



How to Have God Bless Your Finances

I. Tithes

(Genesis 14:20, Hebrews 7:1-4, Leviticus 27:30, II Chronicles 31:5, Malachi 3:8, Matthew 23:23, John 8:39)

A. To tithe means to pay a tenth of your income to the Lord. This is figured on your gross amount. If the government uses the gross amount to figure how much they will take, how much more we need to make sure God's amount is figured on that same amount.

B. If you are in business for yourself, you would not figure on the gross amount of sales. You would deduct your expenses first. The balance would be what you would figure your tithes.

C. Some would have us to believe that tithes were only for the Jews under the Law of Moses, but we can see that Abraham paid tithes and he was born before the Law even existed.

D. Israel was instructed by God to pay a tenth part and it was counted as holy unto the Lord. In Malachi, God considered it robbing God if one did not pay their tithes.

E. Jesus rebuked the scribes and Pharisees because they had no love and were not honest, not because they did not pay tithes.

II. A Time of Proving God

(Malachi 3:8-11, Philippians 4:19)

A. This is the only time in scripture that God says to "prove me". Paying tithes is an act of faith.

B. We are to pay our tithes first, before we pay anyone else. If we pay God first, He will help us take care of the rest of our bills. But if we wait until we can afford to pay our tithes, we will not have enough money to pay them.

C. That is why God says to prove Him, because it will not work out on paper. God's mathematics are far above ours. He can stretch our finances when we dedicate them to Him. Not only will he help us pay our bills, but he will pour us out a blessing that there will not be enough room to receive it.

III. Where Is Your Treasure?

(Matthew 6:20-21, II Corinthians 9:6-7)

A. Paying our tithes and offerings keeps our heart into the kingdom of God. We are investing in our future and the future of our children.

B. It takes money to operate any business, and God's work is no exception. He can do it without our money, but when we give, we share in the victory and blessing that God wants to pour out on His people.

C. Give with the right attitude. It is a form of worship.

IV. Offerings

A. Offerings are above our tithes. Tithes should never go for any other ministry.

B. The tithes are paid where you attend church. This goes to pay the salary or salaries of the minister or ministers.

C. Unlike tithes, offerings can go anywhere in the kingdom of God. This church has many ministries that need financial help. Become involved by supporting some of them.

V. Good Stewardship

(Proverbs 6:1-5, 11:15, 22:1,7, Romans 13:8, II Thessalonians 3:10, I Timothy 6:6)

A. God wants to bless us so we can bless others. If we are poor managers of our finances, we will never be able to help others.

B. There is a wealth of knowledge in the Bible concerning money management. We need to be responsible for paying our bills, having a good name, and not being lazy.

C. As a new believer, your finances might be in shambles. God wants us out of debt, but this can take some time. We didn't get into our mess overnight, and it will take time to straighten out, but it can be straightened out with obedience to God's word and diligence. Some things to avoid are:

- *Co-signing - being responsible for someone else's debt.
- *Charge cards not paid in full when due - high interest.
- *Partnerships - are like co-signing and being yoked.
- *Purchasing items not needed - strains a budget.
- *Living beyond our means - spending more than we make.
- *Not being content and waiting until we can afford things to buy them.

*Borrowing money to buy depreciating items - they will be worth even less than you paid for them by the time you count all the interest.

An example of what interest can do to debt:

If you charged \$1000.00 at 19.8% interest (normal charge card interest), and make minimum payments of \$40.00 a month. You will pay for eight (8) years and end up paying a total of \$3,840.00. Not very good stewardship.

D. This society makes it so easy for a person to become so far in debt that they have to file bankruptcy. God certainly does not get the glory when this happens. God will give us wisdom if we ask Him. The Lord cares about our finances as well as our health and salvation.