





The Sound of Generosity

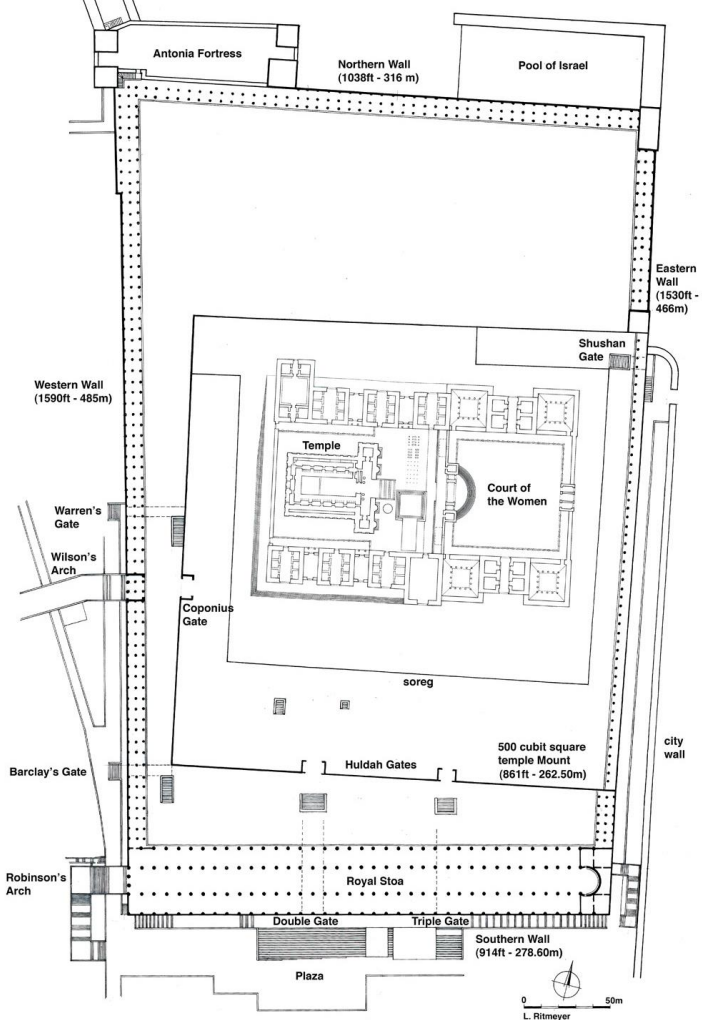
MARK 12

41 Jesus sat down opposite the place where the offerings were put and watched the crowd putting their money into the temple treasury. Many rich people threw in large amounts.

42 But a poor widow came and put in two very small copper coins, worth only a few cents.

43 Calling his disciples to Him, Jesus said, “Truly I tell you, this poor widow has put more into the treasury than all the others.

44 They all gave out of their wealth; but she, out of her poverty, put in everything—all she had to live on.”

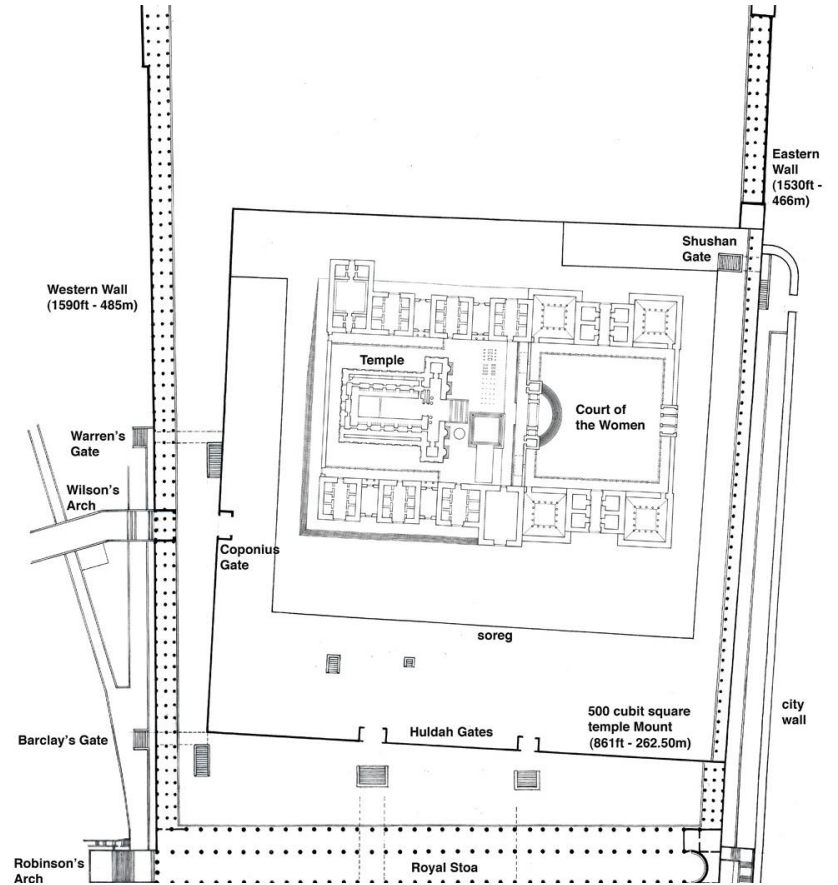
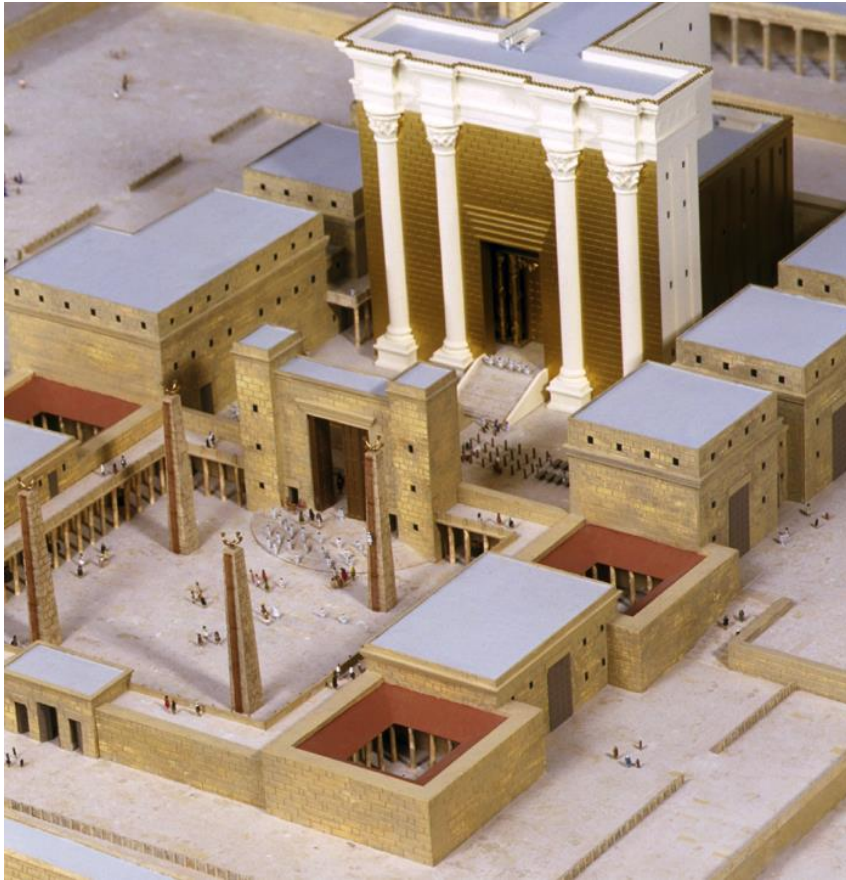


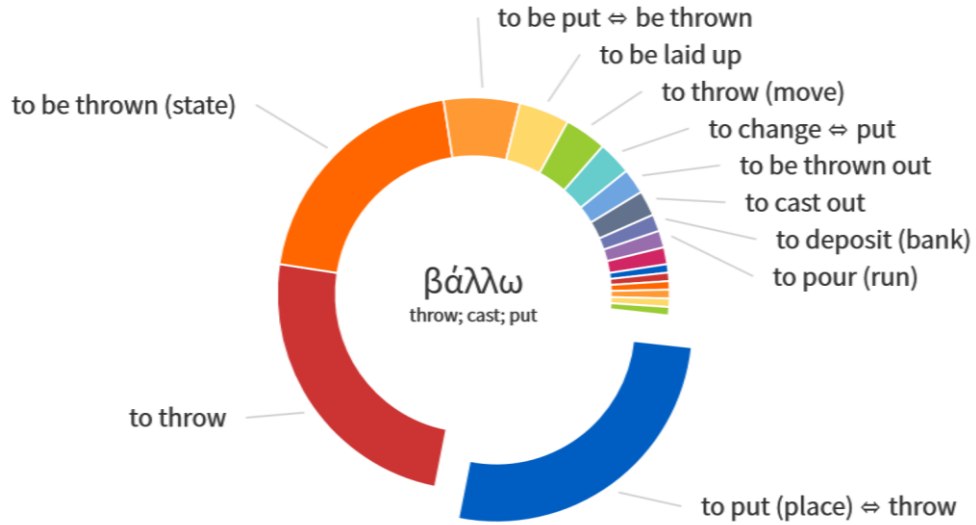
The *Mishnah* records that there were 13 collection boxes in the Courtyard each having a specific purpose. They had curved necks resembling a shofar.



Mishna/Mishnah - Hebrew: “Repeated Study”

- Oldest authoritative postbiblical collection and codification of Jewish oral laws, systematically compiled by numerous scholars (called tannaim) over a period of about two centuries.
- Supplements the written, or scriptural, laws found in the Pentateuch.
- Presents various interpretations of selective legal traditions that had been preserved orally since at least the time of Ezra (c. 450 BC).
- Outcome of intensive study of the Mishna: two collections of interpretations and annotations of it called the Gemara, or Talmud.





Coins of the Gospels

Silver denarius
15 lbs. of wheat



Silver half shekel
2 denarii



Silver shekel
4 denarii



Bronze prutah
1/64 of a denarius



Bronze lepton
1/2 of a prutah





RICH PEOPLE	POOR WIDOW
Threw in	Put in
Large Amounts	Small Coins
Less - spiritual poverty	Put More - spiritual prosperity
Physical Prosperity - Still had more	Physical Poverty - all she had to live on - no more
Greedy	Generous

Short Term \$\$ Goals

- Get out of bad debt
 - Proverbs 22:7 The rich rule over the poor, and the borrower is slave to the lender. NIV



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- Build an emergency fund for unexpected bills
- Save for a car, a down payment for a house, or the vacation

Long Term \$\$ Goals



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- Save towards retirement so you can work for free ... (volunteer!)
 - Proverbs 13:11 'Wealth from get rich quick schemes quickly disappears; wealth from hard work grows over time.' NLT

WHAT is a BALANCE SHEET

- A listing of your Assets and Liabilities
- Your net worth is the difference



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- Give each of those debts over to God.
 - Romans 13:7-8 'Give to everyone what you owe them: If you owe taxes, pay taxes; if revenue, then revenue; if respect, then respect; if honor, then honor. Let no debt remain outstanding ...' NIV

EXAMPLE OF A BALANCE SHEET

BALANCE SHEET

ASSETS	Current Value	DEBTS	Current Value
House	\$250,000	House Mortgage balance owed	\$165,000
Car 1	\$17,000	Car 1 Loan	\$15,000
Car 2	\$8,000	Car 2 Loan	\$10,000
Lawnmower	\$1,000	Student Loans	\$18,000
401K at Work	\$25,000	Credit card debt	\$7,000
Savings Account	\$5,000		
Checking Account	\$1,000		
Furniture	\$3,000		
Jewelry	\$5,000		
Total Assets	\$315,000	Total Liabilities	\$215,000
Net Worth (Assets less Debts)	\$100,000		

WHAT is a BUDGET



- Estimate/Forecast of Income and Expenses over a period of time
- Supports those financial goals you made
- Tracks your finances ... so you can compare budget to actual
- Not a magic pill ... but a great tool

WHY A BUDGET



- Most financial advisors will tell you this is fundamental tool to understanding your finances.
 - Luke 12:42 ‘And the Lord replied, a faithful, sensible servant is one to whom the master can give the responsibility of managing his other household servants and feeding them.’ NLT

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- A budget can identify ... and even better yet ... prevent bad spending habits.
 - Proverbs 21:20 ‘... fools spend whatever they get.’ NLT
- Avoid buying something you really can’t afford, like maybe that fancy car ... or a house that is too big or expensive.
 - Phil 4:12 ‘... 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.’ NIV

EXAMPLE OF A BUDGET

BUDGET EXPENSES			BUDGET INCOMES		
<i>Expenses</i>	<i>Monthly</i>	<i>Yearly</i>	<i>Income</i>	<i>Take Home Pay</i>	<i>Yearly</i>
Giving / Charity	\$650.00	\$7,800.00	John	\$3,650.00	\$43,800.00
Long Term Saving	\$350.00	\$4,200.00	Jane	\$2,850.00	\$34,200.00
Groceries	\$700.00	\$8,400.00	Jane Tutoring	\$650.00	\$7,800.00
Utilities	\$275.00	\$3,300.00	Other	\$0.00	\$0.00
Clothing	\$200.00	\$2,400.00	Other	\$0.00	\$0.00
Going Out / Entertainment	\$250.00	\$3,000.00	Other	\$0.00	\$0.00
Car Loans	\$750.00	\$9,000.00	Other	\$0.00	\$0.00
Gas	\$180.00	\$2,160.00	Total	\$7,150.00	\$85,800.00
Car Repairs	\$100.00	\$1,200.00			
Car Insurance	\$140.00	\$1,680.00	Income less Expenses	(\$150.00)	(\$1,800.00)
John / Mad Money	\$100.00	\$1,200.00			
Jane / Mad Money	\$100.00	\$1,200.00			
Kids Other	\$100.00	\$1,200.00			
Hair Cuts	\$30.00	\$360.00			
Babysitting	\$100.00	\$1,200.00			
Vacation / Travel	\$250.00	\$3,000.00			
Emergency Fund Saving	\$100.00	\$1,200.00			
Mortgage/House Insurance	\$1,500.00	\$18,000.00			
Student Loans	\$200.00	\$2,400.00			
TV / Internet	\$150.00	\$1,800.00			
Home Maintenance	\$250.00	\$3,000.00			
Phones	\$150.00	\$1,800.00			
Property Taxes	\$600.00	\$7,200.00			
Medical	\$45.00	\$540.00			
Miscellaneous	\$30.00	\$360.00			
Total BUDGETED Expenses	\$7,300.00	\$87,600.00			



**Spend less than you make,
and do that for your whole
life**



Tools and Supplies





The Sound of Generosity

- ✓ **God is the owner of everything**
- ✓ **Spend less than you make and do that for your whole life**
- ✓ **God is calling us to faithfulness and not perfection**