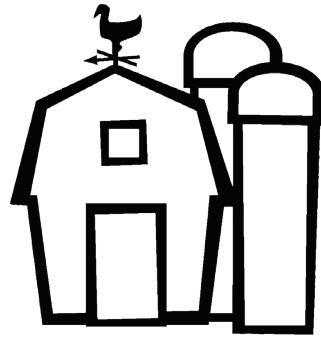


What is a Steward?

“By the Holy Spirit who dwells within us, guard the good deposit entrusted to you.” (2 Tim. 1:14)



In biblical terms, a “steward” is a person who takes care of something on behalf of another. As Christians, we believe that God has made us *his* stewards in the world, by entrusting all the gifts of his good creation into our care.

Our stewardship not only involves the way we care for the world God has given us, but also the way we use our money, time, and resources to serve in Christ’s name, and how we support the ongoing ministry of the church.

Two Important Stewardship Tools:

As stewards of this congregation, there are two important tools we use each year to show that we want to be a part of what the Lord is doing among us:

1) Giving Plan

On the back of this page is a tool to help you start a Giving Plan for you and your family: Simple Ways to Grow in Giving. This card is meant to be an estimate to help with your own financial planning and budget.

Giving Plans are a good idea for both households and congregations, because they help us be intentional about how we can serve God. Giving Plans encourage us to see our giving as a regular part of our everyday lives as individuals. Together, they can also help to give us guidance for making projections in the congregation’s budget.

2) Spiritual Gifts Discovery Tool

Part of our stewardship is giving of our time and talents. [Here](#) is a link to a Spiritual Gifts Discovery Tool. This is a tool to help you learn more about how God has gifted you to serve at Christ Lutheran, in our community and in the world. This very important form is essential to the operation of the church because it keeps people connected to the ongoing activities of the congregation, and draws us together for our common purpose.

What makes for a good steward?

Throughout Scripture we are given many examples of what it means to be a good steward of God’s gifts. Here are just a few verses from the Bible that describe the way this happens:

SHARING ... see Mark 10:17-22

God’s people have always seen the need to share what they have with others. As much as we have a need to receive, we all have a need to give as well.

TEAMWORK ... see Acts 2:44-47

Just as it was in the early church, we have to work together in using our resources, in order for the message of Jesus to be spread among all people.

ENTHUSIASM ... see Matthew 13:44-45

Jesus spoke of the joy we receive in recognizing the treasure of God in our life. This joy allows us to see our money and possessions in a different light.

WITNESS ... see 2 Corinthians 8:1-7

Stewardship is the way we live out our Christian lives. By the sharing of our resources, we bear witness to our faith and trust in God.

ACCEPTANCE ... see Luke 16:13

Being a good steward demonstrates our acceptance of God’s lordship in our lives. As Jesus said, we cannot serve both God and money.

RESPONSE ... see Deuteronomy 26:1-11

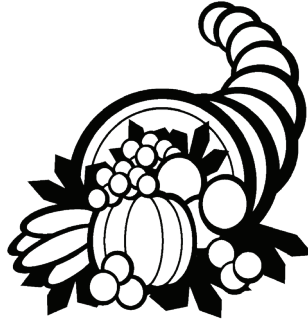
The reason we give is because we ourselves have first received all things from God. Sharing what we have is our response to what God has done for us.

DETERMINATION ... see 1 Corinthians 16:1-2

Being a good steward requires fore-thought and commitment. It is a personal discipline carried out with regularity on a week-by-week basis.

Simple Ways to Grow in Giving

Jesus often spoke of the life of faith in terms of growth and bearing fruit. One of the ways that we can be intentional about growth in our life of faith is to set a pattern for growth in our regular weekly giving. Instead of falling into the same rut year after year, there are some ways we can move forward in sure and simple steps.



The following are a couple of ideas for how you might consider growing in your giving this year.

Good Idea #1 - Percentage Growth

Step 1: Using the chart on the reverse page, find the figure that is closest to your annual income. Then move across the row to find the dollar amount you currently give in offerings this year. Look at the top of the column to find out the approximate percentage of your income you currently give.

- My Yearly Income: _____
- What I Currently Give Each Week: _____
- The Percentage of My Income that I Currently Give: _____

Step 2: Now simply shift left one space to the next higher column. This will increase your giving to the next percentage step. Use the amount for this percentage in your planned giving for the coming year.

- The Percentage of My Income I Plan to Give Next Year: _____
- The Amount I Plan to Give Each Week Next Year: _____

Good Idea #2 - Dollar Growth

Step 1: Write down what you give per week this year: \$ _____

Step 2: Write down how many “tens” you currently give: _____
(for example, \$20 is 2 “tens” — if no tens, write in 1)

Step 3: Increase the amount in Step 1 by the dollar amount in Step 2. Use this new figure as your weekly planned giving amount for next year.

- The Amount I Plan to Give Each Week Next Year: _____

Chart of Percentage Giving

Use this chart to find out what percentage of your annual income you give in offerings per week:

Annual Income	Weekly Giving (in Dollars)					
	12%	10%	8%	6%	4%	2%
\$ 5,200	12.00	10.00	8.00	6.00	4.00	2.00
\$ 6,500	15.00	12.50	10.00	7.50	5.00	2.50
\$ 7,800	18.00	15.00	12.00	9.00	6.00	3.00
\$ 9,100	21.00	17.50	14.00	10.50	7.00	3.50
\$ 10,400	24.00	20.00	16.00	12.00	8.00	4.00
\$ 11,700	27.00	22.50	18.00	13.50	9.00	4.50
\$ 13,000	30.00	25.00	20.00	15.00	10.00	5.00
\$ 14,300	33.00	27.50	22.00	16.50	11.00	5.50
\$ 15,600	36.00	30.00	24.00	18.00	12.00	6.00
\$ 18,200	42.00	35.00	28.00	21.00	14.00	7.00
\$ 20,800	48.00	40.00	32.00	24.00	16.00	8.00
\$ 23,400	54.00	45.00	36.00	27.00	18.00	9.00
\$ 26,000	60.00	50.00	40.00	30.00	20.00	10.00
\$ 28,600	66.00	55.00	44.00	33.00	22.00	11.00
\$ 31,200	72.00	60.00	48.00	36.00	24.00	12.00
\$ 36,400	84.00	70.00	56.00	42.00	28.00	14.00
\$ 41,600	96.00	80.00	64.00	48.00	32.00	16.00
\$ 46,800	108.00	90.00	72.00	54.00	36.00	18.00
\$ 52,000	120.00	100.00	80.00	60.00	40.00	20.00
\$ 65,000	150.00	125.00	100.00	75.00	50.00	25.00
\$ 78,000	180.00	150.00	120.00	90.00	60.00	30.00
\$ 91,000	210.00	175.00	140.00	105.00	70.00	35.00
\$104,000	240.00	200.00	160.00	120.00	80.00	40.00
\$117,000	270.00	225.00	180.00	135.00	90.00	45.00
\$130,000	300.00	250.00	200.00	150.00	100.00	50.00