



## FINANCIAL STEWARDSHIP Introduction & Resources

### INTRODUCTION

This guide is about personal finance, or more specifically, the stewardship of financial resources based on the truth of God's Word. The Bible speaks about money and possessions extensively. In 16 of the 38 parables Jesus speaks to financial matters and over 2,350 references in the Bible are about money and possessions. It mentions it more than the word "love" or "prayer". Personal finance is important to God; it needs to be important to us.

Over the next four lessons, we will apply Biblical principles to tithing, budgeting, saving, and debt. Dave Ramsey, a thought-leader on managing money God's way, reminds us that "personal finance is 80% behavior and 20% math". The behavior is consistent, intentional application of self-discipline and obedience towards finances. The math is quite simple when you joyfully return the tithe, spend less than you make, avoid debt, and save for your future.

This discussion guide encourages conversations about personal finance in the safety of a small group. This is a critical first step, since this subject is deeply personal and fraught with strongholds of shame, regret, and insecurity. Regardless of your current financial situation, there is GOOD NEWS. Your mistakes are in the past. There is still time to change your situation and experience financial peace. You can do this.

This guide will also equip you with a simple plan and basic tools necessary for placing your finances under control, according to God's Word. After this series, the next step of training is the 9-week Financial Peace University (FPU) curriculum. We encourage all small group leaders and members to take part in an FPU class or use the FPU curriculum during your next small group semester. See the RESOURCES section for more information about how your group can get involved in FPU.

### RESOURCES & TOOLS

- We have assembled a collection of FREE videos, audiobooks, forms and spreadsheets for budgeting, saving, and investing. Feel free to share this link with your Group members:  
<http://lifepoint.org/yourbestlife/>



FINANCIAL STEWARDSHIP  
TITHING & GIVING  
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#### BIG IDEA

The tithe is the foundation of all Biblical teaching on finances. It is a powerful financial principle that will transform your relationship with God and your finances. God designed the tithe to keep our hearts focused on Him. It teaches us obedience, self-discipline, and sacrifice by placing first what we value most. It is also a reminder that God is the great provider and the source of all blessings. Tithing and giving are two terms that are often used synonymously; but there are four tithing principles that teach us that giving is an offering that is above and beyond the tithe.

#### FOUR TITHING PRINCIPLES

- Tithing is a Tenth. The word “tithe” in the Bible means “tenth”. During the times of an agricultural society, it meant a tenth of crops, produce, or herds. Today, it still represents a tenth of our financial increase that is usually represented by money. We return the tithe to God through the local church to further His Kingdom.
- Tithing is a Command. The tithe began in the Old Testament (Genesis 14:18-20, 28:22) and Jesus also affirmed the tithe in the New Testament (Matthew 23:23). The tithe is holy and belongs to God. As Christians, we are commanded to tithe and this act of obedience is not an option. This is a bold truth, especially for those in the midst of financial stress. If we want financial peace, then we must follow a plan that is in accordance with scripture.
- Tithing is the First. Pastor Daniel reminds us that when we return the tithe it is from our “first fruits”. What we value most, we do first. The Bible teaches us the first portion is set apart for God and in doing so, He will bless the rest. In finances, the first thing is to put God first. Life is better when God is first. We can do far more with 90 percent of our resources that are blessed than 100 percent of them that are cursed.
- Tithing is a Test. Throughout scripture, God uses the number ten to represent testing. In finances, God specifies a tenth to test our heart. Tithing requires three things from us. The first is faith. When we believe what God says we are able to envision what the future holds. The second is sacrifice. To handle our finances in God’s way requires sacrifice. We all may give differently, but God is calling all of us to sacrifice. The third is action. Our faith will be unable to produce if it is not accompanied by action. Our faith for something better, for financial blessing, will be dead if we don’t apply it by returning the tithe.

#### GIVING

If you are not returning a tenth (10%) of your income, then you are not tithing – you are giving! What many people say about tithing is that they can’t afford to do it, especially if they are under financial stress. However, if you talk to people who tithe, they will tell you they can’t afford NOT to. When we place our finances under the control of a detailed budget aligned with scripture, we begin to uncover areas that

have no spiritual value. We can then create margin in our finances that will allow us to tithe and give generously.

In addition to the tithe and monetary giving, God may be calling us to give in other ways:

- Time. No matter what our financial situation is, giving of our time may be more valuable to someone in need than money. Pastor Daniel encourages us to seek out ways to serve our community and to “find a need, meet a need”. God calls us to be the hands and feet of Jesus in our communities. Our faith is best applied when we are life-giving to others.
- Talent. Each of us received spiritual gifts from God when we first believed. These are abilities that we are supernaturally empowered with at the time of salvation. It is important we use our gifts to build others up. There is a saying that, “everybody’s a ten at something”. God has intended for our spiritual gifts to be a blessing to others.
- Treasures. Sometimes it isn’t just our money God is asking us to give. Every possession we have is a gift from God. However, we don’t take any material possession with us when we depart this earth. Our material possessions can be a blessing to someone else, such as clothing, appliances, or maybe a car. Think outside the box. Tune-in to what God is prompting you to give and how He’d like you to help someone in need.

#### HOW TO GIVE

God isn’t looking for reluctant, painful giving. His word gives us some guidance on the proper heart and attitude to have as givers:

- Joyfully. In 2 Corinthians it says, “God loves a cheerful giver”! God loves it when we’re giving freely and openly. To Him, it means we’re happy, satisfied, grateful children who are loving the life He provides.
- Willingly. It is important for us to understand that giving is intended to be a larger part of an internal transformation where we want to give. Put another way, giving is something we get to do, not something we have to do.
- Thankfully. Gratitude is a great test of the condition of the heart. One of God’s favorite things to see in us is a grateful heart. Whatever we give to God, it will always pale in comparison to what He has already given us. We can never out give God. We are able to give only because He first gave to us.

#### TALK IT OVER

Here are some questions to keep the discussion moving:

- Describe a time when God asked you to give something and you obeyed? How did God respond?
- Some reports suggest only 10-25 percent of church members tithe. What are some reasons why many Christians don’t tithe or give? What is the result of not tithing or giving?
- If you currently tithe, how did you get started?
- What area of giving – time, talent, or treasure – is easiest for you to give? Which is the most challenging? Why?
- What are your spiritual gifts and how are you using them? If you don’t know what they are or aren’t putting them to use, what steps can you take to make it happen?

#### SCRIPTURES

Proverbs 3:9

John 3:16

Luke 6:38

1 Corinthians 13:3

Acts 20:35

Genesis 14:18-20; 28:22

#### PRAYER FOCUS

At Lifepoint, we pray until something happens. Make time in every group meeting to pray for one another and the larger matters of concern to your group.

- Pray that God would help each of us see the Biblical truth of tithing and take a bold step in obedience, that we will grow our Faith in Christ and fully lean into Him with our finances, that we praise Him for the favor and provision in our lives, and for discernment and wise stewardship of the resources that flow through our hands.

- Pray that we will be a blessing to others, through our time, talent, material possessions, and use of our spiritual gift(s). May God exponentially increase those gifts as a testimony of our faith and obedience.

#### RESOURCES & TOOLS

See the resources we've assembled at: <http://lifepoint.org/yourbestlife/>

#### LEADER TIPS

- Each member is coming into this lesson from a different financial situation. This may be the first time they've heard the spiritual "why" behind the tithe. If you're comfortable, share your testimony on tithing and giving.
- If group members are not currently tithing, encourage them to take a bold next step in returning the tithe.
- Reassure members that feel they are unable to return the full tithe due to financial stress. Let them know the following lessons will put them on a path so they can begin tithing. Discuss the 90-Day Tithing Challenge with them (<http://lifepoint.org/give/>).