

1 TEN BIBLICAL PRINCIPLES ABOUT MONEY AND WEALTH

2 Part III course objective

Examine Biblical teaching in order to align our heart with God's heart concerning money and wealth

3 God's character is revealed through biblical teaching

- His sovereignty – God owns all of his creation and all we have belongs to him
- His provision – God is our provider who is worthy of our worship and trust
- His supremacy – God is worthy of our love rather than money
- His wisdom – God's orderly management of his creation is a model for us
- His faithfulness – God's faithfulness motivates us to give faithfully
- His righteousness – God governs his creation efficiently and sustainably
- His generosity and sacrifice – God's sacrificial nature teaches us to live unselfishly
- His compassion – God cares for the poor and needy and so should we
- His eternal glory – God invites us to glorify him and build treasure in heaven
- His sufficiency – God alone is worthy of our pursuit rather than material wealth

4 Building our financial house based on Scripture

5 We laid the foundation

6 We constructed the house

7 Now lets move in and live there

8 Part III. Moving in and living there

- Principle 5. Honor God by faithfully giving of our income – God's faithfulness
- Principle 6. Develop a lifestyle which creates margin and saves – God's wisdom
- Principle 7. Cultivate a generous heart and live sacrificially – God's generosity
- Principle 8. Care for the poor, weak, oppressed, and needy – God's compassion
- Principle 9. Use wealth to glorify God and build treasure in heaven – God's glory
- Principle 10. Pursue the true riches rather than material wealth – God's supremacy

9 Principle #5. Honor God by faithfully giving of our income

10 The Bible teaches us to faithfully give of our income

11 Key Bible passages

•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 you will not have room enough for it. Malachi 3:10

•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 so that I return safely to my father's house, then the LORD will be my God 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." Genesis 28:20-22

12 Key Bible passages

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

•Each man should give what he has decided in his heart to give, not reluctantly or under compulsion, for God loves a cheerful giver. 2 Cor 9:7

•Moreover, it is required of stewards that they be found faithful. 1 Cor 4:2

13 Why give faithfully?

14 1. Out of love and gratitude to God

•He gave us the free gift of eternal life

•But God's mercy is so abundant, and his love for us is so great, that while we were spiritually dead in our disobedience he brought us to life with Christ. It is by God's grace that you have been saved. Ephesians 2:4-5 (TEV)

•He showers his grace and mercy on us in this life

•Let us then approach the throne of grace with confidence, so that we may receive mercy and find grace to help us in our time of need. Hebrews 4:16

15 **2. Jesus affirmed the practice of faithful giving**

•What sorrow awaits you Pharisees! For you are careful to tithe even the tiniest income from your herb gardens, but you ignore justice and the love of God. You should tithe, yes, but do not neglect the more important things. Luke 11:42

•"Woe to you, teachers of the law and Pharisees, you hypocrites! You give a tenth of your spices--mint, dill and cummin. 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. Matthew 23:23

16 **3. The Apostle Paul encouraged systematic giving**

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

17 **4. We give to help fulfill the Great Commission**

•Then the eleven disciples went to Galilee, to the mountain where Jesus had told them to go. 17 When they saw him, they worshiped him; but some doubted. 18 Then Jesus came to them and said, "All authority in heaven and on earth has been given to me. 19 Therefore go and make disciples of all nations, baptizing them in the name of the Father and of the Son and of the Holy Spirit, 20 and teaching them to obey everything I have commanded you. And surely I am with you always, to the very end of the age." Matthew 28:16-20

18 **Other righteous motives for regular, faithful giving**

•Thankfulness for God's care and provision

•Honoring the examples set by Melchizedek, Abraham and Jacob with their voluntary tithes

•Commitment to the success of the local church

19 **Caution: we are not under the law**

•The practice of tithing has no value or efficacy regarding our salvation

•Tithing is not a requirement of right standing with God

•However, Old Testament practice can be used as a guideline to inform us of the amount to give

•We should ask God what amount we should give

20 **Class discussion**

•Describe several pure motives for giving our money to God

•In what ways does Scripture affirm the practice of giving?

21 **Who should give?**

•For if the willingness is there, the gift is acceptable according to what one has, not according to what he does not have. 2 Cor 8:12

•Three times a year all your men must appear before the LORD your God at the place he will choose: at the Feast of Unleavened Bread, the Feast of Weeks and the Feast of Tabernacles. No man should appear before the LORD empty-handed: Each of you must bring a gift in proportion to the way the LORD your God has blessed you. Deuteronomy 16:16-17

22 **Question for discussion**

•How is it possible that everyone (even the poor) can give from what they receive?

23 **How should we give?**24 **Give secretly**

•"So when you give to the needy, do not announce it with trumpets, as the hypocrites do in the synagogues and on the streets, to be honored by men. I tell you the truth, they have received their reward in full. But when you give to the needy, do not let your left hand know what your right hand is doing, so that your giving may be in secret. Then your Father, who sees what is done in secret, will reward you. Matthew 6:2-4

25 **Give publicly**

- There are examples in Scripture where gifts were given publicly (David) 1 Chron 29:1-5
- We might encourage others to give if they see us giving cheerfully
- David was motivated by the joy of his heart
- We should not give boastfully, pridefully or to gain status or favor
- Be willing to offer your heavenly reward as a sacrifice to demonstrate your love for God and others >

26 **Bad attitudes for giving**

- Grudgingly
- A feeling of compulsion
- A spirit of sadness or regret
- As a show of godliness expecting to get rich: 1 Tim 6:5
- Class discussion: name some other bad attitudes >

27 **Godly attitudes for giving**28 **1. Willingly, cheerfully and generously**

- Each man should give what he has decided in his heart to give, not reluctantly or under compulsion, for God loves a cheerful giver. 2 Corinthians 9:7
- As the Scriptures say, "They share freely and give generously to the poor. Their good deeds will be remembered forever." 2 Corinthians 9:9

29 **2. Faithfully and regularly**

- On the first day of every week, each one of you should set aside a sum of money in keeping with his income, saving it up, so that when I come no collections will have to be made. 1 Cor 16:2
- So then, men ought to regard us as servants of Christ and as those entrusted with the secret things of God. Now it is required that those who have been given a trust must prove faithful. 1 Corinthians 4:1-2
- From the first-fruits of our increase: Exodus 22:29 >

30 **If you make a promise to give a certain amount regularly over period of time, keep your promise**

- If a man vows a vow to the LORD, or swears an oath to bind himself by a pledge, he shall not break his word. He shall do according to all that proceeds out of his mouth. Numbers 30:2
- "If you make a vow to the LORD your God, you shall not delay fulfilling it, for the LORD your God will surely require it of you, and you will be guilty of sin. Deuteronomy 23:21
- They hate worthless people, but show respect for all who worship the LORD. And they keep their promises, no matter what the cost. Psalm 15:4
- It is better that you should not vow than that you should vow and not pay. Ecclesiastes 5:5>

31 **Questions for discussion**

- Give an example of a situation where we should be faithful in our giving even if we lack cheerfulness?
- What are the consequences of withholding our pledges due to lack of cheerfulness?
- What are the spiritual consequences of giving with a bad attitude.

32 To whom should we give?

33 To whom should we give?

34 Church administration of finances

35 Financial disbursements

36 1. Support the Lord's work and take care of his ministers, missionaries, and the needs of the church

• And be very careful never to neglect the Levites as long as you live in your land. Deuteronomy 12:19>

37 Many other texts admonish and encourage us to support the local church (cont'd)

•Don't you realize that those who work in the temple get their meals from the offerings brought to the temple? And those who serve at the altar get a share of the sacrificial offerings. In the same way, the Lord ordered that those who preach the Good News should be supported by those who benefit from it. 1 Corinthians 9:11 -14>

38 Many other texts admonish and encourage us to support the local church (cont'd)

•Galatians 6:6
•Haggai 1:4 - 11
•Nehemiah 10:39 -11:1 >

39 A special promise from God himself

•Bring all the tithes into the storehouse so there will be enough food in my Temple. If you do," says the LORD of Heaven's Armies, "I will open the windows of heaven for you. I will pour out a blessing so great you won't have enough room to take it in! Try it! Put me to the test! Your crops will be abundant, for I will guard them from insects and disease. Your grapes will not fall from the vine before they are ripe," says the LORD of Heaven's Armies. "Then all nations will call you blessed, for your land will be such a delight," says the LORD of Heaven's Armies. Malachi 3:10-12 (NLT2)

40 2. The poor, the sick, the oppressed and the needy

•As it is written: "He has scattered abroad his gifts to the poor; his righteousness endures forever." 2 Corinthians 9:9

•Sell your possessions and give to the poor. Provide purses for yourselves that will not wear out, a treasure in heaven that will not be exhausted, where no thief comes near and no moth destroys. Luke 12:33

•He is a merciful creditor, not keeping the items given as security by poor debtors. He does not rob the poor but instead gives food to the hungry and provides clothes for the needy. Ezekiel 18:7

•"Whatever you did for one of the least of these brothers of mine, you did for me." Jesus, Matt 25:40 >

41 3. Needy widows and orphans

•If any woman who is a believer has widows in her family, she should help them and not let the church be burdened with them, so that the church can help those widows who are really in need. 1 Timothy 5:16

•Religion that God our Father accepts as pure and faultless is this: to look after orphans and widows in their distress and to keep oneself from being polluted by the world. James 1:27

42 To whom should we give?

43 A guaranteed method of giving faithfully and systematically

44 Before we begin our spending, set aside our giving commitment

45 Secrets for faithful giving

•Secret #1 - Set your tithe aside early: When we receive our income, we set aside our regular, faithful giving first, before we start our spending on our own needs

•Secret #2 - Realize it is the Lord's: As soon as we set it aside, we realize that it is no longer ours to use

but rather now it belongs to the Lord

•Secret #3 – Secrets #1 and #2 ensure your gift Is 100% available to give! :By setting it aside at the beginning of the month, we are able to meet our giving commitment no matter what happens to the rest of our money during the remainder of the month

•Don't delay: Caution - if we wait until the end of the month to set aside our committed amount, we may have spent our income and therefore fall short of our regular giving commitment

46 Some will give involuntarily

•Good people leave an inheritance to their grandchildren, but the sinner's wealth passes to the godly.

Proverbs 13:22

•God gives wisdom, knowledge, and joy to those who please him. But if a sinner becomes wealthy, God takes the wealth away and gives it to those who please him. This, too, is meaningless—like chasing the wind. Ecclesiastes 2:26

•“This is what the wicked will receive from God; this is their inheritance from the Almighty. They may have many children, but the children will die in war or starve to death. Those who survive will die of a plague, and not even their widows will mourn them. “Evil people may have piles of money and may store away mounds of clothing. But the righteous will wear that clothing, and the innocent will divide that money. Job 27:13-17 >

47 God's promise of blessing

•Malachi 3:8-12 "Will a man rob God? Yet you rob me. "But you ask, 'How do we rob you?' "In tithes and offerings. You are under a curse--the whole nation of you--because you are robbing me. 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 you will not have room enough for it. I will prevent pests from devouring your crops, and the vines in your fields will not cast their fruit," says the LORD Almighty. "Then all the nations will call you blessed, for yours will be a delightful land," says the LORD Almighty.

48 Class discussion

•What blessed your heart about this segment on faithful giving?

49 Principle #6. Develop a lifestyle which creates margin and saves

•Margin is the amount of our income which is LEFT OVER each month after all our spending is finished
•Margin is the engine for meeting future needs of ourselves, our family, other people, and the Lord's work.

50 The Bible teaches us to create margin and save

51 Key Bible passages

•The wise have wealth and luxury, but fools spend whatever they get. Prov 21:20 (NLT)

•One man gives freely, yet gains even more; another withholds unduly, but comes to poverty. A generous man will prosper; he who refreshes others will himself be refreshed. Proverbs 11:24-25

•She (the noble woman) opens her arms to the poor and extends her hands to the needy. Proverbs 31:2 >

52 The importance of margin

- Margin is the amount of our income left over after we have paid our living expenses.
- To create margin, we must live below our means
- Systematically creating margin for most people requires abiding by a budget
- It is important to begin creating margin early in life, even if it is only 100 rupees the first month
- Accumulated margin is known as “savings”
- Savings accounts are important for providing for the future needs and opportunities of ourselves and others

53 Accumulated margin is called a Savings Account

A savings account has a multitude of wonderful future uses to bless our family, others, and God's kingdom

54 The Saving Account

55 The Saving Account: A brief overview

- **Building a savings account requires the systematic creation of a surplus**
- **In order to create a surplus (margin) we must spend less than we receive**
- **It means we must sacrifice short term pleasure for the benefit of funding long term needs and opportunities**
- **It means we must live below our means**
- **When we create margin on a consistent basis, we build a savings account.**

56 **The practice of savings can be found in both nature and the Bible**

57 **Examples of savings in nature**

58 **Ants**

59 **Bears**

60 **Camels**

61 **Glaciers**

62 **Annual harvest**

63 **Biblical examples of saving**

64 **Building a tower**

"Suppose one of you wants to build a tower. Will he not first sit down and estimate the cost to see if he has enough money to complete it? For if he lays the foundation and is not able to finish it, everyone who sees it will ridicule him, saying, 'This fellow began to build and was not able to finish.' Luke 14:28-30

65 **The widow's oil**

The wife of a man from the company of the prophets cried out to Elisha, "Your servant my husband is dead, and you know that he revered the LORD. But now his creditor is coming to take my two boys as his slaves." Elisha replied to her, "How can I help you? Tell me, what do you have in your house?" "Your servant has nothing there at all," she said, "except a little oil." Elisha said, "Go around and ask all your neighbors for empty jars. Don't ask for just a few. Then go inside and shut the door behind you and your sons. Pour oil into all the jars, and as each is filled, put it to one side." She left him and afterward shut the door behind her and her sons. They brought the jars to her and she kept pouring. When all the jars were full, she said to her son, "Bring me another one." But he replied, "There is not a jar left." Then the oil stopped flowing. She went and told the man of God, and he said, "Go, sell the oil and pay your debts. You and your sons can live on what is left." 2 Kings 4:1-7

66 **Joseph**

67 **Some uses of accumulated margin (savings)**

- **Increased standard of living**
- **Job loss**
- **Major illnesses**
- **Large purchases (house, car, computer)**
- **Education (ourselves or someone else)**
- **Replacements (shoes, tires)**
- **Maintenance and repairs**
- **Accidents and emergencies**
- **Significant gifts to the Lord's work (Blessings Fund)**

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69 Let God direct your use of your margin

- He may lead some to use all of their margin immediately for noble purposes and believe God will supply every need as it arises
- He may lead some to use part of their margin immediately for noble purposes and save part for future needs and opportunities
- He may lead some to save all of all their margin for future needs and opportunities

70 There is a secret formula for creating margin

71 The secret?

- When we receive our monthly income, first set aside the taxes we owe, our regular giving, our debt repayment, and our margin goal for the month--before we start our spending!

72 Saving is different from hoarding

- **Hoarding is excessive accumulation with no purpose in mind. It is driven by pride, love of money, or compulsion.**
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- **Saving is accumulating our margin for a purpose. It is driven by planning, discipline, responsibility, generosity, and foresight-->**

73 Saving is different from investing

- A Savings Account is funded with money we can't afford to lose and must be kept safe
- The purposes of Savings Accounts are to meet future needs, including short-term, medium-term, and long term needs
- Investments involve risk, so to increase the probability of success, they should be made with a very long term perspective, and should be made only after all savings goals are met -->

74 Putting savings into a biblical perspective

- We are to be prudent money managers, saving for realistic future needs and opportunities, and living responsibly on the rest
- We must trust God for our future needs, not our savings account
- God does not want us to worry about the future
- Obsessively trying to save enough money to cover every imaginable future circumstance displeases God, is not even possible, and will rob us of joy, peace, and blessing
- Let's remember the admonition and promise found in Hebrews 13:5-6: "Don't love money; be satisfied with what you have. For God has said, "I will never fail you. I will never abandon you." So we can say with confidence, "The LORD is my helper, so I will have no fear. What can mere people do to me?" -->

75 Class discussion

- **What is meant by the statement "It is neither possible, desirable, nor Scriptural to attempt to save for every future need or eventuality"? In what ways do you agree or disagree?**
- **Compare saving with hoarding. Give some examples of each**
- **Share some other examples of saving from nature or the Bible**
-

76 Biblical money management principles

- Work is honorable: Whatever you do, work at it with all your heart, as working for the Lord, not for men,** Colossians 3:23
- Borrowing money is discouraged: The wicked borrow and never repay, but the godly are generous givers.** Psalms 37:21
- Gambling is wrong: A faithful man will be richly blessed, but one eager to get rich will not go unpunished.** Proverbs 28:20
- Spending less than we earn is necessary: The wise have wealth and luxury, but fools spend whatever they**

get. Prov 21:20(NLT)

•Saving money is wise: Dishonest money dwindles away, but he who gathers money little by little makes it grow. Proverbs 13:11

•Investing money is potentially rewarding but risky: But divide your investments among many places, for you do not know what risks might lie ahead. Ecclesiastes 11:2 (NLT) >

77 Principle #7. Cultivate a generous heart and live sacrificially

78 The Holy Bible is our source for understanding God’s generous and sacrificial heart

79 Part I. Cultivate a generous heart

80 Key Bible passages

•So I thought it necessary to urge the brothers to visit you in advance and finish the arrangements for the generous gift you had promised. Then it will be ready as a generous gift, not as one grudgingly given. 2 Corinthians 9:5

•As the Scriptures say, “They share freely and give generously to the poor. Their good deeds will be remembered forever.” 2 Corinthians 9:9

•We have different gifts, according to the grace given us. If a man’s gift is prophesying, let him use it in proportion to his faith. If it is serving, let him serve; if it is teaching, let him teach; if it is encouraging, let him encourage; if it is contributing to the needs of others, let him give generously; if it is leadership, let him govern diligently; if it is showing mercy, let him do it cheerfully. Romans 12:6-8

81 Generous giving vs faithful giving

•Generous giving may differ from regular giving. In this seminar, we make the contrast between faithful giving and generous giving:

- Regular, faithful giving is a step of obedience and a sign of our devotion. It does not depend so much on our attitude as it does our commitment. God wants us to be a faithful giver.
- Generosity, on the other hand, voluntarily goes above and beyond our regular commitments. It is a cheerful, discretionary choice--sometimes sacrificially--to invest our resources in the lives of others and for the kingdom of God.

•Both types of giving, faithful and generous, are most pleasing to God when done humbly, willingly and joyfully from hearts of love and thanksgiving >

82 12 Keys to living a more generous life Kluth, etal

1. Study the Scriptures on finances and generosity
2. Realize that God himself has a generous heart
3. Thank God for what he has generously provided in your lives
4. Submit yourselves and all you are and have to the Lord
5. Keep eternity and God’s kingdom in mind
6. Believe that God can multiply any gift, no matter how small, to produce miraculous results for the kingdom
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83 12 Keys (cont’d)

7. Cultivate a “haplotes” generous heart through prayer and practice
8. Practice a lifestyle that leads to generosity
 - Joy: Now I want you to know, dear brothers and sisters, what God in his kindness has done through the churches in Macedonia. They are being tested by many troubles, and they are very poor. But they are also filled with abundant joy, which has overflowed in rich generosity. 2 Corinthians 8:1-5 (NLT)
 - Contentment: I don’t say this out of need, for I have learned to be content in whatever circumstances I am. Philippians 4:11 (HCSB)
 - Live below your means in order to create margin

84 12 Keys (cont’d)

9. Let your generosity be the outward expression of our love, gratitude, and devotion to God
10. Remember that it is more blessed to give than to receive
11. Remember it is not the amount we give but the attitude with which we give
12. Create a tool or system, such as a “Blessings Fund”, from your margin so that you will be ready to be spontaneously generous as needs arise >

85 Questions for discussion

•Share your experience with regard to:

- Developing your heart of generosity
- Practicing a non-consumptive lifestyle in order to create margin, enabling you to have something to give?
- Participating in benevolence opportunities in order to experience the joy of generosity?
- Creating systems or tools to be able to respond spontaneously, cheerfully and generously when opportunities arise? >

86 **A secret system to increase your Spontaneous Generosity**

87 **The secret is to create a tool for giving spontaneously, generously, and cheerfully**

88 **The “Blessings Fund”**

89 **The “Blessings Fund”**

90 **The “Blessings Fund”**

- A store of money or goods given in advance to the Lord, which we set aside out of our margin.
- Since the money now belongs to God, it is safe from being spent on ourselves.
- It is over and above our regular giving.
- It is something we give joyfully, cheerfully and willingly.
- Its purpose is to be able to spontaneously and cheerfully respond to needs and opportunities when they arise.
- Hint for success: set aside your blessing fund money, no matter how small, as soon as you get paid.
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91 **The “Blessings Fund”**

92 **A secret to joyful giving**

- “Since the money in our Blessings Fund is no longer ours but God’s, we can respond to needs and opportunities spontaneously, enthusiastically, and joyfully” Prov 13:22, Prov 28:27

93 **The “Blessings Fund”**

94 **God’s treasure chests of blessings**

1. Ten blessings
2. Sowing and reaping

95 **Treasure #1:
Ten blessings of generosity**

96 **Have you ever prayed that God would use your life in the following ways?**

- Encourage others to be thankful to God?
- Influence others to glorify God?
- Be a model for others to follow the Lord?
- Cause others to feel your love for them?
- Experience the prayers of God’s people?
- Desired the love of others?
- Overflow with His grace?
- Build treasure in heaven? >

97 **There is a simple way to see these things happen without having to say a word**

98 **The way?**

99 **Ten blessings of generosity**

•You must each decide in your heart how much to give. And don't give reluctantly or in response to pressure. "For God loves a person who gives cheerfully." And God will generously provide all you need. Then you will always have everything you need and plenty left over to share with others. As the Scriptures say, "They share freely and give generously to the poor. Their good deeds will be remembered forever."

100 **Ten blessings** (cont'd)

•"For God is the one who provides seed for the farmer and then bread to eat. In the same way, he will provide and increase your resources and then produce a great harvest of generosity in you. Yes, you will be enriched in every way so that you can always be generous. And when we take your gifts to those who need them, they will thank God. So two good things will result from this ministry of giving—the needs of the believers in Jerusalem will be met, and they will joyfully express their thanks to God."

101 **Ten blessings** (cont'd)

•As a result of your ministry, they will give glory to God. For your generosity to them and to all believers will prove that you are obedient to the Good News of Christ. And they will pray for you with deep affection because of the overflowing grace God has given to you. Thank God for this gift too wonderful for words! 2 Corinthians 9:7-15(NLT)

•So show them your love, and prove to all the churches that our boasting about you is justified. 2 Cor 8:24 (NLT)

•"Sell your possessions and give to those in need. This will store up treasure for you in heaven! And the purses of heaven never get old or develop holes. Your treasure will be safe; no thief can steal it and no moth can destroy it. Luke 12:33(NLT)

102 **The ten blessings**

103 **1. Needs of others will be met**

• So two good things will result from this ministry of giving—the needs of the believers in Jerusalem will be met, and they will joyfully express their thanks to God. 2 Corinthians 9:12 (NLT)

104 **2. They will give thanks to God, *with joy***

• So two good things will result from this ministry of giving—the needs of the believers in Jerusalem will be met, and they will joyfully express their thanks to God. 2 Corinthians 9:12 (NLT)

105 **3. God will enrich you and produce great generosity in you**

•For God is the one who provides seed for the farmer and then bread to eat. In the same way, he will provide and increase your resources and then produce a great harvest of generosity in you. 2 Corinthians 9:10 (NLT)

106 **4. The ones who are blessed will give God glory**

107 **5. You will visibly demonstrate to others your obedience to God**

•For your generosity to them and to all believers will prove that you are obedient to the Good News of Christ. 2 Corinthians 9:13 (NLT)

108 **6. They will experience your love for them**

•So show them your love, and prove to all the churches that our boasting about you is justified. 2 Corinthians 8:24 (NLT)

109 **7. You will be the object of their prayers**

110 **8. They will express their love for you to God**

•And they will pray for you with deep affection because of the overflowing grace God has given to you. 2 Corinthians 9:14 (NLT)

111 9. **God's grace will overflow in your life**

•And they will pray for you with deep affection because of the overflowing grace God has given to you. 2 Corinthians 9:14 (NLT)

112 10. **You will build treasure in heaven**

•“Sell your possessions and give to those in need. This will store up treasure for you in heaven! And the purses of heaven never get old or develop holes. Your treasure will be safe; no thief can steal it and no moth can destroy it. Luke 12:33

113 **Review of 10 blessings**

1. The needs of the poor Christians will be met 9:12
2. They will give joyfully give thanks to God 9:12
3. God will enrich you and produce great generosity in you 9:10
4. They will give God glory 9:13
5. You will demonstrate to others the grace of God in your life 9:13
6. They will experience your love for them 8:24
7. They will pray for you 9:14
8. They will express their love for you to God 9:14
9. God's grace will overflow in your life 9:14
10. You will build treasure in heaven (Luke 12:33)

114 **The “Blessings Fund”**115 **The “Blessings Fund”**116 **The “Blessings Fund”**117 **The Macedonian example**118 **Odisha's story**119 **Odisha's story**

“Now, our main and house churches are fearfully saving food grain and affordable funds on a daily basis and humbly using it, while helping neighbors for critical needs.

Now, public gesture towards such Christian love in the locality seems grateful and in some places Church has touched many Peace Seeking Hearts, thereby after knowing such selfless Church attitude, the poor men at receiving end, do repent for their hatred mindset and turn to Church services and accept Jesus openly in many places”. Personal report, August, 2021

120 **Bhutan Bible**121 **Pat's lesson**

- Pat, now in her 90's, recalls as a little girl finding \$2 in a drawer. She had been looking for money to buy some candy and found some in a drawer. When she ran to her mother and said there was money to buy candy, her mother said “No, there is no money”. “But mother, said the girl, there is \$2 in the drawer!”. “Honey, that's God's money. I set it aside from money I earned. That doesn't belong to us”

122 **Putting it into practice**

- **Decide how to manage your Blessings Fund**
 - Where will your Blessings Fund be located? (eg, Cookie jar, bank account, separate ledger entry)
 - Who will decide on what distributions will be made (eg, you alone, either you or your spouse, you and your spouse together, your family, a Blessings Fund team)
 - How will give your gift be distributed? (eg you in person, through your church, another individual, anonymously?)
 - When will refills occur (eg, no set schedule but only as you feel led to give; at a certain threshold, each paycheck?)
 -

123 **Look for opportunities to do good**

•Keep on loving each other as brothers. Do not forget to entertain strangers, for by so doing some people have entertained angels without knowing it. Remember those in prison as if you were their fellow prisoners, and those who are mistreated as if you yourselves were suffering. Hebrews 13:1-3

•There was an estate nearby that belonged to Publius, the chief official of the island. He welcomed us to his home and for three days entertained us. They honored us in many ways and when we were ready to sail, they furnished us with the supplies we needed. Acts 28:10 >

124 Levels of generosity

- **Each occasion to contribute to your blessings fund may be different**
 - Sometimes it may be a simple, minimum contribution
 - Sometimes it may be a certain percentage
 - Sometimes you may wish to determine your

MAXIMUM GENEROSITY

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125 How to achieve your “Maximum Generosity”

1. Ask yourself “Could I set aside 1 rupee out of my current surplus willingly and cheerfully?”
 - If the answer is no, then perhaps you aren’t able to add willingly and cheerfully to your Blessings Fund just now
 - If the answer is yes, then go to step 2
2. “Could I give 2 rupees willingly and cheerfully?”
 - If the answer is no, then your maximum generosity this time is 1 rupee. Set it aside in your Blessings Fund to be given later
 - If the answer is yes, then go to step 3
3. Continue in this manner until you reach the highest amount you can give cheerfully and willingly. That is your maximum generosity this time. (Next time, the amount may be different).
4. Cheerfully add that amount to your blessings fund account!

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126 Treasure #2: The Principle of Sowing and Reaping

• Remember this: Whoever sows sparingly will also reap sparingly, and whoever sows generously will also reap generously. Each man should give what he has decided in his heart to give, not reluctantly or under compulsion, for God loves a cheerful giver. And God is able to make all grace abound to you, so that in all things at all times, having all that you need, you will abound in every good work. As it is written: "He has scattered abroad his gifts to the poor; his righteousness endures forever." Now he who supplies seed to the sower and bread for food will also supply and increase your store of seed and will enlarge the harvest of your righteousness. You will be made rich in every way so that you can be generous on every occasion, and through us your generosity will result in thanksgiving to God. 2 Corinthians 9:6-11

127 We reap what we sow

- The amount we reap is proportional to the amount we sow
- Our sowing, according to this passage, is focused on benefitting our poor brethren in Christ; Does the principle extend to good works of every kind?
- Our generosity to the poor should not be an occasional event but a lifestyle
- Our attitude should be willingness and cheerfulness
- We may reap more than mere money; through grace we will receive everything we need to abound in every good work
- God seems to say that as we give up our lives to others, he will give back our lives several fold, so that we can be even more generous
- Our willing generosity has spiritual and eternal benefits as well as temporal ones

128 A final thought from Brian Kluth

•“If we don’t set aside resources and time to give, every request for help will make us feel tight-fisted, pressured, and sometimes even angry. But when we intentionally set aside finances, time, and things for the Lord, we will actually be excited and will prayerfully look for God-given opportunities to give, share, and serve. This “set-aside” secret will truly change our lives and allow us to live open-handed in a tight-fisted world.” (Kluth, 7 Keys, day 18)

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129 Part 2. Practice sacrificial living

130 Sacrificial gifts are precious in the sight of God

131 The poor widow

•Jesus sat down near the collection box in the Temple and watched as the crowds dropped in their money. Many rich people put in large amounts. Then a poor widow came and dropped in two small coins.

132 **The poor widow (cont'd)**

•Jesus called his disciples to him and said, "I tell you the truth, this poor widow has given more than all the others who are making contributions. For they gave a tiny part of their surplus, but she, poor as she is, has given everything she had to live on." Mark 12:41-44(NLT)

133 **The poor widow**

- The amount we give is not as important as the level of sacrifice
- The greater the sacrifice, the more commendable the gift
- Some sacrificial gifts may bless others immediately and continue to bless others for a long time.
- Other sacrificial gifts may not begin blessing others until after we are gone >

134 **The Holy Bible is our source for understanding God's concern for the poor and needy**135 **Principle #8. Care for the poor, the weak, the oppressed, and the needy**

- God determines our financial strength according to his righteous judgements
- The LORD makes some poor and others rich; he brings some down and lifts others up. 1 Samuel 2:7 (NLT)
- Although God is sovereign, he wants us to have compassion on and relieve the suffering of the needy
- He may use us to help improve the lives of the needy

136 **The continuum of wealth**137 **Let's consider the needy**138 **Who are the needy?**139 **The needy**

- Poor
- Weak
- Hungry
- Homeless
- Abused
- Neglected
- Persecuted
- Oppressed
- Sick
- Unjustly imprisoned
- Social outcasts
- Victims of devastation

140 **God has a special relationship with the poor and needy**141 **1. God honors them**

•He lifts the poor from the dust and the needy from the garbage dump. He sets them among princes, placing them in seats of honor. For all the earth is the LORD's, and he has set the world in order. 1 Samuel 2:8 (NLT)

142 **2. They will experience God's deliverance**

•For he will deliver the needy who cry out, the afflicted who have no one to help Psalms 72:12
 •"Because of the oppression of the weak and the groaning of the needy, I will now arise," says the LORD. "I will protect them from those who malign them." Psalms 12:5

143 **3. God defends them and will crush those who rob or exploit them**

•Do not rob the poor, because he is poor, or crush the afflicted at the gate, for the LORD will plead their cause and rob of life those who rob them. Proverbs 22:22-23 (ESV)

144 **4. God may give them great faith**

•Listen, my dear brothers: Has not God chosen those who are poor in the eyes of the world to be rich in faith and to inherit the kingdom he promised those who love him? James 2:5

145 **5. God may give them special discernment**

•Rich people may think they are wise, but a poor person with discernment can see right through them.
Proverbs 28:11 (NLT)

146 **6. God freely gives them all they need to satisfy their souls**

•“Is anyone thirsty? Come and drink— even if you have no money! Come, take your choice of wine or milk— it’s all free! Isaiah 55:1 (NLT)

147 **7. They may experience deep joy and be very generous**

•Out of the most severe trial, their overflowing joy and their extreme poverty welled up in rich generosity.
2 Corinthians 8:2, Paul speaking of the Macedonians

148 **8. They have full access to spiritual gifts**

•When Simon saw that the Spirit was given when the apostles laid their hands on people, he offered them money to buy this power. “Let me have this power, too,” he exclaimed, “so that when I lay my hands on people, they will receive the Holy Spirit!” But Peter replied, “May your money be destroyed with you for thinking God’s gift can be bought! Acts 8:18-20 (NLT)

149 **9. They have all the money needed to receive eternal life**

•For it is by grace you have been saved, through faith-- and this not from yourselves, it is the gift of God--not by works, so that no one can boast. Ephesians 2:8-9

150 **Ten Biblical principles about money and wealth**

151 **The Holy Bible teaches us to be generous with our wealth and build treasure in heaven**

152 **Part II. Build treasure in heaven**

153 **Laying up treasure in heaven**

•But when you give a banquet, invite the poor, the crippled, the lame, the blind, and you will be blessed. Although they cannot repay you, you will be repaid at the resurrection of the righteous." Luke 14:13-14

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

154 **The Treasure Principle**

•All these people were still living by faith when they died. They did not receive the things promised; they only saw them and welcomed them from a distance. And they admitted that they were aliens and strangers on earth. People who say such things show that they are looking for a country of their own. If they had been thinking of the country they had left, they would have had opportunity to return. Instead, they were longing for a better country-- a heavenly one. Therefore God is not ashamed to be called their God, for he has prepared a city for them. Hebrews 11:13-16-->

155 **The “Treasure Principle”** Ron Blue

- When we invest our money on earthly things, we can expect earthly rates of return.
- When we invest in God’s kingdom, he can multiply our gifts astronomically
- Kingdom gifts have spiritual and eternal benefits
- Let’s examine earthly and heavenly rates of return on our investments

156 **Man’s financial rate of return**

- If we earn 2% compound interest, Rs 100 invested today will double in value to Rs 200 in 36 years.
- If we earn 10% interest, Rs 100 will be worth Rs 200 in 7 years -->

157 What is God's rate of return?

158 Three biblical examples of divine returns on kingdom investments

159 1. Heavenly math

- And the seed that fell on good soil represents those who hear and accept God's word and produce a harvest of thirty, sixty, or even a hundred times as much as had been planted!"^{Mark 4:20 (NLT)}

160 30, 60, or 100 fold

•If we invest 100 rupees and it grows by 30 fold, we end up with 3000 rupees. If this increase occurred in one year, our rate of return would be a 3000%. If our investment increased by 100 times in that same year, our rate of return would be 10,000%. That's a pretty good increase, don't you think?

•I don't know of any place on earth where we can expect those kinds of return. They may exist, and if you find them please let me know.

•But that seems to be the magnitude of returns that God loves to produce for his kingdom.

161 Divine multiplication tables

•Jesus talked about a spiritual return of 30 fold, 60 fold and even 100 fold

•Jesus produced an even more stellar return on one little boy's gift

•Sit down--you won't believe what you are about to see!

162 2. The feeding of the 5000

163 The miracle of the 5 loaves and 2 fishes

•Jesus took the five loaves and two fish, looked up toward heaven, and blessed them. Then, breaking the loaves into pieces, he kept giving the bread to the disciples so they could distribute it to the people. He also divided the fish for everyone to share. They all ate as much as they wanted, and afterward, the disciples picked up twelve baskets of leftover bread and fish. A total of 5,000 men and their families were fed from those loaves!^{Mark 6:41-44(NLT)}

164 What was God's annualized rate of return that day?

- One boy's lunch fed 5000 families
- This is an increase of 5000x, or 500,000%
- This increase occurred in just one day
- If this is annualized, the rate of return is

165 3. The widow and the jars of oil

•The wife of a man from the company of the prophets cried out to Elisha, "Your servant my husband is dead, and you know that he revered the LORD. But now his creditor is coming to take my two boys as his slaves." Elisha replied to her, "How can I help you? Tell me, what do you have in your house?" "Your servant has nothing there at all," she said, "except a little oil."

166 The widow and the jars of oil (cont'd)

•Elisha said, "Go around and ask all your neighbors for empty jars. Don't ask for just a few. Then go inside and shut the door behind you and your sons. Pour oil into all the jars, and as each is filled, put it to one side."⁵ She left him and afterward shut the door behind her and her sons. They brought the jars to her and she kept pouring. When all the jars were full, she said to her son, "Bring me another one." But he replied, "There is not a jar left." Then the oil stopped flowing. She went and told the man of God, and he said, "Go, sell the oil and pay your debts. You and your sons can live on what is left."^{2 Kings 4:1-7}

167 Divine multiplier

Suppose the widow's jar had only 1% remaining. God multiplied that teaspoon to fill 100 jars

That would have been a

10,000 fold or 1,000,000% daily RoR

or a

365,000,000% Annual Percentage Rate

168 **Two modern stories of the miracle of divine multiplication**

169 **1. The story of Hattie May Wiatt**

170 **Hattie May Wiatt**

- Hattie May lived near a crowded church in 1886.
- She later became sick and died. At her funeral, Rev Conwell told the mourners that Hattie had given the church a purse in which she had saved 57 cents towards a bigger church building
- The purse was sold for \$250 and used to purchase a house near the church
- Later, the first classes of Temple College were held in that house
- The college later sold the house and moved to another location
- The result was Temple University and the Temple University Hospital

171 **2. The story of John Bechtel and the little girl's gift of \$1 (Kluth)**

172 **John Bechtel and the little girl's gift of \$1**

- John Bechtel, a missionary to Hong Kong, wanted to start a Christian camp to reach children and adults for Christ
- When an orphanage became available, he traveled around the world to raise the millions it would take to purchase it. No one gave.
- When he returned, he received a letter from a little girl containing a gift of \$1 which she had set aside from her ice-cream money

173 **The little girl's gift of \$1 (cont'd)**

- Bechtel prayed and offered the money to the sellers of the orphanage, who accepted it as full payment for the property!
- Today, this camp has welcomed more than 1 million people through its doors and over 100,000 people have accepted Christ. Source: Kluth, 7 Keys, day 25 -->

174 **The ultimate return on investment**

175 **William Borden (1887-1913)**

- Yale graduate and heir to great wealth
- Journal entry: "say 'no' to self and 'yes' to Jesus every time"
- Rejected a life of ease
- Gave away \$100,000's to missions
- Went to Egypt to minister to Muslims
- Contracted a fatal case of spinal meningitis
- Died a few months later at age 25 -->

176 **What is the explanation for a life lived this way?**

177 **Epitaph of William Borden**

178 **Practice open-handed living**

“When we are open to spontaneously releasing anything and everything in our hands to the Lord, we will have the privilege of being part of God miracles for all to see. What may be our prized possessions of influence and authority, proudful accomplishments, available time, or stored up resources can become part of a living miracle when we yield whatever is in our hands to be used by the Lord” Source: Kluth, 7 Keys, Day 13 -->

179 **Class exercise**

- Name at least one of your most prized possessions, proven skills and abilities, available time, or stored up resources.
- What are some ways you could better utilize these resources for the kingdom of God? -->

180 **Principle #9. Use wealth to glorify God and build treasure in heaven**

- God is the true source of our wealth, and Christians are commanded to develop a Godly attitude towards it.
- There are biblical arguments for and against becoming wealthy.
- If God gives us some measure of wealth, we must submit it to the Lordship of Jesus Christ, managing it humbly and carefully and using it wisely as good stewards of His grace.
- God does not need our money to accomplish great things through us.
- Investments in heavenly treasure pay astronomical dividends, are guaranteed, and are eternal; earthly investments are low paying, unreliable and have temporary benefits.

181 **Ten Biblical principles about money and wealth**182 **Principle #10. Pursue the true riches rather than material wealth**

- Our hearts ache, but we always have joy. We are poor, but we give spiritual riches to others. We own nothing, and yet we have everything. 2 Corinthians 6:10 (NLT)
- You know the generous grace of our Lord Jesus Christ. Though he was rich, yet for your sakes he became poor, so that by his poverty he could make you rich. 2 Corinthians 8:9 (NLT)

183 **The Holy Bible encourages us to pursue the True Riches rather than monetary wealth**184 **The True Riches are spiritual in nature rather than material**

- “If you are faithful in little things, you will be faithful in large ones. But if you are dishonest in little things, you won’t be honest with greater responsibilities. And if you are untrustworthy about worldly wealth, who will trust you with the true riches of heaven?” Luke 16:10-11 (NLT)

185 **11 examples of the True Riches**186 **1. The salvation of our souls**

- As the Scriptures tell us, “Anyone who trusts in him will never be disgraced.” Jew and Gentile are the same in this respect. They have the same Lord, who gives generously to all who call on him. For “Everyone who calls on the name of the LORD will be saved.” Romans 10:11-13 (NLT)

187 **2. Christ living in us – our hope of glory**

- To them God has chosen to make known among the Gentiles the glorious riches of this mystery, which is Christ in you, the hope of glory. Colossians 1:27

188 **3. Riches Christ gave to us through his poverty**

- You know the generous grace of our Lord Jesus Christ. Though he was rich, yet for your sakes he became poor, so that by his poverty he could make you rich. 2 Corinthians 8:9 (NLT)

189 **4. Every resource we need to live a godly life**

- For in union with Christ you have become rich in all things, including all speech and all knowledge. 1 Corinthians 1:5 (TEV).

190 **5. Our precious faith of the poor**

- Listen, my beloved brethren: Has God not chosen the poor of this world *to be* rich in faith and heirs of the kingdom which He promised to those who love Him? James 2:5 (NKJV)

191 **6. Abundant life in Christ**

- The thief’s purpose is to steal and kill and destroy. My purpose is to give them a rich and satisfying life. John 10:10 (NLT)

192 **7. Our glorious inheritance in Christ**

- I pray that* the eyes of your heart may be enlightened, so that you will know what is the hope of His

calling, what are the riches of the glory of His inheritance in the saints, Ephesians 1:18 (NASB)

193 **8. God's grace**

- ...the incomparable riches of his grace, expressed in his kindness to us in Christ Jesus. Ephesians 2:7b
- In him we have redemption through his blood, the forgiveness of sins, in accordance with the riches of God's grace Ephesians 1:7

194 **9. Blessings given to us by the poor**

- Our hearts ache, but we always have joy. We are poor, but we give spiritual riches to others. We own nothing, and yet we have everything. 2 Cor 6:10 (NLT)

195 **10. God's kindness, tolerance and patience**

- Or do you show contempt for the riches of his kindness, tolerance and patience, not realizing that God's kindness leads you toward repentance? Romans 2:4

196 **11. Indwelling power of the Holy Spirit**

- I pray that out of his glorious riches he may strengthen you with power through his Spirit in your inner being, Ephesians 3:16

197 **A list of the True Riches**

198 **We built our financial house, moved in, and live there**

199 **Our financial house is based on Scripture**

200 **God's character informed our financial understanding**

- His sovereignty – God owns all of his creation and all we have belongs to him
- His provision – God is our provider who is worthy of our worship and trust
- His holiness – God is holy and we are to love him rather than money
- His righteousness – God righteous management of his creation is a model for us
- His faithfulness – God faithfulness motivates us to give faithfully
- His wisdom – God governs his creation to be efficient and sustainable
- His generosity and sacrifice – God's nature teaches us to live unselfishly
- His compassion – God cares for the poor and needy and so should we
- His eternal glory – God invites us to glorify him and build treasure in heaven
- His supremacy – God himself is worthy of our pursuit rather than material wealth

201 **THE END**