

MODULE 5

Christian Stewardship & Tithing: Doing it God's Way



Course Objectives:

1. Examine the phenomenon known as currency or money in a Christian perspective.
2. To deepen the way Christians view and handle their financial Resources.
3. Introduce members of the biblical principles of tithing and financial planning.
4. Assist members in their personal quest to get out of debt.

Let's begin this study by defining what we mean as we discuss Christian Stewardship. Christian Stewardship has everything to do with managing and leading a well-rounded and wholesome lifestyle. Put another way, Christian stewardship can be defined as following the teachings of

Jesus Christ by spending your time, money, and energy on making the world better and taking care of the people and things which are important to them.

To make the world better and to take time to care for others means that one must take a full inventory of how God has blessed you. This starts by developing a personal budget.

What is Budgeting?

Budgeting is simply understanding how much money you have coming into your household versus how much money you have going out in a given period of time.

The only difference in a Christian budget and a regular budget are the expenses. A Christian budget should include expenses such as tithes and offerings.

Why is a budget necessary?

Without a budget you are spending blindly. When you spend money blindly this is not good stewardship. God requires you be a good steward over everything He has placed in your care, even your money.

But why is it so difficult to budget?

Because it requires a great deal of self- control. But you have two choices; control your flesh or allow your flesh to deplete your financial future.

The Bible and Money 7 Biblical Financial Principles

Principle #1: God owns EVERYTHING.

The earth is the LORD's, and everything in it. The world and all its people belong to him.

Psalm 24:1

So, if God owns everything, it's obvious then that you own nothing. You are merely a steward of God's possessions. Begin to change your thinking today from me and mine, to God's.

- Side bar, you don't even own yourself. You were brought with the blood of the Lamb. Your life is not your own.

Principle #2

As an overseer of God's property, He requires you to be a good steward over what He gives you.

Principle #3

The world operates under the law of buying and selling, but Heaven operates under the law of sowing and reaping or giving and receiving. This means there is no blessing in being stingy.

God doesn't bless you with things including money so that you can hold on to it as some sign of accomplishment. Stashing it all away so that you can have a fat bank account

But instead, your blessings should flow through you to others. Always be willing to give to those in need as well as give offerings to the church. When you give more will be given to you.

"Do not be misled. Remember that you can't ignore God and get away with it. You will always reap what you sow." Galatians 6:7

"If you give, you will receive. Your gift will return to you in full measure, pressed down, shaken together to make room for more, and running over. Whatever measure you use in giving--large or small--it will be used to measure what is given back to you." Luke 6:38

Principle #4

Don't seek money or things, seek to do the will of God and in doing so He will take care of your needs.

"Therefore take no thought, saying, What shall we eat? or, What shall we drink? or, Wherewithal shall we be clothed?

For after all these things do the Gentiles seek) for your heavenly Father knoweth that ye have need of all these things.

But seek ye first the kingdom of God, and his righteousness; and all these things shall be added unto you." Matthew 6:31-33

Principle #5

Your Job is not your source, God is your source. Your place of employment is merely the channel God uses to supply your needs. Because God owns everything, he is still your source, not the job. So keep your hope in God not in your job.

Principle #6

The Love of money will cause you to misplace your priorities and fall into sin.

"For the love of money is at the root of all kinds of evil. And some people, craving money, have wandered from the faith and pierced themselves with many sorrows."

I Timothy 6:10

Principle #7

The world is influenced and governed by the spirit of mammon [money], but as a child of God you should be governed by the spirit of God.

"For as many as are led by the Spirit of God, they are the sons of God." Romans 8:14

Money in the Bible Scriptures about Money

Deuteronomy 8:18 "But thou shalt remember the LORD thy God: for it is he that giveth thee power to get wealth, that he may establish his covenant which he sware unto thy fathers, as it is this day.

Proverbs 13:22 "A good man leaves an inheritance to his children's children" indicating that God wants us to make a difference, financially, in our family tree.

Proverbs 21:20 "In the house of the wise are stores of choice food and oil, but a foolish man devours all he has." This gives us an idea of how God wants us to save for a rainy day, to set something back for safekeeping.

Proverbs 22:7 states that "The rich rule over the poor, And the borrower is servant to the lender." Really? The Bible discourages debt? Does God really want me to pay my debts off and avoid debt? Yes.

Luke 14:28 "For which of you, intending to build a tower, does not sit down first and count the cost, whether he has enough to finish it." Does Jesus really want me to save up and pay for the things I buy?

Matt. 6:24 "You cannot serve both God and money."

I Corinthians 16:2 "On the first day of each week, you should each put aside a portion of the money you have earned. Don't wait until I get there and then try to collect it all at once."

The "B" Word

Don't cringe when you hear the word "Budget." Embrace it as a tool that you use for your financial well-being. There are three basic reasons for looking at your budget.

1. See What you think you're doing with your money
2. See What you're actually doing with your money
3. Begin to think about how you can cut your cost of living without diminishing your standard of living

Monthly Budget Worksheet

Let's start with a monthly budget. Larry Burkett has suggested percentages for each expense budget category. Based on these percentages and your past spending calculations from last week's lesson, fill in the worksheet below for the first draft of your budget.

	Suggested % (Expenses)	Monthly Budget
Gross salary, wages, etc.		
Investment income		
Gifts		
Other income		
Total income		
Tithe	10%	
Income taxes (fed,state,city,county,FICA)	40%	
Net spendable income (total income minus tithe minus taxes)	50%	
Savings	5%	
Investments	5%	
Auto (loan payment, gas, service)	12%	
Clothing	5%	
Debt	5%	
Entertainment/recreation	6%	
Food	12%	
Housing	36%	
Insurance (auto, life, medical, disability, etc)	5%	
Medical/Dental	4%	
Miscellaneous	5%	
School/Childcare*		
Total expenses	100%	
Net (net spendable income minus total expenses) = 0		

*If you have school or childcare expenses, Larry Burkett suggests 6% for the budget category, but you will have to reduce other budget categories to allow for this.

Relational Tithe Spending Plan Worksheet by Category

Why I Should Tithe

I tithe because I love God for who He is. He is the creator, sustainer, redeemer, and friend of mankind. I recognize Him as the eternal one who created this universe and all there is within it, including man. Therefore, He is the only one qualified to know what is best for me.

I tithe because of what God has done for me individually. He gave His only son that I might have life. He saved my soul from destruction. He keeps me safe, and he has blessed me with more of this world's possessions than I deserve or probably have need of. He said "Prove Me" (Malachi 3:10), and I have. He has proved Himself. I am convinced.

I tithe because it is God's plan of finance for His Kingdom. I am sure that God knew what He was talking about when He said, "The tithe is Holy unto the Lord" (Leviticus 27:30). It is not only Holy unto Him, but it belongs wholly to Him. I tithe because tithing brings me real joy. I doubt that the real joy of a Christian exists in the life of a church member who does not tithe. The knowledge of doing God's will brings me Peace of mind and joy.

I tithe because my church needs it. Some people put very little emphasis upon the church, but Christ put lots of emphasis upon it. Therefore, I am Church-minded because I am Christ-minded.

I tithe because lost souls need the gospel. The bible says "Bring ye all the tithes ... that there may be meat in mine house: (Malachi 3:10). How will people be reached and saved unless God's people bring the tithe into the storehouse?"

I tithe because I want God's blessings. I know that God can and will bless me more with the 9/10ths than I could possibly be blessed with the whole if I left God out. He promised to pour us out a blessing such as there would not be room enough to receive it. This is not always and altogether in financial returns, but in blessings that only a dedicated Christian can realize.

I tithe because I want to reap bountifully. "He which soweth sparingly shall reap also sparingly; and he which soweth bountifully shall reap also bountifully" (II Corinthians 9:6). Also, we must remember that a man reaps what he sows (Galatians 6: 7). Some folks have not sent up enough in a lifetime to pour the foundation to their Heavenly Home.

I tithe because of the safety of my treasure. "Lay not up for yourselves treasure upon earth, where moth and rust does corrupt, and where thieves break through and steal" (Matthew 6:19).