



*God is able to make all grace
abound to you, that you,
always having all sufficiency
in everything,
may abound to every good work.*

(2 Corinthians 9:8)



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MONEY, GIVING & BLESSINGS



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‘Money, Giving & Blessings’

by

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Preface

It is so easy for money to take a hold of our lives
because we all need it.

But God cares about what we do with our money.

Discover His principles about giving
and how He longs to bless us with more
so we can be a blessing to others
and He can keep that cycle of abundance going.

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If you've always given faithfully, but never seen any blessing coming back to you, then read the verses in this booklet again, thanking God for His promises of blessing and choose to expect to see them in your own life as well as in the lives of others.

God's Principles and Blessings

As God's children, we live in the new covenant and therefore are not under law, but under grace. So neither I nor anyone else has the right to tell you that you must tithe and give offerings. But I have shared God's principles of giving with you and the blessings that He promises you when you give with a right attitude, so you can decide before Him about your giving. I pray that this will encourage you to be a giver with a cheerful heart, so others will be blessed and you will receive more blessings than you have room for. Thank You Lord.

MONEY, GIVING & BLESSINGS

As we start to look at the subject of money and giving, I want to emphasise what the Bible says in Romans 6:14 — '*you are not under law, but under grace.*' We are under the new covenant where we do not live by rules and regulations, but in the freedom of grace which Jesus won for us through His death and resurrection. But that freedom is not meant so that we just live any way we want. It's freedom to choose God's ways and reap the rewards of doing that. So my aim in this booklet is not to tell you what you should be doing, but to look at the biblical principles of giving and the blessings that come from following them, to help you decide before God about your personal giving.

Money

Money is a man-made system which enables the world to function. In itself it is neutral, but as we know, it can be used for good or for evil. And It causes problems when we make it too important in our life. 1 Timothy 6:10 says — '*the love of money is a root of all kinds of evil.*' It's not money itself that is evil, but the love of it.

The Bible tells us that everything in the world belongs to God. In Haggai 2:8 He says — '*The silver is mine, and the gold is mine.*' When David gave a huge amount of his personal treasure to the funds for building the temple and the people responded by giving generously too, he said to God in 1 Chronicles 29:14 — '*But who am I, and what is my people, that we should be able to offer so willingly as this? For all things come from you, and we have given you of your own.*' So in a real sense, the money we

have isn't ours — it belongs to God and we are just stewards of it. It's our responsibility to use it well. We are called to trust in God as our source, not our salaries or bank accounts or benefits or investments. It's then that money can work for us and not against us.

Because money, or the lack of it, can impact our lives dramatically, it can easily control our decisions and attitudes. Jesus says in Luke 16:13 — *"You aren't able to serve God and Mammon."* Mammon means money, wealth, possessions. Jesus is saying that money can become our god and that when we allow that to happen, we can't live our lives serving God at the same time. We all recognise the tendency to rely too much on money and the things we own; to make decisions about what we do and how we do it based on money we have or don't have. Of course God wants us to use our money wisely — we need to be good stewards of all He has provided for us. But that is different from making it a god that controls our attitudes and how we live.

Provision and Prosperity

We know that God wants to provide for our needs. Philippians 4:19 says — *'My God will supply every need of yours according to his riches in glory in Christ Jesus.'* But He wants to give us more than we need, so we are able to bless others and further His work on earth. In the middle of two chapters which are all about money and giving, 2 Corinthians 9:8 says — *'God is able to make **all** grace **abound** to you, that you, **always** having **all** sufficiency in **everything**, may **abound** to **every** good work.'* Notice the words I have put in bold — they speak of abundance and prosperity. God has no problem with us having money and

same measure we use. If we give less, we will receive less and if we give more, we will receive more.

The next verse in the 2 Corinthians passage we've already looked at, gives us this wonderful promise — that, when we give according to the principles Paul had previously explained, God gives us more so we can give more and the cycle can continue. Once again I quote 2 Corinthians 9:8 — *'And God is able to make **all** grace **abound** to you, that you, **always** having **all** sufficiency in **everything**, may **abound** to **every** good work.'* And it isn't a cycle of just enough. It's a cycle of abundance. Notice again the words I've put in bold — 'all', 'abound', 'always', 'all', 'everything', 'abound' and 'every'. That's the abundant blessing of prosperity as we give.

Giving is not resigning ourselves to managing with less — as well as the joy of helping others, it is an opportunity to see God give us so much more back in abundance.

Make a Start

Do you believe all this? If you don't then you won't see the return. It's when we step out in faith that we are blessed. Remember, God tells us to test Him in this. That doesn't mean giving with no expectation simply to see if He comes through. It means choosing to give in faith that God will come through.

If you've never tithed or given your giving much thought before, then consider stepping out in faith. You may not feel cheerful about it at first, but think about the joy your gift will bring to others and choose to focus on the benefits for them as well as for you. Train yourself to be a cheerful giver. There is discipline involved.

The Blessings of Tithing and Giving

God's finance system makes no sense to the world. If you're saving for something you need, the world says to reduce your giving. But God says to give more so He can get more back to you. It is completely back to front according to logic. But it's completely right according to God. However, we will only prove it works by trying it. Remember in Malachi 3:10 God says — *"Bring the whole tithe into the storehouse, that there may be food in my house, and test me now in this," says the LORD of Armies, "if I will not open you the windows of heaven, and pour you out a blessing, that there will not be enough room for."*

2 Corinthians 9:6 says — *'He who sows bountifully will also reap bountifully.'* As we've already seen, this is part of a passage to do with giving to help other Christians and it's another promise that God will get more money back to us and He will do it in proportion to how much we give.

Whether tithing or giving, God uses people to bless us back financially. He doesn't manufacture new notes or coins and rain it down from heaven. He prompts people to give money to us. In the King James Version, Jesus says in Luke 6:38 — *"Give, and it shall be given unto you; good measure, pressed down, and shaken together, and running over, shall **men** give into your bosom. For with the same measure that ye mete withal it shall be measured to you again."* Most translations omit the word 'men' which I've printed in bold. The KJV explains the method God uses — it is people who will give us money. Notice again the abundance of the blessing God has for us — *'good measure, pressed down, and shaken together, and running over.'* And also notice that when we give, we will be rewarded according to the

possessions. 1 Timothy 6:17 says God — *'richly provides us with everything to enjoy.'* It's our attitude towards them and what we do with them that matters to God.

Deuteronomy 8:18 says — *'But you shall remember the LORD your God, for it is he who gives you power to get wealth.'* There are many verses in the Bible which tell of God rewarding productivity. Here are three examples. A well-known one is the Parable of the Talents in Matthew 25:14-30. The master rewards the two men who have doubled the money he gave them, saying in Matthew 25: 21&23 — *'Well done, good and faithful servant. You have been faithful over a few things, I will set you over many things. Enter into the joy of your lord.'* While in Matthew 25:28-29, he says to the man who did nothing with the money — *'Take away therefore the talent from him and give it to him who has the ten talents.'* ²⁹*For to everyone who has will be given, and he will have abundance, but from him who doesn't have, even that which he has will be taken away.'* Another example is Proverbs 10:4 — *'He becomes poor who works with a lazy hand, but the hand of the diligent brings wealth.'* And Colossians 3:23-24 says — *'whatever you do, work heartily, as for the Lord and not for men,'* ²⁴*knowing that from the Lord you will receive the reward of the inheritance; for you serve the Lord Christ.'*

God loves to see His children doing well, just as good parents love to see their children prosper. When we rely on God as our source and look to Him as our provider instead of our job or the benefit system or the stock market and put our hand to something wholesome, then He delights to prosper us financially. Psalms 35:27 says — *"May the LORD be magnified, who has pleasure in the prosperity of his servant!"* But again, just as a good parents delight to see their children using their money well, so does God.

Acts 20:35 says — *‘remember the words of the Lord Jesus, that he himself said, ‘It is more blessed to give than to receive.’”* God is generous and longs to shower us with blessings including wealth. But just as He loves to give, He wants us to love to give too. He wants us to prosper financially, not so we can live an extravagant lifestyle, but so we have money to give to the work of His kingdom and to help and bless other people. Remember the abundance verse of 2 Corinthians 9:8 and notice the words I’ve put in bold — *‘God is able to make **all** grace **abound** to you, that you, **always** having **all** sufficiency in **everything**, may **abound** to **every** good work.’* (Bold emphasis is mine)

If Christians only had enough money to meet their own needs, then churches and ministries wouldn’t be able to function as no-one would be able to support them financially. Being satisfied when we only have enough to look after ourselves and our own families is not the attitude God wants. In a sense, that is selfish. He wants us to be givers to benefit His kingdom and other people and we can only do that if we have more than we need.

The Bible talks about two different ways of giving — tithes and offerings.

Tithes

A tithe is a percentage – a tenth. The first time it is mentioned in the Bible is in Genesis 14:18-20 when Abram gave Melchizedek, who spoke God’s blessing over him, a tenth of all he had — *‘Melchizedek king of Salem brought out bread and wine. He was priest of God Most High. ¹⁹He blessed him, and said, “Blessed be Abram of God Most High, possessor of heaven and earth. ²⁰Blessed be God Most High, who has delivered your*

it is your Father’s good pleasure to give you the Kingdom.” God loves to see us giving with the same attitude and it draws His blessing towards us.

Matthew 6:1-4

Don't publicise your giving

In Matthew 6:1-4 Jesus says — *“Be careful that you don’t do your charitable giving before men, to be seen by them, or else you have no reward from your Father who is in heaven. ²Therefore, when you do merciful deeds, don’t sound a trumpet before yourself, as the hypocrites do in the synagogues and in the streets, that they may get glory from men. Most certainly I tell you, they have received their reward. ³But when you do merciful deeds, don’t let your left hand know what your right hand does, ⁴so that your merciful deeds may be in secret, then your Father who sees in secret will reward you openly.”*

Jesus is describing the way the religious leaders of His day, the Pharisees, gave money to help those in need. They were so full of themselves that they even had people blowing trumpets to draw attention to them as they made their offerings! They didn’t care about the plight of the people they were giving to — they wanted everyone to see how ‘good’ they were. That’s hypocrisy. When we give just to look ‘good’, the only reward we get is possible admiration from other people. But if we give as unobtrusively as possible, God rewards us, which is infinitely better. And Jesus says He will do it openly.

wouldn't be any lack among Christians. We know this doesn't happen, but all we can do is play our part and determine in our heart before God what we give, who we give it to and when we give it. Even when we are suddenly presented with a need and have to make a quick decision, we can still take a moment and ask God what He wants us to do.

Don't give grudgingly or under compulsion

2 Corinthians 9:7 — *'Let each man give according as he has determined in his heart, **not grudgingly or under compulsion** ...'*

Because the people will have already decided what to give, when Paul comes to collect the money, they won't have to react on the spot and maybe grudgingly give more than they feel is right. It also prevents any form of manipulation or emotional pressure from the person making the collection. When we decide how much to give, the only one we need to consider is God — how much He wants us to give, not how much others are giving or even how much the people need. If you are being compelled to give by emotional pressure or guilt, I believe it is wise to not do so.

Give cheerfully

2 Corinthians 9:7 — *'Let each man give according as he has determined in his heart, not grudgingly or under compulsion, for **God loves a cheerful giver**.'*

This verse finishes with the statement that God loves a cheerful giver. He loves everyone, but when someone cheerfully gives to help others, it touches His heart in a special way. God takes pleasure in freely providing us with all that Jesus has done and won. In Luke 12:32 Jesus says — *"Don't be afraid, little flock, for*

enemies into your hand." Abram gave him a tenth of all.' God later included tithing in the law He gave to Moses. When Jesus was berating the Pharisees for accurately tithing down to the last seed of their crops but not caring for the people, He said in Matthew 23:23 — *"Woe to you, scribes and Pharisees, hypocrites! For you tithe mint, dill, and cumin, and have left undone the weightier matters of the law: justice, mercy, and faith. But you ought to have done these, and not to have left the other undone."* Jesus wasn't telling them not to tithe, but saying it was of no value to them when they neglected justice and mercy and faith. It wouldn't attract God's blessing,

We live after Jesus' death and resurrection in the time of grace, so we are not under the law and therefore are not compelled to tithe. Remember Romans 6:14 — *'you are not under law, but under grace.'* But tithing is a biblical principle outside of the law as well as within it. God will not be angry with you or love you less if you don't tithe, but He promises us blessings when we do. Malachi 3:10 says — *'Bring the whole tithe into the storehouse, that there may be food in my house, and test me now in this,' says the LORD of Armies, "if I will not open you the windows of heaven, and pour you out a blessing, that there will not be enough room for.'* Tithing is the only thing in the Bible that God invites us to test Him on. And look at what He promises in return — such a blessing that you won't have enough room for it!

Notice this verse starts with — *'Bring the whole tithe into the storehouse.'* A storehouse is where you get food. So giving your tithe to the storehouse is giving where you are fed spiritually. In many cases that will be the local church you attend, but it may be a teaching ministry that feeds you in God's Word or it may be appropriate to share it between both.

Percentage giving is God's way of making giving to the church or teaching ministry fair for everyone. If you tithe you give a tenth of your income to the Lord. If your income increases your tithe increases. But also, if your income goes down, it decreases. There's no wondering how much to increase or decrease. You do the sums and give accordingly without pride or guilt.

People ask if you should tithe your gross or your net income. Let me remind you that we're not under law so the word 'should' isn't relevant. When my husband and I started tithing, God led us gently step by step until we were tithing our gross household income. The decision isn't about how little we can get away with — that attitude won't attract God's blessing. It's about a desire to please God and see His work prosper in the world. I do believe the biblical principle of tithing applies to gross income as everything we have belongs to him, even the taxes we pay. Think of it the other way round — God wants us to keep 90%. That's generosity. Thank You Lord.

Offerings

The other type of giving in the Bible is called offerings. This is anything we give in addition to our tithes. It may be regular giving to a charity or Christian work or it may be a one-off gift to help someone in need or in response to a disaster. Anything that helps others is an offering. Hebrews 13:16 says — '*But don't forget to be doing good and sharing, for with such sacrifices God is well pleased.*'

If someone is struggling because they don't have enough, we can pray for them, but what they need at that moment is financial help, either by giving them money or by buying what they

Give generously

2 Corinthians 9:5-6 — '*... that the same might be ready as **a matter of generosity**, and not of greediness. Remember this: he who sows sparingly will also reap sparingly. He who sows **bountifully** will also reap bountifully.*'

In verse 5 Paul asks the Christians to give generously and then in verse 6 he tells them why. Obviously there will be more money to help the people in need, but there is a greater blessing for the giver too. Paul tells the people that if they give sparingly, then they will receive back sparingly. But if they give bountifully or generously, then they will be blessed bountifully. God is good — we can never out-give Him.

Decide in advance how much to give

2 Corinthians 9:7 — '*Let each man give **according as he has determined in his heart** ...*'

Paul now tells the Christians in Corinth to decide in advance the amount they are going to give. When he arranged a similar collection at an earlier time, he said in 1 Corinthians 16:2 — '*On the first day of every week, let each one of you save as he may prosper, that no collections are made when I come.*' He asked everyone to set money aside regularly, as they decide in their heart before God, so that it will be ready when he comes to collect it and no-one will be adding anything to it or subtracting from it at his arrival. Notice he says to decide in their heart, not just their head. We can make a calculated decision but does it feel right — do we have peace about it?

If everyone gave to the people or ministry which God is asking them to give to with the amount He wants them to give, there

2 Corinthians 9:5-7 — *'I thought it necessary therefore to entreat the brothers that they would go before to you and arrange ahead of time the generous gift that you promised before, that the same might be ready as a matter of generosity, and not of greediness.⁶ Remember this: he who sows sparingly will also reap sparingly. He who sows bountifully will also reap bountifully.⁷ Let each man give according as he has determined in his heart, not grudgingly or under compulsion, for God loves a cheerful giver.'*

Prepare in advance

2 Corinthians 9:5 — *'I thought it necessary therefore to entreat the brothers that they would go before to you and arrange ahead of time the generous gift that you promised before, that the same **might be ready** ...'*

Paul didn't want people scrabbling around for money when he arrived. He wanted each one to get their offering ready in advance. He was looking for a considered approach not a last minute reaction.

Don't give in response to greediness

2 Corinthians 9:5 — *'... that the same might be ready as a matter of generosity, and **not of greediness**.'*

Paul certainly wasn't being greedy in organising this collection. All the money was going to the suffering Christians in Jerusalem, not to him. But we need to be discerning when we are asked to give. Are the motives for asking right? We may not always know if they are, so then we need to ask God for wisdom. If, having prayed, you don't feel peace about it, then it probably isn't God who is asking you to give.

need. James 2: 15-16 says — *'if a brother or sister is naked and in lack of daily food,¹⁶ and one of you tells them, "Go in peace. Be warmed and filled;" yet you didn't give them the things the body needs, what good is it?'*

1 John 3:17 says — *'But whoever has the world's goods and sees his brother in need, then closes his heart of compassion against him, how does God's love remain in him?'* When we give to help someone, we are showing them God's love, but if we shut down any compassion that is in us and refuse to respond, we have to ask ourselves if we truly know God's love for us. Now this doesn't mean we give to everyone and to every good cause. The world is full of struggling people. We need to learn to recognise God's prompt in individual situations. He doesn't want us giving out of guilt or duty but out of a compassionate heart. He will ask us to give in some situations and He will ask other Christians to give in others.

How to Give

Our attitude is of primary importance when we give. Although God promises to bless us with more when we give, if we give selfishly just to get, then that won't attract God's blessing.

Sometimes it is people who have more money that find it more difficult to give. 1 Timothy 6:17-19 says — *'Charge those who are rich in this present age that they not be arrogant, nor have their hope set on the uncertainty of riches, but on the living God, who richly provides us with everything to enjoy;¹⁸ that they do good, that they be rich in good works, that they be ready to distribute, willing to share;¹⁹ laying up in store for themselves a good foundation against the time to come, that they may lay hold of*

eternal life. God isn't saying people shouldn't be rich. He's warning those who are, not to put their trust and security in their wealth, but to be dependent on God alone and to be generous with all they have.

2 Corinthians chapters 8 and 9 are all about money and giving. Paul is encouraging the church in Corinth to give money to help the Christians in Jerusalem who were suffering persecution and also hunger as a result of a famine that had hit the area. 2 Corinthians 8:1-7 tells us that the churches in Macedonia had already generously given money to Paul of their own accord, asking him to take it to Jerusalem. Now he was arranging for the believers in Corinth to give money to help them too. We can find many principles about how to give in these two chapters.

We'll look at two passages in particular, followed by some instructions by Jesus in Matthew's Gospel. (Bold emphasis is mine)

2 Corinthians 8:12-14

Give willingly

2 Corinthians 8:12 — *'For if **the readiness is there**, it is acceptable ...'*

God wants us to give willingly. The money will do the work to further God's kingdom and bless others whether we give it willingly or grudgingly, but it is only when we give willingly that it is acceptable to God. There is an implied principle here for the person collecting the offering as well as for those who give. For people to give willingly, there can't be any pressure from the one collecting the money.

Give within your means

2 Corinthians 8:12-14 — *'For if the readiness is there, it is acceptable **according to what you have**, not according to what you don't have. ¹³For this is not that others may be eased and you distressed, ¹⁴but for equality. Your abundance at this present time supplies their lack, that their abundance also may become a supply for your lack, that there may be equality.'*

God isn't asking us to give more than we have. He isn't asking us to give so much that we are left with too little. 1 Timothy 5:8 says — *'But if anyone doesn't provide for his own, and especially his own household, he has denied the faith and is worse than an unbeliever.'* This is a sobering verse. If we don't look after our own family financially, then we are acting in a way which is worse than an unbeliever! God doesn't ask us to give so much money or possessions away, that our own family suffers. 2 Corinthians 8:13 says — *'this is not that others may be eased and you distressed.'*

God wants everyone to be willing to give when they see their fellow Christians struggling so that there won't be anyone without enough. Paul calls this 'equality'. This is not advocating communism or socialism. He is not imposing an enforced system, but asking for a voluntary response. The great thing about the principle of helping others is that it works both ways. We give when others are in need and they help us if we hit a rough patch.

2 Corinthians 9:5-7

We'll read the whole passage first and then look at it verse by verse.