

# Money Matters

*A Biblical Guide  
To Financial Stewardship*

## Developing A Giving Heart

*"It is more blessed to give than to receive." Acts 20:35*

### Things To Think About:

What is your attitude towards giving?

Do you give God the leftovers (what is left at the end of the month)?

You can't give away something you don't possess.

Church attendees give on an average about 3% of their incomes.

20% of the body gives 80% of the budget.

### Biblical Guidelines On Money:

- **Money is a gift from God. Obedience brings blessings from the Lord.**

Deuteronomy 8:18 "It is He who gives you the ability to produce wealth."

Proverbs 10:22 "It is the blessing of the Lord that makes rich, and He adds no sorrow to it."

Ecclesiastes 5:19 "When God gives any man wealth and possessions and enables him to enjoy them, to accept his lot and be happy in his work, this is a gift of God."

1 Chronicles 29:11,12 "Both riches and honor come from You Oh Lord..."

1 Corinthians 4:7 "What do you have that you did not receive? And if you did receive it, why do you boast as though you did not?"

1 Samuel 2:7 "The LORD sends poverty and wealth..." (God blesses obedience)

\* We manage God's wealth. What are you going to do with it?

- **Stewardship** ("Properly managing God's money entrusted to your care")

- Investing in eternity

1 Corinthians 4:2 "Now it is required that those who have been given a trust must prove faithful."

Luke 16:10,11 "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. If you have not been trustworthy in handling worldly wealth, who will trust you with true riches?"

Matthew 25:14-30 "Well done good and faithful servant, you have been faithful with a few things, I will put you in charge of many things."

2 Corinthians 8:20,21 "We want to avoid any criticism of the way we administer this liberal gift. For we are taking pains to do what is right, not only in the eyes of the Lord, but also in the eyes of men."

- **What is your attitude to giving?**

- **Develop a giving heart:**

- 1 Chronicles 29:6,9,12,14,16-18 Israel's response to build the temple

- Acts 20:35 "It is more blessed to give than to receive."

- Luke 6:38 "Give and it will be given to you. They will pour into your lap a good measure – pressed down, shaken together, and running over. For by your standard of measure it will be measured to you in return."

- Middle Eastern grain market/robe lap pocket (Ruth 3:15; Mal. 3:10)

- 2 Corinthians 9:6-8,12,13 "Whoever sows sparingly will also reap sparingly, and whoever sows generously will also reap generously. Each man should give what he has decided in his heart to give, not reluctantly, or under compulsion, for God loves a cheerful giver..."

- Proverbs 11:24,25 "One gives freely, yet gains even more; another withholds unduly, but comes to poverty."

- Proverbs 22:9 "A generous man will himself be blessed..."

- 1 Corinthians 13:3 "If I give all I possess to the poor... but have not love, I gain nothing." (having a right attitude/motivation)

- Generosity, Compassion, Mercy,

- Giving – generously, unselfishly, sacrificially, anonymously

- **Combating a sinful heart:**

- What keeps us from giving as we should?*

- Selfishness, Greed, Indifference, Reluctance, Worry, or Fear

- Luke 16:10-15 "The Pharisees who loved money"

- Deuteronomy 15:7,8 "You shall not harden your heart, nor close your hand from your poor brother, but you shall freely open your hand to him..."

- Proverbs 21:13 "If a man shuts his ears to the cry of the poor..."

- 1 John 3:17 "Whoever has the world's goods and sees his brother in need and closes his heart against him, how does the love of God abide in him?"

- Matthew 6:25-34 Worry

- **Giving to the LORD's work:**

- The Jerusalem church (pilgrims, dispossessed Jews, poverty)

- Time of famine (Acts 11:28)

- Acts 2:44,45; 4:32-35 Commonality, generosity

- "Distributed to each as had need."

- Acts 11:29,30 Jerusalem church became needy

- 1 Corinthians 16:1-4 Gifts sent to Jerusalem

- Regular, consistent, weekly giving during the public worship

- Each of you (Mk. 12:41,42 widow's two coins)

- Give as you are able (Deut. 16:17; Lev. 5) (proportional)

- Put aside money (to accumulate or collect)

- 2 Corinthians 8:2-8 "Out of the most severe trial, their overflowing joy and their extreme poverty welled up in rich generosity. They gave as much as they were able & even beyond their ability." (Macedonians)
- Rightly motivated (God's grace)(v.1)
  - Sacrificially (v.2,3)
  - Joyfully (v.2)
  - Generously (v.2,24)
  - Proportionality (v.3,11,12)(1 Cor. 16:2)
    - Deut. 16:17 "Proportionate to the way God has blessed you."
    - God does not expect you to give what you do not have. (v.12)
  - Voluntarily (privilege)(v.3,10,11)
  - Spontaneously
  - Begging for the opportunity to give, In partnership together. (v.4)
  - Faithful (v.11)
    - Good intentions are meaningless unless if you don't follow through. Finish well.
  - Accountability (v.20-22)(Prov. 3:4)(1 Tim. 3:3; Titus 1:7)
  - Exemplary (2 Cor. 9:1-4)

2 Corinthians 9:6-8,12,13 "Whoever sows sparingly will also reap sparingly, and whoever sows generously will also reap generously. Each man should give what he has decided in his heart to give, not reluctantly, or under compulsion, for God loves a cheerful giver... You will be made rich in every way so that you can be generous on every occasion and through us your generosity will result in thanksgiving to God... supplying the needs of God's people... overflowing in many expressions of thanks to God... obedience that accompanies your confession... for your generosity in sharing..."

Generously, Freely, Cheerfully, Sacrificially

Proverbs 3:9 "Honor the LORD with your wealth, with the first fruits of your crops."

1 Corinthians 16:1,2 "On the first day of every week, each one of you should set aside a sum of money in keeping with his income..."

Malachi 3:8-10 "Will man rob God...In tithes and offerings... bring the whole tithe into the storehouse... and see if I will not throw open the floodgates of heaven and pour out so much blessing that you will not have room enough for it."

### - Old Testament giving/tithe:

Genesis 41 20% to government/80% to individual

Exodus 25:2; 35:5,21,29; 36:3,5 (Free will offering, enthusiastically)

Numbers 18:12 First fruits to the LORD (Prov. 3:9,10)

Numbers 18:25-30 Levites tithed to the LORD on their tithe

Leviticus 19:9,10 Gleanings for the poor (Ruth)(Ex. 23:10,11)

Leviticus 27:30

Deuteronomy 12:10,11,17,18 (mandatory national tax); 14:22,28,29 (poor/welfare tithe); 16:10,17; 26:2,12

1 Chronicles 29:6,9,12,14,16-18

Hebrews 7:2,4,5

- The tithe was a form of taxation
  - 25% +
- **New Testament required (taxation) and voluntary giving**  
 Matthew 17:24-27 Temple tax  
 Matthew 22:21 Roman tax  
 Matthew 23:23 Mosaic tax requirement  
 Mark 12:41-44 Temple tax  
 Luke 18:9-14
- **Giving to specific needs:**  
 "Giving relieves scarcity."  
 Widows, orphans, aliens, poor  
 Romans 12:13 "Share with God's people who are in need."  
 Matthew 6:1-4 "But when you give to the needy..."  
 Acts 2:44,45 "They gave to everyone as he had need..."  
 Acts 4:32-37 "They shared everything they had... there were no needy persons among them... they laid it at the apostles feet and it was distributed to anyone as he had need."  
 Acts 6:1-7 Widows who were needing help  
 Galatians 6:10 "Let us do good to all people, especially to those who belong to the family of believers."  
 1 Timothy 5:3-16 Giving to qualified widows  
 Deuteronomy 15:7,8,10,11 "There should be no poor among you... he will richly bless you...you will lend to many nations, but will borrow from none...do not be hardhearted or tightfisted toward your poor brother. Rather, be open handed and freely lend him whatever he needs... Give generously to him and do so without a grudging heart; then because of this the LORD your God will bless you ... there will always be poor people in the land. Therefore, be openhanded toward the poor and needy."  
 Philippians 4:16 "You sent me aid again and again when I was in need..."  
 Proverbs 11:24 "One man gives freely, yet gains even more, another withholds unduly, but comes to poverty."  
 Matthew 25:35-40 "I was hungry and you gave me something to eat, I was thirsty and you gave me something to drink, I was a stranger and you invited me in, I needed clothes and you clothed me, I was sick and you looked after me, I was in prison and you came to visit me."  
 "Some of us have more, some less, but in the end we make sure we meet the basic needs of everyone (equality)." (not socialist redistribution)
- **Giving to spiritual leadership (ministry):**  
 Leviticus 7:14,16,33,34,36; Numbers 18:21,31; Deut. 14:29  
 Levite's portion in offering  
 1 Timothy 5:17,18 "The elders who direct the affairs of the church well are worthy of double honor, especially those whose work is preaching and teaching... The worker deserves his wage."  
 1 Corinthians 9:7-14 "If we have sown spiritual seed among you, is it too much if we reap a material harvest from you? Those who preach the gospel should receive their living from the gospel."

Galatians 6:6 "Anyone who receives instruction in the word must share all good things with his instructor."

**- Giving to the poor:**

Leviticus 19:9,10; 23:22 Welfare (Gleanings)

Deuteronomy 15:4,7,8,10,11 "There should be no poor among you... he will richly bless you...you will lend to many nations, but will borrow from none...If there is a poor man among you...do not be hardhearted or tightfisted toward your poor brother. Rather, be open handed and freely lend him whatever he needs... Give generously to him and do so without a grudging heart; then because of this the LORD your God will bless you ... there will always be poor people in the land. Therefore, be openhanded toward the poor and needy."

Proverbs 14:31 "Whoever is kind to the needy honors God."

Proverbs 19:17 "He who is kind to the poor lends to the LORD, and he will reward him for what he has done."

Proverbs 22:9 "A generous man will himself be blessed, for he shares his food with the poor."

Proverbs 28:27 "He who gives to the poor will lack nothing."

Galatians 2:10 "All they asked was that we should continue to remember the poor, the very thing I was eager to do."

Luke 16:9 "Use worldly wealth to gain friends for yourselves, so that when it is gone, you will be welcomed into eternal dwellings."

\* It is better to have everything in heaven and nothing here on earth, rather than have everything here on earth and nothing in heaven.