



# THRIVE

## YOUR STEWARDSHIP STRATEGY GUIDE

STEWARDSHIP MINISTRIES AT  
THE CHURCH ON THE WAY

Learn how to **PROSPER**  
in a **CHANGING ECONOMY**



# THRIVE: A GUIDE TO HELP YOU STEWARD YOUR RESOURCES

The evidences of the downward trend in the economy, stock market swings, recession and layoffs represent a growing economic challenge. Originating with mortgages and banks, the effects of an economic downturn is now widespread. This is more than news - it is impacting everyone, including people all around us, in one way or another - homes are foreclosing, jobless claims are increasing, entire industries are reshaping, and food and energy costs are escalating. We have situations in our country's economy in terms of the level of credit, the ability to lend or lack thereof, that approximates the Great Depression of 1929.

While these statements are a reality, there is a higher truth - we have an unending source of Hope! Paul encouraged the Philippian believers that "God shall supply all your need according to His riches in glory by Christ Jesus!"

**Like King David, we can declare:**

**"Riches and glory come from you; you're ruler over all; You hold strength and power in the palm of your hand to build up and strengthen all. And here we are, O God, our God, giving thanks to you, praising your splendid Name." -1 Chron 29:12-13 MSG**

Throughout the Bible we learn that the Lord is concerned with our financial well-being, and despite what our circumstances may tell us, the Lord provides for our needs. People in Jesus' day faced economic challenges as well, and He addressed them. In a familiar passage of scripture, the Sermon on the Mount, Jesus begins to deal with the financial aspects of life, and what

we should do about them. The passage found in Matthew 5-7 doesn't talk in financial terminology - it talks in material terminology: food, lodging, and clothing. The capstone is how the Sermon on the Mount ends by talking about a building, a house that a person builds for themselves. This passage gives us an 8-step plan to address economic challenges.

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# TO HELP YOU OR SOMEONE YOU KNOW STRATEGIES PROSPER IN CHANGING

- **Prioritize your debts.** Eliminate higher interest bearing debts and those with early payoff dates while making sure you don't compromise your home or transportation.
- **Make payments faithfully** and on time. Paying your bills on or before the due date is a testimony to your creditors and a positive example to those around you.
- **Negotiate with creditors as needed.** If you foresee problems with making payments, be proactive - seek a meeting to make pay arrangements instead of waiting until you miss a payment and incur penalties.
- **Downsize.** Limiting unnecessary property, vehicles, etc., reduces outflow spent on upkeep and may put you in a better cash position.
- **Make your own coffee.** Saving \$3 a latte adds up over time. Check those small, frequent yet discretionary expenses and see how much you can save.
- **Pay extra.** Help accelerate paying off credit cards and other debts anytime you can.
- **Have a garage sale.** Generate some extra cash to pay down debts or to increase savings.
- **Exchange services** or things you have to save on outgoing expenses.
- **Save on groceries.** Use coupons, reduce frequent trips to the store, or maybe learn to grow seasonal produce.

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# ECONOMY:

- **Plan** your financial roadmap to freedom with resources like the Crown Money Map (see back page).
- **Benefit from your family.** Family-life produces health and strength. There also may be extra income opportunities that can be explored by those nearest to you.
- **Monitor entertainment.** Most of us are surprised to learn how much we indeed spend on entertainment each month; Movie tickets, cable television, satellite, restaurants, and the list goes on. Instead, read a book, play a board game, or enjoy fellowship with one another!
- **Regardless of your situation, determine to be content** (Phil 4:11-13). This attitude properly places your trust in God and not in belongings.
- **Begin saving,** even if it's only a little. Many people never save, because they don't start. You can begin by saving loose change each day in a jar - but establish a pattern. Over time, your steady plodding will yield results (Prov 21:5).
- **Be cautious** of unrated investment plans that guarantee high returns (1 Tim 6:8-10).
- **Be generous.** Even through uncertain times, our cheerfulness in giving activates the economy of the Kingdom, and allows God to work on your behalf (2 Cor 9:6-8; Mal 3:10).

# 8 STEP PLAN TO ADDRESS OUR ECONOMIC CHALLENGES:

**1 Seek first the Kingdom of God** as the solution to every problem you face rather than looking to the world's way of doing things. Allow God to add to your life the things He knows you need (Matt 6:33).

**2 Don't judge others** so that you will be available for blessings to come to you. When judging, you hurt yourself financially by worrying and inviting judgment (Matt 7:1).

**3 Ask for what you need.** This is an open-ended "ask" - it doesn't specify what to ask for. Why? Because God wants to supply everything (Matt 7:7-8)!

**4 Do unto others** what you want them to do to you. Helping to release others from their economic challenges, or into prosperity, will release you in terms of your own finances. We can all give, serve, and accept others and see it happen to us (Matt 7:12)!

**5 Always select the harder choice** - go through the narrow gate so that you get formed. This process will release your finances and your material life, scraping off the things that are non-essential to a successful Christian walk (Matt 7:14).

**6 Beware of smooth talkers** that seem to have all the answers and grand schemes for they will only increase your consumption of things and only want what they want on their terms. There's nothing in the Kingdom of God that ever works by getting it on your own terms (Matt 7:15).

**7 Obey the Word of God** - wherever there's lack in our lives, we are not to worry about those areas as God has knowledge of us in the middle of those situations. We start towards a solution by allowing the Word of God to be preeminent in our lives. It is solid ground to build on (Matt 7:24-25)!

**8 Shine your light** - as followers of Christ, how we face challenging decisions in our economic lives is a powerful statement that points others to God (Matt 5:16)!

*Jim Tolle, Senior Pastor  
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## STEWARDSHIP MINISTRIES WANTS TO PROVIDE YOU WITH QUALITY AND RELEVANT RESOURCES ON YOUR JOURNEY TO FINANCIAL FREEDOM:

- > **Crown Financial Bible Studies**—small groups learning what God has to say about money.
- > **Stewardship Sermon Messages**—many of Pastor Jim's messages include fresh perspectives on finances as we live a Christ-centered life.
- > **Business Intercession**—we want to pray with you for your business or place of employment.
- > **Estate Planning**—who will be the next steward?
- > **Budget Coaching**—trained financial leaders are committed to walk with you to establish fiscal disciplines.
- > **Finance Seminar**—one-day seminars are hosted periodically to equip us for the journey to financial freedom.
- > **Books, Reference Resources**—available in our Bookroom!
- > **Giving Opportunities**
- > **Get a Free Crown Money Map**—just email us today!

FOR MORE INFORMATION, CONTACT US:

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