

Secrets to Financial Success

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-Tithing and Stewardship-

**Remember to Pray for Wisdom Before You Begin*

- 1.) Who owns everything in this world? Haggai 2:8 The silver is _____, and the gold is _____, saith the _____ of hosts. Psalm 24:1 A Psalm of David. The _____ is the LORD'S, and the _____ thereof; the _____, and they that dwell therein.

- 2.) God made man in His image. That being the case, what does the LORD require of man? 1Peter 4:10 As _____ man hath _____ the gift, even so _____ the same one to another, as good _____ of the manifold grace of God. Luke 12:42 And the Lord said, Who then is that _____ and wise _____, whom his lord shall make ruler over his household, to give them their portion of meat in due season? 1Corinthians 4:2 Moreover it is _____ in _____, that a man be found _____. **NOTE: Mankind is created as intelligent beings with the power of choice. With this comes responsibility and accountability. The blessing that comes with this is the ability to use God-given gifts and abilities in a way that honors God and blesses our fellow man. God entrusts us with abilities, gifts and wealth, and He has a right to expect a wise return and use of these gifts. Even our own bodies and health, which God gave us, He requires good stewardship. Romans 12:1 I beseech you therefore, brethren, by the mercies of God, that ye present your _____ a living _____, holy, acceptable unto God, which is your _____ service.**

- 3.) Who is it that gives riches, wealth or means to man? Deuteronomy 8:18 But thou shalt remember the LORD thy God: for it is he that _____ thee _____ to get _____, that he may establish his covenant which he sware unto thy fathers, as it is this day. **NOTE: It is through God that any of us have ability or power to do anything. He provides every heart-beat, every nerve impulse, every function of life and even formed us in our mother's womb. We owe everything to our Creator and Redeemer!!**

- 4.) According to God's Word, what portion of all we possess or receive are we to return back to God? Leviticus 27:30 And all the _____ of the land, whether of the _____ of the land, or of the _____ of the tree, is the LORD'S: it is _____ unto the LORD. **NOTE: The word "tithe" actually means "tenth." Technically, everything ultimately belongs to God, but He only asks for a tenth (1/10) in return.**

- 5.) What special admonition does God require of His people? Malachi 3:8 Will a man _____ God? Yet ye _____ robbed me. But ye say, Wherein have we _____ thee? In _____ and _____. 9 Ye are cursed with a _____: for ye have robbed me, even this whole _____. 10 Bring ye _____ the _____ into the storehouse, that there may be _____ in mine house, and _____ me now herewith, saith the LORD of hosts, if I will not open you

the windows of heaven, and pour you out a blessing, that there shall not be room enough to receive it. NOTE: God specifically asks for a tenth and free-will offerings. To withhold from God what already belongs to him is actually theft and robbery according to God.

- 6.) What will happen to those who don't repent of theft or robbery? 1Corinthians 6:10 *Nor _____, nor covetous, nor drunkards, nor revilers, nor extortioners, shall _____ the kingdom of God.*
- 7.) Did Jesus support the tithing principle? Matthew 23:23 *Woe unto you, scribes and Pharisees, hypocrites! for ye pay _____ of mint and anise and cummin, and have omitted the weightier matters of the law, judgment, mercy, and faith: these _____ ye to have done, and _____ to leave the other _____. NOTE: It's pretty plain, Jesus says that the tithe should be done without neglecting the other Godly principles.*
- 8.) Where does God ask His children to place their tithe? Malachi 3:10a *Bring ye all the _____ into the _____, that there may be meat in mine _____, Nehemiah 13:12 Then brought all Judah the _____ of the corn and the new wine and the oil unto the _____. NOTE: The word "storehouse" in Malachi is referred to "Mine house" which would be God's church and in Old Testament times the tithe was taken to the temple treasury.*
- 9.) In Old Testament times what was tithe used for? Numbers 18:21 *And behold, I have given the sons of _____ all the _____ in Israel for an _____, for their service which they serve, the service of the _____ - of the congregation. Hebrews 7:5 And verily they that are of the sons of _____, who receive the office of the _____, have a commandment to take _____ of the people according to the law, that is, of their brethren, though they come out of the loins of Abraham: NOTE: The tithe was used for the support of the Levites who were involved in the temple services and ministry. Their living and support came from the tithes that were brought into the temple treasury.*
- 10.) Was the system of tithing only a part of the Old Testament ceremonial system brought in by Moses that ended at the cross? Genesis 28:22 *And this stone, which I have set for a pillar, shall be God's house: and of _____ that thou shalt _____ me I will surely give the _____ unto thee. 14:20 And blessed be the most high God, which hath delivered thine enemies into thy hand. And he _____ him _____ of all. NOTE: No, as we see in the verses above, these two incidents where Abraham and Jacob practiced tithing was well before the time of Moses when God had the more intricate ceremonial system put in place. And the fact that Jesus as we have already seen, said it should be practiced in His time is ample evidence that this practice is still in place for Christians today. This is intimated even more in the Apostle Paul's statement on next question below.*
- 11.) Does Paul's statement here in 1 Corinthians reveal a similar plan for Christian gospel

workers to be supported by tithe? 1Corinthians 9:13 Do ye not know that they which _____ about holy things _____ of the things of the temple? and they which wait at the altar are _____ with the altar? 14 Even so hath the Lord _____ that they which _____ the gospel should _____ of the gospel. **NOTE: The word "tithe" may not be in this passage, but it is obvious that Paul was talking about the "tithe" in the financial support of ministers and gospel workers. This is such a beautiful plan that God has ordained for His special workers and ambassadors to be fully supported by the tithe, so that they can devote full time to ministering to others so that souls can be saved for eternity. If everyone who professes to be a Christian or becomes one, were to return a faithful tithe, there would be ample funds for the gospel to go forward mightily and the work would soon be done and we could all go home to heaven. As we're going to see, a believer in Christ cannot afford NOT to return tithe because God blesses the 9/10ths much further than the full amount. This is the only area where the math doesn't add up!**

12.) What challenging appeal connected with a promise does the LORD put forth for anyone who obeys the injunction of bringing all the tithe into the storehouse? Malachi 3:10b and _____ me now herewith, saith the LORD of hosts, if I will not _____ you the _____ of heaven, and _____ you out a _____, that there shall not be _____ enough to receive it. 11 And I will _____ the _____ for your sakes, and he shall not _____ the fruits of your ground; neither shall your vine _____ her fruit before the time in the field, saith the LORD of hosts. **NOTE: This may be one of the most powerful promises in the Word of God toward anyone who does their part and return to God what is already His! Probably hundreds of thousands if not, millions of people who have tithed can testify that they prospered much more after they paid their tithe and offerings. And these blessings are not necessarily all financial either. It could be good health, safety and protection from evil and harm, clothes that don't wear out for a long time, an old car kept running, no or less car accidents, protection from losing your job, stronger spiritual growth and discernment, and the list could go on and on! And what is amazing in the passage above is that God Himself challenges anyone to test Him out by saying, "prove Me now herewith," How can anyone go wrong on this?! Give this a try and an experiment, and see what happens! You'll be amazed!**

13.) As soon as we receive our income and sustenance, ideally what should we do before anything else? Proverbs 3:9 _____ the LORD with thy substance, and with the _____ of all thine _____: 2Chronicles 31:5 And as soon as the commandment came abroad, the children of Israel brought in _____ the _____ of corn, wine, and oil, and honey, and of all the _____ of the field; and the _____ of all things brought they in abundantly. **NOTE: When we set aside our tithe and even our offerings before anything else such as bills and other payments we have to make, we are showing honor to God that He is sovereign and the source of all our blessings. In this way we are truly putting Him first. Notice the last word "increase." According to scripture we only tithe on whatever increase we receive. This especially**

applies if you have a business. You only tithe on whatever profits or “increase” you make. Deuteronomy 14:28 At the end of three years thou shalt bring forth all the _____ of thine _____ the same year, and shalt lay it up within thy gates:

14.) What other scriptures promise great blessings when we unselfishly give to God and anything that pertains to His cause and to brethren that are needy? Proverbs 11:24 *There is that _____, and yet _____; and there is that _____ more than is meet, but it tendeth to _____. 25 The _____ soul shall be made _____. and he that _____ shall be watered also _____. Luke 6:38 _____, and it shall be given unto _____; good measure, pressed down, and shaken together, and running over, shall men give into your bosom. For with the same _____ that ye mete withal it shall be measured to you _____. Proverbs 3:9 _____ the LORD with thy _____, and with the firstfruits of all thine increase: 10 So shall thy barns be _____ with _____, and thy presses _____ burst out with new wine. NOTE: God is a God of love and unselfish benevolence. By His grace He expects His followers to have the same spirit. When we give, blessings will return to us! If we don't, we'll wither and die (spiritually). Almost everything in nature gives or contributes in some way to other organisms and in the cycle of life, particularly with ecosystems, almost everything is dependent on something else. If they didn't, the whole huge system would collapse and die!*

15.) Besides the tithe what else does the LORD ask of us? Malachi 3:8 *Will a man rob God? Yet ye have _____ me. But ye say, Wherein have we robbed thee? In tithes and _____. Psalm 96:8 _____ unto the LORD the glory due unto his name: bring an _____, and come into his _____. NOTE: Offerings are additional gifts beyond the tithe and they provide funds for many other expenses beside the support of gospel ministry, and it can be from anything from helping any poor particularly within God's church, to building churches, church schools, to utilities to keep the church building running to countless other needs. Does God bless the offerings as well? Certainly, because it's part of the promise in Malachi 3.*

16.) Someone might object to paying their tithe because they might happen to see corruption or funds misused in the area or region where this tithe is returned. Should we with-hold tithe because of this? Mark 12:41 *And _____ sat over against the _____, and beheld how the people cast _____ into the _____: and many that were rich cast in much. 42 And there came a certain _____ widow, and she threw in two _____, which make a farthing. 43 And he _____ unto him his disciples, and saith unto them, Verily I say unto you, That this poor widow hath cast _____ in, than _____ they which have cast into the treasury: 44 For all they did cast in of their _____; but she of her want did cast in all that she had, even _____ her _____. NOTE: Here is a classic example that should answer the question above. Here was a very poor widow who at this particular time and situation cast in all that she had in her possession, but she wanted to give! What she gave then might be equivalent to a few dollars or less in*

today's economy (who knows?), but she gave all she had. Now keep in mind that this was the temple treasury for the Jewish religion which probably supported many of the Jewish leaders. This was the very "church" that shortly after, ended up plotting to put Jesus to death. It was filled with corruption. Yet Jesus commended her for this wonderful sacrifice! If you are aware of a bad misuse of funds or some corruption going on, then in a kind, Christ-like way, voice or write your concern, then firmly and prayerfully do your duty and God will still bless you! In God's time and way, He will straighten out the problem. Think of it this way, there are probably a number of other good, dedicated workers for God in this same organization who are faithful and deserving of these funds. Your contribution helps them. Ultimately trust God who has directed us to unselfishly give.

17.) What attitude does the LORD desire us to have when we return tithe or give offerings?

2Corinthians 9:7 *Every man according as he purposeth in his heart, so _____ him give; not _____, or of necessity: for God loveth a _____ giver.*

18.) The Bible uses strong words about covetousness or selfishness! What are some passages that use some of these strong warnings? Psalm 119:36 *Incline my heart unto thy testimonies, and _____ to _____.* **Mark 7:22** *Thefts, _____, wickedness, deceit, lasciviousness, an evil eye, blasphemy, pride, foolishness:* **Luke 12:15**

And he said unto them, Take heed, and beware of _____: for a man's life consisteth _____ in the abundance of the things which he possesseth. Ephesians 5:3 *But fornication, and all uncleanness, or _____, let it not be _____ named among you, as becometh _____; NOTE: Because of our sinful flesh, we naturally incline toward selfishness, greed and covetousness. In God's great wisdom and providence, He has ordained the system of benevolent giving in tithes, offerings and assistance of the poor and needy. He knew we would need this as Christians to be able to develop a character like His. Covetousness and selfishness are the very essence of sin and sin is what plagues our planet with all its evil, wickedness, heartache, sorrow and death. No one will ever enter heaven with any of these despicable traits of character!*

19.) What interesting classic statements did Jesus make about what we treasure and our heart's desires? Matthew 6:21 *For where your _____ is, there will your heart be _____.* **24** *_____ one can serve two _____.* *For either he will hate the one and love the other, or else he will hold to the one and despise the other. You cannot serve _____ and _____.* **NOTE: More than anything, God wants our hearts and fullest desires to go toward Him. When this happens everything else will work out for our very best. We just need to surrender and trust in Him. The next question with its promise brings this out.**

20.) What is the surest way to find security, true happiness and contentment in this world?

Matthew 6:33 *But seek ye _____ the kingdom of God, and his _____; and _____ these things _____ be added unto you. 25* *Therefore I say unto you, Take no*

_____ for your _____, what ye shall _____, or what ye shall _____; nor yet for your _____, what ye shall put on. Is not the life more than meat, and the body than raiment? **NOTE: If you get on the tithe and offering plan from a genuine appreciation for what Jesus has done for your salvation and have a love for Jesus and Bible truth and you want these truths and salvation to be proclaimed to the world, --GOD WILL HAVE YOUR BACK!! He will take care of you. You can never go wrong on this! Never!**

21.) What special parable did Jesus share that strongly emphasizes the importance of managing whatever money, gifts, talents, properties or abilities that God has graciously granted to us? **Matthew 25:14** For the kingdom of heaven is as a man travelling into a far country, who called his own _____, and delivered unto them his _____. **15** And unto one he gave _____ talents, to another _____, and to another _____; to every man according to his several ability; and straightway took his journey. **16** Then he that had received the five talents went and _____ with the same, and made them _____ five talents. **17** And likewise he that had received two, he also _____ other two. **18** But he that had received one went and _____ in the earth, and _____ his lord's money. **19** After a long time the lord of those servants cometh, and _____ with them. **20** And so he that had received five talents came and brought other five talents, saying, Lord, thou deliveredst unto me five talents: behold, I have _____ beside them five talents _____. **21** His lord said unto him, _____, thou good and _____ servant: thou hast been faithful over a _____ things, I will make thee _____ over _____ things: enter thou into the joy of thy lord. **22** He also that had received two talents came and said, Lord, thou deliveredst unto me two talents: behold, I have _____ two _____ talents beside them. **23** His lord said unto him, Well done, good and faithful _____; thou hast been faithful over a few things, I will _____ thee ruler over many things: enter thou into the _____ of thy lord. **24** Then he which had received the _____ talent came and said, Lord, I knew thee that thou art an _____ man, reaping where thou hast not sown, and gathering where thou hast not strawed: **25** And I was _____, and went and _____ thy talent in the _____: lo, there thou hast that is thine. **26** His lord answered and said unto him, Thou _____ and _____ servant, thou knewest that I reap where I sowed not, and gather where I have not strawed: **27** Thou oughtest therefore to have put my money to the _____, and then at my coming I should have received mine _____ with usury. **28** _____ therefore the talent from him, and _____ it unto him which hath ten talents. **29** For unto _____ one that hath shall be given, and he shall have _____: but from him that hath _____ shall be _____ away even that which he hath. **30** And cast ye the _____ servant into outer _____: there shall be weeping and gnashing of teeth. **NOTE: Whatever God has given us, He expects returns so that the flow of beneficence can keep moving and bring a blessing wherever it goes. A day of reckoning is coming and no one is exempt. When God gives us health and strength as well as intellect and reasoning, He expects us to use our resources for His honor and glory. May each one of us commit to being faithful servants and stewards of all that the LORD has bestowed on us, then, one day receive the commendation – “Well done, good and faithful servant!”**

Brief Quiz

CIRCLE ONE

- 1.) **True/False** – If you own a business, you tithe only the increase or profit you get from it.
- 2.) **True/False** – Tithe is 15% of our income.
- 3.) **True/False** – Jesus never said anything about tithe.
- 4.) **True/False** – Giving tithes, offerings and helping the poor helps to starve and discourage the selfishness in our characters.
- 5.) **True/False** – When we are first paid our wages, we honor God when we set aside our tithe and offerings first.
- 6.) **True/False** – When we return a faithful tithe, God has promised to rebuke the devourer and pour out blessings even to where there is no room to receive it.
- 7.) **True/False** – Tithing was only a part of the Jewish ceremonial system that ended at the cross.
- 8.) **True/False** – Stewardship involves everything we have and own, even our body health and the special abilities or talents that God has given us He will bring to account.

My Response

I see and understand from the Bible itself that God has made us to be faithful stewards of all that He has given us. I am determined by His grace to be faithful not only in talents and gifts but to return a faithful tithe and offering as He has asked. I know that as I make Him first in everything, He will take care of me.

Signed _____