

The Bible on Money

Sample study - Generosity

This is the introduction included in the main study book...

Welcome to this Bible study course sample on what the Bible has to say about how we handle our money and possessions.

Many people are surprised that almost eight percent of the Bible is about how we handle money and possessions. There are lessons throughout the Bible about the danger of allowing ourselves 'to be conformed to the ways of this world.' Most people recognise that man's economy has a chequered history with events in recent years demonstrating how much man has erred and strayed from God's economical principles and is now accordingly paying the price.

As a result financial problems are all around. Housing, energy, food costs have all increased and with it the financial pressures that cause so much anxiety. Marriages are suffering stress and our western addiction to materialism is suffocating people of their spiritual vitality and focus.

In this series of lessons, you will learn that the Bible has a lot to say about how we handle our money; in fact there are over 2,350 verses that address everything you need to know about managing your money, debt, wealth and possessions. The Bible really does provide amazing insights and a blueprint for managing your finances God's way.

Christian Financial Compass has a range of studies for use in the home and at Church. In particular we recommend *The Money Devotional* and *Your Money Counts* as providing further background understanding of God's Word in a whole range of areas connected with our handling of money and possessions.

May the Lord bless you as you progress through these studies.

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Study 5: Generosity

Memory verse

“Remember the words of the Lord Jesus, that He himself said, “It is more blessed to give than to receive.”

Acts 20:35

1 Introduction

Generosity requires revelation, commitment, discipline and consistency.

Few elements of the Christian life can be more misunderstood than that of generosity. Many Christians seek to avoid giving other than the basic minimum and many give nothing, unless they feel obligated.

Speaker note: The Bible is very clear with regard to importance the Lord attaches to giving.

The Bible is clear about many aspects of life and the believer’s walk of faith. Giving is just one of those topics, but it is viewed with some scepticism as there is a sense of something being given up rather than something being gained.

Intense competition for [limited] resources makes the giving decision difficult for many. How can I give when I do not have – even though for many in the western world the mobile phone, satellite TV and even the car rank in greater priority than giving – and losing that which they have or denying that which they thing they must have!

Speaker note: Giving competes with our other expenditure.

Should I, or even can I, give when I owe money and have to pay the mortgage?

Well – doesn’t that cover attitudes of some – maybe even all of us from time to time? Let’s look together at the win win blessing of giving – something that is dear to your Lord’s heart as we will discover.

Story about receiving three gifts.....

It all boils down to revelation, obedience, and attitude.

2 Giving

Our model is God – the ultimate giver. John 3:16. Genesis 1:1 – Creation he gave us. Understanding ownership.

Speaker note: Giving connects us to God. God is the greatest giver of all time and He asks us to honour Him in return and follow His example.

Giving teaches us that we have enough. If we don't give we run the risk of enough never being enough.

3 How to give

3.1 We are to give with the right attitude.

Matthew 23:23: *“Woe to you, teachers of the law and Pharisees, you hypocrites! You give a tenth of your spices - mint, dill and cumin. 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 Pharisees gave *exactly* the correct amount – even a tithe of their mint leaves. However, they gave with the wrong attitude and the Lord rebuked them.

Speaker note: It's not just about finance – just look at the attitude of the Pharisees. They gave right down to the very last mint leaf.

3.2 Giving with love

1 Corinthians 13:3: *“If I give all I possess to the poor and give over my body to hardship that I may boast, but do not have love, I gain nothing.”*

Micah 6: 6-8: *“With what shall I come before the LORD and bow down before the exalted God? Shall I come before him with burnt offerings, with calves a year old? Will the LORD be pleased with thousands of rams, with ten thousand rivers of olive oil? Shall I offer my firstborn for my transgression, the fruit of my body for the sin of my soul? He has shown you, O mortal, what is good. And what does the LORD require of you? To act justly and to love mercy and to walk humbly with your God.”*

3.3 Giving cheerfully and purposefully

2 Corinthians 9:7: *“Each of you should give what you have decided in your heart to give, not reluctantly or under compulsion, for God loves a cheerful giver.”*

Speaker note: We are to love one another – it is good to pray as you give. Giving without love is futile. We are not to give grudgingly. When we give with a good attitude we please God.

3.4 Give whatever the circumstances

2 Corinthians 8: 1-5: *“And now, brothers and sisters, we want you to know about the grace that God has given the Macedonian churches. In the midst of a **very severe trial**, their overflowing joy and their extreme poverty welled up in rich generosity. For I testify that they gave as much as they were able, and even beyond their ability. Entirely on their own,*

*they urgently pleaded with us for the privilege of sharing in this service to the Lord's people. And they exceeded our expectations: They gave themselves **first** of all to the Lord, and then by the will of God also to us."*

Finally giving should not be as a result of pressure and you should not give if ever you feel you are being manipulated.

4 As you give you receive – the benefits of generosity

God's economy is driven by faith and trust. We give out of our obedience to the Lord. But man's economy is driven by greed – the world gives out of emotion often responding to some crisis or maybe to a health charity.

4.1 It is more blessed to give than receive

Acts 20:35: *"In everything I did, I showed you that by this kind of hard work we must help the weak, remembering the words the Lord Jesus himself said: 'It is more blessed to give than to receive.'"*

Speaker sketch: You will need either one or two coins and one or two notes depending on whether you decide to invite one or two volunteers to join you. Have either one or two volunteers join you and then hold out the palm of your hand with a coin in each hand (that is if you are going to have two volunteers). Tell them that you are going to ask them to take the coin out of your hand but only when everyone starts to count to 10. They have until 10 to take the coin from your hand.

You then ask everyone else to count to 10, starting when you do. Scene all set?

At the moment you choose to start counting you close the palm of your hand and turn it upside down. Now, this could be painful but is very effective as the idea is that you do not let them get the money. Health warning – sometimes this one can hurt a little!

So with your fist clenched you lead the count to 10. The result should be [other than a sore hand] the coins still in your hand.

Next, your assistants obviously need something a little simpler so give them each a note and tell them that this time all they have to do is to put the note in your hand, but again, only when the 1 to 10 count starts.

As you start the count you must turn your palm over and close your hand into a tight fist. Squeeze tightly and do not let the note be put into your hand.

With yet another failure you thank your assistants and then share this lesson...

Did you notice that when the hand was closed it was not possible to give? When we hold tightly onto what we regard as ours we cannot give but notice also that the closed hand cannot receive either. Key lesson: It is important that we hold lightly onto that which we have and be generous for as we give we also receive.

While on this point, let us also address the one who says that I have given but not received. God's Word is always inerrant. God is always true to His Word – we should not give expecting that God will give us back money – although he may. He may give back to us that which money cannot buy and death cannot steal! In Luke 16: 9 Jesus tells us to, *“use worldly wealth to gain friends for yourselves, so that when it is gone, you will be welcomed into eternal dwellings.”*

4.2 An increase on earth

Proverbs 11: 24-25: *“One person gives freely, yet gains even more; another withholds unduly, but comes to poverty. A generous person will prosper; whoever refreshes others will be refreshed.”*

2 Corinthians 9: 6-11

4.3 Store up treasures in heaven

Matthew 6:20: *“But store up for yourselves treasures in heaven, where moths and vermin do not destroy, and where thieves do not break in and steal.”*

Philippians 4:17: *“Not that I desire your gifts; what I desire is that more be credited to your account.”*

Speaker note: Investing in heaven is risk free – the returns are eternal.

4.4 The giver is drawn to Christ

Luke 12:34: *“For where your treasure is, there your heart will be also.”*

Speaker note: Your heart will be in tune to where your heart gives.

4.5 Send it on ahead

1 Timothy 6:18-19: *“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.”*

Matthew 6: 20: Store up treasure in heaven while on earth. Our treasure is in heaven.

4.6 An increase in intimacy with Christ

Matthew 6:21: *“For where your treasure is, there your heart will be also.”*

The faithful steward and the parable of the talents – the master said: *“Well done, good and faithful servant! You have been faithful with a few things; I will put you in charge of many things. Come and share your master’s happiness!”* (Matthew 25:23)

4.7 An increase in character – as we draw closer to His image

5 What to give

The tithe

According to the Christian Stewardship Association in 1899 there were more than 500 listed books on tithing. Today there are very few books on money-related subjects for the Christian.

Firstly, let us define what a tithe is. It is no more and certainly no less than one tenth.

In the Old Testament there were in fact three tithes:

1. For the support of the priests. Numbers 18: 21, 24
2. Provision for a sacred festival. Deuteronomy 12: 17-18 and 14:23
3. For supporting orphans, widows and the poor. Deuteronomy 14: 28-29 and Deuteronomy 26: 12-13. This tithe was collected every three years,

Which means that effectively the Old Testament tithe was really 23.3 per cent.

Malachi 3: 8-10 *“Will a mere mortal rob God? Yet you rob me. “But you ask, ‘How are we robbing you?’ “In tithes and offerings. You are under a curse—your whole nation—because you are robbing me. Bring the whole tithe into the storehouse, that there may be food in my house. Test me in this,” says the LORD Almighty, “and see if I will not throw open the floodgates of heaven and pour out so much blessing that there will not be room enough to store it.”*

The tithe was required before the Mosaic law, during the law and in grace. It is given to God (Numbers 18:24) and belongs to God and is central to His economy. Which raises an interesting point. Maybe instead of thinking and talking about *giving* our tithes which may, for some, suggest that it is optional we should focus on repaying the tithe. After all we repay the mortgage every month unless we are in dire financial straits.

Tithing trains us to put God first in our lives.

Oh that we would be like the Israelites who had to be restrained from giving. See Exodus 36: 4-7.

Giving to the Church enables and empowers the Church to be the Church. It is part of what gives the Church authority.

Paul writing to the Macedonian Church which was experiencing some difficulties:

2 Corinthians 8:1-5: *“And now, brothers and sisters, we want you to know about the grace that God has given the Macedonian churches. In the midst of a very severe trial, their overflowing joy and their extreme poverty welled up in rich generosity. For I testify that they gave as much as they were able, and even beyond their ability. Entirely on their own, they urgently pleaded with us for the privilege of sharing in this service to the Lord’s people. And they exceeded our expectations: They gave themselves first of all to the Lord, and then by the will of God also to us.”*

1. They first gave themselves to the Lord asking Him to direct their giving. Likewise, we should yield ourselves to the Lord when determining how much to give.
2. They were so submitted to the Lord that despite ***terrible*** circumstances they begged to give.
3. They experienced ***joy*** as a result of their sacrificial giving.

Speaker note: These people gave themselves first and they gave joyfully. Plan to give as much as you can – and even beyond. Give sacrificially, giving even when it is easier not to.

Contrast God’s economy with man’s economy. Today countries and households are in the grip of debt. Man’s economy has been ruthlessly exposed as being driven by greed. Increasingly we are being bombarded with advertising enticing people to start online gambling. Man’s economy is clearly taking those in its grip on a rapid downhill descent. Haggai put it this way in 1:5-7, *“Give careful thought to your ways. You have planted much, but have harvested little. You eat, but never have enough. You put on clothes but are not warm. You earn wages, only to put them in a purse with holes in it... Give careful thought to your ways.”*

Speaker note: There are five types of giving:

1. **Invisible money – that is the tithe – you see it but you don’t because it belongs to the Lord**
2. **Pocket money – the loose change that you have**
3. **Wallet money – the cash in your wallet**

4. Cheque book money – beyond the cash on your person, and
5. Serious money!

My thanks to Pastor Johnny Hunt (fbcw.org) for the immediate above.

6 Where to give

6.1 The Church

God's people have always been required to fund ministry and also the house of worship adequately supporting those who serve as pastors and teachers.

Numbers 18:8-10: *“Then the LORD said to Aaron, “I myself have put you in charge of the offerings presented to me; all the holy offerings the Israelites give me I give to you and your sons as your portion, your perpetual share. You are to have the part of the most holy offerings that is kept from the fire. From all the gifts they bring me as most holy offerings, whether grain or sin or guilt [the ram was usually given to the priest or with a 20 per cent premium of paid with money] offerings, that part belongs to you and your sons. Eat it as something most holy; every male shall eat it. You must regard it as holy.”*

Speaker note: What we give to the Church is holy.

Numbers 18:21: *“I give to the Levites all the tithes in Israel as their inheritance in return for the work they do while serving at the tent of meeting.”*

6.2 Those who teach the Word also

We are to share of that which we receive. Galatians 6:6: *“Nevertheless, the one who receives instruction in the word should share all good things with their instructor.”*

Leaders are worthy of ‘double honour.’ 1 Timothy 5:17-18: *“The elders who direct the affairs of the church well are worthy of double honour, especially those whose work is preaching and teaching. For Scripture says, “Do not muzzle an ox while it is treading out the grain,” and “The worker deserves his wages.”*

6.3 The poor and needy

There are 300 verses in Scripture about the Christian's responsibility to the poor and needy. These include the instruction to provide shelter and clothing – and then God will keep us. Isaiah 58:6-11: *“Is not this the kind of fasting I have chosen: to loose the chains of injustice and untie the cords of the yoke, to set the oppressed free and break every yoke? Is it not to share your food with the hungry and to provide the poor wanderer with shelter—when you see the naked, to clothe them, and not to turn*

away from your own flesh and blood? Then your light will break forth like the dawn, and your healing will quickly appear; then your righteousness will go before you, and the glory of the LORD will be your rear guard. Then you will call, and the LORD will answer; you will cry for help, and he will say: Here am I. If you do away with the yoke of oppression, with the pointing finger and malicious talk, and if you spend yourselves in behalf of the hungry and satisfy the needs of the oppressed, then your light will rise in the darkness, and your night will become like the noonday. The LORD will guide you always; he will satisfy your needs in a sun-scorched land and will strengthen your frame. You will be like a well-watered garden, like a spring whose waters never fail.”

When we give to the poor, the Lord will protect us, answer our prayers, and bless us with His joy. Ezekiel 16:49: *“Now this was the sin of your sister Sodom: She and her daughters were arrogant, overfed and unconcerned; they did not help the poor and needy.”*

Speaker note: If we don't give we train others likewise - which is a sin.

The primary sins of Sodom were pride and not caring for the poor, even though they had an abundance of goods.

Story of pastor who dressed as a beggar while people went into Church.

Matthew 25: 35-46: *“For 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.”*

“Then the righteous will answer him, ‘Lord, when did we see you hungry and feed you, or thirsty and give you something to drink? When did we see you a stranger and invite you in, or needing clothes and clothe you? When did we see you sick or in prison and go to visit you?’ ‘The King will reply, ‘Truly I tell you, whatever you did for one of the least of these brothers and sisters of mine, you did for me.’”

“Then he will say to those on his left, ‘Depart from me, you who are cursed, into the eternal fire prepared for the devil and his angels. For I was hungry and you gave me nothing to eat, I was thirsty and you gave me nothing to drink, I was a stranger and you did not invite me in, I needed clothes and you did not clothe me, I was sick and in prison and you did not look after me.’ ‘They also will answer, ‘Lord, when did we see you hungry or thirsty or a stranger or needing clothes or sick or in prison, and did not help you?’ ‘He will reply, ‘Truly I tell you, whatever you did not do for one of the least of these, you did not do for me.’ Then they will go away to eternal punishment, but the righteous to eternal life.”

Speaker note: Jesus identifies with the poor and their needs and meets them.

Jesus personally identifies with the poor. When we give to the poor we are giving to Christ Himself – when we withhold we are also withholding from Christ and He is left hungry and naked!

Galatians 2: 9-10: *“James, Cephas and John, those esteemed as pillars, gave me and Barnabas the right hand of fellowship when they recognized the grace given to me. They agreed that we should go to the Gentiles, and they to the circumcised. All they asked was that we should continue to remember the poor, the very thing I had been eager to do all along.”*

The disciples had a deep concern for the poor. After Paul’s confirmation to minister to the Gentiles, the only counsel the disciples gave him was not to forget the poor. Think of the many issues they could have discussed. Yet, they only asked Paul to remember the poor.

May we be able to echo Job’s statement in Job 29:12-16: *“Because I delivered the poor who cried out, the fatherless and the one who had no helper. The blessing of a perishing man came upon me, and I caused the widow’s heart to sing for joy. I put on righteousness, and it clothed me; my justice was like a robe and a turban. I was eyes to the blind, and I was feet to the lame. I was a father to the poor, and I searched out the case that I did not know.”*

God makes provision for those who give to the poor. Proverbs 28:27, *“He who gives to the poor will lack nothing, but he who shuts his eyes will have many curses.”*

The cry of the poor must not go unanswered. Proverbs 21:13, *“If a man shuts his ears to the cry of the poor he too will cry out and not be answered.”*

Defend the causes of the poor and enjoy a more intimate relationship with Christ. Jeremiah 22:16, *“He defended the cause of the poor and needy, and so all went well. Is that not what it means to know me? Declares the Lord.”*

The Bible makes it clear that we are to regard the poor of paramount importance.

Q: Are you currently giving to the needy? If not, what is hindering you?

7 Your approach to giving

God’s desire is for Christians to learn to give...	OT	NT
Cheerfully		2 Corinthians 9:7
Generously	1 Chronicles 29:14-17;	1 Timothy 6: 17-19

	2 Chronicles 31:5	
Systematically	Genesis 28: 16-22; Deuteronomy 14:22; Proverbs 3: 9-10	Mark 14: 3-9
Reverently	Deuteronomy 14: 23; Leviticus 22:20; Malachi 1:6- 9	Matthew 2:11
Proportionately	Exodus 35:5; Deuteronomy 16:17; Ezra 2:69	1 Corinthians 16:2
Joyfully	2 Chronicles 24:10, 29:17 and 29:36	2 Corinthians 8:2
Willingly	Exodus 35:21-22; 1 Chronicles 29:6	2 Corinthians 8:12
Regularly	Deuteronomy 16:16; Nehemiah 10:35-39	1 Corinthians 16:2
Faithfully	Deuteronomy 14:27; 2 Chronicles 31: 4-8	
Expectantly	Genesis 28:20-22; Malachi 3: 8-10	Luke 6: 38; 2 Corinthians 9: 6-11
Eternally		Matthew 6: 19-20; Mark 10:21; Hebrews 11: 13-16; 1 Timothy 6:19
Extravagantly	Exodus 35; 1 Chronicles 29: 2-9	Mark 12: 41-44; John 12: 1-8
Thoughtfully	Haggai 1: 3-11	2 Corinthians 8: 2-3
Worshipfully		Acts 10: 1-4
Secretly		Matthew 6:4

Wise Words

The world will never be won to Christ with what people can conveniently spare.

Bernard Edinger

Earthly goods are given to be used, not to be collected. Hoarding is idolatry.

Dietrich Bonhoeffer

God can have our money and not have our hearts, but he cannot have our hearts without having our money.

R Kent Hughes