# English Transcript
# Biblical Principles for Giving
# Lesson 5: Developing a Giving Plan

Welcome back to Biblical Giving Principles Lesson 5. In this lesson we will briefly discuss some principles for establishing a budget that prioritizes giving with an eye toward an eternal perspective. Please turn to page 23 in your handout. What we will discuss first is not in your handout.

To establish a giving plan, the first step is to develop a budget that identifies all your income and expenses. You need an honest assessment of where you are before you can develop a plan for how to get to where you want to be. Before we continue, there are a few myths about developing and living on a budget that we should highlight.

- **Myth:** Budgeting takes too much time.
  **Fact:** A monthly zero-based budget can be set up in less than 30 minutes. The are apps available that will help with this.
- **Myth:** I can just budget in my head.
  **Fact:** If it is not written down, it is not a real plan. A zero-based budget gives every dollar a job and helps you avoid overspending.
- **Myth:** A budget is restrictive.
  **Fact:** A budget is not restrictive, it provides freedom. It lets you spend in a way that is focused on what matters most.

Here are a few benefits of living on a budget.

**1. Living on a budget helps you control spending and avoid overspending**
A budget gives you a clear picture of your income and expenses, so you can track where your money goes each month. This visibility helps you spot unnecessary or excessive spending, and redirect funds toward essential needs, giving, debt repayment, and savings.

**2. Living on a budget builds an emergency fund and prepares for unexpected costs**
By setting aside a portion of your income each month, budgeting ensures you have a financial cushion for emergencies like medical bills, car repairs, or job loss. This reduces the risk of going into debt when unexpected expenses arise.

**3. Living on a budget supports financial goals and long-term planning**
Budgeting allows you to allocate money toward specific goals—whether it is giving toward kingdom priorities, saving for education, paying off debt, or funding retirement. By consistently setting aside funds, you can reach these goals faster and stay on track with your financial plans.

In short, budgeting gives you control over your money, protects you from financial shocks, and helps you work toward a secure financial future.

Let us consider the principles that we have highlighted in this course.

1. Maintain an eternal perspective – As a Christ-follower, we are called to use our material possessions, and all our lives, to do God's kingdom work in this world. We are not focused on storing up treasures on earth but rather laying up treasures in heaven.
2. Continually remind yourself that God owns it all! We are managers not owners. When developing your budget, ask yourself, "How does God want me to spend and invest His money?"
3. Allow the principles of the Old Testament tithe to teach us about New Testament grace-based giving in response to the person and work of the Lord Jesus.
4. Review the biblical giving principles from 2 Corinthians chapters 8 and 9 monthly to help guide the management of your finances.
    a. Give yourself first to the Lord as a living sacrifice.
    b. Give prayerfully and intentionally – decide in your heart what to give.
    c. Give proportionately based on your income.
    d. Give willingly.
    e. Give cheerfully.
    f. Give sacrificially.
    g. Give consistently.
    h. Give worshipfully.

On page 23 in your handout, I included five basic planning principles for financial health. We could make this much more complex, but these are the basics.

1. Spend less than you earn.
2. Avoid the use of debt.
3. Maintain an emergency reserve.
4. Set long term goals.
5. Believe that God owns it all.

**Wise Use of Income**

1. Develop a budget considering these five basic budgeting principles.

2. Prayerfully seek God's direction regarding your finances (Proverbs 3:5-6).

    *Trust in the Lord with all your heart and lean not on your own understanding; in all your ways submit to him, and he will make your paths straight.*

3. Learn to be content (Philippians 4:11-13; Hebrews 13:5).

*I am not saying this because I am in need, for I have learned to be content whatever the circumstances. I know what it is to be in need, and I know what it is to have plenty. I have learned the secret of being content in any and every situation, whether well fed or hungry, whether living in plenty or in want. I can do all this through him who gives me strength.*

*Keep your lives free from the love of money and be content with what you have, because God has said, "Never will I leave you; never will I forsake you."*

4. Learn to avoid coveting (Exodus 20:17).

*"You shall not covet your neighbor's house. You shall not covet your neighbor's wife, or his male or female servant, his ox or donkey, or anything that belongs to your neighbor."*

5. Do not determine your lifestyle by comparison to others (1 John 2:15-17).

*Do not love the world or anything in the world. If anyone loves the world, love for the Father is not in them. For everything in the world—the lust of the flesh, the lust of the eyes, and the pride of life—comes not from the Father but from the world. The world and its desires pass away, but whoever does the will of God lives forever.*

6. Freely enjoy whatever you spend in the Spirit (1 Timothy 4:4-5).

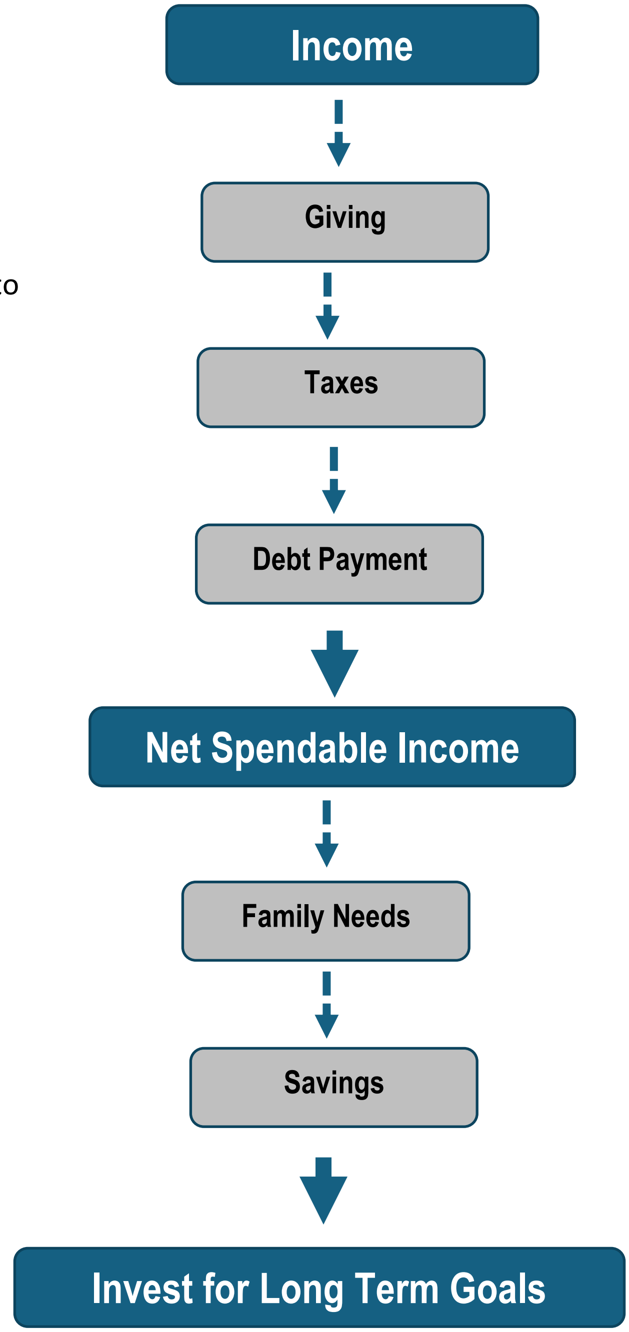
*For everything God created is good, and nothing is to be rejected if it is received with thanksgiving, because it is consecrated by the word of God and prayer.*

7. Try to live within your means (1 Thessalonians 4:9-12).

*Now about your love for one another we do not need to write to you, for you yourselves have been taught by God to love each other. And in fact, you do love all of God's family throughout Macedonia. Yet we urge you, brothers and sisters, to do so more and more, and to make it your ambition to lead a quiet life: You should mind your own business and work with your hands, just as we told you, so that your daily life may win the respect of outsiders and so that you will not be dependent on anybody.*

8. Do not be conformed to this world (Romans 12:1-2).

*Therefore, I urge you, brothers and sisters, in view of God's mercy, to offer your bodies as a living sacrifice, holy and pleasing to God—this is your true and proper worship. Do not conform to the pattern of this world, but be transformed by the renewing of your mind. Then you will be able to test and approve what God's will is—his good, pleasing, and perfect will.*




**Developing Budget**

- First identify all your income and expenses.
- What is your surplus or shortfall?
- Once you work through these steps, you will establish a giving amount that is proportionate to your income. This amount will grow over time. Your giving will be the first item in your budget.
- Identify your required payments (taxes and debt payments).
- You will then quantify your "Net Spendable Income."
- Identify your monthly/quarterly/annual family expenses.
- Identify an amount to begin saving each month.
- What remains is what you can invest in Long Term Goals.

**Giving Plan**

Consider three categories for giving:

1. Proportionate giving: the "*should give*" level is the amount that is in keeping with your income. 10% is a good place to start if you work this into your budget.
2. Planned giving: the "*could give*" level is the amount to give if you sacrificed something. We should not give that which costs us nothing! We learn this from King David.
3. Pre-committed giving: the "*would give*" level is the amount to give if the Lord blesses with additional resources.

If we have less income than expenses, we have at least two options.
1. Find ways to increase income. Develop new skills to get a higher paying job. Find additional sources of income.

2. Reduce spending. What expenses can be reduced or temporarily eliminated.

We will close this lesson with several quotes that speak to the heart of giving, generosity, and stewardship:

- **"You can always give without loving, but you can never love without giving."** – Amy Carmichael
- **"The more you give, the more comes back to you, because God is the greatest giver in the universe, and He won't let you outgive Him."** – Randy Alcorn
- **"God gives us things to share; God doesn't give us things to hold."** – Mother Teresa
- **"The only things we can keep are the things we freely give to God."** – C.S. Lewis
- **"If you can't feed a hundred people, then feed just one."** – Mother Teresa
- **"Live simply so others may simply live."** – Mother Teresa
- **"God doesn't look at just what we give. He also looks at what we keep."** – Randy Alcorn
- **"Christian giving is to be marked by self-sacrifice and self-forgetfulness, not by self-congratulation."** – John Stott
- **"A lack of generosity refuses to acknowledge that your assets are not really yours, but God's."** – Tim Keller
- **"The measure of a life, after all, is not its duration, but its donation."** – Corrie Ten Boom
- **"God has a way of giving by the cartloads to those who give away by shovelfuls."** – Charles Spurgeon
- **"It's what you sow that multiplies, not what you keep in the barn."** – Adrian Rogers
- **"Generosity is impossible apart from our love of God and of His people. But with such love, generosity is not only possible but inevitable."** – John MacArthur
- **"Those who give much without sacrifice are reckoned as having given little."** – Erwin Lutzer
- **"There are many hearing me who now know well that they are not Christians because they do not love to give. To give largely and liberally, not grudging at all, requires a new heart."** – Robert Murray McCheyne
- **"My take on tithing in America is that it's a middle-class way of robbing God. Tithing to the church and spending the rest on your family is not a Christian goal. It's a diversion. The real issue is: How shall we use God's trust fund - namely, all we have - for His glory? In a world with so much misery, what lifestyle should we call our people to live?"** – John Piper

These quotes reflect a biblical view of giving as an act of gratitude, trust, and obedience, rooted in the belief that all we have comes from God and is meant to be shared.

As we conclude this course on Biblical Giving Principles, summarize your most important learnings and explain why. Use the space on page 24 in your handout to write down your thoughts.

Prayerfully consider what changes you will make to begin giving to support your local church, your community, and even God's work in other areas and nations.

Thank you for completing this course. We look forward to you joining us for another of our GTN core curriculum courses.