



Women of Gold Practical Training

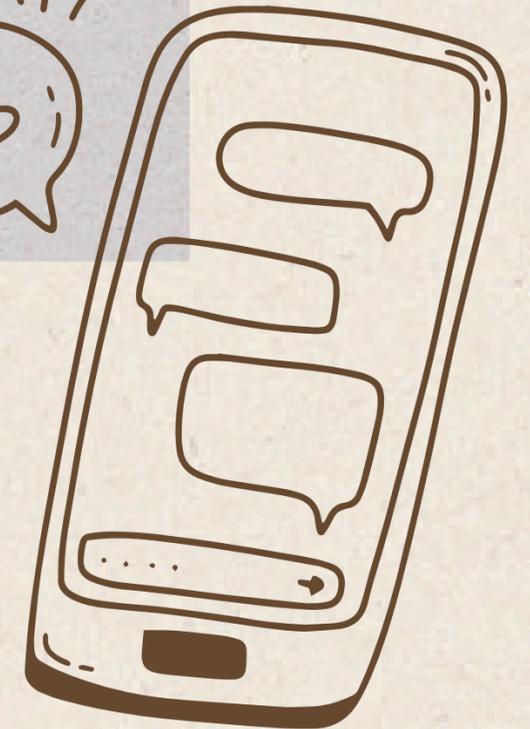
SAVING TO GIVE MORE

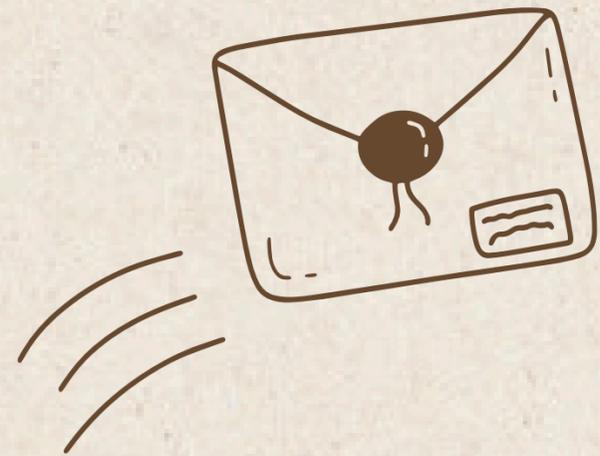
Redeemer's Grace Church



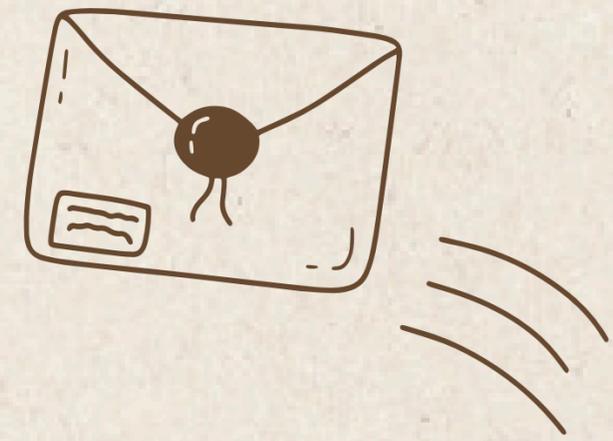
Saving to Give More

Women of Gold - Practical Lesson





Saving to Give More

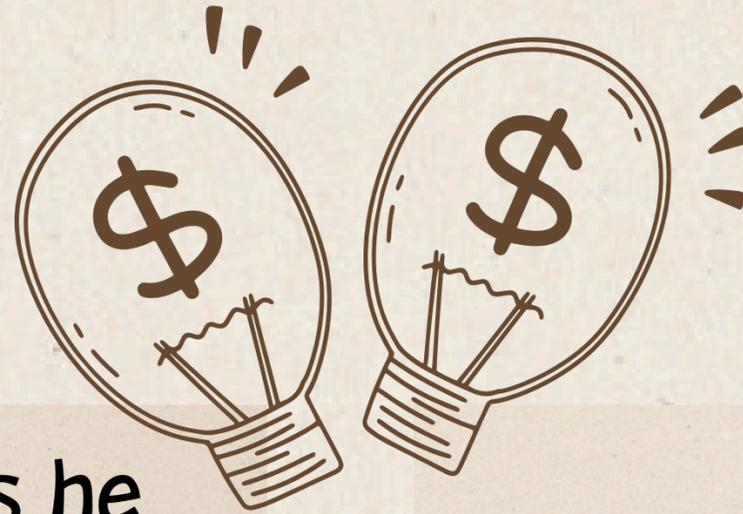


**The Heart
Behind Giving**

**Budgeting
Basics**

Saving Money!

The Heart Behind Giving



Each one must do just as he has purposed in his heart, not grudgingly or under compulsion, for God loves a cheerful giver.

2 Cor. 9:7

Think-**Pair-Share**:
What does cheerful giving look like?

The Heart Behind Giving



My precious

The Heart Behind Giving



The Heart Behind Giving



Purpose: Stewardship

Manager, not owner
Grace-gift, not duty

Heart: Thankfulness

When someone realizes how rich they are in Christ by grace, this produces generosity.

What does
heartless,
purposeless giving
look like?



Begrudgingly
Lacking joy and
thankfulness.



Transactional
Expectant of self-
recognition or stingy.



Under Compulsion
Out of duty or obligation,
even FOMO.



Heart - purpose = no wisdom
ie. Giving to missions trips and not being able
to pay for rent.

Incomplete Giving

Purpose - heart = missed opportunities
ie. New ministry opportunity or emergency
situation to meet needs



What does heartful, purposeful giving look like?



Reliable Giving
No longer impulsive or
based on leftover money.
Consistent and planned.



Generous Giving
Say "yes" more often. Be
ready to meet needs
sacrificially.

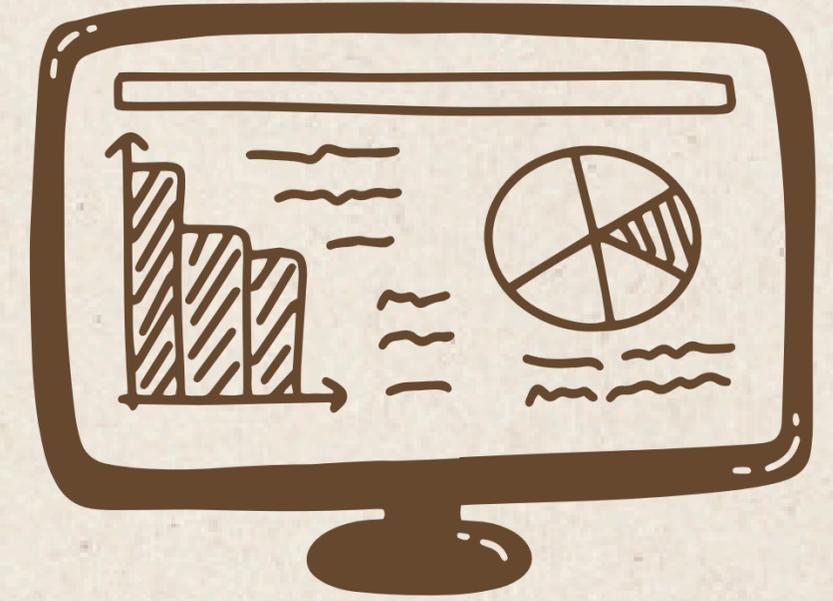


Eternal Investment
Dream big! Look for
larger Kingdom investment
opportunities.

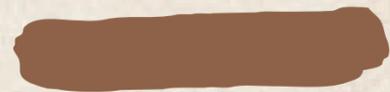


Activity:

Budgeting Basics



Make a list of all your income, expense, and long term savings categories.





Income

Paycheck + Bonus

Gifts

Financial Aid

Interest

Scholarship
Grants

Savings

Emergency Home Wedding College Car

Expense

Car Maintenance Shopping

Subscriptions

& Bills Home Misc.

Gas

Rent

Church

Entertainment

Insurance

Parking

Tuition

Hobbies

Groceries

Missions

Electronics

Gifts

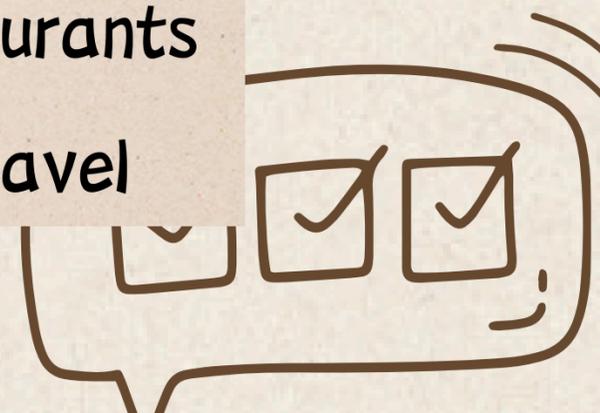
Fun Money

Drinks

Dessert

Restaurants

Travel



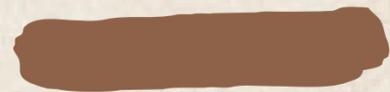
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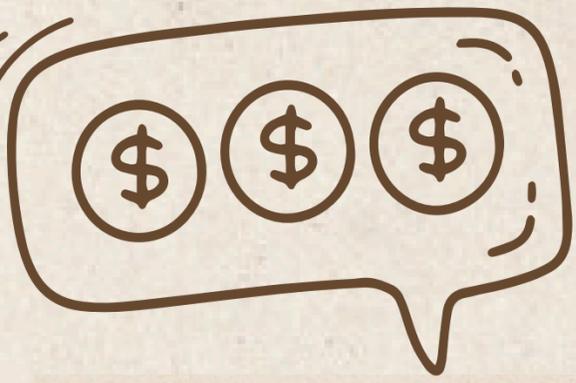
Budgeting Basics



Make a list of all your income, expense, and long term savings categories.

Categorize your expenses into fixed, flexible, non-monthly, and long-term savings.





Flex Budget Model

Fixed

Same every month
Predictable

Non-Monthly

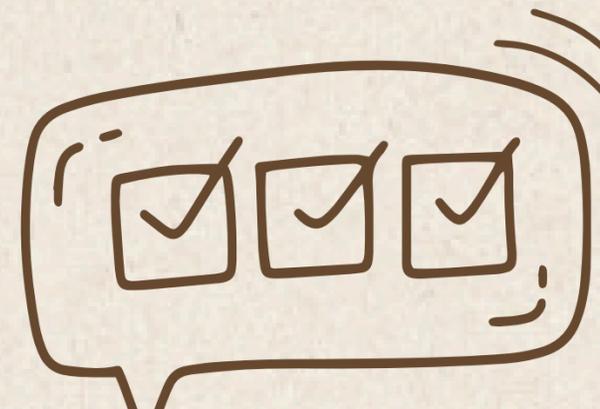
Bigger expenses
Varied

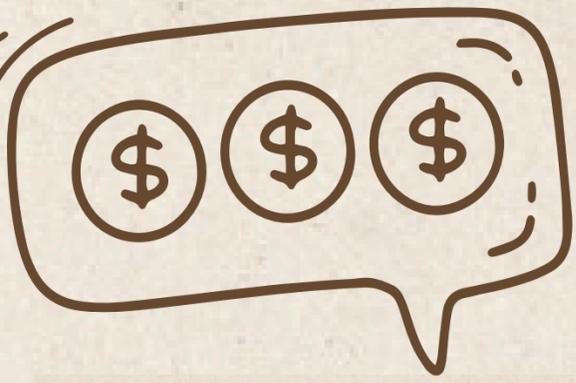
flexible

Hard to predict
Easy to control

Emergency

Long-Term Savings





Flex Budget Model

What about debt payments??
Beware hidden expenses.

Fixed

Subscriptions & Bills

Tuition

Rent

Childcare

Gym Membership

Non-Monthly

Insurance

Medical

Taxes

Car Maintenance

Missions

Home Misc.

Travel

Flexible

Shopping

Parking

Church

Hobbies

Gas

Groceries

Electronics

Restaurants

Entertainment

Drinks

Gifts

Dessert

Fun Money

Long-Term Savings

Emergency

Home

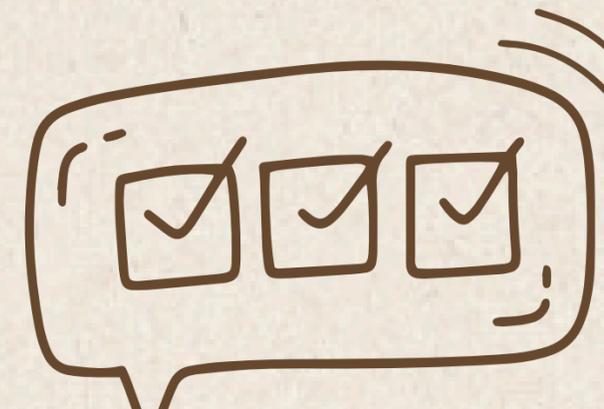
College

Wedding

Retirement

Car

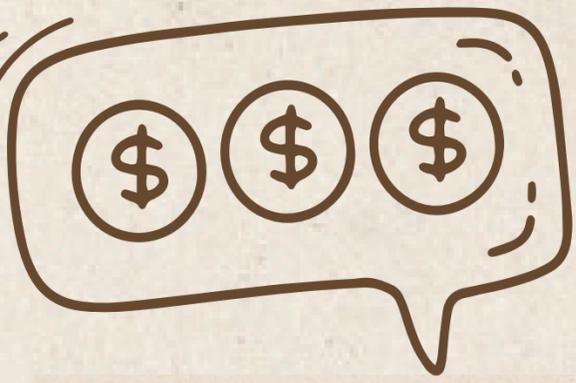
Creating Goals



Estimate Your Income

Who	Annual Net Income	Monthly
ChatGPT average typical undergrad w/ part-time job	\$15,000	\$1,250
Sarai w/ part-time job	\$22,000	\$4,000
Starting Salary	\$80,000 \$60,000 (post tax)	\$5,000
DINK	\$160,000 \$105,000 (post tax)	\$8,750

*include family allowance



Flex Budget Model

Fixed

Subscriptions
& Bills

Tuition

Rent

Childcare

Gym Membership

Non-Monthly

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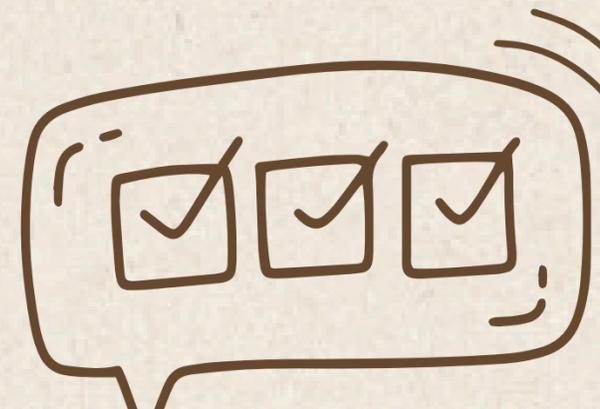
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Creating Goals



Activity:

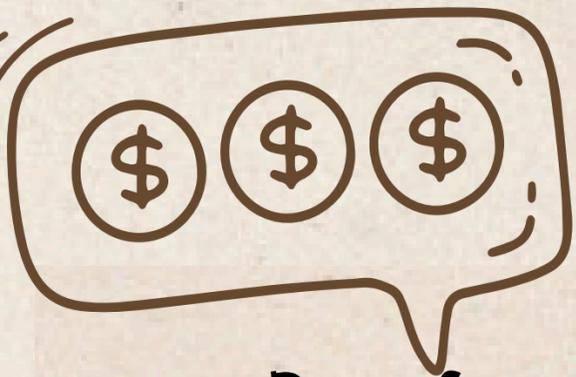
Budgeting Basics



Make a list of all your income, expense , and long term savings categories.

Categorize your expenses into fixed, flexible, non-monthly, and long-term savings.

Establish regular review and maintain discipline.



Practical Tips

- Pray for wisdom and effective stewardship.
- Make saving a priority. Give yourself time to set it up and adjust.
- Track Your Spending: Know where your money actually goes—coffee, subscriptions, eating out add up fast.
- Stay on top of your needs vs. your wants
 - Limit Impulse Buys: Use the 24-hour rule—wait a day before buying something non-essential.
 - Save to spend!
- Cook More, Eat Out Less: Food is often the biggest leak for young people.
- Subscriptions Audit: Cancel or share services (streaming, apps, gym memberships).
- Credit Card Caution: Pay in full each month to avoid debt and interest. Points!!

Review the Tips for CAYS, Thrivin'
Workers, and Rock Solid Wives

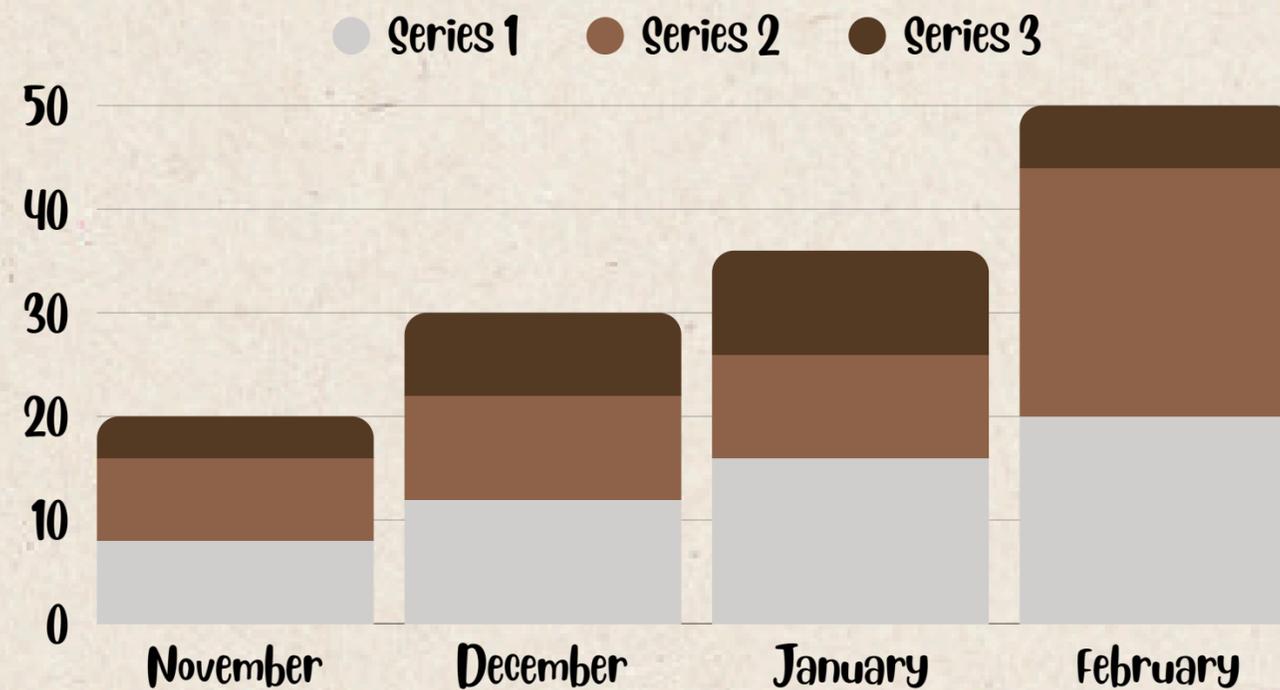


Case Studies

Case 1: Women's Conference is coming up. Early bird pricing is \$285 and ends Feb 2. How much do you need to save per week/month?

Case 2: Ordinarily, you see a price tag over \$100 and give up altogether. However, you know a worthy kingdom investment is coming up that will yield a lot of fruit. What budget areas can you creatively cut to carve out \$200 in 3 month's time?

Case 3: You are at Benefit Concert and want to expand your Holland Collection while supporting missionaries abroad. The bid is now \$1,000 above your allocated fund. How can you creatively adjust your savings?



YNAB, Monarch Money,
PocketGuard, Goodbudget
Tracking patterns and building habits.

Advanced Budgeting



Long-term Savings Tools
CDs, High-yield Savings Accounts, Stocks,
401(k), IRA, Roth IRA
Make money by saving money!

\$16k investment

Ben Invests	Total	Age	Arthur Invests	Total
2,000	2,240	19	0	0
2,000	4,749	20	0	0
2,000	7,558	21	0	0
2,000	10,706	22	0	0
2,000	14,230	23	0	0
2,000	18,178	24	0	0
2,000	22,599	25	0	0
2,000	27,551	26	0	0
	30,857	27	2,000	2,240
	34,560	28	2,000	4,749
	38,708	29	2,000	7,558
	43,352	30	2,000	10,706
0	48,554	31	2,000	14,230
0	54,381	32	2,000	18,178
0	60,907	33	2,000	22,599
0	68,216	34	2,000	27,551
0	76,802	35	2,000	33,097
0	85,570	36	2,000	39,309
0	95,383	37	2,000	46,266
0	107,339	38	2,000	54,058
0	120,220	39	2,000	62,785
0	134,646	40	2,000	72,559
0	150,804	41	2,000	83,506
0	168,900	42	2,000	95,767
0	189,168	43	2,000	109,499
0	211,869	44	2,000	124,879
0	237,293	45	2,000	142,104
0	265,768	46	2,000	161,396
0	297,660	47	2,000	183,004
0	333,379	48	2,000	207,204
0	373,385	49	2,000	234,308
0	418,191	50	2,000	264,665
0	468,374	51	2,000	298,665
0	524,579	52	2,000	336,745
0	587,528	53	2,000	379,394
0	658,032	54	2,000	427,161
0	736,995	55	2,000	480,660
0	825,435	56	2,000	540,579
0	924,487	57	2,000	607,688
0	1,035,425	58	2,000	682,851
0	1,159,676	59	2,000	767,033
0	1,298,837	60	2,000	861,317
0	1,454,698	61	2,000	966,915
0	1,629,261	62	2,000	1,085,185
0	1,824,773	63	2,000	1,217,647
0	2,043,746	64	2,000	1,366,005
0	2,288,996	65	2,000	1,532,166

\$2,288,996 **\$1,532,166**

BEN STOPS SAVING!

ARTHUR STARTS LATE

\$78k investment

Reflection Questions

1. What keeps you from saving?
2. What do you want to save money for this year? Make a plan.
 - a. In 5 years? 10 years?
3. Why don't we give as much as we'd like to at times?
4. How do you feel when you give? If your heart is not cheerful, consider what's holding you back.
5. Have you ever considered the giving aspect of our being made in the image of God? How does that change your understanding of giving?



Thank
You





FOR ADDITIONAL RESOURCES,
CHECK OUT OUR WEBSITE BELOW:

rgcsd.com/kainos-publishing

This practical training was taught in person at one of our past Women of Gold events. We would love for you to join us in person! For more information about Women of Gold, you can visit our Women of Gold website at rgcsd.com/women-of-gold.