

Ten Biblical principles about money and wealth
A survey of Scripture
Principle 5. Honor God by faithfully giving of our income

1. A survey of Scripture
2. The Bible teaches us to worship and trust God rather than money
 - i. The goal of our study is a transformed heart
3. The underlying theme of this seminar
 - i. God wants our heart
 - b. 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)
4. Principle #5. Honor God by faithfully giving of our income
 - i. Outline
 - b. Key Bible passages
 - c. Why give?
 - d. Who should give?
 - e. How should we give?
 - f. How much should we give?
 - g. To whom should we give?
 - h. When should we give?
 - i. The secret to always having enough money to give
 - j. Who will give involuntarily
5. Acknowledgement
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 - i. Christian Biblical Financial Counsellor and Teacher
6. Acknowledgement
 - i. Source: Brian Kluth
7. Key Bible verses
 - i. Old Testament
 - b. 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
 - c. "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
8. Key Bible passages
 - i. New Testament
 - b. 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
 - c. 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

9. Why give faithfully?
10. Jesus affirmed the importance of faithful giving
 - a. 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
 - b. "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
11. The Apostle Paul encouraged giving
 - a. 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
12. Caution: we are not under the law
 - a. The practice of tithing has no bearing on our salvation
 - b. Tithing is not a requirement of right standing with God
 - c. The focus of the New Testament is proportionate, cheerful giving
 - d. However, Old Testament practice can be used as a guide
13. Class discussion
 - i. List several pure motives for giving our money to God
14. Righteous motives for regular, faithful giving
 - a. 1. Love and gratitude for what Christ has done for us
 - b. 2. Obedience to the Lord's command
 - c. 3. A sense of commitment to the success of Kingdom ministry
15. 7 benefits of faithful giving
 - i. Source: Brian Kluth
16. 1. Faithful giving blesses the poor
 - a. As the Scriptures say, "They share freely and give generously to the poor. Their good deeds will be remembered forever." 2 Corinthians 9:9 (NLT)
17. 2. Faithful giving allows us to understand that God alone is our provider (Psa 24:1; 1 Chr 29:16)
 - a. 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
 - b. The earth is the LORD's, and everything in it. The world and all its people belong to him. Psalms 24:1 (NLT)
18. 3. Faithful giving allows us to overcome worry and fear about money
 - a. 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
19. 4. Faithful giving brings God's order into our lives
 - a. Now about the collection for God's people: Do what I told the Galatian churches to do. ² 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
20. Hints for bringing financial order into our lives
 - i. Principle: Begin your spending with giving
 - b. Commit to regular giving of our first-fruits to the Lord; this will require discipline
 - c. Pray about the beneficiaries of your gifts; this will allow us to submit to God's leadership
 - d. We will develop great respect for how God provides for us as we practice Christian stewardship principles (vs 23)
 21. 5. Faithful giving is an antidote to materialism (1 Tim 6:9, 10; Luke 12:15)
 - a. But people who long to be rich fall into temptation and are trapped by many foolish and harmful desires that plunge them into ruin and destruction. For the love of money is the root of all kinds of evil. And some people, craving money, have wandered from the true faith and pierced themselves with many sorrows. 1 Timothy 6:9-10 (NLT)
 - b. -
 22. Faithful giving is an antidote to materialism (cont'd)
 - a. Then he said, "Beware! Guard against every kind of greed. Life is not measured by how much you own." Luke 12:15 (NLT)
 - b. - application
 23. The dangers of materialism
 - i. Important principles from 1 Tim 6 and Luke 12:
 - b. A longing for riches starts a downward spiritual spiral ending in ruin and destruction (1 Tim 6:9)
 - c. The love of money is source of all kinds of evil
 - d. The craving for money is a threat to being true to our faith (vs 10)
 - e. Greed is our enemy (Luke 12:15)
 - f. Our material possessions are not the measure of what our life is worth
 24. 6. Faithful giving helps us understand that God, not our money, is the provider of everything we need and every good thing in our lives
 - a. "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
 - b. - 1 Tim 6:6
 25. 1 Timothy 6:6-8 (NLT)
 - a. 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)
 - b. - principles
 26. Some principles of financial freedom from Matt 6 and 1 Tim 6
 - a. Our needs will not dominate our thoughts or cause us undue worry (Matt 6:31)
 - b. We will recognize that God already knows our needs and has promised to care for us if we seek his kingdom and live righteously (6:32, 33)

- c. Recognize that godliness with contentment is true wealth (1 Tim 6:6)
 - d. We will be content if our basic needs are met (vs 8)
 - e. -
27. 7. Giving to God shows our respect for him and enables him to pour out fabulous blessings
- i. The tithe belonged to God
 - b. 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)
 - c. lessons
28. Lessons from Mal 3:9-12
- a. Though we are not under the law, God still considers that he is the owner of our money
 - b. When we give money to the Lord, we may direct its use but must relinquish personal control
 - c. Consider how God’s promise to pour out a blessing on those who tithed applies to us today
29. The Biblical basis for a tenth
- i. The patriarchs can serve as models to us
 - b. Abraham gave Melchizedek a tenth of all he brought back from battle
 - i. 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." Hebrews 7:1-2
 - c. Jacob gave a tenth as a voluntary expression of gratitude
 - i. 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
 - d. Moses required it
30. What is our “income”?
- a. For individuals, our increase is our income
 - b. For businesses, our increase is our profit
 - c. “Income” may be non-monetary
 - d. It is common to give gifts-in-kind rather than money to support the Lord’s work
31. How much should we give?

- a. Consider the tenth as a guideline, decide on a percentage, affirm with a grateful heart, then give it to your local church
 - b. Proportionately, willingly giving in proportion to what the Lord has given us:
 - i. 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
 - ii. The disciples, each according to his ability, decided to provide help for the brothers living in Judea. Acts 11:29
 - iii. 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
 - c. Fixed amount as we have willingly and cheerfully decided.
 - i. 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
 - d. Fixed percentage, such as a tithe (tenth) of our income: Num 18:26, Deut. 14:22, 2 Cor. 8:7, Malachi 3:8-10, Genesis 14:20, 2 Chronicles 31:5
 - e. Remember we are not under law, but under grace.
 - f. Commit to giving faithfully and regularly
32. Who should give?
- i. Everyone can give from what they receive
 - b. 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
 - c. 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
 - d. 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
33. Question for discussion
- a. How is it possible that everyone (eg. the poor) can give from what they receive?
 - b. 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?
34. How should we give?
- i. 2 methods
35. Give secretly
- a. "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

36. Give publicly
 - a. There are examples in Scripture where gifts were given publicly (David) 1 Chron 29:1-5
 - b. We might encourage others to give if they see us giving cheerfully
 - c. David was motivated by the joy of his heart
 - d. We should not give boastfully, pridefully or to gain status or favor
 - e. Be willing to offer your heavenly reward as a sacrifice to demonstrate your love for God and others
37. Bad attitudes for giving
 - a. Grudgingly
 - b. Inconsistently
 - c. A feeling of compulsion
 - d. A spirit of sadness or regret
 - e. As a show of godliness expecting to get rich: 1 Tim 6:5 -
38. Godly attitudes for giving
39. Willingly, cheerfully and generously
 - a. 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
 - b. As the Scriptures say, "They share freely and give generously to the poor. Their good deeds will be remembered forever." 2 Corinthians 9:9
40. Regularly and faithfully
 - a. 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
 - b. So then, men ought to regard us as servants of Christ and as those entrusted with the secret things of God. ² Now it is required that those who have been given a trust must prove faithful. 1 Corinthians 4:1-2
 - c. From the first-fruits of our increase: Exodus 22:29, Pr 3:9
41. Cheerfulness vs. Faithfulness
 - i. Though both are desirable, which is more important for our regular giving?
42. Cheerfulness vs. Faithfulness
 - i. We should be faithful regardless of how we feel
43. Questions for discussion
 - a. 1. What are the consequences of withholding our giving due to lack of cheerfulness?
 - b. 2. What are the consequences of giving with a bad attitude
44. To whom should we give?
 - i. 4 Biblically supported beneficiaries
45. 1. Support the Lords work and take care of his ministers, missionaries, and the needs of the church:
 - i. Many texts admonish and encourage us to build the kingdom of God
 - b. Deuteronomy 12:19

- c. 1 Timothy 5:17 - 18
 - d. 1 Corinthians 9:11 -14
 - e. Galatians 6:6 Haggai 1:4 - 11
 - f. Nehemiah 10:39 -11:1
46. 2. Give to the poor, the sick, the oppressed and the needy
- a. As it is written: "He has scattered abroad his gifts to the poor; his righteousness endures forever." 2 Corinthians 9:9
 - b. 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
 - c. 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
 - d. "Whatever you did for one of the least of these brothers of mine, you did for me." Jesus, Matt 25:40
47. 3. Support needy widows and orphans
- a. 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
 - b. 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
48. 4. Look for opportunities to do good
- a. Keep on loving each other as brothers. Do not forget to entertain strangers, for by so doing some people have entertained angels without knowing it. Remember those in prison as if you were their fellow prisoners, and those who are mistreated as if you yourselves were suffering. Hebrews 13:1-3
 - b. There was an estate nearby that belonged to Publius, the chief official of the island. He welcomed us to his home and for three days entertained us They honored us in many ways and when we were ready to sail, they furnished us with the supplies we needed. Acts 28:10
49. The secret to having enough to give faithfully and systematically?
50. Begin our spending with giving
51. Some will give involuntarily
- i. The ungodly
 - b. Good people leave an inheritance to their grandchildren, but the sinner's wealth passes to the godly. Proverbs 13:22
 - c. 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
 - d. "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
52. Quiz
 - i. Multiple choice or True/False
 - b. Create one or more quizzes that deal with this module
 - c. Usually 4 or 5 choices or statements work best for each quiz
 - d. After allowing a minute or two for the students to complete the quiz, go over the answers. For false statements, ask the class what change could be made to make the statement true
 53. Class discussion
 - i. Contrast the following aspects between Christian stewardship and secular philosophy of money
 - b. Purpose of money (needs vs pleasure)
 - c. Ownership (God vs self)
 - d. Decisions on how to spend money (planned vs impulsive)
 - e. View horizon (Long term vs short term)
 - f. Priorities (material comfort vs kingdom growth)
 54. Principle #5. Honor God by faithfully giving of our income
 - i. Summary
 - b. Jesus affirmed and Paul encouraged the practice of giving to God proportionately from our income.
 - c. Consider the tithe as a guideline but remember we are not under the law
 - d. Whatever the amount we decide to give, do it faithfully and systematically to honor God and build his kingdom.
 - e. After demonstrating faithfulness, cultivate other virtues such as gratitude, cheerfulness and generosity.
 - f. 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 others.
 55. Ten Biblical principles about money and wealth
 - i. A survey of Scripture