Lesson 1

TO WHOM MUCH IS GIVEN

As a disciple, your attitudes toward finances and giving must be rooted in

acknowledgment of Biblical truth.

Psalm 24 establishes that “the Earth is the Lord’s, and everything in it.” Your agreement with this statement

depends on one simple thing: your belief that the Holy Scriptures, divinely revealed to its earthly authors and thus

available to us today, is God-inspired, inerrant, living and active, eternal, and useful for teaching.1

Such belief defines the phrase “Biblical worldview,” which as followers of Christ forms the basis of our

acknowledgement of Truth, our adherence to it through obedience, and our celebration of it through worship.2

And the fruit in our lives reveals how serious we are about all three.

Our first lesson explores what the Bible has to say about stewardship and how our response to Truth reveals our heart.

A Biblical worldview defines stewardship for the believer.

In general, “stewardship” involves the transfer of responsibility, to another by a trusting owner, of the management and development of the owner’s property, possessions, assets, and interests. Biblical stewardship, therefore, recognizes (a) that what we have, we’ve been given3, and (b) that the Giver expects and equips us to manage it well.4

God-honoring stewardship requires us to:

• Recognize Who owns title to all we have; everything belongs to God.5

• Acknowledge and count our blessings.6

• Understand that blessings flow through us at all times.7

• Pro-actively show that it is more blessed to give than receive.8

Share specific examples from your lives, of how your worldview has

impacted decisions you’ve made (financial or otherwise).

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A Biblical worldview assures us that we need not debate our role as His stewards. Rather, the question becomes,

“How do we know what to manage, plus how & when to do so?” Biblical stewardship encompasses time, talent, and resources (possessions & income).9 As His disciples, we are responsible to:

• Discern the things of God.10

• Manage the resources He reveals in a manner that honors Him.

• Disperse His blessings with purpose and expectation.11

If we agree regarding stewardship, but have different financial priorities

and resources, how do we support a specific, common objective?

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Our response to Biblical truth about stewardship reveals our heart.

How we respond to Biblical truth:

• Shows our priorities.12

• Reveals whether something exerts control over your life that should not have that power (i.e. idols).

• Indicates obsessions (excessive pre-occupations) and/or materialism and exposes our distractions - particularly

things we covet. Functioning as productive, trustworthy stewards of the King’s resources requires us to yield to His leading as well as His discipline and instruction.

• The widow who gave all was fully committed to her gift and completely unconcerned with others’ impressions.13

• We reap what we sow; are we paying attention to the seed, and to the soil?14

It does not take lengthy self-assessment to admit that as individuals, households, churches, companies, non-profits, governments, etc., we have room to improve in how we manage His resources. Bearing the “fruit in keeping with

repentance”15 means that something has to change, outwardly and with effect.

What does God expect of you? (in general, and in specific to this campaign)

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PERSONAL / HOUSEHOLD APPLICATION

**DISCUSS** How do you/your family look at money & giving? Where is your treasure? Be honest

and humble.

**DECIDE** What changes will you make to pursue a life of holiness and obedience?

**DO!** Repent and re-commit the fullness of your resources to His purposes. Set specific goals with

respect to prayer, serving, and participation.

1 2 Tim 3:16

2 John 14:6

3 James 1:17

4 Luke 12:48

5 Psalm 50:10, 8:6

6 Matthew 6:31-33

7 Ecclesiastes 5:19, 1 Chron 29: 10-14

8 Acts 20:35

9 Ephesians 5:15-17, Matt 25:14-30, Luke 16:1-13

10 2 Cor 2:14

11 Proverbs 21:20

12 Matt 6:21

13 Luke 21:1-4

14 Gal 6:7, Hosea 10:12

15 Matt 3:8

Additional Study

Utilize these supplemental studies during the week, following each lesson. Deepen your appreciation for all you’ve

been given, by seeing it in the total framework of God’s amazing plan for your life. His blueprint calls for your

faith-filled stewardship of His resources, which produces an abundant harvest in your life, in the Body, and in the

world around you.

Lesson 1: Understanding Biblical Stewardship

The following statements, as supported through the accompanying passages, give a quick glimpse into Biblical

stewardship. Read the passages below in context and look for common themes and attitudes between the different situations, authors, and subject matter.

**Psalm 8:6, 50:10**

Recognize Who owns title to all we have; everything belongs to God.

**Matt 6:31-33**

Acknowledge and count our blessings.

**Ecc . 5:19, 1 Chron 29: 10-14**

Understand that blessings flow through us at all times.

**Acts 20:35**

Pro-actively show that it is more blessed to give than receive.

These are not exhaustive by any means, so look for footnotes and related passages for further prayerful study.

As His child, our obedience in finances matters to the Father and yields

abundant blessing. This requires understanding of the Biblical

significance, and difference between, these two disciplines.

Jesus routinely exposed the heart of the matter to those with an ear to listen. Throughout the Gospels, we observe

His ability to turn an ordinary situation into a soul-searching exercise. In one such conversation,1 often referred to as the “Seven Woes,” Jesus challenges a stubborn audience on the significant disparity between their perception of priorities and the reality of God’s righteous perspective. He observes their dutiful tithe, then exhorts them to value people over their own pompous adherence to the law. His comments affirm the importance of the tithe in addition to the priority of exercising “justice, mercy, and faithfulness.” Whether in Jesus’ day or our present age, this latter activity necessitates the generous and often sacrificial relinquishing of time, talent, and money.

By establishing a connection between these two principles He effectively puts to rest the argument of whether or

not a tithe is a relevant concept to church life; the passage shows the Father’s pleasure in both. The Word conveys

they are equally important, and a Biblical worldview solidifies it: if it matters to Jesus, then it needs to matter to us.

Tithing: stop debating & start honoring.

The concept of a tithe, a “tenth part” given in support of temple function and the priests’ livelihood, was established by God2 not as a tool to gauge our holiness through adherence (as the rulers above viewed it) nor to measure our level of commitment. Rather, 10% provided a starting point, a baseline by which His chosen race3 could express their humble gratitude and sincere obedience in contrast to the pagan religious practices of the surrounding nations. Not unlike in Jesus’ day, participating in such an intentional act of honor to the Creator meets the practical needs of those in service in the Lord’s House today and provides a base of support for the local church to fulfill its responsibilities. We deceive ourselves if we think that we are somehow “giving to God” any specific percentage of something that is “ours.” As established in our first lesson, it’s all His in the first place; so our attentive stewardship of the 90% we get to “keep” is really the crux of the matter.

Is the tithe meant to be a literal percentage, or just a guideline to giving?

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Lesson 2

Understanding Tithes and Offerings

“Over and above” funds are offered beyond what God asks of us

through obedience.

Training our heart to do “more than what’s expected” shows an understanding of Philippians 2 (NIV): “And being

found in appearance as a man, [Jesus] humbled himself by becoming obedient unto death – even death on a cross!” Imitating Christ, as the Apostle Paul exhorts us,4 means going above and beyond, willing ourselves past our comfort and convenience – and thus bringing glory to God. This principle applies equally to our worship, our work ethic, our parenting, our academics, our service to the church and community, and to our giving.

Described in various forms as pledge, letter of intent, faith gift, commitment, faith promise, and so on, giving

over and above is solidified in two distinct passages in Paul’s letters to the church in Corinth. We can “set aside”

resources from what have presently,5 and we can participate “beyond our ability,”6 believing God to supply what He divinely prompts us to contribute, that we do not yet possess.

Given the variety of “good” causes and needs out there, where should my

“extra” giving be directed?

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Probe further: how do I prove ourselves responsible with little

(obedience), thus showing the Father that I can be entrusted with much

(over and above)?

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PERSONAL / HOUSEHOLD APPLICATION

**DISCUSS** What is our attitude toward “how much” we are to give, and to keep? Consider your level of

commitment to your local church as evidenced by the amount you give, especially in the context

of other things you purchase that are neither needs, nor Kingdom-related.

**DECIDE** Establish a consistent, prayerful approach to every opportunity to give. Make a list.

**DO!** Follow through! Set aside a special savings account dedicated to the Lord; consider “adopting”

a specific, known financial need within your fellowship, i.e. funding youth trips or updating the

church office computers. As resources become available, ASK your pastors/leaders what the most

pressing needs are; avoid “designated giving” unless invited to do so.

1 Matt 23:23

2 Lev 27:30

3 Deut 7:6

4 1 Cor 11:1, Eph 5:1

5 1 Cor 16:2

6 2 Cor 8:3

Additional Study

Utilize these supplemental studies during the week, following each lesson. Deepen your appreciation for all you’ve

been given, by seeing it in the total framework of God’s amazing plan for your life. His blueprint calls for your faithfilled stewardship of His resources, which produces an abundant harvest in your life, in the Body, and in the world around you.

Lesson 2: Understanding Tithes and Offerings

Showing honor to the Father must be a motivator, not merely a byproduct, when it comes to giving. In other words, doing the right thing without the right attitude does not constitute true obedience (see Matt 21:28-32). Approaching the question of tithes and offering in the framework of honor tends to soften much of the rhetoric over which many stumble when trying to discern God’s will for their finances. The following verses speak specifically to honoring God throughout the process of generating and receiving

sustenance. What crops were to the writers of the day, your job/income/proceeds are in present terms. Note in

particular in the Exodus passage, that the offerings are being made in a context of celebration – festivals conducted in honor of the Creator and Giver!

**Pro v 3:9**

Showing honor before the harvest as an act of “advance gratitude”

**Mal 3:10**

Showing honor to the Lord by being diligent and by trusting His faithfulness to do what he says He will

**Ex 23:16**

Showing honor by celebrating Him as Provider, rather than focusing on the result of our labor, lest we boast in

our work(s)

As a member of His family and this body, we are to inquire of the Lord

regarding our participation in the work He is doing in and through

this fellowship.

This week we address an important question that presents an opportunity for us to pursue the heart of God, as

relates to provision in general, and specifically for our campaign. There are two dimensions to this question, which

we will explore today:

• Why do we have to ask Him, if He already knows the need?

• Why do we have to ask the public to participate? Shouldn’t they just want to contribute?

The problem arises when many of us buy into one of the great lies of American culture: you can make it on your

own. Independence may ring true as a political concept, but there exists no scriptural basis for accomplishment

apart from the “life-sap” of Christ. Indeed, to the contrary.1

Such purposeful dependence marks the maturing disciple of Christ.2 The curious convergence of humility and

initiative reveals an inquisitive heart that longs to know the deep things of God, and then to act on them in faith.

Asking teaches supplication.

Translated in scripture as a request or petition, supplication simply means you are asking God for, or to do,

something. The use of this word in Philippians 4:6 directly connects our petitions to our conscious choice to be

grateful and not anxious. James 4 goes even further and shows that the motive behind our asking carries great

weight and affects the outcome. The message in these and many other verses is clear. The Father is not put off by

our asking; to the contrary, He desires it and He knows and takes into account our motivation in asking.

Asking God for help – be it insight, answers, involvement, practical assistance, protection - puts our focus on His

power and strength and takes our eyes off the distraction(s) of the enemy. Scripture teaches us that Satan distracts, divides, and destroys.3 Therefore, the spiritual battle we wage4 takes on new energy when we consider the great responsibility we share in managing God’s resources in our physical world.

Lesson 3

If God Can Provide, Why Do We Have To Ask?

Share and celebrate faith-inspiring examples of having asked God for

something specific – be it healing, salvation, provision, jobs, intervention,

favor, opportunity, etc. – where He showed His power and confirmed

His love for you.

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Asking teaches submission.

Because we believe this vision is God’s will, then we must equally believe He knows how and when to release all the necessary wealth and expertise needed in order to accomplish it. As we’ve already established, His resources are entrusted to us to manage; they are not ours to “own” and thus we submit to His ownership.5

Inherent to true submission are sub-themes of patience, deference, and expectation.6 It can be summed up like

this: “I think I know how this need is going to be met, and I have an idea of how I want to proceed, but I willingly defer to His plan, as revealed and confirmed through His Word and through those under whom I serve.”

In the context of a financial campaign, leaders must engage believers to fund God’s work; when we do, we present

the Body with an opportunity to serve God more fully as they submit to earthly authority. When leaders earn the

confidence and support of those who would follow, momentum builds and hearts respond.

What does submission look like in our project?

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Asking teaches surrender.

God wants your heart, not your stuff.

The response of the rich young ruler7 shows that our affection for material possessions can easily supplant the

Lordship of Christ. At the core of this issue is the question of surrender: does what I hold onto bring greater

fulfillment to my life, than that which is brought about as a result of giving it up?

Just as the positive consequences of a fully surrendered life are clear, so too are the opposite. By definition, idolatry takes its form as anything that displaces the Father on the throne of our hearts, often revealed in our deep yearnings and our treasures. Resources withheld, be they items or fortunes or abilities, translate into missed opportunities for individuals and for the church as a whole. Limited or untapped resources reduce Kingdom impact rather than fueling the momentum needed to bring about the things near to God’s heart.

What has God called you to surrender – in the past, or presently?

(Are you even asking Him to show you?)

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PERSONAL / HOUSEHOLD APPLICATION

**DISCUSS** What does “asking” look like for you/your household? Are you really asking, or is it more like

telling God what you want to do, and then convincing yourself that He approves?

**DECIDE** Determine to “wait upon the Lord” and discern what submission and surrender need to look like

in your life. Becoming mature means changing, but never with the goal of being evident to, and

thus receiving the worldly approval of, others. Rather, bear the fruit of generous works in your

church and community.

**DO!** Count the cost. Submit to God’s principles and honor your leaders in specific, overt ways. Make

a list of thing or time or talent that you can surrender – to a family member or neighbor in need,

to Goodwill, to your campaign.

1 John 15:5

2 Phil. 4:13

3 John 10:10

4 Eph 6:12

5 Psalm 24:1

6 Psalm 27:14, Isaiah 40:31

7 Mark 10:17

Additional Study

Utilize these supplemental studies during the week, following each lesson. Deepen your appreciation for all you’ve

been given, by seeing it in the total framework of God’s amazing plan for your life. His blueprint calls for your faithfilled stewardship of His resources, which produces an abundant harvest in your life, in the Body, and in the world around you.

Lesson 3: If God can provide, why do we have to ask?

Asking God for, or to do, anything has as much to do with our humble, expectant posture as it does the specific

request we bring to him. Various scriptures assure us that He is available (Jer 29:13), capable (Isaiah 59:1), and

reliable (Lam 2:22-26). What we do with such Truth acts as the litmus test of our faith, i.e. do we actually believe He can/will do what we ask?

The following verses exhort us to (a) come to the Father with the right heart and (b) expect great things according to His love and mercy.

**Heb 4:16**

Come boldly before the “throne of grace”

**Phil 4:6**

Come with thanksgiving – for things done/seen, and for what is to come

**John 14:13-14**

Come to the Father by way of the name of Jesus

**James 1.5-8**

Come by faith and with expectancy

Jesus told us, “Ask me…” And so we do.

As a giver, there are creative ways to contribute that reveal the level of our

commitment and the depth of our individual faith.

Many of us, when challenged on the topic of giving toward our church’s financial campaign, have the same reaction: “I’ve been a believer (or attended ABC Church) for 10 years and I know how to give.” While that is probably true with respect to giving out of your income, most contributors have never been informed or challenged in the area of “creative giving.” Poor money management aside, the biggest practical hurdle facing most givers is this: “I would like to contribute, but there isn’t much left over after bills.”

From tax-beneficial asset contributions, to numerous “why didn’t I think of that” ideas, the possibilities for giving

beyond your income are far-reaching and can be very impacting. Nurturing a creative giving mindset requires

prayer and focus. It often prompts givers to think “outside of the offering plate” regarding how they can support the specific vision set before them.

We can give assets.

Whereas income is generally set and can be difficult to divert in significant fashion, the idea of giving appreciated

assets opens a whole new dimension to engaging your financial means in Kingdom work.

Determining how to give in this area requires prayer and planning. God will communicate to each heart that is

willing. In fact, praying ahead of time about the possibility of taking action shows a heart that yearns to walk in

concert with the leading of the Holy Spirit; not ahead, nor behind, but in step.1

Due to the complicated nature of tax law and various legal processes, it is imperative that one enlist the right help

when engaging in this important type giving. Some of you will already be familiar with such matters and may

have a lawyer on retainer for just such an occasion. For others, realize that your church leaders will rarely possess

the knowledge and/or professional credential to walk down this road with you. Therefore, ask around! Get

recommendations for tax lawyers, financial advisors, estate planners, and so on.

We can give possessions.

While some of us have assets, all of us have “stuff.” The key in understanding this area of giving is to realize that

something that (a) may have been worth a lot at some point in time or (b) you perceive to be of value may not

actually be worth much today as a liquidated source of cash. For this reason, follow guidelines established by your

church leaders regarding items that will be accepted as non-liquid contributions.

The Apostle John recounts how Mary of Bethany, sister of the recently resurrected Lazarus, relinquished a very

expensive bottle of perfume in what Jesus recognized as an overt act of worship. Her decision to anoint her Savior2

with something worth a year’s wages reveals two important lessons.

Lesson 4

Creative Giving

First, that her behavior was not impulsive; rather, it evidenced a premeditated plan to give in a creative way that

bestowed great honor and expressed thanksgiving to God. Second, others may see your act of worship as foolish or wasteful. Give anyway. Be lavish toward your Savior.

Make a list below of items that you would be willing to pray about

surrendering (antiques, heirlooms, sports memorabilia, automobiles,

jewelry, and so on).

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We can give sacrifices.

Picture, if you will, the end product of most Biblical sacrifices: a pile of ash! At its simplest, a sacrifice is offered

fully and is not picked back up off the altar. The message is quite clear: your offering is about to be “consumed” by

a holy God who knows the motivation behind the gift and who responds accordingly.3

Furthermore, true sacrifice comes at a cost. King David summed it up this way: “I will not sacrifice … that which

costs me nothing.”4 So the real question is not if we bring a sacrifice, but rather when we do, at what cost will it be

to our comfort, convenience, or control? And what is the state of our heart in the process?

Our perceived “need” for – and if we’re honest, maybe even the “right” to – entertainment, comforts, delicacies, and privileges heavily influences our decision-making and our spending. Esteemed as they are, such items hold the

potential to reign as idols in our lives. If it “can’t be lived without,” then it should be at the top of your list to be laid on the altar. For most of us, a dramatic shift in this area means less clutter, less distraction, and less spending. It translates into fewer unhealthy, unholy demands on our time and resources – the majority of which are self-induced in the first place.

How would your life look if you boldly sacrificed a specific or

routine purchase, habit, convenience, trip, activity, or agenda?

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Who gains, and who loses?

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PERSONAL / HOUSEHOLD APPLICATION

**DISCUSS** How do you define giving? How have you challenged yourself beyond giving money?

**DECIDE** Re-evaluate your hold on material things, as well as the priorities that consume your time and

money. Purpose to move forward in humility in faith, in a new direction.

**DO!** Establish an “altar” in your heart upon which you are willing to lay anything that may come

before your God and His priorities. Be proactive in prayer and then follow through, by faith not

works, on the things God asks you to do and to give, for His use and to His glory.

1 Gal 5:25

2 John 12:1-8

3 Gen 4:3-7

4 2 Sam 24:24

Additional Study

Utilize these supplemental studies during the week, following each lesson. Deepen your appreciation for all you’ve

been given, by seeing it in the total framework of God’s amazing plan for your life. His blueprint calls for your faithfilled stewardship of His resources, which produces an abundant harvest in your life, in the Body, and in the world around you.

Several passages of Scripture speak to the various terms and principles studied throughout this course in ways we’ve not yet covered. Digging deeper, we can glean even more insight into the creative giving concepts explored in week four. Spend time in the following passages, and ask God for wisdom and insight regarding your own attitude toward giving creatively in ways that you’ve not done previously (or even considered). Look carefully at these four distinct areas of giving, and pray about how your life reflects Biblical truth in the context of material possessions and stewardship.

**Deut 12:6**

Tithes, as the proceeds of the harvest/livelihood/earnings, signify the priority of our obedience as a natural response to recognizing His ownership. Special gifts represent that which is “extra,” signifying generosity as a

critical attribute in the life of the responsible steward.

**Lev 22:18**

Vows, in requiring the “best of the best,” signify the importance God places on honor and integrity in fulfilling your

commitment.

**Num 15:3**

Freewill gifts, in other words giving as one is led, signifies the need for our will to align with His.