**Your Stewardship Toolkit for July 2024!**

*May’s theme:* **The magic of 10-10-80 budgeting**

**Rev. Rob Blezard, Web Editor**

The Stewardship of Life Institute

[editor@stewardshipofllife.org](mailto:editor@stewardshipofllife.org)

*If you want the free Toolkit sent directly to your inbox every month,* [*just drop me an email*](mailto:editor@stewardshipoflife.org?subject=Monthly%20Toolkit%20Susbscription)*.  
Feel free to forward it to colleagues who might find it useful.*

Consistent communication, education and action can help your congregation develop a healthy culture of stewardship and generosity. This Toolkit can help get you there!

Here’s what you’ll find in the Toolkit:

[**-Snippets:**](#Snippets) Cut and paste a monthly themed “Stewardship Snippet” in every Sunday bulletin! It’s a verse or two from the week’s Revised Common Lectionary lessons, followed by a brief reflection.

[**-Newsletter Article:**](#Newsletter_Article) Cut and paste a fresh article on stewardship every month in your newsletter.

[**-General Resource Websites**:](#websites) – These are places you can go for great ideas to jump start your stewardship ministry!

**Stewardship Snippets**

*Copy and paste into your bulletin!  
Source: Rob Blezard.*

**July 7, 2024** (7th Sunday after Pentecost, Proper 9, Year B)

**Mark 6:8, 9 –** Jesus ordered them to take nothing for their journey except a staff; no bread, no bag, no money in their belts; but to wear sandals and not to put on two tunics.  
*What do you need? Most of us think we need far more than we actually do, and our lives become weighed down by possessions. When Jesus sends out the disciples with very little, he reminds us that we, too, need very little. What could you do without?*

**July 14, 2024** (8th Sunday after Pentecost, Proper 10, Year B)

**Psalm 85:10-12 –**Steadfast love and faithfulness will meet; righteousness and peace will kiss each other. Faithfulness will spring up from the ground, and righteousness will look down from the sky. The LORD will give what is good, and our land will yield its increase.

*Everybody wants peace and security, but most of us try to achieve it the world’s way – by accumulating power, treasure and pleasure. The Psalm sets us right: It’s relationship with God and one another that give us what we want.*

**July 21, 2024** (9th Sunday after Pentecost, Proper 11, Year B)

**Mark 6:31 –** Jesus said to them, "Come away to a deserted place all by yourselves and rest a while." For many were coming and going, and they had no leisure even to eat.

*In our time and culture, busy-ness has emerged as a major source of stress. Being good stewards of our own peace of mind, we know we need to get away from our sources of busy-ness and stress to rest.*

**July 28, 2024** (10th Sunday after Pentecost, Year B)

**Psalm 145:15, 16 –** The eyes of all look to you, and you give them their food in due season. You open your hand, satisfying the desire of every living thing.

*Our God is a god of abundance. As steward/disciples we look to God for all that we need, knowing that God provides.*

**June 2024 newsletter article** (262 words)

*Select the article below, or one of more than four dozen in the* [*Toolkit Newsletter Article Archive*](https://thestewardshipguy.com/newsletter-articles/)*. Reprint permission is granted for local congregational use. Just copy and paste into your newsletter! Please include the copyright notice. Other uses please inquire: editor@stewardshipoflife.org.*

**The magic of 10-10-80 budgeting**

When my twentysomething daughter recently got her first *real* job– one that paid good money and benefits – she asked me how to handle her finances.

It’s a good question, a responsible question, and depending on your appetite for detail and complexity, one that could have dozens of answers. And certainly, there are lots of financial advisors and services that can provide help (often for a fee!)

But my advice was simple: Follow the 10-10-80 formula. It has been my financial pole star for years, and it has enabled me to live free of financial stress. Here’s how it works:

When you craft a budget (and you DO craft a budget, right?) spend it in this way:

* Save 10 percent.
* Give away 10 percent.
* Live on 80 percent.

Following the formula takes discipline, but don’t all worthwhile endeavors – reading the Bible, daily prayer, losing weight or learning a language?

And like any good effort, getting into the formula is best accomplished gradually. Think long term. First, analyze your finances to find out the percentage that you save, give away, and live on. Then set goals and adjust your finances accordingly.

For instance, if your current spending is 1 percent giving, 2 percent savings, 97 percent living, set a goal to increase savings and giving over time until you reach 10-10-80. One or two percentage points a year will get you there in just a few years.

When you’re living the formula, you’re in the sweet spot of financial freedom. You have enough to pay your bills, save for the future, and be generous.

–*Rob Blezard*

*Copyright © 2024, Rev. Robert Blezard. Reprinted by permission. Pastor Blezard serves as pastor of St. Paul Lutheran Church, Aberdeen, Maryland, and works as content editor for* [*www.stewardshipoflife.org*](http://www.stewardshipoflife.org)*. He blogs at* [*www.thestewardshipguy.com*](file:///C:\Users\rblezard\AppData\Sharron\Downloads\www.thestewardshipguy.com)*.*

**General Stewardship Resource Websites**

[**Stewardship of Life Institute**](http://www.stewardshipoflife.org/)– Headquartered at United Lutheran Seminary, this site has a trove of resources in areas of congregational and personal stewardship. ([www.stewardshipoflife.org](http://www.stewardshipoflife.org))

[**ELCA Stewardship Resources**](http://elca.org/stewardship)– Our denomination’s deep well of materials. ([www.elca.org/stewardship](http://www.elca.org/stewardship))

[**Center for Stewardship Leaders**](http://faithlead.luthersem.edu/stewardship/) – Luther Seminary’s excellent website. ([faithlead.luthersem.edu/stewardship/](http://faithlead.luthersem.edu/stewardship/))

[**The ELCA Foundation**](https://www.elca.org/give/elca-foundation) a ministry of our denomination. ([www.elca.org/give/elca-foundation](http://www.elca.org/give/elca-foundation))

[The Episcopal Ministry for Stewardship](https://www.tens.org/) – Lots of good material. (<https://www.tens.org/>)

-end-