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# Financial Stewardship

*International Educational Fellowship School of Ministry*

# Financial Stewardship Table of Contents

Financial Stewardship	3
Self-Evaluation For Managing Material Possessions	12
Self-Evaluation In Giving: Motivation	17
Self Evaluation In Giving: Practice	23

# Chapter One

## Financial Stewardship

Money is a major part of our life. So much more so now than it has ever been. Our fathers and our forefathers planted crops, harvested vegetables, and hunted for their meat. Now people go to the grocery store. They buy their meat and vegetables. Money is a part of every area of life. Not only is it a part of a Christian's life, but it is also a major part of the unbeliever's life. It is wise to understand what the Bible says about money.

There is a lot in the Bible concerning how a person handles their finances. One out of every ten verses in the gospels discusses material possessions or money. When Paul wrote to Timothy, he gave him guidelines for the type of people that should have leadership positions in the church. Among the first of those guidelines regarded the manner in which they managed their homes, their relationships, and their money. He wanted Timothy to understand that a person's character was revealed in those three main areas of their life.

Read Luke chapter 16. This chapter lays a foundation that Christ presents when He teaches His disciples. Luke chapter 16, starting in verse one:

Jesus told His disciples: "There was a rich man whose manager was accused of wasting his possessions. So he called him in and asked him, 'What is this I hear about you? Give an account of your management, because you cannot be manager any longer.'"

In the culture of the New Testament it would not be unusual for a rich man to have a variety of business interests. However, he would not oversee them. He wouldn't be the steward. The rich man would be off somewhere enjoying life, and he would hire a steward or manager to take charge of all of his possessions. Once in a while he would check on the manager. Here's a manager who's not stealing from the rich man, but he is wasting the rich man's possessions. He's not being a good steward. When the rich man comes to check on the books, he finds out that the man is not being a good steward. He is not doing the job that he

was expected to do. The rich man informs the manager to turn in his books. The manager was fired. Here's how the manager responds.

"The manager said to himself, 'What shall I do now? My master is taking away my job. I'm not strong enough to dig, and I'm ashamed to beg - I know what I'll do so that, when I lose my job here, people will welcome me into their houses.'"

The manager is worried because he doesn't know what he'll do for a living when he loses his job. He knows he doesn't want to dig ditches, and he has too much pride to beg after he's been a manager over all these possessions, so he comes up with an idea. Notice that the motivation of his idea is himself. The motivation of what he is going to do is so that "they will welcome me in". The word "houses" can be translated "business." His motivation is self-centered, and he comes up with an idea that will allow him to take care of himself when he gets fired.

Here's what he does.

"So he called in each one of his master's debtors. He asked the first, 'How much do you owe my master?' 'Eight hundred gallons of olive oil,' he replied. The manager told him, 'Take your bill, sit down quickly, and make it four hundred.' Then he asked the second, 'And how much do you owe?'

'A thousand bushels of wheat,' he replied. He told him, 'Take your bill and make it eight hundred.'"

What is he doing? In that day the manager of a rich man's possessions would earn their living by interest or commission. Look at the very next verse: "the master commended the dishonest manager." He was acting shrewdly. The manager is taking care of himself. He was hoping that when he is out of a job, the people he helped will return the favor. He is sacrificing a little bit now for a lot later. He's willing to lose his commission now on this one deal to make that friendship, to make that bond, so that when he's out of a job he can go back to them and they will welcome him in. The master commended the dishonest manger

because he had acted shrewdly. He's called dishonest because he is not acting in the best interest of the people, but in the best interest of himself.

Now look at the second half of verse eight and you will see the teaching that Jesus gives. He says, "for the people of this world are more shrewd in dealing with their own kind than are the people of the light". The people who function in the world system are smarter and wiser than those of us who function in God's kingdom of finances. Now he gives us an application, he says: "I tell you, use worldly wealth to gain friends for yourselves, so that when it is gone, you will be welcomed into eternal dwellings. 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. So if you have not been trustworthy in handling worldly wealth, who will trust you with true riches. And if you have not been trustworthy with someone else's property, who will give you property or your own? 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."

When Jesus gives this parable he teaches by comparison and contrast. First, he compares man to the steward. Here was a steward in charge of all of his master's possessions.

First one must determine who their master is. For the Christian, God should be the master. The comparison then must continue on. If God is master, like the rich man was the manager's master, then one must also recognize that one owns nothing. One may possess everything, but it's not truly their own, it's the rich man's. One may own nothing, but like the manager possess everything. It is an overwhelming thought that God has given man stewardship of His possessions. Man is compared to the steward, and is accountable to God. God is the source of all man has.

Sometimes the Christian forgets that everything is God's. They will gladly give God ten percent off the top of their earnings, however they view the other ninety percent as their own to use anyway they please. It is tempting to think, "it is mine, I earned it" or "that's

God's and this is mine.” Yet Jesus' comparison is the exact opposite! Christ teaches that it all belongs to God. Even though man is in charge of all of it, God has guidelines as to how it is spent. The comparison in this parable is that one hundred percent of everything is God's. He is the rich man who puts it in one's possession. Man is the steward over it, and that is the comparison He gives us.

The contrast that Jesus gives is that, unlike the steward in the parable, we are to function according to God's principles.

Christ teaches that the people who function financially according to the kingdom of the earth are far more shrewd than people who function as people of light. The steward's motivation was one of self gain.

He maneuvered and manipulated and did what he needed to do to take care of himself. That's the system of the world. There was a Christian business man who owned a small business. He was always under attack from other business people because he wouldn't take short cuts on the government forms. He wouldn't maneuver or manipulate. Everybody else does it and that's the system. They work the system well. They know just how to maneuver and cut the right corners so that they can gain for themselves. That's the kingdom of the world.

In contrast to this is the kingdom of light. Yet some Christians find themselves trying to maneuver and manipulate, and trying to work the world's system so that they can gain for themselves. People in this system cheat their boss, they take longer breaks at work than allowed, they take things home from the office, and any little extra corner they can cut, they will cut. They are manipulating, maneuvering and they are shrewd.

Jesus wants people to know that He is their boss. The world's system says to “look out for number one.” God's system says to give and trust, that's the principles of the kingdom of light. God's principles stand in direct contrast to the world's. The two kingdoms stand in direct contrast to each other. Christian people struggle sometimes in this world, in the area of

giving, and in the area of trusting. This is greatly due to the strong influences of this world. The media probably has a large effect on one's perspective. There are Christian people who plan for their future, and they take care of things for the future. They invest well and they are financially very reliable and responsible. In many cases they are using God's resources in ways that please God. There is a danger however, of becoming preoccupied with the value of earthly possessions. The Christian is wise to keep their motivations in check. Poor motivations can cause people to shift over to the kingdom of the world when God says stay in His kingdom.

People have a hard time seeing two different kingdoms when it comes to money. They see themselves in the kingdom of light when it comes to spiritual things. Sometimes when it comes to paying the bills people see themselves in the natural. God says money is an area of one's life that is very closely attached to one's spiritual well being. A wise person will manage their finances according to the principles of the kingdom of light.

By God's standards, He wants us to be wise with our finances, and at the same time trust completely in Him.

Jesus gave the disciples a strange command when He sent them out the first time. In Matthew 10:9-10 Jesus gave the following instruction, "Do not take along any gold or silver or copper in your belts; take no bag for the journey, or extra tunic, or sandals or a staff; for the worker is worth his keep." He wanted them to function in His kingdom, a kingdom of giving, a kingdom of trusting God to supply. That's really the crux of this teaching.

The next part of Jesus' teaching may come as a surprise. In Luke 16:9 Jesus says, "I tell you, use the wealth of the world to gain friends for yourselves, so that when it is gone, they will welcome you into eternal dwellings." When one reads this verse, it sounds like the same thing the steward is doing. The steward was using the wealth of the world. He was making friends for himself and hoping these friends would repay him with hospitality when he became down and out. It would appear that the parallel is with the steward's actions. But

in reality Christ is making a distinct contrast, because the motivation of the steward was selfish gain, whereas the believer's motivation is of giving of themselves for someone else's benefit. Believers want to allow God's control in their financial decisions. He tells the believer to handle their money according to biblical principles. This means investing, saving, and giving (sometimes sacrificially) for the glory of His kingdom and not one's own. God is the provider and will not leave the believer in need. For the believer, when the money is gone God is still there. He's providing for the Christian, that's what trusting him is all about. The steward had nothing beyond the money. He had to manipulate because he didn't have any other source from which he could take care of himself. Christians have another source, and God calls the believer to trust rather than manipulate.

There's another interpretation that follows in this application. The steward who was consumed with taking care of himself for the day got fired. Unlike the steward who's motivation is of this time, this earth, the believer's motivation is of eternal value. Jesus told the disciples "use the wealth of the world in terms of eternal things, in terms of things that have lasting value". The Christian's focus and vision is to affect the world and their family in light of eternity, because God takes care of the next meal and the next job. The kingdom of the world is only materialistic. The steward had one accountability, and that was money. As long as he had money and he could work the system, then he was okay. Money was his master. The world system is only materialistic, there is nothing beyond money. In God's system money is just one facet. In the world, when money is gone the master is gone, and life is despairing. In God's system money is just an item, God is the boss, and it's not just a materialistic realm like the world system. It is a spiritual world, and the two are closely connected. Look at verse ten: "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. So if you have not been trustworthy in handling the wealth of the world, who will trust you with



true riches? And if you have not been trustworthy with someone else's property, who will give you property of your own?"

Jesus makes a very distinct parallel between that which is material and that which is spiritual. He is saying that if someone can't manage money, they shouldn't expect Him to give them spiritual wealth, or true riches. If someone can't handle the little things, how can they expect God to trust them with much? Christ uses the word trustworthy several times. The point Jesus is making is not that those who have the best financial portfolio will receive the most spiritual riches. One's trustworthiness is not contingent upon how well they invest. One is deemed trustworthy, when they use material wealth, according to God's principles. When God gives someone material possessions and they find themselves not trusting in God, but in the person who writes the paycheck, they are living on the basis of the world's system and they are not trustworthy with God's possessions. If that's where a person finds themselves, God says, "if you have not been trustworthy in handling worldly wealth, who will trust you with true riches?". There's a fine line that is connected between the material and the spiritual. When a person receives material possessions and finances, God watches to see where they function. He wants to see if they function within His kingdom, because if they do then He can trust that person with His wealth.

One should determine which kingdom they are living in financially, because it is linked directly to one's spiritual life. This is not a study about going to heaven or being saved. This is about heaven coming to earth, about God working through His people. Possibly God hasn't poured out His Spirit upon an individual believer in a greater way, or God may not use them like they see Him use some other people. Maybe this is because of how they are functioning with their finances.

Paul instructed Timothy in 1 Timothy 6:17-19, to teach his church concerning where they lay their hope. "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 be good, to be rich in good deeds, to be generous in 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.” Although Paul is writing to Timothy, one can see that he gives the believer three principles concerning money.

First he says to put all hope in God and not in the material things of this world. The second thing he tells them is to enjoy the blessings that God has given. Thirdly, he tells them to invest according to the principles of God. He says to use them for God's glory and for God's purpose. Most people don't have a problem enjoying the blessings that God gives. It's the part on following biblical guidelines that seems to be the struggle.

The next chapters provide a self-evaluation so that you can examine how effectively you are following God's guidelines for managing finances.

Before you take this self-evaluation, you need to understand that your giving to God, even your handling of your money has absolutely nothing to do with how much God loves you. If you don't give anything to God, or if you give as much as 30%, it has no bearing on the love that God has for you. It may have a bearing on your function within the kingdom of God and how He will use you, but it has no bearing on His love. It's important that you understand that so that you're not examining yourself out of guilt or fear. You cannot buy God's grace or buy His blessings. Money has nothing to do with getting to heaven, but with getting heaven down into your life here on this earth. Take this self-evaluation so you can honor him and function financially within His kingdom.

## Chapter Two

# Self-Evaluation for Managing Material Possessions

### Question One

Do I handle my finances in view of Christ's return? Acts 2-6.

Do you handle your finances in view of Christ return? When you look at the early church and their example, you discover that they believed Christ return was imminent. They believed that Jesus Christ was coming back in a very short period of time, and that was manifested in how they handled their finances. They sold all of their land and houses and they gave it to the church. They were very generous in their giving to the church. As you look through the scriptures, you see that they believed Jesus was coming back in just a matter of years. It's interesting, because as you read the New Testament and you read the letters that deal with the early church, you recognize that there is a change in some of the church's mentality as the decades began to pass. They begin to realize that Christ was not coming back as soon as they thought he would. When they began to realize that he was not coming back that quickly, they started to hold back a little bit more with their finances. They began to take care of themselves a little bit more. They began to want to watch out for their own security, rather than trusting God.

Examine your financial situation and decide if you are handling your finances within the view of Christ return. That does not mean that since Jesus is coming back, that you should sell all your things and give all of your to a ministry or church. But there is a truth that we need to realize. Jesus is coming back, and when He comes back He's going to judge us on how we have managed His possessions and in judging that, He's going to see if our material possessions are "made of straw or of gold". Is it something that you used and that has eternal value, or is it something that will simply pass by the way. Let me give you an illustration. My wife and I just recently purchased a home. Some Christians may say "you won't be taking that home with you to heaven, why did you do

that, that's straw"? But remember, we're not just discussing money, but material possessions. We can cash the home in and get money again. What God wants to know is how we are going to handle our home. What will be taking place in that home? Is it going to be used for His glory and His eternal purposes? We have families in the church who have opened their homes to pregnant teenagers who would have had an abortion; but because there is a home where they can go to for shelter and love they will give birth to that child. Those families are using their homes for eternal good. Christian families use their homes to raise their children in a Godly atmosphere, in a hedge of protection from society. That's how God wants us to evaluate our financial situation. That's how He wants us to evaluate our material possessions.

## **Question Two**

Do my financial priorities line up with God's? Matthew 6:33.

God has certain priorities. His first priority is Himself. If you're going to trust Him, He comes first in your management, and in your financial situations. Your second priority is your family. Before you go out and buy a television set, you better have money to feed and clothe your children. They need to be your second priority. Your third priority is to people you have made financial commitments to. It is a very bad witness when a Christian does not fulfill their financial obligations with others. If you have made a financial commitment to a landlord or a bank for example, this must be a priority for you as a witness to God. Do your priorities line up with God's priorities? His priority being first Himself, then your family, then commitments that you have given to those around you.

## **Question Three**

Do you seek to be Godly? I Timothy 6:10.

"The love of money is the root of all evil". Some people eager for money have wandered from the faith, and pierced themselves with much grief. It is easy for us to be influenced, intimidated and

sucked into the world system where we are no longer seeking to be Godly and holy, but where we begin to allow material possessions to become the desire of our heart. When God is no longer the desire of our heart, Paul tells us that we will find ourselves in situations where we will begin to compromise God's word and His principles. Our goal must not be to acquire material possessions, our goal must be to be Godly. In being Godly, if God gives us more to be stewards over that's fine, if He gives us less to be stewards over that's fine, but our objective as a Christian is to be Godly. When that is your objective, then the result is that you will not be disobedient to him. You won't fall out of His will but you will walk within His principles because that's your goal.

#### **Question Four**

Do I live within the perimeters of my financial situation? Phil. 4:12.

If there is a question we need to ask ourselves on a practical level, it's this question. We live in a society that tempts us, lures us, and almost demands that we live three times above our financial means. What do I mean by our financial perimeter? I mean the income you have coming in. Do you live within a lifestyle that matches the income that you have coming in? Or do you find yourself simply living outside your financial perimeters.

I have Christians who ask me to pray for a financial miracle in their life. I believe that a majority of the time Christians don't need a financial miracle, what they need is financial wisdom to handle and manage the finances that God has put in their stewardship. Some people say that faith is living above your financial perimeter. The Bible doesn't teach that. It doesn't put money and faith together in terms of overextending. It does have a principle where faith may be giving above your financial perimeter, but it's not about living above your financial perimeter. We need to know where are we at in terms of financial perimeters and ask ourselves if we are living within that, or do we need to make some changes in order to be biblical.

## Question Five

Do I rest in God's faithfulness? Matthew 6:25-32.

Matthew 6:25-32 talks about not worrying. Christ compares us to the lilies and to the sparrow, and God's provision for them. Worrying is what the pagans do. Why do you worry about what your going to eat and where you're going to live? The question you have to ask yourself is, what's on my mind when I think about life? Are you concerned about how you will pay the bills? Do you get preoccupied with money and how little you have? Rest in God's faithfulness to you. Do you have a confidence that God takes care of you, and trust He is watching over you? If the answer to that is no, there may be some reasons why you don't. One may be simply that spiritual growth needs to take place in your life. Another reason may be that you don't have that assurance because you are not following the principles that need to be followed to have that assurance. The Lord gives us specific principles that will allow us to rest in His faithfulness. One of these is that when we follow His principles of giving, we can rest in His faithfulness. We know that we have honored Him, and we have followed His principles and we can rest in His faithfulness to us.

This leads us to the second part of this self evaluation. First we examined how we handle material possessions. However, we also want to evaluate our giving. This evaluation will cover both your motivation and your method.

# Chapter Three

## Self-Evaluation in Giving: Motivation

### Question One

Does my giving bring honor to God? Acts 5:1-10.

Acts 5 tells us a story about a man named Ananias and his wife Sapphira. This story takes place when the church was at a point where many people were selling their homes and property, and giving it to the church. Nowhere does scripture tell us that they were told to do that. The church wasn't a cult that forced people to sell everything they had and give it to the church. They did it out of their own free will. It was something that many Christians became involved in and they simply wanted to do. Ananias and Sapphira were some of those Christians. They sold a piece of property and they received money for it, but when they went to give it to the church, they didn't give it all. They held back part of it, which wasn't wrong except that they did it with deceit. They claimed to give it all, but they were retaining part of it for themselves. More than likely they lied out of a desire to be accepted, and esteemed for their sacrifice. Peter stands up and rebukes them. Sometimes I wonder how Christians today would have reacted if they had been given the gift by Ananias and Sapphira. Would they have taken the money and said "well that's okay you've given us 75% " ? But Peter understood the motivation with which they were giving. He understood that the gift, no matter what size, wasn't bringing honor to God. When we give with the intention of promoting ourselves, we cannot bring honor to God in our giving. Sometimes we have a tendency to give to get. That doesn't bring honor to God. Believers know that God's blessings are true, His word is true, and God is faithful in responding, so they give in order to receive a financial blessing from Him. There's a fine line that divides giving in honor and trusting His blessings, or giving solely out of a selfish motivation to have a financial need

met. That's not the motivation of a biblical giver, the motivation of a biblical giver is not giving out of yourself, it's giving to honor God.

Some people give out of fear. I met a man whose mother was very ill. Unfortunately he listened to somebody who was collecting funds, and who promised that giving a donation would cause God to release a miracle of health in his mother' life. He gave, but he didn't give trusting God to release a miracle. He gave because he feared his mom was going to die, and he was looking for any avenue that could release that fear from his life. We're not to give out of fear; we're not to give out a selfishness to have a return for ourselves. Sometimes we give out of greed, or out of pride when we want to impress people. Does your giving bring honor to God? Do you give to honor Him?

## **Question Two**

Do I plan out my giving? 1 Corinthians 16:1-3.

In I Corinthians 16, Paul writes the church and tells them about the collections of God's people. He had given this advice to many churches in the New Testament. "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". We need to plan out our giving. Churches are always blessed by individuals who give on a regular basis. It's a wonderful testimony when every week a church knows that somebody will give the same amount, because that person prayerfully planned out what they're giving to God. They're following the biblical principle of tithing. However there are others who have the attitude of giving without any preparation. The reason why the Bible teaches us to plan out our giving is because when we don't plan our giving, we make ourselves vulnerable to emotional appeals. God wants us to take giving seriously, to honor Him in doing it, to use it as worship to Him, so he asks us to plan it out.



### Question Three

Do I give in faith and grace? 2 Corinthians 9:8.

What is your motivation in giving? The world motivates us by greed; by lust it puts things before our eyes that are wonderful and soon the desire for more things takes root in our hearts. It tempts us with the desires of our flesh, and it motivates us to give out of that desire. Sometimes the church may motivate people to give out of guilt. Guilt works when you are trying to get someone to give money. It only works for about twenty four hours, but an offering only takes five minutes. That's not to be our motivation in giving. We are to give in faith and in grace. The Bible tells us that we are to give as an outward expression of our spiritual commitment to God. We are to give and trust in Him. You may ask how you can do that. Maybe in honesty you would confess that you don't like giving. You do it because God tells you to do it. How do you cross over and begin to give in grace and faith? Before you can give financially in that motivation, you have to give of yourself with that same motivation. You have to see your life as a gift to God in grace. You have to see your very life as that kind of response to Him. If you can begin to give yourself to God, then your finances will follow. If you can begin to give of who you are to God, and let him take over, then you will follow through and you will begin to give in faith. I believe the number one reason why people do not give is because they have cold, hard hearts. I believe the reason they do not give is because they do not believe that God will fulfill the promises of His word.

There is a story about a pastor who was talking to a man who said "I can't tithe, I just can't do it." The pastor said why not, and the man replied "Well I have my rent bill, and I have these other bills and you know, what if I tithe and at the end of the month I don't have enough to pay all of my bills?" So the pastor showed him verses where God will supply all of his needs, and where God watch over him and take care of him and be faithful to that. However the man said "I just don't think that I can do it." Then the pastor came up with an idea. He told the man, "You tithe and you pay all the bills you have to pay, and at the end of

the month whatever you don't have enough money for I'll pay the difference. If I do that for you, will you tithe?" The man thought for a while and said "Okay that'll work, I'll tithe and I'll pay my bills, and manage my money according to God's principles, and at the end of the month if I don't have money for certain bills then you can pay them, I'll do that." The pastor looked at him and said "Do you realize what you just did? You're willing to trust me, a meager pastor to fill the difference, but you won't trust God, your faithful Lord who sent Jesus to die for you, who created this world, who has all power. You won't trust Him to fill the difference."

God wants to stretch us in our faith so that we don't see giving simply as a daily routine that fits comfortably into our budget. Instead He would have us give so that there's an element in the practical realm where we are simply having to trust Him.

#### **Question Four**

Have I excelled in my giving? 2 Corinthians 8:7.

There's also the temptation of working out our budget so that we know exactly the 10% that goes to the church. We may even give a little bit somewhere else, and it fits nicely into this budget package so that we can pay our other bills. If you do this you will find yourself no longer really giving in faith and trusting Him to supply your needs. There was a humorous story about a man who was in a church service and the pastor was giving the offering. During the offering, the pastor asked for testimonies concerning giving. So the man stood up and said, "I was in this church about a year ago and I only had a dollar bill in my wallet, that's all I had was one dollar bill. The offering bucket came by and I realized I had one of two choices. I could either keep that dollar bill and try to make it grow or I could give it to God and trust Him. That day I took that dollar bill and put it in the offering bucket. I gave God my very last and only dollar bill and I trusted God with it. I stand here one year later, the owner of my own business. I am financially very secure. I am wealthy and I give honor to

God. A year ago I gave all I had to Him and I gave it in faith.” The congregation applauded and exclaimed what a great testimony that was. They took the offering and the man sat down. Sitting next to him was an elderly lady. She leaned over to him and said, “I dare you to give it all away again”.

You see we can get to the place in our giving where we are following the biblical guidelines, but we're really not giving in faith anymore. We're not trusting God to supply our needs. We've managed to fit giving into our budget, but our attitude is not "God I want you to be my provider, I want you to be my source". Have you excelled in your giving where God is growing you. Are maturing as a Christian, and implementing the principle of faith, and trusting in Him to provide for you?

## **Question Five**

Do I worship God with my giving? Romans 12:1 / Philippians 4:18.

Read Romans 12:1. Read Phillipians 4:18 as well. In Romans 12:1, Paul is talking about offering our own lives as a sacrifice to God, and in Phillipians 4:18, he's talking about money and the gift of finances to God, and yet there is a dramatic parallel in these terms. Look at Phillipians 4:18 and Romans 12:1 together.

"Therefore, I urge you, brothers, in view of God's mercy, to offer your bodies as living sacrifices, holy and pleasing to God - this is your spiritual act of worship."

There are three phrases in Phillipians 12:1 that parallel three phrases in Roman 4:18.

1. We are to offer our bodies. In Phil. 4:18 he says, "I received from Epaphroditus the gifts you sent, they are to be living sacrifices."

2. In Phillipians 4:18 he says it is an acceptable sacrifice, they're to be pleasing to God. Romans uses the same phrase of offering ourselves as sacrifices.

3. Paul says this is your spiritual act of worship and he calls it a fragrant offering in Phillipians 4:18. The point is that Paul wanted to get people to give in an attitude of worship.

Worship is an attitude of the heart and when we give to God, we need to give in an attitude of worship. That's our purpose in life. How do worship through giving with the mind set of giving in response to what God has done in your life. There has been a lot of teaching on giving, that says when you give, you are initiating a process. There is a portion of truth to that, but I think it has caused us to lose the ground level biblical truth that Paul was talking about in the Corinthian Church. He said you are expressing your thanks giving to God. When I give my money to God, I am not initiating a process but I am responding to the process that God has initiated. He gives us this “indefinable gift”, Paul said to the Corinthian Church, in talking about our offering. He gives us His grace, and when He pours His grace out to us this is one way that I respond. See your giving as a response. God gives us the seed, the land, and the equipment. God gives us so much, so we respond in our giving. We are not the initiator in giving. We are only responding to the process He has started by pouring His grace out upon you.

## **Chapter Four**

### **Self Evaluation in Giving: Practice**

#### **Question One**

How much do I give? Matthew 23:23.

How much does God require the Christian to give? God has given in His word, the biblical principle that a Christian is to tithe off of their income. Tithe means 10%. Many people will say that's Old Testament. That's legalism, that's the old covenant. Sometimes I get bothered by people who so dichotomize the Bible. They take the Bible and put it into two or three sections. Tithing is not simply Old Testament. Look at Matthew 23:23, and here's one of the reasons that I don't believe that tithing is simply old covenant or law. Jesus is talking to the Pharisees and He says, “ 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.” The Greek translated it literally as, "these things one needs to do and those not to leave." In the Greek He uses the infinitive verb, and He is commanding them to do it. He tells them very distinctly these things one needs to do , do these things, and don't leave those other things out either. It was a command, a directive of Jesus Christ that says this is what you are to do. Sure Justice and Mercy are of far greater importance, but that other thing called giving and tithing shouldn't be abandoned either. We should embrace it. In Genesis 14, five hundred years before the law was ever written ,Abraham is traveling around and Melchizedek comes to Abraham. Abraham gives him bread and wine, which was the covenant meal and shares with him. It says that Abraham gave him a tenth of all he had. Five hundred years before the law was ever created, Abraham without scripture, without custom, knew it had been revealed to him that his response to God's grace was that he needed to give a tithe to God. Jesus says it in the New Testament as well. We see that tithing is biblical and is taught to us before the law, during the law, and after the period of the law. Tithing doesn't fit into a category that we can eliminate because we are no longer under the law. Malachi chapter 3:8 reads:

"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."

It says that the tithe is not negotiable. Leviticus 27, says the tithe belongs to the Lord, you can't negotiate, you can't give more than a tithe, and you can't give less than a tithe. A tithe is all you can give. What does it mean that a Christian can't give more than a tithe? Of course you can give more, but then you're not tithing. Tithing is giving that portion of your income to God. If you want to give beyond that, then you are giving what the Bible calls offerings to God, because the tithe is non-negotiable One of the things God teaches us

through the whole Bible, is that He wants to be worshipped by us. He gives very direct principles. He teaches us how to worship Him through our actions, our giving, our life, and our family. We give because it is a form of worshipping God, and He is always deserving of our worship.

## **Question Two**

Where do I give? Malachi 3:8-12.

Where a person should give their tithe is another conversational question. Malachi 3:8 says we are to bring the whole tithe into the storehouse. This means it is the Christians responsibility to present their tithe at the place where they worship. Every Christian needs a base. As a believer, you need to become part of a body. You should plug into a body so that God can use you and you can receive from that body. If your heart is there, then your treasure will be there also. Just as a farmer keeps his feed stored on or near his farm, we should keep our tithe near the “flock” that we are a part of. There is a good reason why we are taught that. We are not the administrator of our tithe. If you look at the New Testament example, they went to such an extreme that they sold their goods, and then gave the money to the church. They didn't give their goods to the church. The New Testament Church liquidated all their assets before they gave it to the church. You don't give your tithes to the church simply because the church needs it more than everybody else. You give your tithes to the church because the church leadership then has a responsibility of giving out of the storehouse to those people who need to be fed. Local churches should support ministries that are not part of their church, whether it be missionaries, prison ministries, or similar outreaches.

## **Question Three**

When do I give? Proverbs 3:9.

Proverbs 3:9 says, “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”. There's a teaching in the Bible about first fruits. Realistically what that means, is that when you get a raise you give God the first fruits of your raise . But there is a principle involved that God that concerns honoring God. Because He is to be honored and worshipped, He gets the first portion right off the top. When you give God the first fruits of your labor your are making a confession of faith that says, “I honor you”.

I Timothy 6:17 says, 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 rich in good deeds, and 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. I want to take hold of life that is truly life. I want to give so that I can take hold of that. Do it out of faith, out of grace, do it to worship and honor Him.

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