

# GROW BOOK

The background of the entire page is a close-up, slightly blurred image of several US dollar bills. A \$100 bill is prominent in the center, showing the portrait of Benjamin Franklin. Other bills, including a \$20 bill, are visible underneath and around it. The bills are fanned out, creating a sense of depth and texture.

"SPENT"

**PUTTING MONEY  
WHERE IT BELONGS**

**HIS TABERNACLE FAMILY CHURCH**

# WHAT IS A “GROW BOOK”?

This grow book is a tool (not a replacement) to supplement your daily devotional time. It follows the monthly series to help drive the message deeper into your heart and provides practical application.

This is not a replacement for your own bible reading time.

**G.** Your weekly “goals”.

**R.** Your “reading” for the day.

**O.** Your “observation” from the reading.

**W.** “What” you will apply to your life.

# WEEKLY GOALS

## Week 1: Stewardship

☐

Read my grow book every day.

☐

Create a monthly budget. Refer to the Additional Resource section located in the back of this Grow Book.

☐

Be a good steward of my God given gifts and complete the gift test on the His Tabernacle website.

☐

Go into the community and share the love of Jesus with a stranger.

☐

Memorize Luke 16:11

“But be doers of the word, and not hearers only, deceiving yourself.” James 1:22

# Service Notes

**Preacher:**

**Title:**

**Date:**

## Service Notes

**Preacher:**

**Title:**

**Date:**

**Goals:** Review my goals for the week!

**Read:** Proverbs 21:21, Proverbs 22:7

**Observe:** What stuck out the most from my reading?

**What's Next:** What from the Bible reading do I need to apply to my life?

**Prayer:**

**Goals:** Ask God for opportunities to reach a goal today.

**Read:** James 1:5-8

**Observe:** What stuck out the most from my reading?

**What's Next:** What from the Bible reading do I need to apply to my life?

**Prayer:**

**Goals:** Document the top 2 gift categories from my Gift Test.

**Read:** 1 King 4:22-23, 26-28

**Observe:** What stuck out the most from my reading?

**What's Next:** What from the Bible reading do I need to apply to my life?

**Prayer:**



**Goals:** Create my monthly budget. Refer to the Additional Resource Section for budgeting tools.

**Read:** 2 Corinthians 9:7

**Observe:** What stuck out the most from my reading?

**What's Next:** What from the Bible reading do I need to apply to my life?

**Prayer:**

**Goals:** Write the memory verse.

**Read:** Proverbs 27: 22-24

**Observe:** What stuck out the most from my reading?

**What's Next:** What from the Bible reading do I need to apply to my life?

**Prayer:**

**Goals:** Review my weekly goals.

**Read:** Proverbs 24:1,3-4

**Observe:** What stuck out the most from my reading?

**What's Next:** What from the Bible reading do I need to apply to my life?

**Prayer:**

# WEEKLY GOALS

## Week 2: Tithe

- ☐ Read my grow book every day.
- ☐ Trust God with my finances.  
Start tithing this week and continue to do so for the rest of the year.
- ☐ Share Jesus with one person I do not know.
- ☐ Memorize Malachi 3:10

"But be doers of the word, and not hearers only, deceiving yourself."

James 1:22



# Service Notes

**Preacher:**

**Title:**

**Date:**

# Service Notes

**Preacher:**

**Title:**

**Date:**

**Goals:** Review my weekly goals.

**Read:** Malachi 3:7-11

**Observe:** What stuck out the most from my reading?

**What's Next:** What from the Bible reading do I need to apply to my life?

**Prayer:**

**Goals:** What goal did I accomplish today?

**Read:** Genesis 14: 18-24

**Observe:** What stuck out the most from my reading?

**What's Next:** What from the Bible reading do I need to apply to my life?

**Prayer:**



**Goals:** Am I on track for completing my weekly goals? If not, document a plan to get on track.

**Read:** Deuteronomy 12:11

**Observe:** What stuck out the most from my reading?

**What's Next:** What from the Bible reading do I need to apply to my life?

**Prayer:**

**Goals:** What was the outcome from sharing Jesus with someone?

**Read:** Leviticus 27:30

**Observe:** What stuck out the most from my reading?

**What's Next:** What from the Bible reading do I need to apply to my life?

**Prayer:**

**Goals:** Write the memory verse.

**Read:** Matthew 23:23

**Observe:** What stuck out the most from my reading?

**What's Next:** What from the Bible reading do I need to apply to my life?

**Prayer:**

**Goals:** Review the weekly goals.

**Read:** Hebrews 7:8

**Observe:** What stuck out the most from my reading?

**What's Next:** What from the Bible reading do I need to apply to my life?

**Prayer:**

# WEEKLY GOALS

## Week 3: Alms

- ☐ Read my grow book everyday.
- ☐ Share my testimony with 3 unsaved people.
- ☐ Put \$5 in my pocket and give it to someone in need.
- ☐ Memorize Matthew 6:3-4

"But be doers of the word, and not hearers only, deceiving yourself."

James 1:22



# Service Notes

**Preacher:**

**Title:**

**Date:**

# Service Notes

**Preacher:**

**Title:**

**Date:**

**Goals:** Review the weekly goals.

**Read:** Matthew 6:1-4

**Observe:** What stuck out the most from my reading?

**What's Next:** What from the Bible reading do I need to apply to my life?

**Prayer:**



**Goals:** Ask God for opportunities to reach a goal today.

**Read:** Acts 10:4

**Observe:** What stuck out the most from my reading?

**What's Next:** What from the Bible reading do I need to apply to my life?

**Prayer:**

**Goals:** Am I on track for completing my weekly goals? If not, document my plan to get on track.

**Read:** Acts 10:31

**Observe:** What stuck out the most from my reading?

**What's Next:** What from the Bible reading do I need to apply to my life?

**Prayer:**

**Goals:** Continue to share my testimony with unsaved people.

**Read:** Proverbs 19:17

**Observe:** What stuck out the most from my reading?

**What's Next:** What from the Bible reading do I need to apply to my life?

**Prayer:**

**Goals:** Write the memory verse.

**Read:** Luke 10:35

**Observe:** What stuck out the most from my reading?

**What's Next:** What from the Bible reading do I need to apply to my life?

**Prayer:**

**Goals:** Review the weekly goals.

**Read:** Matthew 25:31-40

**Observe:** What stuck out the most from my reading?

**What's Next:** What from the Bible reading do I need to apply to my life?

**Prayer:**

# WEEKLY GOALS

Week 4: Sowing/Significant Seed

☐

Read my grow book.

☐

Share the Gospel with a stranger.

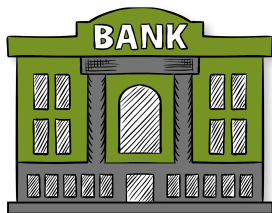
☐

Pray and prepare a seed.

☐

Memorize: Matthew 10:8

"But be doers of the word, and not hearers only, deceiving yourself." James 1:22



# Service Notes

**Preacher:**

**Title:**

**Date:**

# Service Notes

**Preacher:**

**Title:**

**Date:**



**Goals:** Finish better than I started! This is the last week!

**Read:** 2 Corinthians 9: 6-7

**Observe:** What stuck out the most from my reading?

**What's Next:** What from the Bible reading do I need to apply to my life?

**Prayer:**

**Goals:** Ask God for opportunities to reach a goal today.

**Read:** Genesis 8:20-22

**Observe:** What stuck out the most from my reading?

**What's Next:** What from the Bible reading do I need to apply to my life?

**Prayer:**

**Goals:** Am I on track for completing my weekly goals? If not, document a plan to get on track.

**Read:** Matthew 10:8, 2 Samuel 24:24

**Observe:** What stuck out the most from my reading?

**What's Next:** What from the Bible reading do I need to apply to my life?

**Prayer:**

**Goals:** Write the memory verse.

**Read:** Philippians 4:16-19

**Observe:** What stuck out the most from my reading?

**What's Next:** What from the Bible reading do I need to apply to my life?

**Prayer:**

**Goals:** Review the weekly goals.

**Read:** Galatians 6:6-9

**Observe:** What stuck out the most from my reading?

**What's Next:** What from the Bible reading do I need to apply to my life?

**Prayer:**

**Goals:** FINISH STRONG!

**Read:** Luke 6:38, 3 John 1:2

**Observe:** What stuck out the most from my reading?

**What's Next:** What from the Bible reading do I need to apply to my life?

**Prayer:**

# MONTHLY REVIEW

**How did I do on my goals?**

☐

Grow Books Consistency?

☐

Faith Sharing?

☐

Bible Memorization?

What impact did these goals have on my life?

What impact did these goals have for God's Kingdom?

**How did I do on my Bible reading?**

☐

Consistency?

☐

Hearing the voice of God?

**What can I apply to my life from this month?**

PLAN AHEAD!!!! HOW MUCH is coming in and going out this month?

INCOME AND EXPENSE PLAN FOR THE MONTH OF _____			
Item	\$ Amount	Item	\$ Amount
<b><u>GIVING</u></b>		<b><u>INSURANCE</u></b>	
TITHE		Life	
Seed and/or Alms		Health	
<b><u>SAVING</u></b>		Save for Health exp. - co-pays, out of pocket, etc.	
Emergency Fund		<b><u>INCIDENTALS</u></b>	
Retirement		Child Care	
College		Save for Clothing	
<b><u>HOUSING</u></b>		Education/ School pictures, books, sports, parties, tuition, graduation, etc.	
Mortgage / Rent		Gifts & Christmas Saving	
Save for Maintenance		Pet Expenses	
<b><u>UTILITIES</u></b>		Pocket Money	
Electric/Gas		Vacation/Travel Savings	
Water		Entertainment	
Phone		<b><u>DEBT</u></b>	
Cable		Credit Card _____	
Trash		Credit Card _____	
<b><u>FOOD</u></b>		Credit Card _____	
*Groceries		Credit Card _____	
*Restaurants		Credit Card _____	
<b><u>TRANSPORTATION</u></b>		Student Loans	
Car Payment		Child Support	
Car Payment		<b><u>TOTALS</u></b>	
Gas		TOTAL INCOME	
Car Insurance		— Expenses & Saving	
Save for Maintenance		<b>MUST = ZERO!</b>	

Tell your money where to go! All dollars assigned before the month starts!





## **TAKE CONTROL OF MONEY**

Most money troubles are behavioral. Money isn't the problem, WE ARE. We let emotions drive our financial decisions, we over-spend, we don't pay attention to our accounts, we borrow too much, we don't say no to our kids, we're just plain careless and the list goes on. *THEN* we become afraid to face the money situation and it spirals out of control.

**Proverbs 21:5 ESV** "The plans of the diligent lead surely to abundance, but everyone who is hasty comes only to poverty."

King Solomon is said to have been the most wise man to ever walk the Earth. God told him "I will do what you have asked. I will give you a wise and discerning heart, so that there will never have been anyone like you, nor will there ever be." (1 Kings 3:12) The first step in getting control over money is to ask God for wisdom! (Don't ask for money, why would God give more money to someone who can't be trusted with the money they've already had.)

**James 1:5** If any of you lacks wisdom, you should ask God, who gives generously to all without finding fault, and it will be given to you.

Guess what?! KING SOLOMON LIVED ON A BUDGET! Notice the word "lived", he didn't just *have* a plan, HE LIVED on the plan!

**1 Kings 4:22-23** Now Solomon's provision for one day was thirty kors of fine flour, sixty kors of meal, ten fattened oxen, twenty oxen from the pastures, and one hundred sheep, besides deer, gazelles, roebucks, and fattened fowl.

**You must learn to manage money, or the lack of money will manage you.  
Don't be one of those Christians who can't pay their bills,  
it's a bad witness.**

### ***FIRST STEP: EXAMINE SPENDING BEHAVIOR***

For one week, keep a spending journal. Write down (with pen and paper) all of your expenditures for the week. OR- if you're a 100% electronic spender- just look at your bank account for the past week. How much did you spend, on what and where? This is the point where a lot of people get scared. PRAY for courage. Money is just a thing! It has no power except that which we give to it. Draw on the power of God inside you and be intentional and diligent to take control over your finances. This little exercise can be shocking for some, especially the "swipers" who use a debit or credit card for everything then look at the bank account and are shocked at how much money is "slipping through their fingers". Where are you overspending? Which decisions were emotional? Did you spend bill money on non-essentials? Where could you, or should you, have said no to yourself or others? What was careless, what was wise? Where

did you give in to temptation and why? If you're going to manage money (well, manage yourself really), you have to know how you interact with it, the good the bad and the ugly. Money is just a thing, it isn't the problem, **YOU ARE!**

Once you've identified the changes you need to make in yourself, pray about them, ask God to remove the bad habits and help you form new ones. Then sit down and start being proactive with your finances!

### **NEXT STEP: CREATE THE PLAN**

**Luke 14:28-30** For which of you, intending to build a tower, does not sit down first and count the cost, whether he has enough to finish it— lest, after he has laid the foundation, and is not able to finish, all who see it begin to mock him, saying, 'This man began to build and was not able to finish'?

Planning is just that, *planning*! First you need to know how much is going out and how much is coming in in a month. Always make the plan **BEFORE** the month begins. And make a plan for **EVERY MONTH!** (The plan will change each month). You can use the sample "Income and Expense for the Month" form as a guide, find one you like online, or create your own. At the beginning, it's best to write it all out on paper, with a pencil (erasing will be necessary and abundant until you become an ace at this). There are a lot of budgeting apps available, but better used only have you have a solid handle on living on a plan. The tangibility is a written budget has a unique impact on our ability to hold ourselves accountable. Write down all of your bills and expenses for the month. There are suggested categories and items to help guide your planning for the month.

The goal for this form is to have every dollar of income assigned so that the income minus expenses equals zero. There's no such thing as "extra" money. If there's a positive number left over after your initial trial, go back through and assign the dollars to savings, or paying off debt. Remember, the zero doesn't mean you don't have any money, it simply means that every dollar is allocated.

Writing down all of your expenses will help you see where you can (or may have to) save money. You can shop for better car insurance, cancel the cable, or cut out non-essentials like eating out and going to the movies. Some people may decide to sell the car or downsize their house in order to get out of debt and save more for retirement. Every situation is different, the important thing is to gain control of your financial life so you can achieve long-term financial peace.

Once you have the income and expenses reconciled to zero, you have to plan for *when* finances are coming and going. The "Payment Timing Plan for the Month" helps you plan for what expenses will be paid from each income date.

*A note about irregular income:*

*"I can't make a plan because my paycheck isn't the same every week" is a COP OUT. Make your plan based on the lowest average month, prioritizing the necessities. Have a plan for when the bigger checks come by making a list of everything else you need to cover, prioritizing the amounts you'll pay when income goes above the minimum. You can also use the planning form to assess your income and determine how much extra you have to work to cover your living expenses for the month.*

### **THIRD STEP: LIVE ON THE PLAN**

So many times, we make the plan, write it down and even carry it around, but when temptation arises we give in to it, or something interrupts "THE PLAN" and we get frustrated and quit. It takes a good three months to get used to living on a plan. Give yourself time.

### **SOME TIPS TO HELP YOU SUCCEED:**

- \* Prioritize the Tithe, Saving, Food, Shelter and Transportation  
*(Practice saving, even if it's only \$1 a week- create a habit of saving.)*
- \* Do a brand new plan every single month. *Works from the previous month and learn from mistakes.*
- \* You WILL make mistakes. *Give yourself grace and at least three months to gain confidence in your planning and new behaviors.*
- \* You WILL leave things out. *Sports photos, a birthday, the car insurance...it's okay! Remember that money is currency, it comes and goes, sometimes quickly and sometimes slowly.*  
*DON'T GIVE UP- just keep adjusting - consistency is everything.*
- \* Keep is simple and clean! *Don't over complicate your plan.*
- \* Use a cash envelopes system. Try using cash for certain categories like tithe, savings, food, entertainment and/or clothing. When the envelope is empty, you're done spending in that category until your plan replenishes the envelope.
- \* Balance your bank accounts! You have to know what's coming and going.
- \* **LIVE ON THE PLAN!** *It does no good to have the written plan then go and do whatever you want anyway.*
- \* Married Couples: *This is a TEAM effort. You MUST work together. If you don't know how or haven't been able to, GET HELP.*
- \* Single people: *Find an accountability partner: someone older and/or more wise, of the same gender as you and who already lives on a plan.*
- \* **PRAY, PRAY, PRAY... EVERYDAY!** Ask for wisdom, ask the Holy Spirit to strengthen your self control and trust in God to keep His financial promises to you because HE WILL!

## STOP USING CREDIT AND PAY OFF DEBT!!!!

DEBT ELIMINATION PLAN				
COMPANY	BALANCE Smallest to Largest	MINIMUM PAYMENT	ACTUAL PAYMENT	<input checked="" type="checkbox"/> PAID OFF!
Credit Card 1	\$150	\$25	\$150	<input checked="" type="checkbox"/>
When the first one is paid off- ADD that monthly payment to the payment on the next smallest debt.				
Credit Card 2	\$600	\$50	-----▶ = \$75	<input checked="" type="checkbox"/>
Credit Card 3	\$1,000	\$100	+ ◀-----▶ = \$175	
Student Loan	\$8,000	\$250	+ ◀-----▶ = \$425	
Car Loan			You get the idea! The payments keep getting bigger and the debt keeps getting SMALLER!	
Car Loan				
Second Mortgage				

## HOW TO ELIMINATE DEBT

First, STOP USING CREDIT! The way to do that is by making the minimum payments on your debts and funding your emergency fund FIRST. You want to SAVE \$1,000 as fast as you possibly can. That money is what will keep you from pulling out the card when “emergencies” like a broken washer or blown tire happen; which aren’t REALLY emergencies are they? They really are expenses we need to plan for because things break. That’s why you need maintenance saving in your monthly spending plan. Once you’ve saved \$1,000, start paying on the debt elimination plan. Begin on the debt with the smallest balance. (At this point interest rates don’t matter.) Do whatever you have to do to get it paid off, have a yard sale, or sell something, work some extra shifts, whatever you can. Once you pay that first one off, take the minimum you were paying and add it to the minimum on the next smallest debt until that one is paid. Then take that entire payment and add it to the minimum on the next smallest debt, and so on until you’ve paid off all of your debt!

Remain steadfast, writing it all down doesn’t take long at all, but the process of debt elimination requires constant vigilance. AND REMEMBER TO PRAY! God didn’t sign on all those dotted lines, you did. He isn’t *obligated* to pay your debts, you are, BUT HE DOES LOVE YOU and when He sees you putting your faith for debt freedom into action and using the self-control and wisdom He offers, you will begin to see Him moving in your finances in SUPERNATURAL ways. Stick to the plan and watch Him accelerate it for you!

# SALVATION CALL

The Bible says that "No one is righteous, not even one (Romans 3:10) and that "All have sinned and fallen short of the glory of God..." The wages of sin is DEATH but the gift of God is ETERNAL LIFE, (Romans 6:23) and if YOU "Declare with your mouth the Jesus is Lord and believe in your heart that God raised him from the dead, you shall be saved!" (Romans 10:9)

If you would like to receive Jesus say this prayer out loud.

**Dear Jesus, come into my heart and forgive me of my sins. Cleanse me and set me free. Jesus, thank you for dying for me. I believe that You are risen from the dead and that You're coming back again for me. Fill me with the Holy Spirit. Give me a passion for the lost, a hunger for the things of God and a holy boldness to preach the good news of Jesus. I'm saved; I'm born again, I'm forgiven. I'm on my way to Heaven and I'm never going back. In Jesus name, Amen.**

Now your sins are forgiven! Jesus has set you free from who you were and made you a new creation (2 Corinthians 5:17)