

## **The Collective Wisdom of Vineyard Network Church Congregation**

As part of the sermon on 'God & Money' on 13<sup>th</sup> April, we asked members of the congregation to share their thoughts & suggestions on how to practically deal with their money in way which honours God and lines up with biblical principles. The following suggestions are from the members of the congregation who were present on that Sunday. This is not intended to be an exhaustive list or comprehensive teaching tool but rather shared ideas and experience for the benefit of others and as a discussion starter.

### **EARN**

- Ask Jesus to go to work with you
- Work – do not be idle
- Listen to what God is saying to you
- Earn enough – as much as you need to live off
- Do what you are best at, what God made you for - not what the world says makes the most money
- Integrity in earning; no back-handers
- Earn, spend and save with good ethics
- Your income = 100%. Spend 80%, Save 10%, Give 10%
- You should have to work all hours to earn a fair amount
- You should be able to work to the best of your ability and earn a reasonable amount
- You should have time left for God and family
- Earn all you can without affecting your relationship with your family and Jesus
- We should be paid fairly for the use of our talents and experience
- Earn – Try hard but not too hard
- Earn – need to work
- Earning in order to give

### **SPEND**

- Don't spend more than you have
- Listen to what God is saying
- Do not commit to what you cannot afford
- Have a World Vision
- Take your friends for a meal
- Think about products – how they are produced
- Be driven by priorities not marketing and PR
- Spend on something that will bless either you or someone else
- Use cash and when it's gone – it's gone!
- Buy Fairtrade
- Spend on necessities first – luxuries optional
- Spend for what you need not what you want
- Define whether the item you're purchasing is a "need" or a "want"
- Ask God what you need, not what you want
- Spend what you have, not credit. Budget and plan
- Spend by living according to God's living standards not the capacity provided by our earnings
- Budget: 1<sup>st</sup> 10% tithing, 5% saving and a % giving. Always spend under your budget and use a grocery list
- Have a budget and stick to it – keep receipts to track what you actually spend
- Spend money on treats and distribute them in town/among strangers with a BIG smile
- On all the bills first by direct debit, then you have the rest to give, save and spend
- Spend – without guilt
- As soon as paid subtract all projected expenditure for the coming week/month including GIVING and then you know what is left

## **SAVE**

- We have a few different accounts we save into every month so we can afford: gifts, Christmas, insurance (car, home etc), holiday, giving. So that when the bill comes it doesn't kill us!
- Save it so God can make use of it when prompted
- Don't touch what you save. It is 'Out of Bounds' until desperation!
- Be wise – balance between investing for future and living for the now
- Look at your motives – what are you saving for?
- Learn to give out of obedience rather than out of understanding or surplus
- Try and save a little for birthdays, holidays etc so you don't have to pay out in one go
- Helping to save others
- Save for kids. Invest in kids as they are the future
- Give to others
- Spend time with others
- Save for your expensive seasons (eg Xmas) all round the year so you don't get a massive bill you can't pay in January.
- [www.moneysavingexpert.com](http://www.moneysavingexpert.com)
- Listen to what God says
- Have a goal or purpose – don't just hoard
- Save – perhaps when appropriate
- Save – some but not too much (if you can)

## **GIVE**

- Give – willingly, however much you give
- Give first before spending on ourselves
- Give – yes!
- Give first
- If you want to give and feel God has told you to a particular area, trust Him to provide e.g. Fair-trade goods cost more but it is giving not just your grocery bill
- Make it a habit – do it regularly not just when you remember
- Always tithe first in the month then you can spend the money that's left knowing God had His bit first
- If God could do Maths we would be in trouble!
- Make it a priority – the last thing you stop doing when you have less
- Sow – you'll reap
- Give generously. If you have 2 shirts, give one away
- Pray – ask God
- Its not our money, it belongs to God
- We should give prayerfully
- At least 10% of what we earn or more
- Evangelism
- Listen to God's words first
- Financially supporting an orphanage
- Overseas projects
- Giving in God's kingdom – sacrificially
- Give as much away as you can – above and beyond not just 10%
- Give to God first
- Always looking for who God wants you to share your resources and money with next
- You can always give something
- 10% is the minimum I reckon
- Invest in Nechells
- Give first

***Thanks to everyone for their shared thoughts & wisdom..***

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