

# Integrity and Ethics Related to Finances, part 2

## Missionaries and Money

MAT Retreat 2025

1. Money brings out the "best" (or worst) in us.
  - A. Our attitude toward money is an indicator of where our \_\_\_\_\_ is - in heaven or on earth.
  - B. A strong devotional life is imperative to have the proper attitude toward money.
  - C. When we walk in the Spirit, our primary focus is on heavenly treasure.
  
2. The money reality
  - A. Missionaries need money to fulfill their ministries.
  - B. Successful missionaries understand \_\_\_\_\_.
  - C. You are not begging for money but are searching for those wanting to invest in eternal treasure through your ministry.
  - D. There are many churches that desire to have an impact in gospel ministries worldwide. You provide them with that opportunity.
  
3. Stewardship - We are to be good stewards of the Lord's money during our journey through life, but money should never become the primary \_\_\_\_\_ of our journey.
  
4. Four Character Flaws to Avoid
  - A. A lazy \_\_\_\_\_ ethic
  - B. A lack of professionalism
  - C. A sense of entitlement
  - D. A beggar mentality
  
5. Stewardship and Support
  - A. Work with GFA to set the proper support level and then obtain \_\_\_\_\_ (or more) during deputation.
  - B. Maintain good communication with current supporters and with potential supporters.
  - C. Let the GFA office know if you have a special financial need.
  
6. Low support vs. full support
  - A. Low support
    - i. Increased financial stress
    - ii. Limited funds - family
    - iii. Limited funds - ministry
    - iv. Limited funds - others
    - v. Limited funds - savings

- B. Full support
  - i. Financial stress is reduced
  - ii. Funds available - family
  - iii. Funds available - ministry
  - iv. Funds available - others
  - v. Funds available - savings
  
- 7. Savings Accounts
  - A. Liquid emergency fund - at least 2 months.
  - B. Short-term savings (car on field, furlough car, appliances, vacation).
  - C. Long-term savings (house down-payment, college fund, retirement fund)
  - D. Churches/donors expect you to live on a budget and save for the \_\_\_\_\_, just like they do.
  
- 8. Topics for questions
  - A. Standard of living level
  - B. Vacations
  - C. Tithing
  - D. Retirement finances
  - E. Home ownership
  - F. Major financial decisions - how do you make them?
  - G. Special financial needs and prayer letters
  
- 9. Bibliography
  - A. Johnson, Paul. *More than Money, More than Faith*. Enumclaw, WA: Pleasant Word (a division of WinePress Publishing). 2007
  - B. Morton, Scott. *Funding Your Ministry*. Colorado Springs. NAVPRESS. 2007