CROWN REVENUE ACADEMY

A ministry of Crown Revenue · EIN 42-2869921 · crownrevenue.org

Course 5, Money and Stewardship Systems: Numbers, Margin, Taxes, and the Generosity Engine

Block 5 of the Crown Revenue Academy. You can create value (Course 2), market it honestly (Course 3), and sell it with integrity (Course 4). Now we manage the money, with systems that keep you out of trouble, fund the mission, and honor God with every dollar.

Course Overview

Plenty of good, godly people earn money and still end up broke, stressed, and unable to give, because they never built a system to manage it. Money is a tool, and like any tool it serves you when you control it and rules you when you do not. This course is the practical money engine: know your numbers, count the cost before you spend, protect a profit margin, handle taxes with integrity, build giving in on purpose, and multiply what is left with wisdom instead of debt.

This course pairs naturally with the reference sheet on Myron Golden's wealth principles in your Academy materials. Use both, and keep all of it under the rule we have held from Course 1: money is a tool for stewardship, generosity, and mission, never the goal.

Who it's for: Anyone who earns or handles money, in business, ministry, or a household, and wants a simple system that keeps the money serving God instead of running the show.

Format: 6 bi-weekly sessions, 60 to 75 minutes each, always free. Same rhythm as the earlier courses.

What you'll walk away with: - A habit of **knowing your numbers** instead of guessing - A **budget** that counts the cost before you spend - A protected **profit and reserve** margin - A clean, honest approach to **taxes** and exemptions - A **generosity engine** built into the system, not bolted on - A wise plan to **multiply** and to avoid the debt trap

The rhythm of every session: Big Idea, Anchor Scripture, Biblical Case Study, Teaching Points, Real Application, Discussion, Go Deeper (a linked book and a linked podcast).

Session 1, Know Your Numbers

Big Idea: You cannot steward what you do not measure. The first act of money management is simply knowing what is coming in, going out, and left over.

Anchor Scripture: Proverbs 27:23 to 24 (know well the condition of your flocks); Luke 16:10 (faithful in little, faithful in much).

Biblical Case Study: Know the State of Your Flocks (Proverbs 27:23 to 24). The proverb tells the herdsman to know the condition of his flocks and give attention to his herds, because riches do not last forever and a crown is not secure for all generations. In an age before spreadsheets, that was the whole of accounting: look closely and regularly at what you actually have. Most money trouble is not a math problem, it is an attention problem. People do not know their numbers, so the numbers drift, and the drift becomes a crisis. Stewardship begins with looking honestly at what is there.

Teaching Points: 1. Track three numbers always: money in, money out, and what is left. 2. What you do not measure, you cannot manage or improve. 3. Look at your numbers on a fixed rhythm, weekly or monthly, not only when there is a problem. 4. Honest books are a spiritual discipline, not just an accounting chore.

Real Application: - *In the room:* Write down your real numbers for the last month: total income, total spending, and the difference. No guessing. - *This week:* Set up one simple place (a free tool or a sheet) where every dollar in and out gets recorded, and set a weekly time to look at it.

Discussion: - Do you actually know your numbers, or do you avoid looking? What is underneath that? - What would change if you looked at your money on a set rhythm instead of in a panic?

Go Deeper: **Read:** *Business by the Book* by Larry Burkett · **Listen:** *B.O.S.S. Moves Podcast* by Dr. Myron Golden

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Session 2, Count the Cost

Big Idea: A budget is just counting the cost before you build. Decide where the money goes on purpose, before the month spends it for you.

Anchor Scripture: Luke 14:28 to 30 (count the cost before building the tower); Proverbs 21:5 (the plans of the diligent lead to plenty).

Biblical Case Study: Counting the Cost of the Tower (Luke 14:28 to 30). Jesus asks which of you, intending to build a tower, does not first sit down and count the cost, to see whether you have enough to finish it. He warns that the one who lays a foundation and cannot finish becomes a public embarrassment. He was teaching about discipleship, but the principle is plainly financial too: plan the cost before you commit, or you will start things you cannot finish. A budget is simply sitting down to count the cost on purpose.

Teaching Points: 1. A budget is permission you give your money in advance, not a punishment. 2. Give every dollar a job before the month starts. 3. Plan for the unexpected, because something always comes up. 4. Diligent plans lead to plenty. Rushed spending leads to lack.

Real Application: - *In the room:* Build a simple plan for next month: list your expected income, then assign it to categories until it is all spoken for, including giving and savings. - *This week:* Run that plan for one week and notice where reality fought the plan.

Discussion: - Where do you spend without a plan, and what does that cost you? - What is one category that always blows up, and how could you plan for it ahead?

Go Deeper: **Read:** *The Total Money Makeover* by Dave Ramsey · **Listen:** *The Ramsey Show*

Session 3, Profit and Margin

Big Idea: Profit is not what is left over by accident. You build margin and reserves on purpose, in the good times, for the lean times.

Anchor Scripture: Genesis 41:34 to 36 and 41:48 to 49 (Joseph stores a fifth in the years of plenty); Proverbs 21:20 (the wise store up).

Biblical Case Study: Joseph’s One Fifth Reserve (Genesis 41:34 to 49). Warned of seven years of plenty followed by seven of famine, Joseph does not hope it works out, he builds a system. He sets aside a fixed one fifth of the harvest every good year and stores it in the cities, gathering grain until it could not be measured. When the famine came, that reserve fed Egypt and the surrounding nations, and it positioned Joseph to do enormous good. Margin is what lets you survive the lean season and serve others in it. Take a fixed percentage off the top, every time, before life spends it.

Teaching Points: 1. Protect a profit margin first, do not wait to see what is left. 2. Store a fixed percentage in good times, like Joseph’s one fifth. 3. Reserves turn a crisis into an inconvenience. 4. Margin is what makes generosity and mission possible when others are panicking.

Real Application: - *In the room:* Decide a fixed percentage you will set aside off the top of every dollar of income, and where it will go. - *This week:* Move your first reserve transfer, even a small one, so the system starts today.

Discussion: - Do you have any reserve, or are you one surprise away from a crisis? - What percentage could you set aside off the top, starting now?

Go Deeper: **Read:** *Profit First* by Mike Michalowicz · **Listen:** *B.O.S.S. Moves Podcast* by Dr. Myron Golden

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Session 4, Render to Caesar

Big Idea: Handle taxes with total integrity, and use every legitimate exemption God’s law and the government’s law allow. Honest and shrewd are not opposites.

Anchor Scripture: Matthew 22:15 to 22 (render to Caesar what is Caesar’s, and to God what is God’s); Romans 13:7 (pay what you owe).

Biblical Case Study: Render to Caesar (Matthew 22:15 to 22). Trying to trap Jesus, they ask whether it is lawful to pay taxes to Caesar. He asks whose image is on the coin, they answer Caesar’s, and He says render to Caesar the things that are Caesar’s, and to God the things that are God’s. Jesus did not dodge taxes or cheat them, He told people to pay what they genuinely owe, while keeping their deepest allegiance to God. For a ministry that means this: pay every honest tax, and at the same time use every legitimate exemption and deduction the law actually provides, because using a lawful exemption is not cheating, it is good stewardship.

Teaching Points: 1. Pay honestly what you truly owe. Never cheat, never hide. 2. Using lawful exemptions and deductions is wise stewardship, not dishonesty. 3. For your ministry: the sales tax exemption, donor deductibility, and clergy provisions are legitimate tools, use them. 4. Keep clean records, because integrity that cannot be shown is hard to defend.

Real Application: - *In the room:* List the legitimate tax tools available to you (for the ministry, the Nevada sales tax exemption and donor deductibility, and personally, honest deductions), and one you have not yet used. - *This week:* Take one step toward a lawful exemption you qualify for but have not claimed.

Discussion: - Where is the line, for you, between honest tax wisdom and dishonesty? - What legitimate tool are you leaving on the table out of confusion or fear?

Go Deeper: **Read:** *Thou Shall Prosper* by Rabbi Daniel Lapin · **Listen:** *The Rabbi Daniel Lapin Podcast*

Session 5, The Generosity Engine

Big Idea: Giving is not the leftover at the end, it is the first gear of the whole machine. Build it in, off the top, on purpose.

Anchor Scripture: Malachi 3:8 to 10 (bring the whole tithe into the storehouse, and prove Me); Proverbs 3:9 to 10 (honor the Lord with your firstfruits).

Biblical Case Study: Bring the Whole Tithe (Malachi 3:8 to 10). Through Malachi, God confronts a people robbing Him by withholding their tithes and offerings, and then He does something He does nowhere else, He invites them to test Him: bring the whole tithe into the storehouse, and see if I will not open the windows of heaven. The storehouse principle is simple and bracing. Give first, off the top, as an act of trust and worship, and watch how God provides. Generosity that waits for leftovers almost never happens. Generosity built into the system always does.

Teaching Points: 1. Give first, before you spend, honoring God with firstfruits. 2. Build a fixed giving percentage into your money system, like Crown Revenue’s covenant. 3. Giving breaks money’s grip on your heart, which is half its purpose. 4. You cannot out give God, but you will never know it until you start.

Real Application: - *In the room:* Set or confirm your firstfruits giving percentage and exactly where it goes, and make it automatic. - *This week:* Give first this week, before anything else clears, and write down what it does in you.

Discussion: - Is your giving first or last right now, and what would change if it were first? - What fear keeps you from building giving in off the top?

Go Deeper: **Read:** *The Treasure Principle* by Randy Alcorn · **Listen:** *Faith Driven Entrepreneur* podcast

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Session 6, Multiply Wisely and Escape the Debt Trap

Big Idea: Be shrewd and faithful with money, multiply what God gives, and stay free of the debt that quietly makes you a servant.

Anchor Scripture: Luke 16:1 to 13 (the shrewd manager, faithful in little, you cannot serve God and money); Proverbs 22:7 (the borrower is servant to the lender).

Biblical Case Study: The Shrewd Manager (Luke 16:1 to 13). Jesus tells a strange parable about a manager about to be fired who acts shrewdly to secure his future, and the master commends his shrewdness. Jesus is not praising dishonesty, He is saying the people of light should be at least as wise and intentional with money as the people of this world are. Then He drives it home: whoever is faithful with little will be faithful with much, and you cannot serve both God and money. Multiply wisely, plan shrewdly, but keep money firmly in the servant’s seat, never the master’s.

Teaching Points: 1. Be intentional and wise with money, not passive or careless. 2. Faithfulness with little is the doorway to more. 3. Avoid the debt trap. The borrower becomes servant to the lender. 4. You will serve either God or money. Decide, and let your system prove it.

Real Application: - *In the room:* Name any debt that is making you a servant, and write the first step of a plan to be free of it. - *Capstone (This Week):* Build your one page Kingdom Money System: your numbers rhythm, your budget, your reserve percentage, your tax tools, your giving percentage, and your debt plan.

Discussion: - Where is money trying to move from servant to master in your life? - What is one shrewd, faithful step you can take with your money this week?

Go Deeper: **Read:** *The Richest Man in Babylon* by George Clason · **Listen:** *EntreLeadership Podcast*

Expanded Resource Pack (Course 5)

Reputable money and stewardship resources, faith based and mainstream. Each links to where to find it. Run every secular framework through a biblical filter, money is a tool, not a master.

Books

- *Profit First* by Mike Michalowicz (build margin into the system)
- *The Total Money Makeover* by Dave Ramsey (debt freedom and budgeting)
- *The Richest Man in Babylon* by George Clason (timeless money principles)
- *The Psychology of Money* by Morgan Housel (how we actually behave with money)
- *Business by the Book* by Larry Burkett (biblical money management)
- *The Treasure Principle* by Randy Alcorn (the joy of giving)
- *Rich Dad Poor Dad* by Robert Kiyosaki (assets and cash flow, secular, run through a biblical filter)

Blogs and Publications (free, reputable)

- Harvard Business Review (finance and strategy)
- Ramsey Solutions (practical budgeting and debt)
- Crown Financial Ministries (biblical finance resources)
- NerdWallet (clear, reputable personal finance)
- Mike Michalowicz's blog (small business cash and profit)

Free Online Courses and Help (free)

- Khan Academy: Personal Finance (free, clear, reputable)
- SCORE (free mentoring and webinars for small organizations and nonprofits)
- Crown.org free resources (biblical money tools)
- Coursera finance courses (free to audit)

Watch (reputable YouTube)

- The Ramsey Show and Dave Ramsey
- The Rabbi Daniel Lapin Podcast

- Khan Academy on personal finance
- Harvard Business Review channel

Devotional: Money as a Tool, Not a Master (a 6 Day Reading Plan)

Each day, read the verse, sit with the insight, answer the question in writing, then pray.

Day 1: One Master (Matthew 6:24)

No one can serve two masters, Jesus says, you cannot serve both God and money. Notice He does not say money is evil, He says it competes for the throne. Money is a wonderful servant and a terrible master, and there is only room for one master in your heart. The whole point of a money system is to keep money firmly in the servant's seat, where it belongs.

Reflect: In honest moments, is money serving you or quietly ruling you, and how can you tell?

Prayer: Lord, be my only Master, and keep money in its place as a tool in Your hands.

Day 2: The Love of It (1 Timothy 6:10)

The love of money is a root of all kinds of evil, and some, reaching for it, have wandered from the faith and pierced themselves with grief. Read it carefully, it is the love of money, not money itself, that is the root. You can hold money loosely and use it for great good, or grip it tightly and let it pierce you. The cure is not poverty, it is a heart that loves God more than the money it manages.

Reflect: Where might love of money have crept in, and what would loosening your grip look like?

Prayer: Father, guard my heart, let me handle money without ever loving it.

Day 3: Firstfruits (Proverbs 3:9 to 10)

Honor the Lord with your wealth and with the firstfruits of all your increase, and your barns will be filled. The word firstfruits matters. You give the first and best, not the leftovers, as an act of trust that God is your provider, not your paycheck. Giving first reorders your whole financial life around Him. It is the single habit that most quickly heals the way you relate to money.

Reflect: Is your giving firstfruits or leftovers right now, and what is one step toward giving first?

Prayer: Lord, help me honor You with the first and best, trusting You as my real provider.

Day 4: Faithful With Little (Luke 16:10)

Whoever is faithful in very little is faithful also in much, and whoever is dishonest in very little is dishonest in much. God is not waiting for you to manage millions, He is watching how you handle the little you have now. The systems you build with small money are the exact systems you will run with large money. Faithfulness is not a size, it is a habit.

Reflect: How are you handling the little you have now, and what does it predict about more?

Prayer: Father, make me faithful with the little, so You can trust me with much.

Day 5: The Borrower's Chain (Proverbs 22:7)

The rich rule over the poor, and the borrower is servant to the lender. Debt is not just a number, it is a chain that quietly hands part of your freedom to someone else. Every payment you owe is time and choice you no longer fully control. God wants you free to follow Him and to give generously, and that is hard to do while you are serving a lender. Getting free of debt is getting free to obey.

Reflect: Where has debt made you a servant, and what is the first step toward freedom?

Prayer: Lord, set me free from every chain of debt, so I am free to follow and to give.

Day 6: Test Me in This (Malachi 3:10)

Bring the whole tithe into the storehouse, God says, and test Me in this, see if I will not open the windows of heaven. It is the one place in Scripture God invites us to test Him, and it is about giving. He is not running a transaction, He is inviting trust. When you give first and watch Him provide, money loses its grip and faith grows. The storehouse principle is less about the barn and more about the heart that learns to trust the One who fills it.

Reflect: Are you willing to take God at His word here, and what would it look like to test Him by giving first this month?

Prayer: Father, I bring You the first and trust You with the rest. Teach me to lean on You, not on money.

Instructor Notes (for Fred)

70 minute run of show: Welcome and recap (5), Teaching (15), Case study read through (15), Application built live (15), Discussion (15), Assign plus book and podcast plus prayer (5).

Tips: - This is the most practical course. Have people bring real numbers, not hypotheticals, even rough ones. The breakthroughs happen when it gets specific. - Pair this course with the Myron Golden Principles reference in the Academy folder, his points on knowing how money works, cash flow, and the money traps line up directly with these sessions. - Money carries shame for a lot of people. Lead with grace, keep it confidential, and point always to God as provider, not to guilt. - Collect the one page Kingdom Money Systems from Session 6, they become coaching tools.

Where this leads: Course 6, Leadership and Multiplication, where you stop being the bottleneck and learn to build, lead, and release a team, so the mission outlasts you.

Crown Revenue Academy · A ministry of Crown Revenue · “Bring ye all the tithes into the storehouse, and prove me now herewith, saith the Lord of hosts.” Malachi 3:10