

Stewardship 101

Lesson 4

Finances

PART I EXPLANATION

Introduction: The vast majority of the time that financial stewardship is mentioned it is regarding the subject of tithing (giving ten percent of your income back to the Lord). While tithing is a biblical concept, the extent of our stewardship goes much deeper than our tithe. Oftentimes, individuals who are faithful in tithing consider the remaining ninety percent to be their possession to be spent at their discretion. However, Christians need to realize that their entire income belongs to the Lord, along with every other possession that they have. What God has committed to us should be used the best possible way, not for our selfish and sinful desires.

The tithe is a form of worship and a way to honor the Lord in recognition that our entire income is dependent upon Him as our Provider. We do so by giving Him the “firstfruit” of our possessions, for He deserves the first and best. Tithing also helps a Christian to recognize the degree to which money has control of them by how easy or how difficult it is for them to pay it back to the Lord. Because of this, it serves as a good indicator of our spiritual condition. He that is faithful in least will be faithful also in much.

The use of the tithe was to provide for the priests who were not able to go out and farm while performing their spiritual duties. The priests did not receive an inheritance in the Promised Land but were to be provided for by the tithe of the other tribes. After killing the firstborn of all the households in Egypt, God required the firstborn of every family in Israel to be set apart for Himself. However, instead of requiring all of the firstborn of the nation He accepted the entire tribe of Levi instead to be set apart for His service. Today tithing remains God’s way of providing for the ministry while they devote their lives to prayer and the ministry of the word.

Beyond the issue of tithing, we are expected to be good stewards with all of the resources that God has blessed us with. There is a plague of debt problems in our society because of overspending. The first financial goal that every Christian should have is to be debt free. For some this may be a small commitment to trim the fat of unnecessary spending. To others it will require a dedicated effort to deal with the root of covetousness and balance their budget. The simple concept that needs to be understood is that you must spend less than you make. Americans are outraged at the government’s inability to balance the budget and the growing national debt that measures in the trillions; yet most households are no more fiscally responsible.

A companion to the debt problem is the non existence of savings in our country. The second goal we should have after eliminating our debt is to have three to six months income saved in an untouchable emergency fund. The national savings rate in America is negative. That means that as a national average we are spending more than we are making with no savings. Compare that to countries such as Japan whose national savings rate is around fifty percent.

The reward for being a good steward of our finances is not only to be found in the final judgment but also in this life. Good financial management serves to reduce stress and pressure on individuals as well as on marriages. There is a great sense of joy to be found in financial stability and being a good steward of what God has entrusted to our care. After practicing sound financial management the Christian family can truly learn that it is more blessed to give than to receive.

Definitions: *For English use the Webster’s 1828 Dictionary and copy all appropriate definitions for each word. For the Greek and Hebrew use a Strong’s Concordance and copy the definition. The Strong’s number is in parenthesis.*

English: **Firstfruits** -

Tithe -

Saving -

Greek: (536) **aparche** *ap-ar-khay'*

(586) **apodekatoo** *ap-od-ek-at-o'-o*

Hebrew: (1061) **bikkur** *bik-koor'*

(4643) **maaser** *mah-as-raw'*

7225. **re'shiyth** *ray-sheeth'*

Quotation:

“Seldom seest thou a man make haste to be rich, and thrive in religion.” Sir Richard Baker

“Who seeth not that prosperity increaseth iniquity? And where is more want (lack), there is less wantonness.” Thomas Adams

“And as men’s diversions increase from the world, so do their entanglements from Satan. When they have more to do in the world than they can well manage, they shall have more to do from Satan than they can withstand.” John Owen

“the temptations of prosperity, like unseen bullets, wound and kill us before they are discerned.” George Downname

“Build your nest upon no tree here; for you see God has sold the forest to death.” Samuel Rutherford

“Riches may leave us while we live, we must leave them when we die.” Thomas Fuller

“Riches are long in getting with much pains, hard in keeping with much care, and quick in losing with much sorrow.” Thomas Fuller

“The heart of the Christian, like the moon, commonly suffers an eclipse when it is at the full, and that by the interposition of the earth.” John Flavel

“As hills, the higher the barrener; so men comonly the wealthier the worse; the more honor the less holiness.” Thomas Fuller

“When a man is to travel into a far country...one staff in his hand may comfortably support him, but a bundle of staves would be troublesome. Thus a competency of these outward things may happily help us in the way to heaven, whereas abundance may be hurtful.” Richard Sibbes

“As sick men used to love health better than those that never felt the want of it; so it is too common with poor men to love riches better than the rich that never needed. And yet, poor souls, they deceive themselves, and cry out against the rich, as if they were the only lovers of the world, when they love it more themselves though they cannot get it.” Richard Baxter

“To part with what we cannot keep, that we may get that we cannot lose, is a good bargain.” Thomas Adams

PART II EXPLORATION

Key Questions (*Answer in writing*)

1. What percentage of our income belongs to the Lord?
2. What is meant by firstfruits?
3. What two things does our tithe serve to remind us of?
4. Why is the tithe a good indicator of our spiritual condition?
5. What was the tithe instituted for?
6. What is the first financial goal we should have as Christians?
7. What is the second financial goal we should have as Christians?
8. What is a negative savings rate?
9. What are the benefits in this life to good financial management?
10. Why was the tithe given to the tribe of Levi?

Key Scriptures: (*Look up these verses and fill in the blanks*)

Genesis 14:20 Abraham was thankful to God for delivering his enemies into his hand and Abraham responded by

giving _____ of all of the spoils.

Leviticus 27:30-32 The tithe was given from the _____ of the land, the _____ of the tree, and from the _____ or the _____. The was to be given to the _____ and was _____ or set apart for Him.

Numbers 18:24-29 The tithe was to be given to the _____ to _____ because they were given no inheritance. Even the Levites were expected to give a _____ of the tithe. This would be counted _____ it were corn or wine. They were also expected to give their tithes of the _____ of their increase.

Deuteronomy 26:10-11 The firstfruits of the land were to be brought before the Lord as an act of _____ and in recognition of the fact that He had _____ it to them.

Nehemiah 10:29,35-39 The children of Israel after returning from captivity made a covenant with each other to bring the _____ unto the _____ of the Lord and give it to the _____ and Levites which were to use a tithe of the tithe to provide for the house of God.

Nehemiah 13:6,10-14 After Nehemiah left, and after a few years returned, the children of Israel had not kept their promise. He perceived that the _____ of the Levites had not been given to them and they had _____ every one to his _____ in order to provide for themselves. When he discovered this he _____ with them and asked why the house of God was being _____.

Proverbs 3:5-10 We are to trust in the Lord with our _____ and not rely on our own ability to _____. In _____ our ways we are to acknowledge Him. In doing so we are to _____ the Lord with our _____ and the firstfruits of our _____. In doing so He promises to send prosperity.

Malachi 3:8-11 God reproved the children of Israel for robbing Him by not paying their _____ and _____. To do so brought upon them His _____. He then challenged them to bring their tithes in and _____ Him whether He would not open the _____ of heaven and pour out a _____.

Matthew 6:19-24 Christ instructed us to not lay up treasures on _____ because they would rust, rot, and be stolen but rather to lay up treasure in _____. The most important reason for where we place our finances is because they control our _____. We are expected to keep a our eye focused upon a _____ goal for no man can serve _____ masters. You _____ serve both God and mammon.

I Corinthians 9:7-14 Just as no soldier goes to war without being paid, nor farmer, or shepherd so neither should a minister of the gospel. He explains that the principle of not muzzling the _____ while he treads out the corn was not written for the oxen, but the principle was to be applied to mankind. He refers to the ministers of the _____ partaking of the offerings at the altar and so in the New Testament has God _____ that they which _____ the gospel should _____ of the gospel.

Ephesians 4:28 Our labor should not be to accumulate things rather to _____ to him that is in need.

I Timothy 5:17-18 Elders that rule well are worthy of _____ honor, especially they who _____ in the word and doctrine. The labourer is _____ of his reward.

Hebrews 7:5 The Levites were _____ to take _____ .

Key Chapter(s) (*Read daily and summarize in your own words the meaning of the chapter*):

I Timothy 6

PART III EXPECTATION

Memory verse: Luke 16:10

Personal Definition: (*Write a definition in your own words*)

Tithing -

Personal Application: Which area of your finances are you not being a good steward of?

Meditation question: (*be prepared for discussion*) Why is it impossible to serve God and mammon?

Extra Credit: Look up Dave Ramsey's 7 steps to financial success and find out which step you are on.