

# HOME • LIFE • RELATIONSHIPS

## “FINANCES”

### LESSON 5

☰ Proverbs 11:24; 17:16; 22:26–27; Malachi 3:8  
Matthew 6:21; 2 Corinthians 9:7

## POINT

Having a financial plan helps the home have direction and purpose. As followers of Christ, being the best financial stewards possible is most honoring to him. Part of our responsibility is to manage our debt, to live with less and to learn contentedness. In fact, failing to give God what he asks of us means we are ungratefully robbing from Him. This lesson will address how Christians should consider ways to give a proportional percentage of their income to God's work.

**NOTE:** Throughout the study guide, the questions have been tailored around the three emphases of LifeBridge: Discover Grace (Acts 2:47), Grow in Grace (Col. 1:28), Live Gracefully (Eph. 2:10). Having questions from the text and also tailored to these three emphases is an attempt to help your group to both absorb the principles to each person's life, and to also consider how to transfer them into another's life.

**TIP:** As the leader you have latitude to mold this lesson to your group and the time you've budgeted to study together. For any question you ask, consider ways you might need to ask a follow-up question that fits your group. This is just a guide for you to adapt to the people in your group. Enjoy!

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# DIG

It's good to have a financial plan to be good stewards of what God has provided us. It's also very good to minimize debt, to live with less and to enjoy more of what we have.

- In 2003, the average debt for U.S. families with at least one credit card: \$9,205
- The number of personal bankruptcy filings: 1.6 million
- Percentage of Americans who believe they will always be in debt: 30
- Percentage of college freshmen who say being well off is very important or essential: 70

Statistics like these prompted Nathan Dungan, author of *Prodigal Sons & Material Girls*, to observe, "Living within your means today is countercultural" (adapted from: Stacy Teicher, "King Kong Debt Meets Middle-Class Life," *Christian Science Monitor* [8-16-04]). Personal debt is out of control in our country today. To be financially free, we can't be in bondage to credit cards; we must spend less than we make. If you are currently in debt, work on getting out using the principles we are discussing today. In the end, finding financial freedom requires more than a change in habits—it requires a change of heart.

Fast Company magazine asked its readers: If you could have one more hour per day at home or a \$10,000 a year raise, which would you choose? The results were that 83% chose the money; only 17% chose time at home (*Fast Company* (July/August 1999), p. 112). Christians need to consciously resist the consumer culture that surrounds us and be content with what we already have.

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## DISCOVER

How would non-Christian friends react to resistance to our consumer culture by being content with the older things that you have?

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## GROW

Read Proverbs 22:26–27. According to these verses, what is the problem with debt?

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## LIVE

In practical terms, most of us will have to take on some debt in our lifetime. How can we determine what is a legitimate debt and what has put us in the danger zone?

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Being in debt to materialistic pleasures minimizes God’s resourcefulness of our lives. Failing to give God what he asks of us means we may be ungratefully robbing from Him. Read Malachi 3:8. During Malachi’s ministry, the nation of Israel was a shell of its former self—politically, morally, and spiritually—and God told them why. Robbing him was one of the reasons. People respond in two different ways when God calls them to repentance: defensively or sincerely. God makes it clear that when we fail to give to him, we are robbing him. Malachi identifies this as the root—and the cure—of the nation’s deceit, debauchery, and immorality. (Read Matthew 6:21)

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Ancient Israelites in the Old Testament who did not bring tithes and offerings were robbing God in the same way as a person might steal money out of the collection plate while it was being passed during a worship service. The tithe was the fundamental giving unit of the Old Testament—one-tenth of a person’s income. (Read Leviticus 27:30) The tithe was used to fund the Temple and provide for the Levites—it covered personnel and maintenance. Offerings referred to gifts over and above the tithe.

*Preaching Magazine* offered this humorous look at giving: A church member stopped the pastor and angrily complained that the church had purchased five new brooms—an expenditure he thought was completely unnecessary. The pastor was surprised at the man’s reaction and mentioned it to the church treasurer, who said, “It’s understandable. How would you feel if you saw everything you gave in the past year tied up in five brooms?” (Preaching [March/April 1995])

Christians today need to give a proportional percentage of their income to God’s work. Tithes are not mentioned in the New Testament for three reasons: our giving is now inspired by love, not law; tithing was the accepted starting point; and tithing was too limited for the New Testament writers. (Read 1 Corinthians 16:1–2). Regardless of which percentage you decide to give—10 percent, less, or more—make sure you are giving what God is asking of you. This is the only area in the Bible where God asks us to test him (Mal. 3:10). God promises to reward our faith and obedience with an outpouring of blessing.

## DISCUSSION STARTERS

(choose any or all of these):



### GROW

For followers of God, why would God consider failing to give him our tithes and offerings robbing him? What does that tell us about the way we look at him and our money?

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### LIVE

How does our treasure reflect our heart for the lost & least in our area?

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### DISCOVER

Why is it more appealing to give to the poor and to missions rather than the ongoing finances of a church? What should our responsibility also be to our local church?

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### GROW

How can we learn to trust God to provide for us as we give away a portion of our income?



### LIVE

With which statement do you find yourself agreeing most:

- 1) I can’t afford to give away a tenth of my income.
- 2) Giving away a tenth of my income is nothing. I should be giving more.
- 3) I can’t afford to give a tenth of my income, but I’d like to trust God with that insecurity.
- 4) I would have to make too many sacrifices to give away a tenth of my income.

Why did you choose the statement you did? How does your position affect the way you live?

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# APPLY

## ACTION POINT>>

Give your group members some time for personal reflection, and time to ask themselves the following evaluation questions. Lead them to aim at the target that is in front of them in their personal journey, and to seek growth toward the next target.

### Target One: Give Regularly

- What is my present giving plan?
- Which of the verses we have studied gets my attention most?
- Is regular giving the next step for me?

### Target Two: Give Proportionately

- Do I presently give a certain percentage of my income to God?
- What percentage would I like to start with?
- How can I grow that percentage to a regular tithe?

### Target Three: Give Sacrificially

- What does "sacrificial giving" really mean?
- What am I willing to sacrifice so that I can go beyond a tithe?

Once your group members have worked their way through these questions, encourage them to make a plan for their future giving. Use this format:

- My present giving pattern is \_\_\_\_\_.
- I would like to grow to the point of giving \_\_\_\_\_.
- I am willing to partner with \_\_\_\_\_ to help me.



Should we tithe on our net or gross income? Should we tithe if we are in debt? Should our whole tithe go to the local church? (There are a lot of different opinions about the questions above. Allow this to be a free-flowing discussion.)

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