

God and Money

Biblical Principles for Personal Finances

Five Week Small Group Series on Finances



"For where your treasure is, there your heart will be also."

Matthew 6:21



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Introduction

A Bible study based on a book of the Bible is a great discipleship tool. This Bible Study has been designed to have two main components each week. We recommend that you complete one session per week, but feel free to adapt as needed.

1. Personal Study at Home
2. Small Group Session (optional)

The Personal study at home allows the participant to reflect on the Bible passage at home and work through personal application questions on their own. Then, the person comes to the small group meeting ready to share what God has already been showing them.

The small group conversations and discussions are useful in diving deeper into the topic and seeing things from a different perspective or helping you see something that you may have missed when reading the chapter on your own.

Doing a Bible study can be very simple. Just follow the template given for each chapter and make sure that each member of your group has a copy of this booklet so they can journal their responses and come to the small group meeting ready to share. This helps the small group time stay focused and gives everyone an opportunity to think through what they would like to share, adding value to the small group time.

If you have any questions about facilitating this Bible Study, give the church office a call. Someone from Cell Ministry would be happy to speak to you.

Session One: Financial Freedom

Part One: Personal Bible Study

To do on your own before the small group meeting

1. Prepare Your Heart

- Take a moment to prepare your heart and mind for what God has for you today.

2. Read: The Session 1 Study Notes

- Write down 1-3 things that stand out to you and why. You can write down more but highlight 1 for sharing with your small group.

3. Questions to Consider

- What does contentment look like?
- How can we tell if we have a problem with greed? How can you be on guard against greed in your life?
- How can an impulsive spender develop self-control?
- In what areas do you have room to grow in the financial areas discussed in today's lesson?

4. Obedience/Action Step

- What is one practical step that you can take this week to put this passage into practice in your life?
- What is your plan to follow through on this step? (who will hold you accountable, consider texting your small group for accountability).

5. Repentance

- Ask Jesus if there is any sin you need to confess. Confess as necessary and take the necessary steps towards obedience.

6. Prayer

- Spend some time thanking Jesus for who He is and what He has revealed to you.
- Ask Him if there is anything else He wants to speak to you about.
- Pray and intercede for what He lays on your heart (marriage, kids, ministry, friends, etc.)

7. Optional: Pick a verse(s) from this week's Bible passage and memorize it.

Part Two: Small Group Plan

Do this section with a small group.

1. Open in Prayer

2. Weekly Connect

- Have each person share 1-2 things that they are thankful for from the past week.
- What was a struggle from the past week?

3. Scripture

- Read Matthew 6:19-24 out loud with your small group.

4. Sharing

- Share something from the study notes and the personal bible study that stood out to you and why.

5. Obedience/Action Step

- As part of the Personal Bible study, you were asked:
 - What is one practical step that you can take this week to put this passage into practice in your life?
 - What is your plan to follow through on this step? (who will hold you accountable, consider texting your table group for accountability).
- Share with your group how this went for you this past week.

6. Prayer

- Share a personal prayer request and pray for each other.
- Pray for churchwide prayer requests as well as our region, province, and nation.

Session Two Integrity in Financial Dealings

Part One: Personal Bible Study

To do on your own before the small group meeting

1. Prepare Your Heart

- Take a moment to prepare your heart and mind for what God has for you today.

2. Read: The Session 2 Study Notes

- Write down 1-3 things that stand out to you and why. You can write down more but highlight 1 for sharing with your small group.

3. Questions to Consider

- How is your conscience like an inner warning system? What happens if you violate your conscience repeatedly?
- How would you define integrity? How does this relate to money matters?
- How does lack of integrity (stealing, cheating, etc.) violate the second commandment to love your neighbour?

4. Obedience/Action Step

- What is one practical step that you can take this week to put this passage into practice in your life?
- What is your plan to follow through on this step? (who will hold you accountable, consider texting your small group for accountability).

5. Repentance

- Ask Jesus if there is any sin you need to confess. Confess as necessary and take the necessary steps towards obedience.

6. Prayer

- Spend some time thanking Jesus for who He is and what He has revealed to you.
- Ask Him if there is anything else He wants to speak to you about.
- Pray and intercede for what He lays on your heart (marriage, kids, ministry, friends, etc.)

7. Optional: Pick a verse(s) from this week's Bible passage and memorize it.

Part Two: Small Group Plan

Do this section with a small group.

1. Open in Prayer

2. Weekly Connect

- Have each person share 1-2 things that they are thankful for from the past week.
- What was a struggle from the past week?

3. Scripture

- Read Eph. 4:25-28 out loud with your small group.

4. Sharing

- Share something from the study notes and the personal bible study that stood out to you and why.

5. Obedience/Action Step

- As part of the Personal Bible study, you were asked:
 - What is one practical step that you can take this week to put this passage into practice in your life?
 - What is your plan to follow through on this step? (who will hold you accountable, consider texting your table group for accountability).
- Share with your group how this went for you this past week.

6. Prayer

- Share a personal prayer request and pray for each other.
- Pray for churchwide prayer requests as well as our region, province, and nation.

Session Three: Financial Faithfulness

Part One: Personal Bible Study

To do on your own before the small group meeting

1. Prepare Your Heart

- Take a moment to prepare your heart and mind for what God has for you today.

2. Read: The Session 3 Study Notes

- Write down 1-3 things that stand out to you and why. You can write down more but highlight 1 for sharing with your small group.

3. Questions to Consider

- How does seeing yourself as the manager not the owner change the way you approach your finances?
- How is prayer/listening prayer as well as being in the Word a key part of managing money God's way?
- How can we know where to draw the line on personal things, such as homes, cars, entertainment, etc.?
- When does hard work become overwork? Is it wrong for Christians to aim at financial success?

4. Obedience/Action Step

- What is one practical step that you can take this week to put this passage into practice in your life?
- What is your plan to follow through on this step? (who will hold you accountable, consider texting your small group for accountability).

5. Repentance

- Ask Jesus if there is any sin you need to confess. Confess as necessary and take the necessary steps towards obedience.

6. Prayer

- Spend some time thanking Jesus for who He is and what He has revealed to you.
- Ask Him if there is anything else He wants to speak to you about.
- Pray and intercede for what He lays on your heart (marriage, kids, ministry, friends, etc.)

7. Optional: Pick a verse(s) from this week's Bible passage and memorize it.

Part Two: Small Group Plan

Do this section with a small group.

1. Open in Prayer

2. Weekly Connect

- Have each person share 1-2 things that they are thankful for from the past week.
- What was a struggle from the past week?

3. Scripture

- Read Luke 16:10-12 out loud with your small group.

4. Sharing

- Share something from the study notes and the personal bible study that stood out to you and why.

5. Obedience/Action Step

- As part of the Personal Bible study, you were asked:
 - What is one practical step that you can take this week to put this passage into practice in your life?
 - What is your plan to follow through on this step? (who will hold you accountable, consider texting your table group for accountability).
- Share with your group how this went for you this past week.

6. Prayer

- Share a personal prayer request and pray for each other.
- Pray for churchwide prayer requests as well as our region, province, and nation.

Session Four: Financial Tithing

Part One: Personal Bible Study

To do on your own before the small group meeting

1. Prepare Your Heart

- Take a moment to prepare your heart and mind for what God has for you today.

2. Read: The Session 4 Study Notes

- Write down 1-3 things that stand out to you and why. You can write down more but highlight 1 for sharing with your small group.

3. Questions to Consider

- What do you think is the biggest hindrance to generous giving among Christians? What about in your own life?
- Should we give out of obedience even if we don't feel like it?
- How are the Macedonian believers (2 Cor. 8:1-4) an encouragement to you to give generously?
- Make a list of the many things that God has given you. Thank Him for these gifts.

4. Obedience/Action Step

- What is one practical step that you can take this week to put this passage into practice in your life?
- What is your plan to follow through on this step? (who will hold you accountable, consider texting your small group for accountability).

5. Repentance

- Ask Jesus if there is any sin you need to confess. Confess as necessary and take the necessary steps towards obedience.

6. Prayer

- Spend some time thanking Jesus for who He is and what He has revealed to you.
- Ask Him if there is anything else He wants to speak to you about.
- Pray and intercede for what He lays on your heart (marriage, kids, ministry, friends, etc.)

7. Optional: Pick a verse(s) from this week's Bible passage and memorize it.

Part Two: Small Group Plan

Do this section with a small group.

1. Open in Prayer

2. Weekly Connect

- Have each person share 1-2 things that they are thankful for from the past week.
- What was a struggle from the past week?

3. Scripture

- Read 2 Cor. 8:1-4 out loud with your small group.

4. Sharing

- Share something from the study notes and the personal bible study that stood out to you and why.

5. Obedience/Action Step

- As part of the Personal Bible study, you were asked:
 - What is one practical step that you can take this week to put this passage into practice in your life?
 - What is your plan to follow through on this step? (who will hold you accountable, consider texting your table group for accountability).
- Share with your group how this went for you this past week.

6. Prayer

- Share a personal prayer request and pray for each other.
- Pray for churchwide prayer requests as well as our region, province, and nation.

Session Five: Giving God's Way

Part One: Personal Bible Study

To do on your own before the small group meeting

1. Prepare Your Heart

- Take a moment to prepare your heart and mind for what God has for you today.

2. Read: The Session 5 Study Notes

- Write down 1-3 things that stand out to you and why. You can write down more but highlight 1 for sharing with your small group.

3. Questions to Consider

- Why is giving for all believers and not just for the rich?
- What is the motive of which giving should stem from?
- What is a way you can grow in giving?

4. Obedience/Action Step

- What is one practical step that you can take this week to put this passage into practice in your life?
- What is your plan to follow through on this step? (who will hold you accountable, consider texting your small group for accountability).

5. Repentance

- Ask Jesus if there is any sin you need to confess. Confess as necessary and take the necessary steps towards obedience.

6. Prayer

- Spend some time thanking Jesus for who He is and what He has revealed to you.
- Ask Him if there is anything else He wants to speak to you about.
- Pray and intercede for what He lays on your heart (marriage, kids, ministry, friends, etc.)

7. Optional: Pick a verse(s) from this week's Bible passage and memorize it.

Part Two: Small Group Plan

Do this section with a small group.

1. Open in Prayer

2. Weekly Connect

- Have each person share 1-2 things that they are thankful for from the past week.
- What was a struggle from the past week?

3. Scripture

- Read Luke 21:1-4 out loud with your small group.

4. Sharing

- Share something from the study notes and the personal bible study that stood out to you and why.

5. Obedience/Action Step

- As part of the Personal Bible study, you were asked:
 - What is one practical step that you can take this week to put this passage into practice in your life?
 - What is your plan to follow through on this step? (who will hold you accountable, consider texting your table group for accountability).
- Share with your group how this went for you this past week.

6. Prayer

- Share a personal prayer request and pray for each other.
- Pray for churchwide prayer requests as well as our region, province, and nation.

Study Notes

Study Notes for Session One

Session 1: Financial Freedom – God wants us to be free from bondage to greed and debt

- The Bible has a lot to say about money. Of the 38 recorded parables of Jesus, 16 deal with money or possessions.
- The Bible offers more than 2,000 verses on money and possessions.
- **Matthew 6:21** *For where your treasure is, there your heart will be also.* (NIV)
- This verse tells us that if you put your treasure in the things of this world, your heart will be in this world. But if you put your treasure in the kingdom of God, your heart will be there.
- Today's session will look at two ways that money can enslave us.

GREED

- Greed is a major danger whether you are rich or poor.
- Many who are rich got that way because the love of money was the driving force in their lives.
- Many who are poor love money just as much as the rich do; the problem is, they don't have any.
- Of course, the root problem which causes both rich and poor to be greedy is the love of self.
- Money (including the power, prestige, and possessions it brings) is just the means through which the person who loves himself more than God and others thinks he can live comfortably.
- Since we all battle the love of self, we all must be on guard against greed.
- **Matthew 6:24** *No one can serve two masters. Either you will hate the one and love the other, or you will be devoted to the one and despise the other. You cannot serve both God and money.* (NIV)
- In this verse Jesus tells us there are only two camps.
- Satan uses deception to entrap us.
- **Mark 4:19** *But the worries of this life, the deceitfulness of wealth and the desires for other things come in and choke the word, making it unfruitful.* (NIV)
- Greed can deceive us by making money our focus for happiness.
- **1 Tim. 6:9-10** *Those who want to get rich fall into temptation and a trap and into many foolish and harmful desires that plunge people into ruin and destruction. ¹⁰For the love of money is a root of all kinds of evil. Some people, eager for money, have wandered from the faith and pierced themselves with many griefs.* (NIV)
- No one deliberately steps into a snare or is deceived. People often wish for riches because they think that if they just had more, they would be happy. But this is a deceitful desire as it is untrue.
- Greed can also deceive us if we make money the source of our trust.
- When Israel was in the wilderness, they were forced to trust God. If the manna stopped or if the water did not come from the rock, they would have all died.
- It is easy when you have plenty to trust your plenty instead of the Lord who can give or take away your riches.
- Greed can deceive us if we make money our future hope for security. Some people live and dream about financial security. But how much is enough?

- It is quite right to save for future contingencies and needs such as retirement, illness, emergencies, and death.
- **Luke 12:15** *Then he said to them, "Watch out! Be on your guard against all kinds of greed; life does not consist in an abundance of possessions."* (NIV)
- This verse is followed by the parable of the rich man who thought he would obtain financial security by building bigger barns to store his produce.
- But God required the man's soul that very night and called him a fool for not planning for riches in heaven.
- God is our only true source of security.
- **The antidote for greed is contentment.**
- **1 Tim. 6:6-8** *But godliness with contentment is great gain. ⁷For we brought nothing into the world, and we can take nothing out of it. ⁸But if we have food and clothing, we will be content with that.* (NIV)
- **Phil. 4: 11b** *I have learned to be content whatever the circumstances.* (NIV)
- Contentment is closely linked with making God the master of all you have.
- We do not have the right to use anything as if it belongs to us. Our money and everything we have belongs to the Lord.
- We seek Jesus, through prayer, in managing His resources.
- If we constantly reaffirm God as the owner, we will avoid the subtle encroachment of money as our master.
- **Make God your focus for happiness.**
- **Phil 4:4** *Rejoice in the Lord always. I will say it again: Rejoice!* (NIV)
- Thinking that you can only be happy if such-in-such happens or as soon as you get such-in-such possession means that we are serving money, not God.
- Make God your present source of trust. If you are doing well financially, be careful of shifting your trust to your bank account.
- **Make God your hope for the future.**
- **Hebrews 13:5** *Keep your lives free from the love of money and be content with what you have, because God has said, "Never will I leave you; never will I forsake you."* (NIV)
- Scripture directs us to make reasonable financial plans for the future (Prov. 6:6-11), this could include things like carrying a moderate amount of life insurance, having a will, and enough savings to cover normal emergencies.
- But God must be our hope for the future, not our investments or financial planning.
- Contentment helps us remain free from the bondage of greed.

DEBT

- Debt enslaves us to the lender.
- **Prov. 22:7** *The rich rule over the poor, and the borrower is a slave to the lender.* (NIV)
- Going into debt puts you in bondage to pay off those debts.
- There are lots of definitions of debt, the main one is spending more than you are earning.
- Credit cards are a major form of debt when they are not paid off in full each month.

- Debt goes hand in hand with greed because it feeds off self-gratification giving us what we want now rather than making us wait and work for it in advance.
- It reflects impulsiveness and hinders the development of discipline and self-control.
- Debt runs counter to waiting on the Lord in prayer and faith to provide what we need.
- Debt presumes on the future (our ability to repay) which the Bible says is arrogance since we don't control the future (James 4:13-16).
- Debt also prevents us from giving generously to the Lord's work.
- **Psalm 37:21** *The wicked borrow and do not repay, but the righteous give generously. (NIV)*
- **God's answer to debt is self-control.**
- Control your spending habits so that you live within your means.
- We don't go into details about the pros and cons of borrowing for a home mortgage or a car loan but be careful in spending too much on luxuries that you cannot afford and having payments that are crushing your budget.
- If you are already in debt, discipline yourself to spend less than you make and use a systematic approach to meet your payment obligations until you are free from debt.
- Then build up a savings for expected future needs and emergencies.
- If you can't control your credit card spending, cut up your cards.
- To grow in financial freedom, continue to work with Jesus to grow in contentment and self-control.

Study Notes for Session Two

Session Two – Integrity in Financial Dealings

- God wants His people to be marked by integrity, including in financial matters.
- Integrity in money matters has to do with being honest and upright, acting according to biblical principles, even when no one is looking and you won't get caught.
- Integrity implies trustworthiness and incorruptibility.
- **Acts 24:16** *So I strive always to keep my conscience clear before God and man.* (NIV)
- Our conscience is our inner warning system that goes off when we violate our standards.
- Our conscience is shaped by knowledge of and obedience to Scripture.
- If you violate your conscience and don't repent, your conscience becomes hardened or calloused. If this continues unchecked, you reach a point where your conscience is seared and becomes insensitive to right and wrong.
- **1 Tim. 4:2** *Such teachings come through hypocritical liars, whose consciences have been seared as with a hot iron.* (NIV).
- Integrity involves having a clear conscience before God and man. If you have done something wrong, you need to get it cleared up first with God and then by making it right with the ones you have wronged.
- Integrity also means total honesty in financial dealings.
- **Eph. 4:25** *Therefore each of you must put off falsehood and speak truthfully to your neighbor, for we are all members of one body.* (NIV)
- Honesty means telling the truth, even when it hurts. It could cost you financially to be totally honest.
- It is easy to make true statements but omit part of the truth that would damage your cause. For example, when selling a used car. You mention that the engine runs well but fail to mention that the transmission needs an overhaul.
- Honesty means no cheating or stealing, even in small things.
- **Eph. 4:28** *Anyone who has been stealing must steal no longer, but must work, doing something useful with their own hands, that they may have something to share with those in need.* (NIV)
- The opportunity to cheat often comes with the ability to rationalize. At tax time some might rationalize that the government is wasteful, and that inflation is ripping us off so what's the big deal if I don't claim all my income.
- Or at work, we might rationalize that the company is so big that they won't miss the little item that we have taken home and don't plan to bring back.
- The Bible is clear that we should render to Caesar what is Caesar's and that stealing small items from work is still stealing.
- If you cheat or steal in small things you could succumb to bigger temptations.
- Total honesty means resisting all bribery. It is wrong to take or make bribes.
- **Prov. 17:23** *The wicked accept bribes in secret to pervert the course of justice.* (NIV)
- A person with integrity will not take advantage of anyone in financial dealings.
- **Rom. 13:10** *Love does no harm to a neighbor.* (NIV)
- If we are content with what we have, we will be less likely to take advantage of someone to make a profit than if we are greedy for gain.

- This means that if you can make a killing on a business deal, but you know that someone will be taken advantage of – you don't do it. You can't disregard the command to love others just because you can make a profit.

Next Steps

- Clear your conscience of any wrongs in this area. Confess your sin before God tap into His power to obey Him.
- Discontinue any dishonest practices you are now engaged in. You can't pray for God's blessing and continue to do wrong.
- Seek forgiveness and make restitution to any you have wronged. If you have stolen, you need to pay it back. Use your confession as an opportunity for witness.
- Make a prior commitment to total honesty. You cannot wait until the situation arises to decide whether or not you'll be honest. You must weigh in advance the cost of discipleship and commit yourself to it because you believe in the living God and His Word.
- Develop a testimony to share when opportunities arise. Let people know that Jesus Christ is the reason for your behavior. People may test you to see whether you are true to your convictions. But if they see you as a person with convictions, they will ultimately respect you and perhaps be open to hearing about the God you serve.

Study Notes for Session Three

Session Three – Financial Faithfulness

- Faithfulness is one of the fruits of the Holy Spirit (Gal. 5:22) and it applies directly to our handling of money.
- **Faithfulness in finances starts with seeing ourselves as the manager, not the owner of our finances.**
- **Ps. 24:1** *The earth is the Lord's and everything in it, the world and all who live in it.* (NIV)
- God is the true owner of everything and everyone.
- Jesus said, "You cannot serve God and money," (Matt. 6:24) clearly meaning that either God or money is our master, but not both.
- So, a fundamental biblical principle in personal finances is that I don't own anything, I only manage the possessions and money that God has entrusted to me.
- God does not just own the 10% so that I am free to spend the rest as I please. He owns it all.
- As a manager of God's assets, I should be responsible with them
- Paul said that it is required of stewards to be found trustworthy (1 Cor. 4:2).
- Possessions and money do not manage themselves; you must take care of your money and possessions. To be irresponsible with money or things is to be an unfaithful manager.
- **Luke 16:10-12** *"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. ¹¹ So if you have not been trustworthy in handling worldly wealth, who will trust you with true riches? ¹² And if you have not been trustworthy with someone else's property, who will give you property of your own?"* (NIV)
- The point of these verses in Luke is not that faithfulness will lead to you having riches.
- Neither is it that if you are faithful with a trivial job, He will give you an important job.
- To interpret the passage correctly we must see that money is the "little thing" and that the "much" is the "true riches", namely heavenly riches which can't be taken away.
- God views our faithfulness in managing money and that relates to trusting us with tasks in His Kingdom.
- One requirement of elders is that they be good managers of their household, which includes finances (1 Tim. 3:1-7).
- If they aren't faithful with the little matter of money, they won't be faithful with the big matter of souls.
- **To be faithful in finances, I must keep the Owner's objectives in mind, be hard working and obedient to the Owner.**
- Managers know how to carry out the will of the owner, they are not free to run things the way they choose. They must work closely with the owner, under his direction, to find out what he wants his business managed and then carry out his purpose.
- One of the primary ways that God wants His people to use their money is to further His kingdom.
- No owner is pleased with a lazy manager that doesn't follow directions.
- To please God we must work hard and follow the instructions that He give us in His Word about money.
- This includes being industrious and not lazy.

- **2 Thess. 3:8, 10-12** ⁸ *nor did we eat anyone's food without paying for it. On the contrary, we worked night and day, laboring and toiling so that we would not be a burden to any of you.* ¹⁰ *For even when we were with you, we gave you this rule: "The one who is unwilling to work shall not eat."* ¹¹ *We hear that some among you are idle and disruptive. They are not busy; they are busybodies.* ¹² *Such people we command and urge in the Lord Jesus Christ to settle down and earn the food they eat.* (NIV)
- The Bible extols working hard; it also condemns making a god out of your work.
- To be faithful includes providing for your family and having extra to give to those in need.
- **1 Tim. 5:8** *Anyone who does not provide for their relatives, and especially for their own household, has denied the faith and is worse than an unbeliever.* (NIV)
- We are responsible before God to work hard to provide for personal and family needs and to have extra for someone unable to work due to physical inability.
- Faithfulness also includes being orderly with finances. See 2 Thess. 3:7, 11 ("undisciplined"); Luke 14:28-30 (building a tower, count the cost in advance); Prov. 27:23 ("know well"; "pay attention").
- This will require some planning and tracking of spending, including a budget. It also includes systematic giving and saving for needs that may arise like car repairs.
- The principle of not wasting God's resources runs throughout the Bible and is evident in the wife of noble character in Prov. 31:10-31.
- **To be faithful in finances, I must follow through with the Owner's plan.**
- Setting a budget is one thing, sticking to it is a lot harder.
- Promising to give systematically is good, doing it is faithfulness to God.
- Jesus said that the faithful servant was found to be doing his job when his master returned (Matt. 24:45-46).
- If you find that you have a lot of areas to improve in in the area of finances, don't let the enormity of the task overwhelm you.
- Ask God to help you pick the most important area and begin there.
- Perhaps that starts by praying and submitting your finances to God. Or, prayerfully making a budget with Jesus and praying for empowerment to stick with it.
- Maybe you start by tracking spending and reducing wasteful expenditures.
- Whatever the area, start by being faithful there.

Study Notes for Session Four

Session Four – Tithing

- The Bible teaches that God wants us to give generously, and tithing is the bare minimum.
- Our God is a generous, giving God who so loved the world that He gave the most precious gift – His only begotten son (John 3:16).
- **2 Cor. 8:9** *For you know the grace of our Lord Jesus Christ, that though he was rich, yet for your sake he became poor, so that you through his poverty might become rich.* (NIV)
- God's people are to be like Jesus, generous givers.
- **1 Tim. 6:18** *Command them to do good, to be rich in good deeds, and to be generous and willing to share.* (NIV)
- The Bible teaches that God, who richly supplied us with all good things, wants us to be generous and ready to share.
- Jesus was infinitely rich, He dwelled in unimaginable splendor in Heaven apart from the sin and corruption of this world. But He gave that up, laid aside his privileges and took on human flesh.
- He took on the sin of the human race that we might become rich (2 Cor. 5:21).
- In response to that great gift, we have the opportunity to give back to God with our time, resources and our finances.
- The concept of stewardship is that we are not our own, we were bought at a price (1 Cor. 6:19-20) and all that we have belongs to God, not just a tenth.
- We are to use the resource God has entrusted on us to further His work.
- Motive and attitude are crucial. A small amount given to God based on a loving response to God's grace is better than a large amount given based on outward pressure or pride.
- **2 Cor. 8:2** *In the midst of a very severe trial, their overflowing joy and their extreme poverty welled up in rich generosity.* (NIV)
- The Macedonian believers had little but gave generously out of an abundance of joy.
- They gave of their own accord (2 Cor. 8:3); first they gave themselves to the Lord (2 Cor. 8:5); they had both the readiness and desire (2 Cor. 8:10-12, 9:2); they gave cheerfully, not grudgingly or under compulsion (2 Cor. 9:7).
- We should not think, "How much do I have to give?" but rather, "How much can I give?"
- We should not wait for someone to pressure us with a need; we should look for needs that we can meet (2 Cor. 8:4).
- In some ways it is easier to follow a set of rules, just give 10% and that takes care of the matter.
- But God wants us to be led by the Holy Spirit and to be generous.
- Through a living relationship with Jesus, He is the Owner of our finances and we joyfully give in response to the grace we have received from Him.
- How much should you give?
- 2 Cor. 8:3, 11, 12 says that they gave in proportion to what they had and in some cases beyond their ability.
- Sometimes you should give sacrificially. But the general principle is, give as God has prospered you and give generously.

- When God entrusts you with more money, instead of spending it on more junk that you have to protect from moths, rust, and thieves, you should ask, “Lord, how do you want this money used in Your kingdom?”
- As God gives you more, you should increase the percentage you give, not just the amount.
- If you have enough to live comfortably, then invest the rest where God pays guaranteed, eternal dividends.
- We need to start giving where we are at, and not put it off until someday when we’re rich.
- The Macedonians gave in the midst of a great ordeal of affliction, out of deep poverty (2 Cor. 8:2). Jesus commended the poor widow who gave all she had to live on, but He was not impressed with the large gifts of the rich, because they had much left over (Mark 12:41-44).

Study Notes for Session Five

Session 5 – Giving God’s Way

- This session we will conclude by answering five questions that will help us give God’s way: (1) Who should give? (2) Why should I give? (3) How should I give? (4) To whom should I give? (5) What will happen when I give?

QUESTION ONE: Who Should Give?

- Answer – All believers should give to the Lord.
- Giving is a privilege and responsibility for those who have received from God the gift of eternal life.
- Giving should be a thank offering to God.
- **Hebrews 13:16** *And do not forget to do good and to share with others, for with such sacrifices God is pleased.* (NIV)
- Giving is not just for the rich, it is for all believers.
- **Luke 21:1-4** *As Jesus looked up, he saw the rich putting their gifts into the temple treasury. ²He also saw a poor widow put in two very small copper coins. ³“Truly I tell you,” he said, “this poor widow has put in more than all the others. ⁴All these people gave their gifts out of their wealth; but she out of her poverty put in all she had to live on.”* (NIV)
- One reason to avoid debt is that you aren’t free to give generously when you owe creditors.
- But even if you can’t give much, you aren’t exempt from giving.

QUESTION TWO: Why should I give?

- Answer – I should give because God has first given to me and I want to please Him.
- In giving, motivation is crucial. There are wrong motives for giving such as pride, guilt, greed, pressure, or power.
- If you wish to be honored for your giving you are giving for the wrong reason.
- You should not give with the expectation that God will give you more in return.
- Money is power and some think that if they give large sums they get a bigger say in how the church is run. It is wrong to show preference to the wealthy, it is a sin to use your money to try to gain spiritual influence (Acts 8:18-24).
- We give because God has given to us. God has given us everything that we have, He gave His Son to provide for our salvation. Because He has given so abundantly to us, we should respond by giving generously back to Him.
- We give because we want God to be glorified and to further His kingdom.

QUESTION THREE: How should I give?

- Answer – I should give in accordance with Biblical principles.
- Scripture talks about giving on the first day of the week implying regular giving as an act of worship.
- This speaks of systematic and planned giving.
- Pray about how much to give, start with 10%, seeking to grow in generosity.
- Sometimes God may ask you to give more than you think you can afford (2 Cor. 8:2-3).

QUESTION FOUR: To whom should I give?

- Answer – I should give to the church and to the needy.

- Make sure that your immediate family members are being taken care of (1 Tim. 5:8), since failing to do so makes you worse than an unbeliever.
- This does not include being a codependent toward a lazy, irresponsible family member who refuses to work and who squanders money (2 Thess. 3:10).
- The local church is God's ordained means for evangelism and discipleship so it should be a priority in giving.
- Those who labour in preaching the Word are worthy of financial remuneration (1 Tim. 5:17-18).
- Giving to the local church where you are fed is a biblical principle.
- **Gal. 6:6** *Nevertheless, the one who receives instruction in the word should share all good things with their instructor.* (NIV)
- When giving to organizations outside the local church, make sure you agree with their statement of faith, their objectives, and their methods. Is there financial transparency? How much do they spend on ministry vs. overhead? Does your gift go where it is intended? Are they strategically completing the Great Commission? Are the people modelling godliness and integrity in their lifestyles? Is there accountability?
- Give also to needy people to help with food, shelter, medicine, etc. (Matt. 25:35-40; Luke 10:30-37; Rom. 12:13; 15:26-27; 1 John 3:17-18).
- Southland Church has a benevolence fund to help the needy and you can designate giving towards this fund.

QUESTION FIVE: What will happen when I give?

- Answer – God will bless me with His results
- God blesses faith and obedience which are at the heart of biblical giving.
- If you give, God promises to supply all your needs (not your wants).
- **Phil. 4:19** *And my God will meet all your needs according to the riches of his glory in Christ Jesus.* (NIV)
- Giving brings glory to God and He will be thanked and glorified. He will get the praise if we give His way.
- People will be blessed by your giving and some may put their faith in Jesus, spending an eternity with God.

CONCLUSION

- Are you storing up many treasures in heaven? Are you rich towards God?
- Or are you storing up treasures here on earth?
- Begin now, even today, to sit down with Jesus and get your financial house in order.
- Purpose to give God's way.

References

<https://bible.org/seriespage/lesson-1-financial-freedom-selected-scriptures>

<https://bible.org/seriespage/lesson-2-when-no-one-looking-integrity-money-matters-selected-scriptures>

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