

Lesson 1

Money Matters



Director's Guide

Study & Discussion

Review the following material in full in preparation for the lesson and then adapt it to fit the length of your time together. Be sure to look over the corresponding Student Guide as well for a basic idea of what information to highlight. There are also prompts for you throughout this material to help guide you in the discussion.

Warm Up (3 minutes)

To begin the lesson, hand out the Student Guide and have everyone in the group answer these questions on their own. Answer these questions yourself as well.

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Participant's Guide Worksheet

- 1) How much do you think the average Christian spends for every dollar earned?

- 2) Have you ever tried to live on a budget? _____
- 3) Do you balance your checking account? _____ If yes, how often? _____
- 4) Do you have a savings account? _____
- 5) How many credit cards do you have? _____
- 6) Do you carry over a credit card balance from month to month? _____
- 7) Do you tithe? _____ If yes, how often? _____

Why Money Matters

- 1) *Genesis 1:21-25*
- 2) *Genesis 1:26, 28*
- 3) *Genesis 2:15-16*
- 4) *Genesis 2:2-3*

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Bread, cash, dough, loot, moola, greenbacks, benjamins, bucks, dead presidents, cabbage, clams, Gs, smacks, bills, stash, pesos, pieces of eight. Call it what you will, but money has always mattered.

Ancient Near-Easterners recorded their financial exchanges on clay tablets. Militaries have fought over money. Political revolutionaries have argued about it. Spanish conquistadors sailed the seas to save it. And Christians have always believed that loving it is the root of all evil.¹

It can be ignored, flaunted, borrowed, or lost. Today, it is little more than numbers on a computer screen. Still, money does matter—and it matters very much to God.

That may surprise you, since Christians throughout the centuries have often treated wealth as taboo. However, roughly 10 percent of the verses in God’s Word speak about money or the management of God’s gifts and material resources. That tells us that the way we respond in this area matters a great deal to God.

It is the love of money and material blessings that the Bible condemns as the root of all evil—the greedy seeking-after and accumulation

of possessions, not the simple “having” of wealth. When we view God’s material blessings in the proper perspective and steward His resources wisely—regardless of how much we have—we as individuals and a church will be drawn into a deeper recognition of His super-abundant goodness. We will also be drawn into a more eternally minded lifestyle—one that seeks to use and share those resources for God’s glory and the furtherance of His kingdom.

What Is Money?

In simple terms, “money” can be anything that represents a medium of exchange for a product or provided service. In the Western world, money is legal tender—a measurement of value. Four dollars and fifty cents at a local coffee house usually suffices as an exchange value equal to one very hot, very smooth venti mocha latte.

Although ultimately all of our needs are met in Christ Jesus (Phil. 4:19), God has a long history of using money and the material resources He provides to accomplish His earthly will. **ASK:** *Can you think of some biblical instances where*

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He did so? (Read Ex. 35:29 and Acts 4:32, 34-35 as a group if examples are needed.) He meets most of our physical needs in the form of earned wages (2 Thess. 3:10). When we have money, we are reminded that we are a blessed people (Prov. 10:22); when we don't have it, we are encouraged to pray and ask God for it (Matt. 7:11). Even God's social program to feed and clothe the poor involves giving: "Command them to do good, to be rich in good deeds, and to be generous and willing to share" (1 Tim. 6:18).²

In fact, material prosperity factors significantly into God's unique purpose, as we are about to see. And He ordered things that way from the very first days of Creation. Understanding and living out God's purposes for the abundance of resources He provides is something that every Christian is called to.

Why Money Matters

"Money isn't the most important thing in life, but it's reasonably close to oxygen on the 'gotta have it' scale,"³ says best-selling author and motivational speaker Zig Ziglar. While this is

equally true for Christians and non-Christians, our lesson here is concerned with the question: Why should money matter to the believer?

1) Wealth was God's original idea. (Turn to Gen. 1:21-25 as a group.)

First, notice what Genesis 1 teaches: that God placed the first humans—Adam and Eve—in a virtual paradise, with everything they'd need to thrive. And after God created the sun and the moon, water, land, plants, and the creatures of the water and sky, "God saw that it was *good*" (Gen. 1:21, emphasis added).

That phrase is both a statement of divine judgment and blessing. The Hebrew word for "good" used here and elsewhere in Genesis 1, as well as in other Old Testament books, indicates that which is beneficial, aesthetically beautiful, morally righteous, preferable, of superior quality, or of ultimate value.⁴

Next, God blessed the birds and aquatic animals and commanded them to increase and multiply: "*Be fruitful and increase in number and fill the water in the seas, and let the birds increase*

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on the earth” (Gen. 1:22-23, emphasis added).

In other words, abundance within creation (“be fruitful . . . increase . . . fill”) is also a good thing in God’s eyes.

On day six God created the creatures on land, including man: “And God said, ‘*Let the land produce* living creatures according to their kinds: livestock, creatures that move along the ground, and wild animals. . . .’ And it was so. . . . *And God saw that it was good*” (Gen. 1:24-25, emphasis added).

Notice that in God’s created order, the land and the animals work in synergy to reproduce. So the growth and productivity of His creation was a key aspect of God’s original intent—and it is part of His continued purpose for His creation now.

We see in these verses that God validates growth and productivity as things that are good. The material world that God created is “good” as well. Its goodness was within God’s original plan; He never intended for us to live in a material universe with constant want, famine, or crushing poverty. We were designed to grow in a garden, not thirst in a desert. **ASK: *How might understanding that wealth was God’s idea change the way a***

Christian views and treats his or her material blessings?

2) We were created to manage God’s resources. (Turn to Gen. 1:26, 28 as a group.)

Throughout Christian history there have been many opinions about wealth and how to manage it. The Puritans taught that Christian faithfulness was related to a divine blessing of wealth. Augustine, the bishop of Hippo, compared personal property to creation—because the creation is good, so is wealth. (Yet he also admitted that a person could have money and still never enjoy it or thank God for it.)

Because of wealth’s propensity to replace God, Reformers like John Calvin and Martin Luther taught that owning things was valid only when those things were necessary. As somebody put it, “Any man who takes for himself more than the plain necessities of life lives in open, habitual denial of the Lord.” Ouch! But is that the whole story? Maybe not.

Genesis 1:28 records the Lord’s command to Adam. Through Adam, God gave

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humans responsibility over the material creation, commanding us to “rule over” and “subdue” the animals and the land. While the Hebrew verb for “subdue” means “to enslave or conquer,” the general meaning of the verb—and the meaning within this context—is “to bring under one’s control for one’s advantage.” So Genesis 1:28 might be paraphrased as “fill the earth and harness its potential and resources for proper benefit.” In other words, God made us to be His managers on earth.

ASK: In an ancient Israelite context, what might this command to subdue involve? How would people have lived this out? The biblical language suggests cultivating earth’s fields, mining its mineral riches, using its trees for construction, and domesticating its animals.⁵ **ASK: What might this command to subdue look like for us today?**

In a modern context, “subdue” and “rule” suggest managing resources—financial and otherwise. It is amazing how many of us ignore the financial world in which we live. In the U.S. today, only about four out of ten people have ever tried to live on a budget. National statistics report that 87 percent of Americans never even bother to balance

their checkbook.

To “subdue” requires faithful management of financial resources. Your master should not be MasterCard. John Maxwell said it best: “Tell your money what to do and stop wondering where it went.”

God meant for people to manage material wealth. To take the reins, grab the bull by the horns, and take control. (We will discuss more on this in the coming weeks.)

3) God intended for us to enjoy His blessings. (Turn to Gen. 2:15-16 as a group.)

The picture in Genesis 1–3 illustrates a God who does much more than just create. He super-creates! Beyond abundance! More than any of us could use or need in a lifetime. The skies *teem* with birds, the waters and seas *teem* with fish, and the land *teems* with plants and animals. It is God’s nature to be a God of extravagance, of plenty. He is rich, and He passes on those riches to His loved ones.

A child asked her mother for a late-night bowl of cereal. “How much do you want?” the mother questioned. “Pour me too much!” replied the

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little girl. That’s what God did in creation. He poured too much. Why? Why do so much more than the bare minimum? **ASK: *What do you think God intended by giving so above and beyond what we need?***

In the simplest of terms, He created it all to be enjoyed. God designed human beings to enjoy life in a material world. He loves us so much that He delights in lavishing us with His extravagant riches.

According to Genesis 2:15-16, “The LORD God took the man and put him in the Garden of Eden to work it and take care of it. And the LORD God commanded the man, ‘You are *free to eat* from *any* tree in the garden’” (emphasis added). Clearly, the purpose of the fruit of these trees is more than just for food—the variety was intended for enjoyment. And the grammatical construction of verse 16 in the Hebrew not only suggests “permission” to eat from every tree, but the passage can be translated, “You may eat to your heart’s content.”

“Any” tree means more than “mere concern for [Adam and Eve’s] nutrition,” says one writer. “The first vision of material human existence we get from Scripture is not a narrative of just ‘getting by’ on a diet of ‘daily bread,’ a counsel of ‘just enough.’

Rather, it opens to us the vast, superfluous horizon of freedom for delight that God gave to human beings in the beginning.”⁶

From the start, Adam and Eve were to delight in, enjoy, take pleasure and benefit from the things God had created for them. Today, we as God’s appointed stewards are to enjoy and control our resources in such a way that we actually thrive. Unfortunately, we often forget not only our Creator’s original plan for our wealth, but His purpose.

Many American families are in deep financial distress, even though we live in the most prosperous economy in world history. Consider this:

In the last 30 years Americans owning stocks rose from 10% to 50% of the population. And since 1989 the number of millionaires rose from 1.26 million to over 5 million, nearly all of them first-generation millionaires. Even the definition of the poverty level was raised from 15K to 22K (family of four), and now we define poverty in America to include “persons lacking a socially acceptable standard of living.” To be poor in America means that you probably

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have air conditioning, a microwave, DVDs, at least one car, a washing machine, and a refrigerator. The U.S. Gross National Product is around 14.2 trillion dollars, which is nearly three times higher than the next highest country.⁷

This is a world biblical writers could not have imagined.

Now look back at today's opening questions and see how you compare. Did you know:

- The average Christian spends \$1.26 for every dollar earned?
- One-third have no savings or retirement?
- About half of the population carries at least two credit cards, and on average, Americans have \$8,329 of credit card debt? (That is the average for every U.S. citizen, whether one actually has a credit card or not.)
- Those who do carry credit card accounts maintain an average total balance of \$10,679?
- One-half of us are living in homes that are too big and driving cars that are too

expensive? And younger-marrieds are spending 24 percent of their disposable income to serve consumer debt?

This is not the vision God planned for His people. But we can live out His vision if we will heed the instructions He gives us in His Word.

Our disproportionate amount of wealth means we American Christians bear a far greater amount of kingdom responsibility. The opportunity to make a meaningful impact for the gospel right now rests uniquely in the hands of Western Christians. It's an enormous privilege that God gives to us as His children.

4) Wealth, when viewed and handled properly, will lead to worship. (Turn to Gen. 2:2-3 as a group.)

There are significant differences between the first six days of creation and the seventh day. Genesis 2:2-3 does not include the phrases "And God said" and "there was evening, and there was morning." This indicates He was at rest. Also, unlike the first six days, the seventh day was "blessed" and "holy."

The Hebrew word for "holy" means "to set apart; to distinguish." When God sets something

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apart, it means that it uniquely belongs to Him. God made this day to be different. The fourth commandment reads,

Remember the Sabbath day by keeping it holy. Six days you shall labor and do all your work, but the seventh day is a Sabbath to the LORD your God. On it you shall not do any work, neither you, nor your son or daughter, nor your manservant or maidservant, nor your animals, nor the alien within your gates. For in six days the LORD made the heavens and the earth, the sea, and all that is in them, but he rested on the seventh day. Therefore the LORD blessed the Sabbath day and made it holy.

(Ex. 20:8-11)

The seventh day—which eventually became Sunday for Christians (Acts 20:7; 1 Cor. 16:1–2)—has always belonged to God and was always meant to be uniquely devoted to Him. **ASK: *How was the seventh day supposed to be different from the other six days of the week?*** It was for rest from ordinary labor. (To “rest” in the Hebrew basically means “to cease.” This is not a rest due to

exhaustion; it is the willful cessation of the work of creation.) It was for worship and spiritual service. It was a time to commemorate and celebrate all He has given.

God ceased from creating to enjoy all of His creation on the seventh day, and He has arranged for His children to do the same. In fact, the generosity of God is what enabled Adam and Eve to worship on that day of rest. They were given everything they needed in order to remember His blessings in a special way. So are we. God’s great goodness should produce an overwhelming sense of gratitude to Him. And this gratitude, in turn, should inspire worship.

Summing It Up

Because wealth is important to God, it should be important to us—not just for the enjoyment it brings, but for the many ways it points us to the Giver of all good things and invites us to worship Him.

God’s purpose in granting us resources to manage was not only to enable us to survive on this earth but to allow us and His kingdom purposes to thrive here as well as in heaven. His rich provision

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offers us tangible, daily reminders of His goodness and His ability to thoroughly supply our needs as well as our wants. It also demonstrates the pleasure He takes in creativity and His creation—a pleasure that He wants us to enjoy regularly.

When we delight in the overwhelming blessing of what He has provided, our gratitude will incline us to worship and wise stewardship—daily, weekly, throughout our lives.

Encourage your group to take a few minutes in the coming week to review the ideas in the READ & REFLECT section in their Student Guide. Then look at the following THINK ABOUT IT section together before ending the meeting in prayer.

THINK ABOUT IT: God created wealth so that we would experience Him as “good.” His goodness should always lead to not only faithful management of our resources but to worship. If our money and material blessings aren’t ultimately leading us to worship God, then our wealth is misleading us, and we need to reconsider its place in our lives. Where are your material blessings leading you?

Are you mastering your finances, or are they mastering you?

Close in Prayer (2 minutes)

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¹ Paraphrased from Niall Ferguson, *The Ascent of Money: A Financial History of the World* (New York: Penguin Press, 2008), 1.

² Unless otherwise noted, all Scripture quotes are taken from the *Holy Bible, New International Version*[®]. Copyright © 1973, 1978, 1984 by Biblica, Inc.[™] Used by permission of Zondervan. All rights reserved worldwide.

³ Quoted at www.ziglar.com.

⁴ R. Laird Harris, Gleason Archer, Bruce Waltke” *Theological Wordbook of the Old Testament* (Chicago: Moody Publishers, 1980), I.345–46.

⁵ See notes for Genesis 1:28; www.net.bible.org.

⁶ John R. Schneider, *The Good of Affluence: Seeking God in a Culture of Wealth* (Grand Rapids, MI: Wm. B. Eerdmans Publishing Co., 2002)

⁷ Central Intelligence Agency, 2009. www.cia.gov/library/publications/the-world-factbook/fields/2195.html

⁸ Experian National Score Index Study, February 2007.

⁹ *Nilson Report*, April 2009.

¹⁰ Debt for households with credit cards in 2008 was \$10,679, and debt for households with credit cards in 2007 was \$10,637. After 12 months of making credit card payments, the household debt rose \$42. *Nilson Report*, April 2009.

¹¹ Tamara Draut and Javier Silva, “Generation Broke: Growth of Debt Among Young Americans,” a Borrowing to Make Ends Meet Briefing Paper #2, Annie E. Casey Foundation, October 2004. www.aecf.org.

¹² See notes on Genesis 2:3; www.net.bible.org

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Participant's Guide Worksheet

1) How much do you think the average Christian spends for every dollar earned?

2) Have you ever tried to live on a budget? _____

3) Do you balance your checking account? _____ If yes, how often? _____

4) Do you have a savings account? _____

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7) Do you tithe? _____ If yes, how often? _____

Why Money Matters

1) *Genesis 1:21-25*

2) *Genesis 1:26, 28*

3) *Genesis 2:15-16*

4) *Genesis 2:2-3*

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READ & REFLECT

What have we learned that can help us respect and handle God’s resources more effectively?

- Because wealth is important to God, it should be important to us—not just for the enjoyment it brings, but for the many ways it points us to the Giver of all good things and invites us to worship Him.
- Wealth was God’s idea. He created the world with a super-abundance of resources and gave it to His people to manage and enjoy.
- Our disproportionate amount of wealth means we American Christians bear a far greater amount of kingdom responsibility. The opportunity to make a meaningful impact for the gospel rests in the hands of Western Christians.
- God ceased from working to enjoy His creation on the seventh day, and He has arranged for His children to do the same—to devote an entire day each week to be refreshed and enjoy Him and everything He has supplied.
- When we view God’s material blessings in the proper perspective and steward His resources wisely—regardless of how much we have—we as individuals and a church will be drawn into a deeper recognition of His super-abundant goodness. We will also be drawn into a more eternally minded lifestyle—one that seeks to use and share those resources for God’s glory and the furtherance of His kingdom.

THINK ABOUT IT: God created wealth so that we would experience Him as “good.” His goodness should always lead to not only faithful management of our resources but to grateful worship. If our money and material blessings aren’t ultimately leading us to worship God, then we need to reconsider their place in our lives. *Where is your money leading you? Are you mastering your finances, or are they mastering you?*

Lesson 2

Pocketbook Pursuits



Director's Guide

Study & Discussion

Review the following material in full in preparation for the lesson and then adapt it to fit the length of your time together. Be sure to look over the corresponding Student Guide as well for a basic idea of what information to highlight. There are also prompts for you throughout this material to help guide you in the discussion.

Warm Up (5-8 minutes)

To begin the lesson, have everyone in the group turn to the book of Genesis in their Bibles as you hand out the Student Guide. Appoint half of the group to focus on chapter 1, and half to focus on chapter 2, so that both passages are represented in the exercise. Give everyone a couple of minutes to review their passage and urge them to jot down on their Student Guide as many of the action words as they can find from their respective chapters. Then, have the entire group share some of their results while you write their answers on a white board or overhead for all to see.

Or, to liven things up, you could make this a bit more competitive, letting both “teams” huddle up and quietly devise their respective lists on a time limit. Then you can write each team’s answers for display and see which group came up with the most answers.

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It has been said that for Christians to properly worship God, three books are required. **ASK:** *Can you guess which ones?* The Bible book, the hymnbook, and the pocketbook.

To worship God with the Bible is obvious; it is, after all, God’s words to His people. As for the hymnbook, that’s no surprise either. The Old and New Testaments prescribe making a joyful noise unto the Lord, singing psalms, hymns, and spiritual songs with grateful hearts (Ps. 100:1-2; Col. 3:16). What is not so apparent is the importance of worshiping God with our pocketbook.

In our previous meeting, we saw how Adam and Eve enjoyed God’s goodness and abundance in Genesis 1 and 2. Genesis 3 begins the saga of paradise lost. It is the great fall from God’s presence—a reversal, a divide—and the reason for what ails humanity.

A Garden of Thorns & Thistles, Irony & Hope (Turn to Genesis 2:15; 3:17-19 as a group.)

Genesis 2:15 says, “The LORD God took the man and put him in the Garden of Eden to work it and take care of it.”¹³ So Adam’s original vocation was

the practice of “taking care of” someone else’s property—namely, God’s. (The New Testament-era term is “stewardship.”) But in the next chapter, after Adam and Eve have sinned, God says to Adam:

Because you listened to your wife and ate from the tree about which I commanded you, “You must not eat of it,” *cursed is the ground* because of you; through painful toil you will eat of it all the days of your life. It will produce thorns and thistles for you, and you will eat the plants of the field. By the *sweat of your brow* you will eat your food until you return to the ground, since from it you were taken; for dust you are and to dust you will return. (Gen. 3:17-19, emphasis added)

The narrative about the fall of man gives three specific penalties: one to the serpent, one to the woman, and one to the man. **ASK: *What are those penalties?*** Though individually directed, the curses all apply to Adam and Eve’s lineage. Yet unlike the curses on Eve and the serpent, Adam’s curse is about his relationship to something—to the ground from which he was made. Now the ground would be his livelihood, his

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new vocation, his job.

The word “cursed” is a divine verbal pronouncement that invokes a sense of gloom. A higher authority can make curses, and ultimately, in the Bible it is only God who can curse something. That leads to an important question: Why would God curse the ground and not Adam? Why would God make it a challenge to earn a living while knowing that worship requires giving something back to Him (see Gen. 4:3-4)? **ASK: *What do you think?***

Apparently, Adam’s disobedience immediately affected what was once a lush, green garden. Instead of the fields overflowing with wheat, grain, and fruit, they yielded little more than thorns and thistles. Worse yet, “work”—which was God’s original, blessed design—turned into “labor.” And in one sense, Adam’s new job shortened his life: “By the sweat of your brow you will eat your food until you return to the ground” (Gen. 3:19). His vocation was now cursed.

The irony is that what God intended as a source of joy and life for Adam (Gen. 2:15) became a primary source of pain for man’s wearisome

existence. While childbirth would be marked with pain for the woman from that point on (Gen. 3:16), the man—who was condemned to cultivate the stubborn ground—would know “the toilsome pain of deriving food from the dust.”²

How does this connect to worship? When work is labor, worshiping God with the pocketbook is difficult. **ASK: *Why? How do our attitudes and physical limitations affect our worship, and particularly our giving?***

Is it even possible to enjoy worshiping God with the pocketbook if earning an income is so difficult? Yes, but like Adam, it will take a measured response.

Joining God’s Work

God is busy. He is a tireless worker. In fact, the first week of creation was a busy, busy week of work—and He’s been on the job ever since. John 5:17 says, God the Father “is always at his work to this very day.”

In the first fifty-six verses of Genesis alone, approximately fifty-six action words—such as created, made, produced, saw, let, blessed, finished,

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formed, planted, took, caused, and others we listed in today’s warm-up—are used. And although the Lord rested on the seventh day so that man could have special opportunity to worship Him, Robert Banks points out in his book *God the Worker*, that after the creation account, God is still busy as the Shepherd, Potter, Builder and Architect, Weaver, Gardener, Farmer, Musician, and Artist.³ **ASK: *Can you think of some of His other roles according to Scripture?***

Being a worker is in the very nature of God. Since we are made in His image, we were created to be busy, to work, to “tend the garden” so to speak. And when we do, we are tangible participants in advancing His kingdom.

Thankfully, there is a blessing in Adam’s curse. By tending the garden, man has the privilege of cooperating in the greater purpose of redemption.

God is busy transforming, renewing, and reestablishing all things—He’s busy restoring creation and reconciling people to Himself (Rom. 8:18–23; Eph. 1:9–12; Col. 1:15–20). According to Alistair Mackenzie and Wayne Kirkland,

“Everything we do to counter or reverse the effects of the Fall is a participation in God’s redeeming and transforming work and looks forward to the completion of this work. We work as agents and signs of God’s redeeming work.”⁴

Perhaps you’ve never considered yourself an “agent” of God, but you are. The significance of work for us as Christians lies in stewardship and service—in earning enough to foster, nurture, and give to God’s causes. This is not just one of the blessings of work. These functions are clear expressions of the character and ongoing work of God in our world and in our lives.

Giving is one of the few tangible ways of expressing our love to God. When a ministry is sustained or a building constructed through sacrificial gifts and generosity, when a church’s missions efforts are expanded or the needy in its community are helped, these acts encourage people to think, These people really love God.

To worship God with our money means we are giving to His great causes. But before we open our pocketbooks, it is important to heed God’s principles about maximizing our cooperation with Him.

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1. Think Ahead

Thinking ahead is essential for followers of Christ—especially when our livelihood is muddled with layoffs, retirement savings, fluctuating stocks, and round-the-clock marketing. Finances, like everything else, “should be done in a fitting and orderly way,” according to 1 Corinthians 14:40. Believers are to live in an orderly fashion despite a disorderly world. They are to redeem pandemonium and bedlam by replacing the chaos with symmetry and sufficiency.

Taking responsibility for resources is a means of acting redemptively. Consider this: wisdom teaches us that “the plans of the diligent lead to profit as surely as haste leads to poverty” (Prov. 21:5, emphasis added). When the word “diligent” is paired with “plans,” it means “to cut, sharpen, decide.” Consequently, the use of “diligent” here describes a person who is “sharp”—a person who acts decisively, yet in a measured way. In contrast, the word “haste” indicates being pressured into rapid action and suggests a lack of productivity. What do the plans of the diligent produce? Profit. The word derives

from the Hebrew noun translated “plenty” and a verb that means “to remain over.”⁵ So calculated diligence will lead to abundance and prosperity.

Like God, who is the quintessential planner, we should think before we do. A practical way to think ahead financially is to devise a plan for your money. We should give much forethought regarding the use and purpose of our income. However, that is not always the way we operate. In the United States, 60 percent of people live every day wondering what happened to their money simply because they failed to devise a plan for it first. Only four out of ten people have ever tried some sort of budget, and nearly nine out of ten do not balance their checkbooks.

When we fail to plan our money for God’s glory, we are prone to making bad decisions and missing many opportunities to join God in His work.

Share your own example of this, or ASK: Does anyone want to share about one of those missed opportunities?

2. Use It As You Mean To

Most people do not wake up one morning and

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think, Today I will encumber so many financial obligations that they will take a lifetime to pay back. Still, plenty of people spend money haphazardly—money they meant to use for God’s kingdom and the kids’ shoes. ASK: How do people make this kind of mistake? For one, it happens easily with impulsive purchases on credit cards that carry revolving balances. This kind of spending has put one out of every five adults ages 18 to 24 into hard debt.⁶

As a country, we are experiencing an explosion of household indebtedness.

The statistics are staggering:

- In 2007, U.S. consumer debt hit a record \$2.5 trillion.
- In 1959, consumer debt was equivalent to 16 percent of one’s disposable income. Now it is 24 percent.
- During the same period, mortgage debt rose from 54 percent of disposable personal income to 140 percent.

What should be an appropriate redemptive response toward debt? First, we must buy ourselves back and get out of bondage. Exodus 21:2-6

describes the sad cases of people who went into voluntary slavery to relieve debt. It was a six-year contract. When the contract was fulfilled and the time served, the debtor was free. Whatever the amount of your obligations, start today and spend your money as you ought to. And never forget the truism that “the rich rule over the poor, and the borrower is servant to the lender” (Prov. 22:7).

Another redemptive response is to develop positive spending habits. When faced with things that wish to enslave us (“if you are given to gluttony”), Proverbs 23:2 recommends putting “a knife to your throat.” In other words, be serious about freeing yourself from financial bondage. In this way, we make ourselves financially available to be used for God’s glory.

3. Join God’s Work . . . Tomorrow

While it is necessary to join with God’s purposes today, a wise Christian prepares to be a *lifelong* follower of Christ. So it should not shock us that God often provides more than enough *now* in order that we may join His work *then*—at some point in the future. Proverbs 21:20 says that “in the

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house of the wise are *stores* of choice food and oil, but a foolish man devours all he has” (emphasis added). The Hebrew for “stores”, used forty-five times in the Old Testament, is often associated with shepherds and sheep and refers to the idea of habitation either in a home, a designated place, or God’s temple. The shepherd’s psalm reminds us that it is the Lord who makes us “lie down in green *pastures* [the place of habitation]” (Ps. 23:2, emphasis added), meaning it is a wise idea to store up and lay aside resources for future use. **ASK:** *What are some ways we can do this? THEN ASK: How can we keep from going overboard in our saving (hoarding, becoming greedy, etc.)?*

The apostle Paul approved of saving money for the future for the specific purpose of being able to join God’s work: “On the first day of every week, each one of you should set aside a sum of money in keeping with his income, saving it up, so that when I come no collections will have to be made. Then, when I arrive, I will give letters of introduction to the men you approve and send them with your gift to Jerusalem” (1 Cor. 16:2-3). Saving to share fosters a dynamic connection with

God’s ongoing redemptive purposes both locally and globally.

4. Take the First Step

When we plan, save, and then spend carefully, we position ourselves for greater redemptive activity. This is the fun step. Disciples get to give! Perhaps there is never a time when believers are more like God than when we give. God Himself is a giver: “For God so loved the world that he *gave* his one and only Son” (John 3:16, emphasis added). Second Corinthians 8:9 says: “For you know the grace of our Lord Jesus Christ, that though he was rich, yet for your sakes he became poor, so that you through his poverty might become rich.”

Some Christian sectors experience considerable push-back about giving. Usually one can find four types of givers on any given Sunday: 1) tippers, 2) tithers, 3) praisers, and 4) lifelong stewards. Tippers contribute what doesn’t cost. Tithers are those who give 10 percent of their income. Praisers are those who exceed the Law’s command of 10 percent and have developed the attitude of gratitude. But lifelong stewards are

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persons who give all things—life, health, money, body, family, and career—to God.

It does not matter what kind of giver you are. It does matter, however, that you start where you are and work up to giving at least 10 percent of your income to the local church. Once you're at that point, push deeper and strive to become a lifelong steward. As Proverbs 11:25 reminds us, "A generous man will prosper; he who refreshes others will himself be refreshed." When we thoughtfully, purposefully spread our gifts far and wide, God's righteousness endures forever (2 Cor. 9:9).

Summing It Up

Though we are subject to the effects of sin and the toils of work, God still calls us to worship Him and act redemptively—starting with our work and our pocketbooks and extending to our lives. As we wisely and carefully steward our finances, we not only avoid the bondage of debt but free ourselves to join Him in His causes, giving generously of our resources for His glory.

Encourage your group to take a few minutes in the coming week to review the ideas in the READ

& REFLECT section in their Student Guide. Then look at the following THINK ABOUT IT section together before ending the meeting in prayer.

THINK ABOUT IT: God is not just a worker; He is a planner and a giver. We are made in His image, and blessed with these same opportunities. So we should work and plan to the best of our ability so that we may give abundantly to further His causes. When we do, we will be abundantly and spiritually blessed.

Of the four types of givers, which type are you?

- 1) **A tipper** who contributes what doesn't cost?
- 2) **A tither** who gives 10 percent and nothing more?
- 3) **A praiser** who exceeds the fundamental 10 percent and has cultivated the attitude of gratitude?
- 4) **A steward** who gives all things in full to God?

Wherever you are on the list, what can you do to move to the next level?

Close in Prayer (2 minutes)

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² Kenneth A. Mathews, Genesis 1–11:26a, *The New American Commentary*, vol. 1A (Nashville: Broadman & Holman, 1996), 252.

³ Robert Banks Jr., *God the Worker: Journeys into the Mind, Heart and Imagination of God* (Albatross: Sutherland, NSW, 1992).

⁴ Alistair Mackenzie and Wayne Kirkland, *Just Decisions: Christian Ethics Go to Work* (Christchurch, New Zealand: NavPress New Zealand, 2008).

⁵ Proverbs 21:5; www.net.bible.org

⁶ Tamara Draut, “Economic State of Young America,” Spring 2008. www.demos.org

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Participant's Guide Worksheet

GENESIS 1

GENESIS 2

Joining God's Work

1) _____

2) _____

3) _____

4) _____

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READ & REFLECT

What have we learned that can help us plan for and handle our money more purposefully so that we can give more generously?

- Worshiping with our pocketbooks is a central means of fulfilling our original role to “work and take care of” what God has provided.
- Though sin turned God’s original blessing of work into “labor,” it is still possible to enjoy worshiping God with our finances.
- The blessing in Adam’s curse is that by our “tending the garden”—by working and taking responsibility for our use of God’s resources—we have the privilege of cooperating in God’s greater work of redemption.
- Being a worker is in the very nature of God. Since we are made in His image, we were created to work.
- As God’s agents, our work lies in stewardship and service—in earning enough to foster, nurture, and give to God’s causes. This is not just one of the blessings of work. These functions clearly express the character and ongoing activity of God in our world and in our lives.
- The wise Christian prepares to be a *lifelong* follower of Christ—one who keeps an eye toward today’s accounts as well as tomorrow’s uses and eternity’s purposes.
- When we plan, save, and then spend carefully, we position ourselves for greater redemptive activity. That is, we get to give! Giving is one of the few ways of tangibly expressing our love to God.
- No matter what kind of giver you are, start where you are and work up. And keep striving until you become a lifelong steward.

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THINK ABOUT IT: God is not just a worker; He is a planner and a giver. We are made in His image, and blessed with these same opportunities. So we should work and plan to the best of our ability so that we may abundantly give to further His causes.

Of the four types of givers, which type are you?

1) A **tipper** who contributes what doesn't cost?

2) A **tither** who gives 10 percent and nothing more?

3) A **praiser** who exceeds the fundamental 10 percent and has cultivated the attitude of gratitude?

4) A **steward** who gives all things in full to God?

Wherever you are on the list, what can you do to move to the next level?

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Director's Guide

Study & Discussion

Review the following material in full in preparation for the lesson and then adapt it to fit the length of your time together. Be sure to look over the corresponding Student Guide as well for a basic idea of what information to highlight. There are also prompts for you throughout this material to help guide you in the discussion.

Note:

The following Lesson is geared towards a New Construction Campaign.

Warm Up (3-5 minutes)

As you hand out the Student Guide for this lesson, say to the group:

“Imagine that your son has graduated from college and wants to move into an apartment with a couple of friends. He thinks he can swing it financially now that he has a full-time job, but he isn't sure, so he has asked for your help. Create a list of the various items that he will need to account for as he builds a budget. After a couple of minutes, ask the group to share what they wrote down, and then discuss what other issues (apart from finances) you'd want him to think through before moving out.

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One of the most unpleasant aspects of attending certain churches is what could be called “guilt giving.” Some congregations confront people with tremendous pressure to give virtually from the moment they begin attending services, and the pressure may increase after they become a member.

ASK: *Have you ever had this experience? What was your response?*

Though the approach a church takes in this area is a matter for the leadership to take up with the Lord, it is fair to say that laying a guilt trip on church members is not the most biblical way to appeal to a congregation. So what is a more biblical way? That’s what the rest of this lesson will explore.

Giving God’s Way

So, what is God like? Among many other perfect attributes, He is the Giver *par excellence*. **ASK: *What does the Bible tell us about God in regard to how He gives?*** As James reminds us, He is the giver of “every good and perfect gift” (1:17, KJV)¹. That includes the truly “indescribable gift” (2 Cor. 9:15, HCSB)² of His grace to us through

Jesus Christ. Perhaps the best-known verse in all of Scripture begins this way: “For God so loved the world, that he *gave* . . .” (John 3:16, KJV, emphasis added). *Why* did He give? Because He is *gracious* toward sinful mankind. In the well-known words of Ephesians 2:8: “For by *grace* you are saved through faith . . . it is God’s *gift*” (emphasis added).

Scripture is absolutely clear that the Lord gives 1) graciously, 2) generously, and 3) uncritically. These three factors are crucial as we think about our own giving. As those who are made in God’s image and likeness (Gen. 1:26-27), we should reflect Him in the way we think and feel and do things, including our giving. So, if we desire to reflect God in our giving, we will give *graciously*.

ASK: *What does this entail?* This means we will not do so with a bad attitude; we will not give to call attention to ourselves; we will not give in any way that is out of character for a “gracious” person; and we will give out of gratitude. When one has received a truly undeserved gift, can there be any other response? No! And since God has totally and graciously given us *everything we have*—especially our salvation through the work of His only Son on

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the cross—how can we have anything other than a grateful heart and a desire to thankfully give back to Him? Face it: we don't deserve, and could never earn, any of the blessings He has given us.

The other characteristics of God's type of giving are seen in James 1:5: "God, who gives to all *generously* and *without criticizing*" (emphasis added). Admittedly, the context here has to do with asking the Lord for wisdom by faith. However, as a broader principle, this says that God by nature gives generously to His children. God is anything but a miser. And although He knows our every flaw, mistake, and failure (Ps. 139:1-6), He does not constantly nitpick us, as people so often do.

If we would seek to be like God in the way we give, we will do so graciously, generously, and uncritically. It does not matter if we are giving our time, talents, or monetary resources; the right way to do so is with an open heart and a positive attitude.

Freewill Offerings (Turn to Ex. 35:29; 36:3-7 and 1 Chron. 29:3-9 as a group.)

Christians often "lock in" on the amount they will

give to their church and other ministries, including what the gift will be designated for. **ASK: *Why is this the case?*** This is usually in keeping with a budget and is likely informed by a "tithing" approach to giving. **ASK: *Do you think this is a good practice?*** There is nothing wrong with such an outlook, as far as it goes. Like the formal tithing requirements in the Old Testament (Num. 18:20-32; Deut. 14:22-29), such a perspective basically meets "the letter of the law" as foundational giving threshold.³

However, there was another approach to giving in the Old Testament known as the "freewill offering." This category is stipulated in the Mosaic Law in Leviticus 7:16 and Deuteronomy 16:10. However, for our purposes in this lesson, the most significant examples are found in the narratives in Exodus 35:29 and 36:3-7, as well as in 1 Chronicles 29:3-9 (though the specific wording "freewill offering" is not used there).

The striking distinctive characteristic of the freewill offering was "the 'stirred hearts' and 'willing spirits' of the givers."⁴ Such godly excitement to give back to the Lord is what

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motivated the choices of God’s people to go beyond the stipulated tithes of the Old Covenant! Those of us living under the New Covenant should particularly notice that the many freewill offerings by individuals and families effectively paid for the building of the Tabernacle in the wilderness and for much of the Temple in Jerusalem—both of which were set aside for worship. As the only two such buildings in all of Scripture whose financing is detailed, we must carefully consider how these examples apply to paying for a church building today.

If we were to offer a general principle that is just as true now as it was for the people of Israel under the Old Covenant, the following statement would seem to fit the bill: *God’s people have the opportunity to pay for their house of worship by joyful, freewill giving.* And there is nothing in the New Testament that contradicts this.

The Lord’s Command and the Giver’s Joyful Response

Some people might mistakenly think that, since the freewill offerings in the Old Testament are characterized by stirred hearts and willing

spirits, the givers were doing so spontaneously, individually, with the internal working of the Lord as their only prompting. But if you look at Exodus 35:5, when it came time to build the Tabernacle, here is what the Lord *commanded* all Israel through Moses: “Take up an offering for the LORD among you. Let everyone whose heart is willing bring this as the LORD’s offering: gold, silver, and bronze.” Similarly, in 1 Chronicles 29, King David said, “Because of my delight in the house of my God, I now give my personal treasures of gold and silver for the house of my God over and above all that I’ve provided for the holy house” (v. 3). David then goes on to say, “Now, who will volunteer to consecrate himself to the LORD today?” (v. 5).

In both instances, the striking thing is that nobody is forced to do anything. In Exodus 35, it is the Lord’s command that an *opportunity* for such generous giving be made available to His people. We can infer that God’s will was the same in 1 Chronicles 29. Everybody had a choice in the matter.

How did God’s people respond? In Exodus 35:20 we are told that after Moses’ delivered the

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Lord's command, "the entire Israelite community left Moses' presence." Then, after prayerful reflection and discussion, "Everyone whose heart was moved and whose spirit prompted him came and brought an offering to the LORD to construct the tent of meeting" (35:21). The people continued to do so until Moses gave another "order": "Let no man or woman make anything else as an offering for the sanctuary" (36:6). The reason Moses delivered this instruction was because there was now "more than enough" (36:7) to finish the construction of the Tabernacle.

Wow! This seems so extraordinary as to be unique. However, much the same thing happened in response to David's appeal in 1 Chronicles 29. In fact, as soon as he finished speaking, his hearers (primarily, the leaders of the nation) "gave willingly" (v. 6). This led to great joy among the people at large—and King David himself—because those who gave so generously did so "with a whole heart" (v. 9)!

"*Wholehearted* giving." What a concept! Can there be any doubt that the Lord wants the same thing from His people today when given the

opportunity to participate in helping build the place in which they worship Him?

New Covenant "Freewill" Giving (Turn to 2 Corinthians 8–9 as a group.)

It seems quite likely that the apostle Paul had the freewill offering in mind in 2 Corinthians 9:7b, when he wrote, "God loves a cheerful giver." The Greek term *hilaros*, translated here as "cheerful," is found only here in the New Testament, but means "glad" or "merry" in uses elsewhere.⁵ Thus, what we learn from 2 Corinthians 9:7b is that the Lord responds with great affection to His children who give with the same kind of attitude we saw exemplified in the Old Testament freewill offerings.

This observation becomes even more significant when we notice where this verse is located. The most extended passage on giving in the New Testament is 2 Corinthians 8–9. No other passage comes close in terms of the amount of Scripture involved. So, it is no small thing when, right in the middle of this lengthy discussion, the apostle Paul says, "God loves a cheerful giver."

This is exactly the kind of attitude the

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Lord expects of believers in their giving. Nobody is forced to give. As Paul also says, “Each person should do as he has decided in his heart—not out of regret or out of necessity” (9:7).

As we learn from the apostle, a reluctant response to high-pressure tactics is not the goal. However, that does not mean that the need to give should not be brought before the congregation in a straightforward manner. With the church in Corinth, Paul did exactly that—he communicated the need and let the people respond as they were led.

Paul is also not saying here that church leaders shouldn’t speak of other Christians who gave in similar situations. Case in point: in 2 Corinthians 9:1-5, he shared the amazing generosity of the financially challenged churches in northern Greece (e.g., in Philippi, Thessalonica, and Berea) with his Corinthian readers.

Nor does this passage mean that responsible congregational leadership should not remind their members of their previous promises to give. Again, Paul called to the attention of the Corinthian believers “the generous gift you *promised*” (9:5, emphasis added). The Greek word rendered

“promised” “emphasizes the continuing state: that which was promised before and the promise remains valid.”⁶ In other words, if you have made a promise to the church to give a certain amount of money, you are responsible before the Lord to keep that promise.

But, make no mistake—giving is a win/win proposition: there is something huge in it for you! Not only can you have the happy, excited attitude of giving to the glory of God (9:7), you can also know that you are making a spiritual investment with significant long-term consequences. Paul urges his readers to “remember this: the person who sows sparingly will also reap sparingly, and the person who sows generously will also reap generously” (9:6).

While the principle of sowing and reaping applies across the board in the Christian life (Gal. 6:7-10), Paul nails it specifically to the issue of giving in 2 Corinthians 9. Thus, much like you can’t ultimately expect to have a lot in your earthly retirement account unless you are contributing to it generously and consistently throughout your life, so it is for spiritual blessings. How much you are

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giving—and how consistently—is a large part of your blessings “account” in the eyes of the Lord.

Two Classic New Testament Examples of Cheerful Freewill Givers

In John 12:1-7 Mary of Bethany—the sister of Lazarus—took a pound of nard, a *very* expensive oil,⁷ and poured it on Jesus’ feet. At first glance, her decision appears impulsive and perhaps overly extravagant. Yet, in the parallel passage in Matthew 26:10, when criticism was leveled at Mary for her joyful giving, Jesus said in no uncertain terms, “Why are you bothering this woman? She has done a noble thing for me.” But, our Lord goes even further in his commendation of Mary: “I assure you: Wherever this gospel is proclaimed in the whole world, what this woman has done will be told in memory of her” (26:13). There you have it—from Jesus’ own mouth, his stated admiration for a “cheerful giver”!

And Mary of Bethany is not alone in the New Testament. In Acts 4:32-35 we are told of many extremely generous people in the church in Jerusalem. But one in particular stood out.

His name was Joseph (4:36), and his act of far-beyond-the-call-of-duty giving was to sell a piece of property and give all the proceeds to meet needs in the church (4:37). As a result, Joseph was given the nickname “Barnabas,” which means “Son of Encouragement” (4:36). For his act of strikingly joyful generosity, Joseph would always be remembered as the one who encouraged others because of his “cheerful,” selfless gift.

Yet there is also a cautionary tale to consider in this context. Apparently, a couple named Ananias and Sapphira became jealous of the admiration that Barnabas received, and they attempted to get the same kind of praise without offering the same wholehearted gift to the Lord (Acts 5:1-11). To say that God was not pleased with their spiritually fraudulent gift is a vast understatement! In this case, bragging by overstating their giving was considered a deadly offense!

ASK: *What are the lessons to be learned here?* What we learn here sounds very much like what we have already seen elsewhere: 1) God is pleased when His people give generously; and 2)

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if you are going to give, do so wholeheartedly and honestly.

Consistent Freewill Giving

Let us not misunderstand these two examples. The biblical focus in regard to Mary and to Barnabas was on large, one-time gifts that they gave freely and joyfully. However, not every believer has large amounts of discretionary funds, valuables, or land to give. In fact, many Christians at least emotionally feel like they are in the financial position of the widow in Luke 21:1-4, who only had the equivalent of two pennies⁸ to give. Still, despite how small her gift was, Jesus strongly commended her sacrifice as glorifying to the Lord.

Perhaps this lack of stored-up wealth is what moved Paul to urge the members of the Corinthian church to give consistently by saving consistently. In 1 Corinthians 16:2, we read this advice: “On the first day of the week, each of you is to set something aside and save to the extent that he prospers.” Because Paul was talking about a special offering here—not a building project, but a major need nevertheless—his principle is useful in

our discussion. While it not necessary to present a gift every Sunday (i.e., “the first day of the week”), it is best to set aside funds in our thinking, if not in a special bank account, for freewill offerings the Lord lays on our hearts.

The God of Blessing Will Meet Your Needs

One more issue deserves to be addressed in the discussion of 2 Corinthians 8–9 before we close this lesson. Some readers of these chapters have attempted to interpret them as teaching some sort of “prosperity gospel.” They proclaim that if you give so much, God will give back to you many times over, making you rich in earthly possessions. That, however, is a very skewed understanding.

ASK: Contrary to the “health and wealth” gospel that many people preach, why does God bless our giving?

Instead, the distilled teaching of this extended section is that, when you give, God will see that “you are enriched in every way *for all generosity*, which produces thanksgiving to God” (9:11, emphasis added). In other words, when God blesses a giver financially, he does so in order that

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this person may turn around and *give it again* (and again and again), to His glory!

In closing, it is worth noting that one of the most misquoted verses in the New Testament speaks to this same issue. Philippians 4:19 does indeed say, “And my God will supply all your needs according to His riches in glory in Christ Jesus.” But the reason this verse begins with “And” is to connect verse 19 to the lengthy “thank-you note” from Paul to the church at Philippi in verses 10-18. In those verses, he was expressing his gratitude for their generous giving to meet his needs. So rather than guaranteeing provision to all of God’s people, this passage is a precious promise to God’s children *who give sacrificially* that He will meet their *needs*, no matter what.

In the end, you cannot outgive God. But, what a wonderful blessing that we have the opportunity to emulate our Father in our giving!

Summing It Up

God gives, and gives, and gives, but perhaps even more importantly, He does so wholeheartedly. And He wants us to reflect Him in our attitudes first.

When we do, our actions will soon follow.

Christians who recognize God’s generosity toward them will give, not out of guilt, not worrying about baseline percentages or how little they make, but with open, overflowing hearts. Our cheerful sacrifices—whether great or small by the world’s standards—are seen by our heavenly Father as eternal investments. And those quiet sacrifices not only further God’s work here on earth, but are what He promises to multiply many times over, to our joy and His glory.

Encourage your group to take a few minutes in the coming week to review the ideas in the READ & REFLECT section in their Student Guide. Then look at the following THINK ABOUT IT section together before ending the meeting in prayer.

THINK ABOUT IT: Contrary to what many people think, God doesn’t demand a certain amount from us, *or else!* His desire is that we give from the heart, confident that we will reap *from* Him what we sow *to* Him and His causes. *How much does your actual giving reflect God? Even more, how*

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How well does your attitude toward giving reflect His?

Prayerfully consider what He is urging you to do in light of all you have learned in these lessons—and then do it. You will be amazed at how faithfully He responds.

Close in Prayer (2 minutes)

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¹ Scripture quotations marked KJV are from the *Holy Bible*, King James Version.

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³ “Although there is no command given under the New Covenant that requires Christians to give the ‘tithe’ (i.e. 10 per cent), it is generally held by evangelical theologians that 10 per cent is a healthy baseline for giving. For any who would attempt to limit a biblical approach to giving to 10 per cent, however, it should be noticed that the Mosaic Law actually required an annual average of about 22 per cent giving. There was the initial tithe, supporting the priests and Levites (Numb. 18:20-32), as well as the setting aside of another lesser-known annual tithe (Deut. 14:22-27), plus a third tithe (14:28-29) that was given only every three years” (“Tithe,” eds. Chad Brand, et. al., *Holman Illustrated Bible Dictionary* [Nashville: Holman Bible Publishers, 2003], 1600-01). In light of these passages, any believer today who would argue for an iron-clad “biblical” limit of 10 percent for the tithe is playing fast and loose with Scripture.

⁴ “Freewill Offering,” *HIBD*, 600.

⁵ W. Bauer, F.W. Gingrich and Frederick Danker, *A Greek-English Lexicon of the New Testament and Other Early Christian Literature*, Second Ed. Rev. (Chicago: University of Chicago Press, 1979), s.v. “*hilaros*,” 375.

⁶ C.L. Rogers Jr. and C.L. Rogers III, *The New Linguistic and Exegetical Key to the New Testament* (Grand Rapids, Michigan: Zondervan, 1998) 410.

⁷ “The monetary value of ‘300 denarii’ (Jn. 12:5) would be at least 10 months’ pay for a worker today” (Rogers and Rogers, 211)—tens of thousands of dollars.

⁸ Robert H. Stein, *Luke*, New American Commentary 24 (Nashville: Broadman Press, 1992), 509, says that the coins in question (Gk. *lepta*) were “the smallest coins in use.”

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Participant's Guide Worksheet

1) *What is the most generous gift you ever received?*

2) *How did it make you feel?*

3) *What was the attitude of the giver?*

4) *How did that person's attitude make you feel?*

Giving God's Way

The Lord gives:

1) _____

2) _____

3) _____

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READ & REFLECT

What have we learned that can help us not only better understand God’s call to give, but act on it with cheerful hearts?

- The Bible reveals again and again that God is the Giver *par excellence*. And His attitudes and response toward giving should be echoed in our own hearts and lives
- Whether we are giving our time, talents, or monetary resources, the right way to do so is with an open heart and a positive attitude.
- Rather than getting caught up in the formal tithing requirements of the Old Covenant, we should let the freewill offering exemplified in the Old Testament—and modeled in many New Testament believers and churches—serve as our guideline today. The Lord responds with great affection to His children who give with that same kind of attitude.
- If we were to offer a general principle that is just as true now as it was for the people of Israel under the Old Covenant, it would be: *God’s people have the opportunity to pay for their house of worship by joyful, freewill giving.*
- It is no coincidence that in the middle of the most extended passage on giving in the New Testament, 2 Corinthians 8–9, the apostle Paul reminds us that “God loves a cheerful giver.” This is exactly the kind of attitude the Lord expects of believers in their giving. Nobody is forced to give.
- God never wants a person giving reluctantly, or because of high-pressure tactics. However, Scripture does support church leadership bringing financial needs before a congregation and reminding members of their previous promises to give.
- Giving is a win/win proposition: there is something huge in it for you! Not only can you enjoy the excitement of giving to the glory of God, you can also know that you are making a spiritual investment that will reap significant long-term consequences.

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- Scripture is clear: God is pleased when His people give generously. And if you are going to give, do so wholeheartedly and honestly, no matter how much you actually make.
- While it not necessary to give every Sunday, it is best to “set aside” funds in our thinking, if not in a special bank account, for freewill offerings the Lord lays on our hearts.
- Contrary to “prosperity gospel” proponents, God doesn’t necessarily reward those *who give sacrificially* with every material blessing they desire. However, He does promise to bless our sacrifices in order that we may turn around and *give it again*, to His glory! He also promises to meet our *needs*, no matter what.

THINK ABOUT IT: Contrary to what many people think, God doesn’t demand a certain amount from us, *or else!* His desire is that we give from the heart, confident that we will reap *from* Him what we sow *to* Him and His causes. *How much does your actual giving reflect God? Even more, how well does your attitude toward giving reflect His? Prayerfully consider what He is urging you to do in light of all you have learned in these lessons—and then do it. You will be amazed at how faithfully He responds.*