

Finances by the Book

*A Bible study on God's Plan for
Provision, Stewardship, and Giving*



*by Bret & Jorie Holman
(First edition)*

Table of Contents

Lesson 1: Why does money matter so much?

Lesson 2: What is God's plan for provision and prosperity?

Lesson 3: What is God's plan for stewardship?

Lesson 4: What is God's plan for giving?

Lesson 5: What is God's will for my financial life?

*Unless noted otherwise, this Bible study is referencing the
New Living Translation (2nd Edition) of the Bible.*

Introduction

Finances, or “money,” is what every adult spends a great deal of their time working for, focusing on, worrying about, or even fighting over.

Yet somehow most people, including Christians, have the false idea that God is uncomfortable with the topic of money. We tend to believe that somehow money is a carnal, earthly topic that truly spiritual people never concern themselves with. But we must ask ourselves if God would be silent about a topic that consumes so much of our time, energy, and focus.

The truth is that God is more concerned about money, including what it does to and for us, than we are. This is why the Bible contains well over 2,000 verses on the topic of earthly possessions, yet only 500 verses on prayer and faith combined. Approximately 40% of Jesus’ parables deal with money, which is more than heaven and hell combined! If prayer, faith, heaven, and hell are obviously vital topics to a follower of God, then why would money not be? And why were almost half of Jesus’ parables concerned with this topic? The answer is... how we relate to money says as much about our priorities as any earthly issue does.

This Bible study is designed to help us approach the issue of money from a Biblical perspective and to learn what it says about God’s plan for providing, managing, and giving money. As we develop a Biblical perspective on all aspects of finances, we will experience greater peace, prosperity, and perspective.

As missionaries who have depended upon the generosity of God and others our entire career, and as parents, pastors, and people who have been responsible for managing the finances of others and ourselves, we have developed a tremendous passion to help others in the vital areas of developing, stewarding, and giving according to God’s principles.

It is our prayer that as you embark on this journey with us, you will see God’s amazing and timeless wisdom when it comes to how we can best manage the earthly resources he entrusts to each of us.

Bret & Jorie Holman

Lesson 1: Why does money matter so much?

As was mentioned in the introduction, the topic of earthly possessions, or money, is one of the most common topics referenced in the Scriptures. There is no arguing that our need for, management of, and attitude towards our earthly resources is at the top of God’s list of items for us to pay attention to.

How we relate to finances says as much about our priorities, morality, and character as anything in our lives.

1. What did Jesus say about our earthly treasures? Matthew 6:21

If we want to know as much as we can about somebody, we should start by looking at their personal calendar and budget. How someone spends their time, as well as their finances, tells us a lot about their priorities. This is why money matters so much to God, and why it should matter to us.

Does this mean we should become obsessed with finances? Of course not! The only “obsession” we should have is knowing God and doing his will for our lives. His will, though, does include earning, managing, and giving money according to his plan and principles.

By focusing first on our relationship with God, and not on finances, we will keep our focus and priorities in order. (1 Timothy 6:17-19) This is why Jesus, during his famous Sermon on the Mount, warned us against trying to have “two masters.”

2. What did Jesus say about trying to serve God and money?
Matthew 6:24, Luke 16:13

One of the most misquoted and misunderstood verses from the Bible is - “Money is the root of all evil.” This phrase comes from 1 Timothy 6:10, and it actually says “the LOVE of money is the root of all evil” (King James Version, emphasis added). You see, money, like so many other things, is morally neutral. It is what money does to us, or what we do for it, that determines its moral effect on our lives. Money either controls us or we control it. Jesus and his disciples raised and managed money for ministry purposes (see Luke 8:1-3), but one of his followers was corrupted by it.

3. How did Jesus’ treasurer, Judas, handle money? John 12:4-6

Notice that Jesus and the other disciples were not corrupted by the money they were responsible for. In fact, Judas may have even volunteered to serve as the group’s treasurer. Money corrupts us if we are corruptible, and almost every evil in the world, from sex trafficking to drug dealing, is driven by a goal for profit.

Another common misconception about money is that you need to have a lot of it to be a “lover” of it. This is not true. Many wealthy people can live peacefully with or without their money, while many less-affluent people are obsessed with making or keeping more. Judas was one example. The “money bag” he managed was not a treasure chest of riches, but it was more than enough for him to hoard and steal from as much as possible.

Rich or not rich, God warns us against a love or obsession for money. He is not trying to keep us from having money, but from being corrupted by it.

4. What did Jesus challenge the rich young ruler to do?
Matthew 19:16-22

Most Bible scholars do not believe that Jesus wanted this successful young businessman to become poor. Rather, Jesus knew that the “idol” keeping this young man’s heart from fully surrendering to God was his love affair with money. Jesus wanted to deliver him, not rob him or deny him. Jesus even promised him abundant heavenly treasures in exchange for his earthly ones.

5. What did Jesus say about those who are rich in this life and have learned to trust in their earthly riches? Matthew 19:23-24

Notice that the disciples themselves were worried that none of them would make it to heaven if earthly wealth was the hindrance (verse 25), but Jesus said it was possible for God to change any heart that has become corrupted by a love of money (verse 26).

In the end, God knows that a love for money will never satisfy us the way that only he can. He desires to provide everything we need in this life, which we will cover in the next lesson, but he does not want this provision to control, enslave, and dominate us.

5. What does the Bible tell us about looking to money to satisfy us, and to those who do? Ecclesiastes 5:10

6. What does the Bible challenge us to do regarding our attitude towards money and material needs? Hebrews 13:5, Philippians 4:11-12

Let us trust God to give us the peace and satisfaction that money can never give us, whether we have a lot or just enough.

Lastly, another common misconception about God, the church, and finances is that the topic of money should never be discussed in a church setting. This misconception is based on the belief that God is uncomfortable with the earthly, carnal topic of money, and therefore his Church should be as well. It leads to the false idea that talking about finances, receiving an offering, or engaging in fundraising is somehow proof that a religious entity is corrupt, untrustworthy, and focused on money rather than people.

These misconceptions and false beliefs do not line up with Scripture though. For example, the apostle Paul, Jesus, and others, taught about, received, managed, and even solicited money on a consistent basis (see Acts 4:34-37). There are also a plethora of references to, and scriptural teachings about, money throughout the Old Testament. It may be our own insecurities about money that lead us to believe that God and his religious institutions should not be discussing or teaching about such issues. Only the devil would want God's trusted teachers and institutions to avoid the very topics that people are most concerned about!

7. What did Jesus say about the importance of money in our lives?
Matthew 6:21

8. What did Jesus say we must choose between?
Matthew 6:24

9. What did Jesus say we should do about money and God?
Matthew 6:33

It is not only appropriate for the church to teach about God's will for our financial lives, it is absolutely essential! The people in the pews are going to be obsessing over financial issues whether their church teaches on it or not, and there is an ongoing war between God and money for the affection of our hearts. So, it is the moral

obligation of the church to teach about finances as clearly and often as possible! This is one of the primary reasons for this Bible study, and why we hope it helps you to develop a healthy theology about God and the role of finances in your life.

Personal Application

Q. What did you learn from this lesson about God and/or money?

Feel free to journal other insights or prayers you may have.

Lesson 2: What is God's plan for provision and prosperity?

The Bible is full of God's promises to provide for every material need we have in this earthly life. However, as with any of God's promises they must be taken in context.

For example, God's promises to provide abundantly are conditional upon our willingness to be generous with what he gives us. And his promises to bless and protect what he provides are conditional upon our faithfulness and obedience as stewards. These, and other examples of God's plan for our financial provision, will be covered in this lesson.

1. What did Jesus say about our Heavenly Father and provision?
Luke 12:22-24, Matthew 6:25-33, Romans 8:32

2. What does the Bible say God does for those who are His?
Psalm 23:1,34:10, 37:25, Philippians 4:19

There is nothing we will ever need that God is unaware of or unable to provide for. In fact, he knows what we need better than we do and can provide for us even when we cannot provide for ourselves. This is a liberating truth, because it means that we can finally stop worrying about and striving for what we need. Instead, we can trust God to provide for all our needs as our faithful Father.

Rewards for obedience and consequences for disobedience

Certain needs such as food, shelter, and clothing are what God promises to provide for all people (Matthew 5:45). For example, God's commands for us to care for the poor, who do not have these

basic necessities are one of the ways God provides for all people, whether they are rich or poor, righteous or unrighteous.

Even though God promises to care for all people as their Creator, and most people who are poor are in that condition due to circumstances out of their control, there are still many people who struggle financially by living under a self-imposed "curse" that comes from willfully disobeying God.

3. What does God say will happen to those who willfully and continually disobey his commands?
Deuteronomy 28:15-20, 38-44

These passages give an extensive list of ways in which those who disobey God will struggle, even financially or materially. Written to a primarily agricultural society at the time, these warnings were clear that whatever the disobedient did to prosper, and no matter how hard they worked, they would still struggle in the end.

Even those who claim to be God's people, as the Bible shows us, can struggle financially if they refuse to obey his commands.

4. What did God say to his people who selfishly withheld from their giving obligations to God?
Malachi 3:8-10

As a perfect, just, and loving father, God does not reward disobedience any more than an earthly parent should. At the same time, just like an earthly parent, he never stops caring for or looking out for his children, even the disobedient ones. Yet he is not obligated to do more than the minimum for those who disobey,

nor is he going to reinforce their disobedient behavior. Such disobedient behavior could include the mismanagement of resources, withholding from those who should be helped, or becoming obsessed with money as an idol.

5. What does the Bible say about the way God determines what to bless and reward us with?

Luke 6:38, 2 Corinthians 9:6-8

Notice that the more we give, the more God will give back to us. This isn't a mathematical formula for financial prosperity, nor does it mean we can demand more from God whenever we give. It just means that God will never be in debt to anyone and he never fails to make note of our good deeds (Hebrews 6:10).

As parents of four children ourselves, my wife and I could not wait to reward our children for their good behavior and obedience. It was their way of empowering us to bless them abundantly, which is something any loving parent, including our Heavenly Father, enjoys doing. At the same time, we had to discipline ourselves by not overlooking or accidentally rewarding their bad behavior.

The Prosperity of the Righteous and the Unrighteous

A common question we receive is - how do unrighteous or wicked people prosper financially when they are not obeying or honoring God? This is a fair question, and one for which the answer is revealed upon closer inspection. If you carefully study the life of someone who has prospered greatly, even at the expense of others, you almost always find two things.

First, they prospered by following Biblical principles such as working hard, managing their resources well, or even operating with integrity.

6. What does the Bible say is the reward for people who work hard, versus those who are lazy?

Proverbs 10:4, 13:4, 14:23, 20:13, 28:19

7. What does the Bible say is the reward for those who plan and manage (steward) their resources carefully?

Proverbs 6:6-8, Matthew 25:14-30, Luke 12:42-48

8. What does the Bible say is the reward for those who handle their financial affairs with integrity versus those who do not?

Luke 16:10, Proverbs 10:9, 11:3

Being a Christian does not exempt someone from the consequences of laziness, poor stewardship, and/or a lack of integrity. Nor does a non-religious person fail to be rewarded for following the Biblical principles of hard work, good management, and integrity.

The second thing we see upon closer examination of an unbeliever who prospers is that what they have accumulated does not guarantee happiness and it is often gone as easily as it came.

9. What does the Bible say about those who accumulate wealth but do so without God?

Job 27:16-17, Ecclesiastes 6:1-2, Mark 8:36

10. What does the Bible say happens to those who greedily desire wealth too quickly, take shortcuts, or use ungodly means?
Proverbs 1:19, 20:21, 28:20-22, Jeremiah 17:11

God's Provision and "Prosperity"

Lastly, let's look at the issue of how much God wants to provide for us and what has become known pejoratively as the "prosperity gospel." As with any doctrinal movement, there is almost always some important truth that God is trying to restore to His church while at the same time human elements get added to it. The "prosperity gospel" as it has come to be known, would be one example of the need to "eat the meat but spit out the bones."

For the sake of this study, when we refer to the "prosperity gospel," we are referring to the doctrinal position that Christians are called to be materially wealthy ("prosperous") because of, and as a sign of, God's blessings. This theological perspective posits that this material blessing should come as part of being under the blessing of Abraham through Jesus Christ (Galatians 3:14), and that Bible figures such as King Solomon, King David, and others were only prosperous as a sign of God's blessings. Further, it suggests these figures are examples of what we should believe God for, and that faith, positive Biblical confessions, and giving will result in greater material prosperity.

Some ministers and ministries have been accused of teaching such doctrines to justify their lavish lifestyles and/or raise more funds for their ministries. Others have been corrupted by such an approach and lost their reputations and ministries in the process. Still others have maintained long and fruitful ministries. The difference is probably motivation more than doctrine, because elements of what we define as the "prosperity gospel" reveal some invaluable truths. In other words, God has called his children to "prosper," just not always, or only, in the way that we would typically define prosperity in affluent cultures.

Let us look at what God's plan to prosper us really means, no matter what culture or socio-economic environment we live in. To help us do this, let us begin by studying what the word "prosperity" means in Scripture.

11. What did God promise the Israelites would have in the land he promised them? Deuteronomy 28:11

The word for prosperity here is the Hebrew word "towb." It simply means good, pleasant, or agreeable. It can refer to the mental, emotional, physical, or relational well-being as well as to one's material prosperity as it does in this passage we just read.

12. What did God promise he would do for the Israelites when they repented and returned from exile? Deuteronomy 30:9

The word here for success ("prosperity") is the Hebrew word "yatar." It means to have excess or more than enough. It means to have an abundance of all the good things God desires for His people – children, health, peace, material prosperity, and more.

One of our favorite verses from the New Testament, and one that we often reference when praying for our financial supporters, is 3John 2 (see the New King James Version).

13. What did the apostle John desire for his friend Gaius in 3John 2?

The Greek word here for prosper is "euodoo," which means to be "successful" as in achieving a goal or accomplishing a mission. John also prayed that Gaius would be in good health and prosper in

his soul. These are other Biblical aspects of prosperity. Now it is not unfaithful to apply John’s wish for Gaius’ prosperity to material prosperity since the remainder of the letter thanks Gaius for faithfully providing for the material needs of the traveling teachers and encourages him to continue doing so.

In other words, God wants his people to “prosper!” In fact, he wants us to prosper more than we believe we deserve to or have the faith to ask for. It is truths such as this, as a support-raising missionaries our entire ministry career, that we are grateful for. In these ways we have benefited from the teaching of various Christian leaders, including some who would be categorized under the label of “prosperity-gospel teachers.” They have helped us to see how much God desires to prosper us by abundantly meeting all our needs as we obey him in our finances and with our lives.

In summary, God desires for all his children to prosper, even materially, just as any loving father would desire for his children. Even though the Biblical concept of material “prosperity” does not always mean first-world, economic wealth, it does mean that he will always give us more than we need. If we need ten million dollars to build a training facility, he will often provide eleven million dollars. If we need ten dollars to buy food that day, he will often provide eleven dollars. Whether we need a dollar per day to live on, as is the case with much of the world, or millions of dollars to run a business God called us to build, he can provide what we need and more! That is what it means to “prosper” in a material sense.

14. What did God provide for those who had legitimate needs?
Matthew 15:32-38, Mark 8:1-9

Notice that God was able to fully feed 4,000 men, as well as women and children (a total closer to 12,000 people), with just “seven loaves of bread and a few small fish.” There is no need too small for God to care about, nor one that is too large for him to meet.

It is also important to notice that God provided even more food than the crowd needed (“seven large baskets of leftover food”). We tend to be fearful and insecure about asking God to meet our legitimate needs, thinking that we are somehow bothering or inconveniencing him. The truth is that he is more eager to meet our needs than we are to ask, and he doesn’t hold back or give us the bare minimum when he does. This is what it means to experience the material “prosperity” (Hebrew “yatar” – more than enough) that our loving Father promises us.

So let’s stop being afraid to ask God for what we need, and believe that he can, and will, meet every need!

15. What does God want us to do when we need something?
Matthew 7:7-11, , Mark 11:24-25, Luke 11:3-10, James 4:1-4

Whether we are trying to feed the poor, build a humble church facility in a developing nation, or trust God to meet the needs of our family in a first-world nation, God is a faithful, generous provider. We will cover the specifics of obedience in the next few lessons, including how to ask with the right motivations as we trust him to provide what we ask for and need. Remember, he is more willing to provide than we are to ask.

Personal Application

Q. What did you learn from this lesson about God’s plan for provision and prosperity?

Feel free to journal other insights or prayers you may have.

Lesson 3: What is God's plan for stewardship?

Much attention is given to God's promises for provision and giving, but too little is given to the issue of stewardship. There is an abundance of Scripture devoted to principles, and commands, regarding stewardship of the earthly resources God entrusts to us, and they are there for a reason.

How we steward what God has entrusted to us says as much about our character and our commitment to Him as anything. When someone does not care about you or respect you, they will not be as careful to steward what you entrust to them. This could be friends who don't take care of things you lend them, customers who do not remember to pay their bills, or employees who do not bother showing up to work. On the other hand, those who do care about and respect you will be more diligent in remembering the commitments they have made and what you have entrusted to them.

Another important reason we should strive to be good stewards is so we can show God, as well as ourselves and others, that we can be trusted. As a perfect, loving Heavenly Father, God is not going to entrust more to those who are not trustworthy. At the same time, he can continue blessing and "prospering" those who have shown themselves to be faithful and trustworthy. When raising our four children, we learned when we could trust them with more freedom, allowance money, and other responsibilities and when we could not.

1. What was one of the first things God did with Adam (and Eve)?

Genesis 1:27-28, 2:15

2. What does the Bible say to do with what God endows us with?

1 Corinthians 4:2, 1 Peter 4:10

As you can see from these passages, and many others like them, God is counting on us to be faithful stewards of EVERYTHING he has entrusted to us in this life – our gifts and talents, our time, our relationships, the earth and all it contains, our bodies, and our material possessions. For the sake of this lesson, we will concentrate on his principles and commands regarding stewardship of material resources and finances.

3. What did Jesus teach about stewarding our earthly finances?

Luke 16:9-12

4. What is it that allows God to bless us with more?

Matthew 25:27-29, Luke 16:10-12, 6:38

Scripture makes it clear that God desires us to be faithful with everything, including the material resources and finances he entrusts to us. Furthermore, he will reward us with more when we are faithful. One of the greatest examples of this was King Solomon, whom God made into the world's richest man and whom he used to build his glorious temple. God could do this because he knew Solomon was not greedy or motivated by money.

5. What did God do in response to King Solomon's answer?

1 Kings 3:5-14

Now that we know God desires us to be faithful, trustworthy stewards of what he has entrusted to us, let's look at three specific ways God has called us to be such stewards.

#1: Staying out of debt

One of the fastest ways to get into financial trouble, and mismanage the finances we have been entrusted with, is to accrue debt by spending what we do not actually have.

Buying a house with a home loan (mortgage) is not necessarily debt, because most homes appreciate in value over time and can be sold later for a profit. Also, home loans are usually lower in interest than other types of loans, and very few people will ever be able to afford a house by purchasing it with cash. So, the basic need of having a roof over our heads will not usually be met without the use of a home mortgage loan.

Purchasing an automobile with a loan is still technically debt, but it is sometimes the only way a person can afford the basic necessity of transportation. Budgeting for the ongoing cost of an automobile loan, or lease, is not necessarily poor stewardship. That said, many people, including my wife and I, have worked hard to steadily set money aside for the full cash purchase of a vehicle when the time comes. This requires the discipline to save for a replacement car even when you are years away from needing one.

The most common way people, especially in affluent cultures, accrue personal debt is through credit cards, or buying things on personal credit, that they cannot afford. This usually means borrowing money at very high interest rates, which causes the debt to accumulate faster. It is not a problem to use a credit card as a convenient purchasing tool, which is done by only spending money you have already budgeted for as well as paying off the balance in full each month. In fact, many people do this regularly and even profit from doing so by accumulating significant cash-back rewards on a credit card with no annual fee.

Most people unfortunately do not pay off their credit-card or personal loan balances in full each month, and end up rapidly accumulating a lot of debt as a result. For example, approximately 50% of all Americans under the age of 65 maintain personal debt.

This percentage goes down dramatically at the age of 75, because older people are more aware that tomorrow is not guaranteed and that they cannot afford to financially presume upon their future.

6. What warnings does the Bible give regarding debt?

Proverbs 21:17, 22:7, 26-27, Ecclesiastes 5:5-6, Luke 14:28-30

7. What type of people does the Bible say we should strive to be?

Deuteronomy 28: 1-2, 12, Psalm 37:21, 112:5, Proverbs 13:22

One of the worst things about personal debt is the way in which it “enslaves” us to our lenders and can push us away from God’s will for our lives. For example, there are people who have felt called to full-time, occupational missionary work, who desired to participate in short-term missions trips, or who wanted to give more, but were unable to do so because they were in too much debt.

When it comes to avoiding personal debt, it helps to remember the following...

- We are never as motivated to pay for something as we were when we first bought it.
- “Some sell their liberty to gratify their luxury.”
Matthew Henry (famous Bible commentator)
- “Owe nothing to anyone—except for your obligation to love one another.” - Romans 13:8a

#2: Saving Some of Our Earnings

One of the quickest ways to lose what you have and to find yourself trapped in debt, is to fail to save money and then find yourself without it when you need it most.

As part of the “spend first, pay later” mindset we have become accustomed to in our consumer culture today, we have also lost the virtue of, and the motivation to, save some of what we earn. For example, according to Forbes.com personal savings rates in the United States, during economic boom times such as 2005-2007, has been as low as 3% per person. So, it is not a coincidence that the U.S. suffered its greatest recession in 2008, on the heels of this boom period, due primarily to overspending by consumers and over-lending by banks. That painful period cost many people their life savings and homes. It was also a reminder of the consequences we face when we continue spending more than we earn and buying what we cannot afford.

As of 2018, in the United States alone, over half the adult population spent more than they earned and over 70% considered their personal debt level to be problematic according to nerdwallet.com. You don’t have to be a mathematician to know that if you continue spending more than you earn you will end up with a deficit. Yet, we often trick ourselves into doing so with the false assumption that we will somehow have enough to pay for our lack of self control. The Bible calls this the sin of presumption.

8. What does the Bible say about presuming on God?
James 4:13-16, Matthew 4:5-7, Romans 2:4-5

There is no specific percentage the Bible gives for saving, but many people have found 10% to be helpful. It is a small amount, a “tithes” (the Hebrew and Greek word for 10%) of a person’s income. It is small enough to not be missed but large enough to make a difference. Whether you save 10%, 20% (Genesis 41:34), or just 1%, the Bible is clear that we are to save at least some of what we earn.

9. What does the Bible say a fool does with what they earn?
Proverbs 21:20

The key to saving is to make a habit of it. It can even start small, but it needs to start now and not later. Telling yourself you will begin to save once you start earning more is one of the easiest ways to talk yourself out of saving. In a way, you punish yourself twice by procrastinating. First, you lose the power of compounding interest, because the sooner you begin saving the larger your savings will grow. Second, you fail to have the savings you need when you need it most.

10. What does the Bible say about the wisdom of saving?
Proverbs 6:6-8, 10:5, 24:27, Genesis 41:33-36

11. What does the Bible say about the rewards of saving?
Proverbs 21:5, 20, Genesis 41:47-49, 53-57

There are two final issues to address about saving. They are what you should you save for and how should you invest your savings?

When it comes to what to save for, you must remember that there are various types of needs that savings are meant to be available for. These needs include...

- “Unplanned emergency expenses” such as extra-ordinary household, automobile, or medical expenses as well as unexpected layoffs and unemployment. This type of savings is considered “emergency savings,” and it is wise to maintain at least three months of net (after taxes) living expenses in an “emergency savings” account.
- “Special purchases” such as a new phone, automobile, personal computer, moving costs, large donation, or other.

These are not expenses you typically include as categories in a monthly budget, so it is best to save ahead for them in some kind of “savings expense” category. If you do not, then you may never get around to having the funds you need to afford them or worse yet, you will buy them on credit with money you do not actually have yet.

- “Long-term major expense savings” such as a college education or the purchase of a home. These expenses are far too great to avoid saving for, or to scramble to save for at the last minute. They require sacrificial financial discipline to see the big picture rather than the needs and desires of the moment. Even if you only save enough to offset some of your college expenses, or enough to secure a down payment on a home, you will still be better off than most.
- “Retirement savings.” Most people today have lost the hope that they will ever be able to afford to retire, but that doesn’t mean we should give up trying to save for our older years. Even if you never fully retire from needing to earn an income, you will want to have the option of not having to work too hard your entire life. You will want to have the financial freedom to slow down and let younger, stronger people do the day-to-day heavy lifting. Then you can slow down, relax, and serve as advisors to them. This dream will never become a reality though if you wait until you can “afford” to save for your older years. My wife and I started, in our early twenties, with a meager \$5 per month in our IRA (Individual Retirement Account), and although we had to increase that monthly investment significantly over time we are still reaping the benefits of starting early.

When it comes to how to “invest” your savings, whether long-term or short-term investing, the Bible once again gives invaluable, timeless advice on such matters. If you are investing your savings for short-term needs, then you need to keep them in liquid (accessible), safe investment vehicles like a savings account. You won’t earn as much money by doing so, but you will not risk

losing this money either. If you are investing your savings for long-term needs and can handle some of the inevitable ups and downs of investment accounts, then you can talk with a trusted financial advisor and decide how much risk you are willing to tolerate and what your long-term goals are. In either case, the Bible gives us some great wisdom when it comes to investing.

12. What does the Bible say about patience when investing?
Ecclesiastes 11:1

13. What does the Bible say about diversifying our investments?
Ecclesiastes 11:2

14. What does the Bible say about procrastinating when investing?
Ecclesiastes 11:4

15. What does the Bible say about perseverance when investing?
Ecclesiastes 11:6

16. What does it say about impatience or greed when investing?
Proverbs 13:11, 28:19-20, 22

#3: **Budgeting our Income and Expenses**

Of all the stewardship strategies, diligent budgeting and proper management of your finances will cause you to prosper more than any other. This does not mean that saving, avoiding debt, and giving are not vital to fulfilling God’s plan for stewardship and prosperity. It just means that you can do the others and still struggle if you fail to budget.

The irony is that most people think of budgeting as some kind of “B” word that is going to restrict their fun and make them feel cash-strapped all the time. The truth is that a well-prepared, well-managed budget does the opposite. It empowers you to spend money without fear or guilt, because you know you have the means to do so. It also empowers you to save, stay out of debt, and give more fully and faithfully while still having plenty left over for discretionary spending. Don’t believe the lie that a budget restricts you – it empowers and liberates you!

13. What does the Bible say about budgeting our finances?

Luke 14:28-30, 1 Corinthians 16:2

Having credit cards in your wallet, funds available on your line of credit, or money temporarily in your checking account, is not the same as really having money available and knowing what you have. You see, as we taught our children from a young age, some expenses are due now and others are not due until later. In both cases, there is a point when they come due. If you have not planned for and budgeted (set aside) the necessary funds to cover these expenses, then you will have to borrow and go into debt to pay them.

Having a budget extinguishes this anxiety and fear by letting you know what you have and do not have available at any time. A budget lets you know...

- If your expenses are greater than your revenue (income), and if so, where you can make cuts to balance it out.
- If your budget is accurate or realistic, and if you need to cut more expenses or earn more income.
- If you need to make certain adjustments in your spending, because one expense category is too low while another is too high.
- If you have money available for a certain expense or purchase, and if you can cover it without any fear or guilt.

- How much you are giving or saving, and if you need to make more cuts or income to achieve your giving and saving goals.

A budget is not a restrictive tool but a liberating and empowering tool! Sticking your head in the metaphorical sand regarding your finances, pretending you have money that you do not, or presuming on God to cover your mistakes again and again, is not a strategy that will work nor is it one that God can bless.

In summary, good stewardship requires staying out of debt, diligently and sacrificially saving, and managing your finances well. It also includes, and can result in, more generous giving, which is a topic so important to God that we will devote the entire next lesson to it.

Personal Application

Q. What did you learn from this lesson about God’s plan and principles for stewardship?

Feel free to journal other insights or prayers you may have.

Lesson 4: What is God's plan for giving?

One of the first topics a person assumes a Bible study about finances would cover is giving. However, as you have seen from this Bible study, giving is only one part of God's overall financial plan for our lives – albeit an important part. There are several reasons that how much, how often, and to whom we give is important to God, and this lesson will address each one.

The first question we need to answer when it comes to God's commands and desire for us to give is – why? Well, one reason is that our God is a giving God who desires us to be like him.

1. What did God give, who did he give to, and why did he give?
John 3:16
-
-

The very nature of God is giving and generous. He did not just give a tithe or an offering from his unlimited resources, he gave the most precious and valuable thing he could give - his one and only Son. Not only that, but he gave his son to a world that rejected him, mocked him, dishonored him, and even hated him. Finally, he gave us his very best with the knowledge that we could never give him back anything that would compare. That is the standard God sets for giving, and it's a high standard indeed!

God's standard for giving is to give everything we have, and the best we have, and then work backward from there. The question should never be how much we should give to God, but how much, in good conscience, should we keep for ourselves?

2. What does the Bible say about everything we have in this life?
1 Chronicles 29:11-16, Romans 11:36
-

If all we have, or ever could have, comes from God and belongs to him, then we are only “stewards” of everything God entrusts to us. A steward is one who is given responsibility to care for what belongs to another, which means we are stewards of the material resources God entrusts to us.

3. How much do we bring into, or keep after, this life?
1 Timothy 6:7
-

Giving generously and freely becomes much easier once we understand that we are only stewards (managers) of what God has given us, and that it all belongs to him anyways. What right would someone you lent your belongings to have to keep any of them without your permission?

What we give to God and others in this life is the ONLY thing we get to keep in the next, because our giving, and the impact it makes on the lives of others, has eternal value!

4. What did Jesus say about the eternal value of giving?
Luke 12:33, Matthew 6:19-20
-

Another reason we are called to give is because it expresses our trust in God. The more we trust in God the more we tend to give.

5. What does the Bible say about faith and God's response to our faith when it comes to giving?
Hebrews 11:6, Luke 6:38, Mark 12:41-44
-
-

Giving is one of the most tangible ways to measure our faith. If we give 10% of what we have, then we are saying we have faith for God to meet our needs with the remaining 90% of what we have.

If we give 50% of what we have, or even 90%, as some people inspiringly do, then we are saying we have faith to live on as little as 50% or 10% of what God provides for us.

One of recent history's greatest faith heroes, Mother Theresa of Calcutta, the founder of Missionaries of Charity, chose to live a life of voluntary, sacrificial poverty to better identify with the poor she was called to serve. Over the years she still raised countless millions of dollars for her ministry work. Upon her death it was estimated that if all the money she stewarded was withdrawn from the Vatican Bank it would bankrupt it. Mother Theresa was not against raising money, using money, or even having money. Rather she was fiercely determined not to keep one dollar more than she needed if others needed it more. The percentage of what she kept, versus what she gave to others, might have been closer to 99% to 1%!

Lastly, our giving represents our love for God and for others.

6. What does the Bible say about expressing love through giving?
Matthew 25:37-40, 1 John 3:16-18
-
-

If the Bible is clear that giving is one of the most tangible ways we show how much we desire to be like God, how much we trust him, and how much we love him and others, then let's take a moment to look at how much, how often, and to whom we should give.

How Much Should We Give?

The answer is the amount, or percentage, God is asking us to give. The Biblical principle is that our giving to God should ideally begin with our tithe. However, many Christians debate whether a Christian, who lives under the New Covenant, is obligated to tithe to God. The argument centers around whether the commandments to tithe, as found in the Levitical Law that God gave his people through Moses, are still applicable to us today or if we are free from such requirements through Christ. As we will see however,

the issue is not about whether we are "required" to tithe but what role tithing is meant to play in our relationship with God.

By "tithe" we mean the Biblical word for 10%. In the Hebrew of the Old Testament the word is ma'aser, and in the Greek of the New Testament the word is dekate. In both cases the word means 10%. We often hear a Christian say they are "tithing" 3%, 7%, or even 13%, but in each instance they are misusing, albeit unintentionally, the word. Indeed, they are giving, and that is a good thing, but the "tithe" specifically refers to the first 10% of what we give to God.

The concept of the tithe has existed since ancient, eastern culture, and was practiced by God's people, the Hebrews, well before the Law of Moses was given. It was a way of honoring deities as well as priests, kings, or others in positions of authority. The father of our faith and the original Hebrew, Abraham, gave a tithe to Melchizedek, a priest of God and the king of Salem, after receiving a blessing from Melchizedek upon returning from victory in battle (see Genesis 14).

7. What did the writer of Hebrews say about Melchizedek?
Hebrews 7:1-18
-

It's interesting to see how Hebrews connects this important incident, which occurred 430 years before the Law of Moses was given, to the principle of tithing. This passage also connects Melchizedek to Jesus who is our high priest "forever in the order of Melchizedek."

We also see Jacob, after his heavenly vision at Bethel several centuries before the Law was given to Moses, pledge to give a "tithe" of everything God gave him during his journey.

8. What did Jacob pledge to do if God protected him and provided for him? Genesis 28:20-22
-

As far back as Cain and Abel, in Genesis 4, we see God’s people bringing offerings from their increase to honor God and acknowledge his provision.

The first recorded introduction of the tithe to the Israelites, as a part of the Mosaic Law they were to follow, is found in Leviticus 27.

9. What did God command the Israelites to do in Leviticus 27:30-32?

From the Mosaic/Levitical Law, through the rest of Israel’s history leading up to the advent of Christ, we see the tithe mentioned often. There were different seasons, purposes, and practices for how God’s people were to tithe, but the principle of giving 10% from their first and best to God was the consistent factor. Even Jesus, an Israelite himself, affirmed the importance and validity of the tithe as a part of living out God’s commandments.

10. What did Jesus say about tithing and God’s commandments?
Matthew 23:23, Luke 11:42

Jesus was trying to help these religious leaders, as well as us today, to see that we should obey ALL of God’s commandments. Not just the letter of the commandments, which include giving a tithe (10%), but the spirit of the commandments that come from the heart (love, mercy, justice, mercy, and faith). We can faithfully give the first 10% of my income to God, but it is not as valuable as if we do it with joy, love, justice, mercy, and faith.

11. What did Jesus say about the Law of God and his role in it?
Matthew 5:17-19

Many Christians today are eager to celebrate their freedom from the requirements of the Law that Jesus fulfilled for us, but they forget that the moral principles and obligations of the Law are perfect and endure forever (Psalm 19:7-9). For example, the Ten Commandments that God gave to Moses on Mount Sinai, inscribed with God’s own finger on stone tablets that were protected in his holy ark, are as relevant today as they were back then.

The point is that Jesus fulfilled the requirements of the law so we could all come directly to God as his “high priests” (1Peter 2:9), but he did not do away with the moral obligations and enduring principles of God’s perfect law. Some people point to the more contextual or ethereal (mysterious) portions of the Law, such as the mixing of threads, seeds, or animals in Deuteronomy 22:9-11, or the Hebrew-specific commandments for circumcision and adherence to certain festivals and holidays, as examples of how the Law no longer applies to us today. This is based on good exegetical and hermeneutical principles of translation, but it is important that we not disregard every aspect of God’s Law, especially the moral aspects of the Law, and their application to us today.

Tithing and giving our first and best to God are not random, culturally specific commandments found in a few obscure verses of the Old Testament. Rather, as Easton’s Illustrated Bible Dictionary says in its definition of the tithe – “It cannot be affirmed that the Old Testament law of tithes is binding on the Christian Church, nevertheless the principle of this law remains, and is incorporated in the gospel (1 Corinthians 9:13-14)..”

Our goal as Christians, who are privileged to be living under a “better” New Covenant (Hebrews 8), should not be to look for ways to justify giving less than God’s people did under the “lesser” Old Covenant. Rather, we should be looking for ways to give more. As Easton’s Dictionary goes on to say about the tithe – “and if, as is the case, the motive that ought to prompt to liberality in the cause of religion and of the service of God be greater now than in Old Testament times, then Christians ought to go beyond the ancient Hebrew in consecrating both themselves and their substance to God.”

It is also worth noting that Jesus only strengthened, versus weakened, the moral obligations of the Old Testament Law in his teachings.

12. What did Jesus say about the commands against murder and adultery?
Matthew 5:21-22, 27-28
-
-

As you can see, Jesus came against our human tendency to find the minimum we must do when it comes to following God's commands. Instead, he challenges us to go far above the letter of the law to live out a radical commitment to the spirit of the law in our hearts.

Even the tithe (the first 10%) was meant to be the minimum giving commitment that the children of Israel were commanded to live by. In fact, there were situations when they were expected to give three tithes (30% total) of their income (Deuteronomy 14:22-29). If as much as 30% was, at times, the minimum requirement according to the Law for the Israelites, then how much more should one give under the New Covenant? Avoid following the minimum "letter" of the law and seek to live out the full spirit of God's law!

Something else we need to glean from the three tithes of the Old Covenant is the reason for them. The first, and most common tithe, was for the Levites (God's workers, Numbers 18:21, 24, 31). The second tithe was for the needs of the temple and the great feasts (church and worship gatherings, Deuteronomy 14:22-27). The third tithe was for the poor, the orphans, and the widows whom God's people were responsible to care for (Deuteronomy 14:28-29, 26:12). These three needs, as well as responsibilities, still exist today, and are affirmed by the writers of the New Testament.

Providing for God's workers (occupational ministers)

13. What does the Bible say should be a minister's source of income?
1 Corinthians 9:7-14
-
-

Notice how referencing the timeless principles of the Law, Paul argues strongly that God commands his full-time workers to make their living by the support of God's people whom they serve. This timeless principle endures from the days of the Levites and Priests of the Old Covenant (Numbers 18:21) on to the missionaries, pastors, and church workers of the New Covenant.

14. How were Jesus and his disciples provided for as ministers?
Luke 8:1-3, Matthew 10:10
-
-

15. How were the needs of the early church met?
Acts 2:44-47, 4:32-37, James 2:1-4
-
-

Providing for the Needs of the Church and Worship Gatherings

Although the very early years of the Church, which we read about in the New Testament, did not talk about building campaigns or physical, operational needs for worship centers, since they met primarily in people's homes and public spaces (Acts 2:46, 19:9), these are legitimate needs that arose as the New Testament Church became more established and needed its own meeting spaces. Fuller Seminary professor, and author of the New International Dictionary of New Testament Theology, Colin Brown, taught that the specific uses of God's tithe evolved throughout the Old Testament as the legitimate needs of the ministers, the places of worship, or the storehouses for the needy evolved. The same evolution has happened over 2,000 of New Testament Christianity.

None of this is to say that the churches or ministers have not misrepresented their true needs or misused the giving of its people at times. For example, the misuse of funds to build elaborate cathedrals was rampant in the dark ages, and the misuse of funds to unnecessarily line the pockets of ministers or ministries still

and the misuse of funds to line the pockets of ministers or ministries still happens sometimes today. This does not excuse us though, from our obligations to give generously to the ongoing needs of the Church and to those it serves any more than encountering a hypocritical Christian excuses us from serving God.

Providing for the Needy as God's Church

One of the reasons the size and budget of a secular government grows is the failure of the family and/or the church to provide for those in need. God is to be seen as our primary source of provision, he designed families to be the primary vehicle for his provision and protection during our earthly lives. However, when the family cannot, or does not, fulfill this role, then God's Church is supposed to be the next source.

16. What did Paul say the role of the family and church should be when it comes to providing for the needs of its own?

1 Timothy 5:3-5, 8

The last resort a person should have to rely upon is a secular entity, such as the government, to help with meeting their basic needs. Sadly, the further a culture moves away from a Biblical worldview, as has happened in the United States for example, the more it looks to sources other than God, the family, or the church.

17. What did Paul ask the Corinthians to do for the poor in Jerusalem?

2 Corinthians 8:10-15

Paul often wrote about this offering he was collecting for the needy believers in Jerusalem. He was never forceful or manipulative in his solicitations, yet he never shied away from being bold and clear about challenging God's people to give to this legitimate need.

In summary, when it comes to how much we should give to God, we should remember...

- Everything we have is from God, and we are merely stewards, so it is not a question of how much we should give but rather how much we should keep.
- Our giving is one of the most tangible ways to measure how much we trust God, and his provision for us is one of the most tangible ways to see his sovereign hand in our lives.
- The "tithe" (10%) is not a legalistic obligation for New Covenant believers to follow. Rather, it is an enduring principle that reminds us to give the first, and best, of everything we have to God.
- The genius of the tithe (10%) is that it is a flat-rate percentage that enables every person, no matter how much or how little they have, to equally honor God. Paul said "Whatever you give is acceptable if you give it eagerly. And give according to what you have, not what you don't have." (2 Corinthians 8:12)
- If the Old Covenant Law required God's people to give at least 10%, sometimes even 30%, then we should see the tithe as just the beginning rather than the end of our giving as part of the freedom and liberties we enjoy under the New Covenant.

To Whom Should We Give?

First and foremost, we must always remember we are giving to God. For example, we once gave some of our sacrificial offerings to a ministry that ended up mismanaging their funds, but we never asked for the money back. In our hearts we were giving to God the entire time.

Let us address another popular debate. It is how much should be given to your local church, and is the local church the New Testament equivalent of the "storehouse?" (Malachi 3) Once again, we must remember that God's principles are timeless and transcultural, therefore we find many things in the Old Testament that we can apply contextually to our lives under the New Covenant. The concept of the "temple" and the "storehouse" are good examples.

The temple in the Old Testament was the primary place of worship for God's people. In fact, it was the fulfillment of a dream for the people of God when they finally had their own place to worship, and one that brought the proper glory to him.

18. How did God's people feel when the temple was completed?
2 Chronicles 7:10

One of the most natural instincts we have as people has always been to have a home, and it is no different for those who desire to have a spiritual home. Although the focus of Jesus' Great Commission in Matthew 28:18-20 is to win and disciple people, there is nothing wrong with wanting or having the resources to fulfill this mission. If the motivation of a church or ministry to build a facility is to become more effective in reaching people, and if those who give towards it have the same motivation, then there is nothing to apologize for.

The Old Testament "storehouse" comes from the Hebrew word "owtsar," which can be translated as "treasure or treasury." The "storehouse" was part of the temple, but not the temple itself. It was where the tithes of God's people were stored and used primarily to feed and care for the Levites (God's occupational workers) so they could care for the temple and for the people it served. The context for the famous reference to the "storehouse" in Malachi 3:10 is God rebuking his people for neglecting to bring their full tithe to the storehouse to care for God's workers. As a result, God's workers (the Levites) were having to pursue other work outside the temple to make ends meet. This angered God because he intended for his workers to be provided for through the faithful giving of his people.

God is no less upset today when his people neglect the needs of their local church and its "storehouse." When churches shut down because they cannot pay their bills or staff, the Kingdom of God suffers. Nonprofitsource.com found that less than 25% of church members, in prosperous nations like America, give anything to their local church. And only 5% of them gave a tithe (10%), while the average

giving is only 2.5% of their personal income. God cannot be pleased with these numbers!

If it is true, as Jesus revealed in Matthew 5, that the spirit of the Law means we should hold ourselves to an even higher standard than the letter of the Law, then why are we doing so much less when it comes to giving? The answer is - the state of our heart. You see, poorer nations are known for giving a larger percentage of their income to God than wealthy nations, and according to nonprofitsource.com Christians in the United States gave 3.3% of their income during the Great Depression compared to 2.5% now. This is because our giving has never been, nor should it be, determined by our wealth but rather by the level of faith and generosity in our heart.

Another reason people struggle to give more, especially to their local church, is that we lack a greater sense of "ownership." When you start a business, you often put everything you have into it because you feel a personal sense of ownership and responsibility. Many church attenders fail to see the power and importance of their giving, so the motivation is lacking. They show up each week to see the building intact, the staff serving with a smile, refreshments waiting for them, the children's rooms ready, and they falsely assume a "church fairy" came and sprinkled magical pixie dust to make it all happen. It is more likely that the church is concerned about having enough to pay its bills, the staff are stressed and burdened from being underpaid, the volunteers are having to provide many of the essentials, and 20% of the church members are doing 80% of the giving. Do not let this be your church or your personal giving testimony. Your giving matters to God and it matters to your church!

How often should we give to God?

The answer to this question is simple – first and foremost! The timeless, consistent principle for giving found throughout the Old and New Testaments is that God asks us to give to him – from the first and from the best that we have. Too often we treat God like a server at a restaurant we might tip, or like the local charity where we give the stuff we don't want or care about anymore.

This is dishonoring to the God of the universe, our Creator, who “gave his one and only Son” so that we may not perish but have everlasting life!

19. What does the Bible say we should be giving to God?
Proverbs 3:9 (see both the NLT and NASB translation)

The tithe was always meant to come from the first part of what God’s people produced, and God did not tolerate them giving him their inferior leftovers.

20. What type of offerings did God warn his people not to bring?
Leviticus 22:17-25

By setting aside our giving to God first, before we pay our bills, service our debts, or spend our discretionary funds, we will likely give more generously and more consistently. Whether you give on a weekly, monthly, or other basis, the goal is not to wait until you have already eaten all the financial “seed” God has given you before sowing it into his Kingdom.

Final Thoughts about Giving

There are those who will argue that the New Testament Christian is not obligated to tithe or give to their local church as their storehouse, but such people rarely give a definitive doctrinal statement on how much a New Testament believer should give and who they should give to. In 35+ years of church ministry experience, I have observed that Christians who faithfully tithe tend to give a lot more, above and beyond their tithe, than those who do not.

It is also worth noting that very few local church pastors, who bear the weight and responsibility of their local church’s budgetary needs, are the ones writing arguments for why people should feel less obligated to give to their local church under the New Covenant.

As campus missionaries and church planters who still raise our own support, we have made it a policy to never ask a supporter of ours to take any of their giving away from their local church and give it to us. We have also challenged our own church members to give to their local church first and foremost, while encouraging them to support God’s work outside the church as well.

We personally tithe to our local church while also giving offerings to ministries and missionaries beyond our church. As missionaries who are supported by the giving of others, we still tithe and give offerings just as God commanded his full-time ministry workers (the Levites) to give a tithe of the tithes as an offering back to God (Numbers 18:26). This is also why our local church gives at least a tithe of the tithes and offerings it receives to ministries, churches, and missionaries outside of the church. In other words, the giving of God’s resources is never meant to stop!

Since God has already given us everything, including his only Son, let us look for ways to give back to Him as much - not as little - as we possibly can to his church, his workers, and people in need!

Personal Application

- Q. What did you learn from this lesson about God’s plan for giving?

Feel free to journal other insights or prayers you may have.

Lesson 5: What is God’s plan for my financial life?

All the theology contained in this Bible study ultimately leads to this question – what is God’s will for my financial life?

Throughout history people have spent a lot of their time and energy debating what they should or should not do, but those who have changed the world are always those who do more than talk. They put into action what they have learned! As a trusted mentor once told us – “If your theology does not lead to greater obedience to God then it’s not of much use.”

With that in mind, let’s summarize what we have learned and how we can apply it to God’s plan for our financial lives...

1. Let God destroy any power that money has over you.

Martin Luther, the feisty Catholic priest who became the father of the Protestant Reformation, once said... “There are three conversions necessary: the conversion of the heart, the conversion of the mind, and the conversion of the purse.” Martin Luther witnessed firsthand the power of money to corrupt the Church, which was one of the reasons he became disillusioned with the church in his day. Back then the church was twisting doctrine and religious teaching to manipulate the poor to give all they had in order to build lavish cathedrals for a corrupt church.

We believe that one of the primary reasons God calls us to give, and to give as generously as possible, is because every time we give it is like putting another nail into the crucifix upon which our selfishness, greed, and covetousness should hang. The reality is that God uses money in our lives to grow us, mature us, and make us more responsible. In other words, to make us more like Christ!

2. Become a generous giver who never stops growing.

If we wait until we can “afford” to give we will likely never get around to it. In other words, we can’t “afford” to wait. We have talked with many people who feel they cannot give because they don’t earn enough, or they are in too much debt, or they are still

saving up for a big purchase. But the sooner we start giving the sooner we invite God’s blessings into our lives (Luke 6:38, Proverbs 11:25) and the sooner we may earn more, pay off debt more quickly, save more, and see God help us with the things we need.

Some of the college students we have pastored figured they would start giving once they graduated and started their careers. We remind them that we taught our kids to give from the time they had money from an allowance or a lemonade stand. It only becomes harder - not easier - to give as you acquire more money if you have not been giving along the way. And the beauty of the tithe God asks for is that it is a flat percentage (10%), so each of us can give from whatever we have, no matter how much or little it is.

We are often reminded of a friend of ours who became a multi-millionaire playing for many years in the NBA. When he was still a poor student athlete in college, and had almost nothing, he started giving to God. When he received a sizeable, but modest NBA rookie contract, he continued giving a tithe (10%) and more. By the time he finished his long career, and was receiving a maximum veteran contract of \$15 million per year, he continued tithing and giving offerings as he had done all along. Do you think he would have been able to start his giving to God when it meant giving well over a million dollars?

3. Take your role as a steward of God’s finances seriously.

The better we steward (manage) what God entrusts to us, the more he can bless us, the further it will go, and the more we can give. True financial peace, as the famous Christian financial advisor Dave Ramsey says, does not come from earning more but from properly managing what we already have. As our faithfulness leads to earning more, we can maintain our financial peace.

One of the best ways to become a good steward is to be accountable with our finances. Having a personal budget will help us do this, because the budget will tell us, without any bias, how we are doing with our money.

As career missionaries, who have been responsible for raising and maintaining our own financial support, it has been instilled in us that our greatest responsibility is to be accountable to those who give to us from their hard-earned income. This has carried over to how we manage our church's finances as well. Every year we prepare an annual financial report for all our giving members in hopes that it will encourage them to know that their giving is being handled properly and that it will encourage them to continue growing in their giving as well.

4. Develop the discipline of saving and avoiding debt

Like giving, the habit of saving is a habit that every person needs to develop as early as possible. There is always a reason not to save, but the Bible reminds us that only “a fool spends all he has” (Proverbs 21:20). The earlier you start saving, the more it grows with time. And the more you learn to save, the more financial peace and prosperity you have when it comes to emergencies, major purchases, and the future.

The only thing more foolish and debilitating than not saving is spending more than you have. To buy on credit, without the funds set aside to pay for the purchase, is to presume on God with your finances. The Bible is clear about the consequences of presuming on God and asking him to finance your financial lust and impatience.

Other questions and answers about God's plan for our finances.

Q. Should I give off my gross pay (before taxes) or my net pay (after taxes)?

A. We have always tithed and given off our gross pay, because we believe our priority is to God and that he will take care of our taxes if we trust him. The government never bothers to ask or wait to receive the taxes we owe, nor does it wait for us to pay our taxes when we feel like it. God does both however – he waits and he asks. As the one most worthy of our giving, we want to honor him first!

Q. If I am a college student, should I tithe from a scholarship, grant, or student loan?

A. The Bible teaches us to give from our increase (Proverbs 3:9), not from monies we have no authority over. We have worked with students for many years, and we have seen many of them learn to be generous and faithful givers before they graduate and start their lucrative careers. However, we always remind them that money given to them that has already been earmarked for a specific expense (tuition money, book money, etc.) is not theirs to give from. As career missionaries and pastors ourselves, we learned to always honor the intent of the giver.

If a student is given an allowance or stipend for their general needs and expenses, or if they have a part-time job that provides them with discretionary income, then they have something they are personally stewarding and that they can give from.

Q. What is the difference between “tithes” and “offerings?”

A. The first 10% we give is a “tithe,” while “offerings” are typically referred to as what we give above our tithe. This is more for Christian colloquial purposes rather than a strict Biblical definition of what offerings are because ALL our giving to God is considered an “offering” of love, sacrifice and honor to him.

Personal Application

Q. What are some of the commitments you need to make to bring your finances in line with God's will?

Feel free to journal other insights or prayers you may have.

What others are saying about this Bible study...

“God gave people money so they could use it to bless people who are in need. If we take the time to be disciplined with our money, we can be more generous with what God gives us.”

- Aaron (AJ) C.

“Debunking myths and misconceptions about finances and God, this study is a guideline for godly management of your money. It will greatly help you to be at peace and thrive in a spend-crazy culture.”

- Fawn R.

“As we worked through this Bible study, we were amazed again and again at how relevantly Scripture speaks to every facet of our finances. Even though the Bible was written thousands of years ago, and the modern financial system looks very different from the ancient ones, God’s Word still rings true. This study effectively communicates how to worship God by stewarding our finances well. Pastor Bret and Jorie have personally disciplined us, and you won’t find a couple more passionate about seeing the Biblical principles in this study come to fruition in others’ lives.”

— Matt & Sarah K

Meet the Author:

Bret Holman, and his wife Jorie, have been raising and managing ministry finances for over 35 years, originally as campus missionaries, then as corporate ministry directors, and now as church planters. They have also raised four adult children and tried to teach them the value of trusting and honoring God with their finances. Bret received his Bachelor of Science in Business Administration from the University of Southern California, and received his Masters of Arts in Leadership from Fuller Theological Seminary.

Bret and Jorie have had to trust God every step of the way to provide for them as career missionaries, and they have known that they are accountable to God for how they manage and share what God has provided for them. As a result, they have developed a passion to help others understand the same Biblical principles for provision, stewardship, and giving that God has taught them. This Bible study was developed from that passion, and it is their hope that whether you are a wealthy businessperson, a student earning minimum wage, or a full-time missionary, that you will learn and grow from the Biblical principles taught in this study.

In the meantime, Bret pastors All People Christian Church in Reno, Nevada, a church that reaches and discipled “all people” with the timeless truths of God’s word about money and every other subject. For more information about the church go to www.allpeoplecc.com. All People Christian Church is also a proud member of Every Nation family of Churches and Ministries. For more information about Every Nation go to www.everynation.org

Updated June 2023

For more information contact...



mail@allpeoplecc.com

www.allpeoplecc.com