Sort the items below into acceptable and unacceptable uses for tithe money according to the policy of the SDA general conference.

|  |  |
| --- | --- |
| Acceptable Uses for Tithe | Unacceptable uses for tithe |
|  |  |

Support of Pastors, Evangelists, Ministers

World Missions

Equipment (other than for conference/mission use)

Soul-winning Support Personnel

Conference/Mission Operating Expense

Literature Evangelist Benefit Fund

Subsidies for Specified Activities (such as youth evangelism camps)

Local Church Operating Expense

Evangelistic and Conference/Mission Office Equipment

Bible/Religion Teaching and Support Personnel in Schools

School Operating Expense

Retired Employees

Capital Expenditures for Buildings and Churches

Write down how you normally spend your time on a weekday and a weekend day.

|  |  |
| --- | --- |
| Time | WEEKDAY Activity |
| 12am |  |
| 1am |  |
| 2am |  |
| 3am |  |
| 4am |  |
| 5am |  |
| 6am |  |
| 7am |  |
| 8am |  |
| 9am |  |
| 10am |  |
| 11am |  |
| 12pm |  |
| 1pm |  |
| 2pm |  |
| 3pm |  |
| 4pm |  |
| 5pm |  |
| 6pm |  |
| 7pm |  |
| 8pm |  |
| 9pm |  |
| 10pm |  |
| 11pm |  |

Did you use your time wisely? Identify at least one area where you could have been a better steward of your time. What should you have done instead?

|  |  |
| --- | --- |
| Time | WEEKEND Activity |
| 12am |  |
| 1am |  |
| 2am |  |
| 3am |  |
| 4am |  |
| 5am |  |
| 6am |  |
| 7am |  |
| 8am |  |
| 9am |  |
| 10am |  |
| 11am |  |
| 12pm |  |
| 1pm |  |
| 2pm |  |
| 3pm |  |
| 4pm |  |
| 5pm |  |
| 6pm |  |
| 7pm |  |
| 8pm |  |
| 9pm |  |
| 10pm |  |
| 11pm |  |

Did you use your time wisely? Identify at least one area where you could have been a better steward of your time. What should you have done instead?

**You are given $100 on November 1st. You will not receive a gift of money from anyone else for the rest of the month. You will not have access to any other additional money that you already owned for the rest of the month. If you’d like to work to earn additional money, you may earn $8/hour and work up to 10 hours per week (4 weeks in a month).**

What is your job? \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_

What are your days and hours? \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_

How much do you have to spend?

|  |  |
| --- | --- |
| Original Gift | $100.00 |
| Earnings from Job |  |
|  | Total to Spend:  |

How will you spend your money? All of it must be accounted for.

|  |  |  |
| --- | --- | --- |
| **Category/Item** | **Amount to Spend** | **Running Total** |
| Tithe (10%) |  |  |
| Savings |  |  |
|  |  |  |
|  |  |  |
|  |  |  |
|  |  |  |
|  |  |  |
|  |  |  |
|  |  |  |
|  |  |  |
|  |  |  |
|  |  |  |

What is the advantage of a budget?

What is one way I can be a good steward of my money?

Complete the pie chart below showing the percentage of your money you spend wisely and the percentage that is unwise spending (Based on your current spending habits).

List 3 Talents or skills you have.

How could you use your time/money to develop your talents and use your skills more wisely?