Sacrificial Giving

Andy Miller and his wife Jennifer had committed themselves to never arguing about money matters. They have stayed true to that bond for the twelve years of their married life. However, an issue regarding their current financial situation has arisen that threatens to become a major source of disagreement between the two of them. Jennifer has become so concerned about this issue that she brought it up at the last meeting of her women’s Bible study group to which you also belong.

Two weeks earlier, the Millers had attended an in-home church meeting to discuss the recently-announced fundraising campaign of their church, First United Church. The church is located in a small town near Austin, Texas. The current site is not capable of handling the congregation growth that is expected as the greater-Austin metropolitan area and its related population continues to expand. This campaign is in the second stage of financing for the new church building on a larger tract of land that had been recently acquired. Andy and Jennifer had enthusiastically supported the first stage which funded the land purchase and related costs by committing what could be referred to as a sacrificial pledge. They have been able to fulfill that pledge.

While the enthusiasm for the actual construction of the new facility is still strong for both of them, they are considerably apart when estimating how much to give in this upcoming second stage. Andy feels their current financial position does not permit them to give at the same level as their previous pledge. Jennifer disagrees.

Andy and Jennifer are both in their mid-thirties and have two children, ages four and two. Andy is a salesman for a local electrical supply firm. Having joined the firm eight years earlier, he has developed a strong customer network. His compensation is completely on a sales commission basis. His gross income varies between $60,000 and $80,000 per year, depending largely on the state of the area economy and retail demand for electrical supplies. After working as an engineer for five years, Jennifer chose to commit her time to the children and managing the household.

The Miller’s general financial condition is as follows. They have a total of $550,000 in assets. These are mainly (with approximate amounts in parentheses): savings ($15K), investments ($65K), tax deferred retirement plan investments ($135K), house and furnishings ($280K), two cars (book value of $23K) and miscellaneous other assets ($32K). Andy contributes regularly to the company retirement plan, which is matched by the company. This investment program is intended to provide for his ultimate retirement as there is no defined benefit or pension program at the company. They have also started a college fund for the children but the current
balance is minimal. Finally, they are trying to follow the advice of a financial planner who suggests that they should have at least three months income in a savings account and a regular investment program (beyond the retirement investments) to provide for either large purchases or cover unexpected financial outlays.

Both the retirement fund and the investment fund are currently heavily invested in mutual funds, which focus on long term aggressive growth strategies. Andy understands that this involves considerable risk but feels the long term gains for he and Jennifer outweigh this risk. Their liabilities consist mainly of a mortgage loan on the house ($130K), car loans ($12K) and a credit card balance ($500). The Millers have committed to a regular tithe of 15 percent of Andy’s take home income. The dollar amount varies depending on his monthly sales commissions.

While Jennifer did not formally ask the group for specific advice, she had asked for prayer. The group prayed that day for guidance for the Millers. Following that prayer, you felt that this issue is important not only to Andy and Jennifer but also others in the study group and the congregation as a whole. The study group consists of women from very different financial situations, which is also true for the rest of the church. You volunteer to lead the study group next week. The timing of this session is important in that the following Sunday has been designated as Pledge Sunday during which congregation members are expected to submit their pledges for this campaign.

Instead of the originally scheduled Bible study, you agree to provide both the Biblical context within which Jennifer and others can approach this issue of sacrificial giving and, more specifically, how much she and Andy should pledge to the current campaign. You recognize that financial matters are often not well thought out by most people. Therefore, the specific pledge for the Millers may be difficult to come up with. However, you are committed to getting the insight that scripture can provide.

**ASSIGNMENT**

The financial commitment to one’s church is an issue that many find difficult to resolve. Using relevant scripture, what would you recommend for the Millers in their decision on sacrificial giving?
My Scriptural Research:

Group Scriptural Research:

Decisions / Recommendations:

Primary Scriptural References: