Our Family Giving
to God’s Family

Managing God’s Resources for God’s Purposes
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Elmer Towns
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## Cassettes
Dear Church Leader,

Every one of us has a responsibility to God to take care of and properly manage all He has given us — to practice total-life stewardship. We must realize that God owns everything we have; therefore, we must properly manage everything we have, all our resources — time, talent, and treasure.

Have you ever noticed that in Scripture, Jesus spoke more about money than hell; more about money than heaven, and more about money than even salvation! Why? Because in order to make a living, to supply our physical needs, we must have money. Money is a part of life.

Since the church has a responsibility to teach the whole counsel of God, and since everything we possess belongs to God, the church also has a responsibility to teach Christians to properly manage their resources — for God. After all, God is the master of our school work, business decisions, money, time, talents, material possessions, and so forth. He is the owner and overseer of all. We are His servants.

Our Family Giving to God’s Family recognizes that young families today have more difficulty giving to God’s family than older generations do. Why is this? What is the solution? Biblical teaching, biblical priorities, and biblical stewardship of all. Our Family Giving to God’s Family teaches total-life stewardship. It is designed for you to use in teaching your own church family how to manage their resources.

Our Family Giving to God’s Family teaches that the father is the leader of the family. He is the steward who guides in every area. The mother is the manager of the home and the glue that holds it together. And the children’s main responsibility is to learn and grow toward maturity. Parents must practice biblical stewardship in order to positively influence and teach their children and develop good character in them. As a result, the whole family becomes a partnership, properly managing their resources and giving their all to God.

The lessons in this resource packet show how individuals within families can work together as a partnership giving to God’s family and how God’s family is a partnership of many individual families.

As you teach your church family the biblical principles of stewardship and help them learn how to manage their resources, you will encourage them to commit their all to God.

May God bless you and your ministry as you offer your time to teach this series.

Elmer Towns
The church has a responsibility to teach biblical stewardship and to help its families learn to manage or straighten out their finances. Our Family Giving to God's Family is a stewardship campaign to help you do just that. Instead of placing heavy emphasis on church needs, church budget or scriptural exegesis, this campaign teaches biblical principles and shows how to carry out biblical objectives. It is unique in that it helps church families manage their money, time, and resources. When they learn how to properly manage their resources, they will become financially strong. When church families are financially strong, ultimately the church will be financially strong.

This packet is designed to guide you through your own successful, biblical stewardship campaign – one that will impact your member's lives as well as your church life. We recommend that you review the entire packet, listen to these lessons, and study the lesson handout sheets to become familiar with the campaign as your first step in planning Our Family Giving to God's Family. This resource packet includes a planning agenda and calendar, a series of four lessons, a promotion section, and audiocassettes of Dr. Elmer Towns actually teaching the four lessons in his Sunday School class. The four lessons consist of:

1. **Partnership Giving.** This lesson defines stewardship, addresses today's family, and points out a commitment of time, commitment of all possessions, and commitment of treasure, ending in a commitment to biblical stewardship by each family member.

2. **The Father Leads the Family.** This lesson explains the role of the father in family stewardship. It examines how decisions are made in the family – whether the Bible teaches pure democracy, representative government (father and mother only) or whether the father should lead the family to make decisions. It concludes that the father's role is to lead the family in making decisions.

3. **The Mother Coordinates the Family.** This lesson examines the role of the wife and mother in the family budget and the importance of her input in the decision of how much money should be given to the church. She is the “manager” of the home.

4. **The Children Mature through the Family.** This lesson reveals what children need from parents, how parents should be role models, and the importance of stewardship education for children. The way a family trains their children to use money determines the way a family trains their children in character.

Stewardship is the management of God’s resources for God’s purpose. It is managing your resources – time, talent, and treasure. And as good, biblical stewards every individual family ought to give to God's family.
"Providing practical tools for church growth" is the guiding purpose of Church Growth Institute (CGI) in Forest, Virginia (a suburb of Lynchburg). Larry Gilbert, a former businessman in Maryland, began CGI in 1984 as a joint venture with Dr. Elmer Towns, a prolific author, dynamic seminar speaker, and dean of Liberty University's B. R. Lakin School of Religion.

Through its production of organized, logical, and practical resource materials, CGI complements the leadership and ministry of the local church as well as the teaching of seminaries and other higher education institutions. The organization offers reasonably priced books, workbooks, cassettes, videotapes, and related supplies, while it provides services such as seminars to pastors and church leaders.

CGI materials are designed to promote church growth by training leaders and offering ideas and programs that are proven to result in church growth by utilizing the gifts and abilities of all church members. The use of these resources will help churches influence the lost to accept Jesus Christ as their personal Lord and Saviour and lead Christians to maturity.

In everything we do, whether our job tasks, customer service, seminars, or resource material, our goal is to be practical. We want to be helpful to our customers. We want our seminars to be informative. And we want our materials to be easy to use and understand. According to our customers, we have succeeded. With each new product, we continue to press onward to meet our customers' ministry needs.

The team who makes all our products and services possible.
How to Use This Resource Packet

Church Growth Institute wants to make your ministry easier and more productive. This resource packet is designed with that purpose in mind.

Before you start organizing and using the campaign, look over each section carefully and familiarize yourself with the contents of the packet. Everything you need for a successful ministry has been put into a handy reference format.

Our goal is to produce a packet of effective materials to teach and motivate people and to make that packet practical and easy-to-use.

The paper is color coded throughout the packet to make it possible for you to quickly refer to whatever portion of the material you need at a given time.

IVORY: Instructions for use of packet.

YELLOW: Organization of the packet. The yellow tabbed sheets divide major sections. Within major sections are yellow subdividing pages, labeled with the contents of that subdivision.

WHITE: Regular contents, teaching material, general curriculum and information.

BLUE: Suggested copy for rewriting.

PINK: Important copyright information.
Most churches plan their stewardship emphasis at the end of a year, the beginning of a New Year or in the spring, near income tax time. However, any time of year is appropriate to teach total-life stewardship which includes much more than just giving money. To ensure the success of your *Our Family Giving to God's Family* stewardship campaign, you will want to start planning about four weeks ahead of time. As soon as you select a date to begin teaching the stewardship lessons, fill it in on this planning calendar, then fill in the dates on the preceding and following weeks. Be sure to read through and become familiar with the contents and plan of the resource packet first.

☐ Check each item as it is completed.

**Week One**

**Date**

**During the Week**

☐ Review the entire *Our Family Giving to God's Family* resource packet. Become familiar with contents. Listen to audiocassettes.

☐ Set a date to begin your stewardship campaign.

☐ Order any additional supplies needed from Church Growth Institute.

☐ Set up a meeting with church leaders to tell them about *Our Family Giving to God's Family* and gain their support for the stewardship emphasis.

**Week Two**

**Date**

**During the Week**

☐ Meet with church leaders to reveal the *Our Family Giving to God's Family* stewardship plan and gain their support.

☐ Arrange to have promotional materials printed or copied.
Week Three

During the Week

☐ Begin to prepare yourself for teaching the four-lesson series. Study the lessons and pray.

☐ Make sure necessary promotional materials have been copied or printed and will be ready in time.

Friday

☐ Place Our Family Giving to God's Family posters throughout the church.

Week Four

Sunday

☐ During worship services, announce your new total-life stewardship emphasis: Our Family Giving to God’s Family (see Promotion section, page 54).

Monday

☐ Mail Letter #1 to members (see Promotion section, page 55).

During the Week

☐ Prepare to teach Lesson One.

☐ Make sure lesson one handouts have been copied and will be ready in time.

Friday

☐ Have secretary prepare Sunday bulletins using the Our Family Giving to God’s Family bulletin inserts. If you do not use bulletins, ask secretary to prepare sufficient copies of the insert for the ushers to distribute to everyone who attends worship services Sunday. You may want to have Sunday School teachers distribute the inserts during Sunday School also.
Week Five

Sunday

☐ During worship services, announce your new total-life stewardship emphasis: *Our Family Giving to God's Family*.

☐ Have special prayer for the stewardship campaign.

Sunday or During the Week

☐ Teach Lesson One: *Partnership Giving*.

☐ Distribute *Partnership* bookmarks to those attending the class (see Promotion section, page 68).

Monday

☐ Mail Letter #2 to members (see Promotion section, page 56).

During the Week

☐ Prepare to teach Lesson Two.

☐ Make sure Lesson Two handouts have been copied and will be ready in time.

Friday

☐ Have secretary prepare Sunday bulletins using the *Our Family Giving to God's Family* bulletin inserts. If you do not use bulletins, ask secretary to prepare sufficient copies of the insert for the ushers to distribute to everyone who attends worship services Sunday. You may want to have Sunday School teachers distribute the inserts during Sunday School also.

Week Six

Sunday

☐ During worship services, remind everyone of the total-life stewardship emphasis: *Our Family Giving to God's Family*.

☐ Have special prayer for the stewardship campaign.
Sunday or During the Week

☐ Teach Lesson Two: The Father Leads the Family.

☐ Distribute commitment cards for participants to complete and return at the end of Lesson Four.

Monday

☐ Mail Letter #3 to members (see Promotion section, page 57).

During the Week

☐ Prepare to teach Lesson Three.

☐ Make sure Lesson Three handouts have been copied and will be ready in time.

Friday

☐ Have secretary prepare Sunday bulletins using the Our Family Giving to God’s Family bulletin inserts. If you do not use bulletins, ask secretary to prepare sufficient copies of the insert for the ushers to distribute to everyone who attends worship services Sunday. You may want to have Sunday School teachers distribute the inserts during Sunday School also.

Week Seven

Date __________

Sunday

☐ During worship services, remind everyone of the total-life stewardship emphasis: Our Family Giving to God’s Family.

☐ Have special prayer for the stewardship campaign.

Sunday or During the Week

☐ Teach Lesson Three: The Mother Coordinates the Family.

☐ Distribute special offering envelopes. Ask participants to pray about a special offering that will be received at the end of Lesson Four next week.
Monday

☐ Mail Letter #4 to members (see Promotion section, page 58).

During the Week

☐ Prepare to teach Lesson Four.

☐ Make sure Lesson Four handouts have been copied and will be ready in time.

Friday

☐ Have secretary prepare Sunday bulletins using the *Our Family Giving to God's Family* bulletin inserts. If you do not use bulletins, ask secretary to prepare sufficient copies of the insert for the ushers to distribute to everyone who attends worship services Sunday. You may want to have Sunday School teachers distribute the inserts during Sunday School also.

Week Eight

Date __________

Sunday

☐ During worship services, remind everyone of the total-life stewardship emphasis: *Our Family Giving to God's Family*.

☐ Have special prayer for stewardship campaign.

☐ Distribute special offering envelopes and commitment cards.

Sunday or During the Week – COMMITMENT DAY

☐ Teach Lesson Four: *The Children Mature through the Family*.

☐ Have special prayer of commitment.

☐ Ask everyone to turn in their commitment cards and special offerings.

☐ Allow time for several individuals to share testimonies of what this stewardship emphasis has meant to them.
How to Use the Lessons

We recommend that you teach this series of lessons in a cell group such as Sunday School or a weeknight Bible study. You may prefer to teach the lessons during your worship services over a four-week period.

The following lesson outlines are given in “fill-in-the-blank” form so you can use them as lesson handouts to enhance your teaching. They also serve as a reference to your class members after the series is complete. We suggest that you use the outlines as a study guide as you listen to the audiotapes and prepare to teach this stewardship series. This section includes lesson outlines with answers for your benefit. There is also a section with scripture verses you may find useful when teaching Our Family Giving to God’s Family.

We encourage you to copy the lesson outlines for each participant in your Our Family Giving to God’s Family campaign. The handouts are an excellent reinforcement tool for the biblical principles learned during the lesson series.
Partnership Giving

I. Family Focus

A. This is not "fund-raising." This is stewardship which is defined, "the management of God-given resources for God-given goals."

B. Boomers – the "me" generation is becoming the "_______" generation. They value their family relationships and want togetherness. So their giving should be from their family partnership to the church partnership.

C. Surveys reveal today's young families won't give unless "they receive quality return on their investment." The emerging Boomers don't give: (1) because they are______________; (2) because of ________________; (3) because someone ____________. They give when taught proper reasons.

D. In today's young family, 80% of women work. (1) What is the husband's responsibility to the two paycheck family checkbook? (2) What is the wife's personal accountability to God when giving through the family checkbook? (3) How shall parents lead the children to give to God?

E. Boomers (1) Value______________: "Will sacrifice money to gain time." (2) Psychology of ____________: "Luxuries have become necessities." (3) ________________: "to dream the impossible dream." (4) ________________: the "Pepsi Generation." (5) ________________: When dreams are never realized, they cannot cope.

F. Research shows Boomers are committed, "One man for one woman, for one lifetime." They want a better marriage than their parents, but have a hard time working it out. They want the church to offer them a "fix-it" ministry. (1) Husband and wife relationship. (2) How to raise children. (3) How to manage their money.
II. Family Partnership

A. My family in partnership with each other.

1. Husband and wife, “They shall be one flesh” (Gen. 2:24).

2. Children, “surely thou art my blood and flesh” (Gen. 29:14).

3. Every member of the family has an obligation. Father is the ___________; Mother is the ___________; Children are to ___________ in obedience to be Christlike.

4. Our commitment to one another is greater than to anyone else.

B. What my family must know to enter into partnership with God:

1. God is the owner of everything we have (Matt. 25:14).
   a. The rental car is not yours; the airplane seat is not yours...
   b. If you earned $400 last week, how much belongs to God?
   c. God owns everything. We manage it.
   d. Who owns your french fries?

2. God gives us things and expects us to do our best to manage them (Matt. 25:15-18). He gives different amounts to different people (5 talents, 3 talents, 1 talent – Matt. 25:15).

3. God has a right to check up on us (Matt. 25:19).
   a. Owner has _________________, we have ________________.
   b. He can take it away or give more.

4. We have to trust and live by His rules (Matt. 25:24).
a. If God owns everything, and I follow His rules but lose money, what is my anxiety? If God owns everything, and I get more, what is my boast?

b. Tithing is hard for the poor family — to give. Tithing is hard for the rich family — to give.

5. Every spending decision is a decision.
   a. What we give to God and how we spend the rest.
   b. You can’t fake what your checkbook reveals. The IRS always follows the money trail when investigating fraud. What does God follow?
   c. How you spend your money is what you are.

6. God uses possessions to prepare us for the future kingdom.
   a. How you handle now, determines what you get up there.
   b. Money is a tool that the Lord uses to teach us.

C. How my family enters a partnership with God: “One plus one does not equal two.”

1. God is in partnership with those related to Him. “Become the sons of God” (John 1:12).

2. God is a partner with those who are doing the right thing.
   a. Our availability is greater than our ability.
   b. “We are laborers together with God” (1 Cor. 3:9).
   c. God is a partner with those who love others (not self love). “The love of Christ constraineth us” (2 Cor. 5:14).
d. God is a partner with those who do His work.

e. God is in partnership with those who give Him glory.

f. God will enter partnership with any who meet His conditions.

Whereas God offers my family a partnership with Him, I now accept and I will attempt to get all my other family members to enter a partnership with Him.

____________________________________________________

(signature)
The Father Leads the Family

I. Introduction

A. The father sets family focus

1. Finances can turn around the family that learns the lessons of stewardship. When they give themselves to God, they get blessings spiritually, emotionally, and physically. God does not need a family's money, but He needs a family to be thankful and willing to give everything back to Him.


   First: Stewardship is________________________. We believe God gave us everything, owns everything and has the right to everything we have.

   Second: Stewardship is________________________. We believe we are given responsibility, are expected to do our best, and are accountable to live by His rules.

   Third: Stewardship is________________________. We believe our life is measured by choices, all choices are spiritual in nature, and the measure of our life is the decisions we make.

   Fourth: Stewardship is________________________. We believe that God is the owner and sets the rules. When we are good servants and obey and do not boast or complain with the results, he will honestly reward us.

B. Focus: what stewardship does for the family

1. The family members tie their money to their _________________________. How Christian is your family? (a) Look at the family checkbook.
   (b) Where you spend your money reveals what is
important to the family. (c) Your checkbook is your theological document.

2. The family sees money, possessions, and salaries in __________________ . How can we ask God to bless us when we are selfish or greedy? Ask (a) Why has God given us money? (b) What does God want to do with our money? (c) How can we use our money?

3. The faith of each family member is ______________ . When God requires us to put Him first in money, He asks us to put Him on the spot, “Prove me now” (Mal. 3:10).

4. The family is ______________ against financial enslavement. “no man can serve two masters...you can’t serve God and money” (Luke 16:13).

   “Your money or your life,” said Jack Benny. There is nothing wrong with possessions as long as they do not possess you.

5. The family is kept out of ______________ . What you keep you lose and what you give you keep. When you tithe, God promises, “And I will rebuke the devourer for your sakes, and he shall not destroy the fruits of your ground” (Mal. 3:11).

6. The family is prepared for ______________ . “If you are un­trustworthy about worldly wealth, who will trust you with the true riches of heaven” (Luke 16:11)?

7. The family is not in a ______________ of money. “He that is faithful in that which is least is faithful also in much” (Luke 16:10).

8. The family is ______________ . “The people rejoiced for that they offered willingly” (1 Chron. 19:9). It is more blessed to give than receive. The root of miserable is miser. God loveth a cheerful giver.

C. Practical: how the ___________________ the family.
1. The father leads the family by his life to God. "First gave their own selves to the Lord" (2 Cor. 8:5).

2. He leads the family to ________ to biblical principles for everything. Nothing happens until we totally yield ourselves to God.

3. He focuses ________ the family finances.
   a. Communicates to all the importance of the family giving to God.
   b. Leads by example – placing envelope in offering plate.
   c. Leads by financial discipline.

4. He prays for finances.
   a. Praying for the needs of the church.
   b. Praying for family financial needs. "Give us this day our daily bread" (Matt. 6:11).
   c. Praying for the needs of each family member.

5. He leads in giving to others besides the church.
   a. To needy relatives.
   b. To the needy.
   c. To community charities.
The Mother Coordinates the Family

I. Facts on the Working Wife/Mother

In 1945 - 20% of American women worked outside the home (not a cause/effect, but a correlation) and 20% were single.

In 1990 - 52% of American women worked outside the home; 80% of Boomer women worked outside the home.

In 1995 - 90% of Boomer women will work outside the home.

II. The Role of the Mother in the Home

A. An __________________—The working mother still has to do all the things for the family that she previously did before going into the job market.

B. Where would families be if mother had not worked?

1. ______________________
2. ______________________
3. ______________________

Where could families be if mother stayed at home?

1. ______________________
2. ______________________
3. ______________________

C. Some women want to work outside the home.

1. ______________________
2. Make a contribution to society.
3. Like to work.

4. Use their preparation.

5. Affirmation (to be a “whole” person).

D. The major contributions of the wife/mother.

1. ________________ . Mothers are the ones who listen to everyone and encourage everyone. They are the emotional glue of the home.

2. ________________ . Mothers are the ones who teach children the foundational lessons about communication, relationships, character, and responsibility. They are the moral glue of the home.

3. ________________ . Mothers are the ones who coordinate the social networking of family members. They are the focus of the home.

4. ________________ . Mothers are the ones responsible for the maintenance of the basic needs of the family. They are the administrators of the home.

III. Four Stewardship Problems for Women

A. Her ________________ not valued. Family’s money is not tied to her work, like it is to the father’s/husband’s work.

B. Her ________________ not valued. She spends time to get money, but the gift to the church is from the “family checkbook” and not her personal contribution.

C. Her ________________ not valued. Sometimes the husband will not let the wife give to God or the church.

D. Her ________________ not valued. Husband or children expect her to work for money and when she gets home, to do all the chores around the house.
IV. Steps That Will Help

A. The family should write out a list of family _________. For example: tithe, necessities (food, shelter, clothes, medical, transportation, taxes, maintenance, education, advancement at work, entertainment, retirement), discretionary (vacation, entertainment, leisure, comfort).

B. Dedicate__________________________ to God.

C. ________________________________.

D. Read books, listen to tapes, attend seminars – all to improve financial stewardship.

E. Know your__________ to financial success.

   1. Problems obeying the tithe command.

      a. Young families do not give just because it is ________ of them.

      b. Young families do not give just because it is _______________ in Scripture.

      c. Young families do not give just because the church _______________.

         ANSWER: Young families give to their church when they get value in return from it (their family is helped).

   2. Their weaknesses (doughnuts, cars, hobbies, clothes, vacations).

F. Discuss the “splurge” areas that impact the family budget.

V. Four Cultural Attacks on Young Family Finances

A. The__________________ Generation – they are consumers. “Buy it, own it, have it, use it, drive it, or get whatever it is.”

B. The__________________ Generation – they love fun. Their parents postponed gratification; they demand instant gratification.
C. The ____________ Generation – they are a permissive generation. All emphasis is on a positive life, not a negative life. Hence, they do not like to deny self or discipline self.

D. The ____________ Generation – they are experiential in orientation. They want to be “in” on everything.

VI. Lordship Is Stewardship.

We should do more than go to the altar to surrender to the Lord. That is only the first step. He is not Lord of our life until:

A. He is master of all family ________________.

B. He is master of the ________________ of each family member.

C. He is master of all time ________________ of each family member.

D. He is master of all money ________________.
The Children Mature through the Family

I. What Children Need from Parents

A. Basic______________ necessities (food, clothes, health care, etc.).

B. Basic______________ needs (love me, accept me, protect me, and exalt me).

C. Basic______________ needs (relationships, communications, values, attitudes, etc.).

D. Growth needs (knowledge, skills, principles, etc.).

II. Seven Ways Parents Help Their Children

A. ________________. Children need role models to give them direction.

B. Make the home an______________. Children need a protective retreat from pressure for healthy growth.

C. Encourage their______________. Children need the freedom to ask, explore, think, discover, etc.

D. Give children______________. There must be opportunities without harsh restraints for the child to develop in all areas.

E. Direct the child into______________ and ________________. Children must have purpose and goals.

F. Give appropriate______________. Children must grow toward maturity where they assume responsibility for their lives under God.

G. Use______________ to develop their character.
III. Why Stewardship Education Is Imperative for Children

A. The natural person gives more value to money than most other things.

B. Money has a greater influence in forming the child's character, than most any other factor.

C. A parent's attitude toward money usually determines the child's attitude toward life.

IV. Stewardship Reminders

A. All money (both parents' and children's) is __________________________.

B. Everyone is a ______________________ of their total resources (time, talent, treasure) for God. Children need free time to play; adults need to discipline time to work.

C. Every money decision is a __________________________.

D. All of life is __________________________ and those who make good decisions usually get ahead.

E. We answer ______________________

V. Seven Practical Helps to Teach Stewardship to Children

A. Give them the power of __________________________. Give the child an allowance in proportion to family income and socio-economic level.

B. Make them responsible for their allowance. The child should have responsibilities to get their allowance. Withhold part when they don't measure up to expectations.

C. Give them __________________________. Help them save some in a savings account, piggy bank, mutual fund, etc.
D. Allow them some room to ____________ . They are children. Then need freedom to discover and/or to fail.

E. Respect their ________________ . Let them spend some on choice. Every purchase does not have to be the best, the most economical, or your choice. Give them freedom if it is not against biblical principles.

F. Share ____________________________ .

G. Lead them to ________________ to God.
   1. Set a weekly amount that is meaningful, but not exuberant.
   2. Give through the Sunday School.
   3. Help them prepare their weekly offering.
   4. Check up on their follow-through.
   5. Teach them the purpose of their gift.
My Covenant with God

Whereas God offers my family a partnership with Him,
I now accept and will attempt to get all my other family members to enter a partnership with Him.

________________________
signature

________________________
date
Lesson Answers
Partnership Giving

I. Family Focus

A. This is not "fund-raising." This is stewardship which is defined, "the management of God-given resources for God-given goals."

B. Boomers – the "me" generation is becoming the "we" generation. They value their family relationships and want togetherness. So their giving should be from their family partnership to the church partnership.

C. Surveys reveal today's young families won't give unless "they receive quality return on their investment." The emerging Boomers don't give: (1) because they are __________ expected ________; (2) because of __________ guilt ___________; (3) because someone __________ asks ___________. They give when taught proper reasons.

D. In today's young family, 80% of women work. (1) What is the husband's responsibility to the two paycheck family checkbook? (2) What is the wife's personal accountability to God when giving through the family checkbook? (3) How shall parents lead the children to give to God?

E. Boomers (1) Value __________ time __________: "Will sacrifice money to gain time." (2) Psychology of __________ entitlement __________: "Luxuries have become necessities." (3) __________ Winners __________: "to dream the impossible dream." (4) __________ Consumers __________: the "Pepsi Generation." (5) __________ Burnt out __________: When dreams are never realized, they cannot cope.

F. Research shows Boomers are committed, "One man for one woman, for one lifetime." They want a better marriage than their parents, but have a hard time working it out. They want the church to offer them a "fix-it" ministry. (1) Husband and wife relationship. (2) How to raise children. (3) How to manage their money.
II. Family Partnership

A. My family in partnership with each other.

1. Husband and wife, “They shall be one flesh” (Gen. 2:24).

2. Children, “surely thou art my blood and flesh” (Gen. 29:14).

3. Every member of the family has an obligation. Father is the leader; Mother is the manager; Children are to grow in obedience to be Christlike.

4. Our commitment to one another is greater than to anyone else.

B. What my family must know to enter into partnership with God:

1. God is the owner of everything we have (Matt. 25:14).
   a. The rental car is not yours; the airplane seat is not yours...
   b. If you earned $400 last week, how much belongs to God?
   c. God owns everything. We manage it.
   d. Who owns your french fries?

2. God gives us things and expects us to do our best to manage them (Matt. 25:15-18). He gives different amounts to different people (5 talents, 3 talents, 1 talent – Matt. 25:15).

3. God has a right to check up on us (Matt. 25:19).
   a. Owner has rights, we have responsibilities.
   b. He can take it away or give more.

4. We have to trust and live by His rules (Matt. 25:24).
a. If God owns everything, and I follow His rules but lose money, what is my anxiety? If God owns everything, and I get more, what is my boast?

b. Tithing is hard for the poor family – not enough to give. Tithing is hard for the rich family – too much to give.

5. Every spending decision is a spiritual decision.

a. What we give to God and how we spend the rest.

b. You can't fake what your checkbook reveals. The IRS always follows the money trail when investigating fraud. What does God follow?

c. How you spend your money is what you are.

6. God uses possessions to prepare us for the future kingdom.

a. How you handle now, determines what you get up there.

b. Money is a tool that the Lord uses to teach us.

C. How my family enters a partnership with God: “One plus one does not equal two.”

1. God is in partnership with those related to Him. “Become the sons of God” (John 1:12).

2. God is a partner with those who are doing the right thing.

a. Our availability is greater than our ability.

b. “We are laborers together with God” (1 Cor. 3:9).

c. God is a partner with those who love others (not self love). “The love of Christ constrainteth us” (2 Cor. 5:14).
d. God is a partner with those who do His work.

e. God is in partnership with those who give Him glory.

f. God will enter partnership with any who meet His conditions.

Whereas God offers my family a partnership with Him, I now accept and I will attempt to get all my other family members to enter a partnership with Him.

_____________________________
(signature)

*A Covenant with God is included at the end of the Student Lesson section. You may choose for them to complete this at the end of Lesson One or wait until all the Lessons are completed.*
The Father Leads the Family

I. Introduction

A. The father sets family focus

1. Finances can turn around the family that learns the lessons of stewardship. When they give themselves to God, they get blessings spiritually, emotionally, and physically. God does not need a family's money, but He needs a family to be thankful and willing to give everything back to Him.


First: Stewardship is _ownership_. We believe God gave us everything, owns everything and has the right to everything we have.

Second: Stewardship is _responsibilities_. We believe we are given responsibility, are expected to do our best, and are accountable to live by His rules.

Third: Stewardship is _decision-making_. We believe our life is measured by choices, all choices are spiritual in nature, and the measure of our life is the decisions we make.

Fourth: Stewardship is _spirituality_. We believe that God is the owner and sets the rules. When we are good servants and obey and do not boast or complain with the results, he will honestly reward us.

B. Focus: what stewardship does for the family

1. The family members tie their money to their _Christian life_. How Christian is your family? (a) Look at the family checkbook. (b) Where you spend your money reveals what is
important to the family. (c) Your checkbook is your theological document.

2. The family sees money, possessions, and salaries in biblical perspective. How can we ask God to bless us when we are selfish or greedy? Ask (a) Why has God given us money? (b) What does God want to do with our money? (c) How can we use our money?

3. The faith of each family member is strengthened. When God requires us to put Him first in money, He asks us to put Him on the spot, “Prove me now” (Mal. 3:10).

4. The family is protected against financial enslavement. “No man can serve two masters...you can’t serve God and money” (Luke 16:13).

“Your money or your life,” said Jack Benny. There is nothing wrong with possessions as long as they do not possess you.

5. The family is kept out of captive debt. What you keep you lose and what you give you keep. When you tithe, God promises, “And I will rebuke the devourer for your sakes, and he shall not destroy the fruits of your ground” (Mal. 3:11).

6. The family is prepared for God’s blessings. “If you are untrustworthy about worldly wealth, who will trust you with the true riches of heaven” (Luke 16:11)?

7. The family is not in a materialistic grip of money. “He that is faithful in that which is least is faithful also in much” (Luke 16:10).

8. The family is happy. “The people rejoiced for that they offered willingly” (1 Chron. 19:9). It is more blessed to give than receive. The root of miserable is miser. God loveth a cheerful giver.

C. Practical: how the father leads the family.
1. The father leads the family by his life to God. "First gave their own selves to the Lord" (2 Cor. 8:5).

2. He leads the family to yield to biblical principles for everything. Nothing happens until we totally yield ourselves to God.

3. He focuses (yields) the family finances.
   a. Communicates to all the importance of the family giving to God.
   b. Leads by example – placing envelope in offering plate.
   c. Leads by financial discipline.

4. He prays for finances.
   a. Praying for the needs of the church.
   b. Praying for family financial needs. "Give us this day our daily bread" (Matt. 6:11).
   c. Praying for the needs of each family member.

5. He leads in giving to others besides the church.
   a. To needy relatives.
   b. To the needy.
   c. To community charities.
The Mother Coordinates the Family

I. Facts on the Working Wife/Mother

In 1945 – 20% of American women worked outside the home (not a cause/effect, but a correlation) and 20% were single.

In 1990 – 52% of American women worked outside the home; 80% of Boomer women worked outside the home.

In 1995 – 90% of Boomer women will work outside the home.

II. The Role of the Mother in the Home

A. An imperfect world – The working mother still has to do all the things for the family that she previously did before going into the job market.

B. Where would families be if mother had not worked?

1. Two paychecks
2. No college
3. Bankrupt

Where could families be if mother stayed at home?

1. Family stability
2. Children focused
3. Happier

C. Some women want to work outside the home.

1. Meaningful
2. Make a contribution to society.
3. Like to work.

4. Use their preparation.

5. Affirmation (to be a "whole" person).

D. The major contributions of the wife/mother.

1. **Friend**. Mothers are the ones who listen to everyone and encourage everyone. They are the *emotional* glue of the home.

2. **Teacher**. Mothers are the ones who teach children the foundational lessons about communication, relationships, character, and responsibility. They are the *moral* glue of the home.

3. **Glue**. Mothers are the ones who coordinate the social networking of family members. They are the focus of the home.

4. **Manager**. Mothers are the ones responsible for the maintenance of the basic needs of the family. They are the administrators of the home.

III. Four Stewardship Problems for Women

A. *Her work* **not valued.** Family’s money is not tied to her work, like it is to the father’s/husband’s work.

B. *Her gift* **not valued.** She spends time to get money, but the gift to the church is from the “family checkbook” and not her personal contribution.

C. *Her decision* **not valued.** Sometimes the husband will not let the wife give to God or the church.

D. *Her sacrifice* **not valued.** Husband or children expect her to work for money and when she gets home, to do all the chores around the house.
IV. Steps That Will Help

A. The family should write out a list of family priorities. For example: tithe, necessities (food, shelter, clothes, medical, transportation, taxes, maintenance, education, advancement at work, entertainment, retirement), discretionary (vacation, entertainment, leisure, comfort).

B. Dedicate all money to God.

C. Pray for guidance.

D. Read books, listen to tapes, attend seminars – all to improve financial stewardship.

E. Know your barriers to financial success.

1. Problems obeying the tithe command.
   a. Young families do not give just because it is expected of them.
   b. Young families do not give just because it is commanded in Scripture.
   c. Young families do not give just because the church asks.

   ANSWER: Young families give to their church when they get value in return from it (their family is helped).

2. Their weaknesses (doughnuts, cars, hobbies, clothes, vacations).

F. Discuss the “splurge” areas that impact the family budget.

V. Four Cultural Attacks on Young Family Finances

A. The Pepsi Generation – they are consumers. “Buy it, own it, have it, use it, drive it, or get whatever it is.”

B. The Now Generation – they love fun. Their parents postponed gratification; they demand instant gratification.
C. The **Spock** Generation – they are a permissive generation. All emphasis is on a positive life, not a negative life. Hence, they do not like to deny self or discipline self.

D. The **Woodstock** Generation – they are experiential in orientation. They want to be “in” on everything.

VI. **Lordship Is Stewardship.**

We should do more than go to the altar to surrender to the Lord. That is only the first step. He is not Lord of our life until:

A. He is master of all family ______ priorities _______.

B. He is master of the ______ work ______ of each family member.

C. He is master of all time ______ decision ______ of each family member.

D. He is master of all money ______ decisions ______.
The Children Mature through the Family

I. What Children Need from Parents

A. Basic _______ physical _______ necessities (food, clothes, health care, etc.).

B. Basic _______ psychological _______ needs (love me, accept me, protect me, and exalt me).

C. Basic _______ social _______ needs (relationships, communications, values, attitudes, etc.).

D. Growth needs (knowledge, skills, principles, etc.).

II. Seven Ways Parents Help Their Children

A. _______ Be their hero _______. Children need role models to give them direction.

B. Make the home an _______ island _______. Children need a protective retreat from pressure for healthy growth.

C. Encourage their _______ questions _______. Children need the freedom to ask, explore, think, discover, etc.

D. Give children _______ time _______. There must be opportunities without harsh restraints for the child to develop in all areas.

E. Direct the child into _______ biblical goals _______ and _______ principles _______. Children must have purpose and goals.

F. Give appropriate _______ responsibility _______. Children must grow toward maturity where they assume responsibility for their lives under God.

G. Use _______ money _______ to develop their character.
III. Why Stewardship Education Is Imperative for Children

A. The natural person gives more value to money than most other things.

B. Money has a greater influence in forming the child's character, than most any other factor.

C. A parent's attitude toward money usually determines the child's attitude toward life.

IV. Stewardship Reminders

A. All money (both parents' and children's) is __________ God's money ________.

B. Everyone is a ______ manager _______ of their total resources (time, talent, treasure) for God. Children need free time to play; adults need to discipline time to work.

C. Every money decision is a ______ spiritual _______ decision ________.

D. All of life is ______ decision-making ________ and those who make good decisions usually get ahead.

E. We answer ______ to God ________.

V. Seven Practical Helps to Teach Stewardship to Children

A. Give them the power of ______ decision- _______ making ________. Give the child an allowance in proportion to family income and socio-economic level.

B. Make them responsible for their allowance. The child should have responsibilities to get their allowance. Withhold part when they don't measure up to expectations.

C. Give them ______ future value _________. Help them save some in a savings account, piggy bank, mutual fund, etc.
D. Allow them some room to splurge. They are children. Then need freedom to discover and/or to fail.

E. Respect their independence. Let them spend some on choice. Every purchase does not have to be the best, the most economical, or your choice. Give them freedom if it is not against biblical principles.

F. Share family financial goals.

G. Lead them to give to God.

1. Set a weekly amount that is meaningful, but not exuberant.

2. Give through the Sunday School.

3. Help them prepare their weekly offering.

4. Check up on their follow-through.

5. Teach them the purpose of their gift.
And Adam said, This is now bone of my bones, and flesh of my flesh: she shall be called Woman, because she was taken out of man. Therefore shall a man leave his father and his mother, and shall cleave unto his wife: and they shall be one flesh (Gen. 2:23-24).

Live joyfully with the wife whom thou lovest all the days of the life of thy vanity, which he hath given thee under the sun, all the days of thy vanity: for that is thy portion in this life, and in thy labour which thou takest under the sun (Eccl. 9:9).

Let the husband render unto the wife due benevolence: and likewise also the wife unto the husband (1 Cor. 7:3).

Husbands, love your wives, even as Christ also loved the church, and gave himself for it...So ought men to love their wives as their own bodies. He that loveth his wife loveth himself...For this cause shall a man leave his father and mother, and shall be joined unto his wife, and they two shall be one flesh (Eph. 5:25, 28, 31).

But if any provide not for his own, and specially for those of his own house, he hath denied the faith, and is worse than an infidel (1 Tim. 5:8).

Likewise, ye husbands, dwell with them according to knowledge, giving honour unto the wife, as unto the weaker vessel, and as being heirs together of the grace of life; that your prayers be not hindered (1 Peter 3:7).

Wives, submit yourselves unto your own husbands, as unto the Lord (Eph. 5:22).

Nevertheless, let...the wife see that she reverence her husband (Eph. 5:33).

A good man leaveth an inheritance to his children's children (Prov. 13:22).

Chasten thy son while there is hope, and let not thy soul spare for his crying (Prov. 19:18).
Train up a child in the way he should go: and when he is old, he will not depart from it (Prov. 22:6).

The rod and reproof give wisdom: but a child left to himself bringeth his mother to shame (Prov. 29:16).

The father to the children shall make known thy truth (Isa. 38:19).

The children ought not to lay up for the parents, but the parents for the children (2 Cor. 12:14).

Fathers, provoke not your children to anger, lest they be discouraged (Col. 3:21).

Fathers, provoke not your children to wrath: but bring them up in the nurture and admonition of the Lord (Eph. 6:4).

If any provide not for his own and specially for those of his own house, he hath denied the faith, and is worse than an infidel (1 Tim. 5:8).

And these words, which I commnd thee this day, shall be in thine heart: And thou shalt teach them diligently unto thy children, and shalt talk of them when thou sittest in thine house, and when thou walkest by the way, and when thou liest down, and when thou risest up (Deut. 6:6-7).

Honor thy father and thy mother: that thy days may be long upon the land which the Lord thy God giveth thee (Ex. 20:12).

My son, hear the instruction of thy father, and forsake not the law of thy mother (Prov. 1:8).

The rod and reproof give wisdom: but a child left to himself bringeth his mother to shame (Prov. 29:15).

Whom shall he teach knowledge? and whom shall he make to understand doctrine? them that are weaned from the milk, and drawn from the breasts. For precept must be upon precept, precept upon precept, line upon line, line upon line; here a little, and there a little (Isa. 28:9).

Tell ye your children of it, and let your children tell their children, and their children another generation (Joel 1:3).

Hear, ye children, the instruction of a father, and attend to know understanding (Prov. 4:1).
Children, obey your parents in the Lord: for this is right (Eph. 6:1).

Children obey your parents in all things: for this is well pleasing unto the Lord (Col 3:20).

Every wise woman buildeth her house (Prov. 14:1).
Honour the Lord with thy substance, and with the firstfruits of all thine increase (Prov. 3:9).

As every man hath received the gift, even so minister the same one to another, as good stewards of the manifold grace of God (1 Peter 4:10).

And whatsoever ye do in word or deed, do all in the name of the Lord Jesus, giving thanks to God and the Father by him (Col. 3:15).

They gave after their ability unto the treasure of the word (Ezra 2:69).

Then the disciples, every man according to his ability, determined to send relief unto the brethren which dwelt in Judea (Acts 11:29).

And all the tithe of the land, whether of the seed of the land, or of the fruit of the tree, is the Lord's: it is holy unto the Lord (Lev. 27:30).

Bring ye all the tithes into the storehouse, that there may be meat in mine house, and prove me now herewith, saith the Lord of hosts, if I will not open you the windows of heaven, and pour you out a blessing, that there shall not be room enough to receive it (Mal. 3:10).

But rather give alms of such things as ye have (Luke 11:41).

Every man shall give as he is able, according to the blessing of the Lord thy God which he hath given thee (Deut. 16:17).

Upon the first day of the week let every one of you lay by him in store, as God hath prospered him, that there be no gatherings when I come (1 Cor. 16:2).

I have shewed you all things, how that so labouring ye ought to support the weak, and to remember the words of the Lord Jesus, how he said, It is more blessed to give than to receive (Acts 20:35).

For we are labourers together with God (1 Cor. 3:9).

I beseech you therefore, brethren, by the mercies of God, that ye present your bodies a living sacrifice, holy, acceptable unto God, which is your reasonable service (Rom. 12:1).
Lay not up for yourselves treasures upon earth, where moth and rust doth corrupt, and where thieves break through and steal: But lay up for yourselves treasures in heaven, where neither moth nor rust doth corrupt, and where thieves do not break through nor steal: For where your treasure is, there will your heart be also (Matt. 6:19-21).

For if there be first a willing mind, it is accepted according to that a man hath, and not according to that he hath not. For I mean not that other men be eased, and ye burdened: But by an equality, that now at this time your abundance may be a supply for their want, that their abundance also may be a supply for your want: that there may be equality (2 Cor. 8:12-14).

Charge them that are rich in this world, that they be not highminded, nor trust in uncertain riches, but in the living God, who giveth us richly all things to enjoy; That they do good, that they be rich in good works, ready to distribute, willing to communicate; Laying up in store for themselves agood foundation against the time to come, that they may lay hold on eternal life (1 Tim. 6:17-19).

But seek ye first the kingdom of God, and his righteousness; and all these things shall be added unto you (Matt. 6:33).

For every beast of the forest is mine, and the cattle upon a thousand hills. I know all the fowls of the mountains: and the wild beasts of the field are mine...for the world is mine, and the fulness thereof...Offer unto God thanksgiving; and pay thy vows unto the most High (Ps. 50:10-12, 14).

Render therefore unto the Caesar the things which are Caesar's; and unto God the things that are God's (Matt. 22:21).
How to Use the Promotion Section

The Promotion section contains a suggested announcement, letters, poster, and camera-ready artwork for use in promoting *Our Family Giving to God's Family* in your church. The camera-ready copy is provided to help give your stewardship campaign professionalism, credibility, and personalization, while decreasing your printing costs. These pages include a bulletin insert, a commitment card, a special offering envelope, and a bookmark.

**Turn your office copier into an instant printing machine!**

Some items can be copied on your church copy machine without changes, while some need to be retyped in order to personalize them. You may choose to send some things to your local printer.
Stewardship. The word causes most Christians to think of money – more specifically of their church having a campaign and asking for money.

However, stewardship is much more than fund-raising. Stewardship is “the management of God-given resources for God-given goals.” Everything we possess belongs to God. He has entrusted us with various resources and as Christians we need to learn how to properly manage these resources – for Him.

*Our Family Giving to God's Family*, a new Church Growth resource, is created to help us learn to properly manage our own resources for God – so that ultimately we can properly manage our church family resources for Him. This is why I have chosen to teach this inspirational four-lesson stewardship emphasis to you, my church family.

On [date]____________ at [time]__________ I will begin to teach this stewardship series to you. Please plan to be here. *Our Family Giving to God's Family* will have a positive impact in your family as well as our church family. It *will* make a difference in our lives.
Dear (Name),

Sunday I announced the new *Our Family Giving to God’s Family* campaign. It is not a typical stewardship program. It is a series that teaches us how to properly manage the resources God has given us to use for His purpose.

I just want to take the time now to encourage you to participate in the four-lesson series beginning [date] at [time]. This is a unique, new approach giving a different view of stewardship, and I am excited about sharing it with you.

So, please - plan now to be here for these important lessons.

Looking forward to seeing you,

Pastor Name

P.S. Remember: *Our Family Giving to God’s Family* begins [date], so mark you calendar!

P.P.S. Our first lesson is entitled, “Partnership Giving.” It defines stewardship, addresses today’s family, and points out various areas in need of commitment.
Dear Members,

Last week marked the beginning of Our Family Giving to God’s Family. Many were able to come and learn how their individual family members can be partners with one another for God and also enter a partnership with God’s family.

I really enjoyed leading “Partnership Giving” and trust that it revealed something new and reinforced principles you have learned in the past.

The main thrust of lesson two, “The Father Leads the Family” is the role of the father in family stewardship. I will lead this second lesson in a series of four, on [date] at [time].

Please come and continue to be a part of this important stewardship event. If you were unable to attend before, it’s not too late to start!

In great anticipation,

Pastor Name

P.S. I hope you will join me on [date]!
Dear (Name),

Does the woman of your home get the credit she deserves? What is her role in the family? Should she have input in financial decisions regarding your giving? These and others questions are explored and biblical answers offered in our next stewardship lesson - “The Mother Coordinates the Family.”

Come, learn more about total life stewardship through Our Family Giving to God’s Family. Lesson three is on [date] at [time].

In Christian service,

Pastor Name

P.S. Men, you and your children need to hear this as well as the women. It is important for the whole family.
Dear (Name),

Many parents hand their children change to give to Jesus through their Sunday School. Some children receive allowance. Others are given money when necessary. But do parents teach them all they need to know about managing their money and giving to God’s work? The final lesson in Our Family Giving to God’s Family reveals what children need from parents, how parents should be role models, and the importance of stewardship education for children.

This last crucial lesson will be taught [date] at [time]. I urge you to come, find out how to help your children become good stewards in partnership with your family and God’s.

In Christian service,

Pastor Name

P.S. Even if you don’t have children, you will benefit from knowing how they fit into God’s plan for stewardship.
Come...learn about total-life stewardship...
be a part of Our Family
Giving to God's Family

Beginning: ____________________
Bulletin Inserts

The following pages can be used as bulletin inserts or as bulletin covers. The first is a general insert that can be used throughout the entire lesson series as it gives the date and time of each lesson.

The other bulletin inserts/covers can be used if you choose to have a different insert each lesson as they indicate the date and time of each lesson separately.
Our Family
Giving to
God's Family

Teaching total-life stewardship

Stewardship is more than just money. It is the management of God's resources for God's purpose. As good, biblical stewards, every individual family ought to give their time, talent, and treasure to God's family.

Come study the biblical principles of stewardship!

Lesson                                      Date/Time

Partnership Giving
The Father Leads the Family
The Mother Coordinates the Family
The Children Mature through the Family
Our Family
Giving to
God's Family

Teaching total-life stewardship

Stewardship is more than just money. It is the management of God's resources for God's purpose. As good, biblical stewards, every individual family ought to give their time, talent, and treasure to God's family.

Come study the biblical principles of stewardship!

Our first lesson on Partnership Giving will be on [Date] at [Time]
Our Family
Giving to God’s Family

Teaching total-life stewardship

Stewardship is more than just money. It is the management of God’s resources for God’s purpose. As good, biblical stewards, every individual family ought to give their time, talent, and treasure to God’s family.

Come study the biblical principles of stewardship!

Our second lesson on The Father Leads the Family will be on [Date] at [Time]
Our Family
Giving to
God's Family

Teaching total-life stewardship

Stewardship is more than just money. It is the management of God's resources for God's purpose. As good, biblical stewards, every individual family ought to give their time, talent, and treasure to God's family.

Come study the biblical principles of stewardship!

Our third lesson on
The Mother Coordinates the Family
will be on [Date] at [Time]
Our Family
Giving to
God's Family

Teaching total-life stewardship

Stewardship is more than just money. It is the management of God's resources for God's purpose. As good, biblical stewards, every individual family ought to give their time, talent, and treasure to God's family.

Come study the biblical principles of stewardship!

Our fourth lesson on
The Children Mature through the Family
will be on [Date] at [Time]
Commitment Card

I realize that I have a responsibility to God to take care of and properly manage all He has given me. Therefore I want to affirm my commitment to the Lord and the ministry of my church by making the following personal and financial commitments:

☐ I want to first properly manage everything I have, all my resources – time, talent, and treasure.

☐ I want to begin using my time and talents in the ministry of my church. I am interested in serving in __________________________.

☐ I want to systematically give my finances to the Lord through my church. I plan to give $___________ per week this year.

Signature_____________________________ Date ____________
Special Offering

Date

Name

Street

City, State, Zip

Our Family Giving to God’s Family

special offering envelope
standard 2 3/4" x 5 1/4" offering envelope, 100%  
6 3/4" envelope, print at 100% or 124%.

Your Family's Time, Talents, Treasures Belong to God
Your Church Name
Your Address
Your City, State & Zip Code

#10 envelope