



Tell Your Story

Week 9

What story do you want your
money to tell about your life?

DATE



THE GREAT MISUNDERSTANDING

UNLEASHING THE POWER OF GENEROUS GIVING

Why is it so important to take control over our money? Dave says there are only three things we can do with money: SPEND it (we've got that one down!), INVEST it (we're learning!), and GIVE it. What? How can we build wealth if we're constantly giving our money away? Dave calls that "The Great Misunderstanding," and it can change your life.

In *The Great Misunderstanding*, Dave discusses the commonly held misperceptions many people have about giving and reveals the true key to winning—with both your life and your money.



No discipline seems pleasant at the time, but painful. Later on, however, it produces a harvest of righteousness and peace for those who have been trained by it.

—HEBREWS 12:11 (NIV)



There are men who gain from their wealth only the fear of losing it.

—ANTOINE RIVAROLI

You can't shake hands with a clenched fist.

—GOLDA MEIR



Build wealth and

You can do everything we teach and you will prosper, but if you don't understand this lesson, you will never have _____.

The Great Misunderstanding, the paradox, is the mistaken belief that the way to have _____ is to hold on _____.

You will never have financial peace until you learn to manage money with an open hand.

Owners and Managers

You and I are asset _____ for the _____, so if we view it properly, we aren't giving our own money away.

The earth is the LORD's, and the fulness thereof.

—PSALM 24:1 (KJV)

A _____ is a manager, not an _____.

What Happens When We Give?

Why does the Bible tell us to _____ so often?

Giving makes us more Christ-like; a spiritually mature Christian gives.

For God so loved the world that He gave His only begotten Son, that whoever believes in Him should not perish but have everlasting life.

—JOHN 3:16

Giving moves you to become less _____, and less-selfish people have more of a tendency to _____ in relationships and wealth.

Because we are designed in God's image, we are happiest and most fulfilled when _____ and _____.

God owns the
WHOLE THING—
not just a tithe.

A good man leaves an inheritance to his children's children.

—PROVERBS 13:22

The Bible talks about money more often than it talks about love and grace. Think our attitude about money might be a big deal to God?

“

I don't know what your destiny will be, but one thing I know. The ones among you who will be really happy are those who have sought and found how to serve.

—ALBERT SCHWEITZER



God loves a cheerful giver.

—2 CORINTHIANS 9:7

The offering shouldn't be a "half time" break during the worship service. It's not intermission; it's part of worship.

Why Give?

Giving is a _____ of _____.

Giving is _____ and _____.

Giving is _____.

"And I will rebuke the devourer for your sakes, so that he will not destroy the fruit of your ground, nor shall the vine fail to bear fruit for you in the field," says the LORD of hosts.

—MALACHI 3:11

Tithes and Offerings

The tithe is a tenth of your _____.

The Bible says to give your "firstfruits," meaning off the _____.

The tithe is to go to your _____, _____, which provides the same function as the Old Testament _____.

- Your pastor should be paid well!
- Your church should be taking care of widows, orphans and single parents. And in this day and age, that includes the families of deployed military personnel!

Now that my finances are in order, I like to buy lunch for co-workers who are struggling with having enough money for food.

—Kris



_____ are different than the tithe.
They are above the tithe and are freely given from
_____.

Never give with the _____ of having your
giving _____.

Financial Peace is more than just God's system for
understanding money, becoming debt-free, and
building wealth.

Financial Peace is when The Great Misunderstanding
is _____.

ANSWER KEY

GIVE	OWNERSHIP
FINANCIAL PEACE	PRAISE
MORE	WORSHIP
TIGHTLY	SPIRITUAL
MANAGERS	WARFARE
LORD	INCREASE
STEWARD	TOP
OWNER	LOCAL CHURCH
GIVE	STOREHOUSE
SELFISH	OFFERINGS
PROSPER	SURPLUS
SERVING	MOTIVE
GIVING	RETURNED
REMINDER	UNDERSTOOD



One-Minute Takeaway

What jumped out at you in this lesson? How can this affect your story?



Small Group Discussion

True life-change happens when you open up and work through this material together. Break up into discussion groups of no more than 20 people to talk through the following questions. Be honest in your answers!

1

Dave stresses the importance of giving no matter what Baby Step you're on. Why does Dave encourage someone to give off the top of their budget, even if they have debt?

2

Psalm 24:1 says, "The earth is the LORD's, and the fulness thereof." What would happen in the world if everyone started looking at their money and possessions as belonging to God, not themselves? How could that impact the church?

3

Dave says that giving is some of the most fun you can ever have with money. Has anyone ever surprised you with a meaningful act of giving? Have you ever experienced the joy of giving in a big way?

4

Look back over the past nine weeks and think about what you've learned and how your life has changed as a result of participating in FPU. Tell the group how your life is different now compared to where you started. What are some ways you could "pay it forward" to someone else?



This Week's Homework

Personal finance is 20% head knowledge and 80% behavior. Take charge of your financial behaviors by completing the following tasks this week. Be sure to work with your spouse or accountability partner where noted!



Pray about giving.

Prayerfully consider what the Bible teaches about giving as presented in this lesson. Using your budget, determine how giving biblically would impact your financial life. Adjust your budget to accommodate any changes you need to make.



Discuss the word "blessing."

Singles: Read Malachi 3:10-12 and talk with your accountability partner about what the word "blessing" might mean in light of this lesson. Discuss any budget changes you are considering as a result.

Married Couples: Read Malachi 3:10-12 together and discuss what the word "blessing" might mean in light of this lesson. Review your budget to determine what changes you could or should make as a result.



Rate the class!

Complete the Class Survey form in the online resources at FPU Central. Also, if God has changed your life through FPU and you want to share that blessing with others, fill out the online Coordinator Application to learn how you can become an FPU coordinator!



Keep going!

Do a zero-based budget every month for the rest of your life! You can also stay current by checking out new information and updates online, and you can take this class again as many times as you want at no extra cost!



Reading Assignment: Read the "Give Like No One Else" chapter in *Dave Ramsey's Complete Guide to Money*.



6 Questions About Giving

Dave's three big principles are save, spend, and give. We want you to enjoy your saving and spending, but giving is really some of the most fun you can have with money. We get a lot of questions on the topic though, so let's take a look at the most common ones.

1 What's the point of tithing?

God doesn't need our money. He owns the cattle on a thousand hills. That's not why He repeatedly tells us to give and have an eternal view of everything He's given us. His desire is that we'd experience the kind of peace that comes from a content heart.

Having a content heart, managing money God's way, and avoiding the temptation of materialism frees us to focus on the things that really matter—like family, friends and, ultimately, changing our family tree.

2 Should you stop tithing when money's tight?

The Bible does not mention anything about putting a hold on

your tithing. And it never implies that tithing is a salvation issue.

The tithe, which is a scriptural mandate, was not instituted for God's benefit, because He already has all the money He needs. He does not need our money.

So why does He ask us to give 10% to Him? Tithing was created for our benefit. It is to teach us how to keep God first in our lives and how to be unselfish people. Unselfish people make better husbands, wives, friends, relatives, employees and employers. God is trying to teach us how to prosper over time.

If you cannot live off 90% of your income, then you probably cannot

live off 100%. Something is already off in your plan. And if you do tithe, do it out of love for God, not guilt.

3 Is it right to count my church tithes on my tax returns?

You gave the money to the church. You were biblically obedient in that. The Bible also tells us to be good managers of our money. It does not diminish the sanctity of your gift to take the tax deduction. It is a way to manage the rest of the money. Take the deduction.

Later, if you get an income tax refund, remember that this is money that you've already tithed. But you can always choose to give some or all of it back to the Lord as additional thanks for His blessings.

4 *I'm making more money now. How should I increase my giving above the tithe?*

When things are going well, it's easy to accidentally spend all the extra income. That's why Dave recommends that you name each of those new dollars in your budget every month.



help people in need, like a lady who has a flat tire on the side of the road or a young married couple who just had their first baby.

This doesn't have to be a formula or a checklist of ways to give. All you need to do is start with an attitude of thankfulness, generosity and giving, and that attitude will reflect how you respond in everyday life.

6 *Can you give too much?*

Sure. The Bible says to give a tenth of your income to your local church. Your first goal after the tithe is to take care of your household. Then, above that, to support other ministries with your giving. But you definitely shouldn't be giving yourself into the poorhouse. When you have a better financial foundation in a few years, you are more free to give above the tithe.

“Bottom line: Giving liberates the soul of the giver. A giver never walks away feeling badly.”

Set up your budget based on your new salary, including your giving, spending, and saving. Then, any additional income is divided among extra giving, extra investing and some blow money.

5 *Can't I also volunteer my time and services as a form of giving?*

Absolutely! You can serve food at a homeless shelter, read stories to the elderly at a nursing home, help with parking or child care at your church—the list could go on and on. You can also look for special opportunities to

Bottom line: Giving liberates the soul of the giver. A giver never walks away feeling badly. Whether through a tithe, charitable contribution or gift



to a friend in need, giving not only generates good—it brings contentment.

As we've seen throughout FPU, money is never *just* about money. It is about so much more. When giving becomes part of our natural way of life, incredible blessings are unlocked in our spirit that we've never even imagined! It's a great way to live!

KEY TERMS

Firstfruits: The first-gathered fruits from a harvest, typically given as an offering to God

Great Misunderstanding: The mistaken belief that the way to have more is to hold on more tightly to what one already has

Offering: A gift made above and beyond the tithe; free-will gifts given without obligation, mandate or expectation

Stewardship: Act of managing the resources and possessions of another; literally, “managership”

Tithe: Biblically mandated gift of 10% of one's income, or “increase”; given to the local church; literally, “tenth”

You DID IT!

So this is the end of your FPU class—but it's only the beginning of your story. In fact, this is where your story *really* takes off!

You're now part of a family of millions who have learned how to handle money God's way. You've taken responsibility for yourself and your family. You've committed to becoming the godly steward God designed you to be. Wherever you are in the Baby Steps today, you can be sure of one thing: From this point forward, you are now winning with money. And we applaud you.

We've covered a lot of ground together over the past nine weeks, and we know it can all be a little overwhelming. That's okay. Just take one step at a time, stay motivated, and *keep going*. And always remember, "If you will live like no one else, later you can live—and give—*like no one else*."

Now go do it!