

# 10 Ways God Provides When the Paycheck Isn't Big Enough

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To view the instructional video for this month, visit [Vimeo/NAEvangelicals/fmc-pfmonth2](https://vimeo.com/NAEvangelicals/fmc-pfmonth2). To watch a companion message about the “10 Ways God Provides for Churches & Ministries”, visit [Vimeo.com/10792474](https://vimeo.com/10792474), and download the PDF handout at [Kluth.org/10-ways.pdf](https://kluth.org/10-ways.pdf).

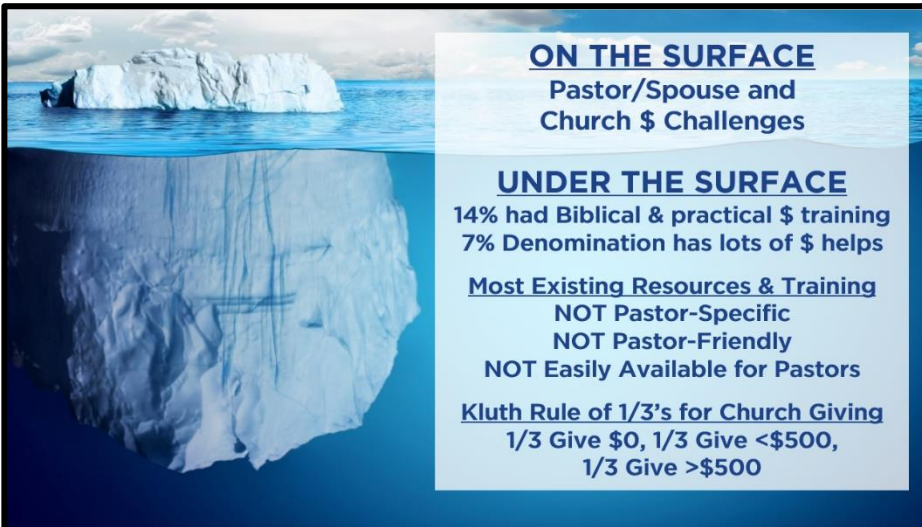
National Association of Evangelicals

**Financial Health**   
Solutions for Pastors & Churches

**RESEARCH: 4,219 PASTORS FROM 18 DENOMINATIONS**

The majority of pastors serve **small churches** (80% <200, 55% <100) **with small budgets** (50% <\$125K) **and small salaries** (50% <\$50K).

Many pastors/spouses are **suffering in silence** financially.



**ON THE SURFACE**  
Pastor/Spouse and Church \$ Challenges

**UNDER THE SURFACE**  
14% had Biblical & practical \$ training  
7% Denomination has lots of \$ helps

**Most Existing Resources & Training**  
NOT Pastor-Specific  
NOT Pastor-Friendly  
NOT Easily Available for Pastors

**Kluth Rule of 1/3's for Church Giving**  
1/3 Give \$0, 1/3 Give <\$500,  
1/3 Give >\$500

Poverty Theology	Transformational Generosity	Prosperity Gospel
Scarcity	Supply	Surplus
Against \$ Preaching	Appropriate \$ Preaching	Always \$ Preaching
BUDGET Focus	BIBLE Focus	BIGGER Focus
Financial Transactions	Faith Transformation	Fundraising Tactic
GUILT-Based	GRACE-Based	GREED-Based
Legalism	Liberty	Law
Can't Afford to Give	Get to Give	Give to Get
Stingy Slave	Steward	Seed Thrower
Give to AVOID a Curse	Give to BE a Blessing	Give to GET a Blessing
FEAR Motivation	FAITH Motivation	FORTUNE Motivation
TIGHT-FISTED Hands	OPEN-Handed	GRASPING Hands
EMPTY Rewards	ETERNAL Rewards	EARTHLY Rewards
Miserly	Manage	More
Giving is DRUDGERY	Giving is a DELIGHT	Giving is a DUTY
God is BROKE	God is your PROVIDER	God is a MAGIC GENIE

**Ps 50:12** The world is mine, and all that is in it.

**Phil 4:19** My God will meet all your needs according to his glorious riches in Christ Jesus.

**Matt 6:33** God will give you all you need from day to day if you live for him.

