





Remember all the M&M's you have belong to God.

Don't covet, but instead be thankful for the M&M's God has given you.

Realize God will ask you to give an account of what you did with the M&M's He gave you.







What most people do:

Earn

Spend

Repay Debt

Save

Give



**What most
people do:**

Earn

Spend

Repay Debt

Save

Give

**What God
blesses:**

Earn

Give

Save

Spend

Repay Debt

Enjoy



1. Earning Income

- Pillow Mentality

“Lazy hands make for poverty, but diligent hands bring wealth. He who gathers crops in summer is a prudent son, but he who sleeps during harvest is a disgraceful son.” (Proverbs 10:4-5 NIV)



1. Earning Income

- Pillow Mentality

“Sloth makes you poor; diligence brings wealth. Make hay while the sun shines—that’s smart; go fishing during harvest—that’s stupid.”

(Proverbs 10:4-5 The Message)



1. Earning Income

- Pillow Mentality
- Earning Addiction

“What good will it be for someone to gain the whole world, YET forfeit their soul? Or what can anyone give in exchange for their soul?” (Matthew 16:26)



1. Earning Income

- Pillow Mentality
- Earning Addiction
- Colossians Approach

Whatever you do, work at it with all your heart, as working for the Lord, not for human masters, since you know that you will receive an inheritance from the Lord as a reward. It is the Lord Christ you are serving. (Colossians 3:23-24)



2. Allocating Income

“10-10-80 Plan”

- 10%: Goes to God
- 10%: Savings/Investment
- 80%: Everything Else



2. Allocating Income

“10-10-80 Plan”

- 10%: Goes to God
- 10%: Savings/Investment
- 80%: Everything Else
- **Tithing**: returning the first 10% to God



3. Why Should I Give?

- It stretches and builds my faith

Trust in the LORD with all your heart and lean not on your own understanding; in all your ways submit to him, and he will make your paths straight....Honor the LORD with your wealth, with the firstfruits of all your crops; then your barns will be filled to overflowing, and your vats will brim over with new wine. (Proverbs 3:5-6, 9-10)



3. Why Should I Give?

- It stretches and builds my faith
- It is a practical way to love and give thanks to God

“This service (offering) that you perform is not only supplying the needs of the Lord’s people but is also overflowing in many expressions of thanks to God. Because of the service by which you have proved yourselves...Thanks be to God for his indescribable gift!” (2 Corinthians 9:12, 15)



3. Why Should I Give?

- It stretches and builds my faith
- It is a practical way to love and give thanks to God
- It helps build God's Kingdom

“Because of the service by which you have proved yourselves, others will praise God for the obedience that accompanies your confession of the gospel of Christ, and for your generosity in sharing with them and with everyone else. And in their prayers for you their hearts will go out to you, because of the surpassing grace God has given you.” (2 Corinthians 9:13-14)



3. Why Should I Give?

- It stretches and builds my faith
- It is a practical way to love and give thanks to God
- It helps build God's Kingdom
- It releases God's blessing

“You are under a curse—your whole nation—because you are robbing me. Bring the whole tithe into the storehouse, that there may be food in my house. Test me in this,” says the LORD Almighty, “and see if I will not throw open the floodgates of heaven and pour out so much blessing that there will not be room enough to store it.” (Malachi 3:9-10)



4. How Should I Give?

- Thoughtfully – “decided in his heart”



4. How Should I Give?

- Thoughtfully – “decided in his heart”
- Generously – “sows bountifully”



4. How Should I Give?

- Thoughtfully – “decided in his heart”
- Generously – “sows bountifully”
- Enthusiastically – “not reluctantly”



4. How Should I Give?

- Thoughtfully – “decided in his heart”
- Generously – “sows bountifully”
- Enthusiastically – “not reluctantly”
- Voluntarily – “not under compulsion”



4. How Should I Give?

- Thoughtfully – “decided in his heart”
- Generously – “sows bountifully”
- Enthusiastically – “not reluctantly”
- Voluntarily – “not under compulsion”
- Cheerfully – “God loves a cheerful giver”





“Financial Peace in a Stress-Filled World”

