



Financial Faithfulness

A person should think of us in this way: as servants of Christ and managers of the mysteries of God. In this regard, it is required that managers be found faithful.
1 Corinthians 4: 1-2

Step 1

Pray & Surrender

Spend intentional time reviewing the 10 Principles of Financial Faithfulness. Take time in prayer to acknowledge that God owns it all, and ask for help in giving Him control, trusting that He will provide. If you are married, we encourage you to do this together as a couple.

Step 3

Dig Deeper

Watch and take notes on our [Financial Freedom sermon playlist](#). We also recommend the book Financial Faithfulness by Roger Gum. If you'd like a copy, please reach out to give@transformationchurch.tc

Step 2

Gain Insight

Complete at least two resources from [Crown Ministries' free library](#). Crown Ministries is a Christian organization dedicated to teaching biblical principles of financial stewardship and helping individuals manage their finances in alignment with God's Word. [The Money Map](#), [Creating a Spending Plan](#), and [5 Steps to Debt-Free Living](#) are great places to start.

Step 4

Take Action

Put your hard work to use by living the 10/10/80 rule: a simple approach to managing money:

- **10% for Giving:** Give your first and best to God. See the attached giving chart to get started.
- **10% for Saving:** Save for long-term goals like retirement and emergencies.
- **80% for Living:** Use the remaining 80% for daily expenses and paying off debt.

This rule promotes financial discipline, balancing generosity, saving, and living within your means.



Remember, this is a journey! There will be days when progress feels slow and you might face setbacks. Don't be disheartened, God is working, even when it's hard to see. Keep giving Him your best and trust that He will provide in His perfect timing.

Ten Principles of Financial Faithfulness

1

God is first. He went first, giving us His best. In response, we bring our first and best to Him.

God is first (Gen. 1:1-31). Through the redeeming work of King Jesus, God went first and gave us His best (Rom. 5:8-10; Romans 8:32). Our response to such extravagant grace is to give Jesus preeminence in our lives. He is first place in all things (Col. 1:15-20; Gen. 4:2-5; Matt. 6:25-34).

2

God owns it all.

"The earth is the Lord's, and everything in it, the world, and all who live in it," (Psalms 24:1). We are simply stewards (managers) of God's money and want to be found faithful (1 Cor. 4:2). Even the ability to work comes from God (Deut. 8:17-18).

3

Giving to God is an act of worship.

We give back to God that which is already His as an act of worship in response to His grace (Rom. 12:1-2; Prov. 3:9).

4

How we manage God's money reveals what we treasure.

Jesus said, "Where your treasure is, your heart will be there also," (Matt. 6:21). When Jesus becomes our greatest treasure, our hearts belong to Him. Where we put our treasure (resources), our hearts will follow. He becomes first in everything, and we learn to manage God's money, God's way. (Matt. 6:1-34; 2 Cor. 9:6-15)

5

Our hope is in Jesus and His eternal kingdom, not in earthly things.

We give generously because our hope is in Jesus, and we are citizens of His eternal kingdom. Because of the transforming power of the gospel, our hope is in eternal things, not in earthly things (1 Tim. 6:6-19, Matt. 6:19-21, Luke 12:13-21).

6

By faith, we trust in God's provision.

Because of the gospel, as an act of worship, we believe our investment in God's economy over the world's economy is a reflection of what we treasure most (Mark 10:17-31). God promises to meet our needs (2 Cor. 9:6-15).

7

By Faith, we are conduits of God's grace.

Because of the gospel, God has and will enrich us in every way to be generous on every occasion and this work of grace produces thanksgiving to God (2 Cor. 9:11). When we give our first and best financial gift, we are not giving to Transformation Church, we are giving through Transformation Church as a means of grace to others.

8

By faith, we are gospel-driven.

We generously give our first and best as an act of gratitude to Jesus for living the sinless life we could not live, for dying the death we deserved on the cross to forgive our sins, and for raising us to life so we can now live in the power of His life. We live surrendered to our generous God of unmatched grace. (2 Cor. 9:1-15)

9

By faith, giving is a cheerful privilege.

As we reflect on the gospel and how much God loves us, giving our first and best financial gift through Transformation Church is a joyful privilege. We do not give out of obligation. Giving back to God is a gift. (2 Cor. 8:1-9:15, Luke 18:9-14)

10

Our generosity reflects our discipleship.

GIVE is one of the "5 Characteristics of a Transformer (disciple of Jesus)". Generosity helps empower effective discipleship as other areas will follow. (Matt. 6; 2 Cor. 9)