



MONEY BASICS

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FREQUENTLY ASKED QUESTIONS ON MONEY:

Is tithing just for those who can afford it?

Proverbs 3:9-10 says: *"Honor the LORD with your wealth and with the first-fruits of all your produce; then your barns will be filled with plenty, and your vats will be bursting with wine."* This proverb, stemming from the instruction from Deuteronomy 26:9-11, commands us to give of the first and best of the harvest. God doesn't ask us for our leftovers because everything belongs to Him anyway. Rather than questioning why He requests us to give our first tenth of what we have, we really should live in awe and gratitude that God allows us to keep 90% of what is His. We are managers of God's resources, not the other way around.

Yes, it will require faith. And you may even have seasons where tithing doesn't make budgeting sense. But tithing is the one area where God tells us to test Him and see if He doesn't provide in overwhelming ways (Malachi 3:10).

Should I feel guilty for charging for my products and services as a Christ-follower?

Paul said it best in Acts 20:33-35: *"I have coveted no one's silver or gold or clothes. You yourselves know that these hands ministered to my own needs and to the men who were with me. 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.'"*

A few principles we can take away from Paul's words:

- We should be content with what we have, not consumed with what others have.
- It is good to work hard to care for your own needs and those entrusted to your care; when your motives move from beyond needs and toward wealth, that's when your actions and attitudes become questionable.
- Be known for your extravagant generosity, not your extravagant lifestyle.

So no, when you are working to care for your needs, the needs of those who work with you, and the needs of your mission, there is no reason to feel guilty. But when and if you feel guilty, examine your life honestly for evidence of greed. No greed? No guilt.

Am I a sinner if I am wealthy?

No! Wealth is not a sin, just as poverty isn't a sin. Scripture says in 1 Timothy 6:10 that money isn't the issue, but the love of money. We can't avoid money altogether, but we do have to avoid letting it become an idol in our life. If you're blessed in the way of finances, be grateful for God's provision. However, balance your gratitude with generosity. Luke 12:48 shares that to whom much is given, much shall be required, so the more money you have, the greater your responsibility to be generous.

What's the problem with the prosperity gospel and the poverty gospel?

Quick definitions first:

- Prosperity Gospel: My earthly rewards prove my righteousness.
- Poverty Gospel: Self-denial earns my righteousness.
- The Gospel: Jesus came to earth, lived the life I never could, died the death I deserved, and defeated the grave so that through my belief in Him, I could share in His righteousness.

Anything that adds to the gospel takes away from the gospel. God's faithfulness does not equal prosperity and doing God's work does not require poverty. God sees only our hearts, and He reveals Himself to us in a multitude of ways, many that have nothing to do with prosperity or poverty. God has promised us that He will take care of us and that we need not worry about how He will do it (Matthew 6:25-31). Our responsibility is to seek first His Kingdom and then everything else will be added (Matthew 6:33).

Why did Jesus talk so much about money?

Jesus knows that money is a top competitor for your heart. Whether discussing tithing or generosity, Jesus is not after your money, but He is after your heart. It's not hard to see: many hearts have been led astray from Jesus due to the pursuit of money and possessions. So whenever you see Jesus talking about money in Scripture, He isn't insulting the wealthy or shaming the poor. But He knows that in the fallen world we live in, money is often the security people turn to other than God, so He consistently points to the truth that stuff can't satisfy (only He can!) When we have earthly security in money and we have less reason to depend on Him, it's easier for our hearts to be led astray.

It's *fine* to have money.

It's *dangerous* to depend on money.

It's a *sin* to love money.

How do I know if I am a slave to money?

Bruce Frank, Lead Pastor at Biltmore Church, once shared these questions to consider if you feel you might be a slave to money:

- Do you think/worry about money often?
- Do you always pursue whatever avenue makes the most money?
- Do you care too much about your possessions?
- Are you generous?
- Are you in debt?

But what about _____? Should I feel convicted about _____?

Heads up: We're not the Holy Spirit, and we'll never try to be. Scripture gives us clear guidance, but many times, how we are called to live out His principles will not look exactly the same for each of us. God gives each of us different paths so we can reach more for Him. As you make decisions, you won't always have a specific answer on exactly what you should do. Those are the moments to hit your knees and seek His face. And if He convicts you to do something, your job is to respond to His conviction with obedience. So use His Word to align your mind with His truth; then pray for His wisdom as you live out His commands.

5 QUICK PRINCIPLES TO HELP YOU

FILTER THROUGH CHRISTIAN FINANCIAL ADVICE:

1. Proverbs cannot be cherry-picked. No one saying gives you the whole picture, so approach this book of wisdom literature collectively instead of individually. (That goes for all of Scripture! It's easy to take things out of context, so that's why it's important we read + believe all of it, not just parts of it.)
2. Jesus never talked about wealth without a warning. We should do the same. Again, loving money is what's evil, so you can have wealth and be godly. But as a top competitor of our hearts, we should never speak about wealth without caution.
3. Generosity is for always - not for when there's "enough." Scripture never talks about waiting to be generous until it's wise, but about how we should be generous period. Be generous with little, and be generous with much.
4. God owns it all - not you. The words we use matter because it reveals our true perspective and mindset. When it comes to money (and all of our possessions), see it as God's, not yours. (Take tithing for example. When you view money as God's and not yours, instead of struggling to give him 10%, you get to be amazed that He lets you keep 90%.)
5. Biblical financial advice will grow your faith more than your bank account. At the end of the day, remember the only growth that lasts: growing your faith. All we do should aim to grow our faith - including how we handle our finances. Don't let bank account growth become the bottom line.

Did you know that 16 out of 38 of Jesus' parables deal with money and possessions? 1 in 10 verses in the gospel accounts deal with money. In the Bible overall, there are more than 2,000 scriptures on tithing, money and possessions, which is twice as many as faith and prayer combined.

To view our most recent trainings about money, join the She Works His Way Network and visit the video archives on the website at: sheworkshisway.com/video-archives.

MAKING THE MOST OF YOUR STEWARDSHIP INCOME TRACKER

PURPOSE:

The purpose behind the swHw Stewardship Income Tracker is to serve as a tool to aid you in stewarding God's resources wisely.

OUR CONVICTION:

"Honor the LORD with your wealth and with the firstfruits of all your produce; then your barns will be filled with plenty, and your vats will be bursting with wine." – Proverbs 3: 9-10

CUSTOMIZING YOUR SWHW INCOME TRACKER:

COLUMN A:

You can manage your income streams on a weekly, biweekly, and/or monthly basis by simply updating the dates in column A. It is currently set for Fridays in 2022.

COLUMNS B–D:

Because many of you have multiple income streams, you can use columns B, C, & D to break those out. We recommend you go into cells B6, C6, & D6 and type in the name of your income. Also, you can delete extra columns or add others as needed. Just make sure that the formulas set up don't change. Email us as hello@sheworkshisway.com if you need help.

COLUMNS E–H:

Column E is pre-set to total for your multiple weekly, monthly, and quarterly income streams.

COLUMN I:

Notice column I is based on a 20% tax rate. It is very important for independent contractors, (you are one if you receive a 1099!) that you set back the correct amount to pay the IRS in taxes each year. Click on the link below to find out what % tax bracket you are in. Once you have that #, click on the blue cells in that row and change them accordingly. Existing formula: $(E7*0.2)$ – 20% of your weekly total. Change the (0.2) to a (0.3) if you fall into a 30% tax bracket.

*To find out your tax bracket go to: <https://www.nerdwallet.com/blog/taxes/federal-income-taxbrackets/>

COLUMN J:

Likewise, Column J automatically deducts 10% from your after taxes income. Make sure you understand what we just said. Column J provides you with an after tax number. This is why it is also important to make sure the tax % you are withholding is the correct amount. If your desire is to tithe off of pre-taxed money or if you'd like to tithe more than 10%, these are easy changes that we can make. Email us at hello@sheworkshisway.com for help.

COLUMN K:

Lastly, Column K provides you with a pre-tax number if you'd like help setting aside money for savings. It is currently set to generate a number that is 10% of your weekly total income, (pretaxed). You can of course delete or increase this number based upon your goals and needs. As stewards, it is important to be setting aside money in savings, and this tool can serve as an aid to help you do so.

	A	B	C	D	E	F	G	H	I	J	K
1	SHW Stewardship Income Tracker										
2											
3											
4											
5											
6	DATE	INCOME 1	INCOME 2	INCOME 3	WEEKLY TOTAL	MONTHLY TOTAL	MONTHLY AVG	QUARTERLY AVG	20% TO TAX SAVINGS	10% TO TITHE	10% TO SAVINGS
7	1/7/22				\$0.00				\$0.00	\$0.00	\$0.00
8	1/14/22	\$25.00	\$25.00	\$50.00	\$100.00				\$20.00	\$8.00	\$10.00
9	1/20/22				\$0.00				\$0.00	\$0.00	\$0.00
10	1/28/22	\$100.00	\$100.00	\$100.00	\$300.00	\$400.00	\$100.00		\$60.00	\$24.00	\$30.00
11	2/4/22				\$0.00				\$0.00	\$0.00	\$0.00
12	2/11/22				\$0.00				\$0.00	\$0.00	\$0.00
13	2/18/22				\$0.00				\$0.00	\$0.00	\$0.00
14	2/25/22				\$0.00	\$0.00	\$0.00		\$0.00	\$0.00	\$0.00
15	3/4/22				\$0.00				\$0.00	\$0.00	\$0.00
16	3/11/22				\$0.00				\$0.00	\$0.00	\$0.00
17	3/18/22				\$0.00				\$0.00	\$0.00	\$0.00
18	3/25/22				\$0.00				\$0.00	\$0.00	\$0.00
19	4/1/22				\$0.00	\$0.00	\$0.00	\$33.33	\$0.00	\$0.00	\$0.00
20	4/8/22				\$0.00				\$0.00	\$0.00	\$0.00
21	4/15/22				\$0.00				\$0.00	\$0.00	\$0.00
22	4/22/22				\$0.00				\$0.00	\$0.00	\$0.00
23	4/29/22				\$0.00	\$0.00	\$0.00		\$0.00	\$0.00	\$0.00
24	5/6/22				\$0.00				\$0.00	\$0.00	\$0.00
25	5/13/22				\$0.00				\$0.00	\$0.00	\$0.00
26	5/20/22				\$0.00				\$0.00	\$0.00	\$0.00
27	5/27/22				\$0.00	\$0.00	\$0.00		\$0.00	\$0.00	\$0.00
28	6/3/22				\$0.00	\$0.00	\$0.00		\$0.00	\$0.00	\$0.00
29	6/10/22				\$0.00				\$0.00	\$0.00	\$0.00
30	6/17/22				\$0.00				\$0.00	\$0.00	\$0.00
31	6/24/22				\$0.00				\$0.00	\$0.00	\$0.00
32	6/30/22				\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
33	7/7/22				\$0.00				\$0.00	\$0.00	\$0.00
34	7/14/22				\$0.00				\$0.00	\$0.00	\$0.00
35	7/21/22				\$0.00				\$0.00	\$0.00	\$0.00
36	7/29/22				\$0.00	\$0.00	\$0.00		\$0.00	\$0.00	\$0.00
37	8/5/22				\$0.00				\$0.00	\$0.00	\$0.00
38	8/12/22				\$0.00				\$0.00	\$0.00	\$0.00
39	8/19/22				\$0.00				\$0.00	\$0.00	\$0.00
40	8/26/22				\$0.00				\$0.00	\$0.00	\$0.00
41	9/2/22				\$0.00	\$0.00	\$0.00		\$0.00	\$0.00	\$0.00
42	9/9/22				\$0.00				\$0.00	\$0.00	\$0.00
43	9/16/22				\$0.00				\$0.00	\$0.00	\$0.00
44	9/23/22				\$0.00				\$0.00	\$0.00	\$0.00
45	9/30/22				\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
46	10/7/22				\$0.00				\$0.00	\$0.00	\$0.00
47	10/14/22				\$0.00				\$0.00	\$0.00	\$0.00
48	10/21/22				\$0.00				\$0.00	\$0.00	\$0.00
49	10/28/22				\$0.00	\$0.00	\$0.00		\$0.00	\$0.00	\$0.00
50	11/4/22				\$0.00				\$0.00	\$0.00	\$0.00
51	11/11/22				\$0.00				\$0.00	\$0.00	\$0.00
52	11/18/22				\$0.00				\$0.00	\$0.00	\$0.00
53	11/25/22				\$0.00				\$0.00	\$0.00	\$0.00
54	12/2/22				\$0.00	\$0.00	\$0.00		\$0.00	\$0.00	\$0.00
55	12/9/22				\$0.00				\$0.00	\$0.00	\$0.00
56	12/16/22				\$0.00				\$0.00	\$0.00	\$0.00
57	12/23/22				\$0.00				\$0.00	\$0.00	\$0.00
58	12/30/22				\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
59	Total	\$125.00	\$125.00	\$150.00	\$400.00				\$80.00	\$32.00	\$40.00

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「 S W H W
SHE WORKS HIS WAY 」