

Walking Worthy

Holiness Expressed in Life

Zion's Roar Holy Spirit Ministry
Bixby, Oklahoma



Book 3 - Chapter 04 – Study 02

Tithing, Giving and Supporting the Work of God

Revised June 04, 2026

This publication may be freely copied, printed, and distributed for personal study, teaching, and ministry purposes. No permission is required.

The content may **NOT** be altered, edited, or sold for profit without written permission from **Zion's Roar Holy Spirit Ministry Inc.** Proper credit should be given to the original source when this material is shared or reproduced.

Scripture quotations are taken from the King James Version (KJV) of the Holy Bible.

Published by:

Zion's Roar Holy Spirit Ministry

Bixby, Oklahoma

For additional studies and biblical resources:

www.zionsroar.org

Email: www.zionsroar.org@gmail.com

Text: 918-814-1593

A LETTER TO THOSE WHO SAY THEY BELIEVE

Brothers and sisters,

There is something that has weighed heavily upon my heart for some time, and I write not to condemn you, but because I love you enough to speak plainly.

Over the years I have watched many believers become excited about the things of God. They rejoice when truth is preached. They rejoice when error is exposed. They rejoice when a ministry stands firm when others compromise. They rejoice when a brother or sister is strengthened, when a family is restored, or when someone finally begins to understand the Scriptures correctly.

Yet I have also noticed something troubling.

Many love the fruit of a ministry, but very few think about what is required to produce that fruit.

A person receives a study booklet but rarely considers the years of labor that made it possible. Someone attends a gathering but rarely considers the preparation behind it. Someone receives counsel, encouragement, correction, or teaching, but rarely stops to think about the time, sacrifice, prayer, and effort that were poured out so that those things could be provided.

It is easy to enjoy the shade of a tree. It is much harder to plant it, water it, protect it, and wait years for it to grow.

The truth is that every work of God requires sacrifice.

Every ministry requires labor.

Every outreach requires effort.

Every gathering requires preparation.

Every study requires time.

And every one of those things costs someone something.

What concerns me is not that some believers have little to give. God knows our circumstances. Some have more resources than others. Some have more time than others. Some have greater abilities than others.

What concerns me is when a believer begins to assume that because someone else is carrying the burden, there is no burden left for them to carry.

The ministry does not continue because a handful of people refuse to quit.

A ministry becomes healthy when every believer accepts responsibility for the small portion God has entrusted to them.

I have seen people spend money without hesitation on comfort, entertainment, hobbies, vacations, restaurants, subscriptions, and countless temporary things. Yet when it comes to supporting the work of God, suddenly every dollar becomes precious. Suddenly every expense is carefully measured. Suddenly every reason not to help appears.

Brothers and sisters, these things ought not to be.
What we support reveals what we value.
What we sacrifice for reveals what we believe in.
And what we continually neglect reveals what has fallen low on our list of priorities.

Please understand my heart.
This is not about money.
If this were only about money, the issue would be simple.

The issue is much deeper.
The issue is stewardship.
The issue is participation.
The issue is whether we view ourselves as spectators or servants.

Too many believers have adopted the habit of standing on the sidelines while expecting others to carry the work forward. They cheer for the laborers. They appreciate the laborers. They benefit from the laborers. But they rarely ask how they themselves can help strengthen the work.

Imagine a family in which everyone waits for someone else to wash the dishes.

Imagine a farm in which everyone waits for someone else to plant the seed.

Imagine an army in which everyone waits for someone else to fight the battle.

How long would that family function?

How long would that farm produce?

How long would that army survive?

The answer is obvious.

Yet many ministries struggle under the same burden.

Everyone agrees the work is important, but too few accept responsibility for helping it continue.

My prayer is not that anyone would give out of guilt.

Guilt produces short-lived obedience.

Nor do I desire anyone to give out of pressure.

Pressure changes behavior for a moment but rarely changes the heart.

Instead, I pray that every believer would simply stop and ask themselves a difficult question:

"If every disciple served, sacrificed, prayed, and supported the work of God exactly as I do, what would become of the church?"

That question has challenged me many times, and perhaps it should challenge all of us.

For one day we will stand before God and give an account, not for what others did, but for what we did with what He entrusted to us.

May He find us faithful.

May He find us willing.

And may He find that we loved His work enough not merely to benefit from it, but to strengthen it.

Your brother and fellow servant,
John,
Zion's Roar Holy Spirit Ministry

Tithing, Giving and Supporting the Work of God

EVERYTHING BELONGS TO GOD

Psalm 24:1 The earth is the LORD'S, and the fulness thereof; the world, and they that dwell therein.

Haggai 2:8 The silver is mine, and the gold is mine, saith the LORD of hosts.

1 Corinthians 6:19-20 What? know ye not that your body is the temple of the Holy Ghost which is in you, which ye have of God, and ye are not your own?

For ye are bought with a price: therefore glorify God in your body, and in your spirit, which are God's.

Consider:

Many people assume tithing began with Moses. Yet Abraham and Jacob both practiced giving before the Law was given. This should cause us to ask whether tithing was merely part of the Law or whether it reflects a broader principle of honoring God with what He provides.

Abraham gave a tenth after God delivered his enemies into his hand. Jacob vowed to give a tenth of what God would provide for him. In both cases, giving was connected to recognizing God's provision, God's blessing, and God's authority.

The focus of these passages is not mathematics. The focus is the heart. Both men recognized that what they possessed came from God.

The question is not whether a person can calculate ten percent. The question is whether he recognizes where his blessings come from and whether he desires to honor God with what God has provided.

When God blesses you, what is usually your first response?

Do you tend to honor God first, or only after your own plans and desires have been satisfied?

What does your giving reveal about your gratitude toward God?
If your giving reflects your priorities, what priorities would it reveal?

When resources become limited, what is usually protected first:
God's purposes or your personal desires?

Do you view what you possess primarily as something to enjoy, or
something to steward for God's glory?

If someone examined the way you use your resources, would they
see evidence that God comes first in your life?

GIVING BEFORE THE LAW

Genesis 14:18-20 And Melchizedek king of Salem brought forth bread and wine: and he was the priest of the most high God. And he blessed him, and said, Blessed be Abram of the most high God, possessor of heaven and earth: And blessed be the most high God, which hath delivered thine enemies into thy hand. And he gave him tithes of all.

Genesis 28:20-22 And Jacob vowed a vow, saying, If God will be with me, and will keep me in this way that I go, and will give me bread to eat, and raiment to put on, So that I come again to my father's house in peace; then shall the LORD be my God: And this stone, which I have set for a pillar, shall be God's house: and of all that thou shalt give me I will surely give the tenth unto thee.

Under the Law, the tithe belonged to God. It was set apart for His purposes and used to support those who served in the work of God as well as those who were unable to provide for themselves.

The Levites received support because they were dedicated to the service of the tabernacle. The stranger, the fatherless, and the widow benefited because God has always cared for those who are vulnerable and in need.

The tithe was not merely a religious obligation. It reflected God's desire that His people learn generosity, responsibility, compassion, and stewardship.

Even within the Law, the principle extended beyond supporting ministry. It included caring for people who could not care for themselves.

This reveals something important about the heart of God. God is not concerned only with worship services, religious activities, or outward acts of devotion. He is also concerned with how His people treat one another.

When God places a legitimate need before you, how do you normally respond?

Do you see supporting God's work and helping others as a privilege or as a burden?

When someone is struggling, is your first thought how to help, or how to avoid becoming involved?

Are there people God has placed in your path whom you have chosen to ignore?

How much of what God has entrusted to you is being used to benefit someone besides yourself?

If God compared your concern for your own needs with your concern for the needs of others, what would He find?

Do you find it easier to spend money on your own comforts than on God's purposes or the needs of others?

If God compared your concern for your own needs with your concern for the needs of others, what would He find?

THE TITHE UNDER THE LAW

Leviticus 27:30 And all the tithe of the land, whether of the seed of the land, or of the fruit of the tree, is the LORD'S: it is holy unto the LORD.

Numbers 18:21 And, behold, I have given the children of Levi all the tenth in Israel for an inheritance, for their service which they serve, even the service of the tabernacle of the congregation.

Deuteronomy 14:28-29 At the end of three years thou shalt bring forth all the tithe of thine increase the same year, and shalt lay it up within thy gates: And the Levite, (because he hath no part nor inheritance with thee,) and the stranger, and the fatherless, and the widow, which are within thy gates, shall come, and shall eat and be satisfied; that the LORD thy God may bless thee in all the work of thine hand which thou doest.

Consider:

Under the Law, the tithe belonged to God. It was set apart for His purposes and used to support those who served in the work of God as well as those who were unable to provide for themselves. The Levites received support because they were dedicated to the service of the tabernacle. The stranger, the fatherless, and the widow benefited because God has always cared for those who are vulnerable and in need.

The tithe was not merely a religious obligation. It reflected God's desire that His people learn generosity, responsibility, compassion, and stewardship.

Even within the Law, the principle extended beyond supporting ministry. It included caring for people who could not care for themselves.

This reveals something important about the heart of God. God is not concerned only with worship services, religious activities, or outward acts of devotion. He is also concerned with how His people treat one another.

When God places a legitimate need before you, how do you normally respond?

Do you see supporting God's work and helping others as a privilege or as a burden?

When someone is struggling, is your first thought how to help, or how to avoid becoming involved?

Are there people God has placed in your path whom you have chosen to ignore?

How much of what God has entrusted to you is being used to benefit someone besides yourself?

If God compared your concern for your own needs with your concern for the needs of others, what would He find?

Do you find it easier to spend money on your own comforts than on God's purposes or the needs of others?

If God compared your concern for your own needs with your concern for the needs of others, what would He find?

THE ROBBING GOD PASSAGE

Malachi 3:8-10 Will a man rob God? Yet ye have robbed me. But ye say, Wherein have we robbed thee? In tithes and offerings. Ye are cursed with a curse: for ye have robbed me, even this whole nation.

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

Consider:

Few passages concerning giving are quoted more often than this one.

For that reason, it should not be ignored.

When God spoke these words through Malachi, He was addressing a people who had become careless in their relationship with Him.

They continued to enjoy God's blessings while neglecting responsibilities that God had commanded.

The issue was not merely money.

The issue was the condition of their hearts.

They wanted the benefits of belonging to God without faithfully honoring Him.

While this passage was originally spoken to Israel under the Law, it reveals a principle that should concern every believer.

God notices when His people gladly receive from Him while becoming reluctant to give back.

God notices when His blessings are welcomed but His purposes are neglected.

God notices when personal desires consistently receive priority while His work continually receives what is left over.

The issue is not simply what leaves a person's hand.

The issue is what rules a person's heart.

Many people are quick to ask what they are required to give.

Far fewer ask whether God truly receives first place in their lives. Do you find it easier to enjoy God's blessings than to support God's purposes?

Has God been generous toward you while you remain reluctant toward Him?

Are there areas where you gladly receive from God but resist giving back to Him?

When God examines your priorities, would He find gratitude or consumption?

Do you view what God has provided as something to steward for His glory or merely something to spend upon yourself?

Have you ever justified neglecting God's work while continuing to spend freely on your own desires?

If God examined the way you respond to His provision, what would it reveal about your heart?

When blessings enter your life, who usually receives the first portion:
God, or you?

WHAT DID CHRIST TEACH?

Matthew 23:23 Woe unto you, scribes and Pharisees, hypocrites! for ye pay tithes of mint and anise and cummin, and have omitted the weightier matters of the law, judgment, mercy, and faith: these ought ye to have done, and not to leave the other undone.

Matthew 6:19-21 Lay not up for yourselves treasures upon earth, where moth and rust doth corrupt, and where thieves break through and steal: But lay up for yourselves treasures in heaven, where neither moth nor rust doth corrupt, and where thieves do not break through nor steal: For where your treasure is, there will your heart be also.

Luke 6:38 Give, and it shall be given unto you; good measure, pressed down, and shaken together, and running over, shall men give into your bosom. For with the same measure that ye mete withal it shall be measured to you again.

Consider:

When Christ addressed the Pharisees, He did not condemn them for tithing. He condemned them for believing that outward religious actions could compensate for inward disobedience. They carefully measured mint, anise, and cummin, yet neglected judgment, mercy, and faith. They performed visible acts of religion while ignoring the very things God desired from the heart.

This remains a danger for believers today.

It is possible to give money while withholding obedience.

It is possible to support ministry while refusing repentance.

It is possible to perform religious duties while resisting God's work in areas He is actively confronting.

Giving was never intended to replace obedience. God desires both.

Christ also taught that where our treasure is, our heart will be found. What we value, protect, pursue, and invest in often reveals what truly rules us.

Money itself is not the issue. The heart behind it is.
God does not merely examine what leaves our hands. He examines what controls our hearts.

Are there religious activities in your life that have become substitutes for obedience?

Have you ever used giving, serving, ministry involvement, Bible knowledge, or church attendance to avoid dealing with something God was confronting?

If your bank statements, calendar, and daily priorities were examined, would they reveal a heart set primarily on heaven or on earth?

What receives more of your attention, energy, and resources: eternal things or temporary things?

What does your use of money reveal about where your treasure truly is?

Is there anything you consistently invest in that produces little or no eternal value?

If Christ examined your life today, would He find that your outward actions and inward priorities agree with one another?

Or would He find the same contradiction He confronted in the Pharisees?

GIVING IN THE NEW COVENANT

Acts 2:44-45 And all that believed were together, and had all things common; And sold their possessions and goods, and parted them to all men, as every man had need.

Acts 4:32-35 And the multitude of them that believed were of one heart and of one soul: neither said any of them that ought of the things which he possessed was his own; but they had all things common. Neither was there any among them that lacked...

2 Corinthians 9:6-7 But this I say, He which soweth sparingly shall reap also sparingly; and he which soweth bountifully shall reap also bountifully. Every man according as he purposeth in his heart, so let him give; not grudgingly, or of necessity: for God loveth a cheerful giver.

Consider:

The New Covenant repeatedly reveals believers who viewed their possessions differently from the world around them.

Rather than clinging tightly to what they possessed, they willingly shared with those in need. Their concern extended beyond themselves to the well-being of the body of Christ. This did not happen because someone forced them. It happened because their hearts had been changed.

The early believers understood that what God entrusted to them could be used to strengthen others, relieve suffering, support God's work, and demonstrate genuine love.

Paul later taught that giving should not be done grudgingly or merely out of obligation. God loves a cheerful giver because cheerful giving reveals a willing heart.

The issue is not simply whether a person gives.

The issue is why he gives.

A gift may leave the hand while the heart remains unwilling.

God sees both.

Does your giving require sacrifice, or only convenience?

Do you give because you love God, or only when you feel obligated?

Would those closest to you describe you as generous?

When was the last time your giving cost you something you wanted to keep?

Do you look for opportunities to help others, or reasons not to become involved?

If God compared your willingness to receive blessings with your willingness to share them, what would He find?

Would your pattern of giving resemble the believers described in Scripture, or the culture around you?

If everyone in the body of Christ gave with the same willingness you do, what would the condition of the church be?

ACCOUNTABILITY FOR WHAT GOD ENTRUSTS

Matthew 25:14-30 For the kingdom of heaven is as a man travelling into a far country, who called his own servants, and delivered unto them his goods.

And unto one he gave five talents, to another two, and to another one; to every man according to his several ability; and straightway took his journey.

Then he that had received the five talents went and traded with the same, and made them other five talents.

And likewise he that had received two, he also gained other two.

But he that had received one went and digged in the earth, and hid his lord's money.

After a long time the lord of those servants cometh, and reckoneth with them.

And so he that had received five talents came and brought other five talents, saying, Lord, thou deliveredst unto me five talents: behold, I have gained beside them five talents more.

His lord said unto him, Well done, thou good and faithful servant: thou hast been faithful over a few things, I will make thee ruler over many things: enter thou into the joy of thy lord.

He also that had received two talents came and said, Lord, thou deliveredst unto me two talents: behold, I have gained two other talents beside them.

His lord said unto him, Well done, good and faithful servant; thou hast been faithful over a few things, I will make thee ruler over many things: enter thou into the joy of thy lord.

Then he which had received the one talent came and said, Lord, I knew thee that thou art an hard man, reaping where thou hast not sown, and gathering where thou hast not strawed:

And I was afraid, and went and hid thy talent in the earth: lo, there thou hast that is thine.

His lord answered and said unto him, Thou wicked and slothful servant, thou knewest that I reap where I sowed not, and gather where I have not strawed:

Thou oughtest therefore to have put my money to the exchangers, and then at my coming I should have received mine own with usury.

Take therefore the talent from him, and give it unto him which hath ten talents.

For unto every one that hath shall be given, and he shall have abundance: but from him that hath not shall be taken away even that which he hath.

And cast ye the unprofitable servant into outer darkness: there shall be weeping and gnashing of teeth.

Consider:

Throughout this study we have repeatedly seen that everything belongs to God.

We have seen that believers are called to support God's work, help those in need, and steward faithfully what God provides.

But stewardship involves more than possession.

It involves accountability.

In this parable, the master entrusted resources to his servants before leaving on a journey.

The servants did not own what was placed into their hands.

Everything still belonged to the master.

Their responsibility was not ownership.

Their responsibility was stewardship.

When the master returned, he required an account.

The servants who had been faithful with what they received were rewarded.

The servant who failed to use what had been entrusted to him was condemned.

Notice carefully that the servant was not condemned because he stole.

He was condemned because he failed to be a faithful steward.

Many believers think stewardship begins and ends with money.

Some believers focus so heavily on what they give that they never stop to examine what they are producing.

Yet God entrusts far more than money.

He entrusts time.

Abilities.

Knowledge.

Opportunities.

Relationships.

Spiritual gifts.

Resources.

Influence.

Health.

Experience.

And every one of those things carries responsibility.

One day every believer will stand before God and give an account for what was entrusted to them.

The question will not be how much they possessed.

The question will be how faithfully they used it.

Would God describe you as someone who is increasing what He has entrusted to you?

Or are there areas of your life that have been buried, neglected, or left unused?

Has God entrusted you with abilities, opportunities, resources, or knowledge that are producing little fruit?

When God examines your stewardship, will He find growth or excuses?

If God compared what He entrusted to you with what was produced for His kingdom, would He be pleased with the increase?

Are there things God has repeatedly placed into your hands that you continue to postpone, neglect, or avoid?

When you stand before Him, will you be able to point to ways His investment in you produced fruit?

Or will you simply point to what you preserved?

What would concern God more:

What He never entrusted to you, or what He entrusted to you that remained unused?

STEWARDSHIP INVOLVES MORE THAN MONEY

Ephesians 5:15-16 See then that ye walk circumspectly, not as fools, but as wise, Redeeming the time, because the days are evil.

Colossians 4:5 Walk in wisdom toward them that are without, redeeming the time.

Consider:

Many believers immediately think about money whenever stewardship is discussed.

Money is certainly one area of stewardship.

But it is not the only area.

God entrusts every believer with resources that cannot be measured in dollars.

He entrusts time.

Abilities.

Knowledge.

Opportunities.

Relationships.

Influence.

Experience.

Spiritual gifts.

Some believers have little money but possess great wisdom.

Others have physical strength.

Others have time.

Others have knowledge that could help another person.

Others have opportunities to serve that many people never receive.

The question is not whether every believer possesses the same resources.

The question is whether each believer is faithfully using what God has entrusted to them.

Many people carefully guard their money while wasting enormous amounts of time.

Others gladly give money but refuse to serve.

Others possess knowledge that could strengthen God's people but rarely share it.

Still others have opportunities to help but continually postpone acting upon them.

God examines all of it.

Every hour.

Every opportunity.

Every ability.

Every resource.

Every gift.

One day every believer will give an account not only for what they possessed, but for how they used what was entrusted to them.

Do you view your time as belonging to God or to yourself?

How much of your life is being invested in things that will matter in eternity?

Are there abilities God has given you that remain largely unused?

Have opportunities to serve been repeatedly ignored because they were inconvenient?

Do you find it easier to support God's work financially than personally?

If someone examined how you spend your time, would they see evidence that God comes first?

What has God entrusted to you that is currently producing little benefit for His kingdom?

When God examines your stewardship, what will concern Him more:

What you lacked, or what you failed to use?

TITHE OR GENEROSITY?

Consider:

After examining the Scriptures concerning giving, many people immediately ask the same question:

"Is the tithe still required?"

For some, the question comes from a sincere desire to obey God. For others, it comes from a desire to determine the minimum requirement.

Yet Scripture repeatedly points us toward something deeper than percentages.

It points us toward stewardship.

Under the Law, Israel was commanded concerning tithes and offerings.

Under the New Covenant, believers are repeatedly instructed to give, support God's work, help those in need, and steward faithfully what God has entrusted to them.

A Common Question

Many believers disagree concerning whether the specific requirement of ten percent remains binding under the New Covenant. Some view the tithe as continuing because it existed before the Law and was practiced throughout Scripture. Others view the New Covenant as emphasizing willing generosity and faithful stewardship rather than a fixed percentage.

Regardless of where a person stands on that question, the New Testament repeatedly commands believers to support God's work, care for those in need, and use faithfully what God has entrusted to them.

Before moving on, consider something carefully.

Suppose a believer proves that he is not required to give exactly ten percent.

What has he actually gained?

Has he demonstrated faithful stewardship?

Has he supported God's work?

Has he helped those in need?

Has he honored God with what God entrusted to him?

Or has he merely found a way to give less?

The question is not simply whether a believer can calculate a percentage.

The question is whether God truly receives first place.

The focus repeatedly moves beyond calculating amounts and toward examining the heart.

A person may give ten percent while remaining selfish.

Another may give far beyond ten percent while still seeking recognition.

A third may give sacrificially and quietly, known only to God.

The issue is not merely what is given.

The issue is whether God truly comes first.

Many believers spend great effort calculating percentages while giving little attention to the broader question of stewardship.

Yet God examines far more than money.

He examines time.

Abilities.

Opportunities.

Resources.

Priorities.

The question is not merely:

"How much should I give?"

The question is:

"What belongs to God?"

And if everything belongs to Him, how much should be withheld?

When God examines your stewardship, will He find someone searching for ways to honor Him?

Or someone searching for the minimum requirement?
Do you spend more time calculating what you must give than asking what God desires?

Have percentages become more important to you than obedience?
Do you look for opportunities to honor God with what He has entrusted to you?

Or opportunities to keep more for yourself?
If God asked for more than you planned to give, would you gladly surrender it?

Would your answer be different if the request involved your time rather than your money?

Or your comfort rather than your possessions?

Do you see generosity as a privilege or as a loss?

When God examines your stewardship, will He find a willing servant or a reluctant giver?

If every area of your life reflected the same generosity you show with your finances, what would your walk with God look like?

Has God truly received first place in your life?
Or only the portion that remains after everything else has been satisfied?

SUPPORTING THOSE WHO LABOR IN THE GOSPEL

1 Corinthians 9:13-14 Do ye not know that they which minister about holy things live of the things of the temple?... Even so hath the Lord ordained that they which preach the gospel should live of the gospel.

Galatians 6:6 Let him that is taught in the word communicate unto him that teacheth in all good things.

1 Timothy 5:17-18 Let the elders that rule well be counted worthy of double honour, especially they who labour in the word and doctrine. For the scripture saith, Thou shalt not muzzle the ox that treadeth out the corn. And, The labourer is worthy of his reward.

Consider:

Throughout Scripture, God established a pattern that those who dedicate themselves to His work may be supported by those who benefit from that labor.

Paul compared ministers to laborers because labor is exactly what faithful ministry is.

Teaching, studying, counseling, discipleship, correcting error, helping the weak, comforting the hurting, and equipping believers all require time, effort, sacrifice, and perseverance.

Many people gladly receive the benefits of faithful ministry while giving little thought to the labor required to provide it.

Yet Scripture teaches that those who are taught should share in supporting those who teach.

This does not mean every person who claims to be a minister deserves support. Scripture repeatedly warns about false teachers, greedy shepherds, and those who use religion for personal gain. But neither should believers use the existence of false teachers as an excuse to neglect faithful servants who genuinely labor for the benefit of God's people.

This does not mean believers should support every person who claims to represent God.

Scripture repeatedly commands discernment.

Not every teacher is faithful.

Not every ministry is sound.

Not every appeal for money reflects the work of God.

Believers should examine doctrine, fruit, conduct, and faithfulness to Scripture. They should consider whether a ministry is producing disciples, teaching truth, walking in integrity, and using its resources in a manner consistent with God's purposes.

Supporting error is not stewardship.

Supporting deception is not generosity.

But neither should the presence of false workers become an excuse to withhold support from faithful laborers whom God is using.

Discernment and generosity are not enemies. Scripture calls believers to practice both.

The question is not whether abuses exist.

The question is whether we are faithfully supporting the work that God is actually doing.

Have you benefited from the labor of teachers, ministers, evangelists, elders, or faithful disciples while contributing little yourself?

Do you expect others to carry burdens that you are unwilling to carry?

When you receive spiritual help, teaching, encouragement, correction, or discipleship, do you view it as something valuable?

What responsibility are you personally accepting for the advancement of God's work?

A

re you actively helping the work of God move forward, or are you primarily benefiting from the efforts of others?

If everyone supported God's work exactly as you do, would the work expand, remain stagnant, or slowly disappear?

If every believer contributed the same amount of time, effort, prayer, service, and resources that you contribute, what would the condition of the church be?

Would more disciples be equipped?

Would more people hear the Gospel?

Would more needs be met?

Or would the work struggle to continue?

When you stand before God, will you be able to point to ways you helped strengthen His work, or only ways you benefited from it?

CARING FOR THE POOR AND THOSE IN NEED

Proverbs 19:17 He that hath pity upon the poor lendeth unto the LORD; and that which he hath given will he pay him again.

James 1:27 Pure religion and undefiled before God and the Father is this, To visit the fatherless and widows in their affliction...

Matthew 25:40 Inasmuch as ye have done it unto one of the least of these my brethren, ye have done it unto me.

Consider:

Throughout Scripture, God repeatedly reveals His concern for the poor, the widow, the fatherless, the stranger, and those who cannot provide for themselves.

These individuals are not inconveniences in God's eyes.

They are opportunities for His people to demonstrate the compassion, mercy, and love that He Himself has shown.

Many people claim to love God while remaining largely indifferent to the suffering around them.

Yet Scripture repeatedly connects genuine faith with practical care for others.

It is easy to feel compassion.

It is harder to act upon it.

God does not merely examine what we say about love.

He examines whether our love produces action.

When Christ spoke of serving "the least of these," He identified Himself with those in need.

How we respond to them often reveals far more about our hearts than we realize.

How often do you notice the needs of others compared to your own?

When someone is struggling, is your first response compassion or justification?

Do you look for reasons to help, or reasons to avoid becoming involved?

Is there someone God has already placed before you whom you know you should help?

Have there been opportunities to show mercy that you knowingly ignored?

When was the last time helping someone required real sacrifice from you?

If Christ appeared before you disguised as someone in need, would your response be any different?

Would those closest to you describe you as compassionate, generous, and willing to help?

Or would they describe you as primarily concerned with your own needs?

If God examined the way you treat the weak, the hurting, and the needy, what would His verdict be?

THE WIDOW'S OFFERING

Mark 12:41-44 And Christ sat over against the treasury, and beheld how the people cast money into the treasury: and many that were rich cast in much.

And there came a certain poor widow, and she threw in two mites, which make a farthing.

And he called unto him his disciples, and saith unto them, Verily I say unto you, That this poor widow hath cast more in, than all they which have cast into the treasury:

For all they did cast in of their abundance; but she of her want did cast in all that she had, even all her living.

Consider:

Human beings naturally notice amounts.

God notices hearts.

Many rich people gave large amounts that day.

One poor widow gave almost nothing by human standards.

Yet Christ declared that she had given more than all the others.

Why?

Because God measures giving differently than men.

The wealthy gave from abundance.

The widow gave from poverty.

Others gave what they could easily spare.

She gave what she depended upon.

The value of her gift was not found in the amount.

The value of her gift was found in the sacrifice.

This does not mean God requires every believer to give away everything they possess.

But it does reveal something important.

God sees what remains after we give.

He sees what the gift actually costs us.

He sees whether our giving requires trust.

He sees whether our generosity is merely convenient.

Many people give only when it does not affect their lifestyle.

Others give only what is left after every personal desire has already been satisfied.

The widow's offering forces us to examine ourselves honestly.
Not by comparing ourselves with other people.
But by considering what God sees.

Does your giving cost you anything?

Or do you only give what remains after every personal desire has
already been satisfied?

When was the last time your generosity required sacrifice?

Would God describe your giving as comfortable or costly?

Do you measure generosity by amounts, or by surrender?

If Christ observed your giving today, what would He praise?

What would He confront?

Would He see trust in God?

Or trust in possessions?

If God compared your willingness to spend on yourself with your
willingness to invest in His purposes, what would He find?

What receives greater protection in your life:
Your comfort, or your obedience?

FALSE MOTIVES AND ABUSES

Matthew 6:1-4 Take heed that ye do not your alms before men, to be seen of them...

Acts 5:1-4 But a certain man named Ananias, with Sapphira his wife, sold a possession...

Why hath Satan filled thine heart to lie to the Holy Ghost...?

2 Peter 2:3 And through covetousness shall they with feigned words make merchandise of you...

Consider:

Not all giving pleases God.

Some give because they love God.

Some give because they love being seen.

Some give because they hope to gain something from God.

Some give because they desire recognition, influence, approval, or praise.

Others give in hopes of gaining something in return.

God sees the gift, but He also sees the motive.

When Christ warned against doing alms before men, He exposed a danger that still exists today. It is possible to perform acts of generosity while secretly seeking attention for ourselves.

The gift may appear righteous while the heart remains unchanged.

Ananias and Sapphira provide another warning.

Their sin was not that they kept part of the money.

Their sin was pretending to have surrendered more than they actually had.

They desired the reputation of sacrifice without the sacrifice itself.

God was not deceived.

Neither is He deceived today.

Scripture also warns about those who use religion as a means of financial gain. Throughout history there have been false teachers who manipulate, pressure, flatter, and exploit people for money. Their existence should cause believers to exercise discernment.

However, the abuse of giving does not remove the responsibility to give faithfully.

The existence of counterfeits does not eliminate the genuine. God calls His people to faithful stewardship, honest generosity, and pure motives.

He desires neither greed nor hypocrisy.

Have you ever given primarily because you wanted recognition, approval, or praise?

Do you find it easier to give when others will know about it? Would you be just as willing to give if nobody ever knew what you had done?

Have you ever wanted the appearance of sacrifice more than the sacrifice itself?

Do you secretly compare your giving to the giving of others? Are you more concerned with appearing faithful than actually being faithful?

Have you ever used money, gifts, generosity, kindness, or service to gain influence over another person?

When you help someone, do you expect gratitude, loyalty, appreciation, or repayment?

If no one ever thanked you again for anything you gave, would you still give with the same willingness?

Would those who know you best describe you as generous, or as someone who wants recognition for being generous?

Do your acts of kindness continue when there is no reward, no praise, and no acknowledgment?

If God removed every opportunity for public recognition, would your willingness to serve remain unchanged?

Now consider carefully:

When God examines your motives, what does He find beneath your actions?

GIVING IS NOT A TRANSACTION

Acts 8:18-23 And when Simon saw that through laying on of the apostles' hands the Holy Ghost was given, he offered them money,

Saying, Give me also this power, that on whomsoever I lay hands, he may receive the Holy Ghost.

But Peter said unto him, Thy money perish with thee, because thou hast thought that the gift of God may be purchased with money.

Thou hast neither part nor lot in this matter: for thy heart is not right in the sight of God.

Repent therefore of this thy wickedness, and pray God, if perhaps the thought of thine heart may be forgiven thee.

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

Consider:

Throughout Scripture, God repeatedly examines the heart behind an action.

Giving is no exception.

Some people give because they love God.

Others give because they hope to receive something in return.

Some seek blessings.

Some seek prosperity.

Some seek recognition.

Others seek relief from guilt.

In every case, the focus has shifted away from God and back to self.

Simon attempted to obtain the gift of God through money.

Peter's response exposed a truth that every believer must remember.

The things of God cannot be purchased.

God cannot be bribed.

God cannot be manipulated.

God cannot be placed under obligation by human gifts.

Giving is not a business transaction.

It is not an investment strategy.

It is not a method of controlling God.

It is an act of worship.

A person who gives in order to get something from God may still place money into the offering.

Yet his heart is pursuing himself rather than God.

The question is not whether God blesses obedience.

Scripture clearly teaches that He does.

The question is why we obey.

Do we obey because God is worthy?

Or because we believe we can profit from Him?

The difference matters.

Would you still give if no financial blessing ever followed?

Would you still support God's work if it brought you no personal advantage?

Do you love God Himself, or the things you hope He will give you?

Have you ever viewed giving as an investment rather than an act of worship?

When your prayers go unanswered, does your willingness to give change?

If God removed every material blessing tomorrow, would He still be worthy of your generosity?

Would your devotion remain?

If God examined your motives for giving, what would He find beneath the gift?

FINAL CONSIDERATION

The question is not whether believers should give.

Scripture has already answered that.

The question is whether we recognize that everything we possess already belongs to God.

Some give out of obligation.

Some give out of guilt.

Some give for recognition.

Some give only when it is convenient.

Others look for ways to avoid giving altogether.

But Scripture consistently points to something deeper than percentages, calculations, and obligations.

It points to stewardship.

The issue is not merely what leaves your hand.

The issue is what rules your heart.

God is not asking whether you can calculate ten percent.

He is asking whether you recognize Him as Owner.

He is asking whether what He has entrusted to you is being used faithfully.

One day every steward will stand before God.

On that day, the question will not be how much was accumulated.

The question will be how faithfully it was managed.

Some will discover they spent their lives protecting things they could never keep.

Others will discover they invested in things that will endure for eternity.

The issue is not ownership.

The issue is stewardship.

The issue is whether we view ourselves as owners or servants.

For where your treasure is, there will your heart be also.

Before continuing, consider the following:

If God examined every area of your stewardship today, would He find faithfulness or excuses?

Are there resources God has entrusted to you that are being used primarily for yourself rather than for His purposes?

What would concern God more: what you have given, or what you have withheld?

If someone looked only at the way you spend your money, time, abilities, and opportunities, would they conclude that God is first in your life?

When you stand before God, will you be able to say that what He entrusted to you was used for His glory?

Or will you wish you had managed it differently?

What changes should be made today, before that day arrives?

FINAL EXAMINATION

You have now examined what Scripture teaches concerning tithing, giving, stewardship, supporting the work of God, and caring for those in need.

Before continuing, answer the following questions honestly before God.

Not according to tradition.

Not according to what others do.

Not according to what you wish were true.

According to Scripture.

1. Do you recognize that everything you possess ultimately belongs to God?

☐ Yes

☐ No

If yes, what evidence in your life demonstrates that you truly believe this?

2. Do you view yourself primarily as an owner or a steward?

☐ Owner

☐ Steward

How does the way you use your money, time, possessions, abilities, and opportunities support your answer?

3. Are you intentionally supporting the work of God?

☐ Yes

☐ No

If yes, how?

If no, what reasons have prevented you from doing so?

4. Are you intentionally helping the poor, widows, fatherless, strangers, and those in need when God places them before you?

☐ Yes

☐ No

If yes, how?

If no, why not?

5. Would your spending habits reveal that your treasure is in heaven or on earth?

- ☐ Primarily Heaven
- ☐ Primarily Earth
- ☐ Unsure

Explain your answer.

What specific evidence supports your conclusion?

6. Do you give cheerfully, or only when pressured, obligated, or observed by others?

What most often motivates your giving?

- ☐ Love
- ☐ Gratitude
- ☐ Duty
- ☐ Fear
- ☐ Guilt
- ☐ Recognition
- ☐ Something Else

Explain your answer.

7. If God examined your use of money, possessions, time, talents, abilities, and opportunities today, would He find faithful stewardship?

- ☐ Yes
- ☐ No
- ☐ Unsure

Why?

What area of stewardship would concern Him most?

AN HONEST INVENTORY

Before continuing, consider something carefully.

Most people know where their money goes.

Few have ever stopped to examine what their spending reveals about their priorities.

Money leaves clues.

Time leaves clues.

The use of resources often reveals what words attempt to hide.

The issue is not whether every believer spends the same amount.

The issue is whether God truly comes first.

Consider the areas below honestly.

Not according to what you wish were true.

Not according to what you tell others.

According to what your actual decisions reveal.

When resources become available, what usually receives the first portion?

Your comfort?

Your entertainment?

Your hobbies?

Your plans?

Your family?

God's work?

Helping others?

If someone examined your spending habits over the last year, what would they conclude is most important to you?

Would they conclude that God's purposes receive priority?

Or would they conclude that God's purposes receive whatever remains?

How often do personal desires receive immediate attention while opportunities to support God's work are delayed?

Have there been things you wanted that you purchased quickly, while needs connected to God's work were postponed indefinitely?

If God compared what you spend on yourself with what you invest into His purposes, what would He find?

Would the comparison reveal sacrifice?

Convenience?

Generosity?

Reluctance?

When God examines your stewardship, what area of your life would concern Him most?

What area would please Him most?

If every believer managed God's resources exactly as you do, would the work of God become stronger?

Or weaker?

A FEW DIFFICULT QUESTIONS

If God owns everything, what truly belongs to you?

If God has blessed you, how much of that blessing should be used for His purposes?

If Christ gave His life for you, what are you unwilling to give for Him?

If every possession you own disappeared tomorrow, would your relationship with God remain unchanged?

Would your peace remain?

Would your priorities remain?

Would your faith remain?

Or have some possessions become more important to you than you realize?

Which is harder for you?

- ☐ Giving money
- ☐ Giving time
- ☐ Giving comfort
- ☐ Giving possessions
- ☐ Giving control

Why?

What does your answer reveal about your heart?

THE STEWARDSHIP TEST

Consider the following areas of your life:

Money

- ☐ Faithful
- ☐ Needs Improvement
- ☐ Neglected

Time

- ☐ Faithful
- ☐ Needs Improvement
- ☐ Neglected

Service

- ☐ Faithful
- ☐ Needs Improvement
- ☐ Neglected

Hospitality

- ☐ Faithful
- ☐ Needs Improvement
- ☐ Neglected

Helping Others

- ☐ Faithful
- ☐ Needs Improvement
- ☐ Neglected

Supporting God's Work

- ☐ Faithful
- ☐ Needs Improvement
- ☐ Neglected

Personal Sacrifice

- ☐ Faithful
- ☐ Needs Improvement
- ☐ Neglected

FINAL REFLECTION

Many people ask:

"How little can I give and still satisfy God?"

Scripture asks a different question:

"Has God truly received first place in my life?"

The widow gave little by human standards, yet Christ commended her.

The difference was not the amount.

The difference was the heart.

Yet Scripture repeatedly reveals that what is in the heart is demonstrated through obedience.

The widow's faith was seen in her sacrifice.

The early believers' faith was seen in their generosity.

The faithful servants in the parable were rewarded because they used what had been entrusted to them.

But the unprofitable servant was condemned, not because he stole from his master, but because he failed to faithfully use what had been placed into his hands.

God has never measured stewardship by comparison with others.

He measures it by faithfulness.

The issue is not whether someone gives ten percent, twenty percent, or fifty percent.

The issue is whether what God has entrusted to them is being used for His glory.

God does not merely examine what leaves our hands.

He examines what we do with what He has placed into our care.

Money.

Time.

Abilities.

Opportunities.

Resources.

And opportunities to help others.

One day every steward will give an account.
On that day, the question will not be how much was accumulated.

The question will be how faithfully what was entrusted was used.

Do not answer quickly.

Pray.

Examine yourself honestly.

Then obey whatever God reveals.

FINAL QUESTION

Now answer honestly:

If every believer handled stewardship exactly as you do,
gave what you give,
served where you serve,
sacrificed what you sacrifice,
prayed as often as you pray,
helped others as often as you help others,
and supported God's work to the same degree that you do, what
would the condition of the church be?

Would the Gospel advance?

Would the poor be cared for?

Would disciples be equipped?

Would ministries survive?

Would missionaries be sent?

Would the truth continue to spread?

Would the church become stronger?

Or would it slowly weaken?

Would your congregation flourish?

Would your congregation remain unchanged?

Or eventually cease to exist?

And what would that reveal about your stewardship before God?

