

# Guidelines for the Stewardship of Money.

“Who is a Christian steward? One who receives God’s gifts gratefully, cherishes and tends them in a responsible and accountable manner, shares them in justice and love with others, and returns them with increase to the Lord” (American Bishops’ definition).

The following diagram proposes a model for distributing our material resources:  
**Tithes and offerings of money and possessions (usually “increase”)**  
**Based on a model of proportional giving (percentages).**  
**with income defined as “take home” income.**

<b>Guidelines</b>	<b>Percentage of Giving</b>	<b>Types of Giving</b>
<b>Giving in these areas is above and beyond basic giving required for the tithe</b>	<b>100% - joy</b>	<b>Offerings</b>  Note here the role of “special” or “second” offerings. These are voluntary if we can and if we desire. They are good for personal self-discipline.
	<b>90% - joy</b>	
	<b>80% - joy</b>	
	<b>70% - joy</b>	
	<b>60% - joy</b>	
	<b>50% - joy</b>	
	<b>40% - joy</b>	
	<b>30% - joy</b>	
	<b>20% - joy</b>	
<b>Basic Tithe</b>		
<b>These additional Categories Should Be for the Work of the Lord</b>	<b>1% - fun</b>	<b>Basic Tithe</b>  <b>10%</b>
	<b>1% - fun</b>	
	<b>1% - fun</b>	
	<b>1% - fun</b>	
<b>To the Diocese</b>	<b>1% - vision</b>	Concerning tithes, see Lev 27:30, Deut 12:17 Deut 14:22 Matt 23:23, Lk 18:12 Heb 7:1-10  Especially see Mal 3:6-12
<b>Local Parish</b>	<b>5% - faith</b>  This is regular, planned giving. If our income is irregular and cannot be planned, this is best done after each earning opportunity.	

**Savings and Investments, Properties, etc.**  
**Retirement accounts**

**In General, of our net income**

- **1. 10% to God – the tithe – Mal 3:6-12**
- **2. 10% to long term savings with 3-6 months regular expenses in the bank.**  
 “The rich rule over the poor, and the borrower is the slave of the lender” (Prov. 22:7).
- **3. 10% for depreciable item saving account**
- **4. 70% to live off of.**

## Depreciable Item Reserve Account

This is a key tool to avoid going into debt.

Assumed rate of annual inflation – 3%

Item	Present Cost	Months to replace	Cost at time to replace	Amount to save per month
1. Refrigerator	\$800	5 yrs – 60 mo	\$920	\$15
2. TV	\$300	5 yrs - 60 mo	\$345	\$5.75
3. Car #1	\$12,000	5 yrs – 60 mo	\$13,800	\$238
4. Water Heater				
5. Stove				
6. Washer				
7. Dryer				
8. Carpet				
9. Roof				
10. Computer				
11. Car #2				
12. Telephone or mobile device				
13.				
14.				
15.				
16.				
17.				
18.				
Total				