. Watch the video session On the Money – Week 3 together (14 minutes).  
<https://churchalive.org.za/on-the-money/>
3. Look back at your notes from the sermon and/or the video session.
  - What principle stood out for you?
  - What challenged or surprised you?
  - Which area do you feel you would like to improve in?
4. Recap some of the principles from the sermons and the video sessions.  
Which of these concepts which have been discussed do you feel is your top priority at the moment?
  - Saving for future expenses
  - Giving to the poor
  - Investing wisely
  - Spending less than we earn
  - Understanding what I owe and own
  - Paying off debt
  - Choosing percentage based giving to God
  - Keeping a record of what we spend
  - Finding out more about tithing
  - Planning for the month (or year) ahead with a budget
  - Creating a Financial Legacy for the next generation
5. Take turns to each read one of the verses from this session aloud. If you feel there is something you want to comment on, then briefly share what is significant for you in this verse.
6. End the time together with a short time of prayer. Pray for our church to be effective in creating a legacy for the next generation.

It is better to be godly and have little than to be evil and rich.

**Psalm 37:16**

Study this Book of Instruction continually. Meditate on it day and night so you will be sure to obey everything written in it. Only then will you prosper and succeed in all you do.

**Joshua 1:8**

If you help the poor, you are lending to the LORD— and he will repay you!

**Proverbs 19:17**

We will store the produce in the storerooms of the Temple of our God. We will bring the best of our flour and other grain offerings, the best of our fruit, and the best of our new wine and olive oil. And we promise to bring to the Levites a tenth of everything our land produces, for it is the Levites who collect the tithes in all our rural towns.

**Nehemiah 10:37**

Trust in your money and down you go! But the godly flourish like leaves in spring.

**Proverbs 11:28**

You should tithe, yes, but do not neglect the more important things.

**Matthew 23:23**

Take care of any widow who has no one else to care for her. But if she has children or grandchildren, their first responsibility is to show godliness at home and repay their parents by taking care of them. This is something that pleases God.

But those who won't care for their relatives, especially those in their own household, have denied the true faith. Such people are worse than unbelievers.

**1 Timothy 5:3-4, 8**

Good comes to those who lend money generously and conduct their business fairly.

**Psalm 112:5**

**Personal Application:** How effective is your current way of managing your spending?

Consider implementing one of the money management tools discussed.

Reminder: please keep all personal financial information confidential.



## Spending Record

Month \_\_\_\_\_

Monthly Regular Expenses  
(generally paid once a month)

	Giving		Savings	Debt			Housing			Insurance		Misc Cash Expenses	
	Church	Other		Credit / Store Card Debt	Educ	Other	Bond / Rent	Maint	Utilities	Other	Car Payments		Car / Home
(1) Spending Plan													
(2) Total													
(3) (Over)/Under													
(4) Last Month YTD													
(5) Total Year-to-Date													

- Use this page to record major monthly expenses for which you pay once or twice per month.
- Entries can be recorded as the payments are made or by referring back to the bank statement at a convenient time
- Total each category at the end of the month line (2) and compare to the Spending Plan line (1). Subtracting line (2) from line (1) gives you an (over) or under the budget figure for that month line (3)
- Use the "Monthly Assessment" section to reflect on the future actions that will be helpful in staying on course.

### Monthly Assessment

Area	(Over)/Under	Reason	Future Action

### Areas of Victory

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### Areas to Watch

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# 4. LIVE IN COMPOUND BLESSING

## Sermon Notes

Now all glory to God, who is able, through his mighty power at work within us, to accomplish infinitely more than we might ask or think.

### **Ephesians 3:20**

Your threshing season will overlap with the grape harvest, and your grape harvest will overlap with the season of planting grain. You will eat your fill and live securely in your own land.

### **Leviticus 26:5**

**Compounding is a powerful investing concept that involves earning returns on both your original investment and on returns you received previously.**

Owe nothing to anyone—except for your obligation to love one another. If you love your neighbour, you will fulfill the requirements of God’s law.

### **Romans 13:8**

Bring all the tithes into the storehouse so there will be enough food in my Temple. If you do,” says the Lord of Heaven’s Armies, “I will open the windows of heaven for you. I will pour out a blessing so great you won’t have enough room to take it in! Try it! Put me to the test! Your crops will be abundant, for I will guard them from insects and disease. Your grapes will not fall from the vine before they are ripe,” says the Lord of Heaven’s Armies. “Then all nations will call you blessed, for your land will be such a delight,” says the Lord of Heaven’s Armies.

### **Malachi 3:10-12**

1. They were in a \_\_\_\_\_.
2. The people were \_\_\_\_\_.
3. Jesus asked what they \_\_\_\_\_.
4. Jesus \_\_\_\_\_ it first.
5. They \_\_\_\_\_ it before eating.
6. Everyone had \_\_\_\_\_.
7. There was \_\_\_\_\_.

# ON THE MONEY LIFEGROUP VIDEO SESSION - WEEK 4

## Outcomes

1. Understand that compound interest builds up more on top of an existing amount.
2. Invest so that compound interest will bring a good return.
3. List debt with monthly repayments and the interest rate.
4. Apply a debt payment strategy to pay off highest interest first.
5. Invest wisely to create a financial legacy.

## Notes

### Kinds of Interest:

1. Simple interest
  
  
  
  
  
  
  
  
  
  
2. Compound interest

Why time is important in investing

### Debt

1. Do you know what debt you have?
  
  
  
  
  
  
  
  
  
  
2. Find a way to save an amount monthly and apply this as an additional payment to your debt on a monthly basis.
  
  
  
  
  
  
  
  
  
  
3. Debt Reduction Plan: Pay off the debt with the highest interest rate first.

Contentment

Create a Legacy!



## Additional Notes

1. Buying on credit or going into debt needs to be undertaken with caution.
2. Some debt, if affordable, can be used to increase the value of an asset e.g. buying a house where the value generally increases over time.
3. Using debt to buy things that we consume or which don't increase in value can significantly reduce our financial legacy.
4. Compound interest is charged by the lender on the amount borrowed. Compound interest means that interest charged each day or month is added to the balance of the loan amount owed. Interest for the next month is calculated on the new balance including interest.
5. Many loan providers offer lower monthly payments so we can spend more now, but this means paying more interest over time. This reduces the total amount of money we have to give, save and spend.
6. It is important to be intentional about paying off debt as soon as possible as this frees up funds to give, save or spend.
7. Develop a debt reduction plan to reduce and pay off your debt early. Even a small extra amount paid over and above the minimum amount due will reduce the number of months it takes to pay off your debt. This will save you significant amounts of money.
8. See the example in the workbook of 3 debts with different amounts and interest rates and monthly payments. Paying in an extra R500 per month, results in a saving of R26 800 by paying all 3 loans off earlier.
9. If you have debt which is in arrears, you need to seek assistance from a registered financial consultant or arrange a revised debt repayment plan.
10. In a similar way, compound interest works in your favour when you invest because interest is earned on your money and on the interest earned on your money. That's why the earlier you invest money, the longer it has to earn compound interest and the more your money will increase.

## 4. LIVE IN COMPOUND BLESSING

### LifeGroup guide

Please keep discussion in the group limited to the bible passages and questions below. It is very important that we do NOT discuss personal financial information in the group.

1. If you had R 15 000 rand today, what would you spend it on?
2. Watch the video session On the Money – Week 4 together (20 minutes).  
<https://churchalive.org.za/on-the-money/>
3. Look back at your notes from the sermon and/or the video session.
  - What principle stood out for you?
  - What challenged or surprised you?
  - Which area do you feel you would like to improve in?
4. Take turns to each read one of the verses from this session aloud. If you feel there is something you want to comment on, then briefly share what is significant for you in this verse.
5. What dreams and goals do you have for your future as you complete this course?
6. End the time together with a short time of prayer. Pray for our church to be effective in creating a legacy for the next generation.

Owe nothing to anyone—except for your obligation to love one another. If you love your neighbour, you will fulfil the requirements of God’s law.

#### **Romans 13:8**

The wicked borrow and never repay, but the godly are generous givers.

#### **Psalms 37:21**

“Again, the Kingdom of Heaven can be illustrated by the story of a man going on a long trip. He called together his servants and entrusted his money to them while he was gone ...

“The master said, ‘Well done, my good and faithful servant. You have been faithful in handling this small amount, so now I will give you many more responsibilities. Let’s celebrate together!’

“Then the servant with the one bag of silver came and said, ‘Master, I knew you were a harsh man, harvesting crops you didn’t plant and gathering crops you didn’t cultivate. 25 I was afraid I would lose your money, so I hid it in the earth. Look, here is your money back.’

“But the master replied, ‘You wicked and lazy servant! If you knew I harvested crops I didn’t plant and gathered crops I didn’t cultivate, why didn’t you deposit my money in the bank? At least I could have gotten some interest on it.’

“Then he ordered, ‘Take the money from this servant, and give it to the one with the ten bags of silver. 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. Now throw this useless servant into outer darkness, where there will be weeping and gnashing of teeth.’

#### **Matthew 25:14-28**

**Personal Application:** Use the workbook or excel worksheets to draw up a Debt Reduction Plan. Consider taking up the 5 year investing plan. Prayerfully include tithing in your budget. Reminder: please keep all personal financial information confidential.

## Debt Reduction Example

Item	Description	Amount Owed	Yearly Interest Rate	Minimum Monthly Payment*	Additional Payment	Payment Plan and Pay-off Dates		
						44 months	62 months	65 months
1	Credit Card	10 000	15,0%	300	0	Paid!		
2	Education Loan	40 000	12,0%	800	800	1 100	Paid!	
3	Car	120 000	10,0%	2 400	2 400	2 400	3 500	Paid!
<b>Total</b>		<b>170 000</b>		<b>3 500</b>	<b>3 500</b>	<b>3 500</b>	<b>3 500</b>	

Item	Description	Amount Owed	Yearly Interest Rate	Minimum Monthly Payment*	Additional Payment	Payment Plan and Pay-off Dates		
						14 months	39 months	54 months
1	Credit Card	10 000	15,0%	300	800	Paid!		
2	Education Loan	40 000	12,0%	800	800	1 600	Paid!	
3	Car	120 000	10,0%	2 400	2 400	2 400	4 000	Paid!
<b>Total</b>		<b>170 000</b>		<b>3 500</b>	<b>4 000</b>	<b>4 000</b>	<b>4 000</b>	

Months until debt is paid off		Saving
Before extra payment	After extra payment	
44	14	9 000
62	39	18 400
65	54	26 400
<b>TOTAL SAVING</b>		<b>53 800</b>
Additional payments		27 000
INTEREST SAVING		26 800

### Challenge

Review your debts to pay them off sooner and reduce the total interest paid.

**List your debts here**

	Description	Yearly Interest Rate	Minimum Monthly Payment	Months until it is paid off	Notes
1					
2					
3					
4					
5					
6					
7					
8					
9					
10					



# 5. CONCLUSION - WHAT TEST?

## Sermon Notes

God promised: “Then all nations will call you blessed, for your land will be such a delight,” says the LORD of Heaven’s Armies.”

1. Tithing is a \_\_\_\_\_.

Bring all the tithes into the storehouse so there will be enough food in my Temple. If you do,” says the LORD of Heaven’s Armies, “I will open the windows of heaven for you. I will pour out a blessing so great you won’t have enough room to take it in! Try it! Put me to the test!

**Malachi 3: 10**

2. Tithing is a principle throughout the \_\_\_\_\_.

“What sorrow awaits you teachers of religious law and you Pharisees. Hypocrites! For you are careful to tithe even the tiniest income from your herb gardens, but you ignore the more important aspects of the law—justice, mercy, and faith. You should tithe, yes, but do not neglect the more important things.

**Matthew 23:23**

3. Tithing brings \_\_\_\_\_.



## 6. RESOURCES

The Practical Application worksheets in this workbook are available in electronic format on the Church**Alive** website <https://churchalive.org.za/on-the-money/>  
Use them to create your own financial records.

### **Recommended resources:**

#### **Books:**

Blessed Life by Robert Morris

Beyond Blessed by Robert Morris

#### **Series:**

Explore more Bible based teaching series on RightNow Media.

If you have not already signed up, you can get your free account on the Church**Alive** website (under Resources).

'Balanced' by Andy Stanley

'Life.Money.Legacy' by Dave Ramsey

### **Key to fill in the words from the sermon notes & LifeGroup sessions:**

#### **Session 1.**

greed, an honest assessment of the present, truth, path, learn

#### **Session 2.**

faith, truth, plan, unforeseen storms, generous, courage.

Key Principle #1: what you have, within your means

Key Principle #2: margin

#### **Session 3.**

more important, flourish, fail, fail, seek, Kingdom, faith, masters, heart, treasure, worry, faith

#### **Session 4.**

desert, hungry, had, blessed, gave, enough, left over

#### **Session 5.**

test, bible, blessing