

5. Honor God by faithfully giving of our income

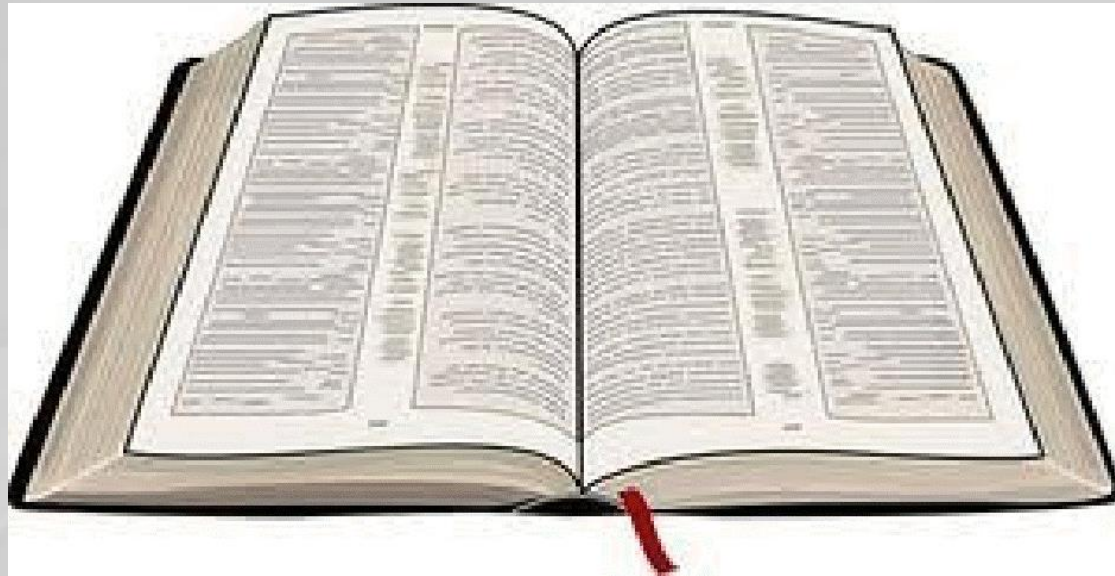


Ten biblical principles about money and wealth

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**

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



The underlying theme of this seminar

God wants our heart

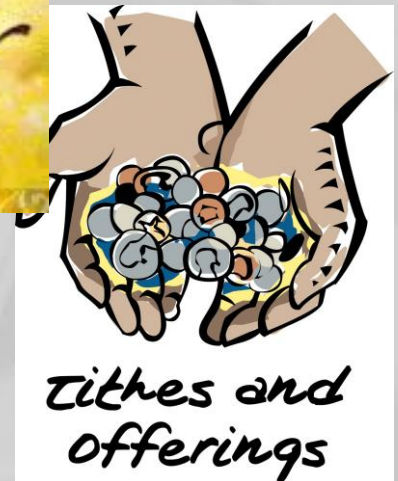
- The purpose of my instruction is that all believers would be filled with love that comes from a pure heart, a clear conscience, and genuine faith. 1 Timothy 1:5 (NLT)



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

Outline

- Key Bible passages
- God's character
- Why give?
- Who should give?
- 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 >



Acknowledgement

Ron Blue

Christian Biblical Financial Counsellor and Teacher

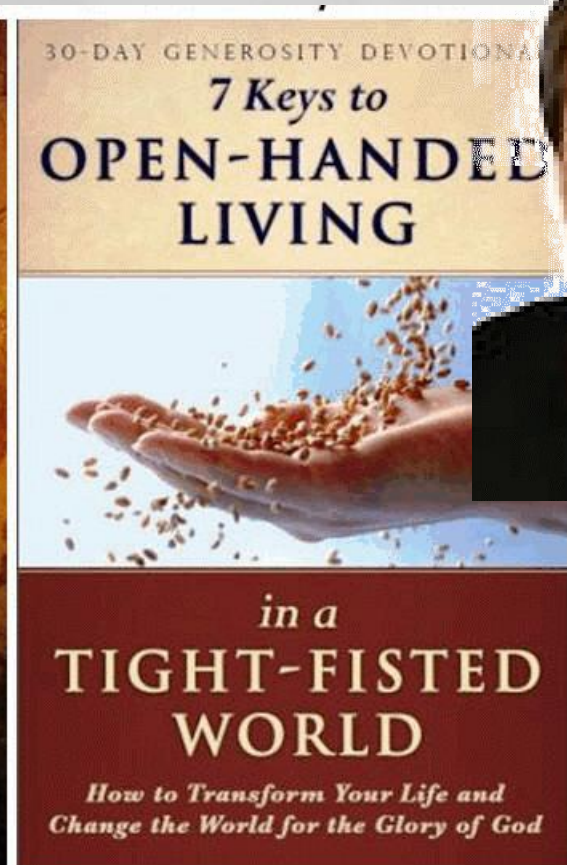
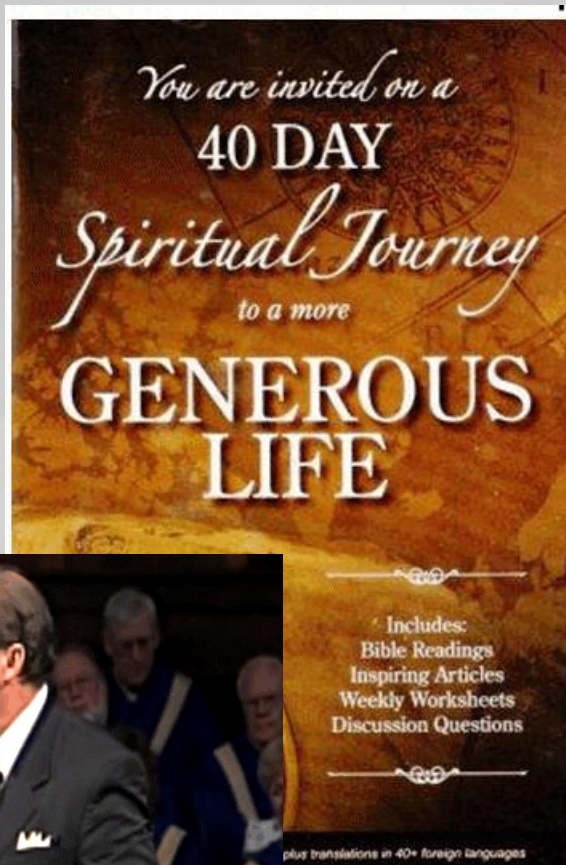
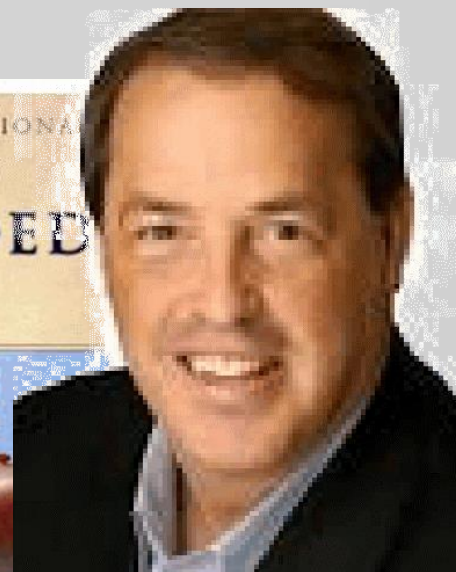


Ron Blue

Author, “Master your Money”

Acknowledgement

Brian Kluth



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

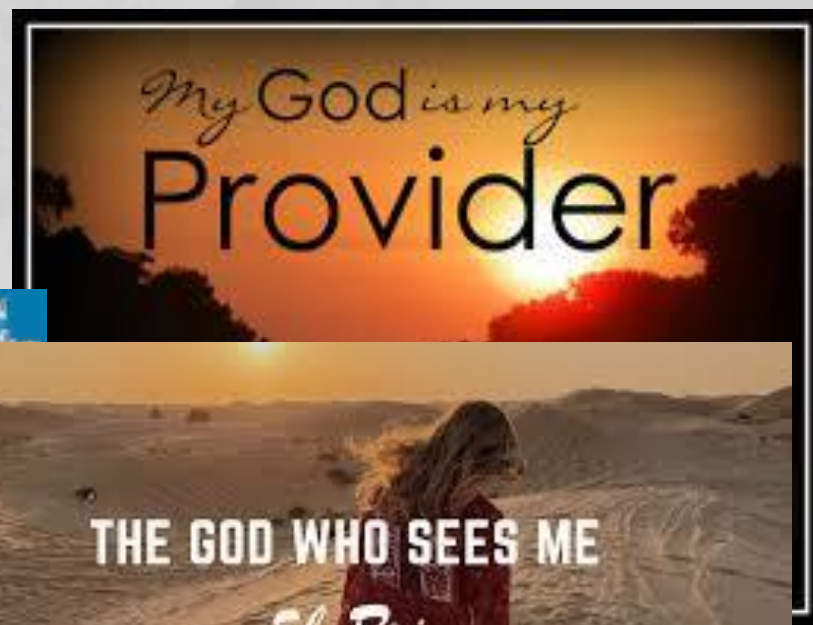
Key Bible passages

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

God's attributes inform our financial world view

- We faithfully give because God faithfully gives to us



Why give faithfully?



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

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

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**

Caution: we are not under the law

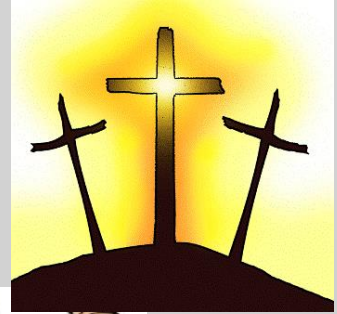
- The practice of tithing has no value or efficacy regarding our salvation
- Tithing is not a requirement of right standing with God
- However, Old Testament practice can be used as a guideline to inform the amount we give

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?

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



We give out of faithfulness to the Great Commission

- **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

7 potential benefits of faithful giving

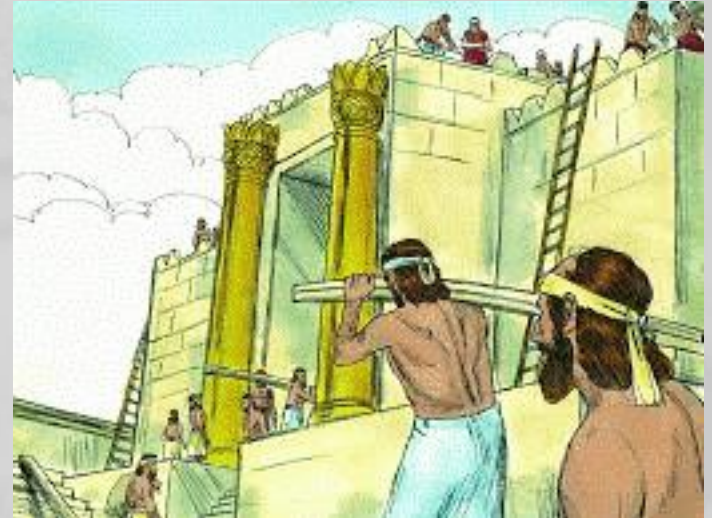
When performed as an act of worship



1. Faithful giving can remind us that God alone is our provider

● O LORD our God, even this material we have gathered to build a Temple to honor your holy name comes from you! It all belongs to you. 1 Chr 29:16

● The earth is the LORD's, and everything in it. The world and all its people belong to him. Psalms 24:1 (NLT)



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)

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

● “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 >

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 >

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) >

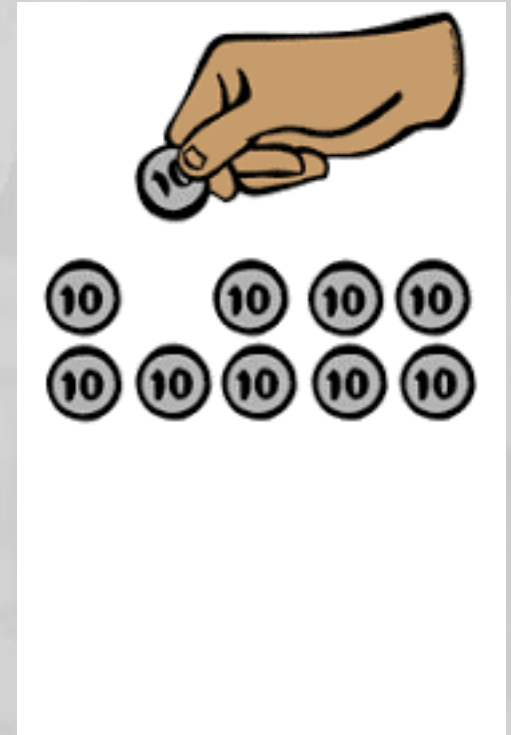
4. Faithful giving can allow us to overcome worry and fear about money



● 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

5. 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

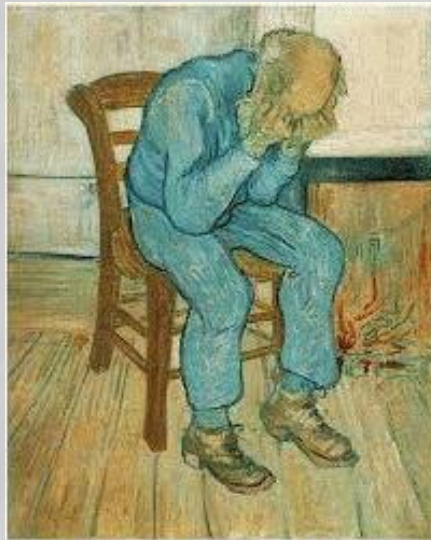


Hints for bringing financial order into our lives

- 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.

6. 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)



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)



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)**

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

The tithe belonged to God

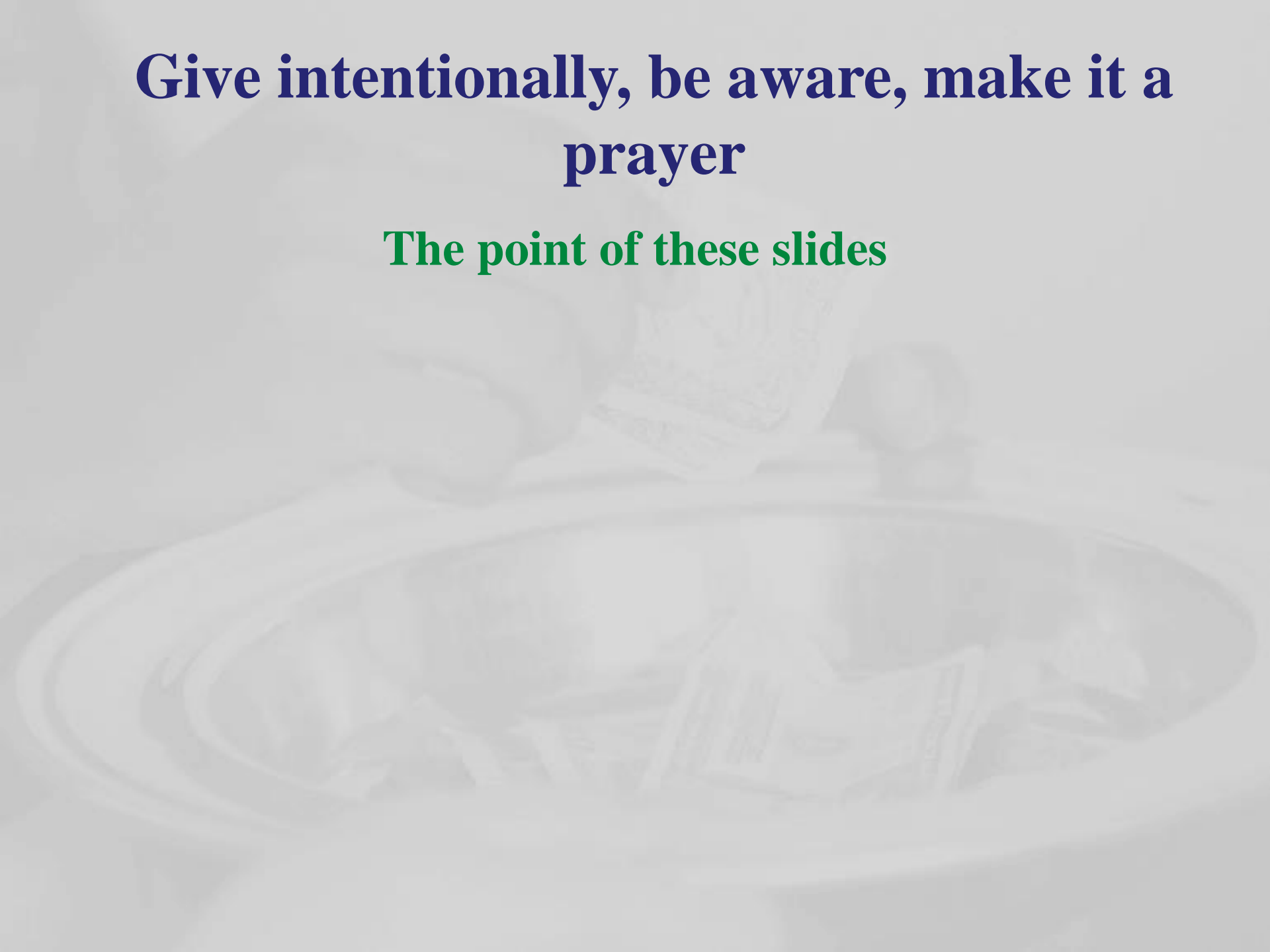
● You are under a curse, for your whole nation has been cheating me. Bring all the tithes into the storehouse so there will be enough food in my Temple. If you do,” says the LORD of Heaven’s Armies, “I will open the windows of heaven for you. I will pour out a blessing so great you won’t have enough 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)

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

**Give intentionally, be aware, make it a
prayer**

The point of these slides



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

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”?**

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**

Additional thoughts on proportional giving



Summary

- **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 >

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

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?

How should we give?

2 methods



Tithes and offerings

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 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 >



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 >



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

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 >

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>**

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

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

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

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.

3. To whom should we give?

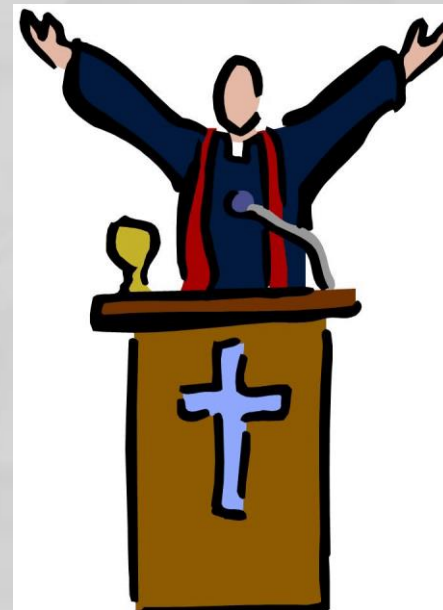
Three beneficiaries in Scripture



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 >



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 >

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

● 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

**The secret to having enough to give
faithfully and systematically**



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



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 >

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 honors and blesses faithful giving

Summary

- He expects us to keep our commitments
- 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 has other life benefits
- God lavishes his resources on those who are faithful
- We will play an important role in moving forward the kingdom of God

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. >

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?**

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.**

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.

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**