



“The earth is the
LORD’S, and the
fullness thereof.”

– Psalm 24:1
(KJV)



“You can’t shake
hands with a
clenched fist.”

– Golda Mier

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

– Antoine Riveroli

“Surplus wealth is a
sacred trust to be
managed for the good
of others.”

– Andrew Carnegie

Baby Step 7™

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 _____.

Owners and Managers

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

A _____ is a manager, not an _____.

Why does God tell us to _____ so often?

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

The Great Misunderstanding



“God loves a cheerful giver.”

– 2 Corinthians 9:7
(NKJV)

“‘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 (NKJV)

“Every survivor, at whatever place he may live, let the men of that place support him with silver and gold, with goods and cattle, together with a freewill offering for the house of God which is in Jerusalem.”

– Ezra 1:4
(NASB)

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

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

Why Give?

Giving is:

1. A _____ of _____
2. _____ and _____
3. _____

Instructions for Giving

The tithe is a tenth (10%) of your _____.

The Bible says to give first fruits, meaning off the _____.

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

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

The Great Misunderstanding



“When you have finished paying all the tithe of your increase...”

– Deuteronomy 26:12 (NASB)

“This stone, which I have set up as a pillar, will be God’s house, and of all that you give me I will surely give a tenth to you.”

– Genesis 28:22 (NASB)

“Woe to you, teachers of the law and Pharisees, you hypocrites! You give a tenth of your spices —mint, dill and cummin. But you have neglected the more important matters of the law— justice, mercy and faithfulness. You should have practiced the latter, without neglecting the former.”

– Matthew 23:23 (NIV)

The tithe is _____.

The tithe is _____.

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 _____.

Get Involved!

Make a difference by helping touch the life of a struggling single parent or a teenager!



The **Share It!** program is dedicated to helping organizations spread financial literacy throughout their communities. Your gift, along with many others, helps individuals, families, and students become financially self-sufficient by combining accountability with education. **Share It!** provides financial literacy material for those being helped by:

- Housing initiatives
- Drug and alcohol recovery programs
- Welfare-to-work projects
- Crisis pregnancy centers
- Domestic violence shelters
- Youth outreach and high school curriculum

Find out more at www.shareittoday.org

The Great Misunderstanding



Give Financial Peace to others! Go online to find out how you can bring the message of freedom to other families.

“And if I give all my possessions to feed the poor,
and if I surrender my body to be burned,
but do not have love, it profits me nothing.”

1 Corinthians 13:3 (NASB)

“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 to the LORD.”

Leviticus 27:30 (NKJV)

“You shall truly tithe all the increase of your grain
that the field produces year by year.”

Deuteronomy 14:22 (NKJV)

“Bring all the tithes into the storehouse, that there may be food in
My house, and try Me now in this,” says the LORD of hosts,

‘If I will not open for you the windows of heaven and pour out for
you such blessing that there will not be room enough to receive it.’”

Malachi 3:10 (NKJV)

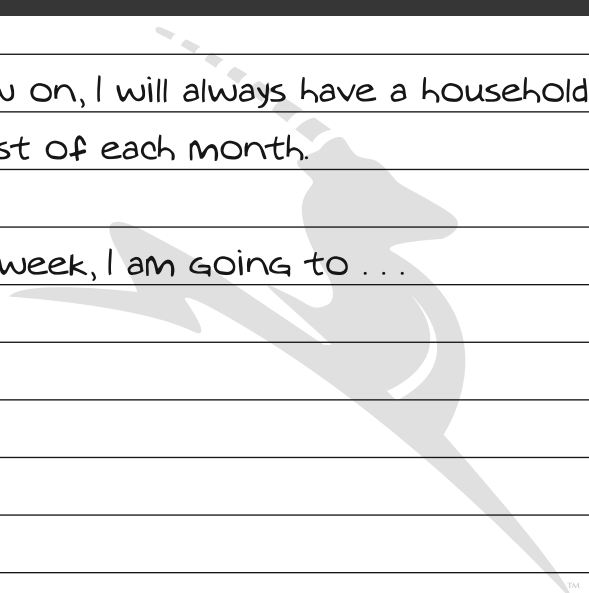
Answer Key

Give	Prosper	Church
Financial	Serving	Storehouse
Peace	Giving	Offerings
More	Reminder	Above
Tightly	Ownership	Surplus
Managers	Praise	Pre-law
Lord	Worship	New Testament
Steward	Spiritual	Motive
Owner	Warfare	Returned
Give	Increase	Understood
Christ	Top	
Selfish	Local	

Set Your Goals for the Week / Gazelle Focus

From now on, I will always have a household Budget done
By the first of each month.

Also this week, I am going to ...



online resources



Be sure to check out the special online features for this week.

- **Share It!** Find out how you can personally impact others who desperately need Financial Peace in their lives.
- **From Welfare to Independence:** Check out this inspiring two-minute mini-documentary about one woman's struggle for financial freedom.
- **My Total Money Makeover:** Take your money makeover to the next level and continue to enjoy our online money tools with our exciting online community, My Total Money Makeover!
- **Start a Class:** Learn how to start a new FPU class in your area!

Review of the Last Section

1. Homes in good neighborhoods appreciate and are priced on what three standards?
2. True or False: The time and money you spend fixing up your house prior to selling can greatly increase your asking price.
3. According to Financial Peace principles, is it wiser to buy a little less house with a 15-year mortgage or more house with a 30-year mortgage?
4. Which is better, an adjustable or fixed-rate mortgage?

Discussion and Accountability

1. Why don't we give as much as we'd like to at times?
2. How do you feel when you give?
3. Has anyone ever surprised you with a meaningful act of giving? How did that make you feel?
4. Why is it important to give while paying off debts?
5. How does viewing yourself as a manager of God's resources affect your thinking and behavior about money?
6. What's the most important lesson you've learned in FPU?
7. In what ways has your life changed as a result of getting your money under control?
8. Have the spiritual principles of this program helped you seek God and His will for your life?

Don't Forget!

1. **Financial Snapshots:** Make sure you have completed all four Financial Snapshot entries online!
2. **Start a new class:** Want to share what you've learned with others? Then start a new live FPU class in your area! Get the details at daveramsey.com/fpu or call us at 888.22.PEACE (73223) to get started today!