



Life Principles Notes

Practical Lessons for Understanding God's Word

GOD'S MASTER FINANCIAL PLAN

KEY PASSAGES: Malachi 3:8-12 | Proverbs 3:7-10 | Luke 6:38

SUPPORTING SCRIPTURE: Exodus 20:13-16 | 1 Corinthians 16:1-2 | 2 Corinthians 9:6-8 | Philippians 4:19

SUMMARY:

Sometimes we know what the Bible says about an issue but choose instead to follow worldly advice.

We make excuses as to why a particular principle does not apply to us. In doing so, believers imply—perhaps unconsciously—that we know better than God.

Take, for instance, our finances. The Bible tells us that God owns all the wealth in the world. He instructs us to give 10 percent of our income back to Him. Yet many times, Christians ignore this command to tithe. Or they rely on ungodly advice that discourages generous giving. However, no investment strategy can compare to God's master financial plan. If you and I tithe faithfully, the Father will generously provide for us.

SCRIPTURAL PRINCIPLES:

God's plan differs from the world's.

Secular wisdom says to accumulate as much wealth as possible. The reasons for doing so are selfish, such as fulfilling our desires and trying to guarantee financial security. But like a pond that has no outlet—and, as a result, grows stagnant and slimy—such an approach to money is unhealthy. An individual who doesn't manage resources God's way inevitably wastes them. A selfish attitude regarding finances diminishes a person's quality of life and often causes friction within families.

The Lord desires us to be givers.

We shouldn't view ourselves as reservoirs: stockpiling money for our selfish desires. Instead, we need to be channels: willing to share with others. In God's plan, believers *receive* in order to

give. You and I can use some of our money for personal needs, but we should also donate to our church, to missions work around the world, and to those who are hurting financially. Generous people are happier and more peaceful, content, and secure.

How does the principle of giving and receiving apply to us?

In Luke 6:38, Jesus said, "Give, and it will be given to you. They will pour into your lap a good measure—pressed down, shaken together, and running over. For by your standard of measure it will be measured to you in return." Choose to view your bank account as a channel rather than a reservoir, then watch the Father abundantly supply all you need.

What are the elements of God's financial plan?

Giving one-tenth of our income to the Lord is an integral part of biblical stewardship. The prophet Malachi wrote, "Bring the whole tithe into the storehouse, so that there may be food in My house, and test Me now in this," says the Lord of hosts, 'if I will not open for you the windows of heaven and pour out for you a blessing until it overflows'" (Mal. 3:10).

■ **The amount:** If you are obedient to give 10 percent, I believe the remainder will stretch further than if you kept the whole amount for yourself.

■ **The portion:** Don't wait until you have paid all your bills before tithing. God's people are to give the first and best of what we have (Prov. 3:9-10). This is one area in which the Lord encourages us to test Him. Those who tithe see God's miraculous provision for their needs.

■ **The place:** The storehouse mentioned in Malachi 3 is the temple. Believers should give to the church.

■ **The time:** Generosity is mentioned in both the Old and New Testaments (1 Cor. 16:1-2). We should start with 10 percent but not stop there. The early church not only tithed, they also sold their possessions and donated the proceeds.

■ **The purposes:**

1) *To meet the needs in the temple:* The priests needed money to keep the temple repaired, to purchase supplies, and to provide for their families. Christians today give to their local church for similar reasons.

2) *To demonstrate His faithfulness:* When you and I trust God in this area, He provides all we need. Our faith increases, and we grow closer to Him. The Lord teaches us about His trustworthiness through our tithing.

■ **The results:**

1) *Prosperity:* Abundant blessing results from giving one-tenth to the Lord (Mal. 3:10).

2) *Protection:* When God is your financial manager, He guards your supply (Mal. 3:11). As you give, the Father generously provides all you need (Luke 6:38).

3) *Plenty:* If money is tight, don't try to figure out if you can afford to give to the Lord. Your budget might not work out on paper, but you will experience His provision if you are obedient.

4) *Personal witness:* Following God's master financial plan will bring you contentment, joy, and peace. The changes in your life will provide a wonderful opportunity for you to testify about the blessings of obeying biblical principles (Mal. 3:12).

■ **The attitude:** "Each one must do just as he has purposed in his heart, not grudgingly or under compulsion, for God loves a cheerful giver" (2 Cor. 9:7). Believers should give willingly, not resentfully. Don't fall into the trap of hoarding money, thinking that more of it will buy you happiness. For example, take a look at the lives of wealthy celebrities. Many of them do not experience fulfilling relationships, genuine peace, or lasting joy.

■ **The penalty:** You can not violate the Lord's commands without experiencing the consequences.

When the Jews failed to give one-tenth back to Him, God put them under a curse (Mal. 3:8-9). If you and I decide not to tithe, we lose the four-fold blessing associated with giving: prosperity, plenty, protection, and a strong personal witness.

What does a refusal to tithe indicate?

■ **Rebellion:** The Father's will is for us to return to Him one-tenth of what He gives us. When we resist tithing, we are keeping for ourselves what God says is His.

■ **Unbelief:** The Lord promises to provide for our needs if you and I give. A refusal to tithe indicates a lack of trust in God's promise to supply all our needs according to His riches in Christ Jesus (Phil. 4:19).

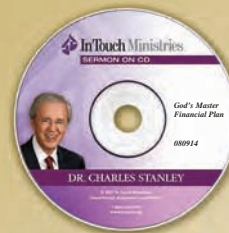
■ **Covetousness:** When someone fails to obey this command, greed is often a motivator.

■ **Stealing:** Our Maker grants us the strength, intelligence, and ability to earn and invest money. According to Malachi 3:8, a failure to tithe is equivalent to robbing God.

CONCLUSION:

The biblical principle of tithing makes no sense to the world. Many financial advisors will tell you that you can't afford to give away 10 percent. Tithing is a controversial subject even within the body of Christ. Some believers will tell you that this Old Testament principle is no longer valid for the church. But don't let their arguments stop you from contributing to the Lord's work.

The truth is, no financial plan is better than the one outlined in Scripture. When we give cheerfully, generously, and consistently, the Father blesses us with prosperity, plenty, protection, and a powerful personal witness. So put Malachi 3:10 into practice. Test God, and He will pour out a blessing that you can not contain. ✨



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