

## **The Lord is Our Financial Advisor**

### **Part 1**

#### **Introduction**

Is there ever enough money for our needs? When I was growing up, although the average family didn't have much, most families regularly put aside money in their savings account. Today, many families are thousands of dollars in debt, slaves to their merciless credit cards.

While it is true that consumer debt is growing and the financial plight of the world is growing, I believe God wants us to trust Him with our finances.

How about you? Is your present income adequate for your basic needs?

#### **Personal Question:**

Does your economic future frighten you? \_\_\_\_\_

The solution to any economic problem is to let the Lord be our financial advisor. If we will give Him charge of our finances, He will make our incomes sufficient for our needs or at least provide for us. However, if the Lord is to be our financial advisor, He expects us to follow His financial plan, a plan which is very different from the world's.

#### **Our Study**

##### **God's Financial Plan**

If we will search it out, we'll find that the Bible has much to say about our finances.

#### **The Scripture: Luke 6:38**

*"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."*

1. What does this familiar scripture say? \_\_\_\_\_

2. Restate this economic principle in your own words. \_\_\_\_\_

Give and you will receive. Now that is a paradox! Although this is a Christian concept, the Old Testament expresses much the same idea.

#### **The Scripture: Proverbs 11:24-25**

*"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."*

3. What similar idea is expressed here? \_\_\_\_\_

"Hey, slow down there," some of us may be thinking. "I thought the Christian idea was to save money--be frugal, spend as little as possible."

Very little in the New Testament suggests this idea. That is the Puritan ethic, not the Bible's, which teaches us to be overly prudent with our money. The New Testament teaches us to be generous with everything we have.

God's financial plan includes at least three basic avenues: tithing, offerings, and giving to the poor.

### The Tithe

The tithe is 10% of our income, and it belongs to God. One Christian economist believes that if we don't give God that 10%, we will lose it by one means or another. At any rate, it won't end up in our pocketbooks.

#### The Scripture: Malachi 3:10-11

*"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 will not cast their fruit," says the Lord Almighty.*

Fill in the blanks.

4. God says to bring the whole \_\_\_\_\_ into the, that there may be \_\_\_\_\_ in His house.

5. What else does He tell us to do? \_\_\_\_\_

6. What will He do if we give? \_\_\_\_\_

7. What additional benefits does He promise? \_\_\_\_\_

Because Israel was primarily an agricultural economy, God frequently used agricultural examples.

8. Write your own paraphrase of the promises contained in these two verses. \_\_\_\_\_

When God says He will rebuke the devourer, He is saying He will protect us from Satan, who is the devourer. The other two promises say that He will help us achieve what we set out to do and that the timing will be right.

#### The Scripture: Malachi 3:8-9

*"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.'*

9. What does God say we do when we don't give Him a tithe? \_\_\_\_\_

10. What else does God say? \_\_\_\_\_

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### **Personal Question:**

Do you think God really cares what we do with our money? \_\_\_\_\_

Some years ago, *The Wall Street Journal* printed an article on the financial success of those who tithe. It was not speaking from a Christian prospect, but a business one. In the article the writer said that those who give away at least 10% of their income prospered.

Before we panic at the idea of giving away 10% of our income, consider this: Ralph Mahoney, founder of World MAP, estimates that the Israelites returned 30% of everything they had to God. Some may argue that the tithe is the Old Testament standard of giving and because we Christians are not under the Law, we don't have to tithe. Others say because 100 % of everything the Christian has belongs to God, we shouldn't bother with percentages.

It is true that Christians aren't bound by the Law. But we are bound to support our ministers and teachers. Jesus indicated in Matthew's gospel that we should tithe; it is also an excellent point of departure once we make up our minds to start giving to the Lord. Too often those who talk about giving God 100% are giving considerably less than 10%.

### **Where Does the Tithe Go?**

The tithe belongs to our church or the Christian organization from which we receive our spiritual food. Initiated originally to provide for the support of those who minister to us, it should always be taken off the top of our income. If we wait till we've paid all our bills, we'll never have 10 % left over. Oddly enough, however, when we pay our tithes first, we'll usually have enough left to pay our other bills, too.

### **Offerings**

Offerings are whatever we give *above* the tithe. How and to whom our offerings go is between God and us. Sometimes He will specifically tell us where to give; other times, He just puts His desire in our hearts, and we somehow know where to give.

In the second part of this study we will continue our search for the relationship between giving and receiving.

## The Answers

1. When we give, it will be given back to us abundantly.
2. Your statement
3. If we give generously, we will prosper; if we withhold, we will become poor. By giving, we receive.
4. Tithe, storehouse, food
5. To test Him
6. Throw open the floodgates of heaven and pour out so much blessing that we will not have enough room for it
7. He will prevent pests from devouring our crops; the vines in our fields will not cast their fruit.
8. Your paraphrase
9. We rob Him.
10. Because we rob God, our whole nation is under a curse.

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