

# M

## MONEY

### *Tithing and Stewardship*

*Study #13*

**J**. H. Jowett said, “The real measure of our wealth is how much we would be worth if we lost all our money.” Think about that. Earthly riches or the lack of them has nothing to do with real wealth. The only treasure that matters is the treasure we lay up in heaven. Jesus said, “*Lay not up for yourselves treasures upon earth, where moth and rust doth corrupt, and where thieves break through and steal: {20} But lay up for yourselves treasures in heaven, where neither moth nor rust doth corrupt, and where thieves do not break through nor steal: {21} For where your treasure is, there will your heart be also*

### *Lesson Overview*

- I. Principles of Stewardship
- II. Areas of Stewardship
- III. Stewardship of Our Time
- IV. Stewardship of Our Talents
- V. Stewardship of Our Treasure
- VI. What About an Offering?

*(Matthew 6:19-21).”*



In many ways the shopping mall defines American culture today – consumerism gone wild; an illusory concentration of buyers, sellers, and products; jammed parking lots and crushing crowds; and millions of dollars people don't have being spent on things they don't need.

Americans spend more than 30 percent of their income on luxury items, compared to less than 10 percent just forty years ago. Statistics on personal consumption published by the *U.S. Bureau of Economic Analysis* reveal that American's spending on recreation rose from 42.7 billion in 1970 to 246.8 billion in 1988 – a 477 percent increase!

Some people say, "I'm always short on money." What do you think are some reasons they *feel* this way or *really are* this way? Why don't some people have enough money? Possible answers include: 1) They do; they just think they don't. 2) God is testing their faith. 3) They have misused what God has given them. Here is the good news – God is not silent on the subject of money! In fact, you may be surprised to learn that:

- 16 out of 38 parables taught by the Lord Jesus were on the subject of money and possessions.
- Christ said more about money and possessions than He did about the subjects of heaven and hell *combined!*
- In the Gospels, one out of ten verses deals with money and possessions.
- In the Bible there are over 500 references to prayer, and less than 500 references to faith, but there are over 2,000 references to money and possessions!

The Protestant work ethic has brought the so-called "good life" to American Christians as they experience unprecedented prosperity. But with prosperity have come materialism, self-indulgence, and ease. Well-intentioned Christians often desire to obey Scripture when it comes to handling their finances, but many have succumbed to the call of a materialistic lifestyle.

This lesson goes right to the heart of a Christian's relationship with God. The use of money reveals whether one is motivated by the Spirit of God or by self.

## I. PRINCIPLES OF STEWARDSHIP

There are several foundational principles to grasp as you approach this lesson:

### A. *Foundation #1*

- Psalm 24:1. “The earth is the L\_\_\_\_\_'\_\_\_\_.”
- Haggai 2:8. “The S\_\_\_\_ is mine, and the G\_\_\_\_.”
- Exodus 19:5. “. . . for all the E\_\_\_\_ is M\_\_\_\_.”

**Principle #1:**  
**Everything Belongs To \_\_\_\_\_**

### B. *Foundation #2*

Read: Genesis 39:1-6

1. Who was the master in this story? \_\_\_\_\_
2. Who was the servant in this story? \_\_\_\_\_
3. According to verse 4, what was Joseph made? \_\_\_\_\_
4. According to verse 4, what was put into Joseph's hand? \_\_\_\_\_

**Principle #2: Stewardship Is The Management Of The Affairs Of Another.**

### C. *Foundation #3*

Read: Matthew 25:14,15

To whom did the Lord entrust His wealth? \_\_\_\_\_

**Principle #3: \_\_\_\_\_ Christian Is A Steward.**

### D. *Foundation #4*

Read: 1 Corinthians 4:2.

**Principle #4: It Is Required Of Stewards That They Be F\_\_\_\_\_ .**

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## II. AREAS OF STEWARDSHIP

The subject of stewardship is often limited to money. Money is *part* of God's plan for stewardship, and it is important enough to be considered in detail later, but it is only part of God's overall plan for you.

Before looking at some of the areas requiring our stewardship, write out the four principles you have just studied:

#1: \_\_\_\_\_

#2: \_\_\_\_\_

#3: \_\_\_\_\_

#4: \_\_\_\_\_

Every good thing we have is called a G\_\_\_\_ which comes from God – James 1:17. As stewards, you and I are responsible to God in the use of such things. Below are some of the more obvious areas over which we have been made stewards.

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## III. STEWARDSHIP OF OUR TIME

### A. *A Biblical Perspective of Time*

God instructs us how to use our time. Great men



and women of God have served God with a sense of urgency. Time management is really self-management, and for Christians this means Spirit-management (being controlled by the Spirit of God).

1. According to Ephesians 5:16, we are to “R \_ \_ \_ \_ \_ *the time.*” This means to make every minute count for God.
  2. In Psalm 90:12, the Psalmist asks God “*So teach us to N \_ \_ \_ \_ \_ our days that we may apply our hearts unto wisdom.*”
  3. According to James 4:14, our time on earth is compared to a V \_ \_ \_ \_ \_ (in light of eternity).
  4. From reading Romans 13:11,12, what kind of Christian do you think the Lord wants you to be? \_\_\_\_\_
  5. According to 2 Timothy 2:4a, what is one of the greatest stumblingblocks for Christians in the management of time? \_\_\_\_\_
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**B. *Planning Your Management of Time***

1. Spend 5-10 minutes each morning planning your workday.
2. Use a daily and monthly calendar.
3. Make a prioritized action list daily.
4. Periodically, make a “grass-catcher” list (a catch all list of miscellaneous items).
5. Do priority one items first.
6. Do it NOW (Dive Into It)!
7. Select the best time of day for the time of work required.



8. Commit to a deadline.
9. Have short and long range goals. Divide long range goals into smaller chunks.
10. Avoid time-wasters.

**Time-Wasters**

Which of these time-wasters do you battle?

- Lack of planning
- No delegation
- Attempting too much
- Too involved in details
- Unable to say “No”
- Procrastination
- Lack of self-discipline
- Telephone
- Television
- Internet

**C. *The Purpose for the Management of Time***

We manage time for the purpose of serving God. “*I don’t have time*” isn’t a valid excuse for unfaithfulness. A Christian is a pilgrim on earth to fulfill God’s ministry in the lives of others. Here are some of your responsibilities (actions Jesus performed):

1. Consider others – Hebrews 10:24
2. Love others – John 15:12, Romans 12:10
3. Serve others – John 13:14-15
4. Provoke others – Hebrews 10:24
5. Prefer others – Romans 12:10
6. Comfort others – 1 Thessalonians 4:18
7. Win others – Jude 23
8. Teach others – 2 Timothy 2:2
9. Assemble with others – Hebrews 10:25
10. Share with others – Philippians 2:4

J.C. Penney explained that he practiced faithful church attendance Sunday a.m., Sunday p.m., and Wednesday prayer service. He stated, “*if you have too much business to attend church regularly, you have too much business.*”

## IV. STEWARDSHIP OF OUR TALENTS

Read Matthew 25:14-30. This is a parable the Lord Jesus told to teach us about stewardship.

A. *What did the Lord give to His servants? T\_\_\_\_\_.*

(A talent was a denomination of money. The spiritual lesson of the parable goes beyond money to whatever God gives us.)

B. *Did every servant receive a talent? \_\_\_\_\_*

C. *Did every servant receive the same number of talents? \_\_\_\_\_*

D. *On what basis did the Lord dispense different amounts of talents?*

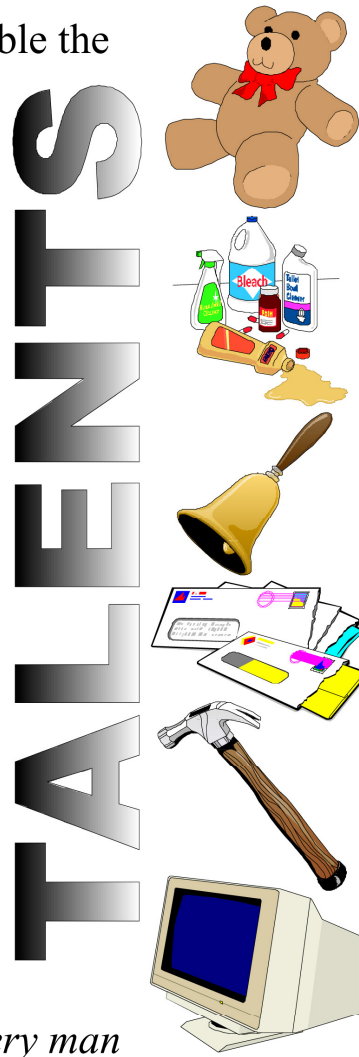
According to verse 15, “. . . every man according to his several A\_\_\_\_\_.”

E. *According to verse 19, what did the Lord do when He came back? \_\_\_\_\_*

F. *What did the Lord say to those whom had been good stewards? \_\_\_\_\_*

G. *God has equipped you for ministry.*

Many Christians throw up their hands and say, “I CAN'T do anything for the Lord in my Church!” What does Philippians 4:13 have to say about such an attitude? \_\_\_\_\_



**H. Your equipping is to complement the church.**

**Answer the following questions as either TRUE (T) or FALSE (F):**

**T F**

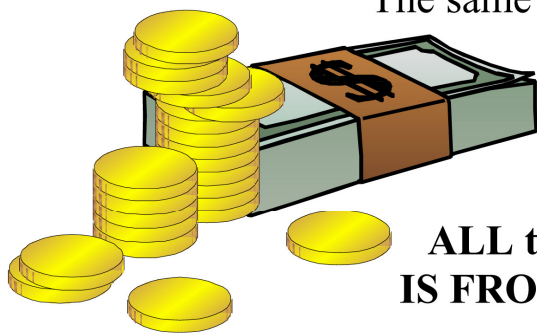
- I have been given at least one talent.
- I am to use my talent(s) for Christ.
- I will not have to give an account to the Lord for my talents.
- My major concern should be to see how many talents I have been given.

Read 1 Corinthians 12:12-27. This passage likens our Church to a human body. Each individual member is like a part of that body. As the human body needs a variety of members (arms, legs, eyes, ears, etc.) so does the church body.

1. We cannot all be the same thing – verse 19.
2. God has put you into a church for a definite function – verse 18.
3. Every member of our Church is  
N\_\_\_\_\_ – verse 22.

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**V. STEWARDSHIP OF OUR TREASURE**



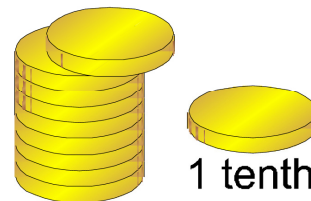
The same principles of stewardship that apply to our time and talents also apply to the management of our money.

**ALL the money you have and receive  
IS FROM GOD, and IS GOD'S.**

Look up: Deuteronomy 8:18. Even though we may earn money through our own labor, this verse tells us it is the L\_\_\_\_\_ thy \_\_\_\_\_ Who gives us power (ability) to get it. The stewardship of God's money is usually referred to in the Bible as *tithes* and *offerings*.

**A. What is a tithe?**

1. Compare Genesis 14:20 with Hebrews 7:2. Abraham gave a tithe to Melchisedec. How much was it? A T\_\_\_\_\_
2. What would be a tithe from \$200.00? \$\_\_\_\_\_



**B. Is the practice of tithing for New Testament Christians?**

1. Some people (usually those who do not want to tithe) say tithing was an Old Testament practice for Jews only. It was given as part of the Mosaic Law, and Christians are not under the Law, but under Grace (Romans 6:14b). However, look at the following Scriptures:

A_____	commenced it (Genesis 14:18-20)
J_____	continued it (Genesis 28:20-22)
M_____	confirmed it (Leviticus 27:30)
M_____	commanded it (Malachi 3:10)
J_____	commended it (Matthew 23:23)
G_____	commissioned it (1 Cor. 9:14)
P_____	conformed it (1 Corinthians 16:2)

2. A study of these Scriptures shows that tithing is a **SCRIPTURAL PRINCIPLE**. Abraham and Jacob tithed 500 years *before*

the Law was instituted. Moses, Malachi, and Jesus spoke of tithing *during* the period of the Law. The Apostle Paul explained tithing *after* the Law.

**Christians ought to tithe!**

**C. *How should Christians practice tithing?***

1. Look up: 2 Corinthians 5:14. Under the Law tithing was commanded. Under Grace, we do not tithe legalistically, but because we love the Lord. “*For the Love of Christ Crucified for us . . .*”
2. Do you think God would ask less love, less faith, and less cheerful giving from a New Testament Christian than from a Jew under the Law? Tithing, for the Christian, is not a matter of bondage.

**D. *Where should a Christian place his tithe?***

1. According to Malachi 3:10, the tithes were to be brought into the S\_\_\_\_\_ - \_\_\_\_\_. For the Jews, this storehouse was the treasury of the Temple at Jerusalem.
2. According to Acts 4:35,37 and Acts 5:2, the Christians brought their tithes and offerings to the A\_\_\_\_\_ ' F\_\_\_\_\_ .
3. According to 1 Corinthians 16:2, we are to lay up our giving in “S\_\_\_\_\_.” Subsequent verses show this storehouse was the church at Corinth, to whom the Epistle was initially addressed.
4. Today the storehouse for your tithe is your



CHURCH. It is not God's plan for you to give your tithe wherever you decide. The “anywhere” idea is often propagated by radio and television preachers who need your money.

**E. *Why are we to place our tithe into our Church?***

1. Malachi 3:10 says, “. . . *that there may be M\_\_\_\_\_ in my H\_\_\_\_\_.*” The tithes and offerings were used for the Temple and the Temple ministry.
2. Read: 1 Corinthians 9:13,14. Verse 13 relates to the Old Testament practice, and verse 14 carries this principle over to New Testament churches. Your tithes and offerings are for the support, upkeep, and ministry of your church.

**F. *What does God call us if we refuse to tithe?***

Malachi 3:8. \_\_\_\_\_

**G. *What is the promise God gives to those who faithfully tithe? Malachi 3:10b*** \_\_\_\_\_

**H. *Whose is the tithe?***

1. Leviticus 27:30. The \_\_\_\_\_ '\_\_\_\_\_.
2. 10% of your gross income IS NOT YOURS – it belongs to God.

**I. *How can I please my Lord when tithing?***

1. Matthew 6:33–Give the Lord \_\_\_\_\_ place in everything.
2. Proverbs 3:9 – Honor the Lord with my \_\_\_\_\_ fruits.  
(This means to set aside the tithe first – before all other bills and expenses are paid.

If you leave the tithe until last, God usually misses out.)

3. 1 Corinthians 16:2 – Bring the tithe on the \_\_\_\_\_ day.
4. According to 2 Corinthians 9:7, what kind of giver does God love? \_\_\_\_\_

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## VI. WHAT ABOUT AN OFFERING?



Many people would feel they have done God a great favor just by tithing! But we do not GIVE the tithe – it's **not ours** to give. Only after we have faithfully tithed can we give an offering unto the Lord.

- A. *Malachi 3:8 speaks of “tithes and O \_\_\_\_\_ - \_\_\_\_\_.”*
- B. *Tithing requires an obedient heart, but giving requires a \_\_\_\_\_ heart – Exodus 35:5.*
- C. *Study: Ezra 1:4; 3:5; 7:16; 8:28*  
The Bible refers to offerings as F \_\_\_\_\_  
W \_\_\_\_\_ offerings.
- D. *According to 2 Corinthians 8:5, the people in the churches of Macedonia first G \_\_\_\_\_  
T \_\_\_\_\_ to the Lord.*
- E. *If we tithe and also give an offering, will the Lord allow us to suffer and go without the necessities of life? 2 Corinthians 9:8, Matthew 6:31-34 \_\_\_\_\_*

***Having studied the Word of God concerning the subject of tithes and offerings, and realizing it is God's perfect will for me to obey Him by tithing systematically on my income, I now resolve to make tithing a practice in my life – and to give an offering to the Lord as He speaks to my heart.***

Signed: \_\_\_\_\_

Date: \_\_\_\_\_

## **SPIRITUAL GROWTH ASSIGNMENT**

- Read your N Lesson (Necessary Food) and answer all the questions. Look up the lesson's Bible references in God's Word.
- Continue reading through the New Testament *at your own pace*.
- Take sermon notes using your *Spiritual Journal* and be prepared to share highlights next week.
- Give out copies of *The Amazing Story Behind Amazing Grace*.
- Where would you like to meet for next week's session?
- Be sure to bring your Bible, pen, N Lesson, and *Spiritual Journal*.

# Discipler Report Back



I met with \_\_\_\_\_ on  
\_\_\_\_\_/\_\_\_\_\_/\_\_\_\_\_ and reviewed the contents of this  
lesson. My comments regarding the discipleship time  
together are:

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*(make comments only if they are needed to help the Pastoral  
staff assist you in ministering to this person)*

Discipler's Name \_\_\_\_\_

*Please drop this off at the Hospitality Booth in the  
church foyer on the first service after conducting  
this session. This will help the Pastoral staff stay  
current with the status of our new converts and  
new members being disciplined.*

*Thank You*