

 MPI PUBLISHING

THE DISCIPLE'S GIVING BOOK

Fifty-Two Lessons on Generosity

A photograph of a vast field of golden wheat in the foreground, stretching to a horizon line. The sky above is filled with dramatic, dark clouds, with a bright sun setting or rising just above the horizon, creating a warm, golden glow that illuminates the wheat and the lower part of the sky.

JOE WYROSTEK



The Disciples Giving Book: Fifty-Two Lessons on Generosity

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DEDICATION

“To my Dad, Jim Wyrstek, who taught me to always put God’s Kingdom first in all things, especially in finances.”

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PREFACE

HOW TO USE THIS BOOK

Have you ever saw a need and thought to yourself, “This would be a great idea for God to raise up someone else to do,” only later for God to ask you to do it? That is exactly what happened to me. After looking online and not being able to find an adequate lesson book for giving I felt the Lord lead me to write one.

This book was written primarily for those who teach giving every week at their church. Senior pastors, youth pastors, and other church staff will be able to use these lessons to encourage the congregation to give generously. There is one lesson a week for an entire year and since the lessons are not corresponding to dates you can start the series anytime you want. You can even change the order of the sections to fit better into your calendar.

I recommend teaching one lesson every week with accompanying slides so the church can follow along. Also, I encourage you to weekly recite each confession out loud as a congregation. By doing this you will help God’s people commit to memory the main concepts for the section. That is why the sectional confessions contain the lesson titles in “quotations.” We have found it easiest to read the points “word-for-word,” but feel free to share it however you like. Lastly, I wouldn't take more than 3-5 minutes to teach the lesson so that the flow is exciting and to the point.

In closing, consider these stats from *Relevant Magazine's* online article, “*What if the Church Tithed?*”

1. \$165 billion could be generated in wealth to spend on the following...
2. \$25 billion could relieve global hunger, starvation and deaths from preventable diseases in five years.
3. \$15 billion could solve the world’s water and sanitation issues, specifically at places in the world where 1 billion people live on less than \$1 per day.
4. \$12 billion could eliminate illiteracy in five years.
5. \$1 billion could fully fund all overseas mission work.
6. \$112 would still be left over for additional ministry expansion (buildings, teaching materials, staff, etc.).

That is just from the tithe alone, not to mention additional offerings! Therefore, we as leaders in the church have a great responsibility to properly teach the church how to give in such a way that is pleasing to God and effective in fulfilling the Great Commission!

SECTION ONE: TITHES

The tithe was “implied” with Cain and Abel; “revealed” to Abraham, “established” in the Law of Moses, and is still “relevant” for today. It comes with a “blessing and curse,” it must be “qualitative,” a “priority,” and a “faithful” practice in our lives. The tithe “advances” the Kingdom of God, tests our “maturity,” breaks the attitude of greed through “obedience,” is “mandated” for all, and brings us into “partnership” with God and His Church.

TITHES

LESSON 1: THE TITHE WAS IMPLIED IN THE BEGINNING WITH CAIN AND ABEL.

DEFINITION

The tithe is 10% of our total income given to God faithfully.

SCRIPTURE READING

Genesis 4:3-7, "3 In the course of time Cain brought some of the fruits of the soil as an offering to the Lord. 4 And Abel also brought an offering – fat portions from some of the firstborn of his flock. The Lord looked with favor on Abel and his offering, 5 but on Cain and his offering he did not look with favor. So Cain was very angry, and his face was downcast. 6 Then the Lord said to Cain, Why are you angry? Why is your face downcast? 7 If you do what is right, will you not be accepted? But if you do not do what is right, sin is crouching at your door; it desires to have you, but you must rule over it."

MAIN POINTS

1. **GOD JUDGES WHAT WE OFFER TO HIM:** God judged both offerings on a standard that must have been known to both of them in advance. Most likely the standard of giving was similar to the "tithe," which was probably given to Adam by God and passed down, vs. 4-5.
2. **EVERYONE CAN DO RIGHT:** God clearly tells Cain that if he does what is right (this implies keeping the giving standard like the tithe) his gift will be accepted, v. 7a.
3. **DON'T LET SIN RULE OVER YOU:** The opposite of doing what God commands is sin, even when it comes to giving. Thus, we are to be obedient to His standard of giving, v. 7b.

SUMMARY

The very fact that Cain's offering was rejected and Abel's was accepted implies a standard like the tithe from the time of Adam and Eve.

APPLICATION

1. Resist the temptation to sin and withhold the tithe from God.
2. Be a tither; always give God your best with your first fruit.

CONFESSION

The tithe was "implied" with Cain and Abel; "revealed" to Abraham, "established" in the Law of Moses, and is still "relevant" for today. It comes with a "blessing and curse," it must be "qualitative," a "priority," and a "faithful" practice in our lives. The tithe "advances" the Kingdom of God, tests our "maturity," breaks the attitude of greed through "obedience," is "mandated" for all, and brings us into "partnership" with God and His Church.

TITHES

LESSON 2: THE TITHE WAS REVEALED BEFORE THE LAW OF MOSES TO ABRAHAM.

DEFINITION

The tithe is 10% of our total income given to God faithfully.

SCRIPTURE READING

Genesis 14:18-20, *"18 Then Melchizedek king of Salem brought out bread and wine. He was priest of God Most High, 19 and he blessed Abram, saying, 'Blessed be Abram by God Most High, Creator of heaven and earth. 20 And praise be to God Most High, who delivered your enemies into your hand.' Then Abram gave him a tenth of everything."*

MAIN POINTS

1. **THE TITHE IS A SPIRITUAL PRINCIPLE, NOT JUST A LAW:** Before God gave the law of the tithe to Moses the principle was known spiritually by God's people because of Abraham's interaction with Melchizedek, Gen. 14:20.
2. **SPIRITUAL PRINCIPLES NEVER CHANGE:** The Bible teaches that Jesus is the same yesterday, today, and forever, Hebrews 13:8. Therefore, spiritual principles like tithing remain the same throughout all stages of time.

SUMMARY

Since the tithe was introduced before the Law of Moses, it remains after the Old Covenant and into the New Covenant.

APPLICATION

1. Be a blessing to your local church like Abraham was a blessing to the priestly king Melchizedek by giving a tenth of "everything."

2. Ask God to bless you and give you success like He did for Abraham, Galatians 3:9.

CONFESSION

The tithe was “implied” with Cain and Abel; “revealed” to Abraham, “established” in the Law of Moses, and is still “relevant” for today. It comes with a “blessing and curse,” it must be “qualitative,” a “priority,” and a “faithful” practice in our lives. The tithe “advances” the Kingdom of God, tests our “maturity,” breaks the attitude of greed through “obedience,” is “mandated” for all, and brings us into “partnership” with God and His Church.

TITHES

LESSON 3: THE TITHE WAS ESTABLISHED IN THE LAW OF MOSES.

DEFINITION

The tithe is 10% of our total income given to God faithfully.

SCRIPTURE READING

Leviticus 27:30-34, "30 A tithe of everything from the land, whether grain from the soil or fruit from the trees, belongs to the Lord; it is holy to the Lord. 31 Whoever would redeem any of their tithe must add a fifth of the value to it. 32 Every tithe of the herd and flock – every tenth animal that passes under the shepherd's rod – will be holy to the Lord. 33 No one may pick out the good from the bad or make any substitution. If anyone does make a substitution, both the animal and its substitute become holy and cannot be redeemed." 34 These are the commands the Lord gave Moses at Mount Sinai for the Israelites."

MAIN POINTS

1. **THE TITHE REPRESENTS OUR BEST:** The people of Israel received strict instructions regarding tithing. They were to give God their best both in agricultural and livestock, v. 33.
2. **THE TITHE WAS COMMANDED IN THE LAW OF MOSES:** The instructions that Moses was given were God's commands, not just His suggestions, v. 34.

SUMMARY

Just as God commanded the Israelites to give a tenth of their best livestock and vegetation in the Old Covenant, we in the New Covenant should give God 10% of our best income.

APPLICATION

1. Understand that tithing is not just a suggestion, but it is a command from God.
2. Don't pick and choose when and how you give to God, always give God your best 10%.

CONFESSION

The tithe was "implied" with Cain and Abel; "revealed" to Abraham, "established" in the Law of Moses, and is still "relevant" for today. It comes with a "blessing and curse," it must be "qualitative," a "priority," and a "faithful" practice in our lives. The tithe "advances" the Kingdom of God, tests our "maturity," breaks the attitude of greed through "obedience," is "mandated" for all, and brings us into "partnership" with God and His Church.

TITHES

LESSON 4: THE TITHE IS RELEVANT FOR TODAY.

DEFINITION

The tithe is 10% of our total income given to God faithfully.

SCRIPTURE READING

Matthew 23:23, "Woe to you, teachers of the law and Pharisees, you hypocrites! You give a tenth of your spices – mint, dill and cumin. But you have neglected the more important matters of the law – justice, mercy and faithfulness. You should have practiced the latter, without neglecting the former."

MAIN POINTS

1. **JESUS COMMENDED THE JEWS FOR TITHING:** The Jewish leaders were rebuked for many things, but being faithful in tithing was something Jesus complemented.
2. **TITHING BY ITSELF IS NOT ALL GOD WANTS:** God wants more than just our wallets, He also wants our hearts. We should practice both tithing and things like justice, mercy, and faithfulness. Its not "either/or" but rather "both/and."

SUMMARY

Jesus was concerned with people giving their best to God in tithing and He wanted people to be full of love for others. Therefore, we should do both today as well.

APPLICATION

1. Be faithful in tithing.

2. Don't hide your disobedience behind giving money, be sure to both tithe and be obedient to all of God's other commands.

CONFESSION

The tithe was "implied" with Cain and Abel; "revealed" to Abraham, "established" in the Law of Moses, and is still "relevant" for today. It comes with a "blessing and curse," it must be "qualitative," a "priority," and a "faithful" practice in our lives. The tithe "advances" the Kingdom of God, tests our "maturity," breaks the attitude of greed through "obedience," is "mandated" for all, and brings us into "partnership" with God and His Church.

TITHES

LESSON 5: GOD BLESSES THOSE WHO TITHE.

DEFINITION

The tithe is 10% of our total income given to God faithfully.

SCRIPTURE READING

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

MAIN POINTS

1. **GOD BLESSES THOSE WHO TITHE:** God blesses (or empowers to succeed) those who tithe and keep His commands.
2. **GOD’S BLESSINGS OVERFLOW TO HIS PEOPLE’S LIVES:** God not only promised to meet our needs, but He also promises to give us enough to help meet other’s needs.

SUMMARY

When we give to God He gives back to us abundant blessings that are more than we can personally contain.

APPLICATION

1. Give God your tithe faithfully.
2. Pray and ask God to bless you to be a blessing.

CONFESSION

The tithe was “implied” with Cain and Abel; “revealed” to Abraham, “established” in the Law of Moses, and is still “relevant” for today. It comes with a “blessing and curse,” it must be “qualitative,” a “priority,” and a “faithful” practice in our lives. The tithe “advances” the Kingdom of God, tests our “maturity,” breaks the attitude of greed through “obedience,” is “mandated” for all, and brings us into “partnership” with God and His Church.

TITHES

LESSON 6: GOD CURSES THOSE WHO DON'T TITHE.

DEFINITION

The tithe is 10% of our total income given to God faithfully.

SCRIPTURE READING

Malachi 3:8-9, "8 *Will a mere mortal rob God? Yet you rob me. "But you ask, 'How are we robbing you?' "In tithes and offerings. 9 You are under a curse – your whole nation – because you are robbing me."*

MAIN POINTS

1. **NOT TITHING IS CONSIDERED ROBBING GOD:** God considers the tithe His, thus when we don't give it back He considers us robbers, v. 8.
2. **GOD CURSES THOSE WHO DON'T TITHE:** God curses (or punishes) those who break His commands, both in this life and in the judgment to come, v. 9.

SUMMARY

Giving God our whole tithe is a very serious command that will result in curses and punishment if we neglect it.

APPLICATION

1. Don't rob God by keeping His tithe.
2. Repent if you have been robbing God by stealing His tithe.
3. Give God your tithe faithfully.

CONFESSION

The tithe was “implied” with Cain and Abel; “revealed” to Abraham, “established” in the Law of Moses, and is still “relevant” for today. It comes with a “blessing and curse,” it must be “qualitative,” a “priority,” and a “faithful” practice in our lives. The tithe “advances” the Kingdom of God, tests our “maturity,” breaks the attitude of greed through “obedience,” is “mandated” for all, and brings us into “partnership” with God and His Church.

TITHES

LESSON 7: THE TITHE MUST REPRESENT OUR BEST.

DEFINITION

The tithe is 10% of our total income given to God faithfully.

SCRIPTURE READING

Malachi 1:8;13-14, *“8 When you offer blind animals for sacrifice, is that not wrong? When you sacrifice lame or diseased animals, is that not wrong? Try offering them to your governor! Would he be pleased with you? Would he accept you?” says the Lord Almighty.”*

“13 And you say, ‘What a burden!’ and you sniff at it contemptuously,” says the Lord Almighty. “When you bring injured, lame or diseased animals and offer them as sacrifices, should I accept them from your hands?” says the Lord. 14 “Cursed is the cheat who has an acceptable male in his flock and vows to give it, but then sacrifices a blemished animal to the Lord. For I am a great king,” says the Lord Almighty, “and my name is to be feared among the nations.”

MAIN POINTS

1. **THE GOVERNMENT DOESN'T EXCEPT OUR LEFTOVERS:** Just like in the days of paying tribute to kings, we have to give our first dollars to taxes. The government doesn't let us give whatever we feel like paying whenever we feel like it, but rather they “take out” of our check the first and the best, v. 8.
2. **THE TITHE SHOULD COME FROM THE BEST WE HAVE:** The quality of our tithes & offerings should not be our leftovers but rather our best. So just like we pay taxes, we should always first give our best tithe back to God, v. 13.

3. ***GOD CURSES THOSE WHO DON'T GIVE THEIR BEST:*** God literally said, "*Cursed is the cheat,*" who can give their best but doesn't. Therefore, our best shouldn't go to rent, car notes, or even groceries; our best should first go to God, v. 14.

SUMMARY

God doesn't want our leftovers; He desires our best in the form of our tithes.

APPLICATION

1. Make the habit of giving God 10% of your gross income before you spend the other 90%.
2. Repent if you have not been tithing and have been giving God your leftovers.
3. Give God your tithe faithfully.

CONFESSION

The tithe was "implied" with Cain and Abel; "revealed" to Abraham, "established" in the Law of Moses, and is still "relevant" for today. It comes with a "blessing and curse," it must be "qualitative," a "priority," and a "faithful" practice in our lives. The tithe "advances" the Kingdom of God, tests our "maturity," breaks the attitude of greed through "obedience," is "mandated" for all, and brings us into "partnership" with God and His Church.

TITHES

LESSON 8: THE TITHE MUST BE A PRIORITY.

DEFINITION

The tithe is 10% of our total income given to God faithfully.

SCRIPTURE READING

Genesis 4:2-5, *"2 Later she gave birth to his brother Abel. Now Abel kept flocks, and Cain worked the soil. 3 In the course of time Cain brought some of the fruits of the soil as an offering to the Lord. 4 And Abel also brought an offering – fat portions from some of the firstborn of his flock. The Lord looked with favor on Abel and his offering, 5 but on Cain and his offering he did not look with favor. So Cain was very angry, and his face was downcast."*

MAIN POINTS

1. **CAIN'S GIFT WAS REJECTED BECAUSE HE WAITED TOO LONG TO GIVE IT:** The Bible records, *"in the course of time Cain brought some of the fruits."* Since he did not make giving his priority and made it more like an afterthought God did not favor or bless him, v. 3.
2. **ABEL'S GIFT WAS ACCEPTED BECAUSE IT WAS HIS FIRST:** Abel made giving to God a priority by giving God his firstborn animals, v. 4.

SUMMARY

God wants to be the first to receive from your hard work, not second or third.

APPLICATION

1. Repent if you have not been making the tithe a priority.

2. Make the habit of first giving God His tithe before you spend your money on anything else.

CONFESSION

The tithe was “implied” with Cain and Abel; “revealed” to Abraham, “established” in the Law of Moses, and is still “relevant” for today. It comes with a “blessing and curse,” it must be “qualitative,” a “priority,” and a “faithful” practice in our lives. The tithe “advances” the Kingdom of God, tests our “maturity,” breaks the attitude of greed through “obedience,” is “mandated” for all, and brings us into “partnership” with God and His Church.

TITHES

LESSON 9: WE SHOULD BE FAITHFUL TO TITHE.

DEFINITION

The tithe is 10% of our total income given to God faithfully.

SCRIPTURE READING

Malachi 3:6-8, “6 *“I the Lord do not change. So you, the descendants of Jacob, are not destroyed. 7 Ever since the time of your ancestors you have turned away from my decrees and have not kept them. Return to me, and I will return to you,” says the Lord Almighty. “But you ask, ‘How are we to return?’ 8 “Will a mere mortal rob God? Yet you rob me. “But you ask, ‘How are we robbing you?’ “In tithes and offerings.”*

MAIN POINTS

1. ***GOD NEVER CHANGES:*** God is the same yesterday, today, and forever. Though God’s requirements from the Old to the New Covenant may be applied differently to His people, however, His character remains the same, v. 6.
2. ***THE TITHE REMAINS IN PLACE FOR THE NEW TESTAMENT:*** Unlike the dietary laws and the sacrificial laws of Old Testament, which are clearly fulfilled in the teachings of Christ, the principle of tithing remains intact for believers today because we tithe to Christ as our eternal high priest (Hebrews 7:8), v. 7.
3. ***IF WE STOP TITHING WE MUST REPENT FOR ROBBING GOD AND RETURN TO BEING FAITHFUL:*** God clearly defines not tithing as robbing from Him, therefore, we are to be faithful in always giving back to Him 10% of our income, v. 8.

SUMMARY

Return to tithing if you have stopped and make it a faithful practice.

APPLICATION

1. Repent and return to tithing if you have not been faithful in this command.
2. Remain consistent in your tithing out of your love and obedience to God.

CONFESSION

The tithe was “implied” with Cain and Abel; “revealed” to Abraham, “established” in the Law of Moses, and is still “relevant” for today. It comes with a “blessing and curse,” it must be “qualitative,” a “priority,” and a “faithful” practice in our lives. The tithe “advances” the Kingdom of God, tests our “maturity,” breaks the attitude of greed through “obedience,” is “mandated” for all, and brings us into “partnership” with God and His Church.

TITHES

LESSON 10: THE TITHE ADVANCES GOD'S KINGDOM.

DEFINITION

The tithe is 10% of our total income given to God faithfully.

SCRIPTURE READING

Malachi 3:10-12, *"10 Bring the whole tithe into the storehouse, that there may be food in my house. Test me in this," says the Lord Almighty, "and see if I will not throw open the floodgates of heaven and pour out so much blessing that there will not be room enough to store it. 11 I will prevent pests from devouring your crops, and the vines in your fields will not drop their fruit before it is ripe," says the Lord Almighty. 12 "Then all the nations will call you blessed, for yours will be a delightful land," says the Lord Almighty."*

MAIN POINTS

1. **THE WHOLE TITHE GOES TO THE STOREHOUSE:** Just like how the storehouse was the temple in the Old Testament in the New Testament it is the church. So God wants His church blessed so it can meet the needs of the community, v. 10.
2. **IF YOU BLESS GOD'S HOUSE, HE WILL BLESS YOUR HOUSE:** Though God could give us commands without blessings, He is generous and loves to lavish those who give to Him, v. 11.
3. **GOD BLESSES NATIONS THROUGH HIS PEOPLE:** When the people of God are blessed, the land in which they live in is blessed. Therefore, every citizen should be a tither for the sake their nation's prosperity, v. 12.

SUMMARY

Giving to God advances His Kingdom in our personal lives, the church, and the nation in which we live.

APPLICATION

1. Give your whole tithe cheerfully to God's storehouse (His church), so that you can be a vessel of God's blessing. Remember, what God gives to you, He wants to go through you!
2. Pray for your nation to repent of greed and disobedience and for everyone to become faithful in their tithes. Stats show that if all the Christians would tithe we could end world hunger, give every person clean water, and have a gospel preaching church for all unreached people groups!

CONFESSION

The tithe was "implied" with Cain and Abel; "revealed" to Abraham, "established" in the Law of Moses, and is still "relevant" for today. It comes with a "blessing and curse," it must be "qualitative," a "priority," and a "faithful" practice in our lives. The tithe "advances" the Kingdom of God, tests our "maturity," breaks the attitude of greed through "obedience," is "mandated" for all, and brings us into "partnership" with God and His Church.

TITHES

LESSON 11: THE TITHE TESTS OUR MATURITY.

DEFINITION

The tithe is 10% of our total income given to God faithfully.

SCRIPTURE READING

Galatians 6:4-7, "4 Each one should test their own actions. Then they can take pride in themselves alone, without comparing themselves to someone else, 5 for each one should carry their own load. 6 Nevertheless, the one who receives instruction in the word should share all good things with their instructor. 7 Do not be deceived: God cannot be mocked. A man reaps what he sows."

MAIN POINTS

1. **MATURE CHRISTIANS DON'T COMPARE THEMSELVES WITH OTHERS:** The tithe is a good example of how each person is individually tested in obedience; no one has a greater or lesser amount. It is 10% for everyone, v. 4.
2. **EACH PERSON SHOULD CARRY THEIR OWN LOAD:** God gives each church the exact amount of people who can carry the financial load. So when every disciple tithes, the God ordained vision for the church can be accomplished, v. 5.
3. **GIVING TO THE CHURCH SUPPORTS THE TEACHERS:** Paul reminded the people that as each disciple is blessed in their personal lives, it is good to share with the church so the instructors can also be blessed, v. 6.
4. **YOU REAP WHAT YOU SOW:** God will not be mocked. You cannot rightly ask God to bless you financially while you are stealing His tenth. However, if you are obedient in your tithe, you can expect to reap a harvest in your finances, v. 7.

SUMMARY

Be a mature disciple by giving your tithe faithfully without complaining so your teachers can be supported and you can reap a harvest!

APPLICATION

1. Repent to God and change your attitude if you have been complaining about tithing and begin to give with a cheerful heart.
2. Gladly receive the honor of sharing in the financial load of the church by tithing. Consider yourself a great blessing to your church and its leadership.
3. As a faithful tither, who is in covenant with God, ask Him in prayer to give you a financial harvest so you can be a blessing to your family and church!

CONFESSION

The tithe was “implied” with Cain and Abel; “revealed” to Abraham, “established” in the Law of Moses, and is still “relevant” for today. It comes with a “blessing and curse,” it must be “qualitative,” a “priority,” and a “faithful” practice in our lives. The tithe “advances” the Kingdom of God, tests our “maturity,” breaks the attitude of greed through “obedience,” is “mandated” for all, and brings us into “partnership” with God and His Church.

TITHES

LESSON 12: THE TITHE BREAKS GREED THROUGH OBEDIENCE.

DEFINITION

The tithe is 10% of our total income given to God faithfully.

SCRIPTURE READING

Matthew 6:24, *"No one can serve two masters. Either you will hate the one and love the other, or you will be devoted to the one and despise the other. You cannot serve both God and money."*

MAIN POINTS

1. ***YOU CANNOT SERVE TWO MASTERS:*** The Bible is very clear that Jesus is either Lord of all or He is not lord at all. The lordship of Jesus includes everything from your heart to your wallet!
2. ***YOU CANNOT LOVE GOD AND MONEY:*** Notice how Jesus chose money to be the number one competing master for the Christian's life. Jesus chose to make money the primary example because it represents the most common idol people set up in their hearts. The greedy heart proudly says, "I work hard for my money and I will spend it however I want! My family and my bills come first in my life- not the church!"
3. ***MONEY IS THE BEST INDICATOR OF WHO YOUR LORD IS:*** If you are not willing to be faithful to give God your best in tithes and offerings you are making a choice to serve money instead of God. Greed is not just a sin for the rich and famous, but it is the sin of all who refuse to make Jesus the Lord of their money.
4. ***GIVING BREAKS THE ATTITUDE OF GREED:*** Every time you give your tithes to God you are breaking the chains of greed that come from the master of money and you are choosing to serve Jesus as the Lord of your wallet!

SUMMARY

Be obedient to God in the faithful giving of your tithes so the sin of greed doesn't take mastery of your heart.

APPLICATION

1. Ask God to forgive you for being greedy if you have been serving money rather than Jesus.
2. Be devoted and obedient to Jesus as the Lord over all your life.
3. Give your tithes faithfully as an act of worship to Jesus who is the Lord of Lords and the King of Kings!

CONFESSION

The tithe was "implied" with Cain and Abel; "revealed" to Abraham, "established" in the Law of Moses, and is still "relevant" for today. It comes with a "blessing and curse," it must be "qualitative," a "priority," and a "faithful" practice in our lives. The tithe "advances" the Kingdom of God, tests our "maturity," breaks the attitude of greed through "obedience," is "mandated" for all, and brings us into "partnership" with God and His Church.

TITHES

LESSON 13: THE TITHE IS MANDATED FOR ALL.

DEFINITION

The tithe is 10% of our total income given to God faithfully.

SCRIPTURE READING

1 Corinthians 16:2, *“On the first day of every week, each one of you should set aside a sum of money in keeping with your income, saving it up, so that when I come no collections will have to be made.”*

MAIN POINTS

1. **THE EARLY CHURCH MET ON SUNDAYS:** The first disciples changed their main meeting day from the Jewish Sabbath (Saturday) to Sunday (the first day of the week) because it was the day Jesus raised from the dead. That is why 2,000 years later Christians still make Sundays their main day of worship.
2. **SET ASIDE A SUM OF YOUR INCOME:** Notice how Paul refers to the tithe by teaching, *“set aside a sum of money in keeping with your income.”* This helps us understand that the early church followed Malachi’s instructions and gave one tithe from their total income like how Jacob did before the Law came with its different regulations in giving.
3. **PAUL COLLECTED THE TITHE:** Since Paul was the Corinthian’s apostle and overseer he was trusted with the task of gathering the tithes and using them for God’s Kingdom. Just like in our times, Paul needed to provide for the teachers among them, care for the poor, and cover the church’s expenses. Likewise, when you give your tithe, the leadership collects it and uses it for the glory of God!

SUMMARY

Follow the pattern of the first disciples by setting aside your tithe and giving it to the church every time you receive increase.

APPLICATION

1. Repent if you have not been faithful in setting aside your tithe every time you receive increase from God.
2. Be faithful either in person or online to give your tithe to the church for the Kingdom of God!

CONFESSION

The tithe was “implied” with Cain and Abel; “revealed” to Abraham, “established” in the Law of Moses, and is still “relevant” for today. It comes with a “blessing and curse,” it must be “qualitative,” a “priority,” and a “faithful” practice in our lives. The tithe “advances” the Kingdom of God, tests our “maturity,” breaks the attitude of greed through “obedience,” is “mandated” for all, and brings us into “partnership” with God and His Church.

TITHES

LESSON 14: THE TITHE IS A PARTNERSHIP WITH GOD.

DEFINITION

The tithe is 10% of our total income given to God faithfully.

SCRIPTURE READING

Genesis 28:20-22, *"20 Then Jacob made a vow, saying, "If God will be with me and will watch over me on this journey I am taking and will give me food to eat and clothes to wear 21 so that I return safely to my father's household, then the Lord will be my God 22 and this stone that I have set up as a pillar will be God's house, and of all that you give me I will give you a tenth."*

MAIN POINTS

1. **JACOB MADE A COMMITMENT TO GOD:** Just like how Jacob made a vow (promise) to serve God, we should commit our lives to always follow Jesus, vs. 20-21.
2. **JACOB PARTNERED WITH GOD THROUGH TITHING:** In the same way Jacob was willing to give one tenth of everything he had in life because he recognized it was from God, we too should also be willing to tithe and partner with God, v. 22.

SUMMARY

Make a commitment to serve God all the days of your life and partner with Him by giving back 10% of everything He gives you.

APPLICATION

1. Realize that everything you have and will ever have is because of God.

2. Therefore, honor your partnership with God by tithing and not being greedy, stingy, or prideful. Naked you came into this world and naked you will leave. Only what you do for God will last eternity.
3. Remember, "partnership," God blesses you and you bless Him in return!

CONFESSION

The tithe was "implied" with Cain and Abel; "revealed" to Abraham, "established" in the Law of Moses, and is still "relevant" for today. It comes with a "blessing and curse," it must be "qualitative," a "priority," and a "faithful" practice in our lives. The tithe "advances" the Kingdom of God, tests our "maturity," breaks the attitude of greed through "obedience," is "mandated" for all, and brings us into "partnership" with God and His Church.

SECTION TWO: OFFERINGS

The offering is a gift to God “after” the tithe and is given in a “variety” of ways. God said it should be a “generous” “seed” given with a “cheerful” heart from personal “sacrifice.” Offerings will always bring “thanksgiving” to God because they go towards “charity” and ministry “supplies.” We give offerings in “obedience” to God’s Word, “sharing” with others our blessings with a “gracious” heart by “imitating” Jesus and revealing where our “treasure” really is.

OFFERINGS

LESSON 1: OFFERINGS COME AFTER THE TITHE.

DEFINITION

The offering is a gift to God after our tithes.

SCRIPTURE READING

Malachi 3:8, *“Will a mere mortal rob God? Yet you rob me. “But you ask, ‘How are we robbing you? “In tithes and offerings.”*

MAIN POINTS

1. **JEWISH OFFERINGS:** God gave the Jewish people many different ways to give offerings for various reasons but they never replaced the tithe, Leviticus 1-4. The offerings were always considered something above and extra from the tithe.
2. **OFFERINGS FOR THE CHRISTIAN:** Today’s Christian should be faithful to give their tithe and seek God for wisdom in giving their offerings to advance the Kingdom of God upon the earth.
3. **NOT GIVING OFFERINGS IS ALSO CONSIDERED ROBBING GOD:** Just like how not giving the whole tithe is considered robbing God, the same is true with not giving your offerings. Though the Bible does not give you a set amount to give in offerings, you are to be mature enough in prayer to be led by God to give what He puts on your heart.

SUMMARY

Offerings are extra gifts given to God that are to be taken serious and given joyfully.

APPLICATION

1. Be a faithful tither.
2. Pray and seek God for what to give in offerings.
3. Be faithful in giving your offerings to God!

CONFESSION

The offering is a gift to God “after” the tithe and is given in a “variety” of ways. God said it should be a “generous” “seed” given with a “cheerful” heart from personal “sacrifice.” Offerings will always bring “thanksgiving” to God because they go towards “charity” and ministry “supplies.” We give offerings in “obedience” to God’s Word, “sharing” with others our blessings with a “gracious” heart by “imitating” Jesus and revealing where our “treasure” really is.

OFFERINGS

LESSON 2: THERE ARE A VARIETY OF WAYS TO GIVE OFFERINGS.

DEFINITION

The offering is a gift to God after our tithes.

SCRIPTURE READING

Deuteronomy 12:6, *“There bring your burnt offerings and sacrifices, your tithes and special gifts, what you have vowed to give and your freewill offerings, and the firstborn of your herds and flocks.”*

MAIN POINTS

1. **VARIOUS JEWISH OFFERINGS:** The Jewish people were commanded by God to give certain offerings for specific situations above their tithe. The burnt offering was for unintentional sins, Leviticus 6:8-13. The grain offering was an act of worship and thanksgiving for God’s provision, Lev. 6:14-23. The fellowship offering was a form of worship that also included a meal, Lev. 7:11-34. The sin offering was for the forgiveness and cleansing of sins, Lev. 4:1-5:13. Lastly, the guilt offering was for the restitution of sins committed, Lev. 5:14-6:7.
2. **CHRISTIAN OFFERINGS:** The purpose of the New Testament offering is for worship, thanksgiving, and blessing. In other words, the Christian gives offerings because they’re blessed to be a blessing!
3. **VARIOUS WAYS TO GIVE:** Just like there was a variety of ways to give in the Old Testament, the Christian has a variety of ways to give offerings in the New Testament. Mainly, to their church or other good ministries. Concerning their church, Christians can give to missions, building projects, various ministries, and charity. Offerings to other ministries can go to anything from humanitarian aid to evangelistic crusades.

SUMMARY

Prayerfully seek God and ask Him to lead you into the various offerings you should give after your tithes (Example: missions, building fund, etc.).

APPLICATION

1. Be a faithful tither.
2. Pray and seek God for what offerings to give.
3. Be faithful in giving your offerings to God!

CONFESSION

The offering is a gift to God “after” the tithe and is given in a “variety” of ways. God said it should be a “generous” “seed” given with a “cheerful” heart from personal “sacrifice.” Offerings will always bring “thanksgiving” to God because they go towards “charity” and ministry “supplies.” We give offerings in “obedience” to God’s Word, “sharing” with others our blessings with a “gracious” heart by “imitating” Jesus and revealing where our “treasure” really is.

OFFERINGS

LESSON 3: OFFERINGS ARE GENEROUS GIFTS TO GOD.

DEFINITION

The offering is a gift to God after our tithes.

SCRIPTURE READING

2 Corinthians 9:6, *“Remember this: Whoever sows sparingly will also reap sparingly, and whoever sows generously will also reap generously.”*

MAIN POINTS

1. **GENEROUS:** To be generous means to “give freely in abundance.” Being generous is the opposite of being selfish and stingy. At the same time, the amount doesn’t determine the generosity but rather the heart. For example Jesus said a poor widow gave the most to God because she gave everything she had, Mark 12:44.
2. **INDIVIDUALIZED:** Since each person’s financial situation is different, God doesn’t require offerings to be a certain amount. All that is required is that the offering is freely given from a generous heart directed by God.
3. **DON’T COMPARE:** When giving your offerings don’t compare your best to someone else’s. For some people giving an extra \$25 a month is generous and for others they can give \$500 a month! It all depends on what God has given them and told them to give. However, each person’s gift should be his or her best!

SUMMARY

Determine what is your best generous offering that you can give freely each month and give it with joy!

APPLICATION

1. Be a faithful tither.
2. Pray and seek God for what is considered generous in your life.
3. Be a generous giver!

CONFESSION

The offering is a gift to God “after” the tithe and is given in a “variety” of ways. God said it should be a “generous” “seed” given with a “cheerful” heart from personal “sacrifice.” Offerings will always bring “thanksgiving” to God because they go towards “charity” and ministry “supplies.” We give offerings in “obedience” to God’s Word, “sharing” with others our blessings with a “gracious” heart by “imitating” Jesus and revealing where our “treasure” really is.

OFFERINGS

LESSON 4: OFFERINGS ARE LIKE SEEDS PLANTED FOR A HARVEST.

DEFINITION

The offering is a gift to God after our tithes.

SCRIPTURE READING

2 Corinthians 9:6, *“Remember this: Whoever sows sparingly will also reap sparingly, and whoever sows generously will also reap generously.”*

MAIN POINTS

1. **SOW SEED:** The biblical word sow means, “plant.” Therefore, Paul in the above passage is comparing one’s offerings to seeds that are planted to grow and be harvested. For example, when a farmer plants or sows corn seeds into the ground he does so because he wants to reap a harvest of corn.
2. **SOW SPARINGLY:** If a farmer only planted a few seeds in the ground he would only expect to reap a small harvest. In the same way, Paul teaches us that if we give sparingly to God in our offerings we will only reap sparingly from His provision.
3. **SOW GENEROUSLY:** If a farmer plants many seeds he will reap a large harvest. Likewise, when we give generously to God we can expect to reap God’s generous blessings! Remember, the Holy Spirit, according to each person’s ability and resources, determines generosity in God’s kingdom.

SUMMARY

Your seed planted in offerings will determine your harvest reaped in God’s blessings.

APPLICATION

1. Be a faithful tither.
2. Give generous offerings to God.
3. Prayerfully expect God to bless you generously!

CONFESSION

The offering is a gift to God “after” the tithe and is given in a “variety” of ways. God said it should be a “generous” “seed” given with a “cheerful” heart from personal “sacrifice.” Offerings will always bring “thanksgiving” to God because they go towards “charity” and ministry “supplies.” We give offerings in “obedience” to God’s Word, “sharing” with others our blessings with a “gracious” heart by “imitating” Jesus and revealing where our “treasure” really is.

OFFERINGS

LESSON 5: OFFERINGS SHOULD BE GIVEN CHEERFULLY.

DEFINITION

The offering is a gift to God after our tithes.

SCRIPTURE READING

2 Corinthians 9:7, *"Each of you should give what you have decided in your heart to give, not reluctantly or under compulsion, for God loves a cheerful giver."*

MAIN POINTS

1. **FROM THE HEART:** Offerings should be given from the heart and not the manipulation of man. One should pray and ask God to speak to their heart about giving what is best for their life and the Kingdom of God.
2. **NOT FORCED:** Offerings are between you and God so you should never feel pressured to give. Your offerings must come from the joy of being blessed by God to be a blessing.
3. **CHEERFUL GIVER:** The Bible states that, *"God loves a cheerful giver!"* Why? Because cheerful givers truly understand that they are sharing in the work of God upon the earth. We should enjoy giving God our offerings more than we enjoy spending our money on clothes, rent, cars, hobbies, or vacations!

SUMMARY

Cheerfully give your offerings from a loving heart of generosity.

APPLICATION

1. Be a faithful tither.

2. Never give under pressure or to please man.
3. Give generous offerings to God from a cheerful heart!

CONFESSION

The offering is a gift to God “after” the tithe and is given in a “variety” of ways. God said it should be a “generous” “seed” given with a “cheerful” heart from personal “sacrifice.” Offerings will always bring “thanksgiving” to God because they go towards “charity” and ministry “supplies.” We give offerings in “obedience” to God’s Word, “sharing” with others our blessings with a “gracious” heart by “imitating” Jesus and revealing where our “treasure” really is.

OFFERINGS

LESSON 6: GENEROUS OFFERINGS TAKE SACRIFICE.

DEFINITION

The offering is a gift to God after our tithes.

SCRIPTURE READING

2 Corinthians 9:11, *"You will be enriched in every way so that you can be generous on every occasion, and through us your generosity will result in thanksgiving to God."*

MAIN POINTS

1. **ENRICHED:** It is God's desire to enrich you so you can be rich in giving. God's blessings are to go to you and then through you!
2. **BE GENEROUS ON EVERY OCCASION:** How can we be generous on every occasion? By sacrificing and always giving our best. Every time we give our best to God it is considered a sacrifice because we could have spent the money on something we personally wanted.
3. **THANKSGIVING TO GOD:** When we give generously and sacrificially, God is pleased with our offering. Also, the people we bless as a result of our offerings will give thanks to God for receiving what they needed. For example, when you give to the mission's offering, the people will be extremely thankful to God for your help and support!

SUMMARY

True generosity in offerings comes from a heart of sacrifice because you could have spent the money on yourself.

APPLICATION

1. Be a faithful tither.
2. Sacrifice some of your wants and desires to give generous offerings.
3. Thank God for the chance to give and help others!

CONFESSION

The offering is a gift to God “after” the tithe and is given in a “variety” of ways. God said it should be a “generous” “seed” given with a “cheerful” heart from personal “sacrifice.” Offerings will always bring “thanksgiving” to God because they go towards “charity” and ministry “supplies.” We give offerings in “obedience” to God’s Word, “sharing” with others our blessings with a “gracious” heart by “imitating” Jesus and revealing where our “treasure” really is.

OFFERINGS

LESSON 7: OFFERINGS RESULT IN THANKSGIVING.

DEFINITION

The offering is a gift to God after our tithes.

SCRIPTURE READING

2 Corinthians 9:11, *“You will be enriched in every way so that you can be generous on every occasion, and through us your generosity will result in thanksgiving to God.”*

MAIN POINTS

1. **THANKSGIVING:** People “give thanks” to God when they benefit from offerings given to God. For example, the Christians who receive the missions offering in the form of Bibles, books, and supplies give thanks to God because other disciples helped them.
2. **GOLDEN RULE:** How thankful would you be if someone gave offerings to help your family in time of need? Imagine if your home was destroyed in a hurricane and people came from around the country with offerings from their church to help rebuild your home; how thankful would you be? Therefore, make happen for others what you would want to happen for you!

SUMMARY

Whenever we give offerings to the work of God (whether it’s to missions, charity, the church, etc.) it will always result in thanksgiving to God!

APPLICATION

1. Be a faithful tither.

2. Prayerfully ask God to lead you in giving generous offerings.
3. Always be thankful that you get to help others!

CONFESSION

The offering is a gift to God “after” the tithe and is given in a “variety” of ways. God said it should be a “generous” “seed” given with a “cheerful” heart from personal “sacrifice.” Offerings will always bring “thanksgiving” to God because they go towards “charity” and ministry “supplies.” We give offerings in “obedience” to God’s Word, “sharing” with others our blessings with a “gracious” heart by “imitating” Jesus and revealing where our “treasure” really is.

OFFERINGS

LESSON 8: OFFERINGS CAN BE USED FOR CHARITY.

DEFINITION

The offering is a gift to God after our tithes.

SCRIPTURE READING

2 Corinthians 9:9, *“As it is written: ‘They have freely scattered their gifts to the poor; their righteousness endures forever.’”*

MAIN POINTS

1. **FREELY SCATTERED:** When we give our offerings we should do so freely and with a joyous heart because we know we are helping others in need.
2. **GIFTS TO THE POOR:** One of the main purposes for offerings is to help the poor. Charitable groups such as homeless shelters, food pantries, foreign aid, medical clinics, and rehabs are supported by the offerings of Christians.
3. **RIGHTEOUSNESS ENDURES FOREVER:** The temporary gifts we give the needy will be remembered by God forever. However, the things we selfishly spend our money on will be forgotten in eternity. Therefore, be righteous and give offerings to charity so it will be remembered forever!

SUMMARY

Our generous offerings that we give joyfully and freely to charity are considered righteous and will be remembered by God forever.

APPLICATION

1. Be a faithful tither.

2. Freely and joyfully give your offerings to charity to help the needy.
3. As you give, also pray for those suffering in the world.

CONFESSION

The offering is a gift to God “after” the tithe and is given in a “variety” of ways. God said it should be a “generous” “seed” given with a “cheerful” heart from personal “sacrifice.” Offerings will always bring “thanksgiving” to God because they go towards “charity” and ministry “supplies.” We give offerings in “obedience” to God’s Word, “sharing” with others our blessings with a “gracious” heart by “imitating” Jesus and revealing where our “treasure” really is.

OFFERINGS

LESSON 9: OFFERINGS SUPPLY THE MINISTRY.

DEFINITION

The offering is a gift to God after our tithes.

SCRIPTURE READING

2 Corinthians 9:12, *“This service that you perform is not only supplying the needs of the Lord’s people but is also overflowing in many expressions of thanks to God.”*

MAIN POINTS

1. **SERVICE YOU PERFORM:** Giving offerings is a charitable service that God expects us to perform with a cheerful heart because we have been blessed by the Best! That is why each believer should prayerfully seek God for his or her best contribution.
2. **SUPPLYING THE NEEDS:** When offerings are given to trusted leadership in the church, they will disperse the funds to meet the needs of God people. For example, when you give to missions, the church guarantees that it will reach the intended people and supply the work of the gospel.
3. **OVERFLOWING EXPRESSIONS OF THANKS:** Every time we give offerings to supply the needs in the ministry, it results in many expressions of thanksgiving to God.

SUMMARY

Be confident that when you give offerings in church, you’re supplying the needs of God’s work upon the earth.

APPLICATION

1. Be a faithful tither.
2. Pray and ask God to help you supply the church's ministerial needs.
3. Be thankful that you get the chance to help support the needy.

CONFESSION

The offering is a gift to God "after" the tithe and is given in a "variety" of ways. God said it should be a "generous" "seed" given with a "cheerful" heart from personal "sacrifice." Offerings will always bring "thanksgiving" to God because they go towards "charity" and ministry "supplies." We give offerings in "obedience" to God's Word, "sharing" with others our blessings with a "gracious" heart by "imitating" Jesus and revealing where our "treasure" really is.

OFFERINGS

LESSON 10: OFFERINGS REQUIRE OBEDIENCE.

DEFINITION

The offering is a gift to God after our tithes.

SCRIPTURE READING

2 Corinthians 9:13, *“Because of the service by which you have proved yourselves, others will praise God for the obedience that accompanies your confession of the gospel of Christ, and for your generosity in sharing with them and with everyone else.”*

MAIN POINTS

1. **PROVE YOURSELVES:** Just like how faith without works is dead, love without generous giving is dead. We prove our love for God and people by giving generous offerings.
2. **OBEDIENCE TO GOD:** When God speaks to your heart concerning giving offerings, you are required to be obedient to His will, just as you are to obey His other commands.
3. **SHARING WITH OTHERS:** Just like how we teach our children that, “sharing is caring,” we are reminded by Paul that if we truly love the gospel, we should share our finances with others by giving offerings. By doing so, our gifts will result in much praise to God.

SUMMARY

Don't just be a hearer of God's Word, be a doer. Be obedient to give what God commands you to give.

APPLICATION

1. Be a faithful tither.
2. Prove your faith by your actions when it comes to giving offerings.
3. Live a life of obedience to all of God's commands!

CONFESSION

The offering is a gift to God "after" the tithe and is given in a "variety" of ways. God said it should be a "generous" "seed" given with a "cheerful" heart from personal "sacrifice." Offerings will always bring "thanksgiving" to God because they go towards "charity" and ministry "supplies." We give offerings in "obedience" to God's Word, "sharing" with others our blessings with a "gracious" heart by "imitating" Jesus and revealing where our "treasure" really is.

OFFERINGS

LESSON 11: GIVING OFFERINGS IS SHARING WITH OTHERS.

DEFINITION

The offering is a gift to God after our tithes.

SCRIPTURE READING

Ephesians 4:28, *“Anyone who has been stealing must steal no longer, but must work, doing something useful with their own hands, that they may have something to share with those in need.”*

MAIN POINTS

1. **SHARING IS CARING:** Jesus taught His disciples in the same way they have freely received they should also freely give (Matthew 10:8). Therefore, offerings are a practical way of sharing with others what God has given you.
2. **WORK IS REQUIRED:** Money doesn't grow on trees. The way God blesses His people is through the diligent work of their hands, not by stealing or dishonesty. Therefore, our hard work can literally change the world one person at a time.
3. **NEEDY PEOPLE SHOULD WORK TOO:** The Bible doesn't support the idea of “handouts” but rather “hand's up!” So the needy person must learn to work and begin to help others as soon as they can. For example, in places like India there are needy people working hard to support their families and help others who have greater needs than themselves.

SUMMARY

Sharing is caring.

APPLICATION

1. Be a faithful tither.
2. Work hard so you can share with those in need and teach them self-sufficiency.
3. Share because you care!

CONFESSION

The offering is a gift to God "after" the tithe and is given in a "variety" of ways. God said it should be a "generous" "seed" given with a "cheerful" heart from personal "sacrifice." Offerings will always bring "thanksgiving" to God because they go towards "charity" and ministry "supplies." We give offerings in "obedience" to God's Word, "sharing" with others our blessings with a "gracious" heart by "imitating" Jesus and revealing where our "treasure" really is.

OFFERINGS

LESSON 12: OFFERINGS ARE GIVEN BY THE GRACE OF GOD.

DEFINITION

The offering is a gift to God after our tithes.

SCRIPTURE READING

2 Corinthians 9:14, *“And in their prayers for you their hearts will go out to you, because of the surpassing grace God has given you.”*

MAIN POINTS

1. **GRACE:** The biblical definition for grace not only refers to forgiveness of sin, but also, “the divine favor and blessing of God to His people.” In regards to offerings, we should consider everything we own and can give to be because of the grace of God.
2. **SURPASSING GRACE:** God loves to not only bless us with grace for our needs, but also to help meet the needs of others. When we give offerings to support the ministry, we are displaying the overflowing and surpassing grace of God in our lives.
3. **GOD GIVES GRACE:** All that we have is because of God and His amazing grace. Therefore, just as we have freely received, we should freely give and be the answer to people’s prayers for help!

SUMMARY

The grace of God meets our needs and gives us enough to help others in need.

APPLICATION

1. Be a faithful tither.
2. Acknowledge that all the blessings in your life are because of the grace of God.
3. Live a life of generous giving by the grace of God.

CONFESSION

The offering is a gift to God "after" the tithe and is given in a "variety" of ways. God said it should be a "generous" "seed" given with a "cheerful" heart from personal "sacrifice." Offerings will always bring "thanksgiving" to God because they go towards "charity" and ministry "supplies." We give offerings in "obedience" to God's Word, "sharing" with others our blessings with a "gracious" heart by "imitating" Jesus and revealing where our "treasure" really is.

OFFERINGS

LESSON 13: OFFERINGS IMITATE GOD'S GENEROSITY.

DEFINITION

The offering is a gift to God after our tithes.

SCRIPTURE READING

2 Corinthians 9:15, *"Thanks be to God for his indescribable gift!"*

MAIN POINTS

1. **THANKS BE TO GOD:** Everyone in the entire world needs to offer praise to God because He is the source of everything good in our lives. For example, God has given us the ability to live, think, and be productive in business.
2. **INDESCRIBABLE GIFT:** The greatest gift that God the Father has given us is His Son Jesus Christ. As a result, the Father is the greatest gift giver in the universe.
3. **IMITATE GOD'S GENEROSITY:** All Christians should be compelled to live lives of generosity because they understand that the God we serve is a great big generous gift giver. 3 John 1:11, *"Dear friend, do not imitate what is evil but what is good. Anyone who does what is good is from God."*

SUMMARY

Be an imitator of God by being a generous giver.

APPLICATION

1. Be a faithful tither.

2. Praise God for all that He has given you.
3. Imitate God in all you do.

CONFESSION

The offering is a gift to God "after" the tithe and is given in a "variety" of ways. God said it should be a "generous" "seed" given with a "cheerful" heart from personal "sacrifice." Offerings will always bring "thanksgiving" to God because they go towards "charity" and ministry "supplies." We give offerings in "obedience" to God's Word, "sharing" with others our blessings with a "gracious" heart by "imitating" Jesus and revealing where our "treasure" really is.

OFFERINGS

LESSON 14: OFFERINGS REVEAL WHERE OUR TREASURE IS.

DEFINITION

The offering is a gift to God after our tithes.

SCRIPTURE READING

Matthew 6:19-21, *"19 Do not store up for yourselves treasures on earth, where moths and vermin destroy, and where thieves break in and steal. 20 But store up for yourselves treasures in heaven, where moths and vermin do not destroy, and where thieves do not break in and steal. 21 For where your treasure is, there your heart will be also."*

MAIN POINTS

1. **TREASURES ON EARTH DON'T LAST:** Whatever you store up down here will be destroyed. Don't allow worldly treasure to have your heart.
2. **STORE UP HEAVENLY TREASURES:** Use your earthly wealth to support the work of God so you will be rewarded with eternal treasures in heaven.
3. **TREASURES DETERMINE YOUR HEART:** Wherever you store your treasure is where your heart is. Therefore, what you do now will determine your eternal destiny.

SUMMARY

Store up treasures for yourself in heaven by being a giver.

APPLICATION

1. Be a faithful tither.

2. Live a life of generosity.
3. Believe one day you be rewarded for all your acts of love and sacrifice.

CONFESSION

The offering is a gift to God “after” the tithe and is given in a “variety” of ways. God said it should be a “generous” “seed” given with a “cheerful” heart from personal “sacrifice.” Offerings will always bring “thanksgiving” to God because they go towards “charity” and ministry “supplies.” We give offerings in “obedience” to God’s Word, “sharing” with others our blessings with a “gracious” heart by “imitating” Jesus and revealing where our “treasure” really is.

SECTION THREE: STEWARDSHIP

God has called us to be “managers” that are “committed” to stewarding “whatever” “gifts” we have “received” from Him. We are to be “wise,” “fruitful,” “faithful,” “trustworthy,” “multiplying,” and “shrewd” stewards. Living “debt free” and “generous” lives providing an “inheritance” for our children and grand children.

STEWARDSHIP

LESSON 1: GOD IS THE OWNER AND WE ARE THE MANAGER.

DEFINITION

Stewardship is the wise management of everything God has entrusted us with.

SCRIPTURE READING

Psalm 24:1, *"The earth is the Lord's, and everything in it, the world, and all who live in it."*

MAIN POINTS

1. **THE EARTH IS THE LORD'S:** All the earth belongs to the Lord because He created it. In the beginning God created the heaven's (the universe) and the earth (where mankind lives).
2. **EVERYTHING IN THE WORLD BELONGS TO GOD:** Literally, every thing in matter, space, and time is His- all the gold, jewels, animals, humans, resources, etc. Everything. Every invention, business, and creation of mankind has only come from borrowing what God already owns.
3. **WE LITERALLY OWN NOTHING:** Since God owns everything, that means we literally own nothing. Therefore, we are just borrowing what He owns. Since God is the owner we should be good managers of His creation.

SUMMARY

Be a responsible and obedient manager of everything God has lent you.

APPLICATION

1. Be faithful in giving your tithes (10% of your total income) and offerings (anything you give after your tithes).
2. Be grateful for all that God has allowed you to have.
3. Manage all of God's gifts in your life for His glory.

CONFESSION

God has called us to be "managers" that are "committed" to stewarding "whatever" "gifts" we have "received" from Him. We are to be "wise," "fruitful," "faithful," "trustworthy," "multiplying," and "shrewd" stewards. Living "debt free" and "generous" lives providing an "inheritance" for our children and grand children.

STEWARDSHIP

LESSON 2: STEWARDS ARE COMMITTED TO GOD.

DEFINITION

Stewardship is the wise management of everything God has entrusted us with.

SCRIPTURE READING

Proverbs 16:3, *“Commit to the Lord whatever you do, and he will establish your plans.”*

MAIN POINTS

1. **COMMIT TO THE LORD:** To commit something to God literally means to, “roll them over to His care.” The picture in the Hebrew language is like someone giving their burdens to someone else to carry. Concerning our finances, we should roll them onto God because He is able to carry them!
2. **WHATEVER YOU DO:** We should commit everything in our life to God, not just salvation. Some people just give God the bad days but we should entrust God with paydays, bill days, and everything else in-between.
3. **HE WILL ESTABLISH YOUR PLANS:** God wants to bless you more than you could ever imagine, but He will never do it at the expense of His Kingdom. Therefore, ask God to bless your plans for His glory.

SUMMARY

Roll all your financial plans onto God and let Him establish your goals and dreams.

APPLICATION

1. Be faithful in giving your tithes (10% of your total income) and offerings (anything you give after your tithes).
2. Entrust all you do financially to God's wisdom and commands.
3. Ask God to establish your financial plans for His Kingdom.

CONFESSION

God has called us to be "managers" that are "committed" to stewarding "whatever" "gifts" we have "received" from Him. We are to be "wise," "fruitful," "faithful," "trustworthy," "multiplying," and "shrewd" stewards. Living "debt free" and "generous" lives providing an "inheritance" for our children and grand children.

STEWARDSHIP

LESSON 3: STEWARDS WORK HARD AT WHATEVER THEY DO.

DEFINITION

Stewardship is the wise management of everything God has entrusted us with.

SCRIPTURE READING

Colossians 3:23-24, *"23 Whatever you do, work at it with all your heart, as working for the Lord, not for human masters, 24 since you know that you will receive an inheritance from the Lord as a reward. It is the Lord Christ you are serving."*

MAIN POINTS

1. **WHATEVER YOU DO:** Stewards of Christ are not just hard workers in "spiritual things" but in whatever they do, v. 23a. We should work overtime with our families, jobs, community, friends, and church. People around us should say we are the hardest working and most passionate people they know!
2. **WORKING HARD FOR THE LORD:** In everything we do we should ask the question, "Is God pleased with my work?" Ultimately God is our Judge and He will reward us when we do things with all our heart. No short cuts or compromises, v. 23b.
3. **RECEIVING AN INHERITANCE:** Your job might be able to help you with your retirement savings account when you work hard, but only God can give you an everlasting inheritance in His eternal Kingdom. So don't just focus on today's benefit of hard work but on God's rewards, v. 24!

SUMMARY

Serve Christ by working hard with all your heart in all you do.

APPLICATION

1. Be faithful in giving your tithes (10% of your total income) and offerings (anything you give after your tithes).
2. Work hard and be passionate about the things you do in life.
3. If you should stumble, be quick to repent, and return to the work ethic of heaven!

CONFESSION

God has called us to be “managers” that are “committed” to stewarding “whatever” “gifts” we have “received” from Him. We are to be “wise,” “fruitful,” “faithful,” “trustworthy,” “multiplying,” and “shrewd” stewards. Living “debt free” and “generous” lives providing an “inheritance” for our children and grand children.

STEWARDSHIP

LESSON 4: EVERY PERSON HAS BEEN GIVEN GIFTS TO STEWARD.

DEFINITION

Stewardship is the wise management of everything God has entrusted us with.

SCRIPTURE READING

1 Peter 4:10, *"Each of you should use whatever gift you have received to serve others, as faithful stewards of God's grace in its various forms."*

MAIN POINTS

1. **WHATEVER GIFT YOU HAVE RECEIVED:** Take a moment to think about all the gifts God has given you. Your talents, job, personality, creativity, and passions. Then give God a big, "Thank you!"
2. **USE YOUR GIFTS TO SERVE OTHERS:** Did you know that God gave you gifts to manage for the benefit of others? Consider each day how to use your gifts to help others and watch how God prospers you on the job, in your family, and at church.
3. **FAITHFUL STEWARDS OF GOD'S GRACE:** The Greek word for grace ("*charis*") is actually the root word for "gift" ("*charisma*"), which means all God's gifts come from His grace (unearned love and favor). That is why God's gifts are not considered wages or income because they are not earned; they are simply received. Therefore, be a faithful and reliable steward of all the gifts God has graciously given you!

SUMMARY

Faithfully manage and steward all the gifts God has given you because of His grace.

APPLICATION

1. Be faithful in giving your tithes (10% of your total income) and offerings (anything you give after your tithes).
2. Humbly acknowledge that God has given you all of your talents because of His amazing grace!
3. Faithfully use your gifts to serve God by helping others.

CONFESSION

God has called us to be “managers” that are “committed” to stewarding “whatever” “gifts” we have “received” from Him. We are to be “wise,” “fruitful,” “faithful,” “trustworthy,” “multiplying,” and “shrewd” stewards. Living “debt free” and “generous” lives providing an “inheritance” for our children and grand children.

STEWARDSHIP

LESSON 5: STEWARDS CAN RECEIVE MORE FROM GOD.

DEFINITION

Stewardship is the wise management of everything God has entrusted us with.

SCRIPTURE READING

1 John 3:21-22, *"21 Dear friends, if our hearts do not condemn us, we have confidence before God 22 and receive from him anything we ask, because we keep his commands and do what pleases him."*

MAIN POINTS

1. **HAVE CONFIDENCE IN GOD:** The opposite of fear, worry, and condemnation is faith. Without faith it is impossible to please God because He only rewards and blesses those who believe He is a good God. Therefore, don't let your heart condemn you when you're asking for things according to His will, v. 21.
2. **RECEIVE ANYTHING WE ASK:** The reason why the believer is promised to receive anything they ask from God is because they pray according to His will. Align your desires with God's heart to receive all He has for you to accomplish your purpose, v. 22a.
3. **KEEP GOD'S COMMANDS:** As disciples of Christ we are to please God by keeping all His commands, not just because we have to but because we love to, v. 22b!

SUMMARY

Have faith in God to receive all that He has for you!

APPLICATION

1. Be faithful in giving your tithes (10% of your total income) and offerings (anything you give after your tithes).
2. Don't let your heart condemn you because of unbelief, fear, or worry but rather have faith and confidence that God will meet all your needs.
3. Please God by obeying all His commands.

CONFESSION

God has called us to be “managers” that are “committed” to stewarding “whatever” “gifts” we have “received” from Him. We are to be “wise,” “fruitful,” “faithful,” “trustworthy,” “multiplying,” and “shrewd” stewards. Living “debt free” and “generous” lives providing an “inheritance” for our children and grand children.

STEWARDSHIP

LESSON 6: STEWARDS ARE TO BE WISE.

DEFINITION

Stewardship is the wise management of everything God has entrusted us with.

SCRIPTURE READING

Luke 12:42-44, *"42 The Lord answered, "Who then is the faithful and wise manager, whom the master puts in charge of his servants to give them their food allowance at the proper time? 43 It will be good for that servant whom the master finds doing so when he returns. 44 Truly I tell you, he will put him in charge of all his possessions."*

MAIN POINTS

1. **STEWARDSHIP PARABLES:** Jesus used parables about servants/masters and bosses/employees to teach us that if worldly people are rewarded for good stewardship, how much more will He reward us when we are wise in managing what He has given us, v. 42.
2. **WISE STEWARDS WORK WHEN THE MASTER IS GONE:** Jesus taught that the wise steward is to be obedient and manage all of His possessions while He is in heaven, v. 43.
3. **PUT IN CHARGE OF ALL HIS POSSESSIONS:** Jesus promised in all His stewardship parables that the wise manager will always be rewarded with more of heaven's treasures, v. 44!

SUMMARY

Be a wise steward with everything God has given you by keeping Jesus' commands.

APPLICATION

1. Be faithful in giving your tithes (10% of your total income) and offerings (anything you give after your tithes).
2. Listen and obey Jesus' instructions concerning your finances.
3. Be a wise steward that can be rewarded with more of Jesus' possessions.

CONFESSION

God has called us to be "managers" that are "committed" to stewarding "whatever" "gifts" we have "received" from Him. We are to be "wise," "fruitful," "faithful," "trustworthy," "multiplying," and "shrewd" stewards. Living "debt free" and "generous" lives providing an "inheritance" for our children and grand children.

STEWARDSHIP

LESSON 7: STEWARDS ARE TO BE FRUITFUL.

DEFINITION

Stewardship is the wise management of everything God has entrusted us with.

SCRIPTURE READING

John 15:5, *"I am the vine; you are the branches. If you remain in me and I in you, you will bear much fruit; apart from me you can do nothing."*

MAIN POINTS

1. **GOD IS THE SOURCE OF ALL BLESSINGS:** Jesus taught the disciples that He was the vine and they were the branches. This means that everything the branches produce comes from the vine. Apart from the vine the branches can do nothing.
2. **WE MUST REMAIN IN JESUS:** Success can sometimes bring pride into people's heart and get them cut off from Jesus. We need to always remember that following Jesus and being connected to Him is more important than worldly things.
3. **BEAR MUCH FRUIT:** Jesus desires to give you much fruit in life. If you remain faithful to Jesus, He will make you fruitful. Being fruitful in life includes; finances, family, and spiritual growth.

SUMMARY

Be faithful to Jesus and He will make you fruitful.

APPLICATION

1. Be faithful in giving your tithes (10% of your total income) and offerings (anything you give after your tithes).
2. Get connected and stay connected to Jesus by obeying all of His commands.
3. Pray everyday for the Lord to make you fruitful in all you do!

CONFESSION

God has called us to be “managers” that are “committed” to stewarding “whatever” “gifts” we have “received” from Him. We are to be “wise,” “fruitful,” “faithful,” “trustworthy,” “multiplying,” and “shrewd” stewards. Living “debt free” and “generous” lives providing an “inheritance” for our children and grand children.

STEWARDSHIP

LESSON 8: STEWARDS ARE TO BE FAITHFUL.

DEFINITION

Stewardship is the wise management of everything God has entrusted us with.

SCRIPTURE READING

Matthew 25:23, *"His master replied, 'Well done, good and faithful servant! You have been faithful with a few things; I will put you in charge of many things. Come and share your master's happiness.'"*

MAIN POINTS

1. **GOD WILL JUDGE OUR FAITHFULNESS:** Jesus taught His disciples to be ready to face God on Judgment Day and give an account of their lives. The most important aspect of the judgment will be in regards to the disciple's faithfulness to do all that God commanded him or her to do.
2. **WE ARE TO BE FAITHFUL IN LITTLE:** Even Bill Gates, in comparison to God's riches has little, therefore, we are to always be faithful with everything we have been given by God; whether it's with our talents, finances, family, ministry, or career.
3. **FAITHFUL DISCIPLES WILL BE REWARDED:** Jesus promised to reward His faithful disciples with the true riches of His Kingdom. Therefore, don't let the temporary pleasures of this world tempt you to be faithless. For example, some may think withholding their tithes benefits them now, but in the long run they will lose the true blessings of God.

SUMMARY

Be faithful with little and God will give you much!

APPLICATION

1. Be faithful in giving your tithes (10% of your total income) and offerings (anything you give after your tithes).
2. Always remain humble and see yourself as God's servant.
3. Be faithful to do everything God commands you to do.

CONFESSION

God has called us to be "managers" that are "committed" to stewarding "whatever" "gifts" we have "received" from Him. We are to be "wise," "fruitful," "faithful," "trustworthy," "multiplying," and "shrewd" stewards. Living "debt free" and "generous" lives providing an "inheritance" for our children and grand children.

STEWARDSHIP

LESSON 9: STEWARDS ARE TRUSTWORTHY.

DEFINITION

Stewardship is the wise management of everything God has entrusted us with.

SCRIPTURE READING

Luke 16:11, *“So if you have not been trustworthy in handling worldly wealth, who will trust you with true riches?”*

MAIN POINTS

1. **TRUSTWORTHY WITH WORLDLY WEALTH:** Jesus was both the wisest and most practical teacher of all time. His insight to stewardship was simple, yet profound. He said, “Why should God give you true heavenly riches and eternal rewards when you can’t even manage temporary worldly wealth?” In other words, why should God reward you if you only used your money for your needs and not His Kingdom?
2. **WORLDLY WEALTH vs. TRUE RICHES:** Worldly wealth is temporary; true riches are eternal. Worldly wealth is easily lost; true riches can never be taken away. Worldly wealth is earned by both the wicked and righteous; true riches are only given to the righteous.
3. **ARE YOU TRUSTWORTHY?:** Have you been trustworthy with your tithes and offerings? Have you been trustworthy in handling worldly wealth? Will God reward you with true riches in heaven?

SUMMARY

Be trustworthy with your worldly wealth in tithes and offerings!

APPLICATION

1. Be faithful in giving your tithes (10% of your total income) and offerings (anything you give after your tithes).
2. Ask God to give you a deep insight into the differences between worldly wealth and true riches.
3. Be trustworthy in everything you do; with your family, church, job, friendships, and finances.

CONFESSION

God has called us to be “managers” that are “committed” to stewarding “whatever” “gifts” we have “received” from Him. We are to be “wise,” “fruitful,” “faithful,” “trustworthy,” “multiplying,” and “shrewd” stewards. Living “debt free” and “generous” lives providing an “inheritance” for our children and grand children.

STEWARDSHIP

LESSON 10: STEWARDS ARE MULTIPLIERS.

DEFINITION

Stewardship is the wise management of everything God has entrusted us with.

SCRIPTURE READING

Matthew 25:16-17, *"16 The man who had received five bags of gold went at once and put his money to work and gained five bags more. 17 So also, the one with two bags of gold gained two more."*

MAIN POINTS

1. **PUT HIS MONEY TO WORK:** Jesus wasn't a socialist that taught against private ownership or personal success, rather He promoted the principles of capitalism by teaching parables that exemplified individual prosperity and personal gain, v. 16. His application was simple, "If people use their talents and work hard for personal gain, how much more should His disciples work hard and use their talents for Kingdom success!"
2. **GAINED TWO MORE:** Honestly evaluate your life and ask yourself, "Have I used my talents and abilities to gain success to help support the Kingdom of God?" Your answer will determine your heavenly rewards, v. 17. Remember, you are not saved by works, but rather you are saved to do good works! Also, both salvation and good works are accomplished by faith.
3. **ARE YOU A MULTIPLIER?:** Have you been successful at working hard on your job and using your talents to gain income? Have you been faithful to give your best back to God? God has called you to be "blessed to be a blessing!"

SUMMARY

Be a multiplier of God's gifts and talents in your life!

APPLICATION

1. Be faithful in giving your tithes (10% of your total income) and offerings (anything you give after your tithes).
2. Ask God to empower you to multiply and succeed at all you do.
3. Live by the principle, "I'm blessed to be a blessing!"

CONFESSION

God has called us to be "managers" that are "committed" to stewarding "whatever" "gifts" we have "received" from Him. We are to be "wise," "fruitful," "faithful," "trustworthy," "multiplying," and "shrewd" stewards. Living "debt free" and "generous" lives providing an "inheritance" for our children and grand children.

STEWARDSHIP

LESSON 11: STEWARDS ARE SHREWD.

DEFINITION

Stewardship is the wise management of everything God has entrusted us with.

SCRIPTURE READING

Luke 16:8, *“The master commended the dishonest manager because he had acted shrewdly. For the people of this world are more shrewd in dealing with their own kind than are the people of the light.”*

MAIN POINTS

1. **HE ACTED SHREWDLY:** The definition of “shrewd” means to be, “practically wise and prudent.” Jesus used parables to teach His disciples lessons on being shrewd because He expected us to be the best at all we do in both ministry and business.
2. **PEOPLE OF THIS WORLD ARE MORE SHREWD:** Jesus rightly pointed out that often times we see people in the business world with more savvy and a better work ethic than people in the Kingdom. Jesus didn’t say, “Relax, don’t strive to be wise and successful but rather just pray and have faith.” No, Jesus used the example of the world’s shrewdness and challenged us to be shrewd for His Kingdom!
3. **PEOPLE OF THE LIGHT:** Jesus taught that people of the light (His disciples) should be the best at what they do. Why? Because they have the power of the Holy Spirit to receive wisdom and work hard. Therefore, who should be the wisest doctors? Christian doctors. Who should be the shrewdest business leaders? Christians leaders. Who should be the best employees? Christian employees. Light is always greater than darkness!

SUMMARY

Be shrewd in all that you do, especially in the workplace!

APPLICATION

1. Be faithful in giving your tithes (10% of your total income) and offerings (anything you give after your tithes).
2. Ask God to give you wisdom to be shrewd in your career.
3. Don't make excuses for failure, make plans to succeed!

CONFESSION

God has called us to be "managers" that are "committed" to stewarding "whatever" "gifts" we have "received" from Him. We are to be "wise," "fruitful," "faithful," "trustworthy," "multiplying," and "shrewd" stewards. Living "debt free" and "generous" lives providing an "inheritance" for our children and grand children.

STEWARDSHIP

LESSON 12: STEWARDS SHOULD BE DEBT FREE.

DEFINITION

Stewardship is the wise management of everything God has entrusted us with.

SCRIPTURE READING

Romans 13:8, *“Let no debt remain outstanding, except the continuing debt to love one another, for whoever loves others has fulfilled the law.”*

MAIN POINTS

1. **NO DEBT REMAIN OUTSTANDING:** Though there are times when Christians may get loans for cars, houses, and their businesses (good debt) they should always pay the debt on time and set the goal to pay it off completely.
2. **NO DEBT:** Ideally the Christian should pay off all their credit card debt monthly and live interest free because their income and savings provides for everything they need. Otherwise, they may become a “slave” to the “lender,” which is considered “bad debt,” Proverbs 22:7.
3. **ALWAYS PAY THE DEBT OF LOVE:** Instead of just focusing on paying back debt every month, stewards should aim to be debt free and focus on paying the debt of love to their fellow man. Imagine how much charitable work God’s people could do just off the “interest” they would save living debt free!

SUMMARY

Avoid bad debt and pay off good debt in a responsible way.

APPLICATION

1. Be faithful in giving your tithes (10% of your total income) and offerings (anything you give after your tithes).
2. Be wise in how you acquire debt for things such as your house, car, and business.
3. Avoid bad debt in the form of high interest credit cards so you can live a generous life of love!

CONFESSION

God has called us to be “managers” that are “committed” to stewarding “whatever” “gifts” we have “received” from Him. We are to be “wise,” “fruitful,” “faithful,” “trustworthy,” “multiplying,” and “shrewd” stewards. Living “debt free” and “generous” lives providing an “inheritance” for our children and grand children.

STEWARDSHIP

LESSON 13: STEWARDS ARE GENEROUS.

DEFINITION

Stewardship is the wise management of everything God has entrusted us with.

SCRIPTURE READING

Acts 2:44-45, "44 All the believers were together and had everything in common. 45 They sold property and possessions to give to anyone who had need."

MAIN POINTS

1. **ALL BELIEVERS WERE TOGETHER:** The books of Acts describes the ideal church in which all present churches should aspire too. The first church set the prime example of perfect unity in the cause of Jesus Christ, v. 44.
2. **SOLD PROPERTY & POSSESSIONS:** Notice how the disciples first had to own things such as valuable possessions and extra houses to even be able to sell them to give as offerings. Therefore, they were not all poor or struggling, many were prosperous enough to give generously to God's people, v. 45a.
3. **GAVE TO ANYONE WHO HAD NEED:** The needs of those in the church were met by those who could afford to give generously. Therefore, if everyone is poor, everyone will stay poor. However, if people prosper they can help the needy to be poor no more, v. 45b.

SUMMARY

Pray that God will prosper you so you can be generous and help others in need.

APPLICATION

1. Be faithful in giving your tithes (10% of your total income) and offerings (anything you give after your tithes).
2. Work hard and use wisdom to gain worldly wealth so you can be generous in giving to missions, drug rehabs, community programs, orphanages, and the like.
3. Once you are prosperous (having enough to meet your needs and able to give generously) teach others how to be prosperous, for it is always better to give a "hand up" than just a "hand out!"

CONFESSION

God has called us to be "managers" that are "committed" to stewarding "whatever" "gifts" we have "received" from Him. We are to be "wise," "fruitful," "faithful," "trustworthy," "multiplying," and "shrewd" stewards. Living "debt free" and "generous" lives providing an "inheritance" for our children and grand children.

STEWARDSHIP

LESSON 14: STEWARDS LEAVE AN INHERITANCE.

DEFINITION

Stewardship is the wise management of everything God has entrusted us with.

SCRIPTURE READING

Proverbs 13:22, *"A good person leaves an inheritance for their children's children, but a sinner's wealth is stored up for the righteous."*

MAIN POINTS

1. **A GOOD PERSON:** The Bible, especially the book of Proverbs, commands people to do good by forsaking evil. Therefore, it is a good thing for Christians to leave an inheritance for their children and grand children and avoid wasteful spending.
2. **LEAVES AN INHERITANCE:** An inheritance is basically the act of passing on material goods, wealth, and property to someone else after you die. The Bible states that our inheritance should primarily be given to our children and grand children.
3. **SINNER'S WEALTH:** Though sinner's may give an inheritance to their family now, ultimately, everything they have will remain on the earth after they die. As a result, when Jesus comes back to reign upon the earth for a thousand years all their wealth will belong to the righteous.

SUMMARY

Work hard and plan ahead so you can give your family an inheritance.

APPLICATION

1. Be faithful in giving your tithes (10% of your total income) and offerings (anything you give after your tithes).
2. Start planning your inheritance by living below your expenses so you can save and invest the excess.
3. Make a will, purchase life insurance, and set goals for your savings.

CONFESSION

God has called us to be “managers” that are “committed” to stewarding “whatever” “gifts” we have “received” from Him. We are to be “wise,” “fruitful,” “faithful,” “trustworthy,” “multiplying,” and “shrewd” stewards. Living “debt free” and “generous” lives providing an “inheritance” for our children and grand children.

SECTION FOUR: HINDERENCES

By the power of the Holy Spirit and the guidance of the Word of God I will not be hindered by “greed,” “laziness,” “unbelief,” “discouragement,” or “fatigue” in my giving to God. I will overcome “bitterness,” “impatience,” “pride,” “fear,” “idolatry,” and live a life of obedience in my finances.

HINDRANCES

LESSON 1: OVERCOMING GREED.

DEFINITION

A hindrance is something that prevents us from being obedient to God's commands.

SCRIPTURE READING

Matthew 6:24, *"No one can serve two masters. Either you will hate the one and love the other, or you will be devoted to the one and despise the other. You cannot serve both God and money."*

MAIN POINTS

1. **NO ONE CAN SERVE TWO MASTERS:** Notice how Jesus states that the number one competing master for men's heart is money. Why? Because with money man can temporarily act as his own "god." In pride man says, "It's my money and I can do whatever I want with it."
2. **GREED IS VALUING MONEY ABOVE GOD'S WORD:** Many people think the sin of greed is just when rich people act wicked to get more money, i.e., "crooked politicians, dishonest businessmen, perverse entertainers, etc." However, according to the Bible greed is whenever we choose to value money over keeping God's commands.
3. **SERVE GOD, NOT MONEY:** When God is your Master, money will work for you. However, if you make money your master you will not be able to serve God. Therefore, obey God's commands concerning your finances.

SUMMARY

Overcome greed by making Jesus the Master of your finances.

APPLICATION

1. Be faithful in giving your tithes (10% of your total income) and offerings (anything you give after your tithes).
2. Repent if you have not always obeyed God's commands in your finances.
3. Make Jesus the Master of your heart and wallet.

CONFESSION

By the power of the Holy Spirit and the guidance of the Word of God I will not be hindered by "greed," "laziness," "unbelief," "discouragement," or "fatigue" in my giving to God. I will overcome "bitterness," "impatience," "pride," "fear," "idolatry," and live a life of obedience in my finances.

HINDRANCES

LESSON 2: OVERCOMING LAZINESS.

DEFINITION

A hindrance is something that prevents us from being obedient to God's commands.

SCRIPTURE READING

Proverbs 18:9, *"One who is slack in his work is brother to one who destroys."*

MAIN POINTS

1. **LAZY IN WORK:** The Bible clearly teaches that if a *"man doesn't work, they shouldn't eat,"* (2 Thessalonians 3:10), therefore every able-bodied adult should work (whether inside or outside of the home) to support themselves and their family.
2. **LAZY IN OBEDIENCE:** The Bible is also very clear that God's commands should be obeyed immediately and not postponed to a more "convenient" time. This includes obeying His commands to give tithes and offerings.
3. **LAZINESS IS BROTHER TO DESTRUCTION:** If we choose to be lazy rather than hard working and obedient to God we will suffer destruction in this life and the one to come.

SUMMARY

Overcome laziness with hard work and obedience to God.

APPLICATION

1. Be faithful in giving your tithes (10% of your total income) and offerings (anything you give after your tithes).
2. Repent if you have been lazy in your work or obedience to God.

3. Ask God to give you His strength to do all things, including working hard and giving generously, for His glory!

CONFESSION

By the power of the Holy Spirit and the guidance of the Word of God I will not be hindered by "greed," "laziness," "unbelief," "discouragement," or "fatigue" in my giving to God. I will overcome "bitterness," "impatience," "pride," "fear," "idolatry," and live a life of obedience in my finances.

HINDRANCES

LESSON 3: OVERCOMING UNBELIEF.

DEFINITION

A hindrance is something that prevents us from being obedient to God's commands.

SCRIPTURE READING

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

MAIN POINTS

1. **DO YOU BELIEVE GOD COMMANDED THE TITHE?:** If we don't believe God actually wants us to tithe, then we won't do it consistently because we will look at it more as, "paying a bill" (and no one likes to pay bills!) However, if we really believe God commanded us to give 10% we will joyfully do it.
2. **DO YOU BELIEVE GOD WILL BLESS YOUR GIVING?:** Sometimes we think God is just wanting to play "make believe" with us. Thus, we don't pray with faith to earnestly receive His best in our lives. However, if you truly believe your seed will meet your need then you will give expecting a bountiful harvest from God!
3. **DO YOU BELIEVE IN HEAVEN?:** Many people, even Christians, forget that there is an actual place called heaven where God can "open the floodgates" and pour out blessings. Therefore, if more people believed in heaven they would store more treasures there than just here on earth.

SUMMARY

Overcome unbelief in giving by putting your faith in who God is and what He promised to do.

APPLICATION

1. Be faithful in giving your tithes (10% of your total income) and offerings (anything you give after your tithes).
2. Repent if you have not trusted and believed in God's Word concerning giving.
3. Ask God to increase your faith for both giving and receiving in His Kingdom!

CONFESSION

By the power of the Holy Spirit and the guidance of the Word of God I will not be hindered by "greed," "laziness," "unbelief," "discouragement," or "fatigue" in my giving to God. I will overcome "bitterness," "impatience," "pride," "fear," "idolatry," and live a life of obedience in my finances.

HINDRANCES

LESSON 4: OVERCOMING DISCOURAGEMENT.

DEFINITION

A hindrance is something that prevents us from being obedient to God's commands.

SCRIPTURE READING

Galatians 6:9, *"Let us not become weary in doing good, for at the proper time we will reap a harvest if we do not give up."*

MAIN POINTS

1. ***DON'T GET WEARY IN DOING GOOD:*** We should never get tired and discouraged in following God's commands because they are life giving to our souls. However, you may get tempted to get discouraged and give up because you don't see changes in your finances. Ask the Holy Spirit to give you encouragement and energy to remain faithful.
2. ***AT THE PROPER TIME:*** God promised there is a "proper time" that we will be blessed because of our giving. But if we don't give generously all the time, we will miss that time of blessing. Therefore, be consistent in your giving all the time and get ready for harvest time.
3. ***THOSE WHO DON'T GIVE UP REAP A HARVEST:*** You may have a hundred excuses to be discouraged and not be a giver all the time, but one reason should encourage you to never give up, "love for God." Out of your love for God be encouraged to never give up being generous because God's blessings are coming your way!

SUMMARY

Overcome discouragement by being encouraged by God's promise that you will reap a harvest!

APPLICATION

1. Be faithful in giving your tithes (10% of your total income) and offerings (anything you give after your tithes).
2. Repent if you have allowed fatigue and discouragement to prevent you from being consistent in your giving to God.
3. Ask God to encourage and strengthen you to never give up in doing good so you can reap a harvest at the proper time!

CONFESSION

By the power of the Holy Spirit and the guidance of the Word of God I will not be hindered by "greed," "laziness," "unbelief," "discouragement," or "fatigue" in my giving to God. I will overcome "bitterness," "impatience," "pride," "fear," "idolatry," and live a life of obedience in my finances.

HINDRANCES

LESSON 5: OVERCOMING FATIGUE.

DEFINITION

A hindrance is something that prevents us from being obedient to God's commands.

SCRIPTURE READING

Galatians 6:9, *"Let us not become weary in doing good, for at the proper time we will reap a harvest if we do not give up."*

MAIN POINTS

1. **ARE YOU GETTING TIRED OF DOING GOOD?:** The Bible is clear that not only are we not to give up doing good work, but we are never to allow ourselves to get fatigued in doing good. It is not good enough to just serve God out of obligation; God wants your service to Him to come from a heart of joy.
2. **DO YOU DOUBT GOD'S TIMING?:** Impatience is a form of pride because we want God to do things our way in our timing. However, true faith trusts God, even when you don't understand His ways. Remember, God's blessings may not come when you want them too, but they are always on time.
3. **DO YOU THINK YOUR HARVEST IS NOT COMING?:** Fatigue and weariness sets in when you lose sight of God's promises. It happens when all you see is your sacrifices and not the heart of God for your life. Don't allow your present circumstances to dictate your identity. Praise God and be faithful at all times, especially in sowing and reaping!

SUMMARY

Make the joyful choice to not become tired in serving God with your finances.

APPLICATION

1. Be faithful in giving your tithes (10% of your total income) and offerings (anything you give after your tithes).
2. Repent if you have allowed yourself to become tired and impatient in your giving.
3. Ask God to give you His strength and joy to never grow weary or give up!

CONFESSION

By the power of the Holy Spirit and the guidance of the Word of God I will not be hindered by "greed," "laziness," "unbelief," "discouragement," or "fatigue" in my giving to God. I will overcome "bitterness," "impatience," "pride," "fear," "idolatry," and live a life of obedience in my finances.

HINDRANCES

LESSON 6: OVERCOMING BITTERNESS.

DEFINITION

A hindrance is something that prevents us from being obedient to God's commands.

SCRIPTURE READING

James 3:14, *"But if you harbor bitter envy and selfish ambition in your hearts, do not boast about it or deny the truth."*

MAIN POINTS

1. **BITTER ENVY:** Bitter envy can come into a person's heart when they think God has been unfair to them by blessing others. Bitterness refers to being angry and envy relates to jealousy.
2. **SELFISH AMBITION:** Anything we do or desire outside of God's plan for our lives comes from pride and it appears in selfish ambition. Selfishness refers to being "self-centered" instead of being "God-centered" and ambition is our wants and desires.
3. **DON'T HAVOR BITTER ENVY OR SELFISH AMBITION:** Make a decision to not allow bitter envy or selfish ambition to dwell in your heart.

SUMMARY

Avoid bitterness by being Christ-centered and believing God will provide for you.

APPLICATION

1. Be faithful in giving your tithes (10% of your total income) and offerings (anything you give after your tithes).
2. Repent if you have allowed bitterness to come into your heart and bring envy or selfish ambition, Hebrews 12:15.
3. Ask God to remind you of His precious promises for your life!

CONFESSION

By the power of the Holy Spirit and the guidance of the Word of God I will not be hindered by "greed," "laziness," "unbelief," "discouragement," or "fatigue" in my giving to God. I will overcome "bitterness," "impatience," "pride," "fear," "idolatry," and live a life of obedience in my finances.

HINDRANCES

LESSON 7: OVERCOMING IMPATIENCE.

DEFINITION

A hindrance is something that prevents us from being obedient to God's commands.

SCRIPTURE READING

James 5:7, *"Be patient, then, brothers and sisters, until the Lord's coming. See how the farmer waits for the land to yield its valuable crop, patiently waiting for the autumn and spring rains."*

MAIN POINTS

1. **BE PATIENT:** Patience means, "to bravely endure times of waiting." The good farmer cannot become impatient with the seeds he planted; he must bravely endure the time of waiting because if he tries to gather his crops too early he will lose his harvest.
2. **THE LORD IS COMING:** Just like how we are patiently waiting for the second coming of Jesus, we must be like the farmer and patiently wait for our financial harvest.
3. **VALUABLE CROP:** Just as surely as good seed, in good ground, with good weather under the care of a good farmer will produce a good harvest, our good God will reward our good seed with a good harvest if we bravely endure the times of waiting!

SUMMARY

Be patient in waiting for God to bless you.

APPLICATION

1. Be faithful in giving your tithes (10% of your total income) and offerings (anything you give after your tithes).
2. Repent if you have become impatient with God.
3. Ask God to teach you how to be patient!

CONFESSION

By the power of the Holy Spirit and the guidance of the Word of God I will not be hindered by "greed," "laziness," "unbelief," "discouragement," or "fatigue" in my giving to God. I will overcome "bitterness," "impatience," "pride," "fear," "idolatry," and live a life of obedience in my finances.

HINDRANCES

LESSON 8: OVERCOMING PRIDE.

DEFINITION

A hindrance is something that prevents us from being obedient to God's commands.

SCRIPTURE READING

Proverbs 3:5-10, "5 Trust in the Lord with all your heart and lean not on your own understanding; 6 in all your ways submit to him, and he will make your paths straight. 7 Do not be wise in your own eyes; fear the Lord and shun evil. 8 This will bring health to your body and nourishment to your bones. 9 Honor the Lord with your wealth, with the firstfruits of all your crops; 10 then your barns will be filled to overflowing, and your vats will brim over with new wine."

MAIN POINTS

1. **TRUST IN THE LORD:** You cannot lean in two directions at the same time. Therefore, lean fully on God's commands and not on your ways. Trust Him by being obedient to all He commanded, especially in tithes and offerings, v. 5.
2. **DON'T BE WISE IN YOUR OWN EYES:** The Bible teaches that there is a way that seems right to a man, but in the end it leads to death (Proverbs 14:12). Don't allow greed and selfish ambition to have you neglect the wisdom of God's teachings about giving and receiving, v. 7.
3. **HONOR THE LORD WITH YOUR WEALTH:** When you use your finances to support God's Kingdom business, He will honor your earthly business, vs. 9-10.

SUMMARY

Humbly honor God with your wealth in giving.

APPLICATION

1. Be faithful in giving your tithes (10% of your total income) and offerings (anything you give after your tithes).
2. Repent if you have allowed pride to make you disobedient in giving.
3. Ask God to teach you how to live a humble generous life.

CONFESSION

By the power of the Holy Spirit and the guidance of the Word of God I will not be hindered by "greed," "laziness," "unbelief," "discouragement," or "fatigue" in my giving to God. I will overcome "bitterness," "impatience," "pride," "fear," "idolatry," and live a life of obedience in my finances.

HINDRANCES

LESSON 9: OVERCOMING FEAR.

DEFINITION

A hindrance is something that prevents us from being obedient to God's commands.

SCRIPTURE READING

Matthew 25:25, *"So I was afraid and went out and hid your gold in the ground. See, here is what belongs to you."*

MAIN POINTS

1. **SO I WAS AFRAID:** Fear is a powerful emotion that can prevent you from doing the right thing. For example, if you're afraid that God will not provide for you, you will not be faithful in giving your tithes and offerings.
2. **HID YOUR GOLD:** Sometimes people think like the lazy steward in the parable. They believe that hiding God's treasures is better than investing it into His Kingdom. Certainly, saving money is wise, but we should only save what we have tithed from, otherwise, we are hiding God's money because the tithe belongs to Him.
3. **WHAT BELONGS TO GOD:** The reality is everything belongs to God, not just our tithes and offerings. However, God only asks that we be faithful to give 10% back to Him and seek His will for offerings above that. Therefore, when giving our tithes and offerings we should do it remembering that, *"the earth is the Lord's and everything in it,"* Psalm 24:1

SUMMARY

Be motivated by your love for God in giving, not hindered by fear.

APPLICATION

1. Be faithful in giving your tithes (10% of your total income) and offerings (anything you give after your tithes).
2. Repent if you have not been faithful in giving God your tithes and offerings because of fear.
3. Learn God's financial promises in the Bible so you can replace your fear with faith!

CONFESSION

By the power of the Holy Spirit and the guidance of the Word of God I will not be hindered by "greed," "laziness," "unbelief," "discouragement," or "fatigue" in my giving to God. I will overcome "bitterness," "impatience," "pride," "fear," "idolatry," and live a life of obedience in my finances.

HINDRANCES

LESSON 10: OVERCOMING IDOLATRY.

DEFINITION

A hindrance is something that prevents us from being obedient to God's commands.

SCRIPTURE READING

Matthew 6:24, *"No one can serve two masters. Either you will hate the one and love the other, or you will be devoted to the one and despise the other. You cannot serve both God and money."*

MAIN POINTS

1. **CANNOT SERVE TWO MASTERS:** Jesus made it very clear that the number one competing idol with the true God was money. He taught that you couldn't have two masters because one will always be in charge of your life.
2. **LOVE & HATE:** Serving God will cause you to hate the idol of money and serving money will result in you hating God as your master. Most idolaters will not publicly admit they actually hate God, but their rebellious disobedience to His commands of generosity show their inner hatred.
3. **WHO IS YOUR MASTER?:** If the idol of money is your master than you will let it decide how you give to God. However, if God is truly your master you will let Him decide how you spend your money.

SUMMARY

Make God the master over your money and make your money obey God's commands.

APPLICATION

1. Be faithful in giving your tithes (10% of your total income) and offerings (anything you give after your tithes).
2. Repent if you have allowed the idol of money to be your master by preventing you from obeying God's commands of giving.
3. Joyfully love God and make Him the Master of your entire life!

CONFESSION

By the power of the Holy Spirit and the guidance of the Word of God I will not be hindered by "greed," "laziness," "unbelief," "discouragement," or "fatigue" in my giving to God. I will overcome "bitterness," "impatience," "pride," "fear," "idolatry," and live a life of obedience in my finances.

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- (1) *Welcome to Your New Life, Seven Steps to Spiritual Growth*: “Welcome to Your New Life” is more than just a book; it is a new way of living. Jesus Christ came to give you a new life and that new life starts now. Have you ever wondered what made Peter live a different life than Judas? Have you ever asked yourself what is God’s will for your life? Do you want to make a difference for God with your life? If you answered “yes” then this book is for you. Get ready for seven steps that will forever change your life!
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- (1) *Helping Muslims See Christ in Christianity, Understanding Islam in Light of the Bible*: “*Helping Muslims see Christ in Christianity*” is a very fresh, informative, and bold look at the differences between Islam and Christianity. Whether you are already a follower of Jesus or not, this book will challenge you and inform your beliefs in light of what God has said to the prophets in the Bible. You will learn the difference between Islam and Christianity’s view of Jesus, the Bible, and the Trinity. What you read in this book will change your life!
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