

Where Does Your Money Go?

By Susan Vogt

How much money is enough? A common response is, “Just a little more than I have now.” Regardless of whether you consider yourself rich, poor, or middle class, the Gospel call us to share what we have with those in need. This can be done in many ways but as we near the end of the calendar year, many generous people look for ways to make financial donations to good causes – both for humanitarian and tax reasons. Following is a guide to making giving decisions.

For

Adult, Couple

Season

Fall

Needed

A desire to donate some of my extra money to a worthy cause



Prepare in Advance

- Prepare your heart to be generous. Read Matthew 6:25-34 or Mark 10:17-27 (see last page)
- Know your finances well enough to know what you need for your everyday necessities and what is a reasonable amount to save for emergencies.

Activity Plan

1. Pray for a generous heart by starting with a moment of quiet and a prayer such as:

Generous God, who watches over the birds of the air, the flowers in the field, and who knows the count of the hairs on my head (if any), guide my (our) decisions about how much money to donate and what charitable causes to support.

2. Decide how much to give. Based on your knowledge of your finances, decide how much money you want to donate to charity this year. (If you are doing this as a couple, of course this should be a mutual decision.) If you want to be generous but not sure how much is a reasonable, conscientious stretch for you, consider the biblical custom of tithing; giving 10% of your net income. You've probably already made donations to your Church, kids who sell stuff door to door, and other causes throughout the year. Deduct that from your tithe and see what's left. Hopefully you have enough money to donate the rest of the 10%. If not, decide what is prudent and commit to that amount.
3. Decide what to give it to. Perhaps you have favorite charities that you regularly give money to. Great! But, if you have extra money to meet your tithe consider these criteria that your author uses:
 - Give priority to causes you are personally involved with.
 - Give priority to causes that are local, that not everybody may know about, and small enough that our little donation can make a difference.
 - Give to walks, runs, rides, etc. when someone we have a personal relationship with, asks.
 - Give to any child who is selling something door to door. (Remember those days?)
 - Most charities are legitimate but some are scams, and some just may not use their money well. When in doubt check with [Charity Navigator](#). This organization evaluates the health of over 5,400 of the nation's larger charitable organizations and the ratio of proceeds that actually goes to the needy.
4. Write the check and mail it, or take it to the person/cause you've decided on.

Variation

If you're having difficulty thinking of worthy causes, or if you want to involve your children in your donation decisions, here's an option.

1. Save up all the solicitations that come in the mail or email for a month or two. Go over these and decide as a family which causes you care most about. Check them out with [Charity Navigator](#).
2. Consider what category of charity touches your heart most:
 - Environment
 - Animals
 - Politics
 - Health
 - Poverty
 - Children
 - Education
 - Housing
 - Other
3. If you feel energetic (or want to give your kids a research project that uses the internet for service and not just games) ask them to research their top priority cause and come up with some sample charities for the family to support.

Do No Be Anxious

Matthew 6:25-34

"Therefore I tell you, do not be anxious about your life, what you will eat or what you will drink, nor about your body, what you will put on. Is not life more than food, and the body more than clothing? Look at the birds of the air: they neither sow nor reap nor gather into barns, and yet your heavenly Father feeds them. Are you not of more value than they? And which of you by being anxious can add a single hour to his span of life? And why are you anxious about clothing? Consider the lilies of the field, how they grow: they neither toil nor spin, yet I tell you, even Solomon in all his glory was not arrayed like one of these. But if God so clothes the grass of the field, which today is alive and tomorrow is thrown into the oven, will he not much more clothe you, O you of little faith? Therefore do not be anxious, saying, 'What shall we eat?' or 'What shall we drink?' or 'What shall we wear?' For the Gentiles seek after all these things, and your heavenly Father knows that you need them all. But seek first the kingdom of God and his righteousness, and all these things will be added to you.

"Therefore do not be anxious about tomorrow, for tomorrow will be anxious for itself. Sufficient for the day is its own trouble.

The Rich Young Man

Mark 10:17-27

And as he was setting out on his journey, a man ran up and knelt before him and asked him, "Good Teacher, what must I do to inherit eternal life?" And Jesus said to him, "Why do you call me good? No one is good except God alone. You know the commandments: 'Do not murder, Do not commit adultery, Do not steal, Do not bear false witness, Do not defraud, Honor your father and mother.'" And he said to him, "Teacher, all these I have kept from my youth." And Jesus, looking at him, loved him, and said to him, "You lack one thing: go, sell all that you have and give to the poor, and you will have treasure in heaven; and come, follow me." Disheartened by the saying, he went away sorrowful, for he had great possessions.

And Jesus looked around and said to his disciples, "How difficult it will be for those who have wealth to enter the kingdom of God!" And the disciples were amazed at his words. But Jesus said to them again, "Children, how difficult it is to enter the kingdom of God! It is easier for a camel to go through the eye of a needle than for a rich person to enter the kingdom of God." And they were exceedingly astonished, and said to him, "Then who can be saved?" Jesus looked at them and said, "With man it is impossible, but not with God. For all things are possible with God."

