

INCLUDES
A REFERENCE GUIDE
OF 200 PLUS BIBLE VERSES
DEALING WITH MONEY

EMPOWERING THE CHURCH TO GIVE

Fifteen Areas To Think, Pray & Work Through
If Your Church Is Struggling With
Following Through In The Area Of Giving

CRAIG RATLIFF

A PUBLICATION OF UNBROKEN RESOLVE

THE AUTHOR

Who is Craig Ratliff?

I am a Christ centered husband, father, and pastor who is passionate about leadership, church growth, and healthy church multiplication. I write primarily to inform and influence thinking but occasionally just to rub people the wrong way. I love doing life with my wife Cindy, who makes the best grilled cheese sandwiches in the world, and my amazing little boy, William, who enjoys playing with his trains, watching trains on his tablet, and running around the house all day long like a train. For fun, I fish when I get the chance, I read, I do a little ongoing critical & strategic thinking, and I enjoy the city with my family.

Can I help you?

If you are looking for direction, support, or encouragement in the areas of personal growth, leadership development, church development, church growth or my personal favorite church multiplication then feel free to give me a call or send me an email and I will help you get to where you are wanting to go.

"The difference between where you are and where you want to be are the decisions that you make in between and the unbroken resolve to execute those decisions in a timely fashion."

Connect with Craig at www.unbrokenresolve.com

EMPOWERING THE CHURCH TO GIVE

BY: CRAIG RATLIFF
www.unbrokenresolve.com

© 2015

EMPOWERING THE CHURCH TO GIVE

Author's Note: This book is not designed to give the reader all of the answers, but only to provide the reader a number of key areas to think through, pray through, and work through with their church team when facing the critical challenges in desiring to empower the church to give more faithfully, more sacrificially, and more generously to the work of Christ in the world.

Someone Has To Take Responsibility

A lot of church leaders either run from the topic of church finances, or just complain about how their church does not have any finances to talk about. Whether or not your church has ample financial resources you still have a big mission from God that requires financial and physical resources.

One pastor once asked me "Craig, why are we even talking about this. My church doesn't have enough money worth warranting a discussion like this?" Another guy right after that said to me, "Craig, if I try talking about money or tithing to my church they will probably get rid of me." Those statements are unfortunate but represent the honest perspective of many church leaders today.

For many pastors, church leaders, church members and church attendees the idea of having to talk about tithing, giving, or even church finances in general is a struggle. And to be completely honest with you, I wish it were a non-issue that I never had to talk about either, but it's not. Empowering the church to become generous biblical givers in all areas of life is not just an issue related to the church's bottom line but it is an issue related to discipleship and the spiritual growth of every believer.

Just think about it. As the pastor, the under-shepherd, God has asked you to be the spiritual leader of the church helping people to know and understand the whole council of God's Word and how to live out its spiritual principles in their daily lives. Now if that is not reason enough for us as leaders to effectively teach the church about honoring God with their tithes and offerings then maybe this can serve as an additional encouragement for us. *It takes money to pay the bills!* Everyone loves showing up on the weekend to a worship service in a building that is cool in the summer and warm in the winter. They like

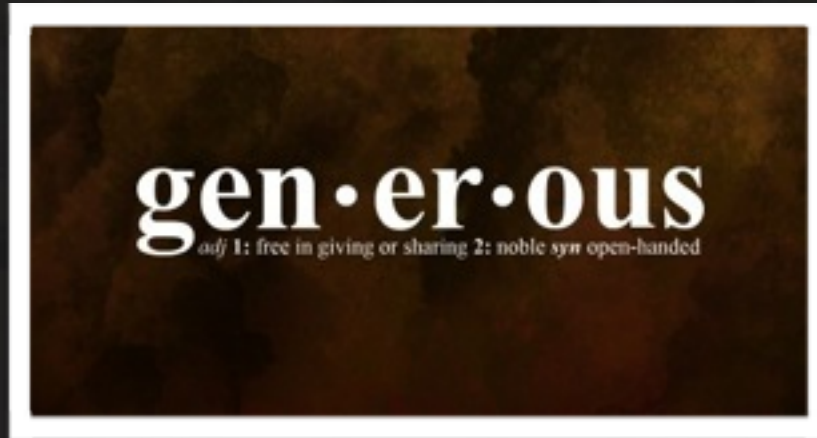


receiving a nice worship guide that tells them about all of the upcoming activities of the church, and when needed, visiting a clean bathroom that

is well stocked. Throw into the mix a safe, clean, and well equipped children's ministry and the countless other things found at any functioning local church and you quickly realize that it takes a considerable amount of money just to keep the building up and running and the basics of ministry moving forward. As leaders do we even have a choice but to teach, encourage, and empower our members and attendees to become generous givers? If not for their own spiritual discipline then for the sake of keeping God's church open, functional, and on mission. The issue of giving within the local church is critically important.

My goal in this short writing is to give you a number of areas to think, pray, and work through if for whatever reason you find yourself in a place where ministry to a hurting and broken world is being hindered because of a lack or low supply of financial resources to get the job done. Remember this is God's church and this is His mission and we are His pastors and leaders that He has called to lead His church. It is our responsibility as Pastors and leaders to ensure that the mission of God is being accomplished by the church and His people. So, with that in mind let's take the next few pages to lay out some key areas that should be considered when seeking to better empower the church to accomplish its mission.

Fifteen Areas To Think, Pray & Work Through When Seeking To Empower The Church To Follow Through In The Area Of Giving



**VISION CASTING & EXECUTION
IN THE WEEKEND WORSHIP SERVICES**

Question:

"Why do so many churches make it so hard to give at the weekend worship service?"

In a significant number of the worship services that I attend as I visit churches I am continuously amazed at how in-service giving is an afterthought and negative reflection on the church and it's leadership. Many church leaders approach the in service giving time with such a lack of intentionality that all too often the offering has been taken up and many of the people in the worship center did not even have a real opportunity to give. Let me give you three words to think about when preparing for the offering time during your worship service - COMMUNICATION, VISION, and EXECUTION.

First, let's talk about communication. Just think about it this way. Those leading the worship service know what is next on the agenda for the day but most of the people sitting in the worship center do not know or perhaps do not remember what is coming next. It does not

matter how long your people have been attending church or how long your service format has been the same people still forget consistently. No one likes to be the person that the usher is standing in front of holding the offering basket staring at them while they get their offering together. So what happens in most cases? The person passes the basket on by with the thought that they will give later. You know what that means right? The odds now are that they will not remember to give that week and probably will not make up their missed offering next week. There are lots of ways to avoid most situations like this. You can build in a time earlier in the service where you prompt people that there will be a time to turn in their communication cards and their tithes and offering later in the service and if they would like they can go ahead and get those items prepared. You can give people a heads up that the offering is going to be after the next song. You can give an offering message before the ushers take up the offering in order to give people time to prepare to give. There are literally dozens of things you can do to effectively communicate when and how to give in your weekly worship service. Find a simple and effective way to clearly communicate with your people. Give them the best chance to follow God in giving.

Second, let's talk vision. When I talk about casting vision when it comes to the offering I am not talking about getting up and telling people that you need their money in order to pay the bills or to make budget. While that is true, other than the accountant in the audience no one really cares about that. Inside each of us is a desire to make a difference in our world, to leave a legacy, to see lives changed, to know that what we have been a part of for all of these years has not been for naught. Our people do not give because of numbers that are on the pages of our budgets but they give for the people and communities that are represented by those budget numbers. Cast vision for what God has done and for what He is doing in the lives of the people of your church and in your community. Connect the dots for them, help them to see that the \$100 given last month purchased supplies for the community outreach event that took place last week and then introduce them to the family that came to know Christ because of their faithfulness. Most people can not connect the dots for themselves and that is why they need you and I to do it for them. Cast vision, tell a story, show a video and help their giving come to life.

Third, let's talk execution. The first two are easy fixes and I wish I could say the same for this one but if all of my years as a pastor has convinced me of anything it would be that the people taking up the offering week end and week out must be convinced that it is one of the most difficult things to do in all of the world. Now, I personally may not believe that but the execution in taking up the offering in most services is atrocious. And when the execution is atrocious then the giving reflects it. Can I vent for just a minute? How hard is it to be ready to hold a basket, walk up to the front of the stage on cue, and then pass the basket up and down your designated seating area. Over the years there have been a number of times when our family has been visiting a church and when the offering time came my wife and I had our communication cards and offering ready to give to only have the usher goof up and miss our row. Execution must be a constant focus of your teams attention if you want to make sure that you are getting it right more times than not.



Poor vision casting, poor communication, and poor execution when dealing with the churches offering time is in my book one of the biggest problems when it comes to giving in most churches. I am convinced that people love the church and want to support it. Why else would they show up every week? However, I believe that they are often prevented from doing just that because of the way we go about handling that sacred time - the offering.

NEW BELIEVER ASSIMILATION INTO THE CHURCH

Assimilating new believers into the life and body of the church is a large component of any church's discipleship process. God never intended for Christians to do life alone but to do life in community with other like-minded believers. As a part of being in community together God uses this biblical structure to fund the house of worship and its mission and ministry as it is being carried out in community within the church and for the community at large and around the world.

Effectively discipling people with the principles and teaching of God's word will naturally include the teaching and tools needed to grow the individual into a cheerful and generous giver. Several years ago, a long time pastor really helped me with this concept. He said, "When God gives you a vision and a plan for leading your church, all of the resources needed to fund and equip that vision and plan lies with the people that are currently in the church and those that you will reach through that vision and plan that God has given you." Are new believers and existing believers within the church getting the teaching and the tools needed to effectively grow in this area of their spiritual lives?

DEVELOP NEW HIGH CAPACITY GIVERS

In every church there are a handful of individuals and couples that faithfully honor God with their tithes and offerings but are left with a desire and means to do more. I have found that high capacity givers like these individuals often go without contributing more to God's mission simply because they are unsure about when or how to best go about doing that. At one time I use to think, "*That doesn't make sense. Why don't high capacity givers just write a bigger offering check when they give if they want to do more?*" Well, it is not that simple when you are the one writing the larger check.

Many high capacity givers do not function the same way the rest of us do. Many of them will faithfully give their regular tithes and offerings but will not "*write a bigger check*" because they often feel the need to give to something specific. It could be a vision for a new ministry or a new campus, it could be a physical need for a certain family or people group. It could be an equipment or facility need. Honestly, it could be almost anything as long as it connects with either the cognitive, relational, or emotional makeup of the giver. Typically an individual that has accumulated any type wealth in life normally has done so because of intentionality and hard work. Don't believe for one minute that they are going to just begin writing you random checks of large amounts, \$5,000 or more, without having some idea that you have a plan from God as a leader and know how to implement that plan. So, before you ask, do your homework. If they are attending your church, they already believe in you and in the ministry of the church. Now you



just have to give them a good reason to respond to that desire they have to contribute more. As leaders of God's mission we need to hear from God concerning His plan and direction and then cast vision for that to the church as a whole and then to the people that God has intended to help make that plan and direction come to pass.

Don't ever sell the mission short. If God has given you the direction and the plan then God is already speaking to those that will help fund that direction and plan. Trust Him!

SPECIAL OFFERINGS AND CAMPAIGN EMPHASES IMPACT BUDGET GIVING

Does the average church member or church attendee understand the difference between giving their tithe and giving to a special offering? Do they really understand that designated offerings, special event offerings and campaign giving do not directly impact the day to day budget and ministry of the church? Do they realize that giving to a special offering or giving to a campaign does not take the place of the biblical tithe but is to be considered giving above and beyond the biblical tithe?

STAFF & KEY LEADER GIVING

When I think of staff and key leader giving I often think of the trickle down effect. If for some strange reason our church has a staff member or a key leader that is not actively giving to the ministry of the church then in most cases you can almost guarantee that a large number of people that those individuals lead are demonstrating an even lesser commitment to the ministry. Why is this? Simply put, it is not common

for followers to demonstrate more commitment and sacrifice to an organization than those that are leading them in that organization. If you have a staff member or key leader that is unfaithful in their giving then more than likely there are other areas that they are unfaithful in as well. In most cases commitment and sacrifice for an organization increase as a person becomes deeper involved in that organization. For this reason if you find yourself leading staff or ministry leaders that do not demonstrate an active and sacrificial giving commitment to the ministry of the church it just might be time to think about replacing them with someone who will be fully committed to the church and its ministry. This is not a simple money issue but this is a discipleship and leadership issue that is influencing mature believers, new believers, nominal believers, and non-believers in your ministry in a negative way. And as the pastor you will have to address this unhealthy issue sooner than later if you desire a healthy spiritual environment to permeate throughout the church.

INDIVIDUAL & PASTORAL GIVING REPORTS

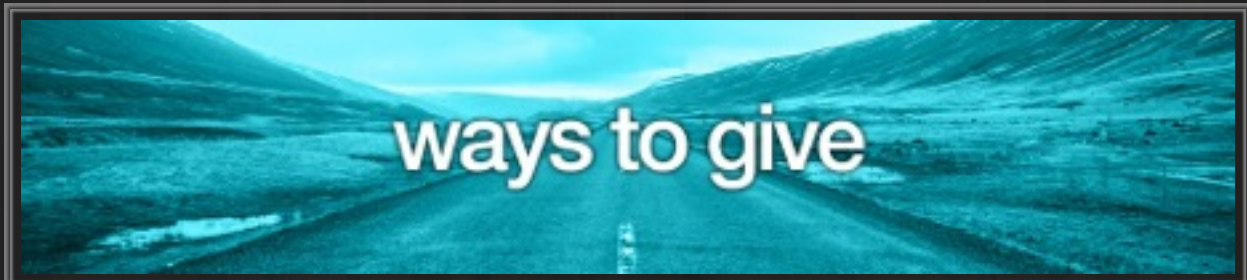
Now most churches do a pretty good job of making sure that they provide copies of individual giving records for contributors at least once a year. This is helped by the fact that the government requires organizations to make them available. While providing contribution reports once a year is good, I would like to suggest the idea that you send these contribution reports out to your congregation at least twice a year, and in some cases even quarterly. Consider sending the contribution reports in conjunction with a vision casting letter sharing how lives are being changed and transformed by the gospel and what God has revealed to the leadership of the church for the next leg of the churches journey. This will help remind members and attendees where they are in their faithfulness to giving and provide meaning to them for why they are giving.

In addition to the individual contribution reports I also suggest that, as lead pastor, you receive a church wide giving report broken-down by families at least twice a year. If you are having trouble with staff giving or key leader giving it might be helpful if you received a quarterly report for them specifically until they became more committed in their giving and obedience to the Lord. These pastoral reports are no

different than baptism reports, professions of faith reports, or even discipleship track involvement reports – they all provide valuable information about the spiritual decisions that individuals and families in your church are making. It is good leadership, good shepherding, and good stewardship for you to know the health of your congregation in this area of spiritual growth.

INCREASE UNDERSTANDING ABOUT TOOLS FOR GIVING

I think most pastors would be surprised at what members and attendees of the church actually remember about what tools for ministry and giving are available to them. It's like vision casting, just when you think that you have told the congregation too much, or too many times about something you probably are just starting to get through to them. The same thing can be said about giving tools for the church and just about everything else that you communicate to people in a corporate setting.



Think about this for a minute, if you were to walk up to an average member of your church and ask them about the giving tools that your ministry offers i.e.: web based giving, mobile giving via text messaging or apps, in service envelope giving, kiosk giving, postage paid mail giving, crowd platform giving, stock giving, or even estate giving, how many do you think would have a working knowledge of these tools and know how to help others access them? In most church settings the average middle aged and older members are connected to an in service offering. The younger generation primarily is connected more to an online platform or app giving platform. However, outside of these two basic achievements, I think the number of other tools available to people when it comes to giving is foreign to a large part of the individuals that make up our congregations. Most people primary know only what they prefer, which then means the trick for us as

leaders is to educate, equip, and encourage them so that they can help take ownership for informing others around them as to what ministry tools are available through our local churches. Your church-wide giving will be directly impacted in a positive way with the simple idea of creating greater awareness and understanding within your congregation when it comes to what giving tools are available and how to use them.

ANNUAL BUDGETING PROCESS

This one is for all of those leaders out there that think too much transparency is a bad thing. A secret budget or budgeting process, an overtly complex budget or budgeting process, or a poorly constructed budget or budgeting process are all good reasons for members and attendees of your church to be unsure about you as a leader and therefore cautious in their giving. When people are unsure about something they are not committed to it and they will not give to support it.

One of the first churches that I pastored was a rural church in Louisiana. At that little country church it was understood that only the treasurer could know the actual details of the budget. Believe it or not even I as pastor never really knew what the detailed church budget looked like, or even how the "Finance Committee" came up with it. In that church, it was highly discouraged for leadership to talk about money and the detailed reports that the treasurer and the finance committee provided the church consisted of about seven sentences with some generic totals at the end. Sounds crazy doesn't it? I learned some valuable ministry and leadership lessons in the time that I pastored that church. One of those valuable lessons was that the way the church and its longtime leadership decides to handle the budget can build or destroy confidence in the church leadership. Let your budget and the budgeting process be something that builds excitement, empowers members to be faithful, casts vision, and motivates people to want to give sacrificially to the work of God in and through His local church.

THE BUDGET CATCH UP SUNDAY

This next idea is not one of my favorites, simply because I favor more long-term solutions. I have seen several churches be very effective in having an official Budget Catch Up Sunday. In rare cases where they were having an ongoing issue with making budget I have even seen once a quarter Budget Catch Up Sunday until the church was back on track with its giving. This is dangerous for a number of reasons, one of which is it builds a natural opt out for the members when it comes to giving. Some may ponder, "Why do I need to give faithfully, others will make up the difference on catch up Sunday and the church will make up its financial shortfall." If I were going to do a Budget Catch Up Sunday the I would include a "Why We Give" insert in the worship guide and begin taking the opportunity to explain what it means to give during the offering time in the weekend worship services. I would use it as a one-time solution and quickly begin working my congregation toward long-term solutions for our financial struggles.

RE-CENTERING THE SALTSHAKER

Every so often you need to re-center the saltshaker on key thinking components within the church. Re-centering the saltshaker is an opportunity to strategically realign people with the biblical principles of generosity and how God uses our generosity to impact people's lives and change the world around us. One easy way of doing this is by going off the normal preaching and teaching plan within the church and having a special spiritual growth campaign on generosity. I am sure that you are already preaching and teaching on giving at least two or three times a year but this would be a special church-wide spiritual growth campaign where you would have the opportunity to lead every age group within the church through a true biblical understanding of what it means to be living a generous life. You could even provide daily e-devotionals, written by the staff, for everyone on generosity (be sure to get a commitment to complete the devotionals during campaign). What if your children's ministry, youth ministry, small group ministry, and worship services all focused on growing spiritually around one BIG IDEA: Generosity. That just might be church changing!

If a whole campaign is not right for you then maybe something a little more low-key would help you re-center the saltshaker when it comes to generosity in your church. You could always send a letter to the active church database about giving and the state of the church financially. Then after sending out the letter, teach a series on the mission of the church, casting vision and challenging people to help make the mission possible through their serving and giving.

Whatever the case, never be afraid of being direct with the members and attendees of the church about its financial state and how they impact it. It is their church and they have asked you to lead it. If there is a problem they expect you to lead them and empower them with a determined solution. And if all else fails and neither of the other two solutions prove viable then at least seek to teach one special stewardship sermon at some point in the coming weeks. Maybe even give away a free book on giving or stewardship to the whole congregation at the end of the service. Whatever it takes is what you must do. The mission of the church depends on it.

PROMOTE A 90 DAY TITHE CHALLENGE

Sometimes pastors say, *"My people are just not committed to faithfully giving."* Well, it is not the fact that they are not committed because a non-commitment is a commitment. Your people just might be currently committed to the idea of not giving vs giving. You might be thinking that I am just trying to be cute but I am not. I honestly believe that what we think about where our people are impacts the decisions that we make as leaders about how to move them forward in their faith. If I say they are not committed to giving then in my mind it's like saying that we have already had the conversation on giving and they have openly declared that they will not give. And since I know that a lot pastors and leaders avoid those types of conversations I like to think that there have not been many Christ



followers out there that have openly told their pastor defiantly that they will not give.

However, if I start with an understanding that some people may just be currently committed to the wrong life principle then I can go about in a more constructive way to help reshape their thinking and beliefs to better match that of the Bible. One first step to move our people from where they are to where they need to go spiritually is to teach and empower them to begin the process of becoming committed to faithful biblical giving. One of the easiest ways that many leaders have found in doing this well is through the idea of a 90 Day Tithe Challenge. Ask non-givers either one-on-one or corporately to take up the challenge to faithfully tithe to the Lord as the Bible defines for the next 90 days. The more sincere and transparent that you can be with your people when extending the challenge for the 90 Day Tithe Challenge the more likely people will be willing to respond to your spiritual plea. During this process it would be good to remind people of the promises of God and how His word declares that if we as believers are faithful to Him in the various areas of our lives then He blesses our lives and actively works in and through our lives in incredible ways. God works in and through our faithfulness as believers. I would encourage you to report back to your congregation as a whole on how God has worked in the lives of those in the church that have participated in the 90 Day Tithe Challenge. When you share stories of faithfulness and God working in people's lives because of their faithfulness then it will become a natural gateway for other to take a step of faith in their giving as well.

INCREASE THE NUMBER OF REOCCURRING GIVERS

Has anyone ever said to you, *"I meant to give this past weekend but I just forgot."* They could have left their wallet in the car, the checkbook at home, or even in the moment could not find a pen to fill out the envelope. No matter the case the odds are that they will not catch up on their giving the following week. A few select people will but by in large you can count that "I forgot but will give next week" as "I will work hard and try to remember to at least give my offering next time." Don't be fooled into thinking that a majority of the people that forget

to give on any particular week are going to do what is needed to make that up, even if the church budget is counting on those contributions.



However, one thing that you can do to help things out is by encouraging more people to set their giving to a scheduled electronic reoccurring gift. A majority of people already know what their pay checks will

be each week, which means that their offering is probably consistently the same from week to week. A large majority people already receive their paychecks by direct deposit and pay many of their bills via online payments. I know in our house almost all of our bills are paid out each month via the internet and if we could figure out a way to electronically pay the remaining few we would pay those electronically as well. Giving to the church through an electronic reoccurring giving practice will not only help modern believers to remain faithful in giving God the first fruits of their labor as Scripture instructs but it will also enable the church and you as its leader to be a little bit less stressed about its finances. As I continue to say, I believe God's people want to support the work of the ministry. We just need to find ways to help encourage and empower them to be able to do that.

- THE LEAD PASTOR FACTOR - A MULTI-SITE CHURCH THOUGHT

This one is specifically for those countless multi-site churches that dot the map of our world. I have a soft spot for those guys since I served on staff of a great multi-site church for a long time. Let me get straight to the point. Have the lead pastor speak at the multi-site campus who is struggling. That's it. Because of the uniqueness that multi-site environments create the lead pastor will be able to step into the situation at a campus and challenge people to give and help make up the difference in ways that the campus pastor just cannot. Yes, you certainly want to have the campus pastor present and maybe even have him speaking alongside of the lead pastor but the lead pastor is the game changer.

Usually in these settings you would want to communicate primarily via vision casting and emphasizing God's work through the churches ministry and mission. A strong emphasis on the authority of God's word and our faithfulness to it can be communicated personally by the lead pastor at a level that the campus pastor cannot reach because of his placement in the church. This does not diminish the role of a campus pastor. This just takes into account the fact that the people within the church often view the lead pastor and a campus pastor on different levels, most of the time, and therefore respond to them with appropriate responses.

In addition the lead pastor will be able to speak with authority about how low individual and corporate giving at the campus is negatively impacting the church as a whole and how if not corrected will eventually hinder lives being transformed by the good news of Jesus. As a side note, a very much positive aspect of being a campus of a multisite church is that if you happen to be leading a campus where the giving is sluggish the rest of the church as a whole can financially prop up your campus while you seek to right the ship concerning the campuses unhealthy giving habits. As a campus pastor never hesitate to ask your lead pastor for help or coaching on how to deal with sensitive issues like low giving.

CREATE A SPECIAL PRAYER EMPHASIS WITH THE LEADERS OF YOUR SMALL GROUPS

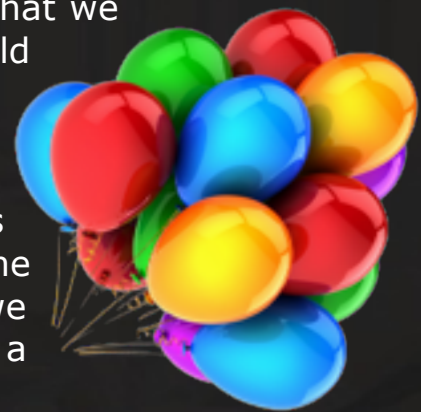
I am often amazed at how things are impacted in the local church when small group leaders bind together and commit to pray about a specific topic or issue. For most churches the Sunday School or small group structure is the heart and soul of the church. And for most churches their most committed, Jesus minded, mission focused individuals are the ones who lead those small weekly gatherings of people. So it only makes sense that if you are facing a spiritual battle within your church that you would call on those that are most committed to help you fight that battle. When giving is low and people are being non-responsive that, my friend, is a spiritual battle. It is a matter of discipleship. It is a matter that needs much prayer. Why wouldn't you want your Sunday School or small group leaders praying

with you about something related to the spiritual health of the church. Amazing things happen when God's people pray.

Let me give you a sneak peek into what could begin to happen if you bring your group leaders on board in the area of praying about an important situation like this. First, they will be honored that you as their pastor would trust them with such a task. This will, in return, create a deeper sense of loyalty from them to you as their pastor and spiritual leader. Then they will begin to pray and think, "*My whole small group should be praying about this important issue in our church.*" And so they will tell their small group to pray and in the midst of their small group praying there will be a person that attends that group that will hear God speaking to them about their giving practices and how it needs to be better, more in line with His teaching. They will respond to God's prompting and begin to give with more obedience. Which in return begins to help alleviate the problem of Christ followers not faithfully supporting the work of the ministry financially. If I were you I would get my most committed praying as soon as possible.

CELEBRATE, CELEBRATE, CELEBRATE

Most pastors I know work extremely hard leading their church to reach the world around them, literally doing everything they possibly can to see lives changed by the gospel of Jesus Christ. Unfortunately though, most of us are terrible at celebrating the victories that come up in our ministries. While I know that it is a challenge for most lead guys to pause for a moment and celebrate the truth is that we need to learn to celebrate the life changes, bold steps of faith, milestones in recovery, faithful servers, sacrificial giving, and countless other things that people do that bring great honor and pleasure to our God. If Scripture teaches us that all of Heaven celebrates when someone comes to faith in Christ then don't you think we should learn to hit the pause button for a moment and celebrate as well?



I'm not just talking about standing up in a worship service and saying good job. That is certainly one way of celebrating but that is not the only way. People everywhere are the same; they have a tendency to do what gets celebrated the most. You want more people serving then celebrate those that have been faithfully serving. If you want more youth attending the youth service then celebrate the youth ministry and those that participate. You want more people tithing or sacrificially giving to the work of the ministry then celebrate those that have been faithfully tithing and those that have been giving sacrificially to help make things happen.

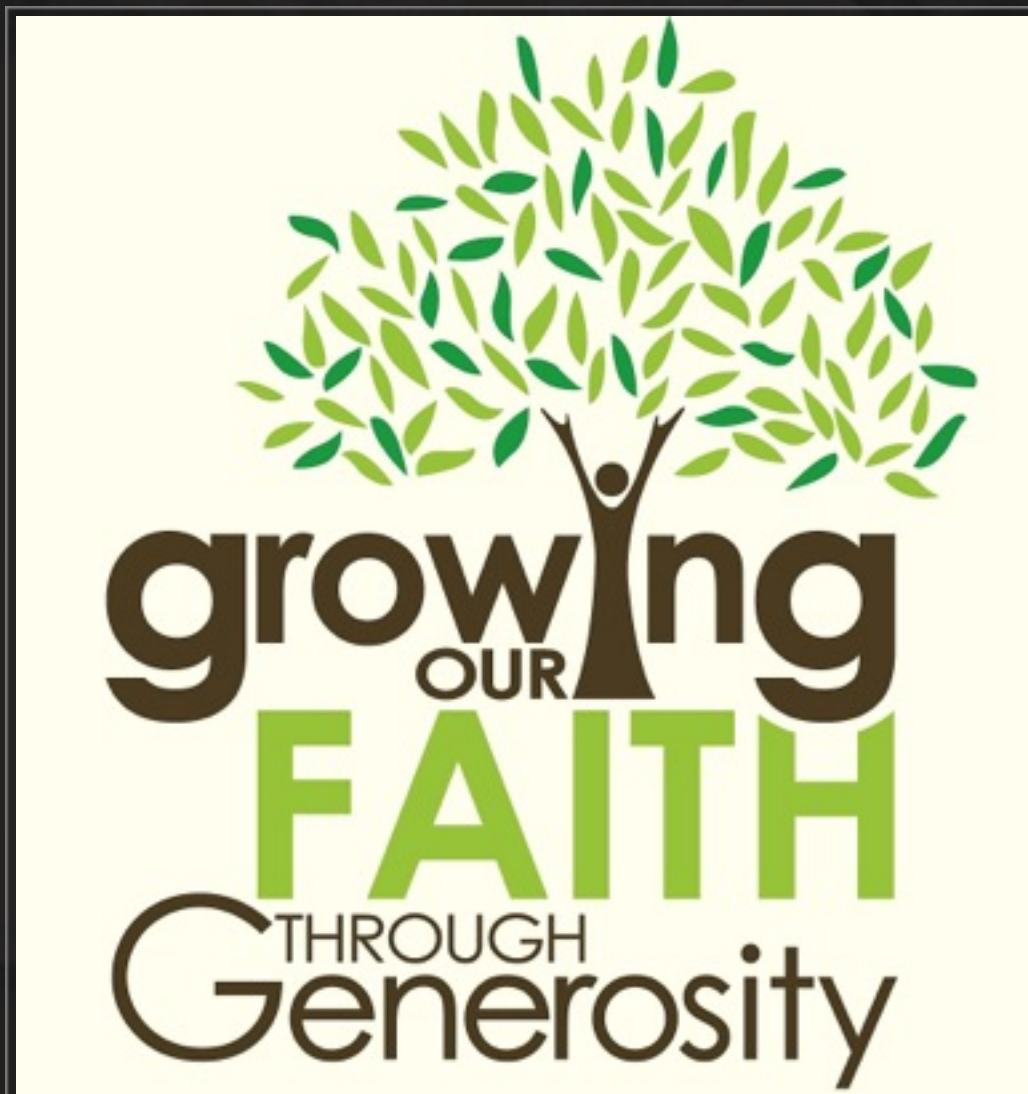
Give the people an example to follow. Teach them what God's Word says about giving and then show a variety of people from within the church and from outside of your local church that are doing it right. Tell them stories about different people that are living out God's Word in the area of giving and how it is making a difference in the church and outside of the church. Allow people to see video testimonies of people sharing how God has worked in their lives as a result of their faithfulness to Him in the area of giving and stewardship. God loves to bless those that honor him with faithfulness and obedience. What you celebrate within your church as a leader is what a majority of your people will begin doing. People love to be celebrated. They love to be bragged on. They love for someone to come alongside of them and say good job.

IN CLOSING !?!

As we wrap this up let me encourage you to start where I am ending. PRAY! Before you ask anyone else to pray or before you script out a master plan to get things back on track financially just stop and pray. Remembering that the God who created everything and who still to this day is holding it all together is ultimately the one in control. I guarantee you that He wants to talk in detail about the financial giving of your church. It does not matter how good or not so good it is He wants to talk. So, I say for the last time let your first step be you, as the leader, praying.

My prayer for you is that God blesses your steps tremendously as you approach the topics of tithing, giving, stewardship, and generosity within your local church.

As we continue this dialogue on stewardship and church finances feel free to share any thoughts that you might have on the topic. I can always be reached by email at craig@mycityview.org.



APPENDIX

200+ Bible Verses Dealing With Money

BUDGETING

Proverbs 6:6-8

Go to the ant, sluggard; consider her ways and be wise; who having no guide, overseer, or ruler, provides her food in the summer and gathers her food in the harvest.

Proverbs 21:5

The thoughts of the diligent tend only to plenty; but the thoughts of everyone who is hasty only to poverty.

Proverbs 24:3-4

Through wisdom a house is built, and by understanding it is established; and by knowledge the rooms shall be filled with all precious and pleasant riches.

Proverbs 25:28

He who has no rule over his own spirit is like a broken down city without a wall.

Proverbs 27:12

A prudent man sees evil and hides himself, the naive proceed and pay the penalty.

Proverbs 27:23

Know well the face of your flocks; and pay attention to your herds.

Luke 14:28-30

For which of you, intending to build a tower, does not sit down first and count the cost, whether he may have enough to finish it; lest perhaps, after he has laid the foundation and is not able to finish, all those seeing begin to mock him, saying, This man began to build and was not able to finish.

1 Corinthians 16:2

On the first day of every week each one of you is to put aside and save, as he may prosper, so that no collections be made when I come.

CONTENTMENT

Ecclesiastes 5:10

Whoever loves money never has money enough; whoever loves wealth is never satisfied with his income. This too is meaningless.

Matthew 6:31-33

"Do not worry then, saying, 'What will we eat?' or 'What will we drink?' or 'What will we wear for clothing?' "For the Gentiles eagerly seek all these things; for your heavenly Father knows that you need all these things. "But seek first His kingdom and His righteousness, and all these things will be added to you.

Luke 3:14

Some soldiers were questioning him, saying, "And what about us, what shall we do?" And he said to them, "Do not take money from anyone by force, or accuse anyone falsely, and be content with your wages."

Philippians 4:11-13

For I have learned to be content, whatever the circumstances may be. I know now how to live when things are difficult and I know how to live when things are prosperous. In general and in particular I have learned the secret of eating well or going hungry or facing either plenty or poverty. I am ready for anything through the strength of the One who lives within me.

1 Thessalonians 4:11

And to make it your ambition to lead a quiet life and attend to your own business and work with your hands, just as we commanded you...

1 Timothy 6:6

But godliness actually is a means of great gain when accompanied by contentment.

1 Timothy 6:7-10

For we brought nothing into the world, and we can take nothing out of it. But if we have food and clothing, we will be content with that. People who want to get rich fall into temptation and a trap and into many foolish and harmful desires that plunge men into ruin and destruction. For the love of money is a root of all kinds of evil. Some people, eager for money, have wandered from the faith and pierced themselves with many griefs.

Hebrews 13:5

Keep your life free from the love of money, and be content with what you have.

BUSINESS OWNERS

Leviticus 19:13

You shall not oppress your neighbor, nor rob him. The wages of a hired man are not to remain with you all night until morning.

Deuteronomy 25:13-15

You shall not have in your bag differing weights, a large and a small. You shall not have in your house differing measures, a large and a small. You shall have a full and just weight; you shall have a full and just measure, that your days may be prolonged in the land which the LORD your God gives you.

Job 31:13-14

"If I have despised the claim of my male or female slaves when they filed a complaint against me, what then could I do when God arises? And when He calls me to account, what will I answer Him?"

Psalms 112:5

It is well with the man who deals generously and lends, who conducts his affairs with justice.

Proverbs 10:4

Poor is he who works with a negligent hand, but the hand of the diligent makes rich.

Proverbs 11:1

A false balance is an abomination to the LORD, but a just weight is His delight.

Proverbs 13:4

The soul of the sluggard craves and gets nothing, but the soul of the diligent is made fat.

Proverbs 13:11

Wealth obtained by fraud dwindles, but the one who gathers by labor increases it.

Proverbs 16:8

Better is a little with righteousness than great income with injustice.

Proverbs 22:16

He who oppresses the poor to make more for himself or who gives to the rich, will only come to poverty.

Jeremiah 22:13

Woe to him who builds his house without righteousness and his upper

rooms without justice, who uses his neighbor's services without pay and does not give him his wages.

Malachi 3:5

Then I will draw near to you for judgment; and I will be a swift witness against the sorcerers and against the adulterers and against those who swear falsely, and against those who oppress the wage earner in his wages, the widow and the orphan, and those who turn aside the alien and do not fear Me, says the LORD of hosts.

Luke 16:10

He who is faithful in a very little thing is faithful also in much; and he who is unrighteous in a very little thing is unrighteous also in much.

Ephesians 6:9

And masters, do the same things to them, and give up threatening, knowing that both their Master and yours is in heaven, and there is no partiality with Him.

Colossians 4:1

Masters, grant to your slaves justice and fairness, knowing that you too have a Master in heaven.

1 Timothy 5:18

For the Scripture says, "Do not muzzle the ox while it is treading out the grain," and "The worker deserves his wages."

James 5:4

Look! The wages you failed to pay the workmen who mowed your fields are crying out against you. The cries of the harvesters have reached the ears of the Lord Almighty.

DEBT

Exodus 22:14

If a man borrows anything from his neighbor, and it is injured or dies while its owner is not with it, he shall make full restitution.

Deuteronomy 15:6

For the Lord your God will bless you as He has promised you, and you will lend to many nations, but you will not borrow; and you will rule over many nations, but they will not rule over you.

Deuteronomy 28:12

The Lord will open for you His good storehouse, the heavens, to give

rain to your land in its season and to bless all the work of your hand; and you shall lend to many nations, but you shall not borrow.

2 Kings 4:7

Then she came and told the man of God. And he said, "Go, sell the oil and pay your debt, and you and your sons can live on the rest."

Psalms 37:21

The wicked borrows and does not pay back, but the righteous is gracious and gives.

Proverbs 22:7

The rich rules over the poor, and the borrower becomes the lender's slave.

Proverbs 22:26-27

Do not be a man who strikes hands in pledge or puts up security for debts; if you lack the means to pay, your very bed will be snatched from under you.

Ecclesiastes 5:5

It is better that you should not vow than that you should vow and not pay.

Romans 13:8

Owe nothing to anyone except to love one another; for he who loves his neighbor has fulfilled the law.

GET RICH QUICK

Exodus 23:12

Six days do your work, but on the seventh day do not work, so that your ox and your donkey may rest and the slave born in your household, and the alien as well, may be refreshed.

Proverbs 12:11

He who tills his land will have plenty of bread, but he who pursues worthless things lacks sense.

Proverbs 13:11

Wealth obtained by fraud dwindles, but the one who gathers by labor increases it.

Proverbs 13:11

Dishonest money dwindles away, but he who gathers money little by little makes it grow.

Proverbs 14:15

The naive believes everything, but the sensible man considers his steps.

Proverbs 19:2

Also it is not good for a person to be without knowledge, and he who hurries his footsteps errs.

Proverbs 21:5

The plans of the diligent lead surely to advantage, but everyone who is hasty comes surely to poverty.

Proverbs 23:4

Do not weary yourself to gain wealth, cease from your consideration of it.

Proverbs 28:19-20

He who tills his land will have plenty of food, but he who follows empty pursuits will have poverty in plenty. A faithful man will abound with blessings, but he who makes haste to be rich will not go unpunished.

GIVING

Deuteronomy 15:10

Give generously to him and do so without a grudging heart; then because of this the Lord your God will bless you in all your work and in everything you put your hand to.

Deuteronomy 16:17

Every man shall give as he is able, according to the blessing of the LORD your God which He has given you.

1 Chronicles 29:9

Then the people rejoiced because they had offered so willingly, for they made their offering to the Lord with a whole heart, and King David also rejoiced greatly.

Proverbs 3:9-10

Honor the Lord from your wealth and from the first of all your produce; So your barns will be filled with plenty and your vats will overflow with new wine.

Proverbs 3:27

Do not withhold good from those to whom it is due, when it is in your power to do it.

Proverbs 11:24-25

There is one who scatters, and yet increases all the more, and there is one who withholds what is justly due, and yet it results only in want. The generous man will be prosperous, and he who waters will himself be watered.

Proverbs 21:26

...the righteous gives and does not hold back.

Proverbs 22:9

He who is generous will be blessed, for he gives some of his food to the poor.

Proverbs 28:27

He who gives to the poor will never want, but he who shuts his eyes will have many curses.

Malachi 3:10

"Bring the whole tithe into the storehouse, so that there may be food in My house, and test Me now in this," says the Lord of hosts, "if I will not open for you the windows of heaven and pour out for you a blessing until it overflows.

Matthew 6:3-4

But when you give to the poor, do not let your left hand know what your right hand is doing, so that your giving will be in secret; and your Father who sees what is done in secret will reward you.

Mark 12:41-44

And He sat down opposite the treasury, and began observing how the people were putting money into the treasury; and many rich people were putting in large sums. A poor widow came and put in two small copper coins, which amount to a cent. Calling His disciples to Him, He said to them, "Truly I say to you, this poor widow put in more than all the contributors to the treasury; for they all put in out of their surplus, but she, out of her poverty, put in all she owned, all she had to live on."

Luke 3:11

And he would answer and say to them, "The man who has two tunics is to share with him who has none; and he who has food is to do likewise."

Luke 6:30

Give to everyone who asks of you, and whoever takes away what is yours, do not demand it back.

Luke 6:38

Give, and it will be given to you. They will pour into your lap a good measure, pressed down, shaken together, and running over. For by your standard of measure it will be measured to you in return.

Acts 20:35

In everything I showed you that by working hard in this manner you must help the weak and remember the words of the Lord Jesus, that He Himself said, 'It is more blessed to give than to receive.

Romans 12:8

...Or he who exhorts, in his exhortation; he who gives, with liberality; he who leads, with diligence; he who shows mercy, with cheerfulness.

2 Corinthians 9:6-8

Now this I say, he who sows sparingly will also reap sparingly, and he who sows bountifully will also reap bountifully. Each one must do just as he has purposed in his heart, not grudgingly or under compulsion, for God loves a cheerful giver. And God is able to make all grace abound to you, so that always having all sufficiency in everything, you may have an abundance for every good deed.

2 Corinthians 9:10

Now He who supplies seed to the sower and bread for food will supply and multiply your seed for sowing and increase the harvest of your righteousness;

Galatians 6:7

Do not be deceived, God is not mocked; for whatever a man sows, this he will also reap.

Philippians 4:15-17

And you yourselves also know, Philippians, that at the first preaching of the gospel, after I departed from Macedonia, no church shared with me in the matter of giving and receiving but you alone; for even in Thessalonica you send a gift more than once for my needs. Not that I seek the gift itself, but I seek for the profit which increases to your account.

James 2:15-16

If a brother or sister is without clothing and in need of daily food, and one of you says to them, "Go in peace, be warmed and be filled," and yet you do not give them what is necessary for their body, what use is that?

INVESTING

Proverbs 15:22

Without consultation, plans are frustrated, but with many counselors they succeed.

Proverbs 24:27

Prepare your work outside and make it ready for yourself in the field; afterwards, then, build your house.

Proverbs 28:20

A faithful man will abound with blessings, but he who makes haste to be rich will not go unpunished.

Proverbs 13:11

Wealth obtained by fraud dwindles, but the one who gathers by labor increases it.

Proverbs 19:2

Also it is not good for a person to be without knowledge, and he who hurries his footsteps errs.

Ecclesiastes 11:2

Divide your portion to seven, or even to eight, for you do not know what misfortune may occur on the earth.

Matthew 25:14-30

"For it is just like a man about to go on a journey, who called his own slaves and entrusted his possessions to them. To one he gave five talents, to another, two, and to another, one, each according to his own ability; and he went on his journey. Immediately the one who had received the five talents went and traded with them, and gained five more talents. In the same manner the one who had received the two talents gained two more. But he who received the one talent went away, and dug a hole in the ground and hid his master's money. Now after a long time the master of those slaves came and settled accounts with them. The one who had received the five talents came up and brought five more talents, saying, 'Master, you entrusted five talents to me. See, I have gained five more talents.' His master said to him, 'Well done, good and faithful slave. You were faithful with a few things, I will put you in charge of many things; enter into the joy of your master.' Also the one who had received the two talents came up and said, 'Master, you entrusted two talents to me. See, I have gained two more talents.' His master said to him, 'Well done, good and faithful slave. You were faithful with a few things, I will put you in charge of many

things; enter into the joy of your master.' And the one also who had received the one talent came up and said, 'Master, I knew you to be a hard man, reaping where you did not sow and gathering where you scattered no seed. And I was afraid, and went away and hid your talent in the ground. See, you have what is yours.' But his master answered and said to him, 'You wicked, lazy slave, you knew that I reap where I did not sow and gather where I scattered no seed. 'Then you ought to have put my money in the bank, and on my arrival I would have received my money back with interest. Therefore take away the talent from him, and give it to the one who has the ten talents.' For to everyone who has, more shall be given, and he will have an abundance; but from the one who does not have, even what he does have shall be taken away. Throw out the worthless slave into the outer darkness; in that place there will be weeping and gnashing of teeth.

LENDING

Exodus 22:25

If you lend money to My people, to the poor among you, you are not to act as a creditor to him; you shall not charge him interest.

Leviticus 25:35-37

Now in case a countryman of yours becomes poor and his means with regard to you falter, then you are to sustain him, like a stranger or a sojourner, that he may live with you. Do not take usurious interest from him, but revere your God, that your countryman may live with you. You shall not give him your silver at interest, nor your food for gain.

Deuteronomy 15:8

But you shall freely open your hand to him, and shall generously lend him sufficient for his need in whatever he lacks.

Deuteronomy 23:19-20

You shall not charge interest to your countrymen: interest on money, food, or anything that may be loaned at interest. You may charge interest to a foreigner, but to your countrymen you shall not charge interest, so that the Lord your God may bless you in all that you undertake in the land which you are about to enter to possess.

Deuteronomy 24:10

When you make your neighbor a loan of any sort, you shall not enter his house to take his pledge.

Proverbs 3:27-28

Do not withhold good from those to whom it is due, when it is in your power to do it. Do not say to your neighbor, "Go, and come back, and tomorrow I will give it," when you have it with you.

Psalms 15:5

He does not put out his money at interest, nor does he take a bribe against the innocent. He who does these things will never be shaken.

Psalms 37:26

All day long he is gracious and lends, and his descendants are a blessing.

Psalms 112:5

It is well with the man who is gracious and lends; he will maintain his cause in judgment.

Proverbs 28:8

He who increases his wealth by interest and usury gathers it for him who is gracious to the poor.

Nehemiah 5: 1-13

Now there was a great outcry of the people and of their wives against their Jewish brothers. For there were those who said, "We, our sons and our daughters are many; therefore let us get grain that we may eat and live." There were others who said, "We are mortgaging our fields, our vineyards and our houses that we might get grain because of the famine." Also there were those who said, "We have borrowed money for the king's tax on our fields and our vineyards. Now our flesh is like the flesh of our brothers, our children like their children. Yet behold, we are forcing our sons and our daughters to be slaves, and some of our daughters are forced into bondage already, and we are helpless because our fields and vineyards belong to others." Then I was very angry when I had heard their outcry and these words. I consulted with myself and contended with the nobles and the rulers and said to them, "You are exacting usury, each from his brother!" Therefore, I held a great assembly against them. I said to them, "We according to our ability have redeemed our Jewish brothers who were sold to the nations; now would you even sell your brothers that they may be sold to us?" Then they were silent and could not find a word to

say. Again I said, "The thing which you are doing is not good; should you not walk in the fear of our God because of the reproach of the nations, our enemies? And likewise I, my brothers and my servants are lending them money and grain. Please, let us leave off this usury. Please, give back to them this very day their fields, their vineyards, their olive groves and their houses, also the hundredth part of the money and of the grain, the new wine and the oil that you are exacting from them." Then they said, "We will give it back and will require nothing from them; we will do exactly as you say." So I called the priests and took an oath from them that they would do according to this promise. I also shook out the front of my garment and said, "Thus may God shake out every man from his house and from his possessions who does not fulfill this promise; even thus may he be shaken out and emptied." And all the assembly said, "Amen!" And they praised the LORD. Then the people did according to this promise.

Matthew 5:42

Give to him who asks of you, and do not turn away from him who wants to borrow from you.

Luke 6:35

But love your enemies, and do good, and lend, expecting nothing in return; and your reward will be great, and you will be sons of the Most High; for He Himself is kind to ungrateful and evil men.

THE LOVE OF MONEY

Matthew 19:21-26

Jesus said to him, "If you wish to be complete, go and sell your possessions and give to the poor, and you will have treasure in heaven; and come, follow Me." But when the young man heard this statement, he went away grieving; for he was one who owned much property. And Jesus said to His disciples, "Truly I say to you, it is hard for a rich man to enter the kingdom of heaven. "Again I say to you, it is easier for a camel to go through the eye of a needle, than for a rich man to enter the kingdom of God." When the disciples heard this, they were very astonished and said, "Then who can be saved?" And looking at them Jesus said to them, "With people this is impossible, but with God all things are possible."

Mark 4:19

But the worries of the world, and the deceitfulness of riches, and the

desires for other things enter in and choke the word, and it becomes unfruitful.

Mark 8:36

For what does it profit a man to gain the whole world, and forfeit his soul?

1 Timothy 6:9-11

But those who want to get rich fall into temptation and a snare and many foolish and harmful desires which plunge men into ruin and destruction. For the love of money is a root of all sorts of evil, and some by longing for it have wandered away from the faith and pierced themselves with many griefs. But flee from these things, you man of God, and pursue righteousness, godliness, faith, love, perseverance and gentleness.

James 5:1-6

Come now, you rich, weep and howl for your miseries which are coming upon you. Your riches have rotted and your garments have become moth-eaten. Your gold and your silver have rusted; and their rust will be a witness against you and will consume your flesh like fire. It is in the last days that you have stored up your treasure! Behold, the pay of the laborers who mowed your fields, and which has been withheld by you, cries out against you; and the outcry of those who did the harvesting has reached the ears of the Lord of Sabaoth. You have lived luxuriously on the earth and led a life of wanton pleasure; you have fattened your hearts in a day of slaughter. You have condemned and put to death the righteous man; he does not resist you.

PLANNING

Proverbs 6:6-8

Go to the ant, o sluggard, observe her ways and be wise, which, having no chief, officer or ruler, prepares her food in the summer and gathers her provision in the harvest.

Proverbs 13:16

A wise man thinks ahead; a fool doesn't, and even brags about it!

Proverbs 13:19

Desire realized is sweet to the soul, but it is an abomination to fools to turn away from evil.

Proverbs 15:22

Without consultation, plans are frustrated, but with many counselors they succeed.

Proverbs 16:1

The plans of the heart belong to man, but the answer of the tongue is from the Lord.

Proverb 16:9

A man's heart deviseth his way: but, the Lord directeth his steps.

Proverbs 20:18

Prepare plans by consultation, and make war by wise guidance.

Proverbs 21:5

The plans of the diligent lead surely to advantage, but everyone who is hasty comes surely to poverty.

Proverbs 22:3

The prudent sees the evil and hides himself, but the naive go on, and are punished for it.

Proverbs 24:3-4

By wisdom a house is built, and by understanding it is established; and by knowledge the rooms are filled with all precious and pleasant riches.

Proverbs 24:27

Prepare your work outside and make it ready for yourself in the field; afterwards, then, build your house.

Proverbs 27:12

A prudent man sees evil and hides himself, the naive proceed and pay the penalty.

Proverbs 27:23

Know well the condition of your flocks, and pay attention to your herds;

Ecclesiastes 11:2

Divide your portion to seven, or even to eight, for you do not know what misfortune may occur on the earth.

Matthew 25:1-13

"Then the kingdom of heaven will be comparable to ten virgins, who took their lamps and went out to meet the bridegroom. Five of them were foolish, and five were prudent. For when the foolish took their lamps, they took no oil with them, but the prudent took oil in flasks

along with their lamps. Now while the bridegroom was delaying, they all got drowsy and began to sleep. But at midnight there was a shout, 'Behold, the bridegroom! Come out to meet him.' Then all those virgins rose and trimmed their lamps. The foolish said to the prudent, 'Give us some of your oil, for our lamps are going out.' But the prudent answered, 'No, there will not be enough for us and you too; go instead to the dealers and buy some for yourselves.' And while they were going away to make the purchase, the bridegroom came, and those who were ready went in with him to the wedding feast; and the door was shut. Later the other virgins also came, saying, 'Lord, lord, open up for us.' But he answered, 'Truly I say to you, I do not know you.' Be on the alert then, for you do not know the day nor the hour."

Luke 12:16-21

And He told them a parable, saying, "The land of a rich man was very productive. And he began reasoning to himself, saying, 'What shall I do, since I have no place to store my crops?' Then he said, 'This is what I will do: I will tear down my barns and build larger ones, and there I will store all my grain and my goods. And I will say to my soul, "Soul, you have many goods laid up for many years to come; take your ease, eat, drink and be merry." But God said to him, 'You fool! This very night your soul is required of you; and now who will own what you have prepared?' So is the man who stores up treasure for himself, and is not rich toward God."

Luke 14:28-30

For which one of you, when he wants to build a tower, does not first sit down and calculate the cost to see if he has enough to complete it? "Otherwise, when he has laid a foundation and is not able to finish, all who observe it begin to ridicule him, saying, 'This man began to build and was not able to finish. '"

1 Corinthians 16:1-2

Now concerning the collection for the saints, as I directed the churches of Galatia, so do you also. On the first day of every week each one of you is to put aside and save, as he may prosper, so that no collections be made when I come.

1 Timothy 6:7

For we have brought nothing into the world, so we cannot take anything out of it either.

PROVISION

Nehemiah 6:9

They were all trying to frighten us, thinking, "Their hands will get too weak for the work, and it will not be completed." But I prayed, "Now strengthen my hands."

1 Kings 17:13-16

Then Elijah said to her, "Do not fear; go, do as you have said, but make me a little bread cake from it first and bring it out to me, and afterward you may make one for yourself and for your son. For thus says the Lord God of Israel, 'The bowl of flour shall not be exhausted, nor shall the jar of oil be empty, until the day that the Lord sends rain on the face of the earth.'" So she went and did according to the word of Elijah, and she and he and her household ate for many days. The bowl of flour was not exhausted nor did the jar of oil become empty, according to the word of the Lord which He spoke through Elijah.

Psalms 37:25

I have been young and now I am old, yet I have not seen the righteous forsaken or his descendants begging bread.

Matthew 6:31-32

Do not worry then, saying, 'What will we eat?' or 'What will we drink?' or 'What will we wear for clothing?' For the Gentiles eagerly seek all these things; for your heavenly Father knows that you need all these things.

Matthew 7:11

If you then, being evil, know how to give good gifts to your children, how much more will your Father who is in heaven give what is good to those who ask Him!

Luke 12:7

Indeed, the very hairs of your head are all numbered. Do not fear; you are more valuable than many sparrows.

John 21:6

And He said to them, "Cast the net on the right-hand side of the boat and you will find a catch." So they cast, and then they were not able to haul it in because of the great number of fish.

2 Corinthians 9:8

And God is able to make all grace abound to you, so that always

having all sufficiency in everything; you may have an abundance for every good deed;

Philippians 4:19

And my God will supply all your needs according to His riches in glory in Christ Jesus.

PROSPERING

Genesis 26:12

Then Isaac sowed in that land, and reaped in the same year a hundredfold; and the Lord blessed him

Genesis 39:3

Now his master saw that the Lord was with him and how the Lord caused all that he did to prosper in his hand.

Deuteronomy 8:18

...Remember the Lord your God, for it is He who gives you the ability to produce wealth.

Deuteronomy 15:10

You shall generously give to him, and your heart shall not be grieved when you give to him, because for this thing the Lord your God will bless you in all your work and in all your undertakings.

Deuteronomy 24:19

When you reap your harvest in your field and have forgotten a sheaf in the field, you shall not go back to get it; it shall be for the alien, for the orphan, and for the widow, in order that the Lord your God may bless you in all the work of your hands.

Joshua 1:8

This book of the law shall not depart from your mouth, but you shall meditate on it day and night, so that you may be careful to do according to all that is written in it; for then you will make your way prosperous, and then you will have success.

1 Chronicles 22:12

Only may the Lord give you wisdom and understanding, and give you charge concerning Israel, that you may keep the law of the Lord your God. Then you will prosper, if you take care to fulfill the statutes and judgments with which the Lord charged Moses concerning Israel. Be strong and of good courage; do not fear nor be dismayed.

2 Chronicles 31:20

This is what Hezekiah did throughout Judah, doing what was good and right and faithful before the Lord his God. In everything that he undertook in the service of God's temple and in obedience to the law and the commands, he sought his God and worked wholeheartedly. And so he prospered.

Jeremiah 17:8

For he will be like a tree planted by the water, that extends its roots by a stream and will not fear when the heat comes; but its leaves will be green, and it will not be anxious in a year of drought nor cease to yield fruit.

Psalms 1: 1-3

Blessed is the man who does not walk in the counsel of the wicked or stand in the way of sinners or sit in the seat of mockers. But his delight is in the law of the LORD, and on his law he meditates day and night. He is like a tree planted by streams of water, which yields its fruit in season and whose leaf does not wither. Whatever he does prospers.

Malachi 3:10

"Bring all the tithes into the storehouse, that there may be food in My house, And try Me now in this," Says the Lord of hosts, "If I will not open for you the windows of heaven And pour out for you such blessing that there will not be room enough to receive it."

1 Cor 16:2

"On the first day of every week each one of you is to put aside and save, as he may prosper, so that no collections be made when I come."

3 John 1:2

Beloved, I pray that you may prosper in all things and be in health, just as your soul prospers.

RECEIVING

Ecclesiastes 5:19

Furthermore, as for every man to whom God has given riches and wealth, He has also empowered him to eat from them and to receive his reward and rejoice in his labor; this is the gift of God.

John 3:27

John answered and said, " A man can receive nothing unless it has been given him from heaven.

Acts 20:35

"In everything I showed you that by working hard in this manner you must help the weak and remember the words of the Lord Jesus, that He Himself said, 'It is more blessed to give than to receive.'"

1 Corinthians 9:10-11

Or is He speaking altogether for our sake? Yes, for our sake it was written, because the plowman ought to plow in hope, and the thresher to thresh in hope of sharing the crops. If we sowed spiritual things in you, is it too much if we reap material things from you?

1 Timothy 5:18

For the Scripture says, "Do not muzzle the ox while it is treading out the grain," and "The worker deserves his wages."

SAVING**Proverbs 21:5**

The plans of the diligent lead surely to advantage, but everyone who is hasty comes surely to poverty.

Proverbs 21:20

There is precious treasure and oil in the dwelling of the wise, but a foolish man swallows it up.

Proverbs 27:12

A prudent man sees evil and hides himself, the naive proceed and pay the penalty

Proverbs 30:24-25

Four things are small on the earth, but they are exceedingly wise: The ants are not a strong people, but they prepare their food in the summer;

1 Corinthians 16:2

On the first day of every week each one of you is to put aside and save, as he may prosper, so that no collections be made when I come.

STEWARDSHIP

Genesis 2:15

Then the Lord God took the man and put him into the garden of Eden to cultivate it and keep it.

Deuteronomy 10:14

Behold, to the Lord your God belong heaven and the highest heavens, the earth and all that is in it.

1 Chronicles 29:11

Yours, o Lord, is the greatness and the power and the glory and the victory and the majesty, indeed everything that is in the heavens and the earth; Yours is the dominion, o Lord, and You exalt Yourself as head over all.

Psalms 50:10-12

For every beast of the forest is Mine, the cattle on a thousand hills. I know every bird of the mountains, and everything that moves in the field is Mine. If I were hungry I would not tell you, for the world is Mine, and all it contains.

Matthew 25:14-30

For it is just like a man about to go on a journey, who called his own slaves and entrusted his possessions to them. "To one he gave five talents, to another, two, and to another, one, each according to his own ability; and he went on his journey. Immediately the one who had received the five talents went and traded with them, and gained five more talents. In the same manner the one who had received the two talents gained two more. But he who received the one talent went away, and dug a hole in the ground and hid his master's money. "Now after a long time the master of those slaves came and settled accounts with them. The one who had received the five talents came up and brought five more talents, saying, 'Master, you entrusted five talents to me. See, I have gained five more talents.' His master said to him, 'Well done, good and faithful slave you were faithful with a few things, I will put you in charge of many things; enter into the joy of your master.' Also the one who had received the two talents came up and said, 'Master, you entrusted two talents to me. See, I have gained two more talents.' His master said to him, 'Well done, good and faithful slave. You were faithful with a few things, I will put you in charge of many things; enter into the joy of your master.' And the one also who had received the one talent came up and said, 'Master, I knew you to be a

hard man, reaping where you did not sow and gathering where you scattered no seed. 'And I was afraid, and went away and hid your talent in the ground. See, you have what is yours.' But his master answered and said to him, 'You wicked, lazy slave, you knew that I reap where I did not sow and gather where I scattered no seed. 'Then you ought to have put my money in the bank, and on my arrival I would have received my money back with interest. 'Therefore take away the talent from him, and give it to the one who has the ten talents.' For to everyone who has, more shall be given, and he will have an abundance; but from the one who does not have, even what he does have shall be taken away. Throw out the worthless slave into the outer darkness; in that place there will be weeping and gnashing of teeth.

Luke 12:42-44

And the Lord said, "Who then is the faithful and sensible steward, whom his master will put in charge of his servants, to give them their rations at the proper time? "Blessed is that slave whom his master finds so doing when he comes. "Truly I say to you that he will put him in charge of all his possessions.

Luke 12:47-48

And that slave who knew his master's will and did not get ready or act in accord with his will, will receive many lashes, but the one who did not know it, and committed deeds worthy of a flogging, will receive but few. From everyone who has been given much, much will be required; and to whom they entrusted much, of him they will ask all the more.

Luke 16:9-11

And I say to you, make friends for yourselves by means of the wealth of unrighteousness, so that when it fails, they will receive you into the eternal dwellings. "He who is faithful in a very little thing is faithful also in much; and he who is unrighteous in a very little thing is unrighteous also in much. Therefore if you have not been faithful in the use of unrighteous wealth, who will entrust the true riches to you?

Romans 14:8

For if we live, we live for the Lord, or if we die, we die for the Lord; therefore whether we live or die, we are the Lord's.

CO-SIGNING

Proverbs 6:1-2

My son, if you have become surety for your neighbor, have given a pledge for a stranger, if you have been snared with the words of your mouth, have been caught with the words of your mouth, then do this, my son, to free yourself, since you have fallen into your neighbor's hands: Go and humble yourself; press your plea with your neighbor!

Proverbs 11:15

He who is guarantor for a stranger will surely suffer for it, but he who hates being a guarantor is secure.

Proverbs 17:18

A man lacking in sense pledges and becomes guarantor in the presence of his neighbor.

Proverbs 22:26-27

Do not be among those who give pledges, among those who become guarantors for debts. If you have nothing with which to pay, why should he take your bed from under you?

Proverbs 27:13

Take his garment when he becomes surety for a stranger; and for an adulterous woman hold him in pledge.

TAXES

Matthew 22:21

They said to Him, "Caesar's." Then He said to them, "Then render to Caesar the things that are Caesar's; and to God the things that are God's.

Romans 13:7

Render to all what is due them: tax to whom tax is due; custom to whom custom; fear to whom fear; honor to whom honor.

TITHING

Genesis 14:20

And blessed be God Most High, Who has delivered your enemies into your hand. He gave him a tenth of all.

Genesis 28:20-22

Then Jacob made a vow, saying, "If God will be with me and will keep

me on this journey that I take, and will give me food to eat and garments to wear, and I return to my father's house in safety, then the Lord will be my God. "This stone, which I have set up as a pillar, will be God's house, and of all that You give me I will surely give a tenth to You."

Exodus 23:19

You shall bring the choice first fruits of your soil into the house of the Lord your God You are not to boil a young goat in the milk of its mother.

Exodus 34:26

You shall bring the very first of the first fruits of your soil into the house of the Lord your God. You shall not boil a young goat in its mother's milk.

Leviticus 27:30

Thus all the tithe of the land, of the seed of the land or of the fruit of the tree, is the Lord's; it is holy to the Lord.

Numbers 18:26

Moreover, you shall speak to the Levites and say to them, "When you take from the sons of Israel the tithe which I have given you from them for your inheritance, then you shall present an offering from it to the Lord.

Deuteronomy 14:22-23

You shall surely tithe all the produce from what you sow, which comes out of the field every year. You shall eat in the presence of the Lord your God, at the place where He chooses to establish His name, the tithe of your grain, your new wine, your oil, and the firstborn of your herd and your flock, so that you may learn to fear the Lord your God always.

Deuteronomy 14:28

At the end of every third year you shall bring out all the tithe of your produce in that year, and shall deposit it in your town.

Deuteronomy 26:12

When you have finished paying all the tithe of your increase in the third year, the year of tithing, then you shall give it to the Levite, to the stranger, to the orphan and to the widow, that they may eat in your towns and be satisfied.

2 Chronicles 31:5

As soon as the order spread, the sons of Israel provided in abundance

the first fruits of grain, new wine, oil, honey and of all the produce of the field; and they brought in abundantly the tithe of all.

Nehemiah 10:38

The priest, the son of Aaron, shall be with the Levites when the Levites receive tithes, and the Levites shall bring up the tenth of the tithes to the house of our God, to the chambers of the storehouse.

Proverbs 3:9-10

Honor the Lord from your wealth and from the first of all your produce; so your barns will be filled with plenty and your vats will overflow with new wine.

Ezekiel 44:30

The first of all the first fruits of every kind and every contribution of every kind, from all your contributions, shall be for the priests; you shall also give to the priest the first of your dough to cause a blessing to rest on your house.

Amos 4:4

Enter Bethel and transgress; In Gilgal multiply transgression! Bring your sacrifices every morning, your tithes every three days.

Malachi 3:8-10

Will a man rob God? Yet you are robbing Me! But you say, 'How have we robbed You?' In tithes and offerings. "You are cursed with a curse, for you are robbing Me, the whole nation of you! Bring the whole tithe into the storehouse, so that there may be food in My house, and test Me now in this," says the LORD of hosts, "if I will not open for you the windows of heaven and pour out for you a blessing until it overflows?"

Matthew 23:23

Woe to you, scribes and Pharisees, hypocrites! For you tithe mint and dill and cummin, and have neglected the weightier provisions of the law: justice and mercy and faithfulness; but these are the things you should have done without neglecting the others.

1 Corinthians 16:1-2

Now concerning the collection for the saints, as I directed the churches of Galatia, so do you also. On the first day of every week each one of you is to put aside and save, as he may prosper, so that no collections be made when I come.

Hebrews 7:1-4

For this Melchizedek, king of Salem, priest of the Most High God, who met Abraham as he was returning from the slaughter of the kings and

blessed him, to whom also Abraham apportioned a tenth part of all the spoils, was first of all, by the translation of his name, king of righteousness, and then also king of Salem, which is king of peace. Without father, without mother, without genealogy, having neither beginning of days nor end of life, but made like the Son of God, he remains a priest perpetually. Now observe how great this man was to whom Abraham, the patriarch, gave a tenth of the choicest spoils.

WASTE

Luke 15:13

And not many days later, the younger son gathered everything together and went on a journey into a distant country, and there he squandered his estate with loose living.

John 6:12

When they were filled, He said to His disciples, "Gather up the leftover fragments so that nothing will be lost."

Work

Genesis 2:15

Then the Lord God took the man and put him into the Garden of Eden to cultivate it and keep it.

Exodus 23:12

Six days you are to do your work, but on the seventh day you shall cease from labor so that your ox and your donkey may rest, and the son of your female slave, as well as your stranger, may refresh themselves.

2 Chronicles 31:21

Every work which he began in the service of the house of God in law and in commandment, seeking his God, he did with all his heart and prospered.

Nehemiah 4:6

So we built the wall and the whole wall was joined together to half its height, for the people had a mind to work.

Psalms 127:2

It is vain for you to rise up early, to retire late, to eat the bread of painful labors; for He gives to His beloved even in his sleep.

Proverbs 10:4

Poor is he who works with a negligent hand, but the hand of the diligent makes rich.

Proverbs 12:14

A man will be satisfied with good by the fruit of his words, and the deeds of a man's hands will return to him.

Proverbs 12:24

The hand of the diligent will rule, but the slack hand will be put to forced labor.

Proverbs 13:4

The soul of the sluggard craves and gets nothing, but the soul of the diligent is made fat.

Proverbs 13:11

Wealth obtained by fraud dwindles, but the one who gathers by labor increases it.

Proverbs 14:23

In all labor there is profit, but mere talk leads only to poverty.

Proverbs 18:9

He also who is slack in his work is brother to him who destroys.

Proverbs 20:4

The sluggard does not plow after the autumn, so he begs during the harvest and has nothing.

Proverbs 21:5

The plans of the diligent lead surely to advantage, but everyone who is hasty comes surely to poverty.

Proverbs 21:25

The desire of the sluggard puts him to death, for his hands refuse to work;

Proverbs 22:29

Do you see a man skilled in his work? He will stand before kings; he will not stand before obscure men.

Proverbs 24:27

Prepare your work outside and make it ready for yourself in the field; Afterwards, then, build your house.

Proverbs 24:30-34

I passed by the field of the sluggard and by the vineyard of the man

lacking sense, and behold, it was completely overgrown with thistles; its surface was covered with nettles, and its stone wall was broken down. When I saw, I reflected upon it; I looked, and received instruction. "A little sleep, a little slumber, a little folding of the hands to rest," Then your poverty will come as a robber and your want like an armed man.

Proverbs 28:19

He who tills his land will have plenty of food, but he who follows empty pursuits will have poverty in plenty.

Ecclesiastes 5:12

The sleep of the working man is pleasant, whether he eats little or much; but the full stomach of the rich man does not allow him to sleep.

Ecclesiastes 9:10

Whatever your hand finds to do, do it with all your might; for there is no activity or planning or knowledge or wisdom in Sheol where you are going.

Ephesians 6:5-8

Slaves, be obedient to those who are your masters according to the flesh, with fear and trembling, in the sincerity of your heart, as to Christ; not by way of eye service, as men-pleasers, but as slaves of Christ, doing the will of God from the heart. With good will render service, as to the Lord, and not to men, knowing that whatever good thing each one does, this he will receive back from the Lord, whether slave or free.

Colossians 3:23

Whatever you do, do your work heartily, as for the Lord rather than for men,

1 Thessalonians 2:9

For you recall, brethren, our labor and hardship, how working night and day so as not to be a burden to any of you, we proclaimed to you the gospel of God.

2 Thessalonians 3:10-11

For even when we were with you, we used to give you this order: if anyone is not willing to work, then he is not to eat, either. For we hear that some among you are leading an undisciplined life, doing no work at all, but acting like busybodies.

1 Timothy 5:8

But if anyone does not provide for his own, and especially for those of his household, he has denied the faith and is worse than an unbeliever.

Hebrews 6:10

For God is not unjust so as to forget your work and the love which you have shown toward His name, in having ministered and in still ministering to the saints.

MATERIALISM

Hebrews 13:5

Keep your life free from love of money, and be content with what you have, for he has said, "I will never leave you nor forsake you."

1 John 2:16

For all that is in the world—the desires of the flesh and the desires of the eyes and pride in possessions—is not from the Father but is from the world.

1 Timothy 6:9-10

But those who desire to be rich fall into temptation, into a snare, into many senseless and harmful desires that plunge people into ruin and destruction. For the love of money is a root of all kinds of evils. It is through this craving that some have wandered away from the faith and pierced themselves with many pangs.

Luke 12:15

And he said to them, "Take care, and be on your guard against all covetousness, for one's life does not consist in the abundance of his possessions."

1 Timothy 6:10

For the love of money is a root of all kinds of evils. It is through this craving that some have wandered away from the faith and pierced themselves with many pangs.

Romans 12:2

Do not be conformed to this world, but be transformed by the renewal of your mind, that by testing you may discern what is the will of God, what is good and acceptable and perfect.

Matthew 6:33

But seek first the kingdom of God and his righteousness, and all these things will be added to you.

Mark 4:18-19

And others are the ones sown among thorns. They are those who hear the word, but the cares of the world and the deceitfulness of riches and the desires for other things enter in and choke the word, and it proves unfruitful.

Matthew 6:19-21

“Do not lay up for yourselves treasures on earth, where moth and rust destroy and where thieves break in and steal, but lay up for yourselves treasures in heaven, where neither moth nor rust destroys and where thieves do not break in and steal. For where your treasure is, there your heart will be also.

Luke 16:14-15

The Pharisees, who were lovers of money, heard all these things, and they ridiculed him. And he said to them, “You are those who justify yourselves before men, but God knows your hearts. For what is exalted among men is an abomination in the sight of God.

Luke 16:19-31

“There was a rich man who was clothed in purple and fine linen and who feasted sumptuously every day. And at his gate was laid a poor man named Lazarus, covered with sores, who desired to be fed with what fell from the rich man's table. Moreover, even the dogs came and licked his sores. The poor man died and was carried by the angels to Abraham's side. The rich man also died and was buried, and in Hades, being in torment, he lifted up his eyes and saw Abraham far off and Lazarus at his side. ...

1 Timothy 6:6-10

Now there is great gain in godliness with contentment, for we brought nothing into the world, and we cannot take anything out of the world. But if we have food and clothing, with these we will be content. But those who desire to be rich fall into temptation, into a snare, into many senseless and harmful desires that plunge people into ruin and destruction. For the love of money is a root of all kinds of evils. It is through this craving that some have wandered away from the faith and pierced themselves with many pangs.

John 10:10

The thief comes only to steal and kill and destroy. I came that they may have life and have it abundantly.

Luke 16:1-31

He also said to the disciples, "There was a rich man who had a manager, and charges were brought to him that this man was wasting his possessions. And he called him and said to him, 'What is this that I hear about you? Turn in the account of your management, for you can no longer be manager.' And the manager said to himself, 'What shall I do, since my master is taking the management away from me? I am not strong enough to dig, and I am ashamed to beg. I have decided what to do, so that when I am removed from management, people may receive me into their houses.' So, summoning his master's debtors one by one, he said to the first, 'How much do you owe my master?' ...

Isaiah 1:1-31

The vision of Isaiah the son of Amoz, which he saw concerning Judah and Jerusalem in the days of Uzziah, Jotham, Ahaz, and Hezekiah, kings of Judah. Hear, O heavens, and give ear, O earth; for the Lord has spoken: "Children have I reared and brought up, but they have rebelled against me. The ox knows its owner, and the donkey its master's crib, but Israel does not know, my people do not understand." Ah, sinful nation, a people laden with iniquity, offspring of evildoers, children who deal corruptly! They have forsaken the Lord, they have despised the Holy One of Israel, they are utterly estranged. Why will you still be struck down? Why will you continue to rebel? The whole head is sick, and the whole heart faint. ...

Ecclesiastes 12:13

The end of the matter; all has been heard. Fear God and keep his commandments, for this is the whole duty of man.

John 8:44

You are of your father the devil, and your will is to do your father's desires. He was a murderer from the beginning, and has nothing to do with the truth, because there is no truth in him. When he lies, he speaks out of his own character, for he is a liar and the father of lies.

Hebrews 2:14

Since therefore the children share in flesh and blood, he himself likewise partook of the same things, that through death he might destroy the one who has the power of death, that is, the devil,

Genesis 3:19

By the sweat of your face you shall eat bread, till you return to the ground, for out of it you were taken; for you are dust, and to dust you shall return."

Matthew 27:3-5

Then when Judas, his betrayer, saw that Jesus was condemned, he changed his mind and brought back the thirty pieces of silver to the chief priests and the elders, saying, "I have sinned by betraying innocent blood." They said, "What is that to us? See to it yourself." And throwing down the pieces of silver into the temple, he departed, and he went and hanged himself.

Visit us online at

www.unbrokenresolve.com

Be sure to download "Empowering The Church To Grow" which is the next ebook in this series.

