

START 9

This lesson is all about giving.

Give

START

1 Corinthians 16:1-3 (NIV) says, “Now about the collection for the Lord’s people: Do what I told the Galatian churches to do. On the first day of every week, each one of you should set aside a sum of money in keeping with your income, saving it up, so that when I come no collections will have to be made. Then, when I arrive, I will give letters of introduction to the men you approve and send them with your gift to Jerusalem.”

Giving money is never a fun topic for people. At my church people will say, “I came to your church and all the pastor talked about was money.”

At Heart O’ The Lakes, we only talk about it six times a year. We do it intentionally because we want to talk about our vision for the future.

“10 For the love of money is a root of all kinds of evils. It is through this craving that some have wandered away from the faith and pierced themselves with many pangs.” 1 Timothy 6:10 (ESV)

One of the biggest dangers in Scripture is the love of money. The Bible calls it the root of all evil. The issue of money and wealth is Jesus’ second most popular topic. The Kingdom of God was number one. Jesus knew that money and the love of it was a hurdle for every person.

The first money-related word you need to know is: **Tithe**

This is a Biblical concept from the Old Testament which means *a tenth*.

Leviticus 27:30 (NIV) says, “A tithe of everything from the land, whether grain from the soil or fruit from the trees, belongs to the Lord; it is holy to the Lord.”

A tithe is 10 percent

Israelites would give the tithe back to the Lord. Over a period of 7 years, they would give the tithe up to 14 times. People say, “The Bible says you should give 10 percent.” Well, technically, the Bible says you should give 20 percent. Seven years times 14 tithes. It’s a lot more than just 10 percent. As you study God’s word, you will see what Scripture says about giving.

The first 10 percent

The Bible calls us to give God the first ten percent of our earnings. I like to call this *provisional stewardship*—giving back to God what was already his in the first place. He’s just letting you own it for a time. He’s essentially putting you in charge of a portion of his wealth.

Net earning or gross earning?

Consider \$2,000. If this is your paycheck amount, then it’s considered your *gross* earning. If you tithe 10%, you would take the first \$200 and give it back to the Lord.

But we have the government. They take about 33% of your earnings, when you account for state, local, and federal taxes and social security. If you pay the government their portion first, you are left with around \$1,333. Your after taxes amount would be your *net* earning. If you tithe on your net earning, you would give God \$133.

Which is correct?

We don't know? The Israelites didn't have to give 33% to the government like we do today. The choice between gross and net tithing is a heart issue, it's between you and God. What matters is are you giving God the first 10%?

Don't get caught up in the details, that's legalism.

Do you tithe (give God ten percent or more)? Why or why not? If not, how much do you give?

At Heart O' The Lakes, we don't check to see if someone is giving. The moment you hear how much someone gives, it changes how you think about them. Your church should love you, and it shouldn't be all about what money you bring to the table.

Tithing is a biblical concept.

Jesus affirmed it in a number of ways, and he also showed that we are called to give beyond 10%.

A tithe is 10% minimum. Some people tithe much more than 10%--it's between them and God. I also know people who give less, because they're struggling financially at the moment.

It's about the heart.

Luke 21:1-4 (NIV) *"As Jesus looked up, he saw the rich putting their gifts into the temple treasury. He also saw a poor widow put in two very small copper coins. "Truly I tell you," he said, "this poor widow has put in more than all the others. All these people gave their gifts out of their wealth; but she out of her poverty put in all she had to live on."*

The poor widow gave all that she had. Her gift was more impressive and valued by God than all the monies of the rich people. God loves when we faithfully give back to him, even when we don't have much accumulated wealth.

Would you give your last two coins to God? What does this say to you about how God thinks about giving?

A tithe is given to the Lord

It is not self-directed. You don't decide what to do with your tithe.

A tithe is committed to God for the purposes of growing his kingdom. It's giving to the church and disseminated by the church leadership.

Tithe is not self-directed to:

A missionary
Building campaign specific ministry
Event fee
Pet project

Those are payments we call *offering*.

Offering

When you decide to give back to God above and beyond the tithe, it's an offering.

An offering is a gift that is given after the tithe

Think back to the \$2,000 earning we discussed. In our scenario, you gave \$200 as a tithe to the Lord. But now, you want to give \$100 to an African missionary. You don't deduct that \$100 from your tithe. That would be considered self-directing your money. Instead, if you feel compelled to give to the African mission, you give an additional \$100 as an offering for a total of \$300.

Offerings aren't always given at or to a church, they are given whenever you want to bless people. You can buy groceries for a struggling family, give to a mission, support a child overseas, give to a benevolence fund at church, etc.

Offering can be self-directed to:

A missionary
Building campaign specific ministry
Event fee
Pet project

It's important to understand the terminology you're using. Because money is one of the most important concepts in Scripture that we need to learn to handle well.

Matthew 9:14 (NIV) says "*Again I tell you, it is easier for a camel to go through the eye of a needle than for someone who is rich to enter the kingdom of God.*"

These are Jesus' words. He knew the danger of wealth and money, and his word equips us to use money wisely. If we hoard our money, we risk losing everything.

Whether it's tithe, or offering, or both: you are called to give

You should tithe and give what God lays upon your heart. You can't love God and people without giving of yourself, your time, your talents, and your treasure.

Today's lesson is talking about how you give your treasure to help you understand what giving is and how it can change the nature of your relationship with Jesus.

Do you feel compelled in your heart to give? To give to others and God? YES NO

Giving is Periodic

1 Corinthians 16:1-2 (NIV) says, *"Now about the collection for the Lord's people: Do what I told the Galatian churches to do. **On the first day of every week**, each one of you should set aside a sum of money in keeping with your income, saving it up, so that when I come no collections will have to be made."*

When the bible says "on the first day of every week" it's talking about periodic giving. God's people give regularly to their creator. Some people give once a month (when they get their assistance), some once a paycheck (every two weeks), and others give once a week (after they total that weeks earnings).

It doesn't matter how periodically you choose to give, as long as you're committed and giving back to God. If you want to go to your bank and set up weekly giving, awesome. Most banks can even auto-draft your tithe out of your account. Do whatever you feel you need to give back to God on a regular and periodic basis.

Giving is personal

1 Corinthians 16:1-2 (NIV) says, *"Now about the collection for the Lord's people: Do what I told the Galatian churches to do. On the first day of every week, **each one of you** should set aside a sum of money in keeping with your income, saving it up, so that when I come no collections will have to be made."*

The passage says *"each one of you"*. Every believer is called to give. You're called to give. It's for each of us.

Giving is prepared

1 Corinthians 16:1-2 (NIV) says, *"Now about the collection for the Lord's people: Do what I told the Galatian churches to do. On the first day of every week, each one of you **should set aside a sum of money** in keeping with your income, saving it up, so that when I come no collections will have to be made."*

You "should set aside a sum of money".

You should prepare your gifts to God. During the week determine what gift you are going to give back to God. Every Sunday churches have tithe and offering time. Some churches take it through offering plates, others use back of the room boxes, and you can even give through the internet or phone. However, your church receive tithe and offering, make it an important part of your connection to God.

When you give take a moment to pray for Heart O' Lakes Church and its ministries. Pray for the Gospel to shine light into the darkness of the world, and ask God to use your gift to help to grow his kingdom on Earth.

How much do you set aside each week or paycheck? _____

Giving is Proportionate

1 Corinthians 16:1-2 (NIV) says, *“Now about the collection for the Lord’s people: Do what I told the Galatian churches to do. On the first day of every week, each one of you should set aside a sum of money **in keeping with your income**, saving it up, so that when I come no collections will have to be made.”*

You don’t have to give thousands of dollars, if you don’t have it. You should give in keeping with your income. If you feel like you can give a certain amount—give.

Just start with something. You don’t have to start with 10%. Be faithful. God will take care of you.

Trust him.

It’s okay to take baby steps, but do take a step. Maybe you need to start with 5% this month and try to move to 6% next month and so on.

But, if you are blessed financially, and want to give more, that’s okay too. We need people like that in every church. God blesses some financially so they can bless others in return.

Giving is Preserved

1 Corinthians 16:1-2 (NIV) says, *“Now about the collection for the Lord’s people: Do what I told the Galatian churches to do. On the first day of every week, each one of you should set aside a sum of money in keeping with your income, **saving it up**, so that when I come no collections will have to be made.”*

Save it up. Be prepared to give.

My kids take their piggy banks at Christmas and empty them. At times, they’ll have \$150, I have no idea where they get all that money. Then they set aside a portion of their money, and give it away to ministries. They’ve bought chickens and mosquito nets for kids in Africa.

When you save up your money don’t just keep it all for yourself. Going on a vacation with your saved money is always a great reward for yourself. But you can also give some of it away to bless somebody. You don’t have to do one and not the other, find ways to do both.

Giving is plentiful

1 Corinthians 16:1-2 (NIV) says, *“Now about the collection for the Lord’s people: Do what I told the Galatian churches to do. On the first day of every week, each one of you should set aside a sum of money in keeping with your income, saving it up, **so that when I come no collections will have to be made.**”*

When there is proper giving, churches can take care of people. You should desire to help create a church where the giving is so plentiful you can take care of people when they have needs.

You play an important part in the giving process.

Do you understand how important you are in the process? Do you believe your gifts matter? Why or why not?

Giving is perpetuated

1 Corinthians 16:3 (NIV) says, *“Then, when I arrive, I will give letters of introduction to the men you approve and **send them with your gift to Jerusalem.**”*

Tithe and offering isn't just given to benefit the local church or pastoral staff. Your gifts serve the purpose of supporting the church all over the globe. When you give to your church, you support local, national, and international ministries. But you can also give to those ministries yourself when you give your offering.

Your giving can perpetuate ministries all over the world.

Giving is generous

2 Corinthians 8:1-3 (NIV) says, *“And now, brothers and sisters, we want you to know about the grace that God has given the Macedonian churches. **In the midst of a very severe trial, their overflowing joy and their extreme poverty welled up in rich generosity.** For I testify that they gave as much as they were able, and even beyond their ability. Entirely on their own,”*

This passage is great because it says, even in the midst of difficulty, the early Christians were generous. If you have ever had the thought, “I'm struggling. Or, I don't have enough money,” You can still give.

Scripture shows over and over again that anyone can give, and God will accept and respect when a giver gives what they can.

Giving is sacrificial

2 Corinthians 8:1-3 (NIV) says, *“And now, brothers and sisters, we want you to know about the grace that God has given the Macedonian churches. **In the midst of a very severe trial, their overflowing joy and their extreme poverty welled up in rich generosity.** For I testify that they gave as much as they were able, **and even beyond their ability.** Entirely on their own,”*

There's be a lot of times in life where my wife and I felt like we should give. We didn't have extra money sitting around. I know from conversations with Christians, that God does that for many believers. When he calls you to give, God also provides a way. But, not always before you are called to give, that's why you give in faith.

There's never been one time in my life where God hasn't provided for a gift he has impressed upon me to give. Your called to sacrifice and give beyond our own ability in faith.

Do you give sacrificially? YES NO

What would giving sacrificially look like for you?

Giving is humble

2 Corinthians 8:1-3 (NIV) says, *“And now, brothers and sisters, we want you to know about the grace that God has given the Macedonian churches. In the midst of a very severe trial, their overflowing joy and their extreme poverty welled up in rich generosity. For I testify that they gave as much as they were able, and even beyond their ability. **Entirely on their own,**”*

Giving is not something where you stand on a mountaintop and proclaim to the whole world. Be humble and know that God sees your gift. It's personal and private. But it IS important to share what God has taught you through your giving, so that you can be an encouragement to others in their own giving.

Giving is to be acted on, not just imagined

We don't want to pretend we're giving, because that's false humility. If you feel like you should give, than you should give.

2 Corinthians 8:11-12 (NIV) says, *“Now finish the work, **so that your eager willingness to do it may be matched by your completion of it,** according to your means. For if the willingness is there, the gift is acceptable according to what one has, not according to what one does not have.”*

I'm often eager to give, I want to give money every time a missionary comes to visit my church. When I feel that way, we discuss the opportunity as a family. We take that eagerness and ask, “God, what should we give?” My family won't give monthly to a program that feeds and educates children, unless we are going to carry that child through graduation--that's a significant commitment.

When someone in America stops giving to child sponsorship programs, the sponsored child gets dropped out of school. When you take on a student, take them on until they graduate. It's the same with everything you commit to give to, make sure you see your gift through to completion.

Giving is reciprocated in kind

2 Corinthians 9:6-8 (NIV) says, *“Remember this: **Whoever sows sparingly will also reap sparingly, and whoever sows generously will also reap generously.** Each of you should give what you have decided in your heart to give, not reluctantly or under compulsion, for God loves a cheerful giver. And God is able to bless you abundantly, so that in all things at all times, having all that you need, you will abound in every good work.”*

When you give generously, you receive the same in return, but if you don't give generously, you won't be given things in return. I want to show up and help those who help me. I had a friend tell me, “I want to be guilty of being over-generous.” I have adopted this mindset for my own life, with my time, talents, and treasure.

Is that something to be guilty of, being over-generous? If not, why?

Giving is cheerful

2 Corinthians 9:6-8 (NIV) says, *“Remember this: Whoever sows sparingly will also reap sparingly, and whoever sows generously will also reap generously. **Each of you should give what you have decided in your heart to give, not reluctantly or under compulsion, for God loves a cheerful giver.** And God is able to bless you abundantly, so that in all things at all times, having all that you need, you will abound in every good work.”*

No one is going to beg you to give. You shouldn't feel like there's some compulsion to give. It should be a natural outpouring of your heart. When you are in a right relationship Jesus, you cannot help but want to serve and give to others with a smile on your face and a warmth in your heart.

Giving is blessed

2 Corinthians 9:6-8 (NIV) says, *“Remember this: Whoever sows sparingly will also reap sparingly, and whoever sows generously will also reap generously. Each of you should give what you have decided in your heart to give, not reluctantly or under compulsion, for God loves a cheerful giver. And **God is able to bless you abundantly, so that in all things at all times, having all that you need, you will abound in every good work.**”*

God will bless your giving. This goes beyond money, time, and talents. He'll bless your giving.

Giving is a grace test

2 Corinthians 8:7-8 (NIV) says, *“But since you excel in everything—in faith, in speech, in knowledge, in complete earnestness and in the love we have kindled in you—**see that you also excel in this grace of giving.** I am not commanding you, **but I want to test the sincerity of your love by comparing it with the earnestness of others.**”*

If we don't give, it says loads about our relationship with God. Giving isn't a suggestion, it's a command, and even more than that, giving reveals the sincerity of your love for Christ.

Make sure you excel in your giving, and remember, you can't out give God! Malachi 3:10 below reveals God's promise. He will throw open the floodgates for you and provide for you, if you would only give faithfully to Him.

Would you pass or fail the giving test? PASS FAIL

Giving is to be tested

When you are fired up about your love for God, you want to do everything you can to serve Him. When God moves, you can't help but move too.

When it comes to giving, God wants you to test him.

Malachi 3:10 (NIV) says, “Bring the whole tithe into the storehouse, that there may be food in my house. **Test me in this,**” says the Lord Almighty, “and see if I will not throw open the floodgates of heaven and pour out so much blessing that there will not be room enough to store it.”

This is the only time the Bible says we can test God, about anything

I believe that you should test God with your giving.

Are you ready to test God with your giving? YES NO

State of the Plate

In 2013, there was a *State of the Plate* survey about tithing.

It was a survey of 4,413 people who give 10% or more to charity or churches. It discovered:

- 77% of "tithers" give 11%-20%+ of their income
- 97% prioritize giving to their local church
- 70% "tithe" based on their gross income
- 63% started giving 10% or more between childhood and their twenties

These “Tithers” carry much less debt than most people and are financially better off than Christian non-tithers.

- 80% of "tithers" have no unpaid credit card bills
- 74% have no car payment
- 48% own their home
- and 28% are completely debt-free

You are a steward of God’s money, and when you give back, you naturally want to take better care of the entire 90% left. You won’t want to spend it frivolously, because it’s all God’s money. These statistics are proof that dedicated givers have a Christ-like mindset.

What keeps non-tithing Christians from giving?

- 38% say they can't afford it
- 33% say they have too much deb
- 18% said their spouse does not agree about tithing

You may fall in one of those categories. Work to get out. Talk with your pastor. These temptations and excuses can affect anyone. You have to learn to handle them as a believer, and push through them to give.

Take a 90-day giving challenge

Give 10% or more for 90 days and see what God does in your life.

I want to encourage you that every person I know who has taken a challenge to give has seen God move in powerful ways. These are mini-miracles. Challenge yourself to give for 90 days and watch what God does.

You are called to give much more than 10%

You are called to give 100% of all that you are or will be. And your reward for giving is eternal life. Romans 12:1 (NIV), “Therefore, I urge you, brothers and sisters, in view of God’s mercy, to offer your bodies as a living sacrifice, holy and pleasing to God--this is your true and proper worship.”

God wants your everything. All that you are and all that you'll ever be, your giving is just a small part of giving yourself to God.

But you have to start somewhere

Just give to God and watch what he does. Time and time again I have seen people make giving challenges, and I am amazed to see what God does in their life.

Luke 16:10-11 (NIV) says, *"Whoever can be trusted with very little can also be trusted with much, and whoever is dishonest with very little will also be dishonest with much. **So, if you have not been trustworthy in handling worldly wealth, who will trust you with true riches?"***

People often struggle with finances. Know that God has a plan for your finances. His plan allows you to experience the joy and blessing of Jesus as you give while you love God and other people.

Are you ready to be trusted?

Are you ready to trust God with you giving? If yes, what are you going to change today?
