



K I N G D O M W E A L T H

Biblical Financial Literacy

Preparing the Saints for Wealth, Wisdom, and Stewardship

"The blessing of the Lord, it maketh rich, and he addeth no sorrow with it."

— Proverbs 10:22 (KJV)

Prepper Café - Church Stewardship Ministry Seminar
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FREE DOWNLOAD RESOURCE

Scan to Download the Full Seminar Guide

Use your phone's camera to scan the QR code below and access the Biblical Financial Literacy Seminar PDF — your complete guide to Kingdom wealth principles.



DIRECT LINK

www.prepper.cafe/biblical_financial_literacy_guide.pdf

Open your phone's camera app and point it at the QR code. Tap the link that appears to download the PDF directly to your device.

WELCOME, BELOVED

Why This Seminar?

Many believers love the Lord deeply yet struggle silently with debt, shame around money, and uncertainty about God's plan for their finances. Scripture has more to say about money (2300) than about heaven (~495) and hell (~54) combined — because how we handle wealth reveals the condition of our hearts.

Today you will learn to:

- Understand tithing as a wealth-building covenant
- Speak the language of money with confidence
- Build a budget that works on any salary



OPENING WORD

*"Beloved, I wish above all things
that thou mayest prosper and be in
health, even as thy soul
prospereth."*

3 John 1:2 (KJV)

Three Pillars of Kingdom Wealth

01



Financial Vocabulary

Understanding the Language of Money

*"Wisdom is the principal thing;
therefore get wisdom."*

— Proverbs 4:7

02



The Tithe Covenant

How Giving Generates Wealth

*"Bring ye all the tithes into the
storehouse..."*

— Malachi 3:10

03



Budgeting on Any Salary

The Steward's Practical Plan

*"Be thou diligent to know the state of
thy flocks."*

— Proverbs 27:23



P I L L A R O N E

The Language of Money

Common Financial Terms Every Believer Should Know

Why Words Matter



My people are destroyed for lack of knowledge

— Hosea 4:6

When you don't understand financial terms, you cannot evaluate offers, ask the right questions, or make decisions that honor God with your resources. Predatory lenders count on your unfamiliarity. Scripture commands knowledge — and in money matters, knowledge is protection.



Vocabulary is Protection

You cannot defend what you cannot define.



Vocabulary is Discernment

Naming things rightly helps you weigh decisions wisely.



Vocabulary is Authority

Stewards who speak the language sit at better tables.

Income & Earnings

GROSS INCOME

Your total earnings before any taxes or deductions are taken out.

NET INCOME

What actually lands in your account — your 'take-home pay' after deductions.

ACTIVE INCOME

Money earned by trading time for pay (wages, salary, contract work).

PASSIVE INCOME

Money that flows in without daily labor (rentals, royalties, dividends).

FIXED EXPENSES

Costs that stay the same monthly — rent, mortgage, insurance premiums.

VARIABLE EXPENSES

Costs that fluctuate — groceries, utilities, fuel, entertainment.

Debt, Credit & Interest

PRINCIPAL

The original amount of money borrowed or invested, before interest.

INTEREST

The cost of borrowing money — or the reward of lending it.

APR

Annual Percentage Rate. The yearly cost of a loan including most fees.

COMPOUND INTEREST

Interest paid on interest. A friend when saving — a foe when borrowing.

CREDIT SCORE

A number (300–850) lenders use to predict how reliably you repay debt.

COLLATERAL

Property pledged to secure a loan. Forfeited if you default.

Savings & Investing

EMERGENCY FUND

3–6 months of expenses set aside for unexpected hardship.

ASSET

Anything you own that has value or generates income.

LIABILITY

Anything you owe — debts and obligations that drain resources.

NET WORTH

Your assets minus your liabilities. The true picture of your finances.

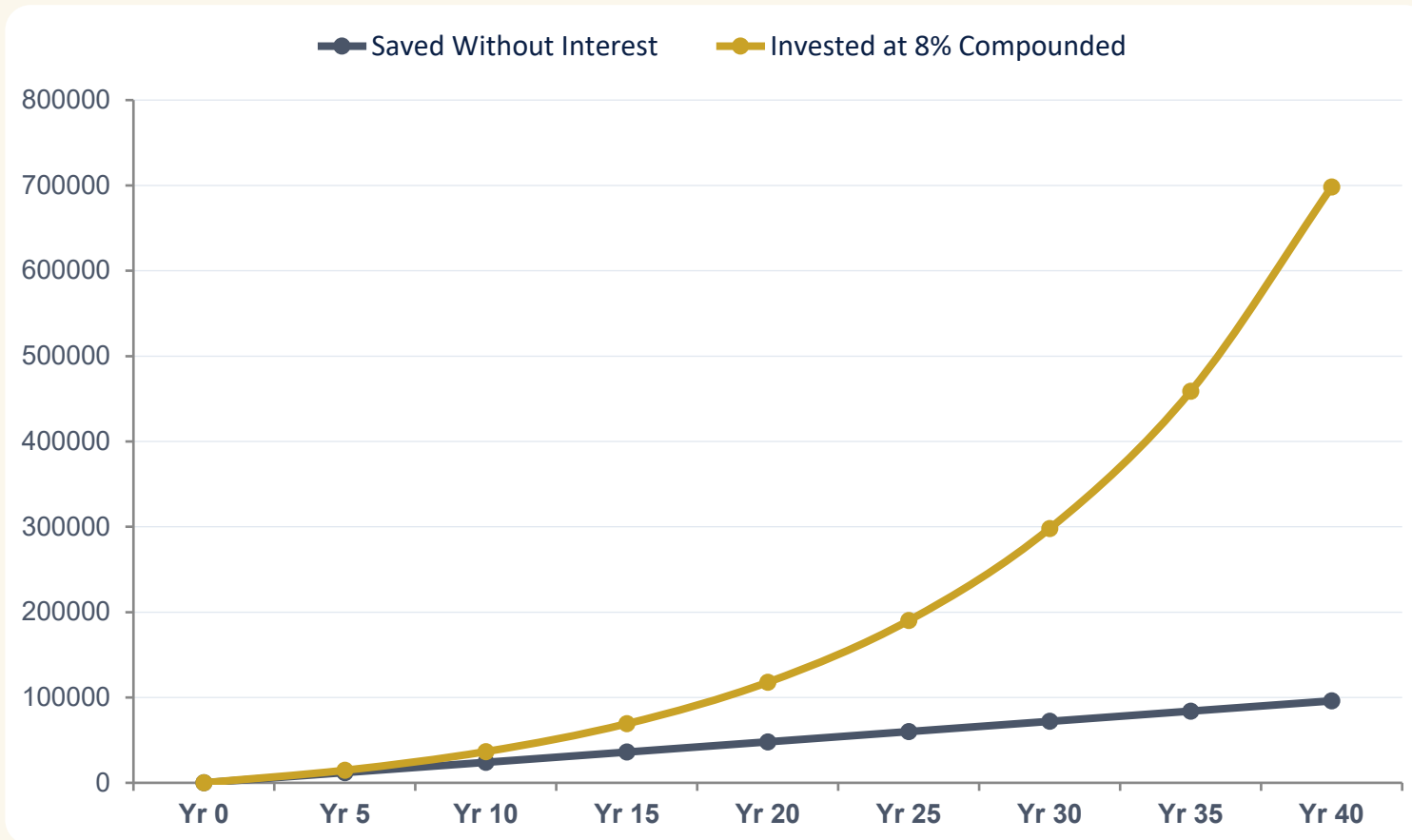
DIVERSIFICATION

Spreading investments across many baskets to reduce risk.

RETIREMENT ACCOUNT

Tax-favored accounts (401k, IRA) designed for long-term saving.

Compound Interest in Action



\$200 / MONTH

\$698,202

after 40 years at 8%

*You contributed only \$96,000.
The harvest is the difference. This is what
Solomon called 'wealth gathered little by
little.'*

Proverbs 13:11



P I L L A R T W O

The Tithe Covenant

How Honoring God With the First Tenth Generates Lasting Wealth

DEFINITION

What Is the Tithe?

THE TITHE

A tenth — 10% — of one's "increase," set apart for God before any other use.

The Hebrew word "ma'aser" literally means "the tenth part."



It Is the Lord's

The tithe is not yours to give — it already belongs to God. You are simply returning it.



It Is the First

Tithing comes off the top of your increase, not from what is left over after expenses.



It Goes to the House

Brought into the storehouse — locally; where you are spiritually fed.

The Tithe Through Scripture

BEFORE THE LAW

Abraham (Levitical Tithe)

"Gave a tenth of all the spoils to Melchizedek, priest of God Most High."

— Genesis 14:20

BEFORE THE LAW

Jacob

"Of all that thou shalt give me, I will surely give the tenth unto thee."

— Genesis 28:22

UNDER THE LAW

Israel

"All the tithe of the land is the Lord's; it is holy unto the Lord."

— Leviticus 27:30

AFTER THE CROSS

The Church

"On the first day of the week let each one of you lay something aside, storing up as he may prosper..."

— 1st Corinthians 16:2

From Abraham to the Church, the principle is the same: God has always been first, and the first tenth has always been His.

"Prove Me Now Herewith"

"Bring ye all the tithes into the storehouse, that there may be meat in mine house, and prove me now herewith, saith the Lord of hosts, if I will not open you the windows of heaven, and pour you out a blessing, that there shall not be room enough to receive it."

— Malachi 3:10



Windows Opened

Heaven's supply released
without obstruction



Overflow Poured Out

More than your
storehouse can contain



Devourer Rebuked

Protection over what God
has given you (v.11)

How Tithing Builds Wealth

*Tithing works through both the supernatural blessing of God **and** the stewardship disciplines it forms in the giver.*



THE SPIRITUAL

God Multiplies the Sown Seed

- Heaven's windows open over your finances
- Devourers — waste, theft, breakdowns — are rebuked
- Favor opens doors no résumé can open
- Wisdom for decisions is poured out (James 1:5)



THE PRACTICAL

Tithing Trains the Stewardship Muscle

- Forces you to live on less than you earn
- Breaks the spirit of greed and impulse spending
- Builds the habit of paying important things first
- Creates a lifelong pattern of intentional money decisions
- Reframes you from owner to steward — God's manager

Tithes, Offerings, & Seed

Three distinct expressions of biblical giving — each with its own purpose.



THE TITHE

*10% · The Required Return
(Levitical Tithe)*

A fixed tenth of your increase that already belongs to God, given to his servants (Pastor & Ministry Leadership/Staff) Not giving — returning. The doorway to covenant blessing.

Malachi 3:10



THE OFFERING

*Beyond 10% · The Free Gift
(The Celebratory Tithe/Offering)*

Anything given above the Levitical tithe. Voluntary, joyful, proportional. This is where 'cheerful givers' live and where extra blessing flows.

2 Corinthians 9:7



THE SEED

*Targeted · The Sown Faith
(The Benevolent Seed)*

An offering deliberately sown into specific kingdom soil — missions, the poor, a ministry — expecting a specific harvest by faith.

2 Corinthians 9:10



P I L L A R T H R E E

Budgeting on Any Salary

A Plan That Works Whether You Earn Little or Much

Why Every Believer Needs a Budget



"Which of you, intending to build a tower, sitteth not down first, and counteth the cost, whether he have sufficient to finish it?"

— Luke 14:28 (Jesus)

Jesus assumed His followers would plan with their resources. A budget is simply 'counting the cost' on paper before life forces you to count it in regret.



Awareness

You can't steward what you don't see.



Boundaries

A budget tells your money where to go instead of wondering where it went.



Peace

Order in finances quiets anxiety and frees you to worship.

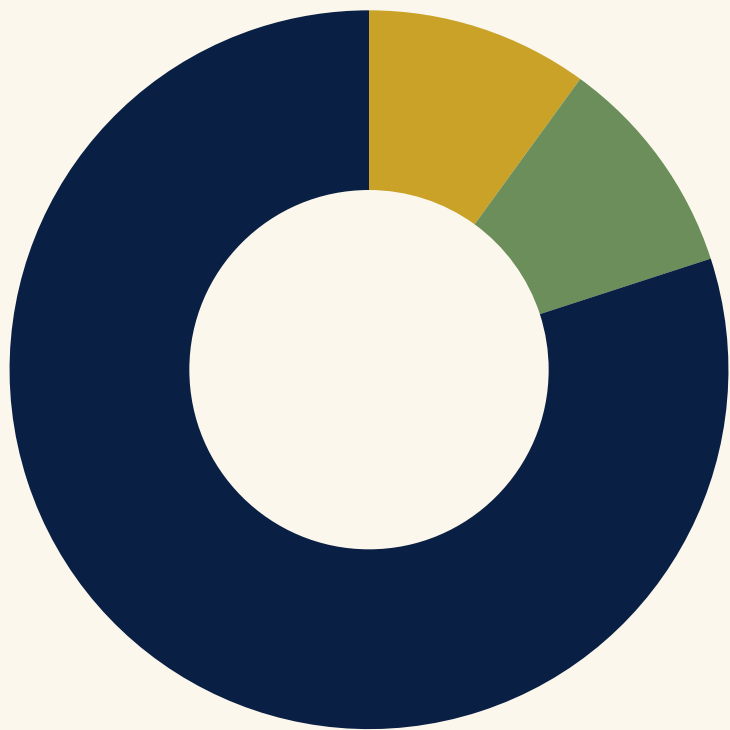


Acceleration

Every dollar with a purpose builds wealth faster than scattered dollars.

The 10 • 10 • 80 Principle

Honor God first, pay yourself second, live on the rest.



■ Tithe (10%) ■ Save & Invest (10%) ■ Live on (80%)

10%

GIVE FIRST

Honor God off the top with the tithe — before bills, before saving, before anything else.

Proverbs 3:9

10%

SAVE NEXT

Pay yourself by setting aside savings before lifestyle gets a chance to absorb it.

Proverbs 21:20

80%

LIVE ON THE REST

Run your household, expenses, debt payoff, and enjoyment from what remains.

1 Timothy 6:6

Z O O M I N G I N

Where the 80% Should Go

Recommended ranges for the remaining 80% — adjust to your season and conviction.

CATEGORY	% OF NET	WHAT IT COVERS	BIBLICAL POSTURE
Housing	25–30%	Rent or mortgage, property tax, insurance	<i>Shelter is a need, not a status symbol</i>
Food	10–15%	Groceries, household staples, modest dining	<i>Daily bread — received with thanks</i>
Transport	10–15%	Car payment, fuel, maintenance, transit	<i>A tool for the journey, not the destination</i>
Utilities & Phone	5–10%	Power, water, internet, phone plan	<i>Steward small bills, not just big ones</i>
Health & Insurance	5–10%	Premiums, medications, wellness	<i>Body is the temple — protect it</i>
Debt Payoff	5–15%	Above-minimum payments to escape bondage	<i>Cut the chains of the lender quickly</i>
Family & Giving	5–10%	Children, parents, offerings beyond the tithe	<i>Provide for your house and the needy</i>
Personal & Joy	5–10%	Recreation, gifts, modest enjoyment	<i>God gives richly to enjoy (1 Tim 6:17)</i>

It Works on Any Salary

The principle is the percentage, not the figure. Sample monthly net salaries — illustrative only.

MODEST INCOME

Net: \$2,000/mo

Tithe (10%)	\$200
Save (10%)	\$200
Live on (80%)	\$1,600

Even with limited income, the principle holds. The widow's two mites mattered (Mark 12:43).

MIDDLE INCOME

Net: \$5,000/mo

Tithe (10%)	\$500
Save (10%)	\$500
Live on (80%)	\$4,000

The sweet spot for accelerated debt payoff and aggressive long-term wealth building.

HIGHER INCOME

Net: \$8,000/mo

Tithe (10%)	\$800
Save (10%)	\$800
Live on (80%)	\$6,400

More income means more responsibility — consider giving and saving/investing above the baseline.

Build Your Budget in 6 Steps

1

Pray Over It

Invite the Holy Spirit into your finances. Ask for wisdom (James 1:5).

2

Calculate Net Income

Know exactly what hits your account each month, not your gross figure.

3

Set Aside the Tithe

Move 10% to giving the moment income arrives — automate it if possible.

4

Pay Yourself

Auto-transfer 10% (or whatever you can) into savings or investments.

5

Assign Every Dollar

Give the remaining 80% specific jobs across categories — write it down.

6

Review Weekly

A budget you don't watch becomes a wish. Spend 15 min/week on review.

Pitfalls to Avoid

X Tithing the Leftovers

If you tithe what's left after expenses, you're not tithing — you're tipping. The tithe is the firstfruits.

Proverbs 3:9

X Borrowing for Lifestyle

Consumer debt — financing your wants — is the yoke Scripture warns against. Borrow only for appreciating assets (houses, land.)

Romans 13:8

X No Emergency Fund

Without a buffer, every surprise becomes a crisis and a credit card. Build a starter \$1,000 fund first.

Proverbs 22:3

X Loving Money

Wealth is a tool, not a god. The moment money rules your decisions, you've turned a servant into a master.

1 Timothy 6:10

X Comparison Spending

Chasing the lifestyle of others is the fastest way to outspend your means and abandon your calling.

Galatians 6:4

X Going It Alone

Hiding your finances from your spouse, mentor, or budget — results in them hiding their wisdom from you (two heads are better than one.)

Proverbs 15:22

Your 30-Day Action Plan

"Be ye doers of the word, and not hearers only." — James 1:22

WEEK 1

Discover

- Track every dollar you spend
- List your debts and net income
- Pray for financial wisdom

WEEK 2

Decide

- Commit to faithful tithing
- Set savings target (10% goal)
- Build first \$1,000 emergency fund

WEEK 3

Design

- Write your monthly budget
- Assign every dollar a purpose
- Cancel one unnecessary expense

WEEK 4

Deploy

- Automate tithe & savings
- Schedule a weekly budget date
- Find a trustworthy accountability partner

FREE RESOURCE

Scan to Access The Steward's Debt Free Calculator

Use your phone's camera to scan the QR code below and access **The Steward's Debt Free Calculator**—your complete calculator and plan to get debt-free.



DIRECT LINK

<https://www.prepper.cafe/debt-payoff-planner2>

Open your phone's camera app and point it at the QR code. Tap the link that appears to access the online calculator.

T H E C H A R G E

Go and Steward Well

Wealth is not a finish line — it is a tool God places in faithful hands. You have the vocabulary to speak with confidence, the covenant to give in faith, and the plan to live with discipline.

"And God is able to make all grace abound toward you; that ye, always having all sufficiency in all things, may abound to every good work."

— 2 Corinthians 9:8 (KJV)

Be blessed. Be a blessing.