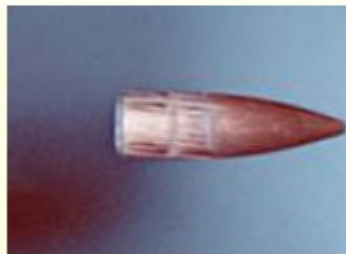


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***CHRISTIANS &  
MONEY:***

***A BIBLICALLY-BASED GUIDE  
FOR YOU AND YOUR FAMILY***

**By Brian Tubbs**

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## **A Personal Note From The Author...**

I am a pastor, writer, and part-time educator. It is a passion of mine to help shine biblical insight into the practical, day-to-day issues you and I deal with in our lives.

There's a lot of debate in Christian circles (and non-Christian circles, for that matter) about money. Some of these debates revolve around the following questions...

- Is it wrong for Christians to gain and/or pursue wealth?
- Is it wrong for Christians to be in debt? If not, how much debt is acceptable?
- Should Christians worry about retirement?
- Should Christians play the stock market?
- Should Christians tithe – or is that an Old Testament thing? If they should, how much? Is it 10%?
- Is it acceptable for pastors, missionaries, and/or other full-time Christian workers to pursue non-ministry employment and/or non-ministry money-making opportunities?
- How much should pastors, missionaries, and/or other full-time workers make in the first place?
- And much, much more!

To address these questions, I wrote this ebook. For those of you new to “ebooks,” an ebook is a downloadable, electronic booklet – usually much shorter than a regular book. I encourage you to read it, and email me your thoughts through my author’s email link at [Suite101 Protestantism](#).

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Without further delay....here we go...

## **FOUNDATIONAL PRINCIPLES**

How should Christians handle money? Is it okay for Christians to want to get rich? Doesn't the Bible teach that money is the root of all evil? And didn't Jesus teach his followers to give all they had to the poor? What about debt and spending habits? What lessons can one take from the Bible concerning money?

### **Priority of God's Kingdom**

In his famous Sermon on the Mount, Jesus sets the tone for his ministry and teachings. He tells his listeners to not "lay up treasures on earth, where moth and rust destroy and where thieves break in and steal, but lay up for yourselves treasures in heaven" (Matthew 6:19-20).

He goes on to say that his people should not worry about the future (including their financial future), but should "seek first the kingdom of God" and trust God to provide for their needs (Matthew 6:33).

Clearly, the priority of God's people is (or should be) the kingdom of God. When God's people shift their focus to the things of the earth, they are focusing on that which is perishable and will not last.

## **Rejection of Lust and Greed**

Is it okay for Christians to want to get rich? Taking Jesus' Sermon on the Mount into account, Christians are not to focus their lives around "laying up treasures on this earth." This would indicate that the accumulation of earthly wealth is not to be one's primary goal in life.

In his letter to Timothy, the Apostle Paul places the "love of money" at the "root of all evil" (I Timothy 6:10). While most modern English translations have softened this to say "the root of all kinds of evil," the original King James Version seems to be more accurate to the original Greek.

The "love of money" represents greed - the desire for gain. Sociologists today would be hard pressed to deny that greed and the desire for gain -- for possession - is not at the source of all our social pathologies.

## **Compassion and Love**

Jesus said the two greatest commandments were to love God and love your neighbor. In the context of these commandments, he challenged the "rich young ruler" to "sell all that you have and give to the poor" (Luke 18:22). The young man refused and left Jesus.

Many commentators conclude that this passage sets a works-based standard for salvation or establishes a requirement that one eschew any financial ambitions in order to be a part of the family of God. I disagree.

A more contextual reading of this account takes one back to the Mosaic Law itself, where people were told to have "no gods" before Yahweh. Jesus correctly identified riches and wealth as the rich young ruler's ultimate "god" and, therefore, the young man's barrier to God.

The Bible teaches that a person must fully and passionately love God and his or her fellow human beings. This means putting personal wealth on the back-burner of one's priority list, and instead extending love and compassion to those around him or her.

### **Stewardship**

Money is, however, a reality of today - as it was a reality of Jesus' day and Moses' day. Money is a possession, a tool. And thus it falls under the same general stewardship principles found in the Scriptures. We are responsible before God for all that which is under our care.

So, with the preceding foundational principles in mind, let us address some of the specific questions that confront Christians today when it comes to money...

## **WHAT IS MONEY?**

When we think of money, we must understand that it is a tool used for the exchange of goods and services. We should not make it more complicated than that. Money is a tool for exchange.

Without coinage or currency, societies resort to barter. For example, a farmer may offer a portion of his crop in exchange for medical care for his family. When he does so, that crop portion becomes essentially the same as money.

Of course, the earliest and best known form of barter is labor. Adam Smith said, "Labor was the first price, the original purchase-money that was paid for all things."

What is typically the case now is that we labor for money – and then we use money to acquire the goods and services we need or desire.

## **HOW PEOPLE GET WEALTHY**

Throughout all of human history, some form of barter or money exchange has been in place to facilitate the exchange of goods and services.

Those with access to the most money or the most goods to barter with held the most power and influence over the marketplace and enjoyed the greatest level of comfort and security.

In the Bible, some of the richest individuals were landowners and/or sheep-herders. Examples include Job, whose property and livestock gave him wealth and status.

This was the case with nation-states as well as with people. The reason that the Egyptian empire became enormously wealthy and powerful was its access to the Nile River. And, during the regional famine mentioned in Genesis, Egypt became even more powerful when neighboring tribes and nations came to barter for or purchase the grains that Joseph stored up in prophetic anticipation of the famine.

Of course, the richest man in the Bible was King Solomon, who presided over the united kingdom of Israel at its economic and political zenith. We know, from the Bible, that Solomon accumulated his wealth, because God granted him wisdom. Yet we often skim over that, thinking that God simply threw in riches as a bonus.

In reality, Solomon was able to acquire wealth BECAUSE God granted him wisdom. God didn't drop money on Solomon like He dropped food on the Israelites, during their

journey from Egypt to the Promised Land. No, Solomon earned the wealth – through hard work AND, most significantly, SMART work. Or WISE work.

The book of I Kings explains how Solomon and Israel got wealthy. Solomon's father, David, had cleared the way by defeating the Philistines. This gave Israel access to the sea.

Solomon then proceeded to build a substantial fleet of trade ships and forge an alliance with the Phoenicians to help bolster his fleet. In addition, Solomon established significant inland trade routes throughout the Middle East.

With trade rolling and the Philistine threat gone, the gold poured in. Israel became immensely wealthy. According to I Kings, Solomon received 666 talents of gold annually – and this did NOT include the tribute and gifts he received.

It is difficult to determine modern equivalence, but one commentator in the late 1990s claimed \$174 million based on the average value of gold in 1998.

Another commentator, writing several years later, estimated Solomon's annual take at being roughly \$500 million.

Whatever the equivalent amount, we know that Solomon was raking in the dough! If he were living in modern times

and were as successful proportionately speaking, he would be in the same category as the Big Boys and Girls – right up there with Bill Gates, Warren Buffett, J.K. Rowling, etc.

But that's Solomon, you might be thinking. What about now? What about us?

Wealth is essentially acquired in the same way it always has been. The specifics may change, but the principles remain the same.

The people who become wealthy are those who have the best ability and system of providing the products and services most in demand.

### **IS IT WRONG TO DESIRE MORE MONEY?**

In his third epistle, John conveys to Gaius his wish "above all things" that he may "prosper and be in health, even as [his] soul prospers."

This gracious wish, expressed as a greeting from one friend to another, implies very strongly that the Apostle John (under the inspiration of the Holy Spirit) saw nothing wrong (at least not inherently) with prosperity.

Lest you think I'm reading too much into a greeting, we need to consider the opposite of prosperity – and how that has played out in Scripture.

The direct opposite of financial prosperity is poverty. And the Bible provides some stark and painful examples of poverty and deprivation.

In the book of Nehemiah, we see the people of Jerusalem suffering in misery and despair, because their walls were in ruins and the gates burned up. Jerusalem was therefore incapable of civil order or economic self-sufficiency.

The people of Jerusalem were so desperate, that some families were selling their children into slavery, so they could eat!

Because of this horrific suffering, God moved Nehemiah to rebuild the walls around Jerusalem! When he did, Jerusalem was able to get back on its feet. Nehemiah rebuilt the wall, so the people of Jerusalem could rebuild their lives.

Everything I said in the introduction about putting God first and letting Him provide for our needs is true. The Bible is clear that we are not to be consumed by greed or worry over money. Yet many Christians read these verses to mean that we are to be passive victims in the face of hardship and challenge.

Yes, Paul calls us to contentment. But contentment doesn't mean passive satisfaction. It means that we submit

to God's will, rely on His timing, and are able and willing to worship Him and rejoice in Him no matter our circumstances.

For instance, Paul and Silas were singing praises to God, while chained in a Philippian dungeon! *That* is contentment.

But many Christians think that contentment, with respect to money, means that we should passively accept financial hardship and difficulty – and not strive to better ourselves.

It is **not wrong** for Christians to earn, possess, or desire more money.

If it were wrong, why did God allow great Old Testament figures like Joseph and Job to ultimately acquire great wealth?

What's more, in the New Testament, the Apostle Paul, while counseling contentment to young Timothy, nevertheless acknowledged the need to provide for one's "food and clothing" (I Timothy 6:8).

There's also the book of Proverbs, which contains numerous wisdom sayings concerning work, provision, and wealth.

Earning money is not wrong. And recognizing the fact that your family might need extra money is not wrong. What

we need to watch out for is elevating money higher than it should be on our priority list.

The ethic that Scripture teaches (and the one that we should bear in mind when it comes to money – or any other area of our lives) is....God first, other people second, and yourself last.

As a child, I remember learning it this way...

**J - O - Y**

**J**esus

**O**thers

**Y**ou

With that order in place, there are scriptural principles of hard work and stewardship that should be brought to bear in one's daily living, including the need to and ability to earn money.

I must pause, however, and make something very clear. We ARE called to submit to God's will. And God does lead some people into sacrifice and perhaps even poverty – even if only for a season. Jesus, for example, never accumulated

wealth during his ministry. And Job lost everything that he had (though he got it back later – and tenfold!).

Some are called to poverty, just as some are called to celibacy. So, if God has called you into that situation, then it IS wrong for you to work your way OUT of that situation – contrary to God's leading. HOWEVER...

Don't assume that, just because you are financially strapped, that God has destined you to be that way for the rest of your life! Don't ASSUME God's plan for your life. Ask God for His guidance and His will.

What's more, you can ask God for what YOU want. Of course, you have to be willing to hear "No," but you can ask. Paul makes this clear, when he tells us to "let our requests be made known unto God."

So, if you need more money, you need to clearly determine WHY you need or want the money, and then present those issues to God. Peter tells us to "cast all our cares" on God. That includes our money cares.

Submit to God in prayer. And then do what you can to better your situation. Nehemiah prayed and then went to work, while he waited on God. We see this, because once Artaxerxes opened the door for Nehemiah, Nehemiah was ready with a plan.

So, do what you can, as you pray and wait on the Lord for guidance.

It is NOT wrong to desire more money. It's wrong to push God off the throne in your life.

## **IS IT WRONG FOR PASTORS OR MISSIONARIES TO DESIRE MONEY OR TAKE EXTRA WORK FOR MONEY??**

This is a question that will only apply to some of my readers. But since it applies to me 😊 and since it comes up in some discussions I've been in (both offline and online), I will address it.

There are some churches that believe that pastors should only make a small amount of money – basically a livable wage. That anything beyond “livable” is unnecessary and unscriptural.

These churches naturally believe that a pastor should never be rich.

Some churches even go so far as to argue that a pastor should never go after sources of income outside of their full-time ministry work.

I've even heard some Christians argue that pastors should not take out health insurance or anything like that, because “God will provide.”

All of this represents shallow thinking and poor biblical exegesis.

In I Corinthians 9, Paul makes clear that a pastor or elder (the terms are interchangeable most of the time) should be supported in their work. "Those who preach the gospel should live from the gospel," he writes.

In his first letter to Timothy, Paul affirms that a laborer is "worthy of his wages" and says that the "elders who rule well" (those pastors and overseers who are doing a good job) deserve "double honor."

Honor means value. It is where we get the word "honorarium." Thus, when Paul says that an excellent pastor is worthy of "double honor," he means that he is worth twice as much as you might normally pay him!

Is it wrong then for pastors to make a good salary? Not according to Paul. In fact, if the pastor is doing an excellent job, then the church would be encouraged to estimate the pastor's market value or reasonable compensation – and double it!

I'm not suggesting that all churches can do this. I'm simply pointing out that Paul encourages churches to reward their pastors financially for a job well done!

And I should add that there are other ways to compensate a pastor – and extend to him “double honor” – than simply raising his pay. Church families can provide occasional meals, regular babysitting, and/or other ways of expressing their love and appreciation.

And even if the pastor isn't doing an excellent job, the “laborer is still worthy of his wages” – so long as he can still be classified, of course, as a laborer. Paul is not saying that a church must carry a pastor who is derelict in his duties.

What about other sources of income for the pastor? Well, not all churches are able to support a pastor full-time. Many churches can only partially pay their pastors, and in this case, Paul's tentmaker example comes to mind. In Acts, we see that Paul supplemented his work through tent making.

Accordingly, many pastors have to supplement their labors in the Gospel with secular pursuits.

The key is that a pastor cannot become money-hungry. Once a pastor starts to pursue wealth over the kingdom of God, he loses his legitimacy as a pastor. Paul and Peter both address this in the context of pastoral qualifications and responsibilities.

## WHAT ABOUT DEBT?

One of the most frequent exhortations from Scripture is the warning against [debt](#). In Proverbs, the reader is warned that the "borrower is servant to the lender." And in Paul's letter to the church at Rome, he tells them flatly: "Owe no man anything." (Romans 13:8).

If you're not familiar with Christian financial counselor and radio host **Dave Ramsey**, you need to check him out. Just follow this [link](#).

Some commentators interpret this as "pay your bills on time." In other words, if you pay your bills (including your credit bills), then you're not really in debt.

I personally see this as a very tenuous interpretation. A much more logical understanding is the straight-forward one...

### **Don't get into debt**

Now, I say that as one who has some debt. So, I'm not holding myself up as being "holier-than-thou" or judgmental. I understand.

But remember...the Bible's meaning isn't based on our comfort level or our personal practice.

While many (dare I say most?) Christian families in

America are in debt, I think we (as Christians) should set a goal of being debt-free.

In other words, you may not be debt-free now or even see a “light at the end of the tunnel,” but you can set a goal. With respect to debt, your goal should be financial freedom. That means being debt-free.

And that means governing your life according to principles and discipline. Author, publisher, and TV personality Mary Hunt says: “Debt-proof living is a principle-based system of money management. That is just the opposite of an emotionally-based system where financial decisions are made impulsively, based strictly on feelings and desires.”

It isn't just a Money Thing. People in general tend to live their lives – driven by emotion and feelings. People's sex lives, political views, buying habits and money handling, and much more are almost always driven by feelings and desires.

The Bible, in fact, teaches us to be more like Mr. Spock. Well, not exactly, but Spock was onto something. If you're not a *Star Trek* fan, you'll have no clue what I'm talking about.

For those that need a refresher or who are clueless, Spock was the half-Vulcan science officer on board the *USS Enterprise*, commanded by Captain James T. Kirk. Kirk and

especially *Enterprise* medical officer Dr. McCoy represented human emotion and drive, whereas Spock worked to suppress his human side and elevate the Stoic-like virtue of logic – long enshrined into Vulcan society.

Kirk and “Bones” McCoy were always playing off Spock’s “cold” and mathematical logic. And it worked. The character chemistry made the show!

But there’s something that Christians can learn from Spock. He was onto something. While God doesn’t want us to become cold calculators, He does want us to be principle-driven and (specifically) doctrinally-driven.

The early church continued “steadfastly in the apostles’ doctrine...” We are to build our lives around doctrinal principles – around the commandments and teachings of God. Not around emotion and feeling.

When it comes to money, you should immediately see the value (pun intended) of this approach. Rather than pursuing our desires and wants, we bring biblical principles and doctrines to bear in our finances. And this really is what those verses about contentment and the love of money are getting at.

You see, if we pursue money, so that we can appease our own lusts, then we are serving “mammon” (as Jesus says in the Sermon on the Mount). We are serving money. That is

greed. That is sin.

And debt is usually a human consequence of that sin. While some debt (like your mortgage and/or student loan) may be planned and arguably routine or expected in our day and age, credit card debt is quite often the result of self-centered and emotionally driven buying habits.

Sometimes, it isn't just naked greed. But rather convenience. Having a credit card is very convenient.

But with its advantages comes also its disadvantages. Since you can always buy things without carrying cash around, you are always tempted to buy something that you come across.

### Some Credit Card Tips

**Get organized** - Look at your credit card records to have a better idea of your spending. Be sure to double check the records for errors and ensure its accuracy. A good example would be to find out if you have outstanding debts that should not be there as well as the accuracy of the listing of your former and present address.

**Evaluate your credit card** - Go over your recent credit card records and look at the interest rates. Some credit card companies have promos wherein they offer lower interest rates for a period of time and this promo may already be over yet you have no idea and are already paying at a higher

interest rate. Also take note of the membership fee which they charge annually since some have very high membership fees. Consider cancelling this if you are not using it frequently.

**Pay on time** - It is important to pay your bills on time since it can have a negative effect on your credit record or rating. You will also be able to avoid getting charged because of not paying on time. Try asking the credit card company to remove the overdue charge if you have forgotten to pay it on time for the first time.

**Manage your debts** - If you see that you have more debt than what is comfortable, think ahead and plan out how you will repay it or at least reduce your debt. Devise a way to pay more than what is required of you so that you will have a reduced payment schedule. Prioritize the card that has the highest interest rate. Do not bring your credit card always when you go around since temptations abound.

**Don't bite more than you can chew** - As the saying "don't bite more than you can chew" goes, do not spend more than you can afford. True, a beautiful gold bracelet may be enjoyable to wear but its price tag may mean paying a lot for the next months. If you are bent to save money when using your credit card, unnecessary items like jewelry and the like should be at the bottom of your considerations.

## SHOULD CHRISTIANS PLAN?

Answer: YES.

It never ceases to amaze me the number of Christians who shy away from planning – for spiritual or biblical reasons!

These ‘no-plan’ Christians seize on biblical phrases like “walk by faith and not by sight.” And from them, they conclude that the Bible’s calls to prayer and contentment mean that we shouldn’t plan or set goals for the future. That’s **nonsense!**

Planning is a ***common-sense*** exercise that is seen throughout the Scriptures, from Jesus’ reference to “counting the cost” in one of his parables to Nehemiah determining the materials and resources he needed to rebuild the walls around Jerusalem. It’s foolish not to plan!

So, let’s start with the most basic form of planning, when it comes to money. Let’s talk budgets! You need one.

Don’t “wing it” with your finances. If you do, you’ll wind up (more than likely) in debt and (almost certainly) further away from your financial goals as you proceed through life.

A budget is basically a money plan, outlining your financial goals. Having a budget, you can well establish and regulate funds, set and achieve your financial objectives, and make advance decisions as to how you want your finances to

function well for you.

The main idea in budgeting is for you to put aside a certain amount of money for expected as well as unexpected costs.

Simply put, budgeting means an estimation of monthly home expenses basing it on previous expenses and bills.

The initial step to take in budgeting is to find out how far your salary will go. Define fixed expenses like car payments, home rental, insurance, etc. Likewise follow up your expenditures thoroughly for a month so you can discover and understand where your funds are going. Through proper determination of your “spending patterns,” you can immediately identify solutions for effective budgeting.

For instance, when you have a steady monthly income of \$4,000, you should subtract all your identified monthly bills from that income.

Other bills can be assessed and then subtracted from the amount of your income. The balance that remained after fixed costs can now be your budget in the household.

### **FIND SAVINGS**

Before you consider ways to add to your income, let’s find out where you can save. Saving is made possible when you spend less than what you earn.

How does one save? If you’ve carefully budgeted your

expenses, you can determine which are necessary and which are “luxury” or optional. You can then make some decisions about where and if you can cut back on your spending.

One thing you need to guard against is impulse buying or the run-of-the-mill wasteful buying. For instance, do you really need that \$5 latte at Starbucks?

You should also look at your “needs” – and see if some better planning can help you save money. For example, are there ways you could [save money on gas](#)? If you strategize your monthly driving a bit better and/or explore options with carpooling, telecommuting, etc., then perhaps so.

*\*\*For a free ezine to help you save on gas, [click here!](#)*

## **SHOULD YOU TITHE?**

Answer: YES!

From the pre-mosaic Old Testament through the book of Acts and Paul’s epistles, the Bible teaches giving! As a Christian family, you are supposed to give to the Lord’s work...period.

In his first letter to the church at Corinth, Paul asks the members of that congregation to “set aside a sum of money” in relation to their income for the Lord’s work.

Before we address what the sum or percentage should be, let’s agree on a foundational principle. If God is God, and

if Jesus is Lord of your life, then He is entitled to everything you have! That's right. Not 10%. Not 5%. Not 50%. But 100%! God is entitled to all of it. All of your money. All of your possessions. Everything.

Note that I say "God" and not your local church or pastor. **GOD** is entitled to everything you have.

So...first question...are you submitting your life to God? If you're not submitting your finances to God, then you are NOT submitting your life to Him.

Okay, now what about the church? God has chosen to work through His church...at least institutionally speaking. The church is His institution. And He has chosen to organize it locally.

Thus, you are to (as Paul says) set aside a portion of your income to give to the church – in order to further the work of the Lord. Not ALL of you income goes to the church, of course. But ALL of your income should be put on the altar before God in prayer.

What portion? Let's agree that your personal opinion, comfort, or what-not has nothing to do with this answer. We are to be doctrinally-driven, and not feelings-driven. Thus, if you believe a certain percentage is too high or unfair, that is irrelevant to biblical truth. What matters is what God **says**, not what you feel or think or believe.

What does God say? Well, the Bible is His primary revelation to us, and the Bible's teachings on giving to the local church are there for all of us to read, study, and obey.

In the Old Testament, even before the mosaic law, Abraham gave a tenth of his income to the Lord. In the mosaic period, the 10% tithe was codified. And the prophet Malachi threatened a curse on those who thought to "rob God" by not paying their tithe.

In the New Testament, there is no indication that the 10% tithe was lifted, HOWEVER the emphasis does shift from Law to Grace and from Head to Heart.

In other words, God looks at the heart. And Paul writes in his second letter to Corinth, "Each man should give what he has decided in his heart to give, not reluctantly or under compulsion, for God loves a cheerful giver."

My personal feeling on this is that the curse is lifted and the threat is lifted. God doesn't want to threaten you into giving 10%, but 10% still (in my strong view, which is based on some fairly intensive study – that I'm only briefly addressing here) serves as a minimal baseline for our giving.

In other words, a Christian should do everything he or she possibly can to set aside 10% of his income for the Lord's work – and the recipient of that 10% should be the local church (not a televangelist or any other entity) that God

has led him or her to fellowship with.

If the Christian cannot give 10%, then he or she should prayerfully set a goal (and sincerely commit to it) of reaching a giving level of 10% as soon as possible. And, in the meantime, that Christian should make up the difference in other ways, such as in his or her time. Remember the barter system?

Of course, many Christian families are financially able to give much more than 10%, and they should do so. God looks to the heart.

### **HOW TO ADD TO YOUR MONTHLY INCOME?**

Once you've prayerfully established that you're being the best steward you can be with the money you have, it's now time to look at adding to your bottom line.

We've already seen that it's okay to desire more money. The key is to make sure that you SINCERELY and PRAYERFULLY submit your desires to the Lord – and be willing to hear “no.” What's more, you are to follow His leading.

Within that context, it is perfectly acceptable (and the book of Proverbs would say “wise”) to look for ways to increase your income, so you can better provide for your family.

Your goal then is to earn [extra monthly cash](#), so you can

get on top of your financial situation.

Here are a few ideas...

- Offer to mow lawns, rake leaves, and/or shovel snow for those living in your neighborhood (and in the surrounding neighborhoods - time permitting). Distribute flyers to advertise your services.
- Offer to baby sit, elder sit, or house sit for your neighborhood. Distribute flyers to advertise your availability.
- Contact your local newspaper to see if they pay for freelance reporting. Offer to cover local events, such as sporting events, for a fee.
- Get as much stuff together as you can and hold a yard sale – or sell it on Ebay.
- Explore ways you can increase your pay at work, either by adding to your workload or getting a promotion. In the meantime...position yourself for a raise by INCREASING your value at work. Work harder. Be more dependable. Stop gossiping. Take an “ownership” and “team player” perspective. Be creative and be passionate about your employer. Do these things...and your value to the company will grow. That puts you in a

position to later ask for a raise.

*\*\*For more ideas on adding to your monthly income, start following my blog [here](#).*

- You should also consider an Internet business. If you're a beginner or relatively new, then order the [Easy 1234 Profit System](#). You can buy it at [this link](#) for the price of a cheap lunch!

### **WHAT ABOUT GAMBLING?**

Simple and Quick Answer: Don't! You foolishly waste money by gambling. Rather than invest several dollars in week in lottery tickets (or even more if you're playing slot machines!), why not invest it in a savings or money market account? The money then stays with you – and can earn interest.

### **WHAT ABOUT THE STOCK MARKET?**

The stock market is not necessarily the same as 'gambling,' although it can be the same – depending on how one approaches it.

The key is to be a patient, informed, and (yes) prayerful investor. If you want advice on the stock market, I'm not the

person to talk with. There are plenty of resources available to help you.

## **SUBMISSION TO GOD**

The bottom line in ALL this is that the people of God are commanded to submit to God. If a person puts his or her dreams and desires ahead of God and God's principles, it leads to idolatry and greed. If one submits his or her desires to God, it leads to wisdom and contentment.

As the Apostle Paul tells Timothy: "Godliness with contentment is great gain" (I Timothy 6:6).

Best wishes to you!

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### **Recommended Resources**

***Gas Money Ideas*** – a Free Ezine to help you save money on gas or make a little extra \$\$ toward gas.

<http://www.gasmoneyideas.com>

***Extra Monthly Cash*** – a blog with continually updated tips, suggestions, links, etc. to help you add a little extra \$\$\$ each month to your bottom line.

<http://www.ExtraMonthlyCash.com>

***Easy 1234 Profit System*** – a simple, straightforward, step-by-step guide on how to make money on the Internet. Highly recommended – and cheap!

<http://www.ExtraMonthlyCash.com/1234.htm>