

Experiencing God, Your Provider

Session Ten

BIBLICAL FINANCIAL STEWARDSHIP

Tithing, Debt, Prosperity, Poverty, Biblical blessing & curses "You should have money but money must never have you."

-Jesse Duplantis

EXPERIENCE GOD AS YOUR PROVIDER

Finding Financial Stability in unstable Times **Brian KLUTH** *with Stan Guthrie Contents*

Recognize Gods provisions Receive God's principles

God first principle Protection principles Protection principles Positive Principles Eternal principles

RESPOND to God's Plan

Change your heart Change your giving Change your life Change your future



God is the Owner of everything

1 Chronicles 29:11-12 *"Everything in heaven and earth is yours (O Lord)…Wealth and honor come from you; you are the ruler of all things."*

Psalm 50:10-12 (God says) "Every animal of the forest is mine, and the cattle on a thousand hills...and the creatures of the field are mine...the world is mine, and all that is in it."

- Haggai 2:8 "The silver is mine and the gold is mine," declares the LORD Almighty.
- Leviticus 25:23 (God says) "The land is mine and you are but aliens and my tenants."
- 1 Chronicles 29:14-16 (David's prayer after people gave generously to a building project) "But who am I, and who are my people, that we should be able to give as generously as this? Everything comes from you, and we have given you only what comes from your hand. We are aliens and strangers in your sight, as were all our forefathers. Our days on earth are like a shadow, without hope. O LORD our God, as for all this abundance that we have provided for building you a temple for your Holy Name, it comes from your hand, and all of it belongs to you."

Psalm 24:1 *The earth is the LORD's, and everything in it, the world, and all who live in it.*

If we belong to Christ, it's logical that everything we have truly belongs to Him. When we give to God, we are just taking our hands off what already belongs to Him

- Your Job
- Your unexpected provision
- Your resources
- Your response



God is the Provider of every good thing in your life.

James 1:17 Every good and perfect gift is from above, coming down from the Father of the heavenly lights.

Ephesians 1:3-4 *Praise be to the God and Father of our Lord Jesus Christ, who has blessed us in the heavenly realms with every spiritual blessing in Christ.*

- Matthew 7:11-12 If you, then, though you are evil, know how to give good gifts to your children, how much more will your Father in heaven give good gifts to those who ask him.
- 2 Chronicles 1:11-12 Since you [Solomon] have not asked for a long life but for wisdom and knowledge to govern my people over whom I have made you king, therefore wisdom and knowledge will be given you. And I [the LORD] will also give you wealth, riches and honor.
- **Proverbs 8:18-22** (God says) "Unending riches, honor, justice, and righteousness are mine to distribute. My gifts are better than the purest gold or sterling silver! Those who love and follow me are indeed wealthy. I fill their treasuries."
- Isaiah 26:12 All that we have accomplished you [Oh LORD] have done for us.

As thunder follows lightning, giving follows grace. When God's grace touches you, you can't help but respond with generous giving. Randy Alcorn

Give to God what's right--not what's left.

Your role is to be the trustee, manager and steward of 100% of what God entrusts to you during your lifetime.

- **Colossians 3:17, 23-24** Whatever you do or say, let it be as a representative of the Lord Jesus....Whatever you do, work at it with all your heart, as working for the Lord, not for men, since you know that you will receive an inheritance from the Lord as a reward. It is the Lord Christ you are serving.
- Romans 14:7-8 None of us lives to himself alone and none of us dies to himself alone. If we live, we live to the Lord; and if we die, we die to the Lord.

Matthew 25:19-21, 24-26 "After a long time their master returned from his trip and called them to give an account of how they had used his money. The servant to whom he had entrusted the five bags of gold said, 'Sir, you gave me five bags of gold to invest, and I have doubled the amount.' The master was full of praise. 'Well done, my good and faithful servant. You have been faithful in handling this small amount, so now I will give you many more responsibilities. Let's celebrate together!'... "Then the servant with the one bag of gold came and said, *`Sir, I know you are a hard man, harvesting crops* you didn't plant and gathering crops you didn't cultivate. I was afraid I would lose your money, so I hid it in the earth and here it is.' "But the master replied. 'You wicked and lazv servant!"

1 Corinthians 4:2 It is required in stewards that a man be found faithful.

It has been reported that Martin Luther said,."People go through 3 spiritual conversions:\The conversion of their head, their heart and their pocketbook. Unfortunately, not all at the same time." Have you gone through all 3 conversions yet?

NBC TV reporter asks, "Does God want you rich?"

After my <u>40-Day Spiritual Journey to a More Generous Life</u> book became an unexpected bestseller, I was contacted by NBC to do a TV news story. When the TV reporter interviewed me, she asked, "So, you think God wants everyone rich?" I said, "No, I don't believe that." She was a little surprised by my answer and then asked, "Well, what do you believe?" I responded, "I believe that everyone needs to learn to become more generous with whatever God has given them." She then asked, "Well, didn't your book becoming a bestseller make you rich?" I replied, "No, it helped me become more generous!" The truth is--every one of us in America is rich when you compare us to the rest of the world. What each of us needs to learn is how to become more generous with whatever God entrusts to us.

Practical Advice about Giving

Here is some practical advice for people who have questions, doubts or fears about giving to the Lord's work.

1. If you are NOT a Christian:

Don't worry about giving to God. Instead, realize and accept what God wants to give to you -- complete forgiveness, a brand new start, the power to be good and to do good for others, help for your problems, the ability to forgive, and a home in heaven. If you recognize your need for these things, pray and invite Jesus Christ to bring these things into your life.

2. For all Christians:

Always make it a priority to faithfully support the work of your local church first. Then give special gifts and offerings to other Christian causes, projects, missions or the needy as God leads you.

3. If you're fearful about giving 10% or more of your income to the Lord, try a 90-day test:

In Malachi 3:10 God invites people to "test Him" in the matter of tithing (giving the first 10% of your income to God's work). Therefore, I encourage people to try a 90-day test. Begin giving 10% of your income to the Lord's work and watch and see if God does not begin working in your life in ways you haven't previously experienced. If you regret that decision OR if you feel you never experienced God's divine help in your finances during this time period, then discontinue the test. However, if you experience God's help, joyfully continue giving 10% or more to the Lord's work.

4. If you want to begin to actively give to God FIRST:

Here are four different ideas to choose from: (1) Whenever you get any money, set aside 10% or more to give as the Lord directs. (2) Whenever you put a deposit in your checkbook, write out the first check(s) to God's work for 10% or more. (3) If you track your finances through a bookkeeping system or computer program, set up a category for church giving and another one for other Christian causes. Then begin to faithfully set aside 10% or more of your income into these accounts. (4) If you like to handle your finances electronically, consider using <u>www.networkforgood.org</u> or the electronic giving option from your church (if available) to faithfully give 10% or more to the Lord.

5. If you are married to a Christian, but the two of you do not agree on how much you should give to the Lord's work:

See if your spouse will read through this material. Then talk and pray together about a mutually agreeable "testing period" concerning your giving 10% or more.

6. If you are married and your spouse is not a Christian:

Identify any money you have freedom to spend (read Luke 8:3) and set aside 10% or more of this money to give to the Lord's work AN D/OR show this material to your spouse and see if you can try the 90-day testing period.

7. If you are deciding whether to give off the gross or the net of your income:

Pray and ask God what He wants you to do. If He prompts you in your heart to give off the gross amount, go ahead and do this, trusting Him with the results. If you don't have a peace about this, begin giving 10% off the net amount for a few months and see what happens. After a few months, if you experience God's creative care in your life, then begin to give 10% or more off of your gross income.

8. If you're wondering about how much to give to your church and how much to give to other places:

A good practice I have used is to give 10% of my main source of income to my local church (i.e. my main income

goes to support the work of my main source of Christian fellowship and teaching). Then, I use 10% or more of all other incomes sources and unexpected blessings to help fund other Christian needs and opportunities that God brings into my life.

9. If you have children at home:

Help your children set up a place where they can set aside "God's portion" of any money they receive (i.e., allowances, work projects, gifts of money, etc.). Have them give at church, to missions, and/or to help people in need.

10. If you have "fallen behind" in your giving to God's work:

If you knowingly or accidentally have fallen behind in your giving to God's work, you will never regret the decision to "get right" in this area. Review your financial records from the past several months and pray about "making up" the amount you have fallen behind. One elderly lady in her 90's I heard about sent a tithe check to the church office with the note, "I want to be prayed up, paid up, and ready to go!"

COUNT YOUR BLESSINGS

A pathway to more joyful and generous giving and living

A number of years ago, I discovered a wonderful verse in I Corinthians 16:2, "On the first day of each week let each of you lay something aside, storing up as he may prosper."

At first, I didn't understand how the verse could apply to my life. But my wife and I began a Sunday evening practice of "looking back and writing down" how God provided for us in the previous seven days. Each week, we discovered there were many ways that God provided for us outside of our normal income. We began giving 10% of my main income to our local church and we then started a "Blessings Fund" that represented 10% or more of the myriad of blessings God creatively brought into our life week by week. At the end of the first year, even though my main income only brought in \$15,000; I discovered we had given \$1500 to our local church and an additional \$2500 out of our "Blessings Fund" to other Christian causes. This meant that God had blessed us with \$25,000 of blessings during the past year that was over and above my \$15,000 salary!

We did this for several more years and discovered that each year God doubled and tripled what we were able and willing to give to the Lord's work because we counted our blessings. Here are the lessons we learned and practiced that helped us live a more joyful and generous life:

- 1. **Plan a time each week** where you will begin to write down God's provisions from the previous week in a "Blessings Notebook."
- 2. When you meet together, *think back* over the following areas and write down anything that comes to your remembrance:
 - *Main Income?* If you were paid during the week, write down that amount. For us, we gave 10% of this amount to our local church.
 - Additional Income or Unexpected Cash? Write down any cash gifts, overtime pay, bonuses, second salary, moonlighting, investment returns, sale of any possession, refunds, inheritance, etc.
 - **People's Hospitality?** Meals, lodging, or entertainment that others gave to you or paid the cost.
 - **Special Help or Assistance?** Help with car, house, equipment repairs, free babysitting, etc.
 - **Discount or Sale Items?** Any money saved on discounted clothing or household items, garage sale/thrift shop savings, discounts on recreational activities, etc.

- **Purchase of New Possessions?** When my wife and I were buying a major item or a luxury item, we sometimes included the cost of these items in our blessings fund in order to give an additional 10% or more to the Lord's work.
- 3. Write down the financial value for each item OR (very important) write down the amount you WOULD HAVE BEEN WILLING TO SPEND for the item. For example: A family member gave me a \$1000 radial arm saw. I would have never been able or willing to afford a \$1000 tool like this, but I might have "been willing to spend" \$200 on a used radial arm saw at a garage sale. So, in this example, I put down the value of the blessing at \$200 (not \$1000). Therefore I ended up giving an extra \$20 to the Lord's work, not an extra \$100.
- 4. **Add up the value** of the total number of blessing items for the week and take 10% or more of the total and decide where to give it OR set aside the week's amount in your notebook or put the money in a special place or account and consider this your "BLESSINGS FUND".
- 5. *Faithfully give* your church 10% or more of your main income. Then begin to joyfully and generously use your "Blessings Fund" to help support missions, missionaries, special projects and needs, building programs, the needy, Christian workers and organizations.

4-Week Challenge:

I am confident that the LORD has been blessing most people's lives week by week. But most people don't "see" the blessings because they don't take time to "look back over the last seven days to see what God has done to provide for them." Because of this, I challenge you to try this for at least four weeks to see what God is doing for you! I believe it will truly lead you to a more joyful and generous life!

10 Biblical Reasons to Give 10% OR MORE of Your

Income to the Lord's Work

As materialism and consumerism have continually infiltrated our lives in recent decades, many people have drifted from any biblical moorings concerning their Christian giving. Here are 10 biblically-based reasons to make giving 10% or more of your income your highest financial priority in life.

- 1. It is a proven pattern of giving done by Christ followers for many generations. In 1899, a bibliography was compiled of books related to systematic Christian giving. There were over 500 books listed in this bibliography from over 100 years ago, and yet many Christians today do not understand the importance of faithful giving. Scriptures: Genesis 14:17-20, 28:16-22, Leviticus 27:30, Proverbs 3:9-10, Malachi 3:7-15, Matthew 23:23
- 2. It will help you reverence God more in your life. If you showed me your check book records, I would be able to quickly tell you who or what you feel is important. By giving the best of what you have been given to God, you are expressing your allegiance to Him and you will grow in your respect for the Lord and His working in your life. Scriptures: Deuteronomy 14:23, Malachi 1:6-8
- 3. It will bring God's wisdom and order to your finances. If I get dressed in the morning and get the first button out of place on my shirt, all the rest of the buttons will be messed up. When it comes to finances, the first button to get in place is your giving. When you get this area in order, everything else follows. Giving is also the only known antidote for "affluenza" (the desire for more things) that permeates our world today. Scriptures: Matthew 6:19-21, 24-34; Luke 12:16-21, I Timothy 6:6-10, 17-19; Ecclesiastes 5:10

- 4. It will serve as a practical reminder that God is the Owner of everything in your life. By faithfully giving the Lord 10% or more of all you ever receive, you are actively acknowledging His ownership in your life. As someone once told me, "God owns it all and God loans it all." We are not owners, only temporary possessors and managers of what God entrusts to us during our lifetime. Scriptures: I Chronicles 29:11-18, Psalm 24:1-2, 50:10-12, Haggai 2:8
- 5. It will allow you to experience God's creative provisions. One of the most amazing things about learning to faithfully give to the Lord is the joy so many people have experienced in receiving unexpected blessings in their lives. When you acknowledge God's ownership through your generous giving, you begin to experience His creative provisions in amazing ways. Scriptures: I Kings 17, Proverbs 3:9-10, Malachi 3:7-15, Haggai 1:4-11, 2:15-19; Luke 6:38, Deuteronomy 28, Philippians 4:15-19, Mark 12:41-44
- 6. It will encourage your spiritual growth and trust in God. There will be times when you will decide to be a faithful giver of what is in your hand, even when you have no idea how you will make it through the coming day, week, or month. But by going ahead and giving to God, your trust in the Lord will grow and you will grow in your ability to see Him provide. Scriptures: Deuteronomy 14:23, Proverbs 3:5-6, Malachi 3:8-10, Haggai 1:4-11, 2:15-19; 2 Corinthians 8:5
- 7. It will ensure you of treasure in heaven. Jesus encourages you to store up treasure in heaven. The only way to do this is to live generously now. Someone

once said, "We can't take it with us, but we can send it on ahead." Scriptures: I Timothy 6:18-19, Matthew 6:19-21, Hebrews 6:10, III John 8, I Samuel 30:22

- 8. It will strengthen the work of your local church. Many churches struggle for lack of finances. However, when people in a congregation gain a vision for being faithful givers to God at their local church, the whole spirit of a church begins to change -- needs are met, people are cared for, more outreach begins to take place, and long-awaited improvements start to happen. Godgiven momentum builds as people honor the Lord through their giving at church. Scriptures: Acts 2:42-47, 4:32; 2 Corinthians 9:12, 13
- 9. It will help provide the means to keep your pastor(s) and missionaries in full-time Christian service. It has always been God's plan that his servants are taken care of by his people. Across America and the world, missionaries pastors and struggling many are financially or are even leaving the ministry because of a lack of adequate finances. Your faithful giving can make sure this doesn't happen among the pastors or missionaries you know. Scriptures: I Corinthians 9:9-11,14; I Timothy 5:17-18, III John 5-8, Philemon 4:15-19, Galatians 6:6, Luke 8:3, II Kings 4:8-10
- **10.** It will help accomplish needed building projects and renovations. Some of the most exciting times in the life of a church or ministry occur when facilities are being improved or expanded. But for building projects to succeed, large extraordinary gifts are needed. Building projects only happen well with special gifts that are "above and beyond" people's normal giving.

Scriptures: 2 Chronicles 24:4-14, Exodus 35,36; II Kings 12:2-16, Ezra 1:4-6, I Chronicles 29:2-19

There are dangerous consequences if you live for pleasure.

Proverbs 21:17 He who loves pleasure will become poor.

Galatians 6:7 If a man sows to please his own wrong desires, he will be planting seeds of evil and he will surely reap a harvest of spiritual decay and death.

Ecclesiastes 2:10-11 I denied myself nothing my eyes desired; I refused my heart no pleasure...Yet when I surveyed all that my hands had done and what I had toiled to achieve, everything was meaningless.

Ecclesiastes 7:4 A fool thinks only of having a good time now.

2 Timothy 3:1-5 There will be terrible times in the last days. People will be lovers of themselves, lovers of money, ...lovers of pleasure rather than lovers of God--having a form of godliness but denying its power.

1 Timothy 5:6 The widow who lives for pleasure is dead even while she lives.

Proverbs 23:20-21 Don't carouse with drunkards and gluttons, for they are on their way to poverty. And remember that too much sleep clothes a man with rags.

Luke 15:13 The younger son got together all he had, set off for a distant country and there squandered his wealth in wild living.

Your use of money shows what you think of God.

You cannot serve God "and" money but you must learn to serve God "with" money. Luke 16:11-13 (Jesus said) "So if you have not been trustworthy in handling worldly wealth, who will trust you with true riches?...No servant can serve two masters. Either he will hate the one and love the other, or he will be devoted to the one and despise the other. You cannot serve both God and Money."

Proverbs 10:16 The good man's earnings advance the cause of righteousness. The evil man squanders his on sin.

Matthew 6:19-21 (Jesus said) "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."

Proverbs 16:16 How much better to get wisdom than gold, to choose understanding rather than silver!

Proverbs 17:16 Of what use is money in the hand of a fool, since he has no desire to get wisdom?

1 Corinthians **4**:**2** It is required in stewards, that a man be found faithful.

The world asks: "What does a person own?"

God asks, "How is the person using what they have been given?" A Christian is one who does not have to consult his bank book to see how wealthy he really is.

THIS WEEK's BIBLE READING: Acts 9-17

Use the **Study tool** as you read. Return your completed form to the next session for credit. You will get much more from the time if you prepare in advance by reading prayerfully through the assignment: