

What Does Your Checkbook Say About You?

Series: Roadmap For Christian Living

What can we learn about you through your spending?

What Does The Bible Say?

And I have been a constant example of how you can help those in need by working hard. You should remember the words of the Lord Jesus: ‘It is more blessed to give than to receive.’ (Acts 20:35 NLT)

Give, and you will receive. Your gift will return to you in full—pressed down, shaken together to make room for more, running over, and poured into your lap. The amount you give will determine the amount you get back.” (Luke 6:38 NLT)

Jesus taught us to be generous.

Mature people would rather give than receive.

11 “But that is the time to be careful! Beware that in your plenty you do not forget the Lord your God and disobey his commands, regulations, and decrees that I am giving you today. 12 For when you have become full and prosperous and have built fine homes to live in, 13 and when your flocks and herds have become very large and your silver and gold have multiplied along with everything else, be careful! 14 Do not become proud at that time and forget the Lord your God, who rescued you from slavery in the land of Egypt. 15 Do not forget that he led you through the great and terrifying wilderness with its poisonous snakes and scorpions, where it was so hot and dry. He gave you water from the rock! 16 He fed you with manna in the wilderness, a food unknown to your ancestors. He did this to humble you and test you for your own good. 17 He did all this so you would never say to yourself, ‘I have achieved this wealth with my own strength and energy.’ 18 Remember the Lord your God. He is the one who gives you power to be successful, in order to fulfill the

covenant he confirmed to your ancestors with an oath.

(Deuteronomy 8:11–18 NLT)

Everything you have comes from God.

Now regarding your question about the money being collected for God's people in Jerusalem. You should follow the same procedure I gave to the churches in Galatia. 2 On the first day of each week, you should each put aside a portion of the money you have earned. Don't wait until I get there and then try to collect it all at once. (1 Corinthians 16:1–2 NLT)

We are to give weekly (or when paid).

We give not to be blessed. We give because we have been blessed.

How Can You Obey?

In the New Testament we are to give money to:

- **Widows and orphans (James 1:27)**
- **Poor people in need (Galatians 2:10)**

- **Other Christians in need (Romans 12:13)**
- **Spiritual leaders (Galatians 6:6; 1 Corinthians 9:14)**

Should we tithe or give 10%?

- **Tithing is an Old Testament concept.**
- **The New Testament never commands the Church or Christians to give a “tithe” or a tenth of their income!**
- **Jesus never commanded the church to give a tenth and the apostles never commanded Christians to give a tenth to the church.**
- **Strict “tithing” procedure actually circumvents and inhibits biblical giving.**
- **If anything, the tithe would be the baseline.**

6 So Moses gave the command, and this message was sent throughout the camp: “Men and women, don’t prepare any more gifts for the sanctuary. We have enough!” So the people stopped

bringing their sacred offerings. 7 Their contributions were more than enough to complete the whole project. (Exodus 36:6–7 NLT)

That is a story of biblical giving.

Where is your heart when it comes to contributing to the kingdom of God?

Additional Notes:

If you would like to use your home to disciple others, check out our training at www.crosswaveschurch.com/host. Cross Waves has produced short videos to train you how to use your home to reach others for Christ. So please check it out.

Explore:

Today's Deep Dive Into the Bible comes from Heiser, M. S. (2014). I Dare You Not to Bore Me with the Bible. (J. D. Barry & R. Van Noord, Eds.) (p. 54). Bellingham, WA: Lexham Press; Bible Study Magazine.

Explore:

TITHE — the practice of giving a tenth of one’s income or property as an offering to God. The custom of paying a tithe was an ancient practice found among many nations of the ancient world.

The practice of giving a tenth of income or property extends into Hebrew history before the time of the Mosaic Law. The first recorded instance of tithing in the Bible occurs in Genesis 14:17–20. After returning from rescuing Lot and defeating his enemies, Abraham met Melchizedek, the “king of Salem” and “priest of God Most High.” The text states simply that Abraham gave Melchizedek a tithe of all the goods he had obtained in battle. The author of the Book of Hebrews, in recounting this episode, considered the Levitical priests who descended from Abraham and who appeared centuries later as having paid tithes to Melchizedek through Abraham (Heb. 7:1–10). There is no

recorded demand of Abraham for a tenth. Neither is an explanation given about why Abraham gave a tithe to Melchizedek. Jacob also, long before the law of Moses, promised that he would give to the Lord a tenth of all he received (Gen. 28:22).

The law of Moses prescribed tithing in some detail. Leviticus 27:30–32 stated that the tithe of the land would include the seed of the land and the fruit of the tree. In addition the Hebrew people were required to set apart every tenth animal of their herds and flocks to the Lord.

Mosaic legislation on tithing is also found in two other passages. Numbers 18:21–32 stated that the tithes in Israel would be given to the Levites, because the Levites did not receive a land inheritance like the other tribes of Israel. The Levites, in turn, were to offer a heave offering to the Lord. This would constitute a tithe on their part of the goods which they received. The rest of

the goods which the Levites received would provide their living as the reward for their work in the tabernacle.

The third passage dealing with the tithe is Deuteronomy 12:5–7, 11–12, 17–18. This passage instructed Israel to take their tithes to the place the Lord prescribes, eventually the city of Jerusalem. In Deuteronomy, only a vegetable tithe is mentioned. In 2 Chronicles 31:6, however, the tithe of cattle is mentioned.

In Deuteronomy 26:12–15 the third year is called the year of tithing. This may indicate that the tithes were not collected annually. Apparently in this year only the goods that were given as tithes could be offered and stored locally. The offering of the tithe also took the form of a ritual meal (Deut. 12:7, 12). Some suggest that there were three tithes, but this seems unlikely.

There is no mention of a tithe in Exodus but only the giving of the Firstfruits (Ezek. 44:29–30). Finally, the prophet Malachi indicated that Israel had robbed God in withholding tithes and

offerings. Thus the Israelites were exhorted to bring their tithes into the storehouse in order to enjoy the Lord's blessing (Mal. 3:8–12).

In the Old Testament the purpose of the giving of a tenth was to meet the material need of the Levite, the stranger, the fatherless (the orphan), and the widow (Deut. 26:12–13). The tithe was an expression of gratitude to God by His people. Basic to tithing was the acknowledgment of God's ownership of everything in the earth.

In the New Testament the words "tithe" and "tithing" appear only eight times (Matt. 23:23; Luke 11:42; 18:12; Heb. 7:5–6, 8–9). All of these passages refer to Old Testament usage and to current Jewish practice. Nowhere does the New Testament expressly command Christians to tithe. However, as believers we are to be generous in sharing our material possessions with the poor and for the support of Christian ministry. Christ Himself is

our model in giving. Giving is to be voluntary, willing, cheerful, and given in the light of our accountability to God. Giving should be systematic and by no means limited to a tithe of our incomes. We recognize that all we have is from God. We are called to be faithful stewards of all our possessions (Rom. 14:12; 1 Cor. 9:3–14; 16:1–3; 2 Cor. 8–9).

Youngblood, R. F., Bruce, F. F., & Harrison, R. K., Thomas Nelson Publishers (Eds.). (1995). In Nelson's new illustrated Bible dictionary. Nashville, TN: Thomas Nelson, Inc.

Explore:

Give Willingly

When we give to the church, God wants us to do it with a willing heart. Giving should be a joyful and fulfilling act. Paul speaks directly to this attitude in 2 Corinthians where he commends the Macedonian Christians for their generous giving and tells the Corinthians they should follow suit. Paul delineates several

principles of giving by the Macedonians that every Christian should consider.

As a sacrifice

First, the Macedonians gave sacrificially. Paul notes that they gave despite their “extreme poverty” (8:2). Christians frequently give excuses as to why they don’t give regularly. A common one is, “Well, I don’t have much income right now.” That did not stop the Macedonians who were in the midst of severe poverty. We Americans don’t live in extreme poverty, so we can’t even imagine the implications of this statement regarding the Macedonians’ plight. So don’t make excuses.

With a generous heart

Second, the Macedonians gave generously. Even though they were poverty-stricken they gave to God “in rich generosity” (8:2). Paul testifies they gave “as much as they were able, and even beyond their ability” (8:3). They trusted that God would

meet their needs, so they gave in an unrestrained manner—generously. They knew that you cannot out give God. This is reminiscent of the kind of sacrificial, generous giving that Jesus showcased in the account of the widow’s offering:

Jesus sat down opposite the place where the offerings were put and watched the crowd putting their money into the temple treasury. Many rich people threw in large amounts. But a poor widow came and put in two very small copper coins, worth only a fraction of a penny. Calling his disciples to him, Jesus said, “I tell you the truth, this poor widow has put more into the treasury than all the others. They all gave out of their wealth, but she, out of her poverty, put in everything—all she had to live on” (Mark 12:41–44).

Here Jesus praises the widow not for how much she gave, but for how she gave. She gave sacrificially, generously, willingly, out of her poverty. Jesus is accentuating the importance and priority of

giving with the right attitude. Humans invariably focus on the exterior—the dollar amount. God considers what is most important—the heart and attitude. “The LORD does not look at the things man looks at. Man looks at the outward appearance, but the LORD looks at the heart” (1 Samuel 16:7).

With joy

Third, the Macedonians gave joyfully. Even though they lived in extreme poverty they had “overflowing joy” when they gave to the church (2 Corinthians 8:2). The joy they had came from God as a gift. Inner joy is one of the fruits of the Spirit that God produces in our soul when we obey Him (Galatians 5:22). I know some Christians who are lacking in joy, who are discontent, sour, easily embittered and who specialize in complaining. And many times they complain about money and the lack of it. Their Ebenezer attitude is often commensurate with or a by-product of their stingy attitude about money. They

don't habitually give to God regularly, sacrificially or generously. So they miss out on God's reward of sweet inner joy and contentment.

Paul comments further on this in 2 Corinthians 9: "Each man should give what he has decided in his heart to give, not reluctantly or under compulsion, for God loves a cheerful giver" (v. 7). God loves a "cheerful giver." The Greek word here for "cheerful" is where we get our English word "hilarious" and it speaks of a willing, winsome, joyful, non-reluctant spirit of giving. It speaks of giving freely and in an uninhibited manner. God "loves" that kind of attitude! If your giving is characterized by legalistic, persnickety, tight-fisted, apprehensive second-guessing and regrets, then God is not going to be pleased with your giving.

As an act of worship

Fourth, the Macedonians gave worshipfully. These exemplary Christians knew that giving money to the church, or “to the saints” (2 Corinthians 8:4), was not an exercise in self-serving philanthropic, government-oriented, tax-deductible charity. First and foremost, their giving was an act of worship. It was a voluntary expression of thanksgiving to God for all that He had done for them (9:11). Paul says “they gave themselves first to the Lord” (8:5). They gave financially to God and the church because they knew God first gave all things to them (1 John 4:19), the most important thing being total forgiveness of sins through the sacrificial death of Christ: “For you know the grace of our Lord Jesus Christ, that though He was rich, yet for your sakes he became poor, so that you through His poverty might become rich” (8:9).

The above verse, more than any other, provides us as Christians with the ultimate motive for giving to God and the church. We give as an act of worship and thanksgiving to tangibly show

God, as an expression of faith, that we owe all good things to Him—the greatest of which is salvation in Jesus Christ. We don't give to the church primarily because we gotta' get those bills paid, or because we need to meet the budget, or because we gotta finish that building project, or because we gotta pay off the balance of that loan, or because we need new carpet in the nursery. We give because it is an act of worship, as everything we do in life should be. As the Scripture says, "so whether you eat or drink or whatever you do [including how you handle your money], do it all for the glory of God" (1 Corinthians 10:31).

With discernment

Fifth, the Macedonians gave wisely. They were discerning and careful stewards of their money. They did not give indiscriminately to anyone who asked. That would be unwise and poor stewardship of God's resources. This world is filled with people begging for handouts and making illegitimate and

deceptive pleas for money (2 Timothy 3:1–2; 2 Peter 2:1, 13–14). Don't be fooled. Know who you are giving to. The Macedonians did. They gave to Paul and the church because they knew Paul was a conscientious, careful and reliable steward of the saints' money and resources. They entrusted their collection to those in the church who had established and proven credibility. Integrity and fiscal responsibility were priorities for Paul and the Macedonians. Paul describes the careful procedures and precautions taken in collecting the saints' money:

... we carry the offering, which we administer in order to honor the Lord himself and to show our eagerness to help. We want to avoid any criticism of the way we administer this liberal gift. For we are taking pains to do what is right, not only in the eyes of the Lord but also in the eyes of men (2 Corinthians 8:19–20).

Don't give thoughtlessly to anyone holding out his hand.

Remember Proverbs 3:9 that said "honor the LORD" with your

wealth. Giving to wrong causes and wrong people and for wrong reasons does not honor God.

So who should Christians be giving to? Here are some priorities to keep in mind. Give first to the local church. Give where you are being spiritually fed (1 Corinthians 9:7–14). Some Christians say, “I give to other charitable organizations,” or “I give to this parachurch organization, etc.” Giving to other good causes is legitimate, but not when that giving supplants or takes away from giving to the local church. Jesus promised to build His “church” (Matthew 16:18). The church is the Body of Christ, an eternal entity—every other organization is temporal, man-made and second-fiddle to God’s church (Acts 20:28; 1 Timothy 3:15). Also, give to the appropriate leadership of the local church. This is the New Testament model. The early Christians “brought the money ... and put it at the apostles’ feet, and it was distributed to anyone as he had need” (Acts 4:34–35; cf. v. 37). The church

leaders are the God-ordained stewards responsible for collecting and distributing the church offering (Romans 13:1–2). “They are representatives of the churches and an honor to Christ” (2 Corinthians 8:23).

But some Christians want to give “designated gifts” instead of giving into the general offering. They say this is because they don’t trust people or the bureaucracy of the process. They want to be sure their money is used for what they intended. But that is not their responsibility. If you don’t trust the leadership of your church, then go to a church you can trust (1 Corinthians 16:3–4). The leaders of the church are accountable to God regarding their stewardship of the church’s finances (1 Corinthians 4:1–5; James 3:1), your responsibility is to give according to the established pattern laid down by God in the Scriptures and trust Him for the results.

With confidence

Sixth, the Macedonians gave confidently. They knew God would bless them for their sacrificial, generous, wise giving. God's grace prompted the Macedonians' right attitude regarding giving (2 Corinthians 8:1). They knew that giving to the church was a divine "privilege" (8:4). They knew they were giving according to "God's will" (8:5). They knew their act of giving was an act of love that would bless others who were in need (8:13–15). They were "zealous" and had "enthusiasm" in giving to God (8:22; 9:2).

Why did the Macedonians give with confident zeal and enthusiasm in the midst of their severe poverty? Paul tells us. They knew an inviolable spiritual secret about giving—an eternal axiomatic law established by God: "Remember this: Whoever sows sparingly will also reap sparingly, and whoever sows generously will also reap generously" (9:6). What an amazing promise! God has said that if you are financially generous toward Him and His church, then He will be generous

with you. If you are stingy with God, then He will be stingy with you. Jesus taught this very thing about money. Paul echoes the words of Jesus when he reminded the elders at the church of Ephesus:

In everything I did, I showed you that by this kind of hard work we must help the weak, remembering the words the Lord Jesus himself said: ‘It is more blessed to give than to receive’ (Acts 20:35).

Here Jesus says that when you give you will be greatly blessed. When you are stingy, or withhold a gift, or give grudgingly or under compulsion, you lose out on the blessings of God. Jesus elaborates on the details of these blessings in Luke 6:

Give, and it will be given to you. A good measure, pressed down, shaken together and running over, will be poured into your lap. For with the measure you use, it will be measured to you (v. 38).

Jesus is saying that when we give generously, then God will give back to us generously. And when He gives back to us, He does so magnanimously. The imagery above is taken from the grain fields when grain was carried in the lap of one's robe. The grain was pressed down and packed air-tight to the point of overflowing. The point is that God is not going to be chintzy and gyp you like the potato chip people do when they give you a bag full of air with a few crumbs in the bottom of the bag, or the stingy ice cream guy who does not fill your whole cone up with ice cream, but just puts a lump on the top. So give generously. If you do, God will give generously to you. If you sow generously, you will reap the same. You can't out-give God.

McManis, C. (2006). *Christian Living Beyond Belief: Biblical Principles for the Life of Faith* (pp. 113–118). The Woodlands, TX: Kress Christian Publications.

Explore:

Tithing. The practice of giving a tenth of one's property or produce to support religious institutions or the priesthood. It is an ancient practice, widespread in antiquity and found in Judaism as well as in surrounding cultures of the ancient Near East.

Commandments to tithe in the OT emphasize the quantity (one-tenth) of the gift. In this is the belief that God is entitled to share directly in the grain, wine, and oil that humans are permitted to produce. At different times in Israel's history, varying regulations governed the tithe. Before the time of the Deuteronomic code, tithes were used to celebrate a cultic festival at the local holy place, as when Amos mentions the tithes brought to Bethel (4:4), probably because of the vow made by Jacob (Gen. 28:22). The firstborn of flocks and a tithe of the fruits of the field provided for the festive meal. The priest of the

holy place, strangers, widows, and orphans shared in the meal with those who brought the provisions. The remainders from the meal were given to the priests and their assistants as well as to the needy (Deut. 14:22–29).

In the book of Deuteronomy, the firstborn of the flocks and the tithes are to be brought to the central holy place in Jerusalem (“the place he will choose as a dwelling for his Name,” 14:23). Families and the Levites of the towns were to travel to Jerusalem for the festive meal. If the journey was too long and carrying the tithe too difficult, one could sell the tithe and buy what was needed in Jerusalem (vv. 24–26). Yet this system did not adequately provide for the needs of the poor, so the code stipulated that every third year the tithe should be kept in the local town (vv. 28–29; 26:12–15). It would be distributed to Levites, sojourners, the fatherless, and widows who could not produce food for themselves.

The trip and tithe in Jerusalem changed the nature of the tithe from a harvest sacrifice to more of a cultic tax. The concentration of worship in Jerusalem also meant that temple priests required a somewhat regular income. During the exilic period the tithe became a type of tax paid to the priests. In postexilic texts, the cultic meal is no longer mentioned. At this time tithes were stored in warehouses (Neh. 10:38; Mal. 3:10). Then too, tithes no longer were required to be brought to Jerusalem, but rather were collected by local Levites (Neh. 10:37–38). This in effect made the tithe a tax.

References to the tithe are few in the NT. Jesus attacked the Pharisees for paying the tithe (Gr. *apodekatoō*) exactly while neglecting the more important parts of the law: justice, mercy, and faithfulness (Matt. 23:23; cf. Luke 11:42). The Pharisee is shown praying in the temple, “I ... give a tenth of all I get” (Luke 18:12). There are three references to Genesis 14:17–20 in Hebrews 7:6, 8–9.

The early church prescribed a tithe for its members. Yet this differed from OT regulations in that the tithe was seen as an absolute minimum, and it was to be given from one's total income. The Didache prescribed that firstfruits be given of "money, clothes, and of all your possessions" (13:7).

In the later history of the church, the obligation to tithe was always held in tension with Christ's command to sell all and renounce possessions (Matt. 19:21) along with Paul's teaching that Christ brings freedom from legal prescriptions (Gal. 5:1).

By the fifth and sixth centuries, the practice of tithing was well established in old areas of Christianity in the West. In the eighth century, Carolingian rulers made the ecclesiastical tithe part of secular law.

By the twelfth century, monks who previously had been forbidden to receive tithes and required to pay them obtained a measure of freedom in being able to receive tithes while being

freed from the obligation of payment. Controversies over tithes often arose when people sought to evade payment while others sought to appropriate tithe revenues for themselves.

Medieval tithes were divided into predial, due from the fruits of the earth; personal, due from labor; and mixed, due from the produce of livestock. These were further divided into great, derived from corn, hay, and wood to go to the rector or incumbent priest of the parish; and small, from all other predial tithes, plus mixed and personal tithes to go to the vicar.

In England, particularly by the sixteenth and seventeenth centuries, the issue of tithes was a source of intense conflict since a state church depended on tithes for its livelihood. Social, political, and economic implications were considerable in Archbishop Laud's attempts to increase tithe payments prior to 1640. English Puritans and others wanted the abolition of tithes in favor of voluntary contributions to support clergy. But the

question of the tithe aroused some of the fiercest passions and bitterness of all issues associated with the English Civil War.

After the war, the legislative tithe survived in England until the twentieth century.

Contemporary churches emphasize tithing in different ways and to various degrees. Some call for giving ten percent of one's income in accord with the biblical standard. Others stress proportional financial giving in relation to available income. Still others expand the concept of "tithing" to include not only monetary giving, but also the giving of time and talents for God's work through the church.

Elwell, W. A. (2001). In *Evangelical dictionary of theology: Second Edition* (pp. 1202–1203). Grand Rapids, MI: Baker Academic.

Question 1 of 5

Why would Jephthah sacrifice his own daughter to God?

Question 2 of 5

Why is it important to know what the Bible says on how to serve God, and not serve Him as we think He wants to be served?

Question 3 of 5

Does God care most about how much we give? What is most important about biblical giving?

Question 4 of 5

What does it mean that God loves a “cheerful giver” (2 Corinthians 9:7)?

Question 5 of 5

According to Scripture, what are some of the ways God will bless you if you give regularly and generously to His Church?

