

My Personal conclusions (from the Bible) and convictions about giving money at church: Fact: The local church exists to preach the Gospel and make disciples. This requires financial resources to do it whole heartedly.

1. Every Christian (household) should work hard and earn a responsible living to the best of their ability. They should not overwork so as to serve the master of money and put their job ahead of a commitment to attend and belong to a local church.
2. Christians should also be good stewards or managers to spend money responsible with a budget, live modest, save and avoid debt as much as possible. Live “beneath” your means.
3. Christians should give **generously, sacrificially and regularly** to the local church. This is the first place to give.
4. Every Christian should pray about additional giving to other missions or persons in need as the Lord leads.
5. Using a tenth is a good guide. The average person in church gives 2 to 3% and that is unacceptable. The overall average for the church income should be about ten per cent. Some can give more, and should. God honors your commitment to give even if it is 2 pennies, just do it **generously, sacrificially and regularly.**
6. Christians should ask about the local churches spending and budget. If you don't agree with something, ask for a meeting to discuss it. You might help the leadership see a blind spot. If you still do not agree with spending in salaries or ministries, get involved and help in that area with a cooperative spirit to bring about change or improvement. This is your church.
7. Christians should feel a personal responsibility to support the Pastor, staff and ministries that are provided. This should come before your personal discretionary spending such as luxury cars, entertainment, motorcycles, boats and vacations.
8. At the end of the year, every Christian should know what they gave. This may require marking it in an envelope or giving online to track it, but it should **not** be so free spirited that there is no accountability or purpose. The Bible says to give what you have **purposed** in your heart.
9. If you are living beneath your means, barely meet a basic budget, and have no money to contribute, consider volunteering extra time above and beyond what is normal. Ask the church for help if you are in financial need.
10. God doesn't need your money. He requires us to give 100% of everything that we are and what we have to Him.