**Give Now @ THE ROCC!**

God has blessed us as His children to be able to **GIVE to further His Kingdom** so that more people can experience the salvation of Jesus Christ and live the ABUNDANT LIFE He promised us (John 10:10). In *Genesis 12:2 God says “And I will make you a great nation, and I will bless thee, and make thy name great; and thou shalt be a blessing.”* So, let’s walk in this blessing & give unto God!  *“Give, and it shall be given unto you; good measure, pressed down, and shaken together, and running over, shall men give into your bosom. For with the same measure that ye mete withal it shall be measured to you again.” Luke 6:38.*

Top of Form

Bottom of Form

**Payment Options: Give Online with** Discover, Visa, MasterCard, American Express, PayPal - The safer, easier way to pay online!

Learn how to set up an online giving account. Still have questions? Email [**finance@therevelationofchristchurch.org**](mailto:finance@therevelationofchristchurch.org).

**Other ways to give:**

\* During any weekly services.  
\* Drop off or mail a check to the church office.

**Giving is an integral part of our relationship with God.**

\* It acknowledges Him as the giver of everything we have (Genesis 1:1)  
\* It reflects our trust that He will continue to provide for us (Genesis 22:14).  
\* It allows us to be a part of His work here on Earth (John 15:1-8, 16)  
\* It’s a way for us to follow through on what He’s asked us to do. In the Bible, God tells us to, “Honor God with everything you own; give him the first and the best.” (Proverbs 3:9 MSG)

The Bible teaches us that our baseline standard for giving is the tithe — contributing 10% of our income to the church and our offerings. At The ROCC, we know tithing & giving of offerings has been a turning point for many people to experience the blessings of following Jesus. Feeling unsure? Check out our 90 Day Giving Challenge

**90 Day Giving Challenge – Malachi 3:8-12 & Exodus 30:11-16**

The word “tithe” literally means “a tenth.” We return to the Lord 10% of what He’s given us, because it belongs to Him. In *Malachi 3:10-11, God says, “Bring the whole tithe into the storehouse that there may be food in my house …And I will rebuke the devourer for your sakes,”* The ‘storehouse’ is the Old Testament picture of the New Testament church. So as New Testament believers, we worship the Lord with the tithes & offerings (Mal. 3:8).

But giving away a percentage of your income can be a big commitment! That’s why we created the 90 Day Giving Challenge. Essentially, it’s a challenge based on the promises of God in Malachi 3 & Exodus 30.

* The 90 Day Giving Challenge encourages you for **the first “30 days” to give your Tithes (10%)**:

[***Leviticus 27:30***](http://www.kingjamesbibleonline.org/Leviticus-27-30/) *- And all the tithe of the land, whether of the seed of the land, or of the fruit of the tree, is the LORD'S: it is holy unto the LORD.*

* Then **the 2nd “30 days” we encourage you to give your tithes (10%) & offerings (5%):**

***Exodus 30:13*** *– This they shall give, every one that passeth among them that are numbered, half a shekel after the shekel (tithe) of the sanctuary…an* ***half shekel shall be the offering of the LORD****.*

* Then **the 3rd “30 days” we encourage you to give your tithes (10%), offerings (5%), & seed (5%)**:

***2 Corinthians 9:6*** *But this* I say*, He which soweth sparingly shall reap also sparingly; and he which soweth bountifully shall reap also bountifully.”*

**Welcome to the Financial Fast!**

I’m inviting you to take a 21-day financial fast in which you will buy only necessities. The fast  
is really about curbing the need to consume. It doesn’t matter whether you’re a good steward  
or a spendthrift; all of us consume more than we need.

This fast is for you if you’re at your financial wit’s end. This fast is for you if the stress of money  
is causing pain in your relationship with your spouse, friends or family. It’s for you if you’re  
worried about your retirement portfolio or saving enough to send your children to college.  
It’s for you if you’re not sure whether you’ll have enough money to carry you through a long,   
prosperous retirement. If you have more month than money, this fast is designed just for you.

Whatever your financial situation, I challenge you to spend the next 21 days fasting. The path  
to prosperity begins by breaking the yoke to buy and buy and then buy some more.

**What is a Financial Fast?**

During this fast, you will not shop or use your credit cards. For three weeks you must refrain from buying anything that is not a necessity. And by necessity, I mean the bare essentials, such as food and medicine.  
You will refrain from going to the mall or retail stores. Even window shopping is off-limits.

No restaurant meals — fast food or otherwise. This includes buying breakfast or lunch at  
work. You can’t stop for coffee. Make it at home instead.

You are not permitted to buy gifts or gift cards. I often get a lot of objections on this last rule. People are hesitant to show up empty-handed at a birthday party or wedding. So they ask if they can tell the birthday person or bride and groom that they’ll get a gift for them later. No.

Instead, use this opportunity to share with the honored person why you are fasting. Then find a way to bless them without purchasing something. This may be particularly hard if you have children. As any parent knows, birthday parties have become grand coronations, with children expecting a table full of presents. At one party, in lieu of gifts, the mother asked party goers to bring books to exchange. I loved that idea. Your child can make a gift from supplies you have at home or make a wonderful handmade birthday card.

I want you to internalize that you can celebrate life’s greatest occasions without having to bring or receive a gift. I know this will be tough, but what in the world do most of us need anyway?

Find a way to give of yourself without spending.

***“The Power to Prosper”* by Michelle Singletary**

* **The Perils of Plastic**

 Curtailing your consumption is just one part of the fast. The second part is eliminating the  
use of plastic, both credit and debit. There’s a real danger in relying on credit even if you pay  
off your bill every month. Paying with plastic just makes buying too easy. Swipe, and within  
seconds you can be mired in debt. Let’s consider the example of purchasing a flat-screen  
television. If you had to stand at a cash register and count out bill after bill after bill after bill to  
pay the hundreds, if not thousands, of dollars for a television, you certainly would contemplate  
whether the purchase made financial sense. You might even do some mental accounting to  
calculate what debts you could pay down or pay off instead. Plastic doesn’t allow for that  
deliberation.

The banks know, and studies have shown, that even those of us who think we are using credit  
wisely are being duped. That’s because when you use credit, you often spend more than you  
would have if you had used cash.

* **Why limit debit card use?**

 I’ve found that even debit card users, especially those without credit card debt — still whip  
out the plastic far too easily and spend more than they would if they were limited to using only  
cash. Many debit card users who have participated in the fast argue that they can’t spend more  
than what’s in their checking account and that therefore it’s the same as cash. But that’s not  
true. If it were true, the banks wouldn’t have introduced overdraft protection, a common debit  
card feature that allows banks to rake in billions (yes, that’s with a b) in fees.

A debit card is a cousin to the credit card, and it poses a similar problem — it allows people to buy stuff with cash they really don’t have. People are quick to swipe their debit card, only to learn later after getting an overdraft notice that they didn’t have the cash in their bank account to back the purchase in the first place.

* **Other Rules**

People find ways around the fast. I know that. For example, I tell people to spend money only on essential things. But one person’s essential is another’s want. I can easily go 21 days without going to the hair salon. I’ll throw my hair in a ponytail in a minute. Other women who have done the fast say that if they went without visiting the hair salon they would look a “hot mess” and possibly jeopardize their employment.  
Here’s a quick overview of what you can buy:  
\* Essential items such as food and medication.  
\* Essential personal hygiene products.  
\* Essential clothing items that would be required for your job, such as pantyhose,   
work shirts or a uniform. But you should not buy clothing simply because you think  
you need a new outfit for work. Make do with the clothes you own.  
\* Essential items for your family, such as school supplies.  
\* Essential items for your home, such as cleaning products. Sheets, pillows, lamps,   
curtains, etc., are not essential.

**The following is a non-exhaustive list of what you shouldn’t do:**

\* Don’t window-shop. A major objective is to stop using shopping as a form of  
entertainment. Just don’t go there. Don’t let your children go, either. Don’t let  
them “hang out” at the mall.  
\* Don’t shop online. (Yes, Internet shopping counts!)  
\* Don’t browse through retail catalogs. Put them away so they won’t tempt you.  
\* Don’t go to the movies or to see a play or spend any money on entertainment. You can  
go out and have fun, but you can’t spend any money while you’re doing it.  
\* Use cash.

\* Don’t allow yourself to buy things you know you shouldn’t. Be accountable to yourself.

If overspending on your beautification (hair, manicures, pedicures, makeup purchases,   
etc.) is the yoke you know you have to break, then the answer is no, you can’t get your  
hair (or nails, or feet or whatever) done during the fast.

* **Budget Basics**

 So on to the hard work. Yup, you have to do a budget. If you have a budget already, that’s  
wonderful, but is it written down either on paper or on your computer? You need to realize  
that budgeting isn’t about you. It’s about good stewardship and managing resources well.  
Budget well and you can save for a home, a car, a college education and retirement. Budget  
well and you bring order to your financial life.

I know you won’t follow through and set up a budget unless you see the benefit. So let me  
ask you this: How’s not having a budget working for you? One important part of budgeting  
is understanding how your spending compares with your net income (the amount you take  
home). What percentage of your net income are you spending on housing? Do you know what percentage you should be spending on a place to live?

In general, you should not spend more than 36 percent of your take-home pay on housing.  
That, of course, is an ideal situation. I know that in high-cost-of-living areas, people may spend 40 to 50 percent of their net pay on housing. But when you begin to reach those percentage levels it becomes difficult, if not impossible, to save and invest. If half of your pay is going to this one expense category, then you have to do something to bring that percentage down —get a roommate (or roommates), earn extra income or move. I know, I know. That’s easier said than done. But unless you do something to keep your spending in various areas in line with certain percentage ranges, you will always be broke.

* **‘The Debt Dash Plan’**

Debt is dangerous. When you are in debt, you are beholden to someone else. There are a  
number of ways to pay down your debt, but I’ve found one way in particular that has helped  
people keep on track. I call it “The Debt Dash Plan.” On this plan, your effort to pay down debt is like running a 100-meter dash. I want to show you how to jump-start your debt reduction by paying off some debt quickly.

People on debt-reduction plans often fail because they don’t feel as if they’re making  
progress right away, so they give up. The key is to pay off your lowest debt first. Getting rid of that debt fast — like a runner in a dash — gives you a quick rush and motivates you to stay the course and tackle your other debts.

With this strategy you ignore interest rates. You list your debts starting with the lowest balance. Then you take the extra money you make from cutting your expenses, a second job or both and apply it to that debt, while making the minimum payments on the other debts. When you’ve paid off the first debt, apply the full payment amount from the first debt to the one with the next-lowest balance until that one is paid. Continue with the third, and so on.

By attacking the lowest-balance debt first, you’ll be able to pay off smaller bills in a matter of  
months. That, in turn, can motivate you to aggressively cut back your expenses and find more cash to throw at your debts.

**Here’s how you get started:**

\* Forgive yourself. Things happen. You’ve made mistakes, and now you’re trying to make  
up for them. If you’ve been beating yourself up, stop!  
\* Gather up all your bills, credit card statements and so on. You can’t turn things around if  
you continue to ignore what you owe.  
\* List all your debts, starting with the one carrying the lowest balance.  
\* Identify any extra cash you can make by cutting your expenses, getting another job or both. Put it all toward paying down the debt with the lowest balance. Be sure you inform the lender that the extra payments are to be put toward the principal and not counted as an extra payment.

**Most important, make a commitment to keep your debts to a minimum.**

* **The Good Stewards**

Prosperity gives us the power to bless others. This fast was designed in part to help those who have mismanaged money to become good stewards, and to strengthen the financial skills of those who are managing well what they have. If you’re already a good steward, think of the fast as a checkup, much like getting required maintenance on your car.

No matter where you were financially, participating in the fast should help you with everything from addressing serious problems to making the small adjustments that keep your finances running well. You might even consider doing the fast over and over again, perhaps once a year.

There is one thing I can say for sure about the many people who complete this fast. Those  
who stick with it do become better stewards over their money. Those who repeatedly do the  
fast continue to be challenged and learn something about themselves. They see their financial lives improve because they’ve shown they can be trusted with what they have.

I pray that you will not limit your definition of what it means to be rich.

It can mean having a lot of material things, but it also, and more importantly, means learning to live with less so that you can live your life more abundantly. It means having financial peace, which is priceless.

**If you are not giving, be encouraged to give now and get back in right standing with God. He will bless you abundantly!**

**Remember,** [**Luke 6:38**](http://www.kingjamesbibleonline.org/Luke-6-38/) - Give, and it shall be given unto you; good measure, pressed down, and shaken together, and running over, shall men give into your bosom. For with the same measure that ye mete withal it shall be measured to you again.

**We are praying for the blessings of God to flow in your life as you continue to give faithfully unto Him!**

“Every man according as he purposes in his heart, so let him give;

not grudgingly, or of necessity: for God loves a cheerful giver.”

**2 Corinthians 9:7**

