



KINGDOM *FINANCE*[®]



STEWARDSHIP INTRODUCTION

Kingdom Finance is a program created by The Vineyard Church that was birthed out of wanting to help people develop an intimate relationship with God by teaching them strategies to help steward their time, talent, and treasure in the most effective way. This course was developed to help you create a budget, get out of debt, save for the future, and most importantly, to learn God's best for your life when it comes to finances.

No matter where you are today, God has a plan for your future, and this course will help align your life to God's best plan as you come under his umbrella of blessing and provision. We have seen countless lives changed through this program and many miracles occur as people submit their finances to the Lord. We are so excited for your journey!

Blessings,

Leah Wenger

Executive Pastor

The Vineyard Church of Central Illinois



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CELEBRATING VICTORIES *JOURNAL*

Week One

Week Two

Week Three

Week Four



PRAYER *JOURNAL*

	Prayer Requests	Answers to Prayers
Week Two		
Week Three		
Week Four		

WEEK ONE: Give Freely

Introduction

- God's Best Plan for Our Finances
 - Give Freely
 - Spend Intentionally
 - Save Purposefully
- Reflection Question
 - Growing up, what was your experience with money?

Ownership

- Psalm 24:1

"The earth is the Lord's, and everything in it. The world and all its people belong to him."
- Romans 12:2

"Stop imitating the ideals and opinions of the culture around you but be inwardly transformed by the Holy Spirit through a total reformation of how you think. This will empower you to discern God's will as you live a beautiful life, satisfying and perfect in his eyes."
- Kingdom Mindset
 - Mentioned more times than any other topic in scripture
 - Not owners, but stewards
 - Poverty vs Pride
 - Money itself is not evil - 1 Timothy 6:20
 - Abraham's Wealth - Genesis 13:2
 - We don't trust in money, we trust in God
- Luke 12:29-32

"What I'm trying to do here is get you to relax, not be so preoccupied with getting so you can respond to God's giving. People who don't know God and the way he works fuss over these things, but you know both God and how he works. Steep yourself in God-reality, God-initiative, God-provisions. You'll find all your everyday human concerns will be met. Don't be afraid of missing out. You're my dearest friends! The Father wants to give you the very kingdom itself."

Reflection Questions

1. On a scale of 1 to 10, how much financial stress are you experiencing in your life right now?
2. What financial goals do you have for your future?

Two Sides of the Same Coin

- Generosity
 - Can I trust God?
- Stewardship
 - Can God trust me?

Tithing

- What is tithing?
 - Tithe: one tenth of annual produce or earnings
 - We give the first 10% of our money back to God, through the local church
 - Malachi 3:8

"Should people cheat God? Yet you have cheated me! "But you ask, 'What do you mean? When did we ever cheat you?' "You have cheated me of the tithes and offerings due to me."
- Tithing Testimony
- We give our first fruits
 - Proverbs 3:9

"Honor the Lord with your wealth and with the best part of everything you produce."
 - Exodus 23:19

"The best of the firstfruits of your ground you shall bring into the house of the Lord your God."
 - Deuteronomy 14:22-23
- Heart posture
 - We trust in God, not in money
 - Matthew 6:21

"Where your treasure is, your heart will be also."
 - Proverbs 3:5-6

"Trust God from the bottom of your heart; don't try to figure out everything on your own. Listen for God's voice in everything you do, everywhere you go; he's the one who will keep you on track."
 - We want to be cheerful givers! (2 Corinthians 9:7)
 - Malachi 3:10

"Bring all the tithes into the storehouse so there will be enough food in my Temple. If you do," says the Lord of Heaven's Armies, "I will open the windows of heaven for you. I will pour out a blessing so great you won't have enough room to take it in! Try it! Put me to the test!"
 - Proverbs 3:5-6

"Trust God from the bottom of your heart; don't try to figure out everything on your own. Listen for God's voice in everything you do, everywhere you go; he's the one who will keep you on track."
- Supernatural Blessings
 - Genesis 14:18-20

- 2 Corinthians 9:6
- Luke 6:38
- 2 Corinthians 9:8
 - “And God will generously provide all you need. Then you will always have everything you need and plenty left over to share with others.”*
- Jesus says we should tithe! (Matthew 23:23)

Reflection Questions

1. What experience do you have with tithing? What do you think about tithing as a way to return to God 10% and have him bless the 90%?
2. What does 2 Corinthians 9:8 teach you about God’s plan for your finances?

Action Steps

1. Track your expenses
 - a. Use the spending journal
 - b. Collect every receipt
2. Begin tithing

WEEK TWO: Spend Intentionally

Introduction

- Celebrations
 - 1 Thes 5:11
"Because of this, encourage the hearts of your fellow believers and support one another, just as you have been doing."
- Reflection Questions
 1. What was one major takeaway from our last class?
 2. As you started tracking expenses, what stood out to you? Did anything surprise you?

God's Best Plan for Our Finances

- Give freely
- Spend Intentionally
- Save Purposefully

Stewardship

- Two sides of the same coin
 - Generosity
 - Stewardship
- What is generosity?
 - **Can I trust God?**
 - Giving, under 10%
 - Tithing, 10%
 - Offering, above 10%
- What is stewardship?
 - **Can God trust me?**
 - Taking care of something that is not yours
 - Psalm 50:10-13
"Every animal of the field and forest belongs to me, the Creator. I know every movement of the birds in the sky, and every animal of the field is in my thoughts. The entire world and everything it contains is mine."
- What can we steward?
 - Time
 - Relationships
 - Talents
 - Treasure
- Why is it important to steward well?
 - Parable of the Talents (Matthew 25:14-30)

- Luke 16:10
"The one who manages the little he has been given with faithfulness and integrity will be promoted and trusted with greater responsibilities. But those who cheat with the little they have been given will not be considered trustworthy to receive more."

Reflection Questions

1. Have you heard the term "stewardship" before, or is this a new concept for you?
2. How would you rate your stewardship in this season?
3. What is one area (time, relationships, talent, treasure) that you can improve?

Budgeting

- Luke 14:28-30
"But don't begin until you count the cost. For who would begin construction of a building without first calculating the cost to see if there is enough money to finish it? Otherwise, you might complete only the foundation before running out of money, and then everyone would laugh at you. They would say, 'There's the person who started that building and couldn't afford to finish it!'"
- How do you budget?
 - Income/Expenses
 - Zero Dollar Budget
 - Plan for annual items
 - Plan for variable items
 - His/her categories

Reflection Questions

1. Have you tried to budget before? What was your experience?
2. What do you think about this statement: "Spending money you don't have and increasing debt is like stealing from your future."
3. What are the benefits of planning ahead for gifts, holidays, taxes or insurance? Are there any expenses that have caught you by surprise where planning could have saved you from financial stress?

Action Steps

- Set a spending limit
 - Anything over X dollars, I have to wait 24 hours
 - Pray before making large purchases
- Continue tracking expenses

WEEK THREE: Save Purposefully

Introduction

- 2 Corinthians 3:17
"For the Lord is the Spirit, and wherever the Spirit of the Lord is, there is freedom."

Reflection Question

- What is one positive change you have started as a result of Kingdom Finance? Has your spending improved since you started tracking your expenses?

God's Best Plan for Our Finances

- Give freely
- Spend Intentionally
- Save Purposefully

Principles for Managing Money

- Establish an emergency fund
 - Proverbs 21:20
"The wise have wealth and luxury, but fools spend whatever they get."
 - Proverbs 6:6,8
"Take a lesson from the ants...they labor hard all summer, gathering food for the winter."
 - What is an emergency fund?
 - This is a 3-6 month fund of living expenses.
- Debt Snowball
 - List all debts from smallest balance to largest balance. If two amounts are close, list the one with the higher interest rate first.
 - Pay the minimum payment on every debt.
 - Apply extra toward the smallest debt. Write the new payment down.
 - Pay the new payment until the smallest debt is paid off. Make sure the extra payment is going toward principal, not the next full payment.
 - When the first debt is paid off, celebrate!
 - Take that payment and apply it toward the second smallest debt.
 - Repeat until all debts are paid off.
- Power of compound interest
 - Reflection Questions
 1. Do you have an emergency fund? What steps can you take to create one or add to the one you have? How would an emergency fund benefit you?
 2. How can you use the behavioral science behind the debt snowball or the power of compound interest to benefit your current financial situation?

3. How does this motivate you to replace a current habit with a new, better habit?

Finance Tips

- Loans: Good Debt vs Bad Debt
 - Payday loan
 - Credit card
 - Student loans
 - Car loans
 - Mortgage
- Insurance: for the event that we hope never happens
 - Life
 - Health
 - Auto
 - Home/renters
- Ways to create savings
- Savings vs earning more
- Retirement options

Reflection Questions

1. What goals do you have for saving and retirement?
2. What's one action step you can take this week to make your future self happier, and have the biggest impact on your finances (comparison shopping on insurance, cutting expenses, start/build emergency fund, etc.)?

Action Steps

- Call service providers, credit card companies to lower rates
 - Power company (budget billing)
 - Cell phone company
 - Internet/cable
 - Insurance
- Keep tracking expenses

WEEK FOUR: Living out God's Best for Your Finances

Introduction

- Celebrations
- Reflection Question
 - Were you able to save money by contacting service providers?

God's Best Plan for Our Finances

- Give freely
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Making/Maintaining the Mental Shift About Money

- Romans 12:2
"Stop imitating the ideals and opinions of the culture around you, but be inwardly transformed by the Holy Spirit through a total reformation of how you think. This will empower you to discern God's will as you live a beautiful life, satisfying and perfect in his eyes."

Living a Life of Maximum Impact and Minimum Financial Stress

- Give Freely
 - Tithe (Malachi 3:10-11)
 - Put the Lord first in your life
 - Consider setting up electronic giving of your firstfruits
 - We Worship God When We Give
 - John 3:16
"For this is how God loved the world: He gave his one and only Son, so that everyone who believes in him will not perish but have eternal life."
 - 2 Corinthians 9:6-8
"Remember this—a farmer who plants only a few seeds will get a small crop. But the one who plants generously will get a generous crop. You must each decide in your heart how much to give. And don't give reluctantly or in response to pressure. "For God loves a person who gives cheerfully." And God will generously provide all you need. Then you will always have everything you need and plenty left over to share with others."
- Spend Intentionally
 - Luke 16:10
"If you are faithful in little things you will be faithful in large ones. But if you are dishonest in little things, you won't be honest with greater responsibilities."

- Can God trust me?
- Budgeting (Proverbs 27:23)
 - Create a budget
 - Create a debt snowball
 - Pay off all consumer debt
- Save Purposefully
 - \$1,000 Emergency Fund
 - 3-6 month emergency fund
 - Save for down payment for house

God's Best Plan for Our Finances

- Give freely
- Spend Intentionally
- Save Purposefully

Reflection Questions

1. How has attending this class helped you embrace God's plan for your finances?
2. Are there any biblical principles about money that you're struggling to believe?
3. After capturing many weeks of expenses, do you find there are areas of spending that need more attention?

Action Steps

- Review your goal from week one. What is your plan to meet this goal?
- Build a budget



