



### Lesson 3: THE STEWARD'S ROLE IN SAVING (Keith Lewis)

#### TITHING

1. "Tithe" literally means "a tenth" and connotes a gift given to God.
2. The practice of "tithing" (i.e., God's people giving Him back 10% of their income as a demonstration of faith, worship, dependence, and commitment) predates the Mosaic Law (Genesis 14:14-20; 28:22).
3. "Tithing" was commanded, expanded, and regulated under the Mosaic Law (Leviticus 27:30-32; Nehemiah 10:35-39; Malachi 3:7-12). A general tithe (i.e., the people gave 10% of their income) was meant to compensate and support the Levites (Numbers 18:21-32), who were then also commanded to tithe on that tithe. Additionally, a second annual tithe was offered from the produce of the land (Deuteronomy 14:22), and a third tithe was required every three years as a kind of welfare system (Deuteronomy 14:28-29; 26:12-15). In total, these required offerings amounted to roughly 23% annually. While some suggest that these tithes are roughly equivalent to the modern taxation system (cf. Romans 13:6), Malachi 3:7-12 suggests that God viewed such giving to be a significantly spiritual activity.
4. Giving to God the "first," the "best," and "freely" seems to be a timeless (and reasonable) principle, rather than a legislated obligation (cf. "first"—Genesis 4:3-4; Proverbs 3:9-10; "best"—Malachi 1:6-14; "freely"—1 Chronicles 29:9; Exodus 25:1-2; 35:21; 36:6; Proverbs 11:24; 2 Corinthians 9:7a). Furthermore, the New Testament Christian must sacrificially give more than just money.
5. Jesus reaffirmed the appropriateness of the tithe (Matthew 23:23; Luke 11:42). However, it was necessary for Him to do so because God's people were still under the Mosaic Law at this time.

6. God is our philosophy of giving (2 Corinthians 8:9; 9:15). — Each member of the Trinity is either a Giver or a Gift.
7. Giving according to the Mosaic Law was a percentage; giving in the Age of Grace is proportional (1 Corinthians 16:2).
8. New Testament giving is also commanded to be:
  - *willing* (2 Corinthians 8:3-4, 11-12; 9:7) — a voluntary readiness and desire to give in both heart and hand (a "freewill offering")
  - *cheerful* (2 Corinthians 9:7) — joy and enthusiasm in the opportunities afforded by giving
  - *sacrificial* (2 Corinthians 8:1-5) — generosity that selflessly and joyfully serves others, even to one's own personal hurt
  - *expectant* (Malachi 3:10; Proverbs 3:9-10; 2 Corinthians 9:6, 10-11; Luke 6:38) — faith that God will both provide for one's needs and bless one's obedience (spiritually, materially, or both)
  - *dependent* (2 Corinthians 9:8-11) — trust in God to enable one to give and to meet the needs that arise from giving
  - *purposeful* (2 Corinthians 8:14-15; 9:12a; 1 Timothy 5:17-18) — meeting the needs of the church body, collectively and individually, including its leaders
  - *regular* (1 Corinthians 16:2) — diligence by each Christian to give weekly and by the local church to gather these offerings every Sunday
  - *organized* (1 Corinthians 16:2-3) — structure in the preparation of the people to give and in the collection by the local church
  - *worshipful* (2 Corinthians 8:5-7; 9:11-15) — a grateful response that externally testifies to one's internal commitment to his Lord and obedience to his confession of the gospel
  - *private* (Matthew 6:1-4) — accountability to the Lord alone, without the fear of man impacting our giving

It is obvious that giving is more than conformity to a rule, but is a matter of the heart. One's motive and attitude is important! Surrender in one's heart is necessary to drive sacrifice in one's hand.

9. Giving under the Mosaic Law was driven by fear; giving under the New Covenant is driven by love (Luke 7:36-50; 2 Corinthians 8:8).
10. While some will disagree, concluding that the tithe has no legislated bearing on the New Testament people of God, I would thoughtfully and humbly suggest in light of what we have considered above, that a 10% offering is a reasonable starting point for the Christian, while he should be willing to go beyond. Bottom line, though—God’s Word is clear that you should be a giving Christian. So, start somewhere!

## SAVING

A few stats (<http://usat.ly/1GDNXKr> and <http://wp.me/p1H9sw-48>):

- Over 60% of American households owe more than they make. In 2011, the median debt load stood at \$70,000.
- Over 40% of senior citizens owe money, and less than 20% of them are financially independent at age 65.

### 1. *Motivations for saving*

The Bible encourages thoughtful, diligent, wise saving (Genesis 41:25-27, 33-35; Proverbs 21:5, 20; 6:6-8).

#### a) *Wrong*

- Love of money (Psalm 62:10; Proverbs 13:11a; 28:20; 49:10-12; Ecclesiastes 5:10-17; Luke 16:13; 1 Timothy 6:10; Hebrews 13:5)
- Self-preservation (Matthew 6:25-34; Philippians 4:6-9, 19)
- Worldly pursuits (Matthew 6:19-21; Proverbs 30:8-9)

#### b) *Right*

- Familial provision (1 Timothy 5:8)
- Future planning (Proverbs 22:3) — expenses, emergencies, retirement
- Giving (Luke 6:38; Ephesians 4:28; Philippians 4:10-20)

### 2. *Methods for saving*

a) ***Be sure you are building your savings goal on the biblical foundation discussed in the first two lessons.*** — Saving is a heart matter. Money is merely a stewarded resource used to accomplish God’s goals and our obligations.

b) ***Cultivate the character of consistent self-control (Proverbs 10:17; 16:32; 23:12; Hebrews 12:11; 2 Peter 1:5-6).*** — You must take the initiative, and not procrastinating. There is always a good reason not to save (e.g., just married, new child, too young, etc.), but the key is to begin now. Then, you must practice discipline and perseverance in order to patiently away the result. If you spend less than you make for a long time, you will be financially successful (Proverbs 13:11b).

- “Discipline is the basic set of tools we require to solve life’s problems” (M. Scott Peck).
- “Work is doing it. Discipline is doing it every day. Diligence is doing it well every day” (Dave Ramsey).

c) ***Determine, maintain, and follow a budget (Luke 14:28-30; Proverbs 27:23).***

“Budgeting is telling your money where to go instead of asking it where it went” (John Maxwell)

- *Total Income* (post-tax)
- *MINUS Total Expenses*
  - *Tithe and Giving*
  - *Bills* (mortgage/rent, property taxes, utilities, insurance [renters/homeowners, auto, life], phone, internet, TV)
  - *Living Expenses* (auto expenses, house maintenance, groceries, clothing, school supplies, entertainment)
  - *Debts* (car, credit card, student loans)
  - *Savings* (short-term, long-term)

The end result should either be “0” or a positive number (which gives you another choice...more to giving, saving, or living?). If it is a negative number, you need to decrease your expenses, increase your income, or both.

- *Determine* — Understand and list every aspect of your monthly cash flow.
- *Maintain* — Review and evaluate your budget on a monthly basis, comparing projected plan with actual results.
- *Follow* — With consistency, discipline, and perseverance, live within your means and set aside money.

**d) *Develop a financial plan.*** — This will differ from person to person, perhaps dramatically (e.g., Paul vs. Lydia; Jesus vs. Peter; many sacrificial missionaries like George Mueller, etc.; singleness is advocated in 1 Corinthians 7 in part because the financial burdens are significantly less).

“By failing to prepare, you are preparing to fail” (Benjamin Franklin).

*Suggested plan for a college student*—focus from the top down:

- Short-term savings/expenses (college bills, car)
- Debt payment (school bills, credit card, etc.)—high-interest debts first
- Long-term savings (marriage, house, retirement)

*Suggested plan for young professional*—focus from the top down:

- Emergency fund (4-6 months of living expenses)
- Debt payment (school bills, credit card, etc.)— high-interest debts first
- Short-term savings (car, house)
- Life insurance
- Long-term savings (retirement, education fund)

**e) *Improve your academic qualification or career skills.*** — go back to school, utilize company training opportunities, be a good worker, etc.

**f) *Educate yourself in financial concepts, perhaps from a financial planner (Proverbs 15:22) or finance course.*** — compound interest, investing, liquidity, etc.

**g) *Implement tips to help you save money.***

- Evaluate your lifestyle to determine whether or not you can/should cut back.
- Plan ahead to shop at the most affordable stores, to hit the sales, and to purchase during the off-season.
- Remember that convenience stores are usually more expensive than grocery stores, and wholesale or dollar stores are usually cheaper still.
- Buy generic products, rather than name brands. Use coupons for items that you really need.
- Avoid impulse purchases—our world is designed to empty your pockets as soon as possible.
- Be discerning when purchasing a vehicle, as such a purchase can often become a financial nightmare.
- Avoid periodic withdrawals from your savings.