Tithing and Stewardship

This lesson goes right to the heart of your relationship with God. Many Christians are “found out” here because their lives are motivated by SELF rather than the SPIRIT of God. Salvation is a free gift from God! Eternal security is a sure promise of God! In other words, we DO NOTHING to get saved or to remain saved. Praise God for this!

When we are born again, we are adopted into the family of God. We are His children, and He is our Heavenly Father. In any family, the children have responsibilities, and in this study you are going to learn about one of your own responsibilities as a member of God’s family.

1. Principles of Stewardship – Before you progress into this lesson, it is vital that you see and understand some principles.

   A. Principle #1 - Read:

      1) Psalm 24:1  
         The earth is the LORD's, and the fulness thereof; the world, and they that dwell therein.

      2) Haggai 2:8  
         The silver is mine, and the gold is mine, saith the LORD of hosts.

      3) Exodus 19:5  
         Now therefore, if ye will obey my voice indeed, and keep my covenant, then ye shall be a peculiar treasure unto me above all people: 
         for all the earth is mine:

Principle # 1 – Everything Belongs to GOD
B. Principle # 2 - Read: Genesis 39:1-6

1 And Joseph was brought down to Egypt; and Potiphar, an officer of Pharaoh, captain of the guard, an Egyptian, bought him of the hands of the Ishmeelites, which had brought him down thither. 2 And the LORD was with Joseph, and he was a prosperous man; and he was in the house of his master the Egyptian. 3 And his master saw that the LORD was with him, and that the LORD made all that he did to prosper in his hand. 4 And Joseph found grace in his sight, and he served him: and he made him overseer over his house, and all that he had he put into his hand. 5 And it came to pass from the time that he had made him overseer in his house, and over all that he had, that the LORD blessed the Egyptian's house for Joseph's sake; and the blessing of the LORD was upon all that he had in the house, and in the field. 6 And he left all that he had in Joseph's hand; and he knew not ought he had, save the bread which he did eat. And Joseph was a goodly person, and well favoured.

1) Who was the master in the story? - Potiphar
2) Who was the servant in this story? - Joseph
3) According to verse 4, what was Joseph made? - Overseer
4) According to verse 4, what was put into Joseph’s hand? – Potiphar’s house and everything Potiphar put into Joseph’s hand.

Principle # 2 - Stewardship is the management of the affairs of another.

C. Principle # 3 - Read Matthew 25: 14 – 15

14 For the kingdom of heaven is as a man travelling into a far country, who called his own servants, and delivered unto them his goods. 15 And unto one he gave five talents, to another two, and to another one; to every man according to his several ability; and straightway took his journey. (there is A LOT MORE to this parable). The LORD entrusted His wealth to Christians.

Principle # 3 – Every Christian is a steward.
D. Principle # 4 - Read I Corinthians 4:1 – 2

1 Let a man so account of us, as of the ministers of Christ, and stewards of the mysteries of God. 2 Moreover it is required in stewards, that a man be found faithful. (strict or thorough in the performance of duty; true to one's word, promises, vows, etc.; steady in allegiance or affection; loyal; constant; reliable, trusted, or believed.)

Principle # 4 - It is required of stewards that they be found faithful.

2. Areas of Stewardship

Stewardship is a subject that is often misunderstood. Many think it relates only to money. Money is part of God’s plan for stewardship, and it is important enough to be discussed in some detail later – but it is only part of God’s overall plan in this matter. Review the four principles:

- Everything belongs to GOD.
- Stewardship is the management of ANOTHERS affairs.
- EVERY Christian is a steward.
- Stewards MUST be faithful.

Read James 1:17

Every good gift and every perfect gift is from above, and cometh down from the Father of lights, with whom is no variableness, neither shadow of turning.

Everything good thing we have is called a GIFT which come from God. As stewards, we are responsible to God in the use of such things. We have been made stewards of the obvious areas listed below (TIME, TALENTS, TESTIMONY, and TREASURE).
A. Stewardship of TIME

Time maybe our most precious resource today… more than other resources such as money, gifts, etc.

1) Read Ephesians 5:16  
16 Redeeming the time, because the days are evil.  
THIS MEANS WE ARE TO MAKE EVERY MINUTE COUNT FOR GOD.

2) Read James 4:14  
14 Whereas ye know not what shall be on the morrow.  
For what is your life? It is even a vapour, that appeareth for a little time, and then vanisheth away. (Our Earthly life time is compared as a vapor.)

3) Read Romans 13: 11-12 (thru verse 14)  
11 And that, knowing the time, that now it is high time to awake out of sleep: for now is our salvation nearer than when we believed. 12 The night is far spent, the day is at hand: let us therefore cast off the works of darkness, and let us put on the armour of light.  
Let us walk honestly, as in the day; not in rioting and drunkenness, not in chambering and wantonness, not in strife and envying. 14 But put ye on the Lord Jesus Christ, and make not provision for the flesh, to fulfil the lusts thereof. Christians should be ever ready – not wasting any time!

4) Read II Timothy 2:4a (speaks to one of the greatest stumbling blocks for Christians in the management of God-given time)  
4 No man that warreth entangleth himself with the affairs of this life; that he may please him who hath chosen him to be a soldier. (Working too much?)

5) Read Hebrews 10:25 (Church time - the area of time that we are to give back to God)  
25 Not forsaking the assembling of ourselves together, as the
manner of some is; but exhorting one another: and so much the more, as ye see the day approaching.

6) How much time / week do you give to God?

- Sunday School ........................................ 1 hour
- Sunday Services ........................................ 1.5 hours
- Morning Bible Studies ................................. 5 hours
- Evening Prayers ......................................... 1 hour
- Mid-week Services .................................... 1.5 hours
- Visitations/spreading the Word ................... 1 hour

Total ......................................................... 11 hours

This represents 10% of our waking time during any week or about 15% of non-work “available” time assuming a 40 hour work week!

B. Stewardship of our TALENTS (referred to in MONEY terms but really addresses an individual’s ABILITY.)

Read Matthew 25:14-30  

12 But he answered and said, Verily I say unto you, I know you not.  13 Watch therefore, for ye know neither the day nor the hour wherein the Son of man cometh.  14 For the kingdom of heaven is as a man travelling into a far country, who called his own servants, and delivered unto them his goods.  15 And unto one he gave five talents, to another two, and to another one; to every man according to his several ability; and straightway took his journey.  16 Then he that had received the five talents went and traded with the same, and made them other five talents.  17 And likewise he that had received two, he also gained other two.  18 But he that had received one went and digged in the earth, and hid his lord’s money.  19 After a long time the lord of those servants cometh, and reckoneth 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 gained beside them five talents more.  21 His lord said unto him, Well done, thou good and faithful servant: thou hast been faithful over a few things, I will make thee ruler over many 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 gained two other talents beside them.  23 His
lord said unto him, Well done, good and faithful servant; thou hast been faithful over a few things, I will make thee ruler over many things: enter thou into the joy of thy lord. 24 Then he which had received the one talent came and said, Lord, I knew thee that thou art an hard man, reaping where thou hast not sown, and gathering where thou hast not strawed: 25 And I was afraid, and went and hid thy talent in the earth: lo, there thou hast that is thine. 26 His lord answered and said unto him, Thou wicked and slothful 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 exchangers, and then at my coming I should have received mine own with usury. 28 Take therefore the talent from him, and give it unto him which hath ten talents. 29 For unto every one that hath shall be given, and he shall have abundance: but from him that hath not shall be taken away even that which he hath. [the reckoning] 30 And cast ye the unprofitable servant into outer darkness: there shall be weeping and gnashing of teeth.

1) What did the Lord give to His servants? - talents

2) Did every servant receive a talent? - Yes

3) Did every servant receive the same number of talents? - No

4) What was the Lord’s basis of dispensing responsibility to His servants?

5) According to verse 19, what did the Lord do when He came back?

   [THIS IS IMPORTANT – Don’t judge your actions by what others do but by the talents God gave you!]

6) What did the Lord say to those good stewards? [made them rulers over more]

7) Answer the following:

   o Have I been given at least one talent? [this means what?]
   o Have I used my talent for Christ?
   o Will I have to give an account to the Lord? [this means what?]
   o What will happen if I misuse my talent(s)?
   o Should I worry about how many talents I’ve been given?
8) Many Christians throw up their hands and say, "I can’t do anything for the Lord [in my church]!" Read Philippians 4:13  
13 I can do all things through Christ which strengtheneth me.

9) Read I Corinthians 12:12-27  
12 For as the body is one, and hath many members, and all the members of that one body, being many, are one body: so also is Christ.  
13 For by one Spirit are we all baptized into one body, whether we be Jews or Gentiles, whether we be bond or free; and have been all made to drink into one Spirit.  
14 For the body is not one member, but many.  
15 If the foot shall say, Because I am not the hand, I am not of the body; is it therefore not of the body?  
16 And if the ear shall say, Because I am not the eye, I am not of the body; is it therefore not of the body?  
17 If the whole body were an eye, where were the hearing? If the whole were hearing, where were the smelling?  
18 But now hath God set the members every one of them in the body, as it hath pleased him.  
19 And if they were all one member, where were the body?  
20 But now are they many members, yet but one body.  
21 And the eye cannot say unto the hand, I have no need of thee: nor again the head to the feet, I have no need of you.  
22 Nay, much more those members of the body, which seem to be more feeble, are necessary.  
23 And those members of the body, which we think to be less honourable, upon these we bestow more abundant honour; and our uncomely parts have more abundant comeliness.  
24 For our comely parts have no need: but God hath tempered the body together, having given more abundant honour to that part which lacked.  
25 That there should be no schism in the body; but that the members should have the same care one for another.  
26 And whether one member suffer, all the members suffer with it; or one member be honoured, all the members rejoice with it.  
27 Now ye are the body of Christ, and members in particular.

EACH individual church member is like a part of the human body.

- We each cannot all be the same (verse 19).
- God has put you in this church for a definite function (verse 18).
- Every member of our Church is necessary (verse 22).
C. Stewardship of our TESTIMONY

1) Read Philippians 2:15a 15 That ye may be blameless and harmless, the sons of God, without rebuke, in the midst of a crooked and perverse nation, among whom ye shine as lights in the world; **We are to shine as lights.**

2) Read Matthew 5:14-16 14 Ye are the light of the world. A city that is set on an hill cannot be hid. 15 Neither do men light a candle, and put it under a bushel, but on a candlestick; and it giveth light unto all that are in the house. 16 Let your light so shine before men, that they may see your good works, and glorify your Father which is in heaven. **Good stewardship (of our testimony) involves ACTIVE involvement before men! You cannot hide and be a wallflower.**

3) Read I Peter 3:15 15 But sanctify the Lord God in your hearts: and be ready always to give an answer to every man that asketh you a reason of the hope that is in you with meekness and fear: Always be ready to bring people to CHRIST. [discuss “…with meekness and fear.”]
3. Stewardship of Our Treasure (money)

The same principles of stewardship which apply to our time, talents, and testimony are given for the management of our money.

**ALL the money you have and receive IS FROM GOD and IS GOD’S**

Read: Deuteronomy 8:18 18 But thou shalt remember the LORD thy God: for it is he that giveth thee power to get wealth, that he may establish his covenant which he sware unto thy fathers, as it is this day.

Even though we may earn our money through the labor we put forth, this verse tells us it is the “LORD THY GOD” Who gives us the power (ability) to get money.

The stewardship of God’s money is usually referred to in the Bible as Tithes and Offerings.

A. What is a tithe? The first mention of tithe (a tenth) is in Genesis 14:20 where Abraham meets Melchizedek on his return from the defeat of the kings who had attacked Sodom and carried Lot away captive. Melchizedek is identified as not only the king of Salem, but a priest of the Most High God. In the brief account it seems clear that Abraham gave him a tenth in recognition that the Most High God had delivered his enemies into his hand, and therefore really owned the spoil resulting from the victory.

Read: Genesis 14:20 20 And blessed be the most high God, which hath delivered thine enemies into thy hand. And he gave him tithes of all.

In Hebrews 7, beginning with verse 4, the author points out that it was legitimate for God's representative to collect a tenth from those with the promise, whether it was from Abraham (given to the priest of the Most High God) or from the children of Abraham (given to the Levites, the priests of God). The question is, where did this idea come from of paying a tenth of something to a representative of someone who is in an ownership position?

Read: Hebrews 7:2 2 To whom also Abraham gave a tenth part of all; first being by interpretation King of righteousness, and after that also King of Salem, which is, King of peace;
In Deuteronomy 26, starting with verse 1 through verse 10, you have God establishing the tithe which is called the first of the produce of the ground which the children of Israel are to pay each year.

1 And it shall be, when thou art come in unto the land which the LORD thy God giveth thee for an inheritance, and possessest it, and dwellest therein; 2 That thou shalt take of the first of all the fruit of the earth, which thou shalt bring of thy land that the LORD thy God giveth thee, and shalt put it in a basket, and shalt go unto the place which the LORD thy God shall choose to place his name there. 3 And thou shalt go unto the priest that shall be in those days, and say unto him, I profess this day unto the LORD thy God, that I am come unto the country which the LORD sware unto our fathers for to give us. 4 And the priest shall take the basket out of thine hand, and set it down before the altar of the LORD thy God. 5 And thou shalt speak and say before the LORD thy God, A Syrian ready to perish was my father, and he went down into Egypt, and sojourned there with a few, and became there a nation, great, mighty, and populous: 6 And the Egyptians evil entreated us, and afflicted us, and laid upon us hard bondage: 7 And when we cried unto the LORD God of our fathers, the LORD heard our voice, and looked on our affliction, and our labour, and our oppression: 8 And the LORD brought us forth out of Egypt with a mighty hand, and with an outstretched arm, and with great terribleness, and with signs, and with wonders: 9 And he hath brought us into this place, and hath given us this land, even a land that floweth with milk and honey. 10 And now, behold, I have brought the firstfruits of the land, which thou, O LORD, hast given me. And thou shalt set it before the LORD thy God, and worship before the LORD thy God:

Now this is mentioned a number of other places in Deuteronomy; for example in 14:22 where it says,

"You shall surely tithe all the produce of what you sow which comes out of the field every year."

Now in addition to the ownership fee (the tithe) which the Israelites were to bring to God each year, they were to additionally give the Lord free-will gifts and offerings. Generally speaking, these free-will gifts and offerings were used to build the temple, repair the temple, furnish it, and in effect keep the religious activity of the nation operational economically. In addition, the Israelites were to give gifts to support the prophets. (Tithes were never used for prophets or teachers rabbis.) However, the tenth God specifically set aside for certain purposes.
B. Is the practice of tithing for New Testament Christians?

1) Some people (usually those who do not want to tithe) say tithing was an Old Testament practice for Jews only. It was given under the Law; and the Christian is not under the Law, but under grace. [Read Romans 6:14b 14 For sin shall not have dominion over you: for ye are not under the law, but under grace.] But read the following scriptures:

- **Genesis 14:18-20** 18 And Melchizedek king of Salem brought forth bread and wine: and he was the priest of the most high God. 19 And he blessed him, and said, Blessed be Abram of the most high God, possessor of heaven and earth: 20 And blessed be the most high God, which hath delivered thine enemies into thy hand. And he gave him tithes of all. **Abraham commenced it.**

- **Genesis 28:20-22** 20 And Jacob vowed a vow, saying, If God will be with me, and will keep me in this way that I go, and will give me bread to eat, and raiment to put on, 21 So that I come again to my father's house in peace; then shall the LORD be my God: 22 And this stone, which I have set for a pillar, shall be God's house: and of all that thou shalt give me I will surely give the tenth unto thee. **Jacob continued it.**

- **Leviticus 27:30** 30 And all the tithe of the land, whether of the seed of the land, or of the fruit of the tree, is the LORD's: it is holy unto the LORD. **Moses confirmed it.**

- **Malachi 3:10** 10 Bring ye all the tithes into the storehouse, that there may be meat in mine house, and prove 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. **Malachi commanded it.**

- **Matthew 23:23** 23 Woe unto you, scribes and Pharisees, hypocrites! for ye pay tithe of mint and anise and cummin, and have omitted the weightier matters of the law, judgment, mercy, and faith: these ought ye to have done, and not to leave the other undone. **Jesus commended it.**

- **I Corinthians 9:14** 14 Even so hath the Lord ordained that they which preach the gospel should live of the gospel. **God commissioned it.**

- **I Corinthians 16:2** 2 Upon the first day of the week let every one of you lay by him in store, as God hath prospered him, that there be no gatherings when I come. **Paul conformed it.**
2) In Summary, scripture shows tithing is a scriptural principle.
   - Abraham and Jacob tithed 500 years BEFORE the Law was established by Moses.
   - Moses, Malachi, and Jesus spoke of tithing UNDER the period of the Law.
   - The apostle Paul explained tithing AFTER the Law.

What implications would it mean for Christian churches if tithing was not an established principle?

- Would the government (or some public entity) have to support the church?
- What affect would churches being supported by impersonal agencies have upon the strength / effectiveness of the local church?
- Does financial support (tithing) strengthen the bonds between the membership and their locally supported church?
- Does financial support reaffirm one’s commitment the Word of God?
- Does a true Christian put their money where their mouth is?

C. How should Christians Practice Tithing?

1) Read II Corinthians 5:14  
   For the love of Christ constraineth us; because we thus judge, that if one died for all, then were all dead: Under the LAW, tithing was commanded. Under GRACE, we do not tithe legalistically, but because we love the Lord.

2) Do you think God would ask less love, less faith, and less cheerful giving from a New Testament Christian than from a Jew under the Law? Tithing for a Christian is not a matter of bondage.
D. Where should a Christian place their tithe?

1) Read Malachi 3:10 *(Bring ye all the tithes into the storehouse, that there may be meat in mine house, and prove 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.)* The “storehouse” for Old Testament Jews was the treasury of the Temple at Jerusalem.

2) According to Acts, Christians brought their tithes and offerings to the Apostle’s feet.

   ○ Acts 4:35, 37 *[from verse 34]* *(Neither was there any among them that lacked: for as many as were possessors of lands or houses sold them, and brought the prices of the things that were sold, And laid them down at the apostles’ feet: and distribution was made unto every man according as he had need.)* And Joses, who by the apostles was sumnamed Barnabas, *(which is, being interpreted, The son of consolation,)* a Levite, and of the country of Cyprus, *(Having land, sold it, and brought the money, and laid it at the apostles’ feet.)*

   ○ Acts 5:2 *(But a certain man named Ananias, with Sapphira his wife, sold a possession, And kept back part of the price, his wife also being privy to it, and brought a certain part, and laid it at the apostles’ feet.)*

3) Read I Corinthians 16:2 *[from verse 1]* *(Now concerning the collection for the saints, as I have given order to the churches of Galatia, even so do ye. Upon the first day of the week let every one of you lay by him in store, as God hath prospered him, that there be no gatherings when I come.)* We are to layup in STORE our giving. Subsequent verses show this storehouse was the church at Corinth, to who the epistle was addressed.

   **Today the storehouse for your tithe is your CHURCH. It is NOT God’s plan for you to give your tithe wherever you decide.**
E. Why are we to place our tithe into our church?

1) (Again) Read Malachi 3:10  

10 Bring ye all the tithes into the storehouse, that there may be meat in mine house, and prove 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. The tithes were to used for the temple and temple ministry (i.e.; the priests, etc.)

2) Read I Corinthians 9:13, 14  

13 Do ye not know that they which minister about holy things live of the things of the temple? and they which wait at the altar are partakers with the altar? 14 Even so hath the Lord ordained that they which preach the gospel should live of the gospel. Verse 13 relates to the Old Testament practice, and verse 14 carries this principle over to the New Testament churches. Your tithes and offerings are for the support, upkeep, and ministry of your church. Tithes should NEVRE be designated – they are to be left free for use as the church body decides.

F. What does God call us if we refuse to tithe?

Read Malachi 3:8  

8 Will a man rob God? Yet ye have robbed me. But ye say, Wherein have we robbed thee? In tithes and offerings.

G. What promise does God give those who faithfully tithe?

Read Malachi 3:10

10 Bring ye all the tithes into the storehouse, that there may be meat in mine house, and prove 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.
H. Whose is the tithe? Read Leviticus 27:30

> And all the tithe of the land, whether of the seed of the land, or of the fruit of the tree, is the LORD’s: it is holy unto the LORD. Ten percent of your gross income is NOT YOURS – it belongs to God.

I. How can I please the Lord when tithing?

1) Matthew 6:33

> But seek ye first the kingdom of God, and his righteousness; and all these things shall be added unto you. Give the Lord FIRST place in everything.

2) Proverbs 3:9

> Honour the LORD with thy substance, and with the firstfruits of all thine increase: (before paying the bills and other expenses.)

3) I Corinthians 16:2

> Upon the first day of the week let every one of you lay by him in store, as God hath prospered him, that there be no gatherings when I come. Sunday and tithing come on the first day of the week since GOD IS FIRST!

What about an “offering”? Many people feel they have done God a great favor just by tithing. But we do not give the tithe – it is not ours to give. Only after faithfully tithing can we give an offering.

- Malachi 3:8

> Will a man rob God? Yet ye have robbed me. But ye say, Wherein have we robbed thee? In tithes and offerings.

- Tithing requires an obedient heart but offerings (giving) requires a willing heart. Read Exodus 35:5

> Take ye from among you an offering unto the LORD: whosoever is of a willing heart, let him bring it, an offering of the LORD; gold, and silver, and brass,

- The Bible refers to offerings as FREE-WILL offerings. Read Ezra 1:4

> And whosoever remaineth in any place where he sojourneth, let the men of his place help him with silver, and with gold, and with goods, and with beasts, beside the freewill offering for the house of God that is in Jerusalem.
What kind of giver does the Lord love? Read II Corinthians 9:7

7 Every man according as he purposeth in his heart, so let him give; not grudgingly, or of necessity: for God loveth a cheerful giver.

If we tithe and also give an offering, will the Lord allow us to suffer and go without the necessities of life? Read II Corinthians 9:8

8 And God is able to make all grace abound toward you; that ye, always having all sufficiency in all things, may abound to every good work:
Tithing and Stewardship

1. Principles of Stewardship
   
   a. # 1 –

   b. # 2 –

   c. # 3 –

   d. # 4 –

2. Areas of Stewardship
   
   a. Stewardship of TIME

   b. Stewardship of our TALENTS

   c. Stewardship of our TESTIMONY
3. Stewardship of Our Treasure (money)

   a. What is a tithe?

   b. Is the practice of tithing for New Testament Christians?

   c. How should Christians Practice Tithing?

   d. Where should a Christian place their tithe?

   e. Why are we to place our tithe into our church?

   f. What does God call us if we refuse to tithe?

   g. What promise does God give those who faithfully tithe?

   h. Whose is the tithe?

   i. How can I please the Lord when tithing?