The Bible teaches us that from the very beginning, God called man to be a faithful and wise steward of the earth and it's vast resources. Handling money plays a large part of what we must steward and how we handle it, revealed much about our values and love for God. Both the Bible and experience have proven that the mishandling of money contributes to much pain, stress and poverty, while exercising proper stewardship results in great joy and peace along with a financial prosperity for the purposes of extending His Kingdom and being a blessing to others.

1. WHAT IS THE FIRST ORDER BY WHICH WE SHOULD APPROACH FINANCES?

When we think about the first step in approaching finances and wealth let us consider two scriptures - one from the Old Testament and the other from the New Testament.

"But thou shalt remember the Lord thy God: for it is he that giveth thee power to get wealth, that he may establish his covenant which he sware unto thy fathers, as it is this day."

Deuteronomy 8:18

First, that it is God who provides us with the power (all of the wherewithal) to gain any wealth. And it is first and foremost for His covenantal purposes. Therefore wealth is a means and not a goal. An instrument and not an objective.

"But seek ye first the kingdom of God, and his righteousness; and all these things shall be added unto you." Matthew 6:33

To seek first the Kingdom of God and His Righteousness means that God's Kingdom and to walk in righteousness is always to be the primary pursuit of our lives. If we maintain the Kingdom of God as our primary focus we are promised that "the other things" we have need of will be added unto our lives.

Also, as we seek first God's Kingdom, He will also reveal His Kingdom and righteous way of doing things when it comes to our wealth and finances.

2.WHAT IS MEANT BY THE TERM STEWARDSHIP?

A steward describes someone who is a manager, an overseer, a distributor.

"Moreover it is required in stewards, that a man be found faithful." 1 Corinthians 4:2

3. WHY IS IT IMPORTANT FOR A CHRISTIAN TO HAVE STEWARDSHIP MENTALITY?

A. Stewardship reinforces the truth of God's complete ownership

"The earth is the Lord's, and the fulness thereof; the world, and they that dwell therein." Psalm 24:1

B. Stewardship reinforces the truth of our accountability to God

"Therefore is the kingdom of heaven likened unto a certain king, which would take account of his servants." Matthew 18:23

"So then every one of us shall give account of himself to God. Romans 14:12

C. Stewardship reinforces the truth of how we handle natural things is an indicator of how we'll handle spiritual things (the true riches)

"If therefore ye have not been faithful in the unrighteous mammon, who will commit to your trust the true riches?" Luke 16:11

4. DOES THIS MEAN THAT NOTHING IS CONSIDERED TO BE OUR OWN?

This is very true. Not even our own lives are we to consider our own (1 Corinthians 6:19-20). Everything that we've received has been gifted thus by God. Therefore we should approach everything we possess with the idea of being faithful stewards.

5. IS THIS WHAT GOD MEANT WHEN HE TOLD ADAM TO HAVE DOMINION OVER THE EARTH IN GENESIS 1:26?

Yes, this is exactly what God meant. He intended man to maintain proper control over the earth including its vast resources, so that all of creation would function as God intended.

"And God blessed them [granting them certain authority] and said to them, "Be fruitful, multiply, and fill the earth, and subdue / subjugate it [putting it under your power, using all of its vast resources in the service of God and man]; and dominion / rule over (dominate) the fish of the sea, the birds of the air, and every living thing that moves upon the earth. Genesis 1:28 (AMP)

6. WHAT DOES THE BIBLE SAY WHEN IT COMES TO MONEY?

The Bible has much to say about money in both the Old and New Testament. In fact Jesus often used the topic of money (one out of every five verses in the Gospels has something to say about money / wealth) when teaching truths concerning the Kingdom, forgiveness, mercy, fruitfulness and accountability. Money is a very important topic because in every culture, it is something that is handled constantly and having an improper attitude towards money / wealth can have devastating effects.

There are basically **(5)** actions having to do with money (*Earning, Giving, Saving, Lending, Investing, Spending*) and the Bible gives instructions concerning all five. However, in this lesson we will focus on what the Bible teaches concerning Giving.

7. WHAT DOES THE BIBLE TEACH ABOUT GIVING?

Throughout its entirety the Bible has much to say about giving. In fact the very lesson that the Bible presents to us on the subject of GIVING is not found by way of a command given but through an example presented to us evolving the lives of two men who were brothers, Cain and Able.

"And she again bare his brother Abel. And Abel was a keeper of sheep, but Cain was a tiller of the ground. And in process of time it came to pass, that Cain brought of the fruit of the ground an offering unto the Lord. And Abel, he also brought of the firstlings of his flock and of the fat thereof. **And the Lord had respect unto Abel and to his offering**: But unto Cain and to his offering he had not respect. And Cain was very wroth, and his countenance fell." Genesis 4:2-5

"By faith Abel offered unto God <u>a more excellent sacrifice</u> than Cain, <u>by which he obtained</u> <u>witness that he was righteous</u>, God testifying of his gifts: and by it he being dead yet speaketh." Hebrews 11:4

When we consider the giving of Cain and Able we find that God had respect (to gaze upon with delight) Able's offerings while He <u>did not</u> have respect (to gaze upon with delight) Cain's offerings.

In this first Bible lesson on giving, we learn the foundational truth that how we practice our giving may or may not be pleasing to God. According to the book of Hebrews, Able's offering was considered to be, "more excellent" than that of Cain's. God actually bore witness to Able's attitude of faith expressed through his giving and God ascribed to him righteousness.

Here we see how that, that one brother's offering delighted the heart of God while the other's did not. In fact Cain's giving exposed the true condition of his heart to God. Instead of repenting, he became consumed with jealousy over his brother's state of blessing and divine favor. Cain contributed to harbor sin within his heart which eventually led to murder.

This story carries with it an important lesson for us who are believers. For it is in the New Testament where we are warned to beware of those, "who have gone in the way of Cain..." (Jude 11).

The way of Cain, actually beings with the way we approach God with our giving. Like, Cain, we must not give God our leftovers. This type of giving indicates what we truly think about God and will actually diminish the worship of God that we are expressing through our giving.

Instead we are taught to **honor the Lord with the first fruits of our increase**. Remember, the manner by which we give testimony of what we actually think about God.

"The first of the firstfruits of thy land thou shalt bring into the house of the Lord thy God..." Exodus 23:19

Honour the Lord with thy substance, <u>and with the firstfruits of all thine increase</u>: So shall thy barns be filled with plenty, and thy presses shall burst out with new wine. Proverbs 3:9-10

(a) Read Malachi 1:6-8, 13-14. Briefly describe the controversy God had with His people.

Important Note

Whenever God's people were in right relationships with Him and / or experiencing spiritual revival it was clearly evidenced with the great liberty by which they gave:

<u>Hezekiah's Revival</u> (2 Chronicles 31:1-8, 20-21)

Restoration under Nehemiah 10:35-39)

Outpouring of the Spirit/ First Century Church (Acts 2:44-47; 4:32-35)

8. WHAT EXACTLY IS THE TITHE?

The word, "TITHE" actually means tenth part. In the Bible the tithe speaks of the tenth part of all our increase that was reserved exclusively for divine use. According to the scriptures the tithe was established by God so that we may properly reverence the Lord with our substance.

"Thou shalt truly tithe all the increase of thy seed, that the field bringeth forth year by year. And thou shalt eat before the Lord thy God, in the place which he shall choose to place his name there, the tithe of thy corn, of thy wine, and of thine oil, and the firstlings of thy herds and of thy flocks; that thou mayest learn to fear the Lord thy God always." Deuteronomy 14:22-23

Note

In principle, God often established "untouchable" portions that were reserved exclusively for Himself, that man may learn to honor God. Along with the tithe, this principle is also seen in the *Garden of Eden* (Genesis 2:15-17) and in the *Battle of Jericho* (the first city out of ten that the children of Israel were called to capture in Canaan) (Joshua 6:18-19)

9. ISN'T TITHING A PRACTICE THAT WAS HELD STRICTLY UNDER THE LAW?

No. Actually, Abraham paid tithes more than 400 years before the Mosaic Law came into existence. It was a concept that was known and a principle that was practiced by the patriarchs

and it continued as a command under the Law and was confirmed by Jesus and the New Testament writers.

A. ABRAHAM & THE PATRIARCHS

"And blessed be the most high God, which hath delivered thine enemies into thy hand. <u>And he</u> gave him tithes of all." Genesis 14:20

Melchizedek was a Priest / King bearing the elements of the New Covenant (bread & wine). To him Abraham paid tithes of all **(Genesis 14:18-20)** and was blessed by this Priest / King of the Most High God. The Bible teaches that Melchizedek is a 'shadow and type' of the Lord Jesus Christ **(Hebrews 7:1-17)**.

Abraham, the father of all who believe sets forth an example of how we are to practice tithing and receive blessing from our King / Priest, the Lord Jesus Christ. According to this example we see the practice of paying tithes based on grace and not because of an outward law, as they did under the Aaronic priesthood.

(b) According to Genesis. 28:20-22, what did Jacob say that he would do as God provided for Him?				

B. UNDER THE LAW

Under the Law, the whole nation of Israel were commanded to practice tithing.

"And all the tithe of the land, whether of the seed of the land, or of the fruit of the tree, is the Lord's: it is holy unto the Lord. And if a man will at all redeem ought of his tithes, he shall add thereto the fifth part thereof. And concerning the tithe of the herd, or of the flock, even of whatsoever passeth under the rod, the tenth shall be holy unto the Lord. He shall not search whether it be good or bad, neither shall he change it: and if he change it at all, then both it and the change thereof shall be holy; it shall not be redeemed." Leviticus 27:30-33

Under the Law, a fifth had to be added if a man withheld his tithe.

C. UNDER GRACE

"Woe unto you, scribes and Pharisees, hypocrites! for ye pay tithe of mint and anise and cummin, and have omitted the weightier matters of the law, judgment, mercy, and faith: these ought ye to have done, and not to leave the other undone." Matthew 23:23

Jesus confirmed the tithe principle, but prioritized the heart issues. Under grace the priority is always placed upon the heart and motive, but not to the exclusion of practical obedience. Therefore, under grace the practice of tithing should be by principle (as it was with Abraham) and not by commandment. In fact, our level of obedience in graces always to exceed what is required under the Law. (see Matthew 5:20-22; 27-28; 38-39; 43-44).

"For I say unto you, That except <u>your righteousness shall exceed the righteousness of the</u> <u>scribes and Pharisees</u>, ye shall in no case enter into the kingdom of heaven." Matthew 5:20

10. WHAT DOES IT MEAN THAT THE TITHE IS HOLY?

The word HOLY means to be separated unto God for Divine use. This means that God already recognizes the tenth part as being separated for Divine use. It doesn't become Holy once given, it is already Holy, therefore it ought to be given.

"And all the tithe of the land, whether of the seed of the land, or of the fruit of the tree, is the Lord's: it is holy unto the Lord." Leviticus 27:30

11. DOES THIS MEAN THAT WE ARE ROBBING GOD WHEN WE WITHHOLD PAYING TITHES AND GIVING OFFERINGS?

Yes. That is exactly what the Bible teaches.

"Will a man rob God? Yet ye have robbed me. But ye say, Wherein have we robbed thee? <u>In</u> <u>tithes and offerings.</u>" Malachi 3:8

12. WHAT IS THE CURSE THAT GOD REFERS TO IN MALACHI?

The curse is a curse of lack. God wasn't placing a curse upon His people, the blessing or the cursing was already factored into the obedience of giving or the disobedience of withholding.

"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. And all nations shall call you blessed: for ye shall be a delightsome land, saith the Lord of hosts." Malachi 3:9-12

"And all these blessings shall come on thee, and overtake thee, <u>if thou shalt hearken unto the voice of the Lord thy God</u>...(15) But it shall come to pass, if thou wilt not hearken unto the voice of the Lord thy God, to observe to do all his commandments and his statutes which I command thee this day; that all these curses shall come upon thee, and overtake thee: "Deuteronomy 28:2, 15

(c) Read Haggai 1:1-13. In your own words briefly describe what lesson was being taught through the prophet Haggai.					

It is possible to be truly saved but still live in bondage to the curse of lack and not experience the kind of blessing, in any area of our lives, including finances that obedience to the word of God is meant to bring.

13. WHERE ARE TITHES TO BE GIVEN?

Tithes were brought into the "**storehouse**". In the Old Testament, the storehouse was the temple. This is where the ministry served. It was considered their portion so they can give themselves full time to their ministry.

"But the tithes of the children of Israel, which they offer as an heave offering unto the Lord, I have given to the Levites to inherit: therefore I have said unto them, Among the children of Israel they shall have no inheritance." Numbers 18:24

"But unto the place which the Lord your God shall choose out of all your tribes to put his name there, even unto his habitation shall ye seek, and thither thou shalt come: And thither ye shall bring your burnt offerings, and your sacrifices, and your tithes, and heave offerings of your hand, and your vows, and your freewill offerings, and the firstlings of your herds and of your flocks: And there ye shall eat before the Lord your God, and ye shall rejoice in all that ye put your hand unto, ye and your households, wherein the Lord thy God hath blessed thee."

Deuteronomy 12:5-7

"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." Malachi 3:10

In the New Testament the church is where God has placed His Name. This is where we should bring our tithes and offerings.

"Now concerning the collection for the saints, as I have given order to the churches of Galatia, even so do ye. Upon the first day of the week let every one of you lay by him in store, as God hath prospered him, that there be no gatherings when I come." 1 Corinthians 16:1-2

14. IN THE OLD TESTAMENT, THE MINISTERING PRIESTS RECEIVED TITHES FROM THE PEPLE FOR THEIR PORTION. DOES THIS HAVE ANY APPLICATION IN THE NEW TESTAMENT?

In the Old Testament there priests inherited the tithes of the people (Numbers 18:24; 2 Chronicles 31:4-5). In the New Testament while all believers are considered to be kings and priests of God (Revelation 1:5-6), it is quite clear that within the church there are some who are to give themselves to full time ministry service by virtue of their calling.

In the New Testament, these are identified as those who labor in the Gospel on a full time basis according to their calling and those who labor in caring for and feeding the flock of God.

Concerning their support, Paul uses the example of how the Levitical priesthood in the Old Testament were supported. In like manner, the New Testament teaches the these apostolic workers are worthy to be supported.

"Do ye not know that they which minister about holy things live of the things of the temple? and they which wait at the altar are partakers with the altar? **Even so hath the Lord ordained** that they which preach the gospel should live of the gospel." 1 Corinthians 9:13-14

"The elders who perform their leadership duties well are to be considered worthy of double honor (financial support), especially those who work hard at preaching and teaching [the word of God concerning eternal salvation through Christ]. For the Scripture says, "You shall not muzzle the ox while it is treading out the grain [to keep it from eating]," and, "The worker is worthy of his hire / wages [he deserves fair compensation]. (Deuteronomy 25:4; Luke 10:7)"
1 Timothy 5:17-18 (AMP)

15. DOES THE BIBLE MENTION OTHER TYPES OF GIVING?

Yes, the Bible teaches about (3) areas of giving:

- **A.** <u>Tithes</u>: To support the apostolic ministry. Those who have authority over us.
- **B.** Offerings: Free will gifts given to outside ministries and towards other efforts related to the Gospel work and the growing needs of a local church (evangelistic efforts, buildings, etc.)

"The one who is taught the word [of God] is to share all good things with his teacher [contributing to his spiritual and material support]." Galatians 6:6 (AMP)

"I rejoiced greatly in the Lord, that now at last you have renewed your concern for me; indeed, you were concerned about me before, but you had no opportunity to show it. Not that I speak from [any personal] need, for I have learned to be content [and self-sufficient through Christ, satisfied to the point where I am not disturbed or uneasy] regardless of my circumstances. I know how to get along and live humbly [in difficult times], and I also know how to enjoy abundance andlive in prosperity. In any and every circumstance I have learned the secret [of facing life], whether well-fed or going hungry, whether having an abundance or being in need. I can do all things [which He has called me to do] through Him who strengthens and empowers me [to fulfill His purpose—I am self-sufficient in Christ's sufficiency; I am ready for anything and equal to anything through Him who infuses me with inner strength and confident peace.] Nevertheless, it was right and commendable and noble of you to contribute / share [with me] for my needs / in my difficulties. And you Philippians know that in the early

days of preaching the gospel, after I left Macedonia, no church shared with me in the matter of giving and receiving except you alone; for even in Thessalonica you sent a gift more than once for my needs. Not that I seek the gift itself, but I do seek and am eager for the fruit / the profit which increases to your [heavenly] credit / account [the harvest of blessing which is accumulating to your account]. But I have received everything in full and more; I am amply supplied, having received from Epaphroditus the gifts you sent me. They are the fragrant aroma of an offering, an acceptable sacrifice which God welcomes and in which He delights. And my God will liberally supply (fill until full) your every need according to His riches in glory in Christ Jesus."

Philippians 4:10-19 (AMP)

C. <u>Alms Giving (gifts of compassion)</u>: Gifts given specifically to the poor and to those in need. Our alms giving should be first given to those brothers and sisters within the church and then to those who are outside.

"Neither was there any among them that lacked: for as many as were possessors of lands or houses sold them, and brought the prices of the things that were sold, And laid them down at the apostles' feet: and distribution was made unto every man according as he had need." Acts 4:34-35

Paul brought alms that he received from other churches to the poor saints in Jerusalem.

"Now after many years I came to bring alms to my nation, and offerings." Acts 24:17

"But now I go unto Jerusalem to minister unto the saints. For it hath pleased them of Macedonia and Achaia to make a certain contribution for the poor saints which are at Jerusalem."

Romans 15:25-26

16. DOES THE BIBLE GIVE OTHER INSTRUCTIONS TO US CONCERNING GIVING?

While there is much instruction about giving, the Bible places greater emphasis upon the condition of our heart towards giving, especially in the New Testament. What actually is the motive behind our giving is far more important than the amount we give.

Are we giving because of an obligation to an external law? Or is our giving a demonstration of the work of Grace that has taken place within our hearts.

The New Testament teaches the our giving should be a result of God's grace at work in our hearts:

"Therefore, as ye abound in every thing, in faith, and utterance, and knowledge, and in all diligence, and in your love to us, see that ye abound in this grace also. I speak not by commandment, but by occasion of the forwardness of others, and to prove the sincerity of your love." 2 Corinthians 8:7-8

The following represents several motivational attitudes with which we should give:

A. Give Heartily As Unto The Lord

"And whatsoever ye do, do it heartily, as to the Lord, and not unto men;" Colossians 3:23

B. Give Not To Be Seen of Men

"Take heed that ye do not your alms before men, to be seen of them: otherwise ye have no reward of your Father which is in heaven. Therefore when thou doest thine alms, do not sound a trumpet before thee, as the hypocrites do in the synagogues and in the streets, that they may have glory of men. Verily I say unto you, They have their reward. But when thou doest alms, let not thy left hand know what thy right hand doeth: That thine alms may be in secret: and thy Father which seeth in secret himself shall reward thee openly." Matthew 6:1-4

C. Give Purposely & Cheerfully

"Every man according as he purposeth in his heart, so let him give; not grudgingly, or of necessity: **for God loveth a cheerful giver.**" 2 Corinthians 9:7

D. Give Willingly

"For to their power, I bear record, yea, and beyond their power they were willing of themselves; Praying us with much intreaty that we would receive the gift, and take upon us the fellowship of the ministering to the saints." 2 Corinthians 8:3-4

E. Give Sacrificially

"For during an ordeal of severe tribulation / distress, their abundant joy and their deep / depth of poverty [together] overflowed in the wealth of their lavish generosity. For I testify that according to their ability, and beyond their ability, and [they did it] gave voluntarily," 2 Corinthians 8:2-3 (AMP)

(d) Read Mark 12:41-44. Why did Jesus commend the widow who actually gave less money into the treasury of the temple then the rich who were giving?	

F. Give Faithfully & Consistently

"Now concerning the collection for the saints, as I have given order to the churches of Galatia, even so do ye. <u>Upon the first day of the week let every one of you lay by him in store</u>, as God hath prospered him, that there be no gatherings when I come."

1 Corinthians 16:1-2

G. Give Expectantly

"Now [remember] this: he who sows sparingly will also reap sparingly, and he who sows generously [that blessings may come to others] will also reap generously [and be blessed]... And God is able to make all grace [every favor and earthly blessing] come in abundance to you, so that you may always [under all circumstances, regardless of the need] have complete sufficiency in everything [being completely self-sufficient in Him], and have an abundance for every good work and act of charity." 2 Corinthians 9:6, 8 (AMP)

H. Give with Faith (Believing)

"...for whatsoever is not of faith is sin." Romans 14:23

17. ARE THERE ANY WARNINGS THAT WE SHOULD CONSIDER WHEN IT COMES TO MONEY OR WEALTH?

While it is God's will to bless and to adequately provide for His people, so they too may be a blessing to others, yet the Bible is not without warning when it comes to money and wealth. The following are (5) important warnings found in the New Testament alone concerning wealthy and money:

A. Don't Become a Slave to Money

"No servant can serve two masters: for either he will hate the one, and love the other; or else he will hold to the one, and despise the other. Ye cannot serve God and mammon." Luke 16:13

B. Don't Asses Your Life By The Amount of Money or Wealth You Have

"And he said unto them, Take heed, and beware of covetousness: for <u>a man's life consisteth</u> not in the abundance of the things which he possesseth." Luke 12:15

C. Don't Love Money

"For the love of money is the root of all evil: which while some coveted after, they have erred from the faith, and pierced themselves through with many sorrows." 1 Timothy 6:10

D. Don't "WILL" To Be Rich

"But those who crave to get rich [with a compulsive, greedy longing for wealth] fall into temptation and a trap and into many foolish and harmful desires that plunge people into ruin and destruction [leading to personal misery]." 1 Timothy 6:9 (AMP)

E. Financial Gain Is Not A True Measure of Godliness

"Perverse disputings of men of corrupt minds, and destitute of the truth, <u>supposing that gain is</u> <u>godliness: from such withdraw thyself</u>. But godliness with contentment is great gain."

1 Timothy 6:5

Church of Laodicea:

"I know thy works, that thou art neither cold nor hot: I would thou wert cold or hot. So then because thou art lukewarm, and neither cold nor hot, I will spue thee out of my mouth.

Because thou sayest, I am rich, and increased with goods, and have need of nothing; and knowest not that thou art wretched, and miserable, and poor, and blind, and naked: I counsel thee to buy of me gold tried in the fire, that thou mayest be rich; and white raiment, that thou mayest be clothed, and that the shame of thy nakedness do not appear; and anoint thine eyes with eyesalve, that thou mayest see. As many as I love, I rebuke and chasten: be zealous therefore, and repent." Revelation 3:15-19

Closing Comment

It is God's desire for His people to carry within themselves a rock solid assurance that God will ever provide for them, regardless of the natural circumstances they may face. As we learn to obey God's word and stand upon His promises, we too will be able to say along with David:

I have been young, and now am old; yet have I not seen the righteous forsaken, nor his seed begging bread. He is ever merciful, and lendeth; and his seed is blessed!!

Psalm 37:25-26

TRUTH IN REVIEW

TITHE	STEWARDS	GRACE
STOREHOUSE	MELCHIZEDEK	ABLE
FAITH	ALMS	HOLY
CHEERFUL	CAIN	WEALTH
LACK	LOVE	sow
ROOT	THINGS	SERVE
READ		

1.	. If we seek first the Kingdom of God, He will add to us the other we have need of.				
2.	A believer needs to always remember the they are			of all things	
3.	We are commanded to not	money.			
4.	It is the of money that is the		_ of all evil.		
5.	This word means tenth:				
6.	This describes what we give to the needy:				
7.	In the New Testament all of our giving	should be t	the result of	-	
8.	God loves a giver.				
9.	We should bring our tithes and offering	gs into the _			
10.	God accepted the offering of	but ı	not that of		
11.	Abraham paid tithes to				
12.	The tithe is				
13.	God gives us power to get	•			
14.	Through disobedience we can know the	he curse of	·		
15.	The Bible teaches that if you	liberally	vou will	liberally.	

Memorize: Deuteronomy 8:18; Matthew 6:33