
— OUTLINE —

- I. I teach on financial stewardship on Thursday mornings at Charis Bible College in Colorado.
 - A. The average student coming to school faces a decrease in salary, an increase in the cost of living, additional tuition costs, and part-time work to make ends meet.
 - B. But at the end of every year, I ask the students how many of them are better off financially than they were when they came, and 80 percent or more always say they are better off.
 - C. The reason they are able to prosper in spite of natural obstacles is that through CBC, they have received a revelation on the scriptural truths related to finances.
 - D. Any of you who apply the scriptural principles I'm going to talk about will see financial prosperity begin to work in your life.
 - E. Money will become a tool you use in life, instead of a master that rules over you.
 - F. Too many Christians work at jobs they don't like and do things they don't want to do just to make ends meet.
 - G. God has a better way for you to live.
- II. The very first thing we need to understand about finances is that we are stewards of what God has given us.
 - A. The *American Heritage Dictionary* defines a steward as a person “who manages another's property, finances, or other affairs.”
 - B. As Christians, we need to recognize that the money we have is not really ours; it's a gift from God.
 - C. Without the blessing of God upon our lives, we wouldn't even have the ability to prosper.
 - D. I know we are out in the world actually doing the work we get paid for, but we need to develop the mindset that the money we receive doesn't belong to us; it belongs to God.
 - E. Remember, God gave us our talents and abilities, and every good thing we have is a blessing from Him.
 - F. God has entrusted us with all of our finances, and it is important to develop the mindset of being a steward—over God's money, not ours.
- III. Most separate their lives into “spiritual” matters like heaven and hell, and private, personal matters like career and finances.

- A. When it comes to money, they think it's all up to them.
- B. As a result, many Christians are struggling financially, but God wants to be the source of everything in their lives.
- C. He never intended people to carry the burden of financial responsibility, and He wants to lift that burden from them.
- D. This simple change in mindset from owner to steward will make a tremendous difference for you.
- E. The first step toward becoming responsible with your finances is to get this mindset that money does not belong to you.
- F. Instead of clinging to your money, you need to think,
 - i. *I am a steward of what God has entrusted to me.*
 - ii. *God has blessed me with these talents and abilities.*
 - iii. *God has blessed me with my job.*
 - iv. *God has put me into a prosperous nation at the most prosperous time in all of history.*
 - v. *God is blessing me, and God has given me all of the resources I have.*
 - vi. *It is not up to me to run my finances the way I want to.*
 - vii. *I'm a steward.*
- G. People with an ownership mentality end up trying to do everything themselves, but stewards freely receive God's blessing.

IV. Look at how blessed Abraham was:

Now the LORD had said unto Abram, Get thee out of thy country, and from thy kindred, and from thy father's house, unto a land that I will shew thee: And I will make of thee a great nation, and I will bless thee, and make thy name great; and thou shalt be a blessing: And I will bless them that bless thee, and curse him that curseth thee: and in thee shall all families of the earth be blessed.

GENESIS 12:1-3

- A. When you read the entire story of Abraham, you see that God wasn't talking about intangible spiritual benefits; He was talking about physical earthly blessings.
 - B. Abraham was not wealthy because of his shrewd business sense, or because God rewarded his great integrity; he was prosperous because God promised to bless him and make his name great.
 - C. It was purely the favor of God that made him rich.
 - D. In the same way, your efforts are not the source of prosperity in your life.
- V. Even Abraham's nephew, Lot, benefited from the blessing of God on Abraham.

- A. Both their flocks and herds grew to be so big that they couldn't occupy the same land.
 - B. Abraham took Lot up to a hilltop so they could look out over the whole land: one part of the land was a well-watered plain, lush with grass; the other part was dry.
 - C. It isn't surprising that Lot chose the well-watered land for himself—no one who relies on natural circumstances and their own efforts for prosperity would ever give up a well-watered plain for their animals.
 - D. But Abraham knew God was his source, no matter what things looked like to the naked eye.
 - E. Right after Abraham allowed Lot to take the better land, God appeared to him and promised even more prosperity than Abraham had already experienced.
 - F. The blessing of God made Abraham rich, and he prospered much more than Lot did.
- VI. Not long after Lot and Abraham separated, foreign kings raided the city of Sodom, where Lot lived, and took everyone captive.
- A. When Abraham heard that his nephew had been seized, he armed his servants who were trained for war and pursued the foreign kings.
 - B. His party consisted of 318 men, which gives you an idea of how many servants he had (Gen. 14:14).
 - C. Abraham's men defeated the foreign kings and brought back all of the spoil and the people who had been taken captive.
 - D. The king of Sodom was grateful, so he offered to let Abraham keep the spoil.
 - E. But Abraham didn't accept the king's offer:

And Abram said to the king of Sodom, I have lift up mine hand unto the LORD, the most high God, the possessor of heaven and earth, That I will not take from a thread even to a shoelatchet, and that I will not take any thing that is thine, lest thou shouldest say, I have made Abram rich: Save only that which the young men have eaten, and the portion of the men which went with me, Aner, Eshcol, and Mamre; let them take their portion.

GENESIS 14:22-24
 - F. Abraham's confidence in God as the source of his wealth was so strong that he gave away millions of dollars' worth of spoil, which he had rightfully earned by conquest.
 - G. I'm sure Abraham put effort into maintaining his flocks and herds, and he had hundreds of servants helping him, but he still saw God as his source.
 - H. He trusted in God, and because of that, God prospered him supernaturally.
 - I. This same attitude is necessary for any Christian to really begin to walk in the financial prosperity God desires for them.

- VII. After Abraham boldly declared that God was his source, and had given away a fortune so the king had no basis for saying he made Abraham rich, the Lord appeared to Abraham in a vision and said, **“Fear not, Abram: I am thy shield, and thy exceeding great reward”** (Gen. 15:1).
- A. This statement had spiritual meaning, but it also had financial significance.
 - B. Abraham gave away millions to preserve God as his sole source, but God gave back to Abraham even more financial increase.
 - C. Until you recognize God as your source, nothing else the Bible says about finances is going to work.
 - D. As long as you are hoarding possessions and holding on to your money with a clenched fist, God’s method of prosperity won’t work in your life.
 - E. You have to see yourself as a steward managing the financial blessings He has given you.
- VIII. God is the source of your resources just as surely as He was the source of Abraham’s.
- A. The difference is that Abraham knew God was his source, and his trust in God caused him to prosper.
 - B. One of the reasons you don’t see greater prosperity in your life is that you haven’t learned the lesson of being a steward.
 - C. You see everything you own as being the result of your own sweat and tears, and because of that, you have a stingy, selfish attitude toward money.
 - D. The first step toward walking in financial prosperity is to recognize that you are not the source of your financial blessing.
- IX. Seeing God as your source doesn’t mean you sit at home and do nothing.
- A. You are supposed to work, but you need to recognize that even though you work, it is God who gives the increase.
 - B. A farmer has to prepare the soil and plant seeds in order to get a crop, but God created the natural laws that govern sowing and reaping.
 - C. God sends the rain and sun that make plants grow, He gave the land to farm on, and He is the source of the farmer’s health.
 - D. Likewise, it is the blessing of God that makes it possible for you to prosper, and the foundation of prosperity is seeing yourself as a steward.

DISCIPLESHIP

— QUESTIONS —

1. Why are at least 80 percent of Charis Bible College students better off financially after a year of school?
 - A. Because the other 20 percent didn't mail in the CBC cash-back rebate
 - B. Because they pooled their money together
 - C. Because 80 percent of the students worked harder than the others
 - D. Because they have received a revelation on the scriptural truths related to finances
 - E. Because God decided to prosper them over the others

2. What is the very first thing you need to understand about finances?

3. What wouldn't you have without the blessing of God on your life?

4. How do you know you are a steward of every good thing in your life?

5. Why doesn't God want you to carry the burden of financial responsibility?
 - A. Because of your past experience with money
 - B. Because He wants to be the source of everything in your life
 - C. Because you're not mature enough
 - D. All of the above
 - E. None of the above

6. What should you think about your finances?
 - A. *The money is mine, all mine!*
 - B. *God has blessed me with my job*
 - C. *I don't give, but God knows my heart*
 - D. *It is not up to me to run my finances the way I want to*
 - E. B. and D.

7. Read Genesis 12:1-3. True or False: If Abraham stayed where he was, God would have blessed him anyway.

8. According to the lesson, why did God bless Abraham and make his name great?

9. Read Genesis 13:14-17. What did God do after Abraham allowed Lot to take the better land?

10. Why didn't Abraham accept the spoil from the king of Sodom?

11. After this, what did God say to Abraham, according to Genesis 15:1?

12. Until you recognize God as your source, what will work concerning your finances?

13. Since Abraham knew God was his source, what did his trust in God cause him to do?

- A. Prosper
- B. Jump
- C. Fast
- D. Gloat
- E. Tithe

14. If you haven't seen greater prosperity in your life, what is one reason why?

15. Just seeing God as your source doesn't mean you can what?

16. What are you supposed to do, then?

17. What is a good example of this?

—SCRIPTURES—

LUKE 16:1

And he said also unto his disciples, There was a certain rich man, which had a steward; and the same was accused unto him that he had wasted his goods.

JAMES 1:17

Every good gift and every perfect gift is from above, and cometh down from the Father of lights, with whom is no variableness, neither shadow of turning.

ACTS 17:28

For in him we live, and move, and have our being; as certain also of your own poets have said, For we are also his offspring.

GENESIS 12:1-3

Now the LORD had said unto Abram, Get thee out of thy country, and from thy kindred, and from thy father's house, unto a land that I will shew thee: [2] And I will make of thee a great nation, and I will bless thee, and make thy name great; and thou shalt be a blessing: [3] And I will bless them that bless thee, and curse him that curseth thee: and in thee shall all families of the earth be blessed.

GENESIS 13:8-10

And Abram said unto Lot, Let there be no strife, I pray thee, between me and thee, and between my herdmen and thy herdmen; for we be brethren. [9] Is not the whole land before thee? separate thyself, I pray thee, from me: if thou wilt take the left hand, then I will go to the right; or if thou depart to the right hand, then I will go to the left. [10] And Lot lifted up his eyes, and beheld all the plain of Jordan, that it was well watered every where, before the LORD destroyed Sodom and Gomorrah, even as the garden of the LORD, like the land of Egypt, as thou comest unto Zoar.

GENESIS 13:14-17

And the LORD said unto Abram, after that Lot was separated from him, Lift up now thine eyes, and look from the place where thou art northward, and southward, and eastward, and westward: [15] For all the land which thou seest, to thee will I give it, and to thy seed for ever. [16] And I will make thy seed as the dust of the earth: so that if a man can number the dust of the earth, then shall thy seed also be numbered. [17] Arise, walk through the land in the length of it and in the breadth of it; for I will give it unto thee.

GENESIS 14:14

And when Abram heard that his brother was taken captive, he armed his trained servants, born in his own house, three hundred and eighteen, and pursued them unto Dan.

GENESIS 14:21-15:1

And the king of Sodom said unto Abram, Give me the persons, and take the goods to thyself. [22] And Abram said to the king of Sodom, I have lift up mine hand unto the LORD, the most high God, the possessor of heaven and earth, [23] That I will not take from a thread even to a shoelatchet, and that I will not take any thing that is thine, lest thou shouldest say, I have made Abram rich: [24] Save only that which the young men have eaten, and the portion of the men which went with me, Aner, Eshcol, and Mamre; let them take their portion. [1] After these things the word of the LORD came unto Abram in a vision, saying, Fear not, Abram: I am thy shield, and thy exceeding great reward.

— OUTLINE —

- I. Many people are afraid to loosen the death grip they have on their money because they think God will take it all away.
 - A. Actually, God will treat you better than you treat yourself—He wants to bless His children.
 - B. In fact, this will sound a little shocking, but if you aren't embarrassed by your level of prosperity, then there is a good chance you aren't depending upon God as your source.
 - C. Godly prosperity is different from coveting riches.
 - D. Yes, God wants you to have nice things, but you shouldn't get them by hoarding your money and spending it all on yourself.
 - E. When you give and handle your assets like a steward of God's money, then God will bless you—and the blessing of God adds no sorrow with it.
 - F. You'll have nice things, but you won't be in hock up to your eyeballs or working yourself sick.
 - G. When you open up your hand and begin to trust God, you'll see that God is not a taker—He's a multiplier.
 - H. He has not come into your life to take from you.
- II. The Bible is full of stories of men and women whom God blessed and prospered, and they all had the attitude of a steward—they all recognized God as their source.
 - A. David is a good example of a steward.
 - B. He started setting aside the money and materials Solomon would need one day in order to build the temple.
 - C. Then, right before he handed over the throne to Solomon, he made one last gift: 110 tons of gold and 260 tons of silver (by today's prices, that is 6 billion dollars in gold and over 300 billion dollars in silver).
 - D. After giving this huge gift, David encouraged other people to give.
 - E. All the leaders of the tribes caught the spirit of giving and began to donate large sums of money.
 - F. The leaders gave even more than David.
 - G. God had taken the people of Israel out of slavery and made them a rich and prosperous nation.

O LORD our God, all this store that we have prepared to build thee an house for thine holy name cometh of thine hand, and is all thine own. I know also, my God, that thou triest the heart, and hast pleasure in uprightness. As for me, in the uprightness of mine heart I have willingly offered all these things: and now have I seen with joy thy people, which are present here, to offer willingly unto thee.

1 CHRONICLES 29:16-17

- H. Notice how David said they had only given what God first gave to them.
 - I. All they had done was give back to God what was rightfully His anyway.
 - J. In order to begin to prosper, you have to stop thinking of money as belonging to you.
 - K. You need to quit seeing yourself as the source of your prosperity, and recognize that all blessings and riches come from God.
- III. The reason people are so stressed out about money is that they think they are in control of their finances.
- A. People tend to think they are responsible for all of the factors that lead to prosperity and the money needed to survive.
 - B. They are worried about losing their jobs or a downturn in the economy because they see themselves as the source of their provision.
 - C. Seeing yourself as the source of blessing in your life puts a lot of pressure on you to control circumstances that are really beyond your control.
 - D. One of the benefits of seeing yourself as a steward is peace of mind and a sense of security.
 - E. When you know that God is your source, you aren't worried about the natural circumstances.
 - F. The Lord meets your needs according to His riches in glory, not this country's economy (Phil. 4:19).
 - G. If you are stressed out about finances—maybe you are single and trying to figure out how to make ends meet, or you're married and arguing with your spouse about money—then I encourage you to start looking to God as the source of your prosperity.
 - H. God will take better care of your finances than you can.
 - I. Sometimes it's hard to look beyond the physical or natural challenges you face and see into the spiritual realm, but you can do it with a steward's mentality.
 - J. Being a steward gives you a sense of confidence that you will never have as long as you see yourself as your source.

- K. I'm telling you, adopting the attitude of a steward will really help you.
- IV. In my own life, I recognize that I am not the one who has caused my success—it's the blessing of God.
- A. I haven't forgotten the poverty that God lifted my wife and me out of.
- B. Just one month before my mother died, she asked me to tell her again all the things the Lord was doing through my ministry.
- C. I shared with her about changed lives all over the world.
- D. As I was going on and on about all the Lord was doing, she interrupted with, "Andy, you know this is God." I replied, "Yes, Mother, I know this is God." Then she said, "You aren't smart enough to do this."
- E. There is nothing like a mother to put you in your place, but I totally agree with her.
- F. As I look back on my life and ministry, I could not have planned what has happened.
- G. I had a vision and desire planted by the Lord, but I didn't have a clue about how to bring it to pass.
- H. All Jamie and I have done is hold on to Jesus for dear life, and the Lord has taken us on the most incredible journey.
- I. I truly see God as the source of all good things in our lives.
- J. Every one of us needs to see our income as something God has entrusted us with.
- K. And then we need to ask ourselves what God wants us to do with it.
- V. Knowing that our incomes are really God's money makes us approach finances with a totally different attitude—and our attitudes toward money are actually more important than what we do with our money.

- A. Let's look at what is written in the book of Psalms:

Hear, O my people, and I will speak; O Israel, and I will testify against thee: I am God, even thy God. I will not reprove thee for thy sacrifices or thy burnt offerings, to have been continually before me. I will take no bullock out of thy house, nor he goats out of thy folds. For every beast of the forest is mine, and the cattle upon a thousand hills. I know all the fowls of the mountains: and the wild beasts of the field are mine. If I were hungry, I would not tell thee: for the world is mine, and the fulness thereof. Will I eat the flesh of bulls, or drink the blood of goats? Offer unto God thanksgiving; and pay thy vows unto the most High.

PSALM 50:7-14

- B. God's complaint against them was the heart attitude they had in making the offerings.
 - C. God didn't need the sacrifices.
 - D. They were a prophetic foreshadowing of how Christ would offer His blood in payment for our sins.
 - E. The Israelites were going through the motions of making the offerings, but they weren't giving their hearts to God.
 - F. They thought they were making sacrifices because God somehow needed their bulls and goats.
 - G. In this passage, God was making it clear that He didn't need anything from them; everything already belonged to the Lord.
 - H. The truth was that the *Israelites* needed those sacrifices.
 - I. They needed to give back to God and show their trust and dependence upon Him.
 - J. It wasn't for God—it was for them.
- VI. God could have set up church finances differently.
- A. He could have made every minister of the Gospel independently wealthy like He made Abraham, Isaac, David, Solomon, and all the rest.
 - B. God doesn't need your money any more than He needed those Old Testament sacrifices.
 - C. The reason God asked you to give a tithe of your finances is for you to learn to recognize God as the source of all of your money.
 - D. It's one thing to say you believe God is your source, but it's another thing to prove it.
 - E. The way you prove to yourself—not God—that you believe God is your source is to give a portion of what you make back to Him.
 - F. If you don't really see God as your source, you are going to balk at giving away part of what you have.
 - G. But giving back some of what God has already given you is nothing when you see Him as your source.
 - H. Money is difficult to come by when you think of yourself as the provider.
 - I. And giving it away would only seem to put you further away from the goal of having all your needs met—which would be true if God wasn't your source.
 - J. In God's economy, you move closer toward your goals by giving than you do by clinging to everything you have.

- K. It all comes down to faith, and that's why God told you to give.
- L. God set up His kingdom around giving because He wants you to trust Him and recognize Him as your source.
- VII. He wants us to remember that even though we have money, we didn't get it by our own power.
- A. Moses wrote,
- 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.*
- DEUTERONOMY 8:18
- B. God gives us the power to get wealth, and it's important for us to recognize that He is our source—regardless of how much effort we put into earning a living.
- C. Yes, God gives us money to survive and pay our bills, but the primary reason He has blessed us is so that we can be blessings (Gen. 12:3, Eph. 4:28, and 2 Cor. 9:8).
- D. God was saying, “Don't think you got wealthy by your own might or power. I'm the one who made you rich, and I did it to establish My covenant upon the earth.”
- E. I know that a lot of people don't feel wealthy, but that is partly because the standard for wealth is a little out of balance in the developed world.
- F. We live at a level of relative prosperity that most people throughout history couldn't have dreamed of, yet we didn't do anything to be born at this time.
- G. The Apostle Paul said,
- For who maketh thee to differ from another? and what hast thou that thou didst not receive? now if thou didst receive it, why dost thou glory, as if thou hadst not received it?*
- 1 CORINTHIANS 4:7
- H. Everything we have has been given to us by God, and since we received it, there is no room for boasting that we earned it.
- I. The Corinthians worked just like we do, but Paul still said that everything they were, and all that they had, came from God.
- J. Many Christians recognize God as the cause of professional success, but far fewer people make the connection that God is also the source of financial success.
- K. A lot of people see the hand of God in granting them professional opportunities, but the truth is that they don't have a single thing that God didn't give them.
- VIII. What gets you into financial trouble is failing to recognize your role as a steward of God's resources.

- A. A steward knows that his master wouldn't want him to go into debt and pay two or three times the actual value of something in interest.
 - B. A steward doesn't make impulse purchases, because they just can't wait to get a new toy, and they don't mortgage their future to buy things on credit.
 - C. The Word of God is full of instructions to help you make good financial decisions.
 - D. For instance, the Word tells you to set money aside and be prepared.
 - E. The reason a little dip in finances devastates a lot of people is that they don't have any savings, and often it's because they haven't made the best use of their money.
 - F. Some people have plenty of money coming in, but they are living so close to the limit that it only takes a slight economic downturn to send them into financial disaster.
 - G. Following God's financial advice will save you from making those mistakes, but you have to adopt the mindset of a steward before you can understand what the Word says about managing money.
- IX. It's possible to prosper without God, but it comes with heartache.
- A. The Word says that the blessing of the Lord makes us rich, and He adds no sorrow with it (Prov. 10:22).
 - B. When we're doing it all ourselves, we carry the load of responsibility also.
 - C. That's why people are so stressed out about what's going to happen in the stock market or how they're going to pay their bills.
 - D. Scripture says,
But they that will be rich fall into temptation and a snare, and into many foolish and hurtful lusts, which drown men in destruction and perdition. For the love of money is the root of all evil: which while some coveted after, they have erred from the faith, and pierced themselves through with many sorrows.
1 TIMOTHY 6:9-10
 - E. The way the world goes about trying to prosper is ungodly, and those who gain prosperity in an ungodly way bring grief upon themselves.
 - F. We need to quit following the example of the world.
 - G. The godly way to seek prosperity is to remember that God has given us the power to get wealth, and our role is to be stewards of what God has blessed us with.
 - H. We seek first of all God's kingdom, and He adds to us all the physical things we need (Matt. 6:33).

- X. The two most important steps toward prosperity are to realize that God is your source and to develop the mindset of a steward.
 - A. I promise you, being a steward puts everything into perspective and enables you to receive greater blessings from God.
 - B. You'll be blessed and you'll be a greater blessing to other people.

DISCIPLESHIP — QUESTIONS —

1. There is a good chance you aren't depending on God as your source if you aren't what?

2. What do you have to do to see that God is not a taker but a multiplier?
- A. Do the math again
 - B. You have to give to get, so get with it!
 - C. Follow the money
 - D. Get all you can, can all you get, and sit on the can
 - E. Open your hands and begin to trust God

3. After David and the leaders had given gold and silver for the building of the temple, what did he say?

4. What is the reason people are stressed out about money?
- A. They are in control of their finances
 - B. They want to be in control of their finances
 - C. They think they are in control of their finances
 - D. All of the above
 - E. None of the above

5. What is one benefit of seeing yourself as a steward?

6. Read Philippians 4:19. How does God meet your needs?
- A. According to your job and promotion
 - B. According to others sowing into your life
 - C. According to your efforts and ideas
 - D. According to His riches in glory by Christ Jesus
 - E. According to how good you've been lately

7. What can you do with a steward's mentality?

8. What's more important than what you do with your money?

9. Read Psalm 50:7-14. True or False: God wanted the Israelites' sacrifices because He needed them.

10. What were the sacrifices for?

- A. They were to foreshadow how Christ would offer His blood in payment for sins
- B. They were to take away the Israelites' sins
- C. They were to clear the Israelites' consciences for one whole year
- D. All of the above
- E. None of the above

11. True or False: God doesn't need your money.

12. It's one thing to say you believe God is your source, but it's another thing to _____ it.

13. How do you prove to yourself that you believe God is your source?

14. What is nothing when you see God as your source?

15. You move closer toward your goals by doing what?

- A. Depositing your money in the bank
- B. Clinging to everything you have
- C. Receiving
- D. Giving
- E. Budgeting

16. Why did God set up His kingdom around giving?

17. Read Deuteronomy 8:18. Regardless of how much effort you put into earning a living, what do you need to recognize?

18. According to 1 Corinthians 4:7, since everything you have you received, what can you boast about?

19. What gets you into financial trouble?

- A. Taking out a loan
- B. Buying stuff you cannot afford
- C. Failing to recognize your role as a steward of God's resources
- D. B. and C.
- E. None of the above

20. Is it possible to prosper without God?

21. What does it come with?

22. Read Proverbs 10:22. What is not added to the blessing of the Lord?

23. What do you need to quit following?

24. According to Matthew 6:33, when you seek first God's kingdom, what will He add to you?

25. What are the two most important steps toward prosperity?

— SCRIPTURES —

1 CHRONICLES 29:3-5

Moreover, because I have set my affection to the house of my God, I have of mine own proper good, of gold and silver, which I have given to the house of my God, over and above all that I have prepared for the holy house, [4] Even three thousand talents of gold, of the gold of Ophir, and seven thousand talents of refined silver, to overlay the walls of the houses withal: [5] The gold for things of gold, and the silver for things of silver, and for all manner of work to be made by the hands of artificers. And who then is willing to consecrate his service this day unto the LORD?

1 CHRONICLES 29:10-12

Wherefore David blessed the LORD before all the congregation: and David said, Blessed be thou, LORD God of Israel our father, for ever and ever. [11] Thine, O LORD, is the greatness, and the power, and the glory, and the victory, and the majesty: for all that is in the heaven and in the earth is thine; thine is the kingdom, O LORD, and thou art exalted as head above all. [12] Both riches and honour come of thee, and thou reignest over all; and in thine hand is power and might; and in thine hand it is to make great, and to give strength unto all.

1 CHRONICLES 29:16-17

O LORD our God, all this store that we have prepared to build thee an house for thine holy name cometh of thine hand, and is all thine own. [17] I know also, my God, that thou triest the heart, and hast pleasure in uprightness. As for me, in the uprightness of mine heart I have willingly offered all these things: and now have I seen with joy thy people, which are present here, to offer willingly unto thee.

MATTHEW 10:30

But the very hairs of your head are all numbered.

PHILIPPIANS 4:19

But my God shall supply all your need according to his riches in glory by Christ Jesus.

PSALM 50:7-14

Hear, O my people, and I will speak; O Israel, and I will testify against thee: I am God, even thy God. [8] I will not reprove thee for thy sacrifices or thy burnt offerings, to have been continually before me. [9] I will take no bullock out of thy house, nor he goats out of thy folds. [10] For every beast of the forest is mine, and the cattle upon a thousand hills. [11] I know all the fowls of the mountains: and the wild beasts of the field are mine. [12] If I were hungry, I would not tell thee: for the world is mine, and the fulness thereof. [13] Will I eat the flesh of bulls, or drink the blood of goats? [14] Offer unto God thanksgiving; and pay thy vows unto the most High.

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.

GENESIS 12:3

And I will bless them that bless thee, and curse him that curseth thee: and in thee shall all families of the earth be blessed.

— SCRIPTURES —

EPHESIANS 4:28

Let him that stole steal no more: but rather let him labour, working with his hands the thing which is good, that he may have to give to him that needeth.

2 CORINTHIANS 9:8

And God is able to make all grace abound toward you; that ye, always having all sufficiency in all things, may abound to every good work.

1 CORINTHIANS 4:7

For who maketh thee to differ from another? and what hast thou that thou didst not receive? now if thou didst receive it, why dost thou glory, as if thou hadst not received it?

PROVERBS 10:22

The blessing of the LORD, it maketh rich, and he addeth no sorrow with it.

1 TIMOTHY 6:9-10

But they that will be rich fall into temptation and a snare, and into many foolish and hurtful lusts, which drown men in destruction and perdition. [10] For the love of money is the root of all evil: which while some coveted after, they have erred from the faith, and pierced themselves through with many sorrows.

MATTHEW 6:33

But seek ye first the kingdom of God, and his righteousness; and all these things shall be added unto you.

— OUTLINE —

- I. People use this scripture to say that those who want to be entrusted with a lot of authority, they have to start small and work their way up, but that isn't really what Jesus was talking about here.
 - A. The context of a scripture determines its main application, and the context of this scripture is the steward who had wasted his master's money.
 - B. In context, Jesus is saying that the least area of trusting God is money.
 - C. What an incredible statement that is completely contrary to the way most believers think.
 - D. I actually received a letter one time from a listener who threatened to sue me for wasting airtime talking about money.
 - E. He was absolutely livid that I would take time to talk about finances when I should—he thought—be talking about more important issues.
 - F. But finances are the least area of trusting God!
- II. In this parable, Jesus went on to say,

If therefore ye have not been faithful in the unrighteous mammon, who will commit to your trust the true riches? And if ye have not been faithful in that which is another man's, who shall give you that which is your own? No servant can serve two masters: for either he will hate the one, and love the other; or else he will hold to the one, and despise the other. Ye cannot serve God and mammon.

LUKE 16:11-13

- A. Mammon means money!
- B. When Jesus said “**He that is faithful in that which is least,**” He was calling money “**that which is least.**”
- C. Think about it: *If you aren't trusting God in your finances, then you are deceiving yourself to think you are trusting Him with your eternal salvation—or anything else.*
- D. The reason you aren't seeing greater things come to pass in your life may very well be that you aren't trusting God with “**that which is least.**”
- E. Believing for your family to be restored, for healing to manifest in your body, or for mental and emotional healing are all infinitely greater than believing for finances.
- F. Clinging to money out of fear that God won't provide for you but then trying to say you are believing God for healing or restoration is like saying, “I can't jump three feet, but I'm going to jump clear across the Grand Canyon.”
- G. It just doesn't work that way.

- III. I taught this same message at a church.
- A. After I taught, I received an offering to give them an opportunity to act on what they had learned.
 - B. I didn't want them to think I was doing it for selfish reasons, so I gave the entire offering to the pastor of the church.
 - C. As they were passing the buckets, the Lord spoke to me and said, "Watch what happens now that these people have started trusting me with their finances."
 - D. When the offering was finished, I stood up to pray and miracles started happening!
 - E. It was such a dramatic demonstration of God's power that people were running to the front asking what they needed to do to be saved.
- IV. I know that a lot of ministers don't see things this way.
- A. They want to just preach about salvation and leave Christians to try to figure out finances on their own, but that isn't what Scripture teaches.
 - B. Jesus said that trusting God with finances is foundational.
 - C. I'm not saying that if you just give money, then you will receive a miracle.
 - D. You can't buy healing or any other blessing of God—you can only receive from God by faith.
 - E. What I *am* saying is that using your faith for finances is the least use of faith, and if you haven't done that which is least, then you won't be able to do greater things.
- V. I remember a friend of mine who came to one of my meetings in Atlanta asking me for prayer.
- A. As we were talking, the Lord quickened to me that she hadn't been giving.
 - B. So, I told her, "Until you start acting on what you already know and using your faith for those smaller things, there is no point in me praying for you to receive bigger things."
 - C. Some people might be shocked that I would tie being faithful in finances to receiving healing from God, but those things can be connected.
 - D. It's not a matter of people pleasing God with giving before He will heal them; it's all about being able to trust Him for small things before they try trusting Him for big things.
- VI. People talk about money being true riches, but money is nothing compared to health.
- A. People pay millions of dollars trying to get well.
 - B. Anyone who has ever been really sick can tell you that good health is priceless.

- C. Some of you might think that once you get healed or after your marriage is restored or after you are delivered from depression, *then* you will start being a faithful steward of your finances—you want to receive a greater blessing before you start trusting God for the lesser blessings.
 - D. At the very least, you are going to be frustrated and disappointed.
 - E. Or worse, you might become bitter and think faith doesn't work or that God's Word isn't true.
 - F. No, faith works, but faith is trust in God.
 - G. You can't trust yourself when it comes to money and then try to trust God with everything else.
- VII. If you have been standing in faith for healing but you haven't seen any physical manifestation, this could be the reason.
- A. Think about how you handle your finances: Are you trusting God with your finances?
 - B. If not, then you don't need to look any further for why you haven't received healing.
 - C. It isn't effective to compartmentalize your faith so that you are trying to trust God in one area but not in others.
 - D. If you are going to trust God, then trust Him all the way.
- VIII. The same God who promised eternal life when you confess Jesus as your Lord and believe in your heart that God raised Him from the dead (Rom. 10:9), also said, "Give and it shall be given unto you."
- A. Imagine if I had the resources to guarantee that I could give a thousand dollars back to everyone who sent me ten dollars.
 - B. It wouldn't matter what kind of financial straits you were in, you could find ten dollars.
 - C. If you really and truly believed that I was a man of my word, then it would be dumb not to invest ten dollars in order to receive a thousand dollars back.
 - D. I think everyone can understand that.
 - E. Well, Scripture says the same thing:
Give, and it shall be given unto you; good measure, pressed down, and shaken together, and running over, shall men give into your bosom.
LUKE 6:38
 - F. Jesus also said that anyone who sacrifices home or family will be rewarded with one hundred times what they sacrificed *in this life*, as well as the gift of eternal life (Mark 10:30).

- G. If you really believe God's promises, then why wouldn't you give of your finances and trust that He will give back much more than you gave?
- H. If you aren't giving to God, then you either don't know His promises to give back to you, or you don't really believe those promises are true.
- IX. Lack of trust in the area of finances will hinder your entire walk with the Lord.
- A. Let me put it this way: I don't know a single mature Christian who doesn't tithe and give.
 - B. Everyone I know who has made a total commitment to the Lord trusts God with their finances.
 - C. On the other hand, I could give you many examples of people who don't trust God with their finances, and their relationship with God is up and down like a yo-yo.
 - D. The conclusion I draw is that people who don't trust God with their finances are not mature, stable Christians—and you won't become stable until you start trusting God in this area.
 - E. Learning to trust God with finances and moving into maturity and stability in this area is a process.
 - F. But you cannot truly mature and fully walk in the blessings of God until you start trusting Him with your finances.
- X. The Word says that Jesus became poor so that we, through His poverty, might be made rich (2 Cor. 8:9).
- A. Some people try to spiritualize that verse and say it is talking about being rich emotionally, but the context of the verse is finances.
 - B. Yes, Jesus came to make us rich emotionally and spiritually, but He also came to provide for our physical needs.
 - C. We shouldn't listen to those who try to spiritualize every scripture about finances and pretend like money doesn't matter—it does matter.
- XI. Jesus told the rich young ruler that if he couldn't trust God for his financial needs, then he wouldn't trust God for his salvation.

And when he was gone forth into the way, there came one running, and kneeled to him, and asked him, Good Master, what shall I do that I may inherit eternal life? And Jesus said unto him, Why callest thou me good? there is none good but one, that is, God.

MARK 10:17-18

- A. Sometimes we read through Scripture without thinking about it enough to let it have its full impact on us.

- B. Let's try to picture the situation here: There was persecution for those who associated with Jesus.
- C. This young man could have been ridiculed for publicly acknowledging Jesus the way he did.
- D. Most people would think, *Wow, this guy is really sincere.*
- E. But Jesus recognized that the young man wasn't really willing to commit himself to the Lord, even though he made such a public demonstration.
- F. Man looks on the outward appearance, but the Lord looks on the heart(1 Sam. 16:7).
- G. The young man's actions looked good, but his heart was wrong. Jesus knew it, so He said, "Look, you're calling Me a good master, but you have to go beyond that. You have to receive Me as Lord and accept Me as God. So, either call Me God, or quit calling Me good!"
- H. Then Jesus told the young man to keep the commandments.
- I. Here's what the young ruler decided to do:

And he answered and said unto him, Master, all these have I observed from my youth.

MARK 10:20

- J. He dropped the *good!*
- K. See, he never believed that Jesus was God manifest in the flesh.
- L. He believed that Jesus could offer something he wanted, but he wasn't willing to humble himself and acknowledge Jesus as his Lord.
- M. Instead, the young man had the audacity to say that he had kept all of the commandments from his youth.
- N. This man was deceiving himself to think he had kept all of the commandments.
- O. I believe that one of the main reasons the Lord told him to go sell everything he had and give it to the poor was because the first commandment is "**Thou shalt have no other gods before me**" (Ex. 20:3).
- P. This man's wealth was his god.
- Q. He would have rather had his money and what his money could have bought than have God.
- R. He wanted all of his money because he coveted the things money could get him, which violates the last commandment: "**Thou shalt not covet**" (Ex. 20:17).

- S. I believe that Jesus was showing the man that he had broken the first and the last commandments, and probably everything in between.
- T. This is how Jesus responded after the man claimed to have kept all of the commandments:
- Then Jesus beholding him loved him, and said unto him, One thing thou lackest: go thy way, sell whatsoever thou hast, and give to the poor, and thou shalt have treasure in heaven: and come, take up the cross, and follow me.*
- MARK 10:21
- U. Jesus wasn't trying to hurt him or drive him away by giving him an impossible task.
- V. No, Jesus loved this man and wanted to help him.
- W. In his heart, the man was trusting in money, and Jesus was trying to help him shift his trust to God.
- XII. You might think I've been insensitive because of some of the things I've said about trusting God with your finances.
- A. Maybe it seems like I don't understand how hard your situation is, or that I don't care.
- B. But I do care—that's the reason I wrote this study guide!
- C. I'm trying to help raise you up out of poverty and financial crisis.
- D. I'm trying to help you shift your trust to the Lord so that you can start receiving prosperity by faith instead of depending on yourself and stressing yourself out.
- E. It's the exact same motivation Jesus had with the rich man.
- XIII. When the young man heard Jesus tell him to sell everything he had and give the proceeds to the poor, he hung his head and walked away (Mark 10:22).
- A. The man knew in his heart that he couldn't do it.
- B. After he left, Jesus said to His disciples,
- Verily I say unto you, There is no man that hath left house, or brethren, or sisters, or father, or mother, or wife, or children, or lands, for my sake, and the gospel's, But he shall receive an hundredfold now in this time, houses, and brethren, and sisters, and mothers, and children, and lands, with persecutions; and in the world to come eternal life.*
- MARK 10:29-30
- C. In other words, if the man had sold everything he had and given it to the poor, he would have received a hundredfold return in this life.
- D. Jesus wasn't trying to take from him—He would have blessed the man back a hundred times over.

- E. You are a steward, and the money you have isn't really yours anyway, but God is never going to let you outgive Him.
 - F. The Lord will always bless you back—not just in heaven, but here on earth too.
 - G. The rich man's refusal to sell his possessions revealed the true condition of his heart.
 - H. His trust in money was a hindrance to his relationship with God—money was his god.
 - I. Likewise, if some of the things I am saying rub you the wrong way, it's probably because your heart isn't right in this matter.
 - J. Just as Jesus used money to reveal the rich man's attitude, you can see what is in a person's heart by looking at how they operate financially.
 - K. Jesus didn't ask every rich person He met to sell everything they owned.
 - L. He went to the house of a very wealthy tax collector named Zacchaeus and never mentioned money.
 - M. Zacchaeus decided to give half of his goods to the poor and to restore four times any money he had stolen, but Jesus didn't ask him to do those things.
 - N. The reason Jesus didn't ask everyone to sell all they had was because the issue wasn't money—it's whether or not they were *trusting* money instead of God.
- XIV. We use money to buy the goods that meet our needs, but it is not what provides for us.
- A. The question is whether we are trusting in God as the source of our provision or whether we are operating out of fear and trusting in money itself.
 - B. A lot of Christians say "My trust is in the Lord," but we can tell where their hearts really are by looking at how they give.
 - C. Are they faithful givers, or are they hoarding everything they get?
 - D. Jesus told the rich man to sell everything he had in an effort to reveal the condition of his heart.
 - E. If Jesus was still on earth in His physical body today, He would be asking whether our trust is in God or in stocks, bonds, and pension funds.
 - F. He would be urging us to administer our finances as stewards and to put our trust in God.
- XV. The desire of God's heart is to be involved in every area of your life.
- A. He doesn't just want to be part of one hour a week at church.
 - B. He wants all of you, and the most dominant area of your life is the forty, fifty, or sixty hours a week you spend earning a living.

- C. The way God gets you to trust Him in that area of your life is by asking you to give a portion of what you earn back to Him, and He promises to bless you back in return.
 - D. It helps you remember that the power to get wealth comes from God, and it teaches you to trust God as your true source of prosperity.
 - E. You might not want to follow the leading of God, because you are afraid—especially when it comes to earning income—but you have to believe God.
 - F. You have to trust that God has your best interests at heart and that He will prosper and take care of you.
 - G. Finances are the least use of your faith.
 - H. This isn't just for the "super saints"; baby Christians should start with trusting God in their finances.
 - I. One reason is that they won't have the confidence to step out and do the things that God has called them to do until they can trust Him to be their source.
 - J. Sometimes you might be afraid to step out and do what He is leading you to do, but the blessing on your life is in doing what He has called you to do.
- XVI. When my wife, Jamie, and I really started to step out and trust God with our finances, we saw the Lord come through for us time and time again.
- A. I'm telling you, it did something for me that I can't verbalize when I began to see God supernaturally prosper us and lift us out of poverty.
 - B. My faith in God went through the roof.
 - C. I believe that an important part of seeing my own son raised from the dead, and the countless other miracles I've seen, was learning to trust God in the area of finances.
 - D. If I hadn't done that which is least, I couldn't have seen those greater things come to pass.
 - E. That can be true for you too.

DISCIPLESHIP — QUESTIONS —

1. Read Luke 16:10. What was Jesus saying here?
 - A. A person who is faithful with much is faithful with that which is least
 - B. A person who is faithful with that which is least is faithful also with much
 - C. A person who is faithful with their own is faithful with that which is another's
 - D. All of the above
 - E. None of the above

2. True or false: The least area of trusting God is money.

3. What did Jesus call mammon?
 - A. Bread
 - B. Money
 - C. Dough
 - D. That which is most
 - E. That which is least

4. If you aren't trusting God in your finances, then you are deceiving yourself to think you are trusting Him with what?

5. Is it harder to trust God for healing or for finances?

6. True or false: If you give money, you will receive a miracle.

7. What did Andrew tell his friend in Atlanta who came to him for prayer?

8. Was Andrew trying to get her to please God through her giving?

9. Giving is a matter of what?

10. What is more valuable: money or health?

11. What happens if you decide to start giving when your circumstances change?

12. If you trust yourself when it comes to money, what can't you do?

13. Read Luke 6:38. If you really believed God's promises concerning finances, what would you do?

14. Giving is a sign of what?

- A. Wealth
- B. Self-gratification
- C. Maturity
- D. All of the above
- E. None of the above

15. Until you start to trust God with your finances, what can't you do?

16. Read 2 Corinthians 8:9. What is the context is this verse?

17. Read Mark 10:17-18. How did Jesus reply to the rich young ruler who knelt before Him and called Him good?

18. According to Mark 10:20, when Jesus told the young man to keep the commandments, what did he say?

19. Read Exodus 20:3 and 17. Had the rich young man broken both of these commandments?

20. Read Mark 10:21. How did Jesus feel about this man?

21. What did Jesus do to reveal that the man hadn't kept all the commandments?

- A. He didn't thank him for it
- B. He used the Scripture to embarrass him
- C. He broke out in laughter
- D. He told him to sell all he had
- E. He walked away sorrowful

22. What was Jesus trying to do for him?

23. How do you know that Andrew is trying to do the same thing?

24. Read Mark 10:22. Why do you think the rich young man was sad at what Jesus said?

25. According to Mark 10:29, if you give for Jesus' sake and the Gospel's, what will you receive?

26. What was revealed when the rich man refused to sell his possessions?

27. Zacchaeus was wealthy too. Why didn't Jesus tell him to sell everything he owned?

28. Why is it wrong to think that money provides for you?

- A. Because that would be an indication of greed
- B. Because it is God who provides for you
- C. It's not a misconception
- D. All of the above
- E. None of the above

29. If Jesus was still on earth in His physical body today, what is one thing He would be doing?

30. What does giving help you remember?

31. When you give, what do you have to trust?

32. What's one reason that even baby Christians should start trusting God in their finances?

33. What happened when Andrew and Jamie started to step out and trust God with their finances?

34. What happened to Andrew's faith?

35. Andrew believes that learning to trust God in the area of finances was what?

36. If you do that which is least, what will you be able to see?

—SCRIPTURES—

LUKE 16:10-13

He that is faithful in that which is least is faithful also in much: and he that is unjust in the least is unjust also in much. [11] If therefore ye have not been faithful in the unrighteous mammon, who will commit to your trust the true riches? [12] And if ye have not been faithful in that which is another man's, who shall give you that which is your own? [13] No servant can serve two masters: for either he will hate the one, and love the other; or else he will hold to the one, and despise the other. Ye cannot serve God and mammon.

ROMANS 10:9

That if thou shalt confess with thy mouth the Lord Jesus, and shalt believe in thine heart that God hath raised him from the dead, thou shalt be saved.

LUKE 6:38

Give, and it shall be given unto you; good measure, pressed down, and shaken together, and running over, shall men give into your bosom. For with the same measure that ye mete withal it shall be measured to you again.

MARK 10:29-30

And Jesus answered and said, Verily I say unto you, There is no man that hath left house, or brethren, or sisters, or father, or mother, or wife, or children, or lands, for my sake, and the gospel's, [30] But he shall receive an hundredfold now in this time, houses, and brethren, and sisters, and mothers, and children, and lands, with persecutions; and in the world to come eternal life.

JAMES 1:7-8

For let not that man think that he shall receive any thing of the Lord. [8] A double minded man is unstable in all his ways.

2 CORINTHIANS 8:9

For ye know the grace of our Lord Jesus Christ, that, though he was rich, yet for your sakes he became poor, that ye through his poverty might be rich.

MARK 10:17-18

And when he was gone forth into the way, there came one running, and kneeled to him, and asked him, Good Master, what shall I do that I may inherit eternal life? [18] And Jesus said unto him, Why callest thou me good? there is none good but one, that is, God.

1 SAMUEL 16:7

But the LORD said unto Samuel, Look not on his countenance, or on the height of his stature; because I have refused him: for the LORD seeth not as man seeth; for man looketh on the outward appearance, but the LORD looketh on the heart.

1 TIMOTHY 3:16

And without controversy great is the mystery of godliness: God was manifest in the flesh, justified in the Spirit, seen of angels, preached unto the Gentiles, believed on in the world, received up into glory.

—SCRIPTURES—

JOHN 5:23

That all men should honour the Son, even as they honour the Father. He that honoureth not the Son honoureth not the Father which hath sent him.

JOHN 14:6

Jesus saith unto him, I am the way, the truth, and the life: no man cometh unto the Father, but by me.

MARK 10:20-22

And he answered and said unto him, Master, all these have I observed from my youth. [21] Then Jesus beholding him loved him, and said unto him, One thing thou lackest: go thy way, sell whatsoever thou hast, and give to the poor, and thou shalt have treasure in heaven: and come, take up the cross, and follow me. [22] And he was sad at that saying, and went away grieved: for he had great possessions.

ROMANS 3:23

For all have sinned, and come short of the glory of God.

MATTHEW 5:21-22

Ye have heard that it was said by them of old time, Thou shalt not kill; and whosoever shall kill shall be in danger of the judgment: [22] But I say unto you, That whosoever is angry with his brother without a cause shall be in danger of the judgment: and whosoever shall say to his brother, Raca, shall be in danger of the council: but whosoever shall say, Thou fool, shall be in danger of hell fire.

MATTHEW 5:27-28

Ye have heard that it was said by them of old time, Thou shalt not commit adultery: [28] But I say unto you, That whosoever looketh on a woman to lust after her hath committed adultery with her already in his heart.

EXODUS 20:3

Thou shalt have no other gods before me.

EXODUS 20:17

Thou shalt not covet thy neighbour's house, thou shalt not covet thy neighbour's wife, nor his manservant, nor his maidservant, nor his ox, nor his ass, nor any thing that is thy neighbour's.

— OUTLINE —

- I. Looking at the world around you, you can see that money has power.
 - A. It obviously enables you to do things you otherwise can't do, and it gives you a certain level of respect.
 - B. For instance, when a rich man walks into a room, his financial status gives him authority that a poor person in the same room doesn't have.
 - C. The danger is that unless you are careful, you will begin to trust more in the power of money than you do in the power of God.
 - D. The Lord is aware of this temptation, and that is why He said so many things about finances.

- II. In one of His teachings, Jesus said,

Lay not up for yourselves treasures upon earth, where moth and rust doth corrupt, and where thieves break through and steal: But lay up for yourselves treasures in heaven, where neither moth nor rust doth corrupt, and where thieves do not break through nor steal: For where your treasure is, there will your heart be also.

MATTHEW 6:19-21

- A. You can tell where a person's heart is by where their money goes!
- B. This scripture illustrates the point Jesus was making with the rich man when He told the man to sell all of his goods: "If you really love and trust Me more than your money, then put your treasure in heaven."
- C. The man wouldn't do it because his treasure—and his heart—were in earthly riches.
- D. After the rich man walked away unwilling to part with his money, the Lord said,

How hardly shall they that have riches enter into the kingdom of God! And the disciples were astonished at his words. But Jesus answereth again, and saith unto them, Children, how hard is it for them that trust in riches to enter into the kingdom of God!

MARK 10:23-24

- E. You could say it this way: "How hard it is for rich people to be born again."
- F. That's quite a statement, which is why the disciples were astonished.
- G. But Jesus clarified His meaning by saying "how hard it is for them that *trust* in riches."

- H. He wasn't saying that money itself makes it difficult to be saved; He was saying that having lots of money can trick people into putting faith in their money instead of in God.
 - I. You can say "Oh, yeah, I'm trusting in the Lord," but you have to do more than just say it.
 - J. As it says in the epistle of James, "**faith without works is dead**" (James 2:26).
 - K. Someone who is really trusting in the Lord will prove it by tithing and giving out of their resources.
- III. Whatever you serve becomes your master (Rom. 6:16), and putting your trust in finances places you in bondage to money.
- A. While serving money enslaves you, the Bible is full of evidence that God freely blesses His servants:
 - i. Isaac was so prosperous that a king asked him to leave the land because it couldn't sustain his wealth (Gen. 26:16).
 - ii. Jacob was even more prosperous than Isaac or his father Abraham.
 - iii. David started life as the runt of his family with the responsibility of tending his father's sheep, but God made him king of Israel, and he became so wealthy that he gave a six billion-dollar offering in one day toward the building of the temple.
 - iv. His son Solomon was even more prosperous.
- IV. The Lord knows how dependent we are upon money—He knows how fearful we can be about finances.
- A. God knows our frame (Ps. 103:14).
 - B. He knows we are prone to fear in the area of finances, and that's the reason He made so many promises to prosper us when we trust in Him.
 - C. Once we step out and begin trusting God, realizing that finances are the least use of our faith, we will start to see God's supernatural provision.
 - D. It will increase our faith, and we will begin believing God for bigger and better things.
 - E. On the other hand, if we never learn to trust God with our finances, we are always going to have a lack of confidence in Him.
 - F. At some point, when we find ourselves in a tough situation, we'll try to stand on God's promises for a miracle, and it won't come to pass because we have lingering doubts.

- G. Our own hearts will condemn us and say, “You never believed God’s promises that say ‘give and it will be given unto you.’ How can you trust the words on this page about healing? What really makes you think that by Jesus’ stripes, you are healed?”
- i. I didn’t say God will condemn us—condemnation doesn’t come from God.
 - ii. God doesn’t withhold His miracle-working power from us based on our works or history of giving.
- H. The danger with money is that we can get to where we trust in what money can do for us more than we trust in God.
- I. Then, when we come upon a problem that money can’t solve, it will feel like the earth is crumbling beneath us.
- J. God will still be there to help us, but we won’t have learned to trust in His ability to deliver us.
- V. This is a major reason giving is important: Learning to trust God starts with your finances.
- A. Another word for trust is *reliance*.
 - B. To rely on something is to depend on it.
 - C. The dictionary defines reliance as “confident rest for support,” as in, “We may have perfect *reliance* on the promises of God.”¹
 - D. Are you relying on your money, or are you relying on God?
 - E. Thinking *I want to give, but I can’t—I need this money* means your confidence is in riches.
- VI. After Jesus told His disciples that it is hard to enter the kingdom of God when your trust is in riches, He said,
- It is easier for a camel to go through the eye of a needle, than for a rich man to enter into the kingdom of God. And they were astonished out of measure, saying among themselves, Who then can be saved?*
- MARK 10:25-26
- A. The disciples were shocked before, but this statement put them over the top.
 - B. Jesus was stressing the importance of turning your finances over to God and trusting Him as your source, yet many people today are not acknowledging the emphasis that He put on trusting God with finances.
 - C. The disciples wondered if anyone could be saved.
 - D. In fact, Jesus specifically said it was impossible:

¹Century Dictionary Online. “reliance”

And Jesus looking upon them saith, With men it is impossible, but not with God: for with God all things are possible.

MARK 10:27

- VII. I believe that God has a plan for every one of you, and I believe His plans are bigger than your dreams.
- A. I don't think anyone has maxed out God's plans for them.
 - B. God will do great things, but you have to rely on Him.
 - C. One of the first steps in that direction is becoming a faithful steward of His resources.
 - D. Once you begin trusting God for that which is seen—money—then you will be able to trust Him for that which is unseen: health, peace, joy, prosperity, and God's favor in your life.
- VIII. I've mentioned the parable of the unjust steward a few times, but now I want to take a closer look at what Jesus was teaching.
- A. This parable is one of Jesus' hardest teachings to understand.
 - B. I think understanding this parable will make a big difference in the way you view and use money.
 - C. A wealthy man had someone managing his money and thought that the steward was stealing from him, or somehow mismanaging his funds, so he told the steward to get his books in order (Luke 16:1-2).

Then the steward said within himself, What shall I do? for my lord taketh away from me the stewardship: I cannot dig; to beg I am ashamed.

LUKE 16:3

- D. You can tell from the steward's reaction that he was guilty.
- E. He didn't try to prove his innocence or defend himself in any way.
- F. He knew that when his master took a look at the books, he was going to get fired.
- G. So, the steward said, "What am I going to do? I can't dig."
- H. It is probably more accurate to say he *wouldn't* dig.
- I. This raises a good point: Not everyone who has financial problems is lazy, but lazy people usually have financial problems.
 - i. They're looking for a quick fix: to win the lottery or something.
 - ii. That's not how God's system works.
 - iii. If you are looking to prosper through winning the lottery, then you have the wrong attitude toward finances.

- iv. The lottery isn't sinful necessarily, but it is a compromise.
- v. Even if you were to defy the odds and strike it rich, Scripture says that wealth obtained through vanity doesn't last (Prov. 13:11).
- vi. Prosperity isn't about getting money any way you can—there is a right and a wrong way to do it.
- J. I'm sure the steward could have found a job if he wanted to, but that isn't the way he thought.
- K. He didn't want to work to get his money; he wanted to steal it, inherit it, or come by it effortlessly somehow.
- L. He was always looking for some scheme instead of simply believing that God would bless his work.
- M. After concluding that he didn't want to look for work, he said, "I am ashamed to beg."
- N. It's too bad he wasn't ashamed to *steal*—he might have still had a job!
- O. Having ruled out working and begging, the steward struck upon a scheme he liked:

I am resolved what to do, that, when I am put out of the stewardship, they may receive me into their houses. So he called every one of his lord's debtors unto him, and said unto the first, How much owest thou unto my lord? And he said, An hundred measures of oil. And he said unto him, Take thy bill, and sit down quickly, and write fifty. Then said he to another, And how much owest thou? And he said, An hundred measures of wheat. And he said unto him, Take thy bill, and write fourscore.

LUKE 16:4-7

- P. These examples show that the steward called in all of his master's debtors and cut their debts by huge margins.
- Q. He was too lazy to work and too proud to beg, so he kept on stealing money—but instead of putting the money into his own pocket, he put the money in the pockets of people who owed his master money.
- R. There could have been dozens or even hundreds of people who saved thousands of dollars because of the steward's discounts.
- S. The logic behind this was that when the steward got fired, he could go back to all of those debtors and say, "Hey, remember how I saved you thousands of dollars? Well, I'm out of work now. Can you give me a hand?"
- T. All of those people would feel indebted to him, or responsible for his unemployment, and he could mooch off them instead of getting a job.
- U. People steal money from their employers all of the time, so nothing so far is all that strange.

IX. What is unusual about this story is the master's response:

And the lord commended the unjust steward, because he had done wisely.

LUKE 16:8A

- A. The simple fact that the master found something to commend the steward on says a lot about the master's attitude toward money.
 - B. If you came home one night and discovered a thief standing in your living room, would you compliment the thief for bypassing your security system and nabbing your most valuable goods?
 - C. The master's reaction to catching a thief is not what you'd expect.
 - D. But if he didn't care about his money, he wouldn't have called the steward to account in the first place.
 - E. I think this master understood that money is just a tool.
 - F. Wealth is just a byproduct of God's favor.
 - G. The master had a revelation that his true wealth was the favor of God, not the money the steward was stealing.
 - H. This goes back to the first point I made about being a steward and recognizing that everything you have comes from God.
 - I. God gives you resources, but the resources aren't your real asset.
 - J. It's like the old children's fable about the goose that lays golden eggs:
 - i. The golden eggs are not as valuable as the goose that produces them!
 - ii. When you have the goose, you get all of the golden eggs that come with it.
 - K. In the same way, money isn't your true asset; the true treasure is the blessing and favor of God that *produces* riches.
- X. Once you realize that God is the source of prosperity, you understand how pointless it is to chase after riches.

A. This is one reason Scripture reminds you that the power to get wealth comes from God:

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.

DEUTERONOMY 8:18

B. Notice the scripture doesn't say God *gives* you wealth; He gives you the power to *get* wealth.

- C. He releases an anointing on whatever you do and causes it to prosper—and the blessing of God is so powerful that it cannot be reversed.
- D. Balaam is the infamous prophet who was hired by a foreign king to curse the children of Israel, but he said,
- Behold, I have received commandment to bless: and [God] hath blessed; and I cannot reverse it.*
- NUMBERS 23:20, BRACKETS MINE
- E. Once the favor of God is on your life, it cannot be stopped!
- F. The only thing that can derail the blessing of God is your own unbelief and negativity.
- G. As long as you keep believing, the blessings of God will keep coming.
- XI. Understanding the true value of God's favor on your life will cause you to have the same attitude that the rich master had toward his steward.
- A. Riches can be stolen and property can be taken away, but no one can rob you of God's favor.
- B. Once you get that same mindset, you could catch a thief robbing you blind and not feel fear or panic.
- C. You can become so secure in your relationship with God and so certain of His favor in your life that you could actually find something to compliment a thief about.
- D. The focus of your life should be your relationship with God, which is what causes wealth to accumulate.
- XII. Money isn't that significant—on the other hand, God's favor in your life is priceless.
- A. Pastor Bob Nichols pastors Calvary Cathedral in Fort Worth, Texas.
- B. In April 2000, a tornado hit the area and destroyed his church.
- C. It was an eighteen million-dollar facility, not including the building's contents, and in less than sixty seconds, it was completely obliterated.
- D. Within one hour of the storm, CNN was standing in front of the wreckage interviewing Pastor Bob.
- E. He was saying "God didn't do this. This is nothing but an attack of the devil" and that God was going to work it together for good, and they were going to end up with a facility twice as nice as the one that was destroyed.
- F. Pastor Bob was expressing the same attitude that the rich master had.
- G. The storm had taken his property, but God's blessing was still on his life.

- H. In the end, Pastor Bob did end up with a facility twice as nice as the one destroyed by the tornado.
 - I. His confidence was in the Lord, and the Lord restored everything that was taken from him—and then some.
- XIII. You can only have that kind of confidence when you quit basing your life on physical things and rely on God.
- A. When your trust is in what money can do for you, then your security is in your bank account—and when your bank account gets low, you are going to feel frightened and insecure.
 - B. But when you know God is your source, you won't cling to assets.
 - C. This mindset will help you sleep at night!
 - D. It will completely transform your life to learn to rely on God instead of trusting in assets or other people.
 - E. You can actually live your life without being tied to, or a servant of, your money.
- XIV. The other important point to understand from this parable is why the steward was commended.
- A. You wouldn't think there is anything commendable about stealing money and giving it to other people, but here's the reason the rich master did it: The steward finally realized that the true power of money is in using it to affect the future.
 - B. Instead of pocketing the stolen money, the steward was using it to bribe people and prepare for his future.
 - C. It's easy to see that prior to this, the steward had just been blowing the money on "things."
 - D. It doesn't matter what country it is, or how much money is in the bank; most people make the critical mistake of using money only for temporary, short-term things.
 - E. They spend their money on things that give a little bit of momentary reward, and they ignore the power money has to shape their future.
- XV. To a degree, lost people are better stewards of their assets than Christians are.
- A. That's not always the case, but often it is.
 - B. I believe this is what Jesus was getting at when He said, "**The children of this world are in their generation wiser than the children of light**" (Luke 16:8b).
 - C. Part of the reason is that Christians know this life isn't all there is.
 - D. Lost people are planning for retirement and thinking death is the end, whereas Christians aren't as short-term in their thinking.

- E. Christians don't have the same fear of death that unbelievers have, and they look beyond this life, into eternity.
- F. As a result, Christians often don't prepare for their later years in life or gather an inheritance to leave for their children.
- G. But money doesn't just give you power to shape your future on earth—it also influences eternity.

XVI. When Jesus was done teaching about the rich master who commended the unjust steward, He said,

And I say unto you, Make to yourselves friends of the mammon of unrighteousness; that, when ye fail, they may receive you into everlasting habitations.

LUKE 16:9

- A. The Greek word translated as “fail” here also means death.
 - B. This scripture is telling you to use money to make friends who will receive you into everlasting habitations when you die.
 - C. In other words, you can touch people's lives through giving, and when you die, those people will be lined up in heaven to thank you for the way you used your resources to help them.
 - D. You can do it by giving to people directly or by giving to support the preaching of the Gospel, which saves, heals, and delivers.
 - E. Money doesn't exist in heaven, and you can't take it with you when you die—that's why you'll never see a hearse pulling a trailer.
 - F. But by investing money in the lives of others, you can take something that is destined for destruction and turn it into something eternal.
 - G. You can transform money into something that will never pass away by investing it in the Gospel and by using it to touch other people's lives.
- XVII. The number one use of your money is to touch people's lives.
- A. I believe that there are Christians who won't have much treasure waiting in heaven.
 - B. They'll still be blessed and overwhelmed by the love of God, because they weren't saved according to their works, but there won't be anybody waiting to welcome them into heaven, because they never used their money to spread the Gospel and change lives.
 - C. Other people who were not highly esteemed in this life will have people lined up by the thousands waiting to welcome them.
 - D. They might not have lived in the nicest house on the block, but they will have given from their resources to bless others—their giving will have transformed into eternal treasure.

- E. You won't know how many lives you have touched by giving to support the preaching of the Gospel until you get to heaven and see everyone lined up to greet you.
- XVIII. Yes, God wants you to take care of your needs.
- A. You aren't a good steward if your family is sleeping under a tree because you keep giving all of your money away.
 - B. What I'm saying is that your attitude about money will change when you really get a revelation on prosperity.
 - C. You'll be thinking, *How little money do I need to take care of my family, and how much can I invest in eternity?*
 - D. A million years from now, people will still be stopping by your mansion in glory to thank you for the investment you made in the Gospel and for the way it touched their lives.
 - E. No saint will be saying, "Oh, I sure wish I'd spent my money on a nicer car, or a third flat-screen television."
- XIX. God is in the people business!
- A. All material things are going to fade away, and the only thing that will matter is how much you invested in people.
 - B. One day you will thank me for getting money out of your pocket and putting it into the Gospel.
 - C. Everything you hold on to, you end up losing.
 - D. It's only what you give away that you get to keep, and you are not a fool to give away something you can't keep in order to get something you can never lose.
- XX. Most people take care of themselves first and tip God from the remains.
- A. At least in the United States, a lot of people have swung clear over to gratifying every whim and thinking only about the moment.
 - B. People are mortgaging their futures so they can enjoy everything right now.
 - C. They are indulging themselves by grabbing everything they can, and they aren't planning for the future at all.
 - D. Like the unjust steward, they would do well to recognize that money is best spent on the future.
- XXI. The two main points we learn from the parable of the dishonest steward are that money is not our greatest asset, and wise people invest their money in the future.
- A. The blessing of God is what makes us rich, not money.

- B. As long as we have God's blessing, wealth will find us.
- C. The key is learning not to blow all of our money on short-lived pleasures but to use some of it to help shape our futures.
- D. Money is not for treasures on earth but for the lives of multitudes of people, who will be waiting to welcome us into heaven.

DISCIPLESHIP QUESTIONS

1. Where does money have power?

2. The power of money comes with what temptation?

3. Read Matthew 6:19-21. How can you tell where a person's heart is?

- A. By how much money they receive
- B. By where their money goes
- C. By using a stethoscope
- D. All of the above
- E. None of the above

4. According to Mark 10:23-24, why is it hard for people who are rich to be born again?

5. Read James 2:26. It's easy to say you're trusting in the Lord, but what accompanies true faith?

6. Read Romans 6:16. What does serving money do to you?

- A. Enslaves you
- B. Rewards you
- C. Protects you
- D. Changes you
- E. Learns you

7. What evidence is the Bible full of?

8. Why did God make so many promises to prosper you when you trust in Him?

9. You will always have a lack of confidence in God if you never what?

10. True or false: God doesn't withhold His miracle-working power from you based on your performance or history of giving.

11. What is a major reason giving is important?

12. Read Mark 10:26-27. How is it possible for the rich to be saved?

13. Once you begin trusting God for that which is seen—money—what will you be able to trust Him for?

14. What do lazy people usually have?

- A. Personal servants
- B. Big comfy couches
- C. Financial problems
- D. All of the above
- E. None of the above

15. According to Proverbs 13:11, wealth obtained through _____ doesn't last.

16. In the parable of the unjust steward, how did the steward want to come by money?

17. Why did the steward cut what his master's debtors owed?

18. Read Luke 16:8a. Why was the master's response to the steward unusual?

19. Why aren't riches the true treasure?

20. What is the one thing that can derail the blessing of God on your life?

21. What causes wealth to accumulate?

22. When you've got the favor of God, which is priceless, money isn't that _____.

23. When will you have the same confidence Pastor Bob Nichols had before he received a church facility that was twice as nice as the one destroyed by the tornado?

24. What is the true power of money?

- A. To give it to your pastor
- B. To buy whatever you want
- C. To buy your way out of trouble
- D. To affect the past
- E. To affect the future

25. Why are lost people often better stewards than Christians?

26. True or false: According to Luke 16:9, you should use your money to make friends who will receive you in heaven when you die.

27. What can you do by investing money in the lives of others?

28. True or false: Touching people's lives is the only use of money.

29. What will change when you get a revelation on prosperity?

- A. Your attitude about money
- B. The number of zeroes on your paycheck
- C. What you think of others
- D. All of the above
- E. None of the above

30. What will you think then?

31. You are not a fool to give away something you can't _____ in order to get something you can never _____.

32. You will do well to learn that money is best spent on _____.

33. As long as you have God's blessing, what will wealth do?

— SCRIPTURES —

MATTHEW 6:19-21

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.

MARK 10:23-27

And Jesus looked round about, and saith unto his disciples, How hardly shall they that have riches enter into the kingdom of God! [24] And the disciples were astonished at his words. But Jesus answereth again, and saith unto them, Children, how hard is it for them that trust in riches to enter into the kingdom of God! [25] It is easier for a camel to go through the eye of a needle, than for a rich man to enter into the kingdom of God. [26] And they were astonished out of measure, saying among themselves, Who then can be saved? [27] And Jesus looking upon them saith, With men it is impossible, but not with God: for with God all things are possible.

JAMES 2:26

For as the body without the spirit is dead, so faith without works is dead also.

ROMANS 6:16

Know ye not, that to whom ye yield yourselves servants to obey, his servants ye are to whom ye obey; whether of sin unto death, or of obedience unto righteousness?

GENESIS 26:16

And Abimelech said unto Isaac, Go from us; for thou art much mightier than we.

PSALM 103:14

For he knoweth our frame; he remembereth that we are dust.

LUKE 16:1-9

And he said also unto his disciples, There was a certain rich man, which had a steward; and the same was accused unto him that he had wasted his goods. [2] And he called him, and said unto him, How is it that I hear this of thee? give an account of thy stewardship; for thou mayest be no longer steward. [3] Then the steward said within himself, What shall I do? for my lord taketh away from me the stewardship: I cannot dig; to beg I am ashamed. [4] I am resolved what to do, that, when I am put out of the stewardship, they may receive me into their houses. [5] So he called every one of his lord's debtors unto him, and said unto the first, How much owest thou unto my lord? [6] And he said, An hundred measures of oil. And he said unto him, Take thy bill, and sit down quickly, and write fifty. [7] Then said he to another, And how much owest thou? And he said, An hundred measures of wheat. And he said unto him, Take thy bill, and write fourscore. [8] And the lord commended the unjust steward, because he had done wisely: for the children of this world are in their generation wiser than the children of light. [9] And I say unto you, Make to yourselves friends of the mammon of unrighteousness; that, when ye fail, they may receive you into everlasting habitations.

PROVERBS 13:11

Wealth gotten by vanity shall be diminished: but he that gathereth by labour shall increase.

—SCRIPTURES—

GENESIS 12:2

And I will make of thee a great nation, and I will bless thee, and make thy name great; and thou shalt be a blessing.

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.

NUMBERS 23:20

Behold, I have received commandment to bless: and he hath blessed; and I cannot reverse it.

— OUTLINE —

- I. It's important to have the right attitude about finances before you start focusing on God's desire to bring money your way.
 - A. Scripture says that if your eye is single, then your whole body will be flooded with light, but if your eye is evil, then your body is full of darkness (Matt. 6:22-23).
 - B. It also says that anyone who hastens to be rich has an evil eye (Prov. 28:22).
 - C. In other words, if your focus is divided between the things of God and getting rich, then your whole body will be full of darkness.
 - D. At first, you might think it is impossible to be totally committed to and focused upon God in everything you do, and if it took relying on human strength, I would agree.
 - E. But you don't live the Christian life in your own strength.
 - F. God has given you weapons so strong that they can bring every thought into obedience to Christ (2 Cor. 10:4-5).
 - G. You can work, raise a family, do all of the things you need to do in life, and still keep your attention 100 percent upon God.
 - H. *But you can't be focused on God when you think you are the one who is responsible for producing the financial blessing in your life!*
- II. The Apostle Paul said, "**This one thing I do**" (Phil. 3:13).
 - A. The reason he accomplished everything he did was because he did one thing: He sought first the kingdom of God.
 - B. The quickest way to destroy a man's vision is to give him two.
 - C. You can't accomplish your goals when your attention and resources are divided.
 - D. If you really want to prosper, then you need to forget everything else and press toward this one goal of putting the kingdom first.
 - E. It's true that you are supposed to work.
 - F. Scripture says that lazy people who don't work shouldn't expect to eat (2 Thess. 3:10), but God's plan for your financial freedom doesn't rely on the natural results of hard work.
- III. The Apostle Paul encouraged the Ephesians to think differently about the goal of work when he said,

Let him that stole steal no more: but rather let him labour, working with his hands the thing which is good, that he may have to give to him that needeth.

EPHESIANS 4:28

- A. He was echoing Jesus' teaching that the most important use of money is not satisfying self's temporary needs.
 - B. By satisfying *other* people's temporal needs, the Apostle Paul was saying, they could demonstrate the love of God and touch people's lives.
 - C. Every dollar you get has the potential to influence a person's life for the better.
 - D. God will take care of you, and He'll do a better job than you ever have.
 - E. This is where you see that finances are a matter of faith.
 - F. The Word teaches that when you put the kingdom of God first, then all of your financial needs will be taken care of.
 - G. Prosperity is a *byproduct* of seeking God; it shouldn't be the goal.
- IV. What I'm talking about here is a matter of the heart.
- A. You can't create some kind of formula from what I'm saying, where you put effort in on one end and prosperity comes out the other.
 - B. When you work so you can have money to give, God takes care of you.
 - C. It's a mindset and a heart condition, not a get-rich-quick scheme.
 - D. God's kind of prosperity comes when you shift your focus from getting and maintaining stuff, to living to give.
 - E. When you start helping the Good News to be shared, demonstrating the love of God in word and deed, there is a divine flow that takes place.
 - F. God starts supernaturally supplying your needs.
 - G. This is why Scripture says to give God the first fruits (Prov. 3:9)—not the leftover fruit.
 - H. The first thing you should do when you get money is give back to God.
- V. The reason some Christians preach about financial prosperity and believe for it so hard is because they want the new houses, cars, and things they see people in the world enjoying.
- A. Again, there's nothing wrong with being prosperous, but your heart attitude should be that prosperity isn't about you—it's really about how much is flowing through you.
 - B. God gave you two hands: one hand to receive and one hand to give.

C. If God can get the money *through* you to other people, then He will get it *to* you—and as the money flows *through*, there will be plenty left over for *you*.

D. It's the same attitude taught in Scripture:

And God is able to make all grace abound toward you; that ye, always having all sufficiency in all things, may abound to every good work.

2 CORINTHIANS 9:8

E. The context of this scripture is money.

F. This is saying that the reason God makes all financial blessings abound toward you is so you'll have the resources to do good things for others.

G. God evaluates prosperity by how much of a blessing you are to others.

H. This is all easy to say, but it's a lot harder to live.

I. Once you understand this truth, you realize what an incredible blessing it is to be able to give.

J. It's the investment opportunity of a lifetime.

VI. My wife and I had virtually nothing when we started out in ministry.

A. Most of it was because of religious bondage and wrong doctrine I believed, keeping me from experiencing God's blessing—but we always put God first, and He has blessed us as a result.

B. We put our focus on seeking God and giving to others, and the side effect for us has been prosperity—that's how God's financial system works.

C. The carnal mind thinks *If I don't take care of myself, no one else will either*, and I guess that's true if you don't have faith in God.

D. But when you trust God and begin honoring Him with your first fruits, then God will make your **“barns be filled with plenty, and thy presses shall burst out with new wine”** (Prov. 3:10).

E. God's promise is this:

But seek ye first the kingdom of God, and his righteousness; and all these things shall be added unto you.

MATTHEW 6:33

F. In context, Jesus was talking about where you sleep, what you eat, and the clothes you wear.

G. In other words, when your first priority is seeking God, then He assumes the responsibility of taking care of you.

- VII. In the Old Testament, Elijah prophesied to King Ahab that a drought was coming, and then Elijah fled into the desert to hide.
- A. Initially, God sent ravens to feed him at a brook.
 - B. When the brook dried up, God told Elijah to go to the city of Zarephath where He had commanded a widow woman to sustain him.
 - C. The first thing Elijah said to her was, “Go get me some water, and while you’re at it, bring me something to eat.”
 - D. The widow turned to him and said,

As the LORD thy God liveth, I have not a cake, but an handful of meal in a barrel, and a little oil in a cruse: and, behold, I am gathering two sticks, that I may go in and dress it for me and my son, that we may eat it, and die.
1 KINGS 17:12
 - E. Water is obviously a precious commodity during a drought, yet the widow was still willing to go get Elijah some water.
 - F. But she drew the line when he asked for food.
 - G. She and her son were going to die of starvation after they ate this last meal because they had absolutely nothing left.
 - H. Elijah told her to go make his meal first and bring it to him—*then*, he said, she could go cook for herself and her son.
 - I. Then he gave her a prophecy:

For thus saith the LORD God of Israel, The barrel of meal shall not waste, neither shall the cruse of oil fail, until the day that the LORD sendeth rain upon the earth.
1 KINGS 17:14
 - J. The widow believed what Elijah told her, so she made his meal first.
 - K. Can you imagine what bystanders would have thought if they had heard Elijah telling a widow to give him her last meal?
 - L. They would have accused him of stealing from her.
 - M. But Elijah wasn’t taking from the widow—he was giving to her.
 - N. If the widow hadn’t given him that meal, then the Lord wouldn’t have supernaturally multiplied the food.
 - O. The step of faith she took by feeding God’s prophet first, before taking care of herself, resulted in a supply that supported her and her son for three years.

P. Later on, Elijah also raised her son from the dead, which wouldn't have happened if she hadn't formed a relationship with Elijah through feeding him.

Q. So, her giving of the little bit she had was the way to multiple miracles in her life.

VIII. I remember ministering on these same passages years ago at a church in Texas.

A. At the end of the service, a woman came up to me, asking for prayer.

B. She told me how I had prayed for her the year before and how, at the time, she had been in a mental institution and wanted God to restore her mind.

C. I had prayed for her, and she had been completely healed—praise God!

D. Now she needed a new job and a new place to live.

E. So, I told the woman that she needed to give.

F. She emptied her coin pouch into my hand.

G. She said she wouldn't have any money until she got paid again, and she hadn't even bought groceries yet.

H. But I took all of her money and gave it to the pastor of the church, and then I prayed for her financial miracle.

I. The Monday after I prayed for her, someone gave her a car.

J. A day or two after that, the woman's mother called, who had been embarrassed by her mental condition and had severed all relations with her when she entered the mental institution.

K. The mother asked forgiveness for the way she had treated her and asked her to move back home.

L. Someone who didn't have faith in God might have thought I was being cruel to ask for that woman's last penny, but I was giving her an opportunity to activate God's supernatural flow, and her step of faith got her a car, a place to live, a restored relationship with her mother, and a new job that paid twice what her old job did!

M. God wants us to prosper in every way: physically, emotionally, financially, and in our relationships.

N. When we put the kingdom of God first, He takes care of our needs supernaturally.

O. So, if we want God to assume all of our financial liabilities, then we need to put the kingdom of God first in our finances.

P. It might seem like a radical concept, but it works.

- Q. It has worked in my life, and I've seen it work in the lives of hundreds of others.
- R. We are going to wind up frustrated if we think that work is all about getting money so we can pay our bills.
- S. It's discouraging to get up every morning and go to work just so we can make our house payments and buy food and clothes.
- T. There is a better way to live!

IX. Matthew 6:19-33 reveals God's plan for your earthly provision.

Lay not up for yourselves treasures upon earth, where moth and rust doth corrupt, and where thieves break through and steal.

MATTHEW 6:19

- A. It would be a mistake to interpret this verse to mean that you can't ever have any money.
- B. Other scriptures say you should leave an inheritance for your children's children (Prov. 13:22), and you need to save up quite a bit of money to do that.
- C. I think what Jesus is getting at here is your motives.
- D. It's wrong to build up savings out of fear, or so you can sit back and say to yourself, "Eat, drink, and be merry, for I have goods laid up for many days ahead" (Luke 12:19).
- E. But it's good to build up savings so you always have resources to abound unto every good work and to leave an inheritance to your grandchildren.
- F. That's using money to bless others.
- G. When Jesus said these things, He knew people would be asking "How do you seek first the kingdom of God and build up an inheritance at the same time?" so, He said,

No man can serve two masters: for either he will hate the one, and love the other; or else he will hold to the one, and despise the other. Ye cannot serve God and mammon. Therefore I say unto you, Take no thought for your life, what ye shall eat, or what ye shall drink; nor yet for your body, what ye shall put on. Is not the life more than meat, and the body than raiment?

MATTHEW 6:24-25

- H. This clearly says that you can't serve God and money, but that doesn't mean you'll never have money when you serve God.
- I. It's obvious that you should choose to serve God, so Jesus goes on to explain how God takes care of your needs.

Behold the fowls of the air: for they sow not, neither do they reap, nor gather into barns; yet your heavenly Father feedeth them. Are ye not much

better than they? Which of you by taking thought can add one cubit unto his stature?

MATTHEW 6:26-27

- J. You've never read a headline about millions of birds dying of starvation and you never will—God feeds them.
- K. Think how much better care He will take of a person who has been made in His image!
- L. Jesus is encouraging you that you can have much more confidence in God to take care of you.
- M. Then Jesus said,

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.

MATTHEW 6:31-32
- N. In modern language, it could be said that those are things lost people seek after.
- O. There should be a difference between Christians and unbelievers—between people who have a covenant with God and people who are trying to do it all on their own.
- P. The world should be able to see a difference in every area of your life, including finances.
- Q. God is pleased when you prosper (Ps. 35:27)!
- R. The scriptural way to live is to seek first the kingdom of God—even with your finances.
- X. This is a truth you need to open up your heart to and allow the Holy Spirit to reveal.
 - A. I can explain it, but it's going to take a supernatural revelation to really get what I'm talking about here.
 - B. You can't just go through the motions of giving and think that God is going to return your giving one hundred times over.
 - C. You have to rely on God and trust that He is your source.
 - D. It has to be a heart-level revelation, not just a conclusion you arrive at mentally.
 - E. But once you grab a hold of this, it will revolutionize your life.
 - F. You will be completely transformed once you believe that by putting God first, He will begin to supernaturally take care of you.
 - G. It will bring you a tremendous amount of peace and confidence.

DISCIPLESHIP

QUESTIONS

1. Why is it important to have the right attitude about finances before you start focusing on God's desire to bring money your way?

2. Read Matthew 6:22-23. What has to be single in order for your whole body to be full of light?

3. Read Proverbs 28:22. Anyone who hastens to be rich has a what?

4. What's the quickest way to destroy a man's vision?

- A. Poke him in the eyes
- B. Give him the wrong prescription
- C. Give him two visions
- D. Don't help him with his vision
- E. Ridicule his vision

5. Every dollar you get has what potential?

6. When you start helping the Good News to be shared, demonstrating the love of God in word and deed, what is the divine flow that takes place?

7. What is the first thing you should do when you get money?

- A. Pay for your living expenses
- B. Give back to God
- C. Give a tenth of your tithe
- D. All of the above
- E. None of the above

8. If God can get the money _____ you to other people, then He will get it _____ you.

9. Read 2 Corinthians 9:8. Why does God makes all financial blessings abound toward you?

10. How is this statement true: "If I don't take care of myself, no one else will either"?

11. According to Matthew 6:33, when does God assume the responsibility of taking care of you?

12. Why did Elijah ask the widow woman for her last meal?

13. It's _____ to get up every morning and go to work just so you can make your house payment and buy food and clothes.

14. How can you know God's plan for your earthly provision?

15. How do you seek first the kingdom of God and build up an inheritance at the same time?

16. Read Matthew 6:26. How do you know God will take care of you?

17. To seek after food, drink, and clothing is to be like who?

18. Read Psalm 35:27. True or false: God is pleased when you prosper.

19. What does it take to understand what Andrew is saying?

20. Why can't you just go through the motions of giving and think that God is going to return your giving one hundred times over?

— SCRIPTURES —

MATTHEW 6:19-25

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. [22] The light of the body is the eye: if therefore thine eye be single, thy whole body shall be full of light. [23] But if thine eye be evil, thy whole body shall be full of darkness. If therefore the light that is in thee be darkness, how great is that darkness! [24] No man can serve two masters: for either he will hate the one, and love the other; or else he will hold to the one, and despise the other. Ye cannot serve God and mammon. [25] Therefore I say unto you, Take no thought for your life, what ye shall eat, or what ye shall drink; nor yet for your body, what ye shall put on. Is not the life more than meat, and the body than raiment?

MATTHEW 6:26-33

Behold the fowls of the air: for they sow not, neither do they reap, nor gather into barns; yet your heavenly Father feedeth them. Are ye not much better than they? [27] Which of you by taking thought can add one cubit unto his stature? [28] And why take ye thought for raiment? Consider the lilies of the field, how they grow; they toil not, neither do they spin: [29] And yet I say unto you, That even Solomon in all his glory was not arrayed like one of these. [30] Wherefore, if God so clothe the grass of the field, which to day is, and to morrow is cast into the oven, shall he not much more clothe you, O ye of little faith? [31] Therefore take no thought, saying, What shall we eat? or, What shall we drink? or, Wherewithal shall we be clothed? [32] (For after all these things do the Gentiles seek:) for your heavenly Father knoweth that ye have need of all these things. [33] But seek ye first the kingdom of God, and his righteousness; and all these things shall be added unto you.

PROVERBS 28:22

He that hasteth to be rich hath an evil eye, and considereth not that poverty shall come upon him.

2 CORINTHIANS 10:4-5

(For the weapons of our warfare are not carnal, but mighty through God to the pulling down of strong holds;) [5] Casting down imaginations, and every high thing that exalteth itself against the knowledge of God, and bringing into captivity every thought to the obedience of Christ.

PHILIPPIANS 3:13

Brethren, I count not myself to have apprehended: but this one thing I do, forgetting those things which are behind, and reaching forth unto those things which are before.

2 THESSALONIANS 3:10

For even when we were with you, this we commanded you, that if any would not work, neither should he eat.

EPHESIANS 4:28

Let him that stole steal no more: but rather let him labour, working with his hands the thing which is good, that he may have to give to him that needeth.

— SCRIPTURES —

PROVERBS 3:9-10

Honour the LORD with thy substance, and with the firstfruits of all thine increase: [10] So shall thy barns be filled with plenty, and thy presses shall burst out with new wine.

2 CORINTHIANS 9:8

And God is able to make all grace abound toward you; that ye, always having all sufficiency in all things, may abound to every good work.

1 KINGS 17:12

And she said, As the LORD thy God liveth, I have not a cake, but an handful of meal in a barrel, and a little oil in a cruse: and, behold, I am gathering two sticks, that I may go in and dress it for me and my son, that we may eat it, and die.

1 KINGS 17:14

For thus saith the LORD God of Israel, The barrel of meal shall not waste, neither shall the cruse of oil fail, until the day that the LORD sendeth rain upon the earth.

PROVERBS 13:22

A good man leaveth an inheritance to his children's children: and the wealth of the sinner is laid up for the just.

LUKE 12:19

And I will say to my soul, Soul, thou hast much goods laid up for many years; take thine ease, eat, drink, and be merry.

1 PETER 5:7

Casting all your care upon him; for he careth for you.

PSALM 35:27

Let them shout for joy, and be glad, that favour my righteous cause: yea, let them say continually, Let the LORD be magnified, which hath pleasure in the prosperity of his servant.

— OUTLINE —

- I. The book of Matthew gives a lengthy description of stewardship in its final chapters.
 - A. We are given the parable about three servants who were entrusted with money by their master.
 - B. The master gave one servant five talents; another, two talents; and the last servant, one talent (a *talent* was a specific weight of money in coins).
 - C. The servant with five talents took what his master had given him and made another five talents.
 - D. Likewise, the servant with two talents made an additional two talents.
 - E. But the man who received one talent just buried it for safekeeping.
 - F. The servant who made five talents was commended by the master, and so was the servant who made two talents.
 - G. When the servant who received one talent came before the master, he said **“Lord, I knew thee that thou art an hard man, reaping where thou hast not sown, and gathering where thou hast not strawed: And I was afraid, and went and hid thy talent in the earth”** (Matt. 25:24-25), and then he gave back the one talent he had received.
 - H. The master was furious, and he rebuked the servant for not at least having put the money in the bank to earn interest.
 - I. Then he said,

Take therefore the talent from him, and give it unto him which hath ten talents. For unto every one that hath shall be given, and he shall have abundance: but from him that hath not shall be taken away even that which he hath. And cast ye the unprofitable servant into outer darkness: there shall be weeping and gnashing of teeth.

MATTHEW 25:28-30
 - J. This passage clearly reveals that the Lord expects us to take what He has given us and do something with it, not just hide it in the earth.
 - K. Our God is a God of multiplication.
- II. Right after giving this parable, Jesus talked about coming back in glory and separating the sheep from the goats.
 - A. To some, He will say, **“Come, ye blessed of my Father, inherit the kingdom prepared for you from the foundation of the world”** (Matt. 25:34).

- B. Those are the people who clothed the naked, fed the sick, gave water to the thirsty, and visited inmates in prison.
 - C. This is all still related to stewardship.
 - D. Jesus is talking about taking the resources God has blessed us with and using them to touch others.
 - E. Jesus said that those who never clothe the naked, care for the sick, or feed the hungry don't really know Him, and they will be cast into everlasting fire (Matt. 25:41-46).
 - F. That's strong, and a lot of people don't like to hear it, because it makes stewardship an integral part of what God expects them to do.
 - G. Stewardship is far more important than how it is typically taught today.
- III. Another problem some people have is thinking that prosperity is selfish.
- A. I've had lots of people tell me they are satisfied with what they have, and they don't want any more.
 - B. What most of those people are really saying is, "As long as my needs are met, then I'm satisfied. I don't need any more."
 - C. What about everyone else?
 - D. Without extra finances, they are limited in their ability to give.
 - E. It would be better for them to prosper and increase their finances, not for themselves, but so they can be a blessing to someone else.
 - F. God entrusts you with resources so you can be a blessing to other people, so it isn't selfish to desire prosperity.
 - G. When you see God as your source, and treat the money He gives you as a resource to be stewarded, then it is very godly to want to prosper so that you can give and help establish God's covenant on earth.
- IV. On the other hand, there are people teaching prosperity from a selfish standpoint.
- A. The driving motive for that kind of prosperity is covetousness.
 - B. You aren't going to see a supernatural return on your giving when you do it with the wrong motive.
 - C. It has to come from a humble heart that desires to bless other people.
 - D. Since the motive behind what you do is more important than the action itself, giving with a wrong heart is of no benefit.

- E. Scripture says,
- And though I bestow all my goods to feed the poor, and though I give my body to be burned, and have not charity, it profiteth me nothing.*
1 CORINTHIANS 13:3
- F. This says you can go so far as to make the ultimate sacrifice of laying down your life, but it will be of no benefit to you whatsoever if it isn't done out of a motivation of love.
- G. It will bless the person you sacrifice yourself for, but it isn't going to result in a supernatural return for you.
- H. If your only reason for giving is so that God will give back to you, it isn't going to work.
- I. Carnal appetites are going to profit you nothing.
- J. Society today is so focused on self-fulfillment and self-gratification that living for God is a totally foreign concept.
- K. It doesn't make sense to the natural mind.
- L. The truth is, when you're all wrapped up in yourself, you make a very small package.
- V. In the United States, a lot has been made of the sacrifices carried out by the people who fought in World War II.
- A. A relative of mine was a Marine who fought at Iwo Jima.
- B. He was in one of the first waves of soldiers in the amphibious assault.
- C. Before they invaded, he was told that the first few waves of soldiers would never make it.
- D. They were basically being used to draw all of the enemy fire and expend their ammunition, but they were willing to make that sacrifice so that the waves of soldiers behind them would have a chance to survive and win the fight.
- E. They believed in making a sacrifice to win the war.
- F. They were committed to principle more than to self-interest, and they realized there was something more important than their individual freedom or existence.
- VI. Selfishness is the most prevalent attitude today.
- A. A lot of people are making their decisions based purely upon whatever is best for them.
- B. If something promotes their personal well-being, then it's good—if not, then it's bad.
- C. They don't have any reference larger than their own needs.

D. That kind of attitude is going to affect how they handle their finances.

E. Paul made that application:

But godliness with contentment is great gain. For we brought nothing into this world, and it is certain we can carry nothing out. And having food and raiment let us be therewith content. But they that will be rich fall into temptation and a snare, and into many foolish and hurtful lusts, which drown men in destruction and perdition. For the love of money is the root of all evil: which while some coveted after, they have erred from the faith, and pierced themselves through with many sorrows. But thou, O man of God, flee these things; and follow after righteousness, godliness, faith, love, patience, meekness. Fight the good fight of faith.

1 TIMOTHY 6:6-12A

F. Some people have taken these verses to mean that money itself is evil, but the word “**contentment**” in this passage is talking about having your needs met.

G. It isn't saying that a godly attitude means you can't have riches.

H. Loving God doesn't mean you have to be poor, and having money doesn't mean you are ungodly.

I. This passage of Scripture says *the love* of money is the root of all evil—not money itself.

J. Money isn't the problem; it's putting your trust in money and finding your fulfillment in it.

K. If you just put your trust in God, then He will give you money to accomplish His instructions and the call He has placed on your life.

L. The problem comes when you love money and what it will produce more than you love God, and when you rely on it instead of looking to God as your source.

M. It's amazing to me how religion has perverted this passage, with Christians promoting poverty in the name of the Lord.

N. It isn't godly to be poor any more than it is godly to be rich.

VII. God doesn't want you to always be dependent upon others because you are poor.

A. He wants you to be able to help others out financially.

B. He wants Christians to be part of the answer, not part of the problem, and to do that, you have to have financial increase.

C. I know a lot has been taught about money being evil, but if you want to be a blessing to others, then you have to drop your prejudices against having money.

D. I was raised in a pretty affluent home compared to the other kids I grew up with, but I had been taught that it was ungodly for people who serve God to have money.

- E. I remember a missionary couple coming to speak at my church when I was young, and instead of getting a hotel or something, they slept in the back of their station wagon.
 - F. They didn't want to spend any money on a hotel.
 - G. The wife only had two dresses—she washed one every night and wore the other the next day.
 - H. Our pastor set that couple on a pedestal and promoted them as an ideal example of how true Christians should live.
 - I. They were “suffering for Jesus.”
 - J. I look back on that now and realize what a completely backward model of poverty that was.
 - K. What a terrible witness!
 - L. It makes it look like God can't even take care of His own children.
 - M. Part of the cause for my financial problems when I first got started in ministry was that I was embarrassed to have things.
 - N. I thought that ministers were supposed to do without.
- VIII. Have you ever seen someone go into a store and ask for a discount because they are a minister?
- A. I don't like seeing things like that.
 - B. It's like announcing to the world that Christians can't compete or prosper.
 - C. It's a kind of begging and telling the world that we need help.
 - D. Yet Scripture says, “[I have never] **seen the righteous forsaken, nor his seed begging bread**” (Ps. 37:25, brackets mine).
 - E. Poverty does not glorify God, and saying that it does is a perversion of Scripture.
- IX. Biblical prosperity isn't selfish, because it isn't about meeting personal needs.
- A. The Christian motivation for prosperity is about desiring to have the resources to bless others and accomplish what God has called you to do.
 - B. Prosperity is about giving.
 - C. When you get that attitude, God will get money to you—and there will be plenty left over for you.
 - D. It's also important to remember that prosperity is relative—it isn't limited to those living in developed nations.

- i. Prosperity for a farmer in a small village might mean having ten goats instead of one.
 - ii. It might mean living in the nicest hut in the community and having six chickens instead of two.
- E. These truths about prosperity will work in any situation, anywhere in the world.
- F. The key is having the right motivation and seeking God first.
- X. Real prosperity is defined by how much we give away, not by how much we keep for ourselves.
 - A. A lot of people have huge houses, fancy things, and a ton of money in the stock market and all kinds of investments—but all of their money is tied up.
 - B. I've had lots of “wealthy” people tell me they'd like to give finances to my ministry, but they can't, because they don't have any “liquid assets.”
 - C. Those people aren't truly prosperous.
 - D. True prosperity is about giving and the ability to **“abound to every good work.”**
- XI. The Old Testament tells the story of Joseph, who was sold into slavery as a young man.
 - A. As Joseph was standing naked on an auction block, without a single possession to his name, the Bible says he was a prosperous man (Gen. 39:1-2).
 - B. It's because prosperity isn't measured by how many assets we have.
 - C. God was still with him, and it was just a matter of time before money started flowing his way.
 - D. God's blessing on Joseph's life caused him to prosper in everything he did.
 - E. Potiphar, the man who purchased Joseph as a slave, soon recognized the anointing on Joseph and put him in charge of his entire estate.
 - F. Potiphar's wife was even drawn to the anointing on Joseph, but when he refused to sleep with her, she lied about him and had him thrown in prison.
 - G. But God was with Joseph even in prison.
 - H. Before long, the head jailer turned the entire prison operation over to Joseph and let him run it.
 - I. While he was in prison, Joseph interpreted the dreams of two of Pharaoh's servants who had been confined with him.
 - J. Two years later, Pharaoh had a couple of dreams that no one could interpret for him, and one of the servants told Pharaoh about Joseph.

- K. God interpreted the dream through Joseph, and Pharaoh made him second in command over all of Egypt.
 - L. Joseph saved Egypt from famine, and he made Pharaoh even richer.
 - M. Joseph was first a blessing to the people around him, and it was by blessing others that he was promoted and eventually became prosperous himself.
 - N. But even when Joseph became rich and powerful, he didn't use it just to satisfy his every whim.
 - O. He used his position to save his brothers and their families—the very people who sold him into slavery in the first place.
 - P. Joseph was a giver, and he always put God first—that's the same attitude we need to have.
 - Q. Today, when recession hits, the first thing most of us as Christians cut back on is our giving, which is the absolute worst thing we can do.
 - R. Like Joseph, we need to put God first regardless of our circumstances.
 - S. In fact, when hard times come, we should increase our giving so that we can increase our harvest.
- XII. The Bible records that Isaac, Joseph's grandfather, sowed in a year of famine and reaped a hundredfold return (Gen. 26:12).
- A. Almost everyone else had fled to Egypt in search of food, but Isaac stayed.
 - B. He decided to sow crops in the fields that had been abandoned by those who went looking for prosperity in the world, and he reaped a huge harvest.
 - C. He became tremendously wealthy because he planted seed at a time when everyone else was holding back in fear of poverty.
 - D. Joseph's and Isaac's stories are good illustrations of what I've been talking about: The reason God wants to bless you is so that you can be a blessing.
 - E. If you come into a recession, cut back on your personal spending but never cut back on what you are giving to God.
 - F. Scripture says,

*Now he that ministereth seed to the sower both minister bread for your food,
and multiply your seed sown, and increase the fruits of your righteousness.*
2 CORINTHIANS 9:10
 - G. This isn't really about farming; it's an illustration of a spiritual principle.
 - H. When you give money, it's like planting a seed.

- I. In the same way that planting a seed gives rise to a new plant that bears many more seeds, giving money away causes finances to grow in your life.
 - J. This scripture is saying that God gives seed to the sower—just like God gave Isaac a hundredfold return on the crop he planted during a drought.
 - K. The people who abandoned their fields and ran off to Egypt in search of prosperity didn't receive anything.
 - L. God gave the return to Isaac because he sowed.
 - M. God gives money to people if they are givers.
- XIII. Second Chronicles 16:9 is talking about having a mature heart with a right attitude toward God.
- A. The Lord is searching the earth, looking for people who will believe His promises and put first the kingdom of God.
 - B. He is looking for people who will give genuinely, from the heart, not as a form of manipulation, not giving just to get.
 - C. God is literally searching the world for people He can give finances to—people who are givers.
 - D. You could turn this around and say that if you are consistently short on money, if you always have more month than you have money, then maybe God doesn't see you as a giver.
 - E. That's not the only reason for being poor, but it's also possible that your heart isn't right.
- XIV. There are two dominant heart conditions when it comes to money: eaters and sowers.
- A. Eaters are the ones who are all about getting their own needs met.
 - B. They are seeking to establish their own kingdoms.
 - C. They use their resources to buy everything they want, and they only give when there is something left over.
 - D. Sowers, on the other hand, are all about putting other people first.
 - E. Sowers need to eat, too, so it's not like they don't buy things for themselves, but their hearts' desire is to give and seek God's kingdom first.
 - F. Sowers are the people God is searching the world to find.
 - G. I saw a great example of this when I was ministering at a church a long time ago.
 - H. The pastor told his people that he believed God had laid it on his heart for their church to give a fifty thousand-dollar donation to my ministry that week.

- I. At the time, I was believing for extra finances to finish out a new building.
 - J. The pastor stood in front of his church and read this verse that says God **“ministereth seed to the sower.”**
 - K. Then he asked, “How many of you would give a thousand dollars in this offering if God gave you the money?”
 - L. About fifty people stood up to say they would give if God gave them the money, and the pastor then prayed for finances to come to them.
 - M. Within a couple of days, some of those people started sharing testimonies of how God was supernaturally providing money.
 - N. God was giving people two and three thousand dollars, so after they gave a thousand dollars in the offering, they still had plenty of money left over.
 - O. As the testimonies came rolling in, other people began to realize that the givers weren't losing money by giving—they were actually making money.
 - P. All of a sudden, other people started popping up and saying, “I want to pledge to give a thousand dollars too.”
 - Q. From what I understood later, not many of those people who gave after they heard the testimonies saw God give them finances.
 - R. I think it's because their hearts were wrong.
 - S. They weren't trying to put God's kingdom first by giving; they just wanted to make some extra money.
 - T. It was selfish.
 - U. Going back to the scripture in Paul's letter to the Corinthians: Giving profits you nothing if you don't do it motivated by love—even if you give all of your goods to feed the poor.
 - V. Selfishness short-circuits your prosperity because it causes you to consume all of your resources.
 - W. You should be imitating God by searching for opportunities to give and asking Him to show you how you can be a blessing.
- XV. Another thing to keep in mind is that prosperity doesn't happen overnight.
- A. There are a couple of reasons that you don't go from being selfish to becoming a generous millionaire instantly.
 - B. First, there is a time between planting seed and harvesting.
 - C. Fruit doesn't show up the next day.

- D. Second, money has power, and you might not be able to handle the power of prosperity right away.
- XVI. God knows you have needs, and He wants you to be taken care of.
- A. Remember, He doesn't mind if you live in a nice house and drive a nice car, as long as you aren't consuming all of your finances on yourself.
 - B. When you get the attitude of a giver and walk it out over time, God will increase your finances.
 - C. If God can get money through you, He'll get it to you—and it won't be long before you have plenty left over for yourself.

DISCIPLESHIP — QUESTIONS —

1. Read Matthew 25:24-25 and 28-30. What is the message in the parable of the talents?

2. Read Matthew 25:34 and 41-46. What lesson can be learned from the parable of the sheep and the goats?

3. What makes stewardship far more important than how it is typically taught today?

4. What's the reason some people think prosperity is selfish?
- A. Because people who are wealthy only want money for themselves
 - B. Because they only want enough money for their needs to be met
 - C. Because selfishness is what they typically see in prosperous people
 - D. All of the above
 - E. None of the above

5. Without extra finances, you are _____ in your ability to give.

6. From a selfish standpoint, what's the driving motive for prosperity?

7. Read 1 Corinthians 13:3. The gift you give is not more important than the what?

8. What is a totally foreign concept in today's society?

- A. Living for another
- B. Living for self
- C. Living for the moment
- D. Living for money
- E. Living for God

9. You make a very small package when you're wrapped up in what?

- A. Yourself
- B. Christmas wrapping
- C. Work
- D. All of the above
- E. None of the above

10. What is the most prevalent attitude today?

11. True or false: A lot of people are making their decisions based purely upon whatever is best for them.

12. Read 1 Timothy 6:6-12a. Loving God doesn't mean you have to be _____ , and having money doesn't mean you are _____.

13. What is the root of all evil?

- A. Money itself
- B. Giving to live
- C. The love of money
- D. Hatred
- E. Lack of faith

14. People use this passage to promote what?

15. God doesn't want you to always be dependent upon others because you are poor; He wants you to be able to what?

16. Choosing to live in poverty as a Christian is what kind of witness?

- A. A reasonable one
- B. A terrible one
- C. A great one
- D. All of the above
- E. None of the above

17. Read Psalm 37:25. The righteous should never have to _____ in order to get their needs met.

18. True or false: Prosperity is limited to those living in developed nations.

19. What is true prosperity?

20. Read Genesis 39:1-2. Why does the Bible say Joseph was a prosperous man even though he was being sold into slavery?

21. How was Joseph promoted?

22. If recession hits, what is the worst thing you can do as a Christian?

23. Before you cut back on what you're giving to God, you should cut back on what?

- A. Watching television
- B. Eating out
- C. Buying stuff
- D. Sowing seed
- E. Personal spending

24. Read 2 Corinthians 9:10. When you give money, what is it like?

25. To whom does God give seed?

26. That means God gives _____ to people if they are _____ .

27. Read 2 Chronicles 16:9. True or false: This verse proves God is looking for perfect people.

28. What's one reason you might have more month than money?

29. What is an eater?

30. What is a sower?

31. Giving profits you nothing if you don't do it motivated by _____.

32. Because it causes you to consume all of your resources, what short-circuits your prosperity?

33. Why doesn't prosperity happen fast?

— SCRIPTURES —

MATTHEW 25:28-30

Take therefore the talent from him, and give it unto him which hath ten talents. [29] For unto every one that hath shall be given, and he shall have abundance: but from him that hath not shall be taken away even that which he hath. [30] And cast ye the unprofitable servant into outer darkness: there shall be weeping and gnashing of teeth.

MATTHEW 25:41-46

Then shall he say also unto them on the left hand, Depart from me, ye cursed, into everlasting fire, prepared for the devil and his angels: [42] For I was an hungred, and ye gave me no meat: I was thirsty, and ye gave me no drink: [43] I was a stranger, and ye took me not in: naked, and ye clothed me not: sick, and in prison, and ye visited me not. [44] Then shall they also answer him, saying, Lord, when saw we thee an hungred, or athirst, or a stranger, or naked, or sick, or in prison, and did not minister unto thee? [45] Then shall he answer them, saying, Verily I say unto you, Inasmuch as ye did it not to one of the least of these, ye did it not to me. [46] And these shall go away into everlasting punishment: but the righteous into life eternal.

1 CORINTHIANS 13:3

And though I bestow all my goods to feed the poor, and though I give my body to be burned, and have not charity, it profiteth me nothing.

1 TIMOTHY 6:3-12

If any man teach otherwise, and consent not to wholesome words, even the words of our Lord Jesus Christ, and to the doctrine which is according to godliness; [4] He is proud, knowing nothing, but doting about questions and strifes of words, whereof cometh envy, strife, railings, evil surmisings, [5] Perverse disputings of men of corrupt minds, and destitute of the truth, supposing that gain is godliness: from such withdraw thyself. [6] But godliness with contentment is great gain. [7] For we brought nothing into this world, and it is certain we can carry nothing out. [8] And having food and raiment let us be therewith content. [9] But they that will be rich fall into temptation and a snare, and into many foolish and hurtful lusts, which drown men in destruction and perdition. [10] For the love of money is the root of all evil: which while some coveted after, they have erred from the faith, and pierced themselves through with many sorrows. [11] But thou, O man of God, flee these things; and follow after righteousness, godliness, faith, love, patience, meekness. [12] Fight the good fight of faith, lay hold on eternal life, whereunto thou art also called, and hast professed a good profession before many witnesses.

PSALM 37:25

I have been young, and now am old; yet have I not seen the righteous forsaken, nor his seed begging bread.

2 CORINTHIANS 9:8

And God is able to make all grace abound toward you; that ye, always having all sufficiency in all things, may abound to every good work.

GENESIS 39:1-2

And Joseph was brought down to Egypt; and Potiphar, an officer of Pharaoh, captain of the guard, an Egyptian, bought him of the hands of the Ishmeelites, which had brought him down thither. [2] And the LORD was with Joseph, and he was a prosperous man; and he was in the house of his master the Egyptian.

— SCRIPTURES —

GENESIS 26:12

Then Isaac sowed in that land, and received in the same year an hundredfold: and the LORD blessed him.

1 CORINTHIANS 9:10

Now he that ministereth seed to the sower both minister bread for your food, and multiply your seed sown, and increase the fruits of your righteousness.

2 CHRONICLES 16:9

For the eyes of the LORD run to and fro throughout the whole earth, to shew himself strong in the behalf of them whose heart is perfect toward him. Herein thou hast done foolishly: therefore from henceforth thou shalt have wars.

— OUTLINE —

- I. I was taught to believe that the tithe is mandatory.¹
 - A. We were told that we owed God a tenth of our income, and if we didn't pay up, we'd be cursed.
 - B. Not tithing, we were told, is the same as stealing from God.
 - C. Fortunately, none of that is true—God loves us independent of our works, which includes whether or not we tithe.
- II. New Testament giving isn't a debt or an obligation.
 - A. Scripture says,

But this I say, He which soweth sparingly shall reap also sparingly; and he which soweth bountifully shall reap also bountifully. Every man according as he purposeth in his heart, so let him give; not grudgingly, or of necessity: for God loveth a cheerful giver.

2 CORINTHIANS 9:6-7
 - B. I don't know how anyone can read these verses and still think you are obligated to tithe.
 - C. If the reason you pay a tithe is because you don't want to be under a curse, then you are paying out of necessity.
 - D. Under the New Covenant, you should be giving from a cheerful heart.
 - E. You should be giving because you want to, not to pay God hush money.
 - F. The Apostle Paul ended his teaching on giving by saying,

Thanks be unto God for his unspeakable gift.

2 CORINTHIANS 9:15
 - G. This summarizes why you should give back to the Lord under the New Covenant: He has already given to you beyond measure.
 - H. God has provided everything for you, and your giving is actually an expression of appreciation for all He has done for you.
 - I. It goes back to the scripture that says nothing you do is of any benefit unless it is motivated by love (1 Cor. 13:3).

¹ Tithe means *a tenth part*, and tithing is the act of giving a tenth of your income back to God.

III. The very first time the tithe was mentioned in Scripture is when Abraham gave tithes to Melchizedek, the king of Salem.

- A. It was the same incident where Abraham refused to keep the king of Sodom's money because he didn't want anyone trying to say they made him rich.
- B. This incident happened more than 400 years before Moses gave the Law to Israel.
- C. We have been redeemed from the curse of the Law and we aren't under the bondage of legalism to tithe, but we should also recognize that tithing was a biblical principle before the Law came along.
- D. Abraham wasn't living under the Law, yet he tithed.
- E. I believe that we are supposed to tithe too.
- F. Actually, I think the tithe is a starting place.
- G. Everything we have under the New Covenant is far superior to the Old Covenant, so I think we should be doing more than what was required under the Law.

IV. Let's look at the classic passage from Malachi that is used to teach on the tithe:

Will a man rob God? Yet ye have robbed me. But ye say, Wherein have we robbed thee? In tithes and offerings. Ye are cursed with a curse: for ye have robbed me, even this whole nation. Bring ye all the tithes into the storehouse, that there may be meat in mine house, and prove me now herewith, saith the LORD of hosts, if I will not open you the windows of heaven, and pour you out a blessing, that there shall not be room enough to receive it. And I will rebuke the devourer for your sakes, and he shall not destroy the fruits of your ground; neither shall your vine cast her fruit before the time in the field, saith the LORD of hosts.

MALACHI 3:8-11

- A. Nearly everyone who teaches on the tithe cites this passage.
- B. Usually, this passage is used like a club to beat people into submission.
- C. But there is a huge difference between the punishment that came for disobeying the Law under the Old Covenant and the grace that we live under in the New Testament.
- D. We don't tithe in an attempt to keep the Law.
- E. In fact, it would be a bad idea to even try.

For as many as are of the works of the law are under the curse: for it is written, Cursed is every one that continueth not in all things which are written in the book of the law to do them.

GALATIANS 3:10

- F. We are cursed if we don't keep all of the Law, which includes all the commandments and sacrifices.

- G. We can't just keep some of it, or do the best we can and God will make up the difference.
- H. This is why Jesus came—because we are absolutely incapable of keeping the Law.
- I. The people who are trying to say we are cursed if we don't tithe are missing this point.
- J. We either trust the grace of God, or we reject Jesus' sacrifice and put our trust in our own works and forfeit God's grace.
- K. We have to be 100 percent perfect—never making a single mistake in thought, word, or deed for our entire lives—or we have to humble ourselves and receive the gift of God's grace.
- L. Scripture says,
- But that no man is justified by the law in the sight of God, it is evident: for, The just shall live by faith. And the law is not of faith: but, The man that doeth them shall live in them. Christ hath redeemed us from the curse of the law, being made a curse for us: for it is written, Cursed is every one that hangeth on a tree: That the blessing of Abraham might come on the Gentiles through Jesus Christ; that we might receive the promise of the Spirit through faith.*
- GALATIANS 3:11-14
- M. This passage couldn't be any clearer.
- N. The verse in Malachi says we “**are cursed with a curse**” if we don't tithe—this is exactly what we have been redeemed from.
- O. The whole attitude that God is going to punish us for not paying a tithe is completely unscriptural.
- P. The church I went to as a child used to say that if people didn't pay their tithes, God would take it from them in doctors' bills.
- Q. Under the New Covenant, God doesn't relate to us that way.
- R. Trying to pay off God like He's some kind of mobster is the wrong motivation.
- S. We're not going to benefit from that kind of giving.
- V. It's also worth mentioning that the passage in Malachi 3 says the curse comes for robbing God in tithes *and* offerings.
- A. The people who use this verse to teach about tithing from a Law perspective conveniently overlook that you also have to give offerings to keep the Law.
- B. I've never personally sat down and figured it out, but I've heard other ministers say that there were so many offerings that all together, the mandatory giving totaled more like 33 percent.

- C. So, if you are trying to live by the Law, you are cursed unless you are giving at least 33 percent.
- D. It's hypocritical to say you are cursed for not paying tithes and just leave out the offerings.

VI. You can see the natural reasons tithing is beneficial.

- A. God gives you seed, and you have a choice about what to do with that seed.
- B. You can eat all of the seed that God gives you, or you can plant some of it and reap a crop.
- C. Planting seeds ensures a future crop, and tithing moves money into your future—in addition to the eternal benefit.
- D. Money is like seed, and when you consume every dollar that comes your way, you aren't investing in your future.
- E. God loves you if you eat all of your seed, but don't be surprised when the money runs out and you're crying out to Him about not meeting your needs.
- F. It's not His fault you ate all of your seed.
- G. You need to be disciplined enough to take a portion of what God has given you and sow it into your future.

VII. God the Father put all of His wrath on Jesus, so He isn't mad at us for not tithing.

- A. He's not even in a bad mood.
- B. But just because the punishment for not tithing has been taken away, that doesn't mean we should stop giving.
- C. It's similar to how parents teach children to do the right thing by using punishment, or the threat of it, to keep them in line.
- D. Old Testament believers didn't have the capacity to understand why they should or shouldn't do certain things, because the natural mind can't understand the things of God (1 Cor. 2:14).
- E. The people under the Law were spiritually dead, as all people are until they are born again by believing in Jesus.
- F. God couldn't explain to them the spiritual benefits of godly behavior, so, in a sense, He treated them like children and threatened punishment to keep them from hurting themselves.
- G. Even a lost man could understand that it was in his best interests to tithe when the alternative was to be cursed.

- H. Now that we are born again and God's Spirit lives in us, He has removed the curse.
 - I. Now we do what is right out of good hearts and because we understand spiritual things.
 - J. I give tithes and offerings because it's a way of showing my faith and using the finances God gave me to help build His kingdom.
 - K. I believe in tithing just like I still look both ways before crossing the street; I just give with a different motivation than they did under the Old Covenant.
- VIII. A long time ago, a man heard me preach on how giving out of a sense of obligation profits nothing, and he decided to change how he was giving.
- A. He was tithing because he felt obligated to give God 10 percent of his income and still felt like he was always behind financially.
 - B. So, after hearing me teach, he and his wife decided they were going to start giving as they purposed in their hearts.
 - C. He stopped calculating his tithe exactly, and they just started giving whatever they wanted.
 - D. About six months later, he realized that they had more money in the bank than they'd ever had before.
 - E. His first thought was, *I bet I've decreased my giving.*
 - F. What he discovered surprised him: He had moved his giving up to 24 percent of his income.
 - G. He was giving more than twice as much as he ever had, yet he was more prosperous than ever—because God was prospering him supernaturally.
- IX. When you give grudgingly or of necessity, you get zero benefit from that kind of giving.
- A. It isn't going to come back to you or influence your future.
 - B. Scripture says **“Give, and it shall be given unto you; good measure, pressed down, and shaken together, and running over, shall men give into your bosom. For with the same measure that ye mete withal it shall be measured to you again”** (Luke 6:38), but if that was all there was to prosperity, then nearly every Christian would be prosperous.
 - C. If all people had to do was give and—*boom*—it came back to them a hundredfold, then every church would be packed full of millionaires.
 - D. So, why hasn't every believer seen that kind of return?
 - E. Because the motive behind the gift is more important than the gift itself.

- F. You have to plant your financial seed with a cheerful heart, motivated by love, because your gift is ruined when you give with the wrong motive.
- G. Let's say you have a hundred seeds.
- H. It would be better to plant one seed that produces fruit than to plant ten seeds that don't produce anything.
- I. The same is true with your giving: It would be better to give a little with the right motivation than to give 10 percent without any benefit.
- J. It would also build your faith to see a return come from giving with the right motive.
- X. Read what the Lord said in Malachi 3:10 again:
- Bring ye all the tithes into the storehouse, that there may be meat in mine house, and prove me now herewith, saith the LORD of hosts, if I will not open you the windows of heaven, and pour you out a blessing, that there shall not be room enough to receive it.*
- A. As far as I know, this is the only instance in Scripture where the Lord says "prove Me."
- B. Basically, He's saying, "Try it, and see if it doesn't work!"
- C. I think He said it this way because He knows it is scary for people to take a portion of what they need to survive and give it away.
- D. When you are dependent upon money to pay bills and buy food, it's hard to move your trust over to a God you can't see.
- E. God knows that, so He said, "Try Me."
- XI. When you first start giving, it might be better for you to give 2 or 5 percent if that is what you can trust God with and do it with joy and peace.
- A. If that is what you can give cheerfully, then start there.
- B. You should start where you are comfortable—or where you "purpose in your heart."
- C. I'm not encouraging people who are giving 10 percent to drop down in their giving.
- D. If you need to drop back until your faith can build up and you can give 10 percent with a good heart, then do it.
- E. But eventually you want to get to where you are thinking, *God, this is Your money. What do You want me to do with it?*
- XII. Giving out of fear is the same thing as giving "**grudgingly**," and giving out of manipulation and condemnation is the same as giving "**of necessity**."

- A. Unfortunately, you sometimes hear ministers at church or on television manipulating people into giving “**of necessity.**”
 - B. I actually heard someone on a television fundraiser say that if anyone gave one thousand dollars within the next ten minutes, then God was going to open up the heavens and pour out all kinds of blessings.
 - C. When the ten minutes were up, the television minister said, “I believe the Lord is extending the window another seven minutes.”
 - D. I’m telling you, it would be funny if it wasn’t so pathetic how believers are regularly manipulated into giving.
 - E. The sad part is that ministers only do that kind of stuff because it works.
 - F. “You’ve got to get in on this opportunity to give,” they say, “because after five minutes, God is going to cut off His blessings.”
 - G. But the blessings of God don’t come with an expiration date.
 - H. The only gift that is acceptable to God is that which you purpose in your own heart and give cheerfully—not grudgingly or of necessity.
 - I. You aren’t going to buy prosperity from God or force Him to bless you.
 - J. All of that stuff is manipulation and condemnation, and giving with those motivations profits you nothing.
- XIII. When I was eighteen years old, I went to hear a man speak at a Baptist church in Texas.
- A. He said, “If you were going to a movie, you’d pay three dollars to get in. I don’t want some people giving twenty or fifty dollars in this offering; I just want every person in here to get three dollars and hold it up so I can see. If you don’t have three dollars, then borrow it from your neighbor.”
 - B. I had just gotten really fired up about the Lord at that time in my life, and I was sitting on the front row.
 - C. I had three dollars in my wallet, too, but I wasn’t about to give in response to an offering like that.
 - D. So, I sat in the front row with my arms folded across my chest, looking the pastor in the eye and thinking, *I dare you to point me out and make an issue of it. Give me an opportunity, and I’ll stand up in front of this crowd and rebuke you!*
 - E. He never did look at me, but he continued to pressure people to hold up their three dollars.
- XIV. Some people might think I had a bad attitude, but I didn’t.
- A. I defied him because I think that kind of manipulation is wrong.

- B. If the body of Christ would quit giving to ministers who use manipulation, then those ministers would be out of business: they wouldn't be on television, and they wouldn't be in a position to continue manipulating people.
- C. It isn't going to change unless people learn to give with the right motivation.
- D. *God loves a cheerful giver!*
- E. I encourage you to give and to tithe, but don't do it out of fear or guilt.
- F. Do it because you love God, and you want to show your appreciation for all He has done for you.
- G. When you purify your motives for tithing and start doing it as you desire in your heart, then you'll begin to see the hundredfold return on your giving—and you'll probably find yourself wanting to give a lot more than 10 percent.

DISCIPLESHIP QUESTIONS

1. What is a tithe?
 - A. An offering prescribed by the Law
 - B. A mandatory payment of money to your church
 - C. A tenth part
 - D. All of the above
 - E. None of the above

2. True or false: Not tithing is stealing from God.

3. Read 2 Corinthians 9:6-7. How does this passage say you should give?

4. Read 2 Corinthians 9:15. Why should you give back to the Lord under the New Covenant?

5. How do you know that the tithe was instituted before the Law?

6. True or false: Tithing is a starting place.

7. Read Galatians 3:10. Why is it a bad idea to tithe in order to keep the Law?

8. According to Galatians 3:11-14, who can be justified by the Law?

9. If you try to live by the Law and fail, what are you?

10. According to Malachi 3, the curse comes from robbing God in tithes *and*

11. Tithing moves money into your future but also has what?

12. What is money like?

13. Why shouldn't you consume all of your money?

14. How does God view you even if you eat all of your seed?

15. Under the Old Covenant, the penalty for not tithing is similar to what?

16. Why did God treat people in the Old Covenant like children, in a sense, and threaten punishment to keep them from hurting themselves?

- A. Because the people didn't know any better
- B. Because that was better than just destroying them all
- C. Because He found that they responded better to that kind of treatment
- D. Because He couldn't explain to them the spiritual benefits of godly behavior
- E. Because it was either that or let them bite and devour each other until they were consumed

17. This could even be understood by whom?

18. Why don't New Testament born-again believers need threats and punishments to live by the Law?

19. What do you get from giving grudgingly or of necessity?

20. It would be better to give a _____ with the right motivation than to give 10 percent without any benefit.

21. Read Malachi 3:10. What will happen when you prove (try) Him?

22. Should you give a minimum of 10 percent of your income whether you want to or not?

23. Eventually you want to think what?

24. True or false: With your giving, you can buy prosperity from God.

25. What would happen if the body of Christ quit giving to ministers who use manipulation?

26. If you love God and want to show your appreciation for all He has done for you, what should you do?
- A. Make a vow to Him
 - B. Give and tithe
 - C. Honor Him with your lips
 - D. All of the above
 - E. None of the above

27. You'll begin to see the hundredfold return on your giving—and you'll probably find yourself wanting to give a lot more than 10 percent—when you what?

— SCRIPTURES —

2 CORINTHIANS 9:6-7

But this I say, He which soweth sparingly shall reap also sparingly; and he which soweth bountifully shall reap also bountifully. [7] Every man according as he purposeth in his heart, so let him give; not grudgingly, or of necessity: for God loveth a cheerful giver.

2 CORINTHIANS 9:15

Thanks be unto God for his unspeakable gift.

1 CORINTHIANS 13:3

And though I bestow all my goods to feed the poor, and though I give my body to be burned, and have not charity, it profiteth me nothing.

MALACHI 3:8-11

Will a man rob God? Yet ye have robbed me. But ye say, Wherein have we robbed thee? In tithes and offerings. [9] Ye are cursed with a curse: for ye have robbed me, even this whole nation. [10] Bring ye all the tithes into the storehouse, that there may be meat in mine house, and prove me now herewith, saith the LORD of hosts, if I will not open you the windows of heaven, and pour you out a blessing, that there shall not be room enough to receive it. [11] And I will rebuke the devourer for your sakes, and he shall not destroy the fruits of your ground; neither shall your vine cast her fruit before the time in the field, saith the LORD of hosts.

GALATIANS 3:10-14

For as many as are of the works of the law are under the curse: for it is written, Cursed is every one that continueth not in all things which are written in the book of the law to do them. [11] But that no man is justified by the law in the sight of God, it is evident: for, The just shall live by faith. [12] And the law is not of faith: but, The man that doeth them shall live in them. [13] Christ hath redeemed us from the curse of the law, being made a curse for us: for it is written, Cursed is every one that hangeth on a tree: [14] That the blessing of Abraham might come on the Gentiles through Jesus Christ; that we might receive the promise of the Spirit through faith.

1 CORINTHIANS 2:14

But the natural man receiveth not the things of the Spirit of God: for they are foolishness unto him: neither can he know them, because they are spiritually discerned.

LUKE 6:38

Give, and it shall be given unto you; good measure, pressed down, and shaken together, and running over, shall men give into your bosom. For with the same measure that ye mete withal it shall be measured to you again.

2 CORINTHIANS 9:11

Being enriched in every thing to all bountifulness, which causeth through us thanksgiving to God.

— OUTLINE —

- I. A lot of people are confused about where they should give their tithes and offerings, or how the money they give should be used.
 - A. Scripture says, “**Bring ye all the tithes into the storehouse**” (Mal. 3:10).
 - B. In the Old Testament, the tithe went directly to the ministers—that was how God supported the ministers who were doing His work.
 - C. Most pastors teach that the storehouse is your local church and that parachurch and other social-welfare ministries are meant to be supported by offerings above the tithe.
 - D. In a perfect world, I'd have to agree with that, but this isn't a perfect world.
 - E. Technically, a storehouse is where you put your food.
 - F. You could say that a storehouse is where you get fed—so you should be giving your tithe where you get fed, and that may not be your local church.
- II. You should recognize that a good church does more than just teach the Word.
 - A. It fosters community and is an important part of spiritual growth.
 - B. You need the maturity that comes through fellowshiping with other believers.
 - C. A good local church helps you raise your children and gives them a place to meet other Christian kids.
 - D. It offers one-on-one counseling and marriage counseling.
 - E. Your local pastor helps you deal with grief and get through hard times.
 - F. So, if you are in a good local church that is preaching the Word, helping widows and orphans, and doing what a godly church is supposed to do, then you should be tithing at your church—no question about it.
- III. Unfortunately, I don't believe most churches are teaching about the grace of God and preaching the true Gospel.
 - A. The most common question I get is from people who are looking for a church that is teaching about the love of God and the finished work of Jesus.
 - B. Many people are going to churches they know aren't good, but they go there out of a sense of obligation or because there are no other options—maybe their whole family goes there, or it's the one they've always gone to, and they don't want to change where they go.

- C. In fact, many people are going to churches that preach things completely contrary to the Gospel message.
 - D. They leave church feeling condemned and beat up—the exact opposite of what a church is supposed to do.
 - E. It would be wrong for me to tell you to put your tithes into the local church and not qualify that by saying a *good* local church—one that is meeting the needs of its members.
- IV. It matters where you plant your seed.
- A. Some people think that God sees their hearts when they give, and they reap a benefit from their giving regardless of what the church does with their money—but that's not true.
 - B. You'd be a very poor farmer with that kind of attitude.
 - C. You can't expect the same results from casting your seed on pavement that you would get from planting it in fertile soil.
 - D. In addition, every time you give to a church or minister, you are casting a vote in support of how they conduct themselves.
 - E. Every time you give money to a church, you are helping support what they do—whether it's good or bad—so it absolutely matters where you give your money.
 - F. I'm not saying the church has to be perfect—no church is.
 - G. Maybe your church isn't hitting on all cylinders, but they are preaching the Truth and being a light to the community.
 - H. In that case, I would recommend giving your tithe there because you need what a local church offers.
 - I. It's wrong to put your money into something that you don't agree with and then go get fed by ministries you don't support financially.
 - J. That's like eating at McDonald's and going across the street to Wendy's to pay for your meal.
 - K. If you aren't being fed at your church, then you shouldn't be tithing there.
- V. Giving where you are fed isn't the only guideline for tithing, but I believe it should be the primary one.
- A. Widows and orphans may not minister to you, but it is a godly thing to give and support them.
 - B. That falls under what is called benevolence giving.
 - C. There is also giving that goes toward missionary work.

- D. So, not all of your giving should go to where you are being fed, but the bulk of it should.
- VI. The local church is the backbone of the body, and it's best for you to be in a good local church where you can give your tithes—but you shouldn't put your tithes into a dead church.
- A. In the first place, if you are in a dead church, then get out!
 - B. Go find yourself a church that is preaching the Gospel, and then give your tithe to that church, and use offerings to support other parts of the body of Christ.
 - C. If, for some reason, you can't find a good local church or get out of the dead one you're in, then, at a minimum, you shouldn't give all of your money there.
- VII. This principle of giving where you are fed is really simple, and it would solve a lot of problems if believers followed it.
- A. The preachers who are lying and manipulating people in order to get their money are not truly feeding the body of Christ.
 - B. They would go out of business if people would just stop giving them money.
 - C. Then only the people who are really feeding Christians would be getting all of the resources, and the believers would have an abundance of finances.
 - D. The good churches wouldn't have to hold car washes and bake sales to raise money.
- VIII. Giving where you are fed makes a difference for you too.
- A. The return on your giving is going to depend to a degree on how fruitful the ground is that you are sowing into.
 - B. If you give to a church or ministry that isn't really accomplishing the Lord's work, then you are going to get marginal returns.
 - C. When you plant your seed in a place that is fruitful and ministering the Word of God, then you are going to receive a better return.
- IX. I actually had a woman come to me one time with a personalized letter that said, *Dear Stella*—or whatever her name was—*God woke me up at three o'clock this morning and gave me your name and told me to tell you that if you send me a thousand dollars, then all of the people you have been praying for will get saved.*
- A. The letter went on to promise healing, prosperity, and deliverance if she would just send in some money.
 - B. She was a poor woman, and she told me that she could scrape together the thousand dollars, but she wasn't really sure she should give it.
 - C. On the other hand, she felt compelled to because the letter was personalized, and the minister claimed God had woken him at three in the morning with a special message for her.

- D. She said “What should I do?” and I took the letter, tore it up, and explained that the exact same computer-generated letter was probably sent to thousands of people.
- E. The reason crooks send those kinds of letters is because Christians actually send money in response.
- F. I hate to say it, but I believe the majority of giving in the body of Christ is in response to begging or some sort of emotional coercion.
- G. It’s possible that some good could come out of that kind of giving because God can use anything, but those practices are wrong—giving out of desperation because somebody said that God would supply your needs is an ungodly principle.
- H. In a sense, it’s like trying to buy a miracle.
- X. The book of Acts tells a story about a man named Simon who tried to do that very thing.
- A. Simon had been a magician in Samaria, but he was born again when he heard Philip preach the Gospel.
- B. Later, Peter and John went down to Samaria and prayed for people to receive the Holy Spirit.
- C. Simon saw that people were receiving the gift of speaking in tongues when Peter and John laid hands on them.
- D. Simon also wanted to be able lay hands on people and have them receive the Holy Spirit, so he offered Peter money to give him the same gift.
- E. On the surface, that seems like a good desire, but Peter responded differently:
- Thy money perish with thee, because thou hast thought that the gift of God may be purchased with money. Thou hast neither part nor lot in this matter: for thy heart is not right in the sight of God... For I perceive that thou art in the gall of bitterness, and in the bond of iniquity.*
- ACTS 8:20-21 AND 23
- i. I’m not sure whether being “**in the gall of bitterness, and in the bond of iniquity**” means that Simon was never really born again or whether his heart was just wrong, but it’s not good either way.
- F. This shows that your heart is not right if you are trying to buy God’s blessings.
- G. At the same time, it’s possible to be in the process of believing God for a miracle, and it may be that letting go of some of your money could be a step of faith for you.
- H. See, it isn’t giving money that makes the miracle happen—it’s stepping out in faith.
- XI. When Jamie and I first moved to Colorado Springs, a man gave our ministry a building and then came to work for us for about six months.

- A. Back then, we used to send out teachings on cassette tape.
 - B. He noticed that for a couple of weeks at a time, we couldn't fill orders for tapes.
 - C. It was because we'd run out of money and had to wait a week or two until we had enough to get in another shipment of blank tapes.
 - D. When he saw what was going on, he asked me why I wasn't telling people how desperate the ministry was for additional finances.
 - E. He told me he had given away twenty-five thousand dollars the previous year, and he always asked God where to send the money before he gave.
 - F. He said I was the first person who came to mind every time he prayed, because our ministry had helped him transform his life, but he didn't give to us, because I never asked.
 - G. Instead he gave to a television minister who was always begging for money and telling people he was going to go off the air if they didn't give!
- XII. I was invited to be a guest on that same minister's network much later, and the head of his ministry showed me a room filled with hundreds of thousands of letters stuffed and sealed in envelopes.
- A. The letters talked about a pending financial crisis if people didn't give.
 - B. They sent out those letters at six-month intervals and had printed them out for two years in advance.
 - C. *They didn't even have a crisis yet—it was all lies and manipulation!*
 - D. The people who are using manipulation are not truly in tune with God.
 - E. I'm not saying they aren't born again, but I'm saying they are carnal.
- XIII. I had a publicity group come to me one time and guarantee that they could raise one million dollars by sending out letters for us.
- A. They started by telling me about the color ink that people respond to, the font we should use, and how to underline certain statements.
 - B. They had the whole business down to a science.
 - C. They also told me how they had raised another client twenty million dollars using the same techniques just a couple of months before.
 - D. I said, "Well, we could sure use twenty million dollars. But what are you going to say? What are you going to do?" They said, "Just leave that up to us." "No," I said, "I need to know what you are going to say."

- E. So, they started telling me how they would put in a picture of children with distended bellies and flies crawling all over them, and they'd say we help support orphanages and things like that.
 - F. I said "But I don't support any orphanages," but they said, "Neither does the guy we raised the twenty million dollars for."
 - G. I told them I wasn't interested in using dishonest practices.
 - H. They argued that once I had the money, I could use it any way I wanted, but I wasn't going to compromise—my integrity is more important to me than getting millions of dollars.
- XIV. It's okay to give when you are touched emotionally sometimes, but don't let that be the driving motivation behind your giving.
- A. Give from your first fruits, and give where you are fed.
 - B. Give to the people who have really affected your life.
 - C. If the body of Christ would start doing that, then the people who are truly ministering the Word of God would have a super abundance, and the crooks would have to repent or get out of ministry.
 - D. Proper giving would also increase the harvest you receive on your giving—because just like a farmer reaps a bigger harvest by planting in fertile soil, your giving achieves better returns when you plant it in a ministry that is doing kingdom work.

DISCIPLESHIP — QUESTIONS —

1. Read Malachi 3:10. Where should the tithes be brought?

2. A storehouse is where you get what?

- A. Sleep
- B. Money
- C. Fed
- D. All of the above
- E. None of the above

3. If you are in a good local church that is preaching the Word, helping widows and orphans, and doing what a godly church is supposed to do, what should you do?

4. Why does it matter where you plant (give) your seed (money)?

5. To put your money into something that you don't agree with and then go get fed by ministries you don't support financially is _____ .

6. True or false: Even if you aren't being fed at your church, you should still tithe there.

7. Why shouldn't all of your money go to where you are fed?

8. What should you do if you're in a dead church?

9. What would believers have if they gave where they are fed?

10. When you plant your seed in a place that is fruitful and ministering the Word of God, then you are going to receive what kind of return?

- A. A marginal one
- B. A quick one
- C. An equal one
- D. A surprising one
- E. A better one

11. Why is giving out of desperation because somebody said that God would supply your needs an ungodly principle?

12. Read Acts 8:20-21 and 23. What happened when Simon the magician tried to buy the gift of giving the Spirit to those he laid hands on?

- A. Peter rebuked him
- B. Peter corrected him
- C. Peter took the money but denied him the gift
- D. All of the above
- E. None of the above

13. If you're in the process of believing God for a miracle, how could giving money be the right thing?

14. Ministers who use manipulation to get money are _____.

15. Is it ever okay to give when you are touched emotionally?

16. You should give where you are fed, but you should give from your what?
- A. Abundance
 - B. First fruits
 - C. Own wallet
 - D. Leftovers
 - E. Taxes

— SCRIPTURES —

MALACHI 3:10

Bring ye all the tithes into the storehouse, that there may be meat in mine house, and prove me now herewith, saith the LORD of hosts, if I will not open you the windows of heaven, and pour you out a blessing, that there shall not be room enough to receive it.

ACTS 8:20-21

But Peter said unto him, Thy money perish with thee, because thou hast thought that the gift of God may be purchased with money. [21] Thou hast neither part nor lot in this matter: for thy heart is not right in the sight of God.

ACTS 8:23

For I perceive that thou art in the gall of bitterness, and in the bond of iniquity.

— OUTLINE —

I. Early in his letter to the Philippians, Paul said,

I thank my God upon every remembrance of you, Always in every prayer of mine for you all making request with joy, For your fellowship in the gospel from the first day until now.

PHILIPPIANS 1:3-5

- A. The word translated “**fellowship**” in verse 5 is the Greek word *koinonia*, and it literally means “**partnership**” (*Strong’s Concordance*).
 - B. Paul was thanking the Philippians for their partnership in the Gospel.
 - C. They were people who gave to Paul in a greater way than any other church had.
 - D. Paul made specific mention of how eager they were to care for him and provide for his needs.
 - E. They were helping him take the Gospel to other places around the world.
 - F. When he said they were careful but lacked opportunity (Phil. 4:10), he was saying they didn’t always know where to send their money, but the moment they heard Paul was in Rome, they sent clothes, finances, and things for him to study.
 - G. But Paul wasn’t rejoicing over them just because they took care of him (Phil. 4:11-13); he was rejoicing because he saw their hearts to give, and he knew that by supporting him, they were actually giving to God.
 - H. He saw that their giving would cause God to pour out a blessing on them and result in a hundredfold return.
- ### II. The amazing thing here is that Paul said no other churches were giving him money to help preach the Gospel (Phil. 4:15).
- A. It seems people gave to Paul only while he was in their town preaching: they fed him and gave him a place to stay, but as soon as he left town, he was on his own again.
 - B. So, every time he went to a new place, he had to start all over financially.
 - C. I don’t think Paul should have had to scrape by like that.
 - D. People should have been so thankful for what God was doing through him that they took care of him no matter where he was.
- ### III. You can see why Paul was thankful every time he thought about the Philippians and how they helped establish churches in other areas.

For even in Thessalonica ye sent once and again unto my necessity. Not because I desire a gift: but I desire fruit that may abound to your account.

PHILIPPIANS 4:16-17

- A. **“Once and again”** just means they sent money to Paul more than once.
- B. Their giving wasn’t just benefiting Paul personally; it was helping to establish God’s kingdom abroad, and Paul understood that their giving would result in a supernatural return—because God gives seed to sowers.
- C. Paul talked about how their giving caused him to abound, and then he said,

But my God shall supply all your need according to his riches in glory by Christ Jesus.

PHILIPPIANS 4:19

- D. God desires to bless both believers and unbelievers, but this particular verse is talking about people who had partnered with Paul in sharing the Gospel and were helping to establish God’s covenant upon the earth.
 - E. They weren’t just giving to Paul because they were receiving from him; they were giving when Paul was blessing people beyond their own city, and they weren’t receiving anything in return.
 - F. In modern terms, you could say they weren’t just giving to get books and videos—they were giving toward missionary work.
- IV. Philippians 4:19 is talking about the special blessing on those who become partners in spreading the Gospel, which means that if you really want to be blessed, then partner with a ministry that has a big vision and is doing a great job of spreading the Gospel.
- A. The way God gets money to a ministry is by giving it to the believers who support it.
 - B. So, one of the best ways to prosper is to find a ministry that is powerfully anointed by God and become a partner with it.
 - C. I pray that God blesses our partners and causes them to abound, because my ability to accomplish God’s will is directly dependent upon other people joining with me and becoming partners.
 - D. God has made provision for every believer, but there is a special anointing on people who give to help spread the Gospel.
 - E. When you say “I want to help this church change my city, and I want to help this person go around the world and spread the Gospel,” then God is going to prosper you.
 - F. God gives money to people who will use it to advance the kingdom (Deut. 8:18), and He gives more than enough, so there is always plenty left over for the giver.
- V. Aside from causing a flow of finances to pass through partners’ hands, there is an additional benefit to partnering with a ministry:

A man's gift maketh room for him, and bringeth him before great men.

PROVERBS 18:16

- A. I used to think this meant “**gift**” in the sense of God-given ability or anointing.
- B. I thought that if I would use my gift of teaching properly, for instance, it would open up doors and bring me before great people.
- C. But the Hebrew word used for gift here is *mattan*, and it literally means “a present” (*Strong's Concordance*).
- D. It's clear from its other uses in Scripture that it means some kind of monetary gift.¹
- E. This verse is simply saying that even in the natural realm, a gift opens doors.
- F. In a negative sense, you could understand this kind of gift to be a bribe, but there is also a positive side to this.
- G. You can turn away wrath with a gift or gain favor with people.
- H. Gifts also have an effect in the spiritual realm.
- I. It can create opportunities and bring you before powerful people.
- J. This is different from a bribe, and Scripture gives us an example of a gift being used in this positive sense.

VI. In the Old Testament, it says that when the Queen of Sheba heard how wise and prosperous King Solomon was, she traveled to Jerusalem to witness it for herself.

- A. It says she went up with “**a very great train**” of camels bearing spices, precious stones, and “**very much gold**” (1 Kin. 10:2).
- B. The Queen of Sheba was astounded by what she saw in King Solomon's court, and she said,

It was a true report that I heard in mine own land of thy acts and of thy wisdom. Howbeit I believed not the words, until I came, and mine eyes had seen it: and, behold, the half was not told me: thy wisdom and prosperity exceedeth the fame which I heard.

1 KINGS 10:6-7

- C. Solomon was the wisest and wealthiest man on the face of the earth.
- D. The Bible says that people came from all over the world to inquire of him and search out his wisdom.
- E. I believe Solomon had more fame and notoriety than the leader of any country today.

¹For example, Prov. 15:27 and 19:6

- F. So, the Queen of Sheba brought gifts to get Solomon's attention and gain access to him.
- And she gave the king an hundred and twenty talents of gold, and of spices very great store, and precious stones: there came no more such abundance of spices as these which the queen of Sheba gave to king Solomon.*
- 1 KINGS 10:10
- G. A talent is equal to about 75.5 pounds, so that means the queen gave Solomon 9,000 pounds, or 145,000 ounces, of gold.
- H. At today's price of \$1,730 per ounce, that gold would be worth more than \$250,000,000, and there's no telling how much her other gifts were worth.
- I. I don't know how long the line was of people waiting to see King Solomon, but the queen's gift moved her right to the front.
- J. Not only did she get to spend a little time with him; she ate with him and saw all the different aspects of his kingdom.
- K. In a spiritual sense, when you give by partnering with a ministry, it's like you start drawing on the anointing that is on the ministry.
- L. You end up partaking of the fruits of that ministry.
- M. You receive the benefit of prospering from their blessing.
- VII. Here's something else to consider: I bet the Queen of Sheba could have used that 250 million dollars for needs within her own kingdom.
- A. I bet it raised some eyebrows when people heard that she was planning to give all of that money to a king who was already the richest man on earth.
- B. She could have changed entire nations with that money.
- C. She could have built buildings and helped farmers in every town she passed through.
- D. But the Queen of Sheba decided she was going to use that money to go find out how King Solomon had become so successful in running his kingdom.
- E. Then she could apply that knowledge to improving her own land.
- F. She did it because she wanted to partake of the success Solomon was experiencing—and it worked.

And king Solomon gave unto the queen of Sheba all her desire, whatsoever she asked, beside that which Solomon gave her of his royal bounty. So she turned and went to her own country, she and her servants.

1 KINGS 10:13

- G. The queen's gift was only a fraction of King Solomon's yearly earnings, so when it says that Solomon gave to her of his bounty, I think the Queen of Sheba received more from Solomon than she gave.
 - H. On her return journey, she still had tremendous wealth to use to aid beggars and farmers, but she also had wisdom and anointing she could use to build her entire nation.
 - I. Benevolent giving would have been a short-term solution, but using wisdom and anointing to lift the kingdom out of need was a long-term solution.
- VIII. Sometimes, like the Queen of Sheba did, you should give because you need what a church or minister can give to you.
- A. I tell my Bible college students to "sow where you want to go."
 - B. In other words, if you feel called into missionary work, then find people who are doing good work in that field and support them.
 - C. By partnering with them, you begin to draw on the anointing and experience they have.
 - D. It will come to you and help you fulfill your own calling.
 - E. You find someone who has gone further than you have gone, and you sow into their life to help get yourself to the same place.
 - F. The Queen of Sheba found a man who had more favor, more wisdom, and greater wealth, and she used a large gift to gain access to him in order to glean more wisdom, wealth, and favor for herself.
 - G. When you do that, it starts a supernatural flow of God's finances toward you so that you are able to both meet your own needs and also abound unto every good work.
- IX. God always blesses you back when you show faith in Him by giving of your substance.
- A. You will never be more faithful to God than He is to you.
 - B. I'm not saying that partnering with a ministry is about giving just to get—that's why I spent so much time in earlier lessons talking about your heart motives being more important than your gift.
 - C. But when your heart is right, partnering with a ministry to help it get the Gospel out is going to open doors for you and cause you to prosper.
- X. Giving is a powerful part of tapping into God's prosperity.
- A. Several different things help determine the harvest you get from your giving—like the attitude you give with, where you give, and trusting God as your source—so there isn't a formula.

- B. But you can't really prosper in God's economy until you start sowing into His kingdom.
- C. I recommend you do it regularly by tithing and giving from the first fruits of your income.
- D. That way, you won't spend your money before you can give, and end up missing out on God's supernatural supply.
- E. As you become a deliberate, on-purpose giver—and you do it motivated by love—it will start a flow of God's blessings into your life that will cause you to prosper like never before.

DISCIPLESHIP QUESTIONS

1. Read Philippians 1:3-5. Why was Paul thanking the Philippians?

2. What is another word for *fellowship*?

3. What were the Philippians helping him do?

4. Read Philippians 4:11-13. Why wasn't Paul interested in only getting his needs met?

5. According to Philippians 4:15, the Philippian church was the _____ church that supported him when he departed Macedonia.
- A. First
 - B. Best
 - C. Largest
 - D. Only
 - E. Friendliest

6. Read Philippians 4:19. Even though God desires to bless both believers and unbelievers, who is the verse specifically talking about?

7. True or false: The Philippians were giving to Paul because they were receiving from him.

8. What's one reason Andrew prays that God blesses his partners and causes them to abound?

9. True or false: A giver has just enough money to advance God's kingdom.

10. Read Proverbs 18:16. "Gift" in this verse refers to what?

- A. A birthday gift
- B. A monetary gift
- C. A spiritual gift
- D. All of the above
- E. None of the above

11. What does this kind of gift do?

12. For what purpose did the Queen of Sheba give a gift to King Solomon?

13. Why did she want access to King Solomon?

14. Like the Queen of Sheba, what's one reason you should give to a church or minister?

15. To "sow where you want to go" means what?

16. What will that do for you?

17. You will _____ be more faithful to God than He is to you.

18. Why did Andrew spent so much time in earlier lessons talking about your heart motives being more important than your gift?

19. What things help determine the harvest you get from your giving?

20. True or false: You can't really prosper in God's economy until you start sowing into His kingdom.

21. Why should you regularly tithe and give from your first fruits?

22. To start a flow of God's blessings into your life that will cause you to prosper like never before, what do you need to do?

—SCRIPTURES—

PHILIPPIANS 4:19

But my God shall supply all your need according to his riches in glory by Christ Jesus.

PHILIPPIANS 1:3-5

I thank my God upon every remembrance of you, [4] Always in every prayer of mine for you all making request with joy, [5] For your fellowship in the gospel from the first day until now.

PHILIPPIANS 4:10-17

But I rejoiced in the Lord greatly, that now at the last your care of me hath flourished again; wherein ye were also careful, but ye lacked opportunity. [11] Not that I speak in respect of want: for I have learned, in whatsoever state I am, therewith to be content. [12] I know both how to be abased, and I know how to abound: every where and in all things I am instructed both to be full and to be hungry, both to abound and to suffer need. [13] I can do all things through Christ which strengtheneth me. [14] Notwithstanding ye have well done, that ye did communicate with my affliction. [15] Now ye Philippians know also, that in the beginning of the gospel, when I departed from Macedonia, no church communicated with me as concerning giving and receiving, but ye only. [16] For even in Thessalonica ye sent once and again unto my necessity. [17] Not because I desire a gift: but I desire fruit that may abound to your account.

PSALM 35:27

Let them shout for joy, and be glad, that favour my righteous cause: yea, let them say continually, Let the LORD be magnified, which hath pleasure in the prosperity of his servant.

MATTHEW 5:45

That ye may be the children of your Father which is in heaven: for he maketh his sun to rise on the evil and on the good, and sendeth rain on the just and on the unjust.

3 JOHN 2

Beloved, I wish above all things that thou mayest prosper and be in health, even as thy soul prospereth.

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 18:16

A man's gift maketh room for him, and bringeth him before great men.

PROVERBS 15:27

He that is greedy of gain troubleth his own house; but he that hateth gifts shall live.

—SCRIPTURES—

PROVERBS 19:6

Many will intreat the favour of the prince: and every man is a friend to him that giveth gifts.

1 KINGS 10:6-7

And she said to the king, It was a true report that I heard in mine own land of thy acts and of thy wisdom. [7] Howbeit I believed not the words, until I came, and mine eyes had seen it: and, behold, the half was not told me: thy wisdom and prosperity exceedeth the fame which I heard.

1 KINGS 10:10

And she gave the king an hundred and twenty talents of gold, and of spices very great store, and precious stones: there came no more such abundance of spices as these which the queen of Sheba gave to king Solomon.

1 KINGS 10:13

And king Solomon gave unto the queen of Sheba all her desire, whatsoever she asked, beside that which Solomon gave her of his royal bounty. So she turned and went to her own country, she and her servants.

1 JOHN 3:17

But whoso hath this world's good, and seeth his brother have need, and shutteth up his bowels of compassion from him, how dwelleth the love of God in him?

— OUTLINE —

- I. Giving is one of the last things I discuss when I teach on finances, because I think the heart attitude you have toward money and the motive you give with are more important.
 - A. Now I want to tie it all together and show how giving with the right attitude, and in the full knowledge that God is your source, will really prosper you.
 - B. Proverbs 3:5-10 is describing how one of the ways you trust in the Lord and lean not on your own understanding is by giving:

Trust in the LORD with all thine heart; and lean not unto thine own understanding. In all thy ways acknowledge him, and he shall direct thy paths. Be not wise in thine own eyes: fear the LORD, and depart from evil. It shall be health to thy navel, and marrow to thy bones. Honour the LORD with thy substance, and with the firstfruits of all thine increase: So shall thy barns be filled with plenty, and thy presses shall burst out with new wine.
 - C. People often talk about these verses in the sense of trusting in the Lord, but they overlook the fact that it says to honor the Lord with the first fruits of your income.
 - D. They will pray all day long for God to direct their paths, but they don't see how giving is connected.
 - E. Most people who are seeking God's guidance regularly would say they trust in God, but not all of them are giving regularly.
 - F. Well, if you aren't giving, then you aren't acknowledging and trusting the Lord in all of your ways.
 - G. And according to this passage, you aren't honoring God.
- II. If you spend the majority of your time working a job, yet you aren't trusting God with your finances, then you are only trusting God with a small portion of your life.
 - A. God wants you to trust Him fully and to let Him into every area of your life.
 - B. He wants to be a part of everything you do.
 - C. You have lots of things vying for your attention, but you can still keep your mind focused on God.
 - D. It doesn't matter what your situation is, you can trust God with all of your heart, even when you're on the job.
 - E. You might have a boss and quotas to meet, but ultimately God is the one who promotes you (Ps. 75:6-7).

- F. You should be looking to God as the source of your prosperity and promotion.
 - G. Once you get that mindset, then economic hard times won't bother you.
 - H. Instead of being fearful about your job security, you'll trust in the Lord—and even if you do lose your job, you'll trust God for something better.
 - I. Knowing that God is your source gives you a peace and stability in life that a lot of people don't have.
- III. So, how do you make God your source when you are spending most of your time working and fulfilling other responsibilities?
- A. It's simple: The Lord says to give the first fruits of all your increase.
 - B. The way you act on your faith and make God your source is by tithing and making offerings.
 - C. Unless you factor faith in God into the equation, it makes no sense that giving would lead to prosperity—and that is exactly why God asks you to do it.
 - D. He doesn't need your 10 percent—giving is a way of demonstrating that you are in *God's* economy, not the world's.
 - E. As I've said, God could have made every minister of the Gospel independently wealthy, but He didn't do that, because giving is really about your needs—not keeping the church doors open.
 - F. The Lord set up this system of tithes and offerings for your benefit, not His.
- IV. Some time ago, I was asked to hold a meeting at the church of a Charis Bible College graduate, and he was very concerned about finances, thinking they wouldn't be able to give me a good enough offering.
- A. I started the very first meeting by telling the people, "I got here on my own, and I'll leave on my own. I don't need you to give."
 - B. When I said that, you could see the disappointment on the pastor's face, because I guess he thought no one was going to give, since I had given them an excuse not to.
 - C. I went on to teach some of the same things I've written in this study guide and told them they needed to give to plant a seed for themselves.
 - D. I told them that giving is about recognizing God as your source and trusting in Him.
 - E. The week after I left, the pastor called me to say that his church had never given so much as they gave during my meetings.
 - F. He realized that he had been asking for money apologetically, not understanding what an important part giving plays in trusting God.

- G. He told me how he had gotten up in front of his church the following Sunday and repented in front of his congregation for not being strong enough in teaching finances.
 - H. When he was done talking, his congregation came to the front to hug him, and they just started throwing money on the platform.
 - I. He said they paid off their entire church indebtedness in that one service—something like ten or fifteen thousand dollars.
- V. The scripture about trusting God with your giving says, **“Honour the LORD with thy substance, and with the first fruits of all thine increase”** (Prov. 3:9).
- A. The Lord is saying that the first thing you should do anytime you get money is set aside some to give.
 - B. I’m not condemning anyone for not giving.
 - C. What I’m trying to do is remove the deception that has caused a lot of Christians to compartmentalize their lives and separate serving the Lord from giving.
 - i. Some believers are trying to trust God, but they aren’t giving, because they don’t see how they can squeeze it out of their budget.
 - ii. This is the reason the Lord didn’t say to give a specific amount but put a percentage on giving, because everyone can give 10 percent, whether they have a million dollars or a dime.
 - D. When you honor God by giving with the first fruits of your increase, then the Lord says, **“So shall thy barns be filled with plenty, and thy presses shall burst out with new wine”** (Prov. 3:10).
 - E. The way you would say that today is, “I’m going to fill up your checking account, and your savings account is going to burst.”
 - F. Giving is how you wind up with a huge savings—not by hoarding.
 - G. When you take a portion of what you have and trust God with it, then it becomes a seed that yields greater increase in the future.
 - H. You can get strength and sustenance by eating seeds, but you also need enough wisdom to set aside a portion of those seeds for planting.
 - I. You can’t eat those seeds even when you’re hungry, because eating all of your seed today means starving tomorrow.
 - J. Planting seed ensures that you have a crop in the future to feed your family and provide for your needs.

- K. Most people don't see the wisdom in giving, because the natural mind can't understand the things of the spirit.¹
 - L. A lot of people are struggling financially, and their natural minds don't see how they can spare any of their income toward giving.
 - M. But the Word of God says honor the Lord with the first fruits of your substance and your bank account will burst forth with finances.
- VI. God says the way to abundance is by giving—or you could say that it's by trusting God, because giving boils down to trust.
- A. The Lord asks you to give so that you will learn to rely on Him.
 - B. Ironically, the people who are most reluctant to give and are most convinced that they need all of their money are the people who need to trust God the most.
 - C. Faith without works is dead (James 2:26).
 - D. Don't take this the wrong way, but if you aren't tithing, then you aren't trusting God.
 - E. Giving is a step of faith that turns your focus to God and moves you into position to receive from Him.
- VII. As I've said before, God isn't mad at you if you aren't tithing.
- A. Look at this verse from Proverbs:
There is that scattereth, and yet increaseth; and there is that withholdeth more than is meet, but it tendeth to poverty.
PROVERBS 11:24
 - B. To the natural mind, this doesn't make any sense, yet that is how God's economy works.
 - C. When you don't tithe or give because you think you need to keep it, you are withholding "**more than is meet**," and it leads to poverty.
 - D. If you want to prosper, take a step of faith and start giving.
 - E. The longer you have been following the thinking of this world, the less sense any of this is going to make.
 - F. But according to the promises of Scripture, God gives back to you when you give in faith.
 - G. The next verse in Proverbs says,

¹See 1 Cor. 2:14

The liberal soul shall be made fat: and he that watereth shall be watered also himself.

PROVERBS 11:25

- H. This is stating the same principle discussed earlier about God giving seed to sowers.
 - I. **“The liberal soul shall be made fat”** is another way of saying that when you are a giver, you will have more money than you need, you’ll have riches in reserve, and God will bless you and multiply you.
 - J. This also shows that you reap what you’ve sown: If you give a little, you get a little—but when you give liberally, you get liberally.
 - K. Nearly everyone wants to reap a lot, but they try sowing as little as possible.
 - L. You can’t give by the teaspoon and expect to receive by the truckload.
- VIII. Fortunately, God’s kingdom is set up on percentages.
- A. Jesus said that the widow who dropped two mites in the offering gave more than all of the rich men who gave to the temple treasury.
 - B. The rich men gave out of their abundance, but the widow woman gave all that she had.²
 - C. So, it’s not just about how much you give, or what percentage of your income it is, it’s also about how much money you have left over after giving.
 - D. The friend I mentioned earlier who bought a number of cars for me is a pastor and is prosperous—and he lives like it.
 - E. I was at his house once when a truck drove up and unloaded a brand-new red Corvette.
 - F. Many people criticize him for his lifestyle.
 - G. They only look at what he has and not what he gives.
 - H. But you should never criticize a person’s harvest until you see how much seed they have planted.
 - I. He probably averaged giving away forty thousand dollars per month.
 - J. And the Corvette was a gift with the insurance included.
 - K. What should he have done? Turn down a free car with prepaid insurance and go buy something that cost him money just so he could look poor and be humbler?
 - L. That’s not humility; that’s stupidity.

²See Luke 21:1-4 and Mark 12:41-44

- M. God doesn't care what you drive or what kind of house you live in.
 - N. It's all relative to your giving.
 - O. This man gave a lot, and he reaped a lot.
 - P. When he took care of others, God took care of him.
 - Q. The widow gave the equivalent of maybe half a penny, but she gave the most, because she gave her entire livelihood—that's what God calls a liberal giver.
 - R. If all you have is one dollar and you give it away, then that is a huge gift.
 - S. Giving liberally isn't about the cash value of your gift.
 - T. You can be so wealthy that 10 percent of your income won't even put a dent in your spending.
 - U. In that case, you should increase your giving to where you still need to trust God to multiply your finances.
 - V. Give to where you are relying on God to come through for you financially.
- IX. The passage in Proverbs goes on to say,
- He that trusteth in his riches shall fall: but the righteous shall flourish as a branch.*
PROVERBS 11:28
- A. This is the same thing Jesus was trying to teach the rich young man who fell at Jesus' feet and asked what he needed to do to be saved.
 - B. Jesus knew that the man wasn't really trusting in Him.
 - C. By asking the man to sell everything, Jesus was telling him to start looking to God as his source.
 - D. It's the same thing the Lord is telling us when He asks us to tithe.
 - E. He's telling us to stop trusting money and to put our trust in Him.
 - F. When our trust is in God, we prosper—we flourish as a branch.
 - G. I don't see any exception to this.
- X. You can try to explain it any way you want, but if you aren't honoring the Lord with your first fruits, the bottom line is that you don't trust God.
- A. Fear that God won't come through for you is what is keeping you from giving, and that fear is actually releasing poverty into your life.
 - B. If that's the case, then all you have to do is start taking steps of faith by giving.

- C. Honoring the Lord with your first fruits will release the power and anointing of God in your life, and you will begin to prosper.
- D. Many people are praying and asking God to bless them financially, yet they are afraid to follow His instructions about tithing.
- E. Giving is an absolutely integral part of godly prosperity, but remember that your motive is more important than the gift.
- F. Whatever you do, do it heartily as unto the Lord, and God will cause it to prosper.

XI. Giving keeps your heart focused on the Lord.

- A. Trusting in God as your source lets Him into your finances.
- B. God doesn't want you to divide your life into a "spiritual" part that prays and a carnal part that works and takes care of day-to-day responsibilities.
- C. One of the ways you can learn to put God first is by taking a portion of what He gives you and giving it back to Him.
- D. Your heart will be where your treasure is.
- E. Consistently investing money in the kingdom will keep you single-minded on God.
- F. Even though you have to work a job, you will know that God is your source.

XII. Paul's letter to the Galatians says,

Be not deceived; God is not mocked: for whatsoever a man soweth, that shall he also reap.

GALATIANS 6:7

- A. The *Amplified Bible* renders this verse, "**For whatever a man sows, that and that only is what he will reap**" (emphasis mine).

- B. Scripture says,

Give, and it shall be given unto you; good measure, pressed down, and shaken together, and running over, shall men give into your bosom. For with the same measure that ye mete withal it shall be measured to you again.

LUKE 6:38

- C. The way you give is how you receive.
- D. Are you giving off the top? Is tithing the first thing you do when you get income?
- E. If you're slow to give, then you're going to be slow to receive.
- F. Some people wait until the last possible moment, and then they give grudgingly or of necessity.

- G. They don't really want to give, but they feel like they have to.
 - H. Then they wonder why their needs aren't supplied right away.
 - I. It's because of this law: You not only reap *what* you sow; you reap the *way* you've sown.
- XIII. I know I've already made these points, but I keep coming back to them from different scriptures because I'm hoping that the weight of all this evidence will convince you.
- A. I'm hoping you'll get a revelation that if you want to prosper in God's system, then you have to start giving—and you can't just grudgingly give a little bit if you want to get a lot in return.
 - B. You have to give a lot, you have to do it cheerfully, and you have to give from the first fruits.
 - C. If you do those things over a prolonged period of time, then you'll start to see a crop come in.
- XIV. Pastors have been saying for a long time that around 20 percent of Christians give 80-100 percent of the churches' finances.
- A. From talking to pastors and reading reports on giving, I'd have to say I believe it.
 - B. I hope I have presented enough Scripture to counter fear and unbelief, and to assure you that once you start giving and trusting God with your finances, He *will* make you prosper!
 - C. When the Apostle Paul had something important to say to the believers, he would say, "I beseech ye brethren"—it's like saying, "I'm begging you."
 - D. Well, I'm begging you to start trusting God with your finances—it's for your own good.
- XV. If you have money, then you can give.
- A. It doesn't matter how much you have; trust what God's Word says and begin to give from your first fruits.
 - B. Don't hold back for fear that you won't have enough—God will provide.
 - C. He wants to bless you financially, but you have to plant seed—you need to take a step of faith.
 - D. So, start giving and watch as God's supernatural flow increases your finances and causes you to prosper in every area of your life.

DISCIPLESHIP QUESTIONS

1. Read Proverbs 3:5-10. What does this passage describe?

2. How do you honor the Lord?
- A. By coming to church on time
 - B. With singing when the music's playing
 - C. With the first fruits of your income
 - D. All of the above
 - E. None of the above

3. True or false: Giving is connected to God directing your path.

4. If you aren't giving, you aren't what?

5. How do you make God your source when you are spending most of your time working and fulfilling other responsibilities?

6. It makes no sense that giving would lead to prosperity if you didn't factor in what?
- A. Time
 - B. Non-profit tax deductions
 - C. Reasoning
 - D. Faith
 - E. Basic mathematics

7. Why did God set up the system of tithes and offerings?

8. What plays an integral part in trusting God?

9. True or false: The Lord said everyone is to give a specific amount when they give.

10. In regards to giving, what can everyone do?

11. Read Proverbs 3:10. What happens when you give with the first fruits of your increase?

12. If you hoard, you won't end up with what?

- A. A huge savings
- B. A clean house
- C. A lot of friends
- D. All of the above
- E. None of the above

13. What does eating all of your seed today mean?

14. What does planting seed ensure?

15. Why don't people see the wisdom in giving?

16. Giving boils down to _____.

17. True or false: God is mad at you if you don't tithe.

18. The way God's economy works cannot be understood by _____ .
- A. Recent statistics
 - B. Businessmen
 - C. Politicians
 - D. A new Christian
 - E. The natural mind

19. According to Proverbs 11:24, what leads to poverty?

20. How do you know God gives back to you when you give in faith?

21. Read Proverbs 11:25. What does **“the liberal soul shall be made fat”** mean?

22. You can't give by the _____ and expect to receive by the _____.

23. How is it that the widow woman gave more than the rich men?

24. Until you see how much seed someone has planted, what shouldn't you do?

25. True or false: The cash value of your gift doesn't determine how liberally you gave.

26. If giving 10 percent of your income is not enough for you to trust God, what should you do?

27. What is the Lord telling you when He asks you to tithe?

28. According to Proverbs 11:28, what happens when you trust in God?

29. Andrew doesn't see any _____ to this.

30. _____ that God won't come through for you is what is keeping you from giving, and that _____ is actually releasing poverty into your life.

31. If you want God to bless you financially, then you shouldn't be _____ to follow God's instructions about tithing.

- A. First
- B. Unfaithful
- C. Afraid
- D. All of the above
- E. None of the above

32. In order to let God into your finances, what do you have to do?

33. You will know that God is your source when you what?

34. Read Galatians 6:7 and Luke 6:28. If you're slow to _____, then you're going to be slow to _____.

35. Why is this the case?

36. What do you have to do over a prolonged period of time to see a crop come in?

37. Twenty percent of Christians give what?

38. Why is Andrew begging you to start trusting God with your finances?

39. Does it matter how much you have to start giving?

40. Why shouldn't you hold back for fear that you won't have enough?

—SCRIPTURES—

PROVERBS 3:5-10

Trust in the LORD with all thine heart; and lean not unto thine own understanding. [6] In all thy ways acknowledge him, and he shall direct thy paths. [7] Be not wise in thine own eyes: fear the LORD, and depart from evil. [8] It shall be health to thy navel, and marrow to thy bones. [9] Honour the LORD with thy substance, and with the firstfruits of all thine increase: [10] So shall thy barns be filled with plenty, and thy presses shall burst out with new wine.

PSALM 75:6-7

For promotion cometh neither from the east, nor from the west, nor from the south. [7] But God is the judge: he putteth down one, and setteth up another.

1 CORINTHIANS 2:14

But the natural man receiveth not the things of the Spirit of God: for they are foolishness unto him: neither can he know them, because they are spiritually discerned.

JAMES 2:26

For as the body without the spirit is dead, so faith without works is dead also.

PROVERBS 11:24-25

There is that scattereth, and yet increaseth; and there is that withholdeth more than is meet, but it tendeth to poverty. [25] The liberal soul shall be made fat: and he that watereth shall be watered also himself.

LUKE 21:1-4

And he looked up, and saw the rich men casting their gifts into the treasury. [2] And he saw also a certain poor widow casting in thither two mites. [3] And he said, Of a truth I say unto you, that this poor widow hath cast in more than they all: [4] For all these have of their abundance cast in unto the offerings of God: but she of her penury hath cast in all the living that she had.

MARK 12:41-44

And Jesus sat over against the treasury, and beheld how the people cast money into the treasury: and many that were rich cast in much. [42] And there came a certain poor widow, and she threw in two mites, which make a farthing. [43] And he called unto him his disciples, and saith unto them, Verily I say unto you, That this poor widow hath cast more in, than all they which have cast into the treasury: [44] For all they did cast in of their abundance; but she of her want did cast in all that she had, even all her living.

PROVERBS 11:28

He that trusteth in his riches shall fall: but the righteous shall flourish as a branch.

GALATIANS 6:7

Be not deceived; God is not mocked: for whatsoever a man soweth, that shall he also reap.

—SCRIPTURES—

LUKE 6:38

Give, and it shall be given unto you; good measure, pressed down, and shaken together, and running over, shall men give into your bosom. For with the same measure that ye mete withal it shall be measured to you again.