

Ten biblical principles about money and wealth

A survey of Scripture

- 1. God owns everything and we are His stewards**
- 2. Worship and trust God rather than money**
- 3. Beware of the love of money**
- 4. God cares how we manage our money**
- 5. Honor God by faithfully giving of our income**
- 6. Develop a lifestyle which creates margin**
- 7. Cultivate a generous heart and live sacrificially**
- 8. Care for the poor, weak, oppressed, and needy**
- 9. Use wealth to glorify God and build treasure in heaven**
- 10. Pursue the true riches rather than material wealth**

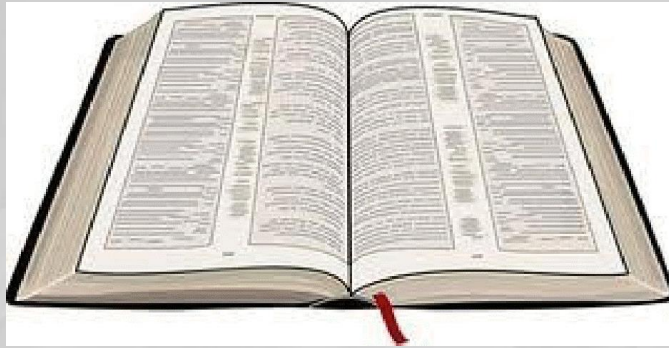
Principle 5. Honor God by faithfully giving of our income

5. Honor God by faithfully giving of our income



Principle 5. Honor God by faithfully giving of our income

The Bible teaches us to honor God by faithfully giving of our income

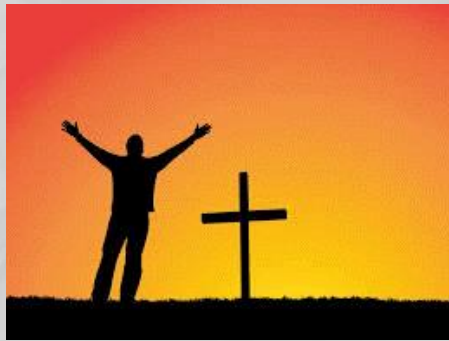


The Bible teaches us to faithfully give of our income: this is principle #5 in our study. The Bible teaches us to faithfully give a portion of our income back to him. As Christians, we desire to do this from a heart of gratitude rather than out of a sense of obligation.

The underlying theme of this seminar

God wants our heart

The purpose of my instruction is that all believers would be filled with love that comes from a pure heart, a clear conscience, and genuine faith. 1 Timothy 1:5 (NLT)



The underlying theme of this seminar: let's remind ourselves of our theme verse, 1 Timothy 1:8

Ron Blue - acknowledgement

Christian Biblical Financial Counsellor and Teacher



Ron Blue

Author, “Master your Money”

Acknowledgement Ron Blue: I have appreciated the wisdom of Christian financial advisers such as Ron Blue and Brian Kluth. Their insights have been very helpful not only in preparing this segment but others as well.

Brian Kluth - acknowledgement



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Principle #5. Honor God by faithfully giving of our income

Outline

- Key Bible passages
- God's character
- Who should give?
- Why give faithfully?
- How should we give?
- How much should we give?
- To whom should we give?
- When should we give?
- The secret to always having enough money to give
- Who will give involuntarily
- God's promise of blessing to faithful givers >



Principle #5. Honor God by faithfully giving of our income: here is the outline for this module. We will consider the following topics (Highlight a few of them):

- reasons why we should give
- who should give
- how to give
- how much to give
- to whom to give
- when to give
- the secret for always having enough money to give
- who will give involuntarily
- God's promise of blessing to faithful givers

God's attributes inform our financial world view

We faithfully give because God faithfully gives to us



God's attributes inform our financial world view

The fifth principle about money and wealth is stated as follows: Honor God by faithfully giving of our income. That is, once we have made a commitment to give a certain percentage, or amount for certain time period, we should follow-through on that commitment.

The argument for faithful giving rests on two aspects of biblical teaching: 1) God's plan for the support of his ministry; and 2) faithfulness as a requirement of a steward.

1) God's plan for the support of the church:

When Jesus established his church on earth, the Apostles organized it in such a way that its ministers should be supported by those to whom they ministered. One of the characteristics of a

successful long-term support system is faithfulness. Those who support a ministry must be faithful in their support over a long period of time or the ministry will suffer.

2) Faithfulness as a requirement of a steward:

Scripture makes the relationship between stewardship and faithfulness in 1 Corinthians 4:2 (NIV): Now it is required that those who have been given a trust must prove faithful. Therefore, when we commit to supporting a ministry, it is imperative that we faithfully discharge that commitment. The amount we give is not important; the important thing is that we are reliable in our giving.

There is yet another argument for giving faithfully: he faithfully meets our day-day needs. God's presence with us, his knowledge of our needs, his faithful care for us can be understood in some of his names: Yahweh-Shammah, El Roi, Yahweh Raah, and Jehovah-Jirah.

He is the God who is there for us, at all times, in all places. He is Yahweh-Shammah ~ The LORD is There. This characteristic of God was given as the name for the earthly Jerusalem found in Ezekiel 48:35 All the way around shall be eighteen thousand cubits; and the name of the city from that day shall be: THE LORD IS THERE." NKJV. Jesus himself promised to always be with us: "Then Jesus came to them and said, "All authority in heaven and on earth has been given to me. Therefore go and make disciples of all nations, baptizing them in the name of the Father and of the Son and of the Holy Spirit, and teaching them to obey everything I have commanded you. And surely I am with you always, to the very end of the age.'" Matthew 28:18-20. It follows from God's promise to faithfully be with us that we should faithfully keep our commitment to those who minister, both to us and on our behalf to others.

God is also El Roi – the God who sees me. This name for God was given by Hagar who had just been ministered to by an Angel: She gave this name to the Lord who spoke to her: “You are the God who sees me,” for she said, “I have now seen the One who sees me.” That is why the well was called Beer Lahai Roi; it is still there, between Kadesh and Bered. Gen 16:14-15. We can be sure that God always knows our situation, our heart’s desires and intents, our needs, and our dependency on his faithfulness in our lives.

Thirdly, God is called Yahweh Raah – The Lord is my shepherd (Psalm 23:1). Jesus is the Good Shepherd who cares about us. He protects his sheep and provides for them.

Fourthly, God is Jehovah-Jirah – The God who provides. As our shepherd, he provides for our needs just as he provided a sacrificial lamb for Abraham on Mt Moriah.

We will consider the importance of being faithful in our regular support of the Lord’s work in module 5.

Our passage found in first Corinthians 4:2 clearly states that, as stewards, one of our responsibilities is to be faithful. In this module we will see that faithfulness to the commitments we have made to the Lord regarding our regular giving is crucial.

Key Bible passages

Old Testament

- **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**
- **Then Jacob made a vow, saying, "If God will be with me and will watch over me on this journey I am taking and will give me food to eat and clothes to wear so that I return safely to my father's house, then the LORD will be my God and this stone that I have set up as a pillar will be God's house, and of all that you give me I will give you a tenth." Genesis 28:20-22**

Key Bible passages: let's now consider passages from both the Old and New Testaments which provide background for this module. First, let's look at two passages from the Old Testament: Malachi 3:10 and Genesis 28:20-22.

In Malachi 3, God invites us to test his faithfulness. The imagery of "floodgates thrown wide open" is powerful, suggesting that God will inundate us with his blessings if we are faithful to the command.

In the Genesis passage, we see the foundation for the tithe as a tenth of our income. Although we are not under the Old Testament law, Jacob gave us a helpful guideline in determining how much to give.

Key Bible passages

New Testament

- **On the first day of every week, each one of you should set aside a sum of money in keeping with his income, saving it up, so that when I come no collections will have to be made.** 1 Cor 16:2
- **Each man should give what he has decided in his heart to give, not reluctantly or under compulsion, for God loves a cheerful giver.** 2 Cor 9:7
- **Moreover, it is required of stewards that they be found faithful.** 1 Cor 4:2

Key Bible passages: The New Testament also gives insight into giving. Here are three passages. 1 Corinthians 16:2, 2 Corinthians 9: 7 and 1 Cor 4:2.

The passage in I Corinthians 16 encourages the believer to set aside his contribution so that it will be ready when it is time to be collected. In this module, I encourage you to set aside your regular financial commitment as soon as you get paid so that the funds will be available when it's time to give the money to the church.

The passage in second Corinthians 9 is a call for giving cheerfully and willingly as a way of pleasing our Father in heaven. We will talk more about the tension between faithfulness and cheerfulness later in this module.

Our passage found in first Corinthians 4:2 clearly states that, as stewards, one of our responsibilities is to be faithful. In this module

we will see that faithfulness to the commitments we have made to the Lord regarding our regular giving is crucial.

Who should give?

Everyone can give from what they receive

- **For if the willingness is there, the gift is acceptable according to what one has, not according to what he does not have. 2 Cor 8:12**
- **Three times a year all your men must appear before the LORD your God at the place he will choose: at the Feast of Unleavened Bread, the Feast of Weeks and the Feast of Tabernacles. No man should appear before the LORD empty-handed: Each of you must bring a gift in proportion to the way the LORD your God has blessed you. Deuteronomy 16:16-17**
- **Then Jacob made a vow, saying, "If God will be with me and will watch over me on this journey I am taking and will give me food to eat and clothes to wear so that I return safely to my father's house, then the LORD will be my God and this stone that I have set up as a pillar will be God's house, and of all that you give me I will give you a tenth." Genesis 28:20-22**

Who should give? Now let's deal with the question, "Who should give?" I believe every believer can give from what they receive. Let's read the following passages:

- 2 Corinthians 8:12. We are not expected to give what we don't have, but rather according to what we have and in some proportion. Proportional giving is the focus of New Testament teaching.
- Deuteronomy 16:16-17. In this passage it's clear that everyone was supposed to bring something into God's presence.

In today's economy, do you think that it's possible for even a very poor person to give a tiny amount; perhaps just one rupee or a gift-in-kind? Even the tiniest gift is appreciated by our Savior, especially sacrificial gifts from those who are very poor.

Why give faithfully?



Let's consider four reasons

Why give faithfully? Let's consider four reasons to give faithfully.

Principle #5 proposes that we should honor God by faithfully giving back to him a portion of our income. This is reasonable service, because we have been reminded that God is a faithful God who is always faithful to us. And he is the owner of all that we have; we are only stewards of what he has entrusted to us. And, as we observed in module #1, a steward's life is characterized by faithfulness. And it is clear that one of his purposes for our resources is to support the work of his kingdom, including the local church.

Though giving cheerfully and willingly are undeniable New Testament principles, a steward's life is characterized by faithfulness. In this module we will focus on our proposition that Christians should give faithfully of their income. Why is faithfulness an essential part of our regular giving commitments?

Let's consider four reasons.

1. Out of love and gratitude to God

He has freely given so much to us

- **He gave us the free gift of eternal life**
 - But God's mercy is so abundant, and his love for us is so great, that while we were spiritually dead in our disobedience he brought us to life with Christ. It is by God's grace that you have been saved. Ephesians 2:4-5 (TEV)
- **He showers his grace and mercy on us in this life**
 - Let us then approach the throne of grace with confidence, so that we may receive mercy and find grace to help us in our time of need. Hebrews 4:16

1. Out of love and gratitude to God: our primary reason for giving back to the Lord a portion of what he has given to us is out of love and gratitude for what God has done for us through Christ. Jesus purchased our freedom with his blood, and gave us eternal life as a free gift through our faith in him. As a token of our love and gratitude, we give him the gift of our labors in order to further the work of his kingdom.

2. Jesus affirmed the practice of faithful giving

● **What sorrow awaits you Pharisees! For you are careful to tithe even the tiniest income from your herb gardens, but you ignore justice and the love of God. You should tithe, yes, but do not neglect the more important things.** Luke 11:42

● **"Woe to you, teachers of the law and Pharisees, you hypocrites! You give a tenth of your spices--mint, dill and cummin. But you have neglected the more important matters of the law--justice, mercy and faithfulness. You should have practiced the latter, without neglecting the former.** Matthew 23:23

2. Jesus affirmed the practice of faithful giving: a second reason to give faithfully is this: Jesus affirmed the practice of faithful giving in his rebuke of the Pharisees. Let's read Luke 11:42 and Matthew 23:23. Jesus affirmed the tithe which was a tenet of Hebraic law at the time. Though today we are not under the law, Jesus was also commending tithing as a regular practice. In this passage, we can apply Jesus teaching of the some of the basic principles of the law regarding money to practical Christian living.

3. The Apostle Paul encouraged systematic giving

- **On the first day of every week, each one of you should set aside a sum of money in keeping with his income, saving it up, so that when I come no collections will have to be made. 1 Cor 16:2**

3. The Apostle Paul encouraged systematic giving: thirdly, the Apostle Paul encouraged giving to provide for the church and to help the needy. And he suggested doing it systematically, such as every Sunday. Let's read 1 Corinthians 16:2. In this passage, Paul is referring to the special collection he was arranging for the poor church in Jerusalem. But it is entirely consistent with his teaching to infer that he would encourage our regular gifts to the church to be done systematically in the same way.

So, we give faithfully out of gratitude to God for what he has done for us, to honor the teaching of Jesus, and to obey the admonition of Paul to be faithful and systematic in our giving.

Caution: we are not under the law

- **The practice of tithing has no value or efficacy regarding our salvation**
- **Tithing is not a requirement of right standing with God**
- **However, Old Testament practice can be used as a guideline to inform the amount we give**

Caution: we are not under the law: though this has been said earlier it is a good place to make it clear once again that we are not under the Old Testament law. There is no efficacy of our financial gifts regarding remission of our sins, nor can we earn favor with God by giving our money. We simply know that we honor God when we return to him a portion of what he has entrusted to us.

So, the purpose of considering the idea of faithful giving by looking at the Old Testament is not to impose upon ourselves the burden of Old Testament law, but rather to inform us in this matter. The Old Testament practice of 10% for our regular commitment does not seem to be a New Testament requirement but it can be used as a guideline.

4. We give to help move the Great Commission forward

● **Then the eleven disciples went to Galilee, to the mountain where Jesus had told them to go. When they saw him, they worshiped him; but some doubted. Then Jesus came to them and said, “All authority in heaven and on earth has been given to me. Therefore go and make disciples of all nations, baptizing them in the name of the Father and of the Son and of the Holy Spirit, and teaching them to obey everything I have commanded you. And surely I am with you always, to the very end of the age.”** Matthew 28:16-20

4. We give out of faithfulness to the Great Commission: Let's read Matthew 28:16-20. Giving of our income is not specifically mentioned here, but the process of going into all the world—Jerusalem, Judea, Samaria, and the uttermost parts--to spread the gospel and build the church, requires many things, including willing, capable people, prayer and money. This is true whether we do fulfil the Great Commission ourselves, or do it in partnership with other missionaries. Our regular contributions to the Lord's work make that endeavor possible.

Righteous motives for regular, faithful giving

- Love and gratitude for Christ's gift of eternal life to us
- Thankfulness for God's care and provision for us
- Honor the examples set by Abraham and Jacob who tithed voluntarily
- Commitment to the spread of the gospel and the success of other Kingdom ministries



Righteous motives for regular, faithful giving: Let's now consider some of the good and righteous motives for regular, faithful giving.

- Love and gratitude for what Christ has done for us by giving us eternal life
- Thankfulness for God's care for us and provision of our needs
- Honoring the examples set by Abraham and Jacob who tithed voluntarily
- Here is one additional motive: to have a sense of partnership and commitment to the success of kingdom ministries, including the spread of the gospel and the building up of believers in the faith. The next slide reveals our commission to do this.

Six potential benefits of faithful giving

When performed as an act of worship



Six benefits of faithful giving: if our giving is an act of worship, there are at least 7 potential benefits that we may enjoy. Brian Kluth is one of the sources for this list as well as [others](#).

1. Faithful giving can remind us that God, not our money, is the provider of everything we need and every good thing in our lives

- **“So don’t worry about these things, saying, ‘What will we eat? What will we drink? What will we wear?’ These things dominate the thoughts of unbelievers, but your heavenly Father already knows all your needs. Seek the Kingdom of God above all else, and live righteously, and he will give you everything you need. Matt 6:31-33**
- **Let’s look at another passage: 1 Tim 6:6 >**

3. Faithful giving can remind us that God, not our money, is the provider of everything we need and every good thing in our lives: another benefit of faithful giving is that it helps us understand that God is our provider, not our money. We would not be able to give unless God had first given it to us. He is the one who graciously pours into our lives everything we need and more. And because God provides our needs, our response should be contentment with what we have and greater devotion to him. Let’s read Matthew 6:31-33 and 1 Timothy 6: 6-8.

here is another thought: when we worship God through our faithful giving, we are reminded that the first-fruits belong to God. And we should also remember that God is the owner of everything, as we learned in Principle #1. Not just what we give as tithes belongs to God, but everything we have is his. Indeed, the whole earth belongs to the Lord. Some biblical references for later study include

2 Chronicles 29:16 and Psalm 24:1.

1 Timothy 6:6-8 (NLT)

- **Yet true godliness with contentment is itself great wealth. After all, we brought nothing with us when we came into the world, and we can't take anything with us when we leave it. So if we have enough food and clothing, let us be content. 1 Timothy 6:6-8(NLT)**
- **Let's consider some principles from these passages >**

1 Timothy 6:6-8 (NLT): Let's read this passage which speaks to contentment.

God is our provider

Lessons from Matt 6 and 1 Tim 6

- **When we trust God to provide for us, our needs will not dominate our thoughts or cause us undue concern** (Matt 6:31)
- **We will recognize that God already knows our needs and has promised to care for us if we seek his kingdom and live in a way that pleases him** (6:32, 33)
- **Recognize that Godliness with contentment is true wealth** (1 Tim 6:6)
- **We will be grateful and satisfied if our basic needs are met** (vs 8) >

God is our provider: here are some thoughts from these two passages:

- When we trust God to provide for us, our needs will not preoccupy us
- We will recognize that God knows all about our needs and that he will provide them if we seek his kingdom and seek to honor him with our lives
- Recognize that Godliness with contentment is true wealth
- We are reminded in the 1 Timothy passage that we will be content if our basic needs are met

2. Faithful giving can bless the poor and needy



• **If you oppress poor people, you insult the God who made them; but kindness shown to the poor is an act of worship, Proverbs 14:31 (TEV)**

2. Faithful gives joy by blessing the poor and needy: Secondly, if our church sets aside some of their income to help those in need, our faithful giving blesses the poor. Solomon called kindness to the poor an act of worship. In the early days of the church, the apostle Paul clearly taught that Christians should help meet the needs of their poor brethren; in II Corinthians 8, he used the Macedonian churches as a model of ministry to the suffering church in Jerusalem.

It is good when local churches designate some of their collections as money to provide for those in need. Let's read Proverbs 14:31

3. Faithful giving can allow us to overcome worry and fear about money



● But Elijah said to her, “Don’t be afraid! Go ahead and do just what you’ve said, but make a little bread for me first. Then use what’s left to prepare a meal for yourself and your son. For this is what the LORD, the God of Israel, says: There will always be flour and olive oil left in your containers until the time when the LORD sends rain and the crops grow again!” 1 Ki 17:13- 16

3. Faithful giving allows us to overcome worry and fear about money: the story of the widow at Zarephath gives us an important lesson about faithful giving. Her desperate circumstances caused fear and concern. Recall that although she was down to her last meal, Elijah asked her to use some of what remained to feed him. Because she was a Godly woman, her response was to obey him rather than use the last of her resources for herself and her son. I find that to be an amazing act of obedience. But she also acted in faith because he had said to her that she would be taken care of if she followed his instructions. She undoubtedly believed him, and proved it with her actions.

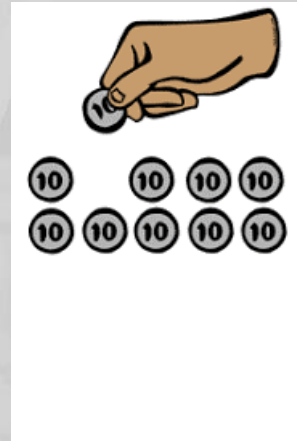
When we give of our first fruits to the Lord, we are acknowledging by faith that God can provide for us with what remains.

My Dad taught me an important precept when I was young. We were talking about tithing, which he practiced not because he was

under Old Testament law, but because he felt 10% was the proper amount to give. He shared with me something he believed about the way God blesses us when we are faithful in giving: "If you give to God the 10%, he will help you do more with the 90% that remains than you could do with all 100% on your own without his help". I believe My dad was right based on what I have seen God do in my life.

4. Faithful giving can bring order into our lives

• **Now about the collection for God's people: Do what I told the Galatian churches to do. On the first day of every week, each one of you should set aside a sum of money in keeping with his income, saving it up, so that when I come no collections will have to be made.** 1 Corinthians 16:1-2



4. Faithful giving brings God's order into our lives: This fourth benefit is more anecdotal in nature but is offered for you to consider whether you have found it to be true in your own life. When we give as an act of worship, I believe it helps to bring order into our lives. We know from experience that a disciplined life has benefits. I believe that the discipline of giving a portion of our income to the Lord, even when we are not sure that we have enough to spare, somehow motivates us to practice a more order and control to the way we handle our financial affairs. Let's read 1 Corinthians 16: 1-2 once again.

Hints for bringing financial order into our lives

- **Commit to regular giving of our first-fruits to the Lord**
- **Pray about the beneficiaries of our gifts; this will allow us to submit to God's leadership**
- **Ask God for his blessing and wisdom in handling our finances. We will be amazed at his faithfulness to us and the way our remaining money stretches to meet our needs.**

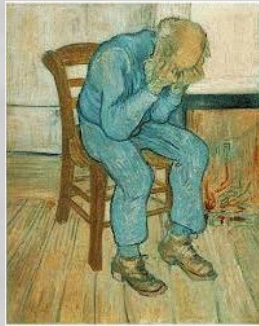


Hints for bringing financial order into our lives: Here are some helpful hints for bringing financial order into our lives:

- Commit to regular giving of our income to the Lord; this will require faith and discipline
- Pray about the beneficiaries of our gifts; this will allow us to submit to God's leadership
- Ask God for his blessing and wisdom regarding the handling of our finances. We will be amazed at how he shows himself faithful to us.

5. Faithful giving is an antidote to greed-driven materialism

- **Greed brings grief to the whole family, but those who hate bribes will live. (Prov 15:27 NLT)**



5. Faithful giving is an antidote to greed-driven materialism: As with number 4, the fifth benefit is presented anecdotally. The assertion is that when we give faithfully as an act of worship, we are practicing values that combat. It helps us realize that God is the rightful owner of our resources, helping us to develop a different perspective than one desirous for more stuff. We may learn some day that our faithfulness in giving kept us from wasting our money and helped us avoid many sorrows that could have come from a greedy heart.

At the very least we know that greed is something to be avoided
Let's read Prov 15:27.

Faithful giving is an antidote to greed-driven materialism (cont'd)

- Then he said, “Beware! Guard against every kind of greed. Life is not measured by how much you own.” Luke 12:15 (NLT)



Faithful giving is an antidote to greed-driven materialism (cont'd): here is a similar passage that discourages materialism, Luke 12:15. we should guard against every kind of greed

The dangers of materialism

Important lessons from Proverbs 15 and Luke 12

- A greedy heart can cause grief not only to ourselves but can bring trouble to others, including our own family (Prov 15:27)
- Those who want to see good days in their life will abhorning ill-gotten gain
- Our material possessions are not the measure of what our life is worth (Luke 12:15)

The dangers of materialism: here are some important lessons from Proverbs 15 and Luke 12:

- A greedy heart can cause grief to our whole family (Prov 15:27)
- Righteous uses of money can be life-giving
- Jesus said that our material possessions are not the measure of who we are or what our life is worth (Luke 12:15)

6. Faithful giving to God shows our respect for him and enables him to pour out fabulous blessings

The tithe belonged to God

● You are under a curse, for your whole nation has been cheating me. Bring all the tithes into the storehouse so there will be enough food in my Temple. If you do,” says the LORD of Heaven’s Armies, “I will open the windows of heaven for you. I will pour out a blessing so great you won’t have enough room to take it in! Try it! Put me to the test! Your crops will be abundant, for I will guard them from insects and disease. Your grapes will not fall from the vine before they are ripe,” says the LORD of Heaven’s Armies. “Then all nations will call you blessed, for your land will be such a delight,” says the LORD of Heaven’s Armies. Malachi 3:9-12 (NLT)

7. Giving to God shows our respect for him and enables him to pour out fabulous blessings: the seventh benefit of faithful giving is that it shows our respect for God, enabling him to pour out fabulous blessings. Let’s read Malachi 3:9-12.

Lessons from Mal 3:9-12

- **Though we are not under the law, we know that the tithe belonged to God**
- **We learned in Principle #1 that God is the owner of everything, including our money**
- **When we give money to the Lord, we are only giving back to God what is already his**
- **Consider how God's promise to pour out a blessing on those who tithed applies to us today**

Lessons from Mal 3:9-12: we have already looked at this principle the way God invites us to test him, but it is worth repeating. The Malachi passage reminds us that the tithe belongs to God. Although we are no longer under Old Testament law, Christians believe that God owns everything we have. When we faithfully give him the first-fruits of our income, we are only returning to him what is already his. I believe when we do as the Holy Spirit instructs us, we put ourselves in the position to receive the promises of Malachi 3:9-12.

Class discussion

- Describe several pure motives for giving our money to God
- In what ways does Scripture inform us regarding
 - when to give
 - to whom to give
 - how much to give?
- What does proportional giving mean to you?

Class discussion

What is our “income”?

- For individuals, our increase is our income
- For businesses, our increase is our profit
- “Income” may have both monetary and non-monetary components
- It is common to give gifts-in-kind rather than money to support the Lord’s work



What is our “income”?: you might ask the question, what is our income? Here is the definition of income that we are using in this seminar:

- For individuals, our increase is our income. This amounts to our paycheck or the amount we receive from our labor, investments, and other sources.
- For businesses, our increase is our profit. We sell a product or service and deduct all of our expenses. The amount leftover is our profit which is then used to reinvest in the business or to distribute to the owners of the business.
- Income may have both monetary and non-monetary components.
- It is common to give “gifts-in-kind” rather than cash to support the Lord’s work. Sometimes it is the only way that poor people can give. This could include our time, the produce of our land, the fruit of our handiwork, food, clothing, or other material objects.

When we receive non-monetary assets, should those be considered income? Brian Kluth has made this concept a practice in his life. He and his wife looked for ways that God blessed them unexpectedly, and not necessarily financially. They felt that if someone gave them an unexpected gift that met a need or replaced an expense they would have made, such as providing a meal for themselves, then that was part of their “increase”. They would then look for ways to return a portion of that benefit to the Lord’s work, sometimes as gifts-in-kind (non-monetary).

Class discussion

What is our “income”

- **What are some of the factors in deciding what our income is?**
 - Should it be based on the value of our possessions?
 - Should it be based on our gross income?
 - Should it be based on our take-home pay (after taxes)?
- **Should non-monetary assets that we receive be considered “income”?**

Class discussion

How much should we give?

The Patriarchs' practice of giving a tenth can serve as model for us

- **Abraham willingly gave Melchisedek a tenth of all he brought back from battle**

- This Melchizedek was king of Salem and priest of God Most High. He met Abraham returning from the defeat of the kings and blessed him, ² and Abraham gave him a tenth of everything. First, his name means "king of righteousness"; then also, "king of Salem" means "king of peace." Heb 7:1-2

- **Jacob gave a tenth as a voluntary expression of gratitude**

- Then Jacob made a vow, saying, "If God will be with me and will watch over me on this journey I am taking and will give me food to eat and clothes to wear so that I return safely to my father's house, then the LORD will be my God and this stone that I have set up as a pillar will be God's house, and of all that you give me I will give you a tenth." Genesis 28:20-22

- **Moses required it**

How much should we give? let's now consider the amount we give and methods of determining it. First, let's look at the biblical basis for giving a 10th of our income as our regular commitment. We can be informed by the patriarchs in this regard. Abraham gave Melchisedek a 10th of all he brought back from battle. Let's read Hebrews 7:1-2. Secondly, Jacob gave a 10th of all he owned. I believe both of these gifts of a tithe (10%) were voluntary expressions of gratitude. Let's read Genesis 28:20-22. And thirdly, we know that Moses required it as part of the Hebraic law. Although we are not under the law as Christ-followers, the 10% figure is a reasonable number which should be considered.

Additional thoughts on proportional giving



Additional thoughts on proportional giving: It should be pointed out that some Christian pastors teach 10% as a baseline, or minimum. If the believer gives additional offerings and gifts, these Bible teachers encourage them to be over and above the 10% regular contribution. Some might consider this a legalistic viewpoint; others might see it as a reasonable plan.

Other Bible teachers are opposed to any required formula. They argue that it fights against the ideas of willingness and cheerfulness of the giver. They would recommend that we give in proportion to our income as the Holy Spirit may direct. Proportional giving is supported by Paul in the I Corinthians passage we read in the previous slide. The word “proportionality” seems to be synonymous with the word “percentage”. I think that’s reasonable. But I think Paul is suggesting a variable percentage, depending on our income. I think he may be saying that if your income is small, the percentage that you would give less. On the other hand, if you have

been given more, your percentage would be greater.

I believe it's up to each believer to listen to the Holy Spirit for guidance in this matter. I'm confident that cheerfulness, generosity, and faithfulness are all attributes of financial stewardship that please God.

Summary on giving amount

- **Examine the attitude of our heart when deciding**

- Each man should give what he has decided in his heart to give, not reluctantly or under compulsion, for God loves a cheerful giver. 2 Corinthians 9:7

- **Willingly and cheerfully give in proportion to what the Lord has given us**

- On the first day of every week, each one of you should set aside a sum of money in keeping with his income, saving it up, so that when I come no collections will have to be made. 1 Corinthians 16:2
- The disciples, each according to his ability, decided to provide help for the brothers living in Judea. Acts 11:29

- **Consider the tenth as a guideline**

- Num 18:26, Deut. 14:22, 2 Cor. 8:7, Malachi 3:8-10, Genesis 14:20, 2 Chronicles 31:5

- **Remember we are not under law, but under grace**

- **Commit to giving faithfully and regularly to our local church**

- Now finish the work, so that your eager willingness to do it may be matched by your completion of it, according to your means. 2 Corinthians 8:11 >

Summary: let's review this section which considers the question. "How much should we give on a regular basis to the Lord's work?" Paul talked about giving in "proportion" to our income. And he talked about the relationship between our generosity and the blessings we derive. I think it is good to consider the 10th of our income as a guideline, but we may decide on a different percentage or method as the Lord leads us. Whatever amount we decide on, it should be with a cheerful and willing heart and given faithfully and regularly.

Questions for discussion

- **How is it possible that everyone (even the poor) can give from what they receive?**
- **Once you have made a commitment to give an amount or percentage regularly, how can you make sure you will have the amount available when it comes time to give?**

Questions for discussion:

How should we give?

2 methods



How should we give? Let's consider another aspect of faithful giving by asking the question "How should we give"? I believe there are two methods.

Give secretly

- "So when you give to the needy, do not announce it with trumpets, as the hypocrites do in the synagogues and on the streets, to be honored by men. I tell you the truth, they have received their reward in full. But when you give to the needy, do not let your left hand know what your right hand is doing, so that your giving may be in secret. Then your Father, who sees what is done in secret, will reward you. Matthew 6:2-4



Give secretly: we can give secretly, as described in Matthew 6: 2-4. Let's read this passage. Here Jesus urges us to not make a show of giving. We do not want to be commended by men for our giving because then we will have earned our reward. Rather, when we give to the Lord in secret he will reward us openly. This may not be in the form of an immediate, material blessing. I believe that sometimes God will reward our faithfulness in eternity rather than here on earth. Whenever and however God chooses to bless us, it will be according to his perfect plan for us. But we should wait for his blessing rather than seek it ourselves.

Give publicly

- **There are examples in Scripture where gifts were given publicly (David) 1 Chron 29:1-5**
- **We might encourage others to give if they see us giving cheerfully**
- **David was motivated by the joy of his heart**
- **We should not give boastfully, pridefully or to gain status or favor**
- **Be willing to offer your heavenly reward as a sacrifice to demonstrate your love for God and others >**



Give publicly: besides giving secretly, we can give publicly. There are several examples in Scripture where people gave special gifts publicly. Sometimes public giving can encourage others. Once again, our motive should not be to gain recognition for ourselves but to advance the kingdom of heaven. We give out of joy, not boastfully or pridefully, or to gain status or favor. I personally believe that if we give publicly, we must humbly accept the reality that God will examine our heart. If for some reason, he sees that we gave with wrong motives and thus we lose our heavenly reward, we can take courage that by God's grace, our gift will advance his kingdom. That should be fine with us because our ultimate goal in giving, as with our lives, is that God would ultimately bring glory to himself. If God does not return a blessing, that is his righteous choice.

Bad attitudes for giving

- **Grudgingly**
- **A feeling of compulsion**
- **A spirit of sadness or regret**
- **As a show of godliness expecting to get rich: 1 Tim 6:5**
- **Class discussion: name some other bad attitudes >**



Bad attitudes for giving: Let's look at some bad attitudes for giving.

- Scripture tells us not to give grudgingly or out of a feeling of compulsion.
- We're should not give from a spirit of sadness or regret.
- And, of course, we do not want to give out of a superficial show of godliness expecting to get rich.

Godly attitudes for giving



Godly attitudes for giving: let's now consider some Godly attitudes for giving.

1. Willingly, cheerfully and generously

● **Each man should give what he has decided in his heart to give, not reluctantly or under compulsion, for God loves a cheerful giver.** 2 Corinthians 9:7

● **As the Scriptures say, “They share freely and give generously to the poor. Their good deeds will be remembered forever.”** 2 Corinthians 9:9

Willingly, cheerfully and generously: We’ve already seen that we should practice willing, cheerful, and generous giving. Let’s read 2 Corinthians 9: 7 and 2 Corinthians 9: 9.

2. Faithfully and regularly

- **On the first day of every week, each one of you should set aside a sum of money in keeping with his income, saving it up, so that when I come no collections will have to be made.** 1 Cor 16:2
- **So then, men ought to regard us as servants of Christ and as those entrusted with the secret things of God. Now it is required that those who have been given a trust must prove faithful.** 1 Corinthians 4:1-2
- **From the first-fruits of our increase:** Exodus 22:29 >

Faithfully and regularly: now we get back to the idea of faithful giving. I have added the word regular for those who have a steady income. I believe it's important for each person to evaluate their income and make a commitment to give a portion back to the Lord in concert with the timing of one's income. If one's income is irregular, then one's "regular" giving pattern will be at somewhat random intervals. Once you make a commitment to some pattern, faithfully carry it out. Let's read 1 Corinthians 16: 2, 1 Corinthians 4: 1-2, and Exodus 22:29.

If you make a promise to give a certain amount during a period of time, keep your promise

- **If a man vows a vow to the LORD, or swears an oath to bind himself by a pledge, he shall not break his word. He shall do according to all that proceeds out of his mouth. Numbers 30:2**
- **“If you make a vow to the LORD your God, you shall not delay fulfilling it, for the LORD your God will surely require it of you, and you will be guilty of sin. Deuteronomy 23:21**
- **(Godly people) ... They hate worthless people, but show respect for all who worship the LORD. And they keep their promises, no matter what the cost. Psalm 15:4**
- **It is better that you should not vow than that you should vow and not pay. Ecclesiastes 5:5>**

If you make a promise to give a certain amount each month for a period of time, keep your promise. let's read these passages.

Once we have made a commitment, it's important that we keep it. I would recommend make commitments over a given period of time so that you will have the freedom to reevaluate periodically. It is better not to commit, or to make your commitment a short period of time, than to fail to keep your commitment once it is made.

Cheerfulness vs. Faithfulness

Though both are desirable, which is more important for our regular giving?

		Giving cheerfully	
		Yes	No
Giving faithfully	Yes	1	?
	No	?	4

Cheerfulness vs. Faithfulness: let us now spend a few minutes considering the relationship between two attitudes in giving. Recall that this module talks about our regular giving, but we have also talked about cheerful giving.

So here is a key question. Is it more important that we be cheerful or faithful in our regular giving? That is, how would you prioritize between giving cheerfully or not giving cheerfully on the one hand, and giving faithfully or not giving faithfully on the other. Here is a little chart that will allow us to visualize this dilemma. It shows four states, with cheerfulness as the column header, and faithfulness as the row header. We are going to order these four states from the highest priority (1) to the lowest priority (4). We could just as easily say we are going to order them according to preference or desirability. Could we all agree that the most preferred and most desirable state is that we give both faithfully and cheerfully? And

could we also agree that the least desirable, or most pitiful state to be in, is to neither give faithfully nor cheerfully. In other words, we withhold or are inconsistent with our contributions to the Lord's work, and we also have a bad attitude. We are neither cheerful nor faithful.

But here is the key question: what would be the second most desired or preferred state? Would it be better to go ahead and give faithfully even if we can't do it cheerfully? We might say in our heart, "I don't feel cheerful today. Nevertheless, I will keep my commitment to give of my income to the Lord". In this case we will place our 2 in the upper right quadrant (blue question mark). We are faithful in giving, but our heart is not in it.

Or would it be better to withhold our gift, but do it with a cheerful attitude? We might say something like, "Lord, I have great joy in my heart today but I have decided not to give my commitment to you this month". In that case we would place a 2 in the lower left quadrant.

Class, what do you think would be God's preference for us? Let there be some class discussion at this point.

Cheerfulness vs. Faithfulness

Though both are desirable, which is more important for our regular giving?

		Giving cheerfully	
		Yes	No
Giving faithfully	Yes	1	2
	No	3	4

Cheerfulness vs. Faithfulness: I would offer this perspective: when we willingly decide to make a financial commitment to our church, as stewards we should be faithful in carrying it out. When it comes to our regular giving commitment, it is better to be faithful even if we don't always have a cheerful attitude when we give. We know that God loves a cheerful giver and so we must accept on the basis of Scripture that he may not take great pleasure in our attitude. But I do believe he will take delight in our faithfulness. So, I would place the second most desirable state in the upper right quadrant; in the "yes" faithfulness row, and in the "no" cheerfulness column.

Let me explain why I believe this is the second most preferable or desirable state. You are certainly free to disagree with me on this.

We know that the work of the church requires funds. And the

regular, ongoing work of the church requires regular, ongoing giving by God's people. If we withhold our gifts because we are not cheerful about it, the Lord's work will suffer. For example, suppose we are angry with the pastor. It does not seem right just because we are angry to punish the church by withholding our regular giving. The same can be said if we withhold our committed giving because we disagree with some decision that the church leadership made. We must realize that there are consequences to our decision to withhold. If we fail to give, perhaps the pastor or a missionary does not get paid. Perhaps the utility bills pile up. Perhaps the church doesn't get cleaned. This is not right.

Therefore, in my opinion, when it comes to regular giving, faithfulness is more important than cheerfulness if we cannot have optimize both behavior and attitude. Both attributes are desirable and the combined state (upper left quadrant) is clearly the best one to be in. But faithfulness is the more important virtue when it comes to our regular, committed giving. At least it seems that way to me. As said earlier, I understand that Christian teachers may not see it this way.

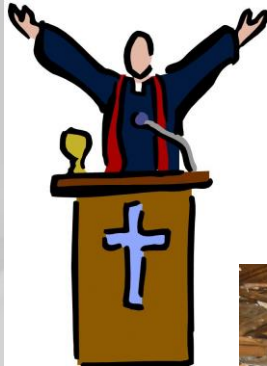
Questions for discussion

- Give an example of a situation where we should be faithful in our giving even if we lack cheerfulness?
- What are the consequences of withholding our pledges due to lack of cheerfulness?
- What are the spiritual consequences of giving with a bad attitude.

Questions for discussion

To whom should we give?

Three beneficiaries in Scripture

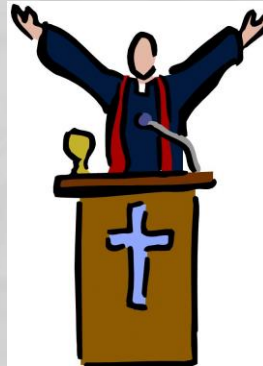


To whom should we give? to whom should we give? Of course, our giving is to God at its core. But I believe there are a number of earthly beneficiaries identified supported in Scripture. Let's look at three of them.

1. Support the Lord's work and take care of his ministers, missionaries, and the needs of the church

Many texts admonish and encourage us to build the Kingdom of God

- Deuteronomy 12:19
- 1 Timothy 5:17 - 18
- 1 Corinthians 9:11 -14
- Galatians 6:6 Haggai 1:4 - 11
- Nehemiah 10:39 -11:1 >



1. Support the Lord's work and take care of his ministers, missionaries, and the needs of the church: of course, we should give to the Lord's work and take care of his ministers, missionaries, and the needs of the church. There are many passages of Scripture that admonish and encourage us to build the Kingdom of God. We won't take the time to read them because we have already seen that Scripture is clear on this matter.

2. Give to the poor, the sick, the oppressed and the needy

- **As it is written: "He has scattered abroad his gifts to the poor; his righteousness endures forever." 2 Corinthians 9:9**
- **Sell your possessions and give to the poor. Provide purses for yourselves that will not wear out, a treasure in heaven that will not be exhausted, where no thief comes near and no moth destroys. Luke 12:33**
- **He is a merciful creditor, not keeping the items given as security by poor debtors. He does not rob the poor but instead gives food to the hungry and provides clothes for the needy. Ezekiel 18:7**
- **"Whatever you did for one of the least of these brothers of mine, you did for me." Jesus, Matt 25:40 >**

2. Give to the poor, the sick, the oppressed and the needy:

secondly, we all would agree that God is honored and well-pleased when we give to the poor, the sick, and the needy. And we are encouraged to defend the downtrodden, and the oppressed, I believe we start with our family, our Christian brothers and sisters, and finally the needy in general. And we can give our support as individuals, through the church, or to public and private charities.

Then needy are one of the most precious objects of our generosity. We know that when we give to the least of Christ's brothers and sisters, we are giving to him. Let's read 2 Corinthians 9:9, Luke 12:33, Ezekiel 18: 7, and Matthew 25:40.

3. Support needy widows and orphans



● **If any woman who is a believer has widows in her family, she should help them and not let the church be burdened with them, so that the church can help those widows who are really in need.** 1 Timothy 5:16

Timothy 5:16

● **Religion that God our Father accepts as pure and faultless is this: to look after orphans and widows in their distress and to keep oneself from being polluted by the world.** James 1:27

3. Support needy widows and orphans: a third beneficiary are needy widows and orphans. These dear people are often supported by the church from its collections. But if you choose to give to them directly, as long as it does not affect your regular commitment to the church, I personally see nothing unscriptural about that. We will see later that giving to our needy brothers and sisters in Christ has a multitude of benefits. For now, Let's read 1 Timothy 5: 16, James 1:27.

There are many other opportunities to do good. There are many worthwhile recipients of our regular giving. It is not the purpose of this seminar to allocate our regular giving among the church and other beneficiaries. Again, perhaps you could consult your pastors or elders regarding other Giving opportunities you are considering.

My personal feeling is that our local church should be the prime recipient of most, if not all, of our regular giving. Then the church,

in turn, can distribute its collections to the needs of the church, missions, the widows and orphans, the needy, and other projects and charities it supports. Consider giving over and above your regular commitment if you want to support parachurch organizations.

What is the secret to having enough to give faithfully and systematically?



The secret to having enough to give faithfully and systematically: Now that we have considered giving faithfully and regularly, how can we be sure that we will have enough money to meet our commitments?

If you're convinced that faithful, regular giving is important, then we must manage our money so that we can reliably accomplish this commitment month-in and month-out. Unfortunately, so many of us use up our income supporting our lifestyle, that when it comes to meeting our commitment to the church, we run short. But there is a secret to always having sufficient funds to discharge our giving commitments. And it is super simple.

Before we begin our spending, set aside our giving commitment

1. Before we start spending on our needs, if we set aside our regular giving...



2. ...we will always be ready with our giving commitment



Before we begin our spending, set aside our giving

commitment: here's the secret: begin our monthly spending with our giving. To say it another way, before we start spending on our own needs when we receive our income, we first set aside in a safe place the amount that we have committed to the Lord's work. The active setting it aside is declaring that this money is now the Lord's. Happily, by setting the money aside and dedicating it to the Lord, we won't be tempted to spend it on something else. It's like putting our gifts under Guard. I have intentionally capitalized the word "guard".

Some will give involuntarily

The ungodly

- **Good people leave an inheritance to their grandchildren, but the sinner's wealth passes to the godly.** Proverbs 13:22
- **God gives wisdom, knowledge, and joy to those who please him. But if a sinner becomes wealthy, God takes the wealth away and gives it to those who please him. This, too, is meaningless—like chasing the wind.** Ecclesiastes 2:26
- **“This is what the wicked will receive from God; this is their inheritance from the Almighty. They may have many children, but the children will die in war or starve to death. Those who survive will die of a plague, and not even their widows will mourn them. “Evil people may have piles of money and may store away mounds of clothing. But the righteous will wear that clothing, and the innocent will divide that money.** Job 27:13- 17 >

Some will give involuntarily: Here is another principle of giving: The Bible teaches that some people, particularly the ungodly, will give involuntarily. It also teaches that the sinner's wealth passes to the godly. Our God has a way of managing his resources in ways that benefit his kingdom and his people. Let not the ungodly think that they can frustrate God's purposes. Proverbs 13:22, Ecclesiastes 2:26, and Job 27:13-17.

God's promise of blessing for faithfulness in giving

He will open the floodgates of heaven

- **Malachi 3:8-12** "Will a man rob God? Yet you rob me. "But you ask, 'How do we rob you?' "In tithes and offerings. You are under a curse--the whole nation of you--because you are robbing me. 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. I will prevent pests from devouring your crops, and the vines in your fields will not cast their fruit," says the LORD Almighty. "Then all the nations will call you blessed, for yours will be a delightful land," says the LORD Almighty.

God's promise of blessing: Let's consider what God has promised to do for us when we are faithful with our giving. Malachi 3:8-12 is a familiar passage. Let's remind ourselves of its marvelous promise by reading the passage together.

True or false quiz

1. We should give to the wealthy so they will help us in our time of need
2. We should give to God out of a spirit of sadness and regret that we have given away our much needed money
3. A good steward wastes another person's resources
4. We should give generously and cheerfully as we have determined in our hearts
5. The secret to setting aside our regular giving to wait until the end of the month to set it aside, to make sure our other needs have been met. >

Quiz

Class discussion

- **What are some of your takeaways from this segment on faithful giving?**
- **In what ways do you agree or disagree with the principles taught in this segment?**
- **What do you think the role of the church is in allocating its collections to missions and the needy?**
- **How can we as individuals partner with a church leaders regarding this allocation process?**

Class discussion

Principle #5. Honor God by faithfully giving of our income

Summary

- **Our highest motive for giving back to the Lord a portion of what he has given to us is out of love and gratitude for what Christ has done for us.**
- **Jesus affirmed and Paul encouraged the practice of giving to God proportionately from our income.**
- **Consider the tithe (10%) as a guideline but remember there is no redemptive value in keeping Old Testament law.**
- **Whatever the amount we decide to give, do it faithfully and systematically to honor God and build his kingdom.**

Principle #5. Honor God by faithfully giving of our income: let's summarize the teaching of this module.

- Our basic motive for giving back to the Lord a portion of what he has given to us is out of love and gratitude for what he gave us through Christ's death and resurrection: eternal life.
- Jesus affirmed and Paul encouraged the practice of giving to God proportionately from our income.
- Consider the tithe as a guideline with regard to the amount we give but remember we are not under the law and there is no redemptive value in it.
- Whatever the amount we decide to give, seek to do it faithfully and systematically in order to honor God and build his kingdom.

Summary (cont'd)

- **Regular and faithful giving by believers seems to be God's plan for meeting the needs of the church including evangelism, discipleship, and benevolence**
- **The discipline of faithfully giving regularly to the Lord's work has other life benefits**
- **It's important to keep our regular, committed giving even if sometimes we may not feel like it – faithfulness is the key**
- **God lavishes his resources on those who are faithful**
- **We will pay an important role in moving forward the kingdom of God**

God honors and blesses those who faithfully give: I propose that we can glean the following lessons from Malachi chapter 3:

- It's important to keep our regular, committed giving even if sometimes we may not feel like it – faithfulness is the key
- The Malachi passage teaches us that God lavishes his resources on those who are faithful (we have all heard the expression "you can't outgive God")
- We will be an asset to our fellow man and the kingdom of God
- Regular, faithful giving to the Lord's work has other life benefits

Summary (cont'd)

- **After demonstrating faithfulness, please God even more by cultivating other virtues such as gratitude, cheerfulness and generosity.**
- **Bring our regular giving into the church, which in turn should consider the poor, the needy, widows and orphans**
- **Faithful, regular giving to God has several benefits which include teaching us to respect Him, cultivating discipline and self-control, and enabling God to pour out fabulous blessings on our lives and others. Keep these principles in mind as you give, making it an act of worship.**

Summary (cont'd)

- After demonstrating faithfulness, cultivate other virtues such as gratitude, cheerfulness and generosity.
- Bring our regular giving into the church, which in turn should consider the poor, the needy, widows and orphans, and other hurting or suffering people
- Faithful, regular giving to God will teach us to respect him, teach us discipline and self-control, and enable God to pour out fabulous blessings on our lives and the lives of others.

Ten biblical principles about money and wealth

A survey of Scripture

- 1. God owns everything and we are His stewards**
- 2. Worship and trust God rather than money**
- 3. Beware of the love of money**
- 4. God cares how we manage our money**
- 5. Honor God by faithfully giving of our income**
- 6. Develop a lifestyle which creates margin**
- 7. Cultivate a generous heart and live sacrificially**
- 8. Care for the poor, weak, oppressed, and needy**
- 9. Use wealth to glorify God and build treasure in heaven**
- 10. Pursue the true riches rather than material wealth**

Principle #5. Honor God by faithfully giving of our income: end of module.