10-10-80

Growing by 1%, toward and beyond the 10-10-80 Challenge:

Share 10 Percent; Save 10 Percent; Live on 80 Percent

This old principle served people well for years. There is nothing complicated about a principle of giving God the first 10 percent, saving the next 10 percent, and adjusting our lifestyle so we can live on the remaining 80 percent. How much we SHARE, SAVE, and SPEND speaks volumes about us as the people of God.

Share 10 Percent

When we give our first 10 percent to God, we give the Lord our first fruits and give proportionately. Recorded in Proverbs 3:9 (NRSV) are these words, "Honor the Lord with your substance, with the first fruits of all your produce." We acknowledge God to be the creator and provider of all things. Consequently, we are simply returning to God what God has given to us. As the Apostle Paul says, "What do you have that you did not receive?" (1 Cor. 4:7 NRSV).

Save 10 Percent

When we save 10 percent, we demonstrate discipline and an orientation for the future. When we save faithfully, we maintain better control of our financial future and avoid much of the stress and anxiety experienced by those who continually spend their entire paycheck. To reach this goal, we need to follow the simple principles of saving more and saving systematically.

Spend 80 Percent

God does not give us specifics about the cars we drive, the homes we live in, or the clothes we wear. God does, however, "Command those who are rich in this present world not to be arrogant nor to put their hope in wealth, which is so uncertain, but to put their hope in God who provides us with everything for our enjoyment." (1 Tim. 6:17). God provides more than we need for food and shelter. God does this for our enjoyment. Living comfortably is not a sin. Living with an arrogant attitude, however, is displeasing to God. Putting our hope and trust in something other than God is futile.

To live on 80 percent of our income, we need to control spending. Impulsive spending must stop. If we consider the purchase of an item not part of our spending plan, we must learn to say "no." We need to examine how much we spend on non-essentials. Are we spending money to combat loneliness or boredom? Are we spending out of envy? Guard against becoming a victim of the foolish desires money can create. Control debt and budget wisely.

A Spiritual Foundation

A foundation built on these principles is desirable, God pleasing, and essential to any personal stewardship model. Indeed, built on such a foundation, our considerations of stewardship can open the genuine possibilities of spiritual growth, both in the life of the individual Christian and in the life of the congregation as a whole.

THE 10-10-80 STEWARDSHIP PLAN DIRECTING PERSONAL INCOME	
SHARE FOR THE LORD'S WORK	**10%**
SAVE LONG TERM SAVINGS AND INVESTMENTS:	**10%**
SPEND LIVING EXPENSES (INCLUDES SHORT-TERM SAVINGS)	**80%**
IT REALLY WORKS… (TOTAL)	**100%**