

CHAPTER 11 – STEWARDSHIP OF FINANCES

Purpose

The purpose of this lesson is to demonstrate that every believer is accountable to God in the area of personal finances and that God's way to financial prosperity and blessing is different and higher than man's way of success.

Key Verse:

But this I say, He which soweth sparingly shall reap also sparingly; and he which soweth bountifully shall reap also bountifully. Every man according as he purposeth in his heart, so let him give; not grudgingly, or of necessity: for God loveth a cheerful giver. And God is able to make all grace abound toward you; that ye, always having all sufficiency in all things, may abound to every good work: 2 Cor 9:6-8 (KJV)

I. Is it Spiritual to talk about Money?

Yes.

- a. The Gospels contain more warnings concerning the misuse of money than any other singular subject. One in every four verses in Matthew, Mark and Luke deals with money.
- b. One in every six verses in the whole of the New Testament makes some references to money.
- c. Almost one half of the parables of Jesus make reference to money and its misuse particularly the area of coveteousness.
- d. The only one of the twelve apostles to fall (Judas) fell over money (John 12: 4 – 8; 13: 27; Acts 1: 25; Matthew 26: 14 – 16; 26: 3 – 10).
- e. The first sin recorded in the early church concerned hypocrisy in the giving of money to the Lord (Acts 5: 1 – 10).
- f. Many a man in the Bible shipwrecked spiritually because of the improper use or desire for money.
 1. Balaam used his spiritual gift for personal gain (Numbers 22 – 24).
 2. Achan brought judgment on all Israel when he yielded to coveteousness (Joshua 7).
 3. Gehazi tried to take material advantage of another's ministry (2 Kings 5).

II. What warning does the New Testament give us concerning money?

The Bible clearly teaches us that money is not evil and of itself. It is our love for money more than our love for God that will cause us to stumble in the area of covetousness. For this reason the Bible gives strong warnings.

- a. We are warned not to make the accumulation of wealth our main ambition in life (Luke 12: 16 – 21; 1 Timothy 6: 9).
- b. We are warned not to value material gain above spiritual gain (1 Timothy 6: 6, 11).
- c. We are warned that a love for money will end in destruction (1 Timothy 6: 9 – 11).

III. What is a “tithing”?

- a. The word “tithing” comes from a Hebrew word which means tenth.

A tithing of one’s income (or increase), therefore, is one-tenth (ten percent). Tithing refers to the practice of systematically giving ten percent of one’s income back to the Lord for His work.

- b. Tithing was the common practice of holy men of God in the Old Testament days.
 1. Prior to the giving of the law, God’s people tithed voluntarily.
 - Abraham gave a tenth to Melchizedek (Genesis 14: 18 – 20).
 - Jacob gave a tenth at Bethel (Genesis 28: 22).
- c. Tithing is to serve as a reminder that all we have comes from and belongs to the Lord (Deuteronomy 8: 11, 17 – 18).
- d. Tithing and giving is God’s cure for covetousness (Matthew 6: 19 – 21; Ephesians 4: 28).
- e. Tithing is the beginning of our giving (Deuteronomy 12: 6). Freewill offerings and giving to the poor should also be part of our giving (Galatians 2: 10).

IV. What are some Misconceptions about Tithing?

- a. Some say you can give money wherever you want. But God says there is a designated place (Deuteronomy 12: 5, 6, 13, 14).
- b. Some say that you can designate on your envelope where the tithing is to be used. But God says that the tithing is to go for the service of His house (Numbers 18: 21 – 24).

- c. Some say that you can borrow your tithes and pay them back later. But God says if you do borrow them, when you pay them back, you must add a fifth more to the initial tithe (Leviticus 27: 31).
- d. Some say that God doesn't care what we give, only how we give. But God says that He is concerned with both (Mark 12: 41 – 44; Matthew 5: 20).

V. What are some clear New Testament principles that should govern our Giving?

The New Testament, in every case, elevates, the Old Testament practices to a higher and more spiritual level. Rather than giving merely because we have to, there are other factors that New Testament believers need to consider.

As committed New Testament believers, we should:

- a. Give ourselves to the Lord first (2 Corinthians 8:5).
- b. Give willingly (2 Corinthians 8: 3, 12).
- c. Give cheerfully (2 Corinthians 9: 7).
- d. Give generously, liberally (2 Corinthians 8: 2; 9: 13).
- e. Give proportionately (2 Corinthians 9: 6; 8: 14 – 15).
- f. Give regularly (1 Corinthians 16: 1 – 2).
- g. Give systematically (2 Corinthians 9: 7).
- h. Give lovingly (2 Corinthians 8: 24).
- i. Give thankfully (2 Corinthians 9: 11 – 12).
- j. Give sacrificially (Hebrews 13: 16).
- k. Give as a ministry to the Lord and His saints (2 Corinthians 9: 12 – 13)

VI. What are six surprises that a tither can expect to find?

A systematic tither is going to be surprised

- a. At the deepening of his spiritual life in paying the tithe.
- b. At the ease in meeting obligations with nine-tenth.
- c. At the amount of money that he has for the Lord's work.

- d. At the ease in going from one-tenth to larger giving.
- e. At the preparation that tithing gives to a faithful and wise steward over the remainder of his income.
- f. At yourself for not adopting the plan sooner!

Conclusion

If a person does not give tithes, the Bible clearly teaches that this man is robbing God (Malachi 3: 8 – 10). The tithe, in reality, does not belong to us; it belongs to God (Leviticus 27: 30 – 33). But worse than that, if a person does not tithe, he is not putting himself in the place of divine blessing and prosperity. God indicates that if we put Him first in our giving, He will work for us in special ways, including restraining the devourer and opening special windows of blessing. May the Lord help us to overcome covetousness and find a release in tithing.

Will a man rob God? Yet ye have robbed me. But ye say, Wherein have we robbed thee? In tithes and offerings. Ye are cursed with a curse: for ye have robbed me, even this whole nation. Bring ye all the tithes into the storehouse, that there may be meat in mine house, and prove me now herewith, saith the LORD of hosts, if I will not open you the windows of heaven, and pour you out a blessing, that there shall not be room enough to receive it. And I will rebuke the devourer for your sakes, and he shall not destroy the fruits of your ground; neither shall your vine cast her fruit before the time in the field, saith the LORD of hosts.

Mal 3:8-11 (KJV)