

Financial Management God's Way

Session 8: GIVING

More Interactive

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The Objective of this session

- ▶ To learn to give generously to God's work and experience the joy of giving.
- ▶ KEY BIBLICAL PRINCIPLES
- ▶ God wants us to focus on eternal values, not temporal things.
- ▶ Giving to God's work allows you to convert the temporal asset of money into something that has eternal benefits [1 Timothy 6:17–19].

OVERVIEW OF WHAT GOD SAYS ON GIVING

- ▶ What instruction does God give us in the following Scriptures?
- ▶ "Honor the LORD with your wealth, with the first-fruits of all your crops; then your barns will be filled to overflowing, and your vats will brim over with new wine." (Proverbs 3:9, 10)
- ▶ What are the first-fruits?

1. Give God the first-fruits of your income

- ▶ God wants us to make giving to his work a priority.
- ▶ If you do not give God the "first-fruits" then God gets the "the leftovers"—which are usually small.
- ▶ When you give God "the leftovers", you will not experience the joy and blessings from giving.

2. Give to God's work regularly and systematically

- ▶ The apostle Paul, instructed the Corinthians to give regularly:

"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**)

3. Think and act like a steward, not an owner

- ▶ We are **stewards** of the money and possessions that God has entrusted to us. **God is the owner.**
- ▶ As stewards, we must use God's money according to **God's will**, not our own will.
- ▶ Acknowledging God's ownership of our money is a critical prerequisite to becoming a generous giver.
- ▶ "The silver is mine and the gold is mine," declares the LORD Almighty." (**Haggai 2:8**)

4. Consider it a privilege and a joy to give to God's work—i.e. have a "biblical mindset".

- ▶ God does not need our money to accomplish his work.
 - ▶ It is a privilege and a joy to be able to give to God's work. But never forget, God is the greatest giver of all.
- "Remember this: Whoever sows sparingly will also reap sparingly, and whoever sows generously will also reap generously. Each of you should give what you have decided in your heart to give, not reluctantly or under compulsion, for God loves a cheerful giver." (2 **Corinthians 9:6–7**)

5. What did Christ admonish us to do in Matthew 6:19–21?

- ▶ "**Do not store up for yourselves treasures on earth**, where moth and rust destroy, and where thieves break in and steal. But **store up for yourselves treasures in heaven**, where moth and rust do not destroy, and where thieves do not break in and steal. For where your treasure is, there your heart will be also." (**Matthew 6:19–21**)
- ▶ What are "treasures in heaven" and "treasures on earth"?

5. Focus on the eternal, not the temporal

- ▶ “Treasures in heaven” represent those things that we will treasure when we get to heaven, such as the salvation of people and the rewards that God promises to his faithful servants [Matthew 25:21].
- ▶ “Treasures on earth” represent those things that we tend to value while we are here on earth, but they are very temporary in nature, which would include money and material things.

5. Focus on the eternal, not the temporal

- ▶ As Christians, we are citizens of heaven (Philippians 3:20), and **therefore heaven, not earth, is our home**. This is why God wants us to use money and material things for eternal purposes rather than temporal purposes (Colossians 3:1, 2).
- ▶ However, a temporal asset such as money can be converted to an eternal asset by giving it to God’s work. [1 Timothy 6:17–19, Matthew 19:29]

6. What does the Bible say about tithing?

- ▶ Under Mosaic Law the Jews were required to give three tithes –
- ▶ (a) *The “Levite or Lord’s Tithe”*
- ▶ “ ‘A tithe of everything from the land, whether grain from the soil or fruit from the trees, belongs to the LORD; it is holy to the LORD. .The entire tithe of the herd and flock—every tenth animal that passes under the shepherd’s rod—will be holy to the LORD.’ (Leviticus 27:30–32)
- ▶ The main purpose of this tithe was to feed the tribe of Levi, who were priests at that time. This would be similar to our full-time pastors and missionaries today.

6. What does the Bible say about tithing?

- ▶ (b) *The Festival or Feast Tithe*
- ▶ “Be sure to set aside a tenth of all that your fields produce each year. **Eat the tithe** of your grain, new wine and oil, and the firstborn of your herds and flocks **in the presence of the Lord your God** at the place he will choose as a dwelling for his Name, so that **you may learn to revere the Lord your God always**. (Deuteronomy 14:22, 23)
- ▶ The Jews gave this tithe and attended this event in order to worship the Lord together.

6. What does the Bible say about tithing?

‣ (c) The Poor Tithe (every three years)

- “At the end of every three years, bring all the tithes of that year’s produce and store it in your towns, so that the Levites (who have no allotment or inheritance of their own) and **the aliens, the fatherless and the widows** who live in your towns may come and eat and be satisfied, and so that the Lord your God may bless you in all the work of your hands.” (**Deuteronomy 14:28, 29**)
- The main purpose of this tithe –to provide for the needs of the poor.

- Therefore, under Mosaic law, the Jews gave two tithes each year and the “poor tithe” every three years averaging 23 1/3 percent per year. And this excludes their “offerings” (voluntary gifts).
- Remember, the government at that time was a theocratic one. Hence, a portion of the tithe was a form of taxation to support the government.
- If you study the New Testament, [i.e. where we are not under Mosaic law], **the emphasis is, not on the three tithes, but to give generously and sacrificially.**
- When God’s people acknowledge God’s ownership and manage money God’s Way, then generally most people in Canada and United States can give at least 10% to God’s work.

7. Give generously

- Jesus said, “Give, and it will be given to you. A good measure, pressed down, shaken together and running over, will be poured into your lap. For with the measure you use, it will be measured to you” (**Luke 6:38**).
- The more you give to God’s work, with the right heart (**2 Corinthians 9:6, 7**), then the more God will entrust to you. It’s true – **“You cannot out give God.”**
- In the parables of the hidden treasure and the fine pearls (**Matt 13:44–46**), the emphasis is that **“the kingdom of heaven” is of such great value** that you should be prepared, if need be, to give up absolutely everything that you own to attain it.

- Too often Christians stop giving at 10 percent . The apostle Paul instructs otherwise:
- “Command those who are rich in this present world not to be arrogant nor to put their hope in wealth, which is so uncertain, but to put their hope in God, who richly provides us with everything for our enjoyment. Command them to do good, **to be generous and willing to share.** In this way **they will lay up treasure** for themselves as a **firm foundation for the coming age**, so that they may take hold of the life that is truly life. (**1 Timothy 6:17–19**).

‣ **God wants us to be generous givers**, and the exact amount or percentage will vary for each Christian, according to God's will and in light of the income that God has entrusted to them.

‣ When we enter into the presence of the Lord in heaven, there will be a day of accountability to God: "So then, **each of us will give an account of himself to God**" (Romans 14:12).

8. Question—will God will reward generous givers?

‣ "For the Son of Man is going to come in his Father's glory with his angels, and then **he will reward** each person according to what he has done." (Matthew 16:27)

‣ "**it is more blessed to give than to receive**". (Acts 20:35).

8. Question—will God will reward generous givers?

‣ "And everyone who has left houses or brothers or sisters or father or mother or children or fields for my sake will receive a hundred times as much and will inherit eternal life." (Matthew 19:29)

‣ Be encouraged, as God will reward generous givers

9. Do you have to be wealthy to experience God's joy and blessings from giving?

‣ "And now, brothers, we want you to know about the grace that God has given the Macedonian churches. **Out of the most severe trial**, their overflowing joy and their extreme poverty **welled up in rich generosity**. For I testify that they gave as much as they were able, and even beyond their ability. **Entirely on their own**, they urgently pleaded with us for the privilege of sharing in this service to the saints." (2 Corinthians 8:1–4)

10. Give cheerfully

- ▶ God will bless generous and cheerful givers!

“Remember this: Whoever sows sparingly will also reap sparingly, and **whoever sows generously will also reap 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 9:6, 7)

11. Question – why does God bless us financially?

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“Now he [i.e. God] **who supplies seed** to the sower [individual Christians] and bread for food will also supply and increase our store of seed and will enlarge the harvest of your righteousness. **You will be made rich in every way** “...

[Why? So that you can spend what you receive on your own desires? No!] ...

“so that **you can be generous on every occasion**, and through us your generosity will result in thanksgiving to God.” (2 Corinthians 9:10, 11)

12. When you give to God’s work, everyone is blessed!

1. The people being ministered to are blessed.
2. Those who carry out the ministry are blessed as they are encouraged by your giving.
3. The giver is blessed. Jesus said, “It is more blessed to give than to receive” (Acts 20:35).

Summary

- ▶ God wants us to **joyfully give generously and sacrificially** to his work as a result of our love and gratitude to him.
- ▶ In light of what God has done for us—providing eternal life through his son Jesus Christ and in light of God's financial blessings— how could we as Christians not be willing to **give generously and sacrificially to God?**

Summary

- ▶ What constitutes “generous and sacrificial giving”?
- ▶ This will depend on each individual's circumstances.
- ▶ For example, a single mom with modest income could be considered a generous giver at –let's say 5% of her income [Luke 21:1–4]. Why? Because 5% could be a significant sacrifice for her and her family.
- ▶ On the other hand, 10 percent given by a high-income earner would represent giving out of obedience but not generous or sacrificial giving.

Summary

- ▶ God will make the final judgment and each of us is individually accountable to God (2 Corinthians 5:10, Romans 14:12).
- ▶ The question we need to ask ourselves is, Do we want to build up treasures in heaven (which will last for eternity) or treasures on earth (which we will immediately lose when we die)? [Matthew 6:19–21].
- ▶ In summary, God wants us to **give generously and sacrificially** to his work, as a result of our love, obedience and trust in him. Then you will experience “the joy of giving”.

MEMORY VERSES

“Remember the words of the Lord Jesus, that He Himself said, ‘It is more blessed to give than to receive.’ ” (Acts 20:35 NASB)

“Honor the LORD with your wealth, with the firstfruits of all your crops; then your barns will be filled to overflowing, and your vats will brim over with new wine.” (Proverbs 3:9, 10)

Case Study #1

Jennifer is single. When her income was modest several years ago, she did not tithe because she felt she could not afford to. She told her pastor that she would tithe regularly once her income increased.

Today she earns an income that is significantly above average. However, over the past two years, she purchased a nice house and a luxury automobile. Notwithstanding her high income, she gives sporadically to God's work and a total of only 2 percent of her income. This is because of her large mortgage and car loan payments. Jennifer feels that her first obligation is to pay her debts and then, one day, when she is debt free, she will give 10 percent to the Lord's work. When her best friend suggested that she sell her luxury automobile and buy an inexpensive one, Jennifer responded that she had worked hard and therefore deserved to drive a nice car and live in a very nice home.

1. What do you think about Jennifer's priorities?

a. Overall

and

b. Re giving to God's work.

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1. Is Jennifer making it a priority to give God the firstfruits or is God getting "the leftovers" (Proverbs 3:9, 10)? Please explain your answer.

Overall, money and material things are more important to Jennifer than God or His work.

This is confirmed as Jennifer gives God the leftovers not the "first fruits" (Proverbs 3:9, 10).

2. Jennifer feels that it is appropriate to give less than 10 percent to God's work because of her large mortgage and car loan payments.

She quotes Romans 13:8: "Let no debt remain outstanding, except the continuing debt to love one another," in explaining why she does not give more to God's work.

a) What do you think?

2. Jennifer feels that it is appropriate to give less than 10 percent to God's work because of her large mortgage and car loan payments. She quotes Romans 13:8: "Let no debt remain outstanding, except the continuing debt to love one another," in explaining why she does not give more to God's work.

a) What do you think?

- ▶ I disagree. Jennifer has debt because of her expensive lifestyle. She quotes Romans 13:8 to justify her selfishness. In reality, material things are more important to her than her relationship with God and investing in things of eternal value.

b) How do you think God would see it? Why? Please make a reference to scripture.

b) How do you think God would see it? Why? Please make a reference to scripture.

- ▶ Only God knows her heart and her motives (**Proverbs 16:2**).
- ▶ It is likely that she is just selfish (Philippians 2:3, 4) and materialistic (Matthew 6:24).
- ▶ Scripture is clear that God blesses us with more income not for us to spend on our own selfish desires but rather for us to give more to God's work (2 Corinthians 9:10, 11).
- ▶ In light of her income, she could be "robbing God" (Malachi 3:8-10).

c) Should the payment of debts take priority over giving to God's work, or should giving to God's work take priority over the payment of one's debts? In other words, is it appropriate for a Christian to delay giving an appropriate amount (such as 10 percent) to God's work because of debt load? Why or why not? Provide references to scripture for your answers.

c) Should the payment of debts take priority over giving to God's work, or should giving to God's work take priority over the payment of one's debts? In other words, is it appropriate for a Christian to delay giving an appropriate amount (such as 10 percent) to God's work because of debt load? Why or why not? Provide references to scripture for your answers.

- ▶ **The Christian has a dual responsibility.** God wants us to give to his work ([Luke 6:38](#)) *and* pay our debts ([Romans 13:8](#)). It is not one or the other. We are responsible to do both.
- ▶ God makes it clear that giving to his work should be a priority ([Proverbs 3:9, 10](#)).
- ▶ Further, it is a sin ([Psalm 37:21](#)) if a Christian does not pay debts on time and a very bad testimony to non-believers ([Matthew 5:16](#)).
- ▶ Jennifer needs to reduce her lifestyle to a point where she can do both.

3. Let's suppose that Jennifer's income increases and that she does in fact become debt free in 12 years. Do you think that she will likely give regularly and generously to God's work?

Consider the implications of Luke 16:10 and provide your comments.

Whoever can be trusted with very little can also be trusted with much, and whoever is dishonest with very little will also be dishonest with much. (Luke 16:10)

3. Let's suppose that Jennifer's income increases and that she does in fact become debt free in 12 years. Do you think that she will likely give regularly and generously to God's work? Consider the implications of Luke 16:10 and provide your comments.

- ▶ Jesus is saying that if people are not faithful with a small amount, they will not be faithful with a larger amount.
- ▶ Because Jennifer has not been faithful to God with her present level of income (as reflected in her giving), it is highly probable that she will not be faithful to the Lord with a higher level of income.
- ▶ It's a matter of character and commitment to God that is the determining factor, not the amount of income that one has.

4. Do you think Jennifer's financial decisions and attitude toward money and material things would affect her ministry at church? (Hint: See Luke 16:11 below.)

Jesus said: "So if you have not been trustworthy in handling worldly wealth, who will trust you with true riches?" [Luke 16:11].

4. Do you think Jennifer's financial decisions and attitude toward money and material things would affect her ministry at church? (Hint: See Luke 16:11.)

- ▶ **Yes. Because Jennifer has not been trustworthy in handling something of lesser value, such as money, God will not likely entrust her with something of much greater value, such as "true riches" which would include an effective ministry.**

5. Does Jennifer believe that she is an owner or a steward of the salary that she earns? Please explain your answer. Consider Deuteronomy 8:17, 18 below:

*You may say to yourself, "My power and the strength of my hands have produced this wealth for me." **But remember the LORD your God, for it is he who gives you the ability to produce wealth,... (Deuteronomy 8:17, 18)***

5. Does Jennifer believe that she is an owner or a steward of the salary that she earns? Please explain your answer.

- ▶ **Jennifer believes she is the owner of the income that God has entrusted to her as she feels she deserves to drive a nice car and live in a nice home because of her hard work.**
- ▶ **She has not acknowledged that it is the Lord who has given her the ability to earn a high income (Deuteronomy 8:17, 18).**
- ▶ **The fact that Jennifer has not made giving to God's work a priority likely reveals that Jennifer considers her salary to be hers and not something that God has entrusted to her.**
- ▶ **She thinks like an owner, not a steward.**

Case Study #2—consider – discuss in small group

- ▶ Jim and Jane are married with two children. Jim earns an above-average income, and Jane works part-time. You don't have to know them very long before you realize that two things are very important to them: owning a nice home and providing the best for their children.
- ▶ Jim and Jane have generally given their two children the latest and the best in terms of toys, computers, sports equipment, etc. In addition, they have always sent both children to a private Christian school. Jim and Jane feel that this is important for their spiritual growth.
- ▶ Although Jim and Jane are members of a Bible-believing church, and are reasonably involved, they give very little money to their church—less than one half of 1 percent of their income. They do not give to any other charities. Jim and Jane feel that the significant amount of money that they have spent on their children for private Christian school is in effect their tithes to God. Once their two children have completed university, they plan to give more to their church and other Christian charities.

1. Do you agree that Jim and Jane's payments to private Christian school qualify as "tithes to God"? Why or why not?

1. Do you agree that Jim and Jane's payments to private Christian school qualify as "tithes to God"? Why or why not?

- ▶ No, Jim and Jane's payments to the private Christian school are in effect "gifts" to their children, not to God. The fact that the government may permit a portion of the tuition fees to be treated as a donation receipt is irrelevant.

2. Now read Malachi 3:8-10. Given that the closest modern-day analogy to the storehouse would be the local church, how do think God judges Jim and Jane's form of "tithing to God"?

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." (Malachi 3:8-10)

2. Now read Malachi 3:8-10. Given that the closest modern-day analogy to the storehouse would be the local church, how do think God judges Jim and Jane's form of "tithing to God"?

- ▶ Jim and Jane are robbing God of what is his—the tithe. It is highly unlikely that God would accept Christian school tuition in lieu of giving to His work.

3. Was it wrong for Jim and Jane to send their two children to a private Christian school?

3. Was it wrong for Jim and Jane to send their two children to a private Christian school?

- ▶ No, absolutely not. In some ways it is commendable that they want to send their children to a Christian school. However, giving God the first-fruits (Proverbs 3:9, 10) is a higher biblical priority.
- ▶ As a practical matter, if Jim and Jane did not give their children the latest and the best in toys, computers, sports equipment, etc., they may very well be able to give God the first 10 percent of their income and still send their children to private Christian school. A budget would have to be prepared to determine whether they can afford the additional cost of the private Christian school. If not, it may be necessary to send their children to a public school.

4. What impact will Jim and Jane's management of money likely have on their children, both with respect to their provision for them and their example of giving?

4. What impact will Jim and Jane's management of money likely have on their children, both with respect to their provision for them and their example of giving?

- ▶ As indicated in Proverbs 22:6, it is probable that Jim and Jane's children will adopt some of the worldly money habits of their parents. When they grow up, the children will likely *give sparingly to God's work and they will likely be selfish (wanting the best of everything)*, because that is what they were raised with.
- ▶ Although Jim and Jane are probably giving their children the latest and the best of everything out of love, unfortunately Jim and Jane are doing their children a disservice.

5. In Matthew 25:14–30, Jesus Christ gives us the parable of the talents. In this parable, the master represents God, and the servants represent you and me—the people. The master entrusted different amounts of material wealth to three servants. To one servant, he entrusted five talents of money, to another two talents, and to another one talent. When the master returned, he found that the servants with five and two talents had each doubled their money. The servant with one talent had buried his, making no effort to invest his master's money.

- ▶ It's interesting to note that the praise God gave the servant who had five talents and earned five more *was identical to the praise* that he gave to the servant who had two talents and earned two more. That praise was, "Well done, good and faithful servant! You have been faithful with a few things; I will put you in charge of many things. Come and share your master's happiness!" (Matthew 25:21, 23)

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As for the servant who was entrusted with one talent, he was lazy, wicked, and *unfaithful to God*. In short, he was *not* a good biblical steward.

God's decision with regard to the unfaithful servant who was entrusted with one talent was to "take the talent from him and give it to the one who has the ten talents. For everyone who has will be given more, and he will have an abundance. Whoever does not have, even what he has will be taken from him" (Matthew 25:28, 29).

What are the potential implications of Matthew 25:28, 29 for Jim and Jane?

5. What are the potential implications of Matthew 25:28, 29 for Jim and Jane?

- ▶ God may take some financial resources away from Jim and Jane and give them to another Christian who has demonstrated faithfulness to God in managing money.
- ▶ Faithfulness to God would require that Christians manage the money that God has entrusted to them according to God's principles and God's will, which includes making giving God "the first fruits" [Proverbs 3:9, 10].

6. Why would God ever take an individual's one remaining talent and give it to someone who had 10 talents?

6. Why would God ever take an individual's one remaining talent and give it to someone who had 10 talents?

- ▶ **God rewards faithful servants who acknowledge that they are *not* owners but rather stewards of the money that God has entrusted to them.**