

Common Cents\$ *for* CHRISTIANS



GREG POTZER

*Common Cent\$ for Christians:
Inspirational quotes and thoughts
on handling money wisely*

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INTRODUCTION

The common sense shared on these pages is, unfortunately, found to be not very common in today's world. Even with the abundance of information at our fingertips, too many of us continue to make the same significant mistakes with our finances, placing unnecessary pressure on our lives.

This booklet is not meant to be a long exhaustive volume on financial strategies, investments, or other related subjects. Rather it is a short, helpful bullet-pointed guide designed to help you master your money and become a better steward of the resources with which God has blessed you. There is a wealth of additional information on financial matters such as investments, retirement planning, estate planning, and more. However, these pages are intended to address the fundamental issues upon which all other financial decisions rest.

These principles must be mastered before anything else can truly succeed. If you do master and apply these basic steps, you can and will lead a much more fruitful and fulfilling life—just as God intended. They are simple...yet most of life's wisdom is. We have also included an abundance of quotations and reflections from a variety of respected voices, which we hope will serve as meaningful reminders of what we should all be striving toward.

TITHING FIRST

Have you ever heard of the three most important rules of real estate—location, location, and location? In the same way, within a Christian’s life of financial responsibility and health, the three most important rules of handling money are tithing, tithing, and tithing. All other financial principles, as important as they are, come far behind in comparison.

“Bring the whole tithe into the storehouse, that there may be food in my house. Test me in this,” says the Lord Almighty, “and see if I will not throw open the floodgates of heaven and pour out so much blessing that you will not have room enough for it.” -Malachi 3:10 NIV

Always write your first check (10% of your gross income—the amount commonly used) to your home church and/or to other ministries or those in need. However, this should not be done out of a sense of “legalistic” obligation, but rather in a spirit of cheerfulness and joy. God will bless you many times over, and you will find that you always have what you need. If you believe you “do not have enough to tithe,” then it is all the more important to do so in prayerful worship, discovering how your remaining 90% can go further than 100% once did.

“God waits to win back his own flowers as gifts from man’s hands.”
-Rabindranath Tagore

Although one-third of all born again adults claim to tithe their income, only 12% actually do so. -Barna Research

“What do you think God gave you more wealth than is requisite to satisfy your rational wants for, when you look around and see how many are in absolute need of that which you do not need? Can you not take the hint?” -J.G. Holland

“I do not believe one can settle how much we ought to give. I am afraid the only safe rule is to give more than we can spare. If our charities do not at all pinch or hamper us, I should say they are too small. There ought to be things we should like to do and cannot do because our charitable expenditures excludes them.” -C.S. Lewis

BUILD A BUDGET

Set up a budget and strive to stick to it. Everyone needs a financial plan—a blueprint for managing money. This budget should be written out, continually reviewed, and used as a tool to stay on track with financial goals and proper stewardship.

List all your monthly expenses and outgo, then compare this total to your income. Account for every dollar on both sides of the equation, and make sure “tithing” is at the top of your list of expenses.

“The best money you can make is what you save on living expenses.” -Joel Salatin

“Annual income twenty pounds, annual expenditure nineteen six, result happiness.” -Charles Dickens

KNOW YOUR SPENDING

To develop a wise and accurate budget, review the past three months and track where your money has gone—checking registers, bank statements, credit card statements, and cash usage.

This exercise often reveals where your estimates were accurate—and where they were not. Expenses such as interest, fines, eating out, and clothing can quietly consume significant resources. Even small daily habits—coffee, soft drinks, minor fees—can add up over time. Awareness leads to better decisions.

“Be ruthlessly realistic when it comes to your finances.” -Unknown

“There is no dignity quite so impressive, and no independence quite so important, as living within your means.” -Calvin Coolidge

PRIORITIZE SAVING

After your tithe, pay yourself next. Establish a savings account—no matter how small (a target of 10% of your income is helpful)—and contribute regularly.

Financially speaking, you are what your savings account is—not your income, not your home value, not your investments. Savings prepare you for future needs and emergencies, and just as importantly, they reshape your mindset, leading to wiser management of all your resources.

“Saving is greater than earning.”

-German proverb

“Learn to save on even the most modest salary. If you do, you’re almost assured of financial success.”

-Unknown

“In life, it’s not how much money you make, it’s how much money you keep.” -Robert Kiyosaki

AVOID DEBT

“The rich rule over the poor, and the borrower is servant to the lender.” -Proverbs 22:7 NIV

Stay away from unnecessary credit. A home loan—and perhaps a car loan—may be reasonable, but limit yourself to one credit card for true emergencies, and only if you have the discipline to pay it off in full each month.

Use a debit card for everyday purchases and record all transactions carefully.

“Of all the freedoms a man may enjoy, none can quite match that which comes from being completely free of debt.” -Unknown

“Never spend your money before you have it.” -Thomas Jefferson

“We buy things we don’t need with money we don’t have to impress people we don’t like.” -Dave Ramsey

LIMIT RISK

Be conservative. Friends and “experts” often share successes, but rarely their failures. When you hear about the latest high-yield opportunity, remember: you never go broke protecting your principal through safer instruments like CDs, money market accounts, or savings.

Higher returns often come with higher risks—and many who chase them end up worrying about losing their principal. Security and peace of mind are worth far more than speculative gains.

“The easiest way to make \$5000 in the stock market [or insert the “money-making opportunity” of your choice]...is to start with \$10,000 and stop when it gets to \$5000!” -Unknown

“Money is a terrible master but an excellent servant.” -P.T. Barnum

LIVE SIMPLY...LESS IS MORE

“Whoever loves money never has money enough; whoever loves wealth is never satisfied with his income. This too is meaningless.”

-Ecclesiastes 5:10 NIV

“People who want to get rich fall into temptation and a trap and into many foolish and harmful desires that plunge men into ruin and destruction. For the love of money is a root of all kinds of evil. Some people, eager for money, have wandered from the faith and pierced themselves with many griefs.”

-1 Timothy 6:9-10 NIV

Keep your lives free from the love of money and be content with what you have, because God has said, ‘Never will I leave you; never will I forsake you.’” -Hebrews 13:5 NIV

Continually work at simplifying your life. All of the great minds of history have come to the conclusion that life is so much more enriched by seeking simplicity in regards to our wants and needs. This road of simplification should be a continual process throughout our lives.

“I chose to be rich by making my wants few.” -Henry David Thoreau

*“He who buys what he does not need steals from himself.”
-Unknown*

“Wealth is the smallest thing on earth, the least gift that God has bestowed on mankind.” -Martin Luther

“80% of what we own, we never use. 20% of our clothing, we never wear.” -Dave Ramsey

“I am happy in having learned to distinguish between ownership and possession. Books, pictures, and all the beauty of the world belong to those who love and understand them—not usually to those who possess them. All of those things that I am entitled to have—I own by divine right. So I care not a bit who possesses them.” -James Kehler

“If you cultivate a healthy poverty and simplicity, so that finding a penny will literally make your day, then, since the world is in fact planted in pennies, you have with your poverty bought a lifetime of days.” -Annie Dillard

“The best riches are poverty of desires.” -Alexandria of Clement

“We are stripped bare by the curse of plenty.” -Winston Churchill

CONCLUSION

“...The earnest prayer of a righteous man has great power and wonderful results.” -James 5:16 LB

Always bring your finances before the Lord in prayer, trusting Him to provide wisdom and guidance.

*“How we handle money matters. It matters to God, who sees it as one indicator of our personal maturity and our obedience to Christ. It matters to our children, who learn how to handle money from watching how we handle it. It matters to the poor, whose state of health and wellbeing may hinge on our generosity. It matters to the church, whose God-honoring purposes will be either thwarted or facilitated by the giving of God’s people. We cannot afford, you see, to be lazy when it comes to money matters. There is too much at stake.”
-Unknown*

“Save some before you spend, spend less than you earn, and please the Lord by your tithing.” -R. R. Ball

“Make all you can, save all you can, give all you can.” -John Wesley

By handling our money properly, we can then be freed up to help others as the Lord instructs us to do.