

This is from study section 9 of the course, **Managing Your Resources God's Way**

Giving to the Lord

Since the Bible does not give you a percentage to give to the Lord, how much should you give? I mean, if you are giving only 2% of your income to the Lord, aren't you being a bit miserly? Is that all that you love the Lord, only 2% worth of love and 98% in love with your own needs? Maybe that is how we look at it, but that is not how God views our giving. He does not look at percentages. He looks at our heart.

So to answer the question, HOW MUCH SHOULD I GIVE, let's get into this lesson to find some answers.

Suggestions about Developing a Spending Plan....

There are three ways to distribute the money God gives you. You can **give some away**, you can **save some** for future needs, and you can **spend some** for current needs. Let's talk about each area.

1. Giving Some Away

We consider giving because God considers it the most important aspect of financial management. The reason is that giving puts GOD first in our priorities when it comes to money.



The guiding principles in II Cor. 9 lay out God's plan for giving to His Kingdom. It does not lay out a percentage, and it does not say who you have to give it to. It simply says "GIVE joyfully without compulsion, as you have purposed in your heart, knowing that as you give, God will return the gift with blessings." That is God's bottom line plan.

Here are some Scriptural references about giving....

Proverbs 11:25 *A generous person will prosper; whoever refreshes others will be refreshed.*

2 Corinthians 8:12 *For if the willingness is there, the gift is acceptable according to what one has, not according to what one does not have.*

1 Chronicles 29:14 *But who am I, and who are my people, that we should be able to give as generously as this? Everything comes from you, and we have given you only what comes from your hand.*

Luke 6:38 *Give, and it will be given to you. A good measure, pressed down, shaken together and running over, will be poured into your lap. For with the measure you use, it will be measured to you.*

Matthew 6:2-4 *So when you give to the needy, do not announce it with trumpets, as the hypocrites do in the synagogues and on the streets, to be honored by others. Truly I tell you, they have received their reward in full. But when you give to the poor, do not let your left hand know what your right hand is doing, so that your giving will be in secret; and your Father who sees what is done in secret will reward you.*

Proverbs 3:27 Do not withhold good from those to whom it is due, when it is in your power to act.

Luke 6:30 Give to everyone who asks you, and if anyone takes what belongs to you, do not demand it back.

2 Corinthians 9:11 You will be enriched in every way so that you can be generous on every occasion, and through us your generosity will result in thanksgiving to God.

1 Corinthians 13:3 If I give all I possess to the poor and give over my body to hardship that I may boast, but do not have love, I gain nothing.

Proverbs 21:26 All day long he craves for more, but the righteous give without sparing.

Psalms 37:21 The wicked borrow and do not repay, but the righteous give generously.

Romans 12:8 ...Or he who exhorts, in his exhortation; he who gives, with liberality; he who leads, with diligence; he who shows mercy, with cheerfulness.

Acts 20:35 In everything I showed you that by working hard in this manner you must help the weak and remember the words of the Lord Jesus, that He Himself said, 'It is more blessed to give than to receive.

1 Timothy 6:17-19 Command those who are rich in this present world not to be arrogant nor to put their hope in wealth, which is so uncertain, but to put their hope in God, who richly provides us with everything for our enjoyment.

Proverbs 22:9 He who is generous will be blessed, for he gives some of his food to the poor.

Proverbs 28:27 He who gives to the poor will never want, but he who shuts his eyes will have many curses.

James 2:15-16 If a brother or sister is without clothing and in need of daily food, and one of you says to them, "Go in peace, be warmed and be filled," and yet you do not give them what is necessary for their body, what use is that?

Deuteronomy 15:10 Give generously to him and do so without a grudging heart; then because of this the Lord your God will bless you in all your work and in everything you put your hand to.

Deuteronomy 16:17 Every man shall give as he is able, according to the blessing of the LORD your God which He has given you.

1 Chronicles 29:9 Then the people rejoiced because they had offered so willingly, for they made their offering to the Lord with a whole heart, and King David also rejoiced greatly.

Matthew 6: 1-4 "Be careful not to practice your righteousness in front of others to be seen by them. If you do, you will have no reward from your Father in heaven. **2** "So when you give to the needy, do not announce it with trumpets, as the hypocrites do in the synagogues and on the streets, to be honored by others. Truly I tell you, they have received their reward in full. **3** But when you give to the needy, do not

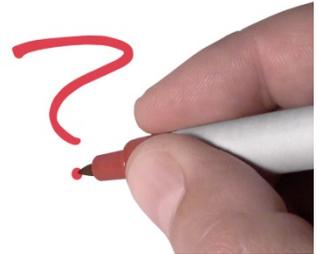
let your left hand know what your right hand is doing, **4** so that your giving may be in secret. Then your Father, who sees what is done in secret, will reward you.

I Timothy 6:18-19 Command them to do good, to be rich in good deeds, and to be generous and willing to share. **19** In this way they will lay up treasure for themselves as a firm foundation for the coming age, so that they may take hold of the life that is truly life.

Proverbs 3:9 Honor the LORD with your wealth, with the first fruits of all your crops;

So who should you give to?

1. Give to the poor (Prov. 28:27)
2. Give to your church to support it (I Cor. 16:2)
3. Give to a person who asks because of a great need (Luke 6:30)
4. Give to those you see need your help (James 2:15-16)
5. Give to those to whom the Holy Spirit has directed you to give (II Cor. 9: 7)



How much should you give?



The Bible does not state how much you should give. The Bible does state that you are responsible to care for your family, with priority given to the immediate members of your family (your wife and children). It also clearly states that God deserves the **FIRST** fruits of our finances. He will direct each believer in how much and to whom He desires it to be channeled.

I Timothy 5:8 “But if anyone does not provide for his relatives, and especially for members of his household, he has denied the faith and is worse than an unbeliever.”

The Bible places a great priority on caring for your immediate family as we see in this verse. In the African culture, you may need to plan to have some available funds set aside for gifts to your other family members if you possibly can. Within a shame/honor culture, those who are working and creating an income are often expected to share their “wealth” with family members who are not working or have needs beyond their ability to handle them. Often family members will come to you for assistance. If multiple requests are made constantly, you may not have the resources available to assist them. However, to say “no” may bring shame on you and your immediate family. It is a complex problem where your available resources are constantly being requested.



Here are some suggestions...



In your planning, set aside a percentage of your giving income to be available for family or friend requests. But do not make available those funds that have been set aside for saving or your family’s physical needs. Once the “giving” funds have been dispersed, you will have to inform the requester that you do not have any available funds to meet those needs.

If you do not get any requests for those giving funds earmarked for family or friends, then let them accumulate so that more funds are available in the future should a request come your way. The Bible commands you to be generous with these funds and promises you blessings as a return for your generosity.

In the book of Genesis, Abraham told God he wanted to give 10% to Him. Perhaps this is a good place to start when figuring how much to give. As God increases your income, and as you keep your expenses somewhat fixed, this is an area in your budget that can vary considerably and percentages may change significantly. Give as God purposes in your heart to those HE shows you to give to.

Remember, you are not under the LAW. The Old Testament Law of the Tithe was actually 23.3% of the first fruits of all crops and animals each family in Israel owned or produced. You probably are not going to be a farmer to tithe your crops and animals. Giving in the New Testament is not based on PERCENTAGES! It is based on obedience and sacrifice and motivated by LOVE.

2. Saving Some for Future Needs

The Bible clearly commands you to prepare financially for the future. You need to develop a well thought out savings plan and take a portion of what God gives you and save it for future needs. Here are some verses that help us understand the importance of saving:



Luke 14:28 *Suppose one of you wants to build a tower. Won't you sit down and estimate the cost to see if you have enough money to complete it?*

Ecclesiastes 7:12 *Wisdom is a shelter as money is a shelter, but the advantage of knowledge is this: Wisdom preserves those who have it.*

Proverbs 10:4-5 *"A slack hand causes poverty, but the hand of the diligent makes rich. He who gathers in summer is a prudent son, but he who sleeps in harvest is a son who brings shame."*

Proverbs 13:11 *"Wealth gained hastily will dwindle, but whoever gathers little by little will increase it."*

Proverbs 13:22 *"A good man leaves an inheritance to his children's children, but the sinner's wealth is laid up for the righteous."*

Proverbs 21:20 *"Precious treasure and oil are in a wise man's dwelling, but a foolish man devours it."*

Proverbs 13:16 *A wise man thinks ahead; a fool doesn't, and even brags about it!*

Proverbs 6:6-8 *Go to the ant, you sluggard; consider its ways and be wise! It has no commander, no overseer or ruler, yet it stores its provisions in summer and gathers its food at harvest.*

Proverbs 16: 9 *In their hearts humans plan their course, but the LORD establishes their steps.*

Proverbs 27:23 *Be diligent to know the state of your flocks, and attend to your herds.*

Proverbs 24:27 Prepare your work outside and make it ready for yourself in the field; afterwards, then, build your house.

Proverbs 21:20 The wise store up choice food and olive oil, but fools gulp theirs down.

Proverbs 21:5 The plans of the diligent lead to profit as surely as haste leads to poverty.

1 Corinthians 16:2 On the first day of every week, each one of you should set aside a sum of money in keeping with your income, saving it up, so that when I come no collections will have to be made.

Proverbs 27:12 The prudent see danger and take refuge, but the simple keep going and pay the penalty.

Proverbs 30:24-25 Four things on earth are small, yet they are extremely wise: Ants are creatures of little strength, yet they store up their food in the summer;

Proverbs 13:11 Dishonest money dwindles away, but he who gathers money little by little makes it grow.

Proverbs 28:20 A faithful man will abound with blessings, but he who makes haste to be rich will not go unpunished.

Luke 16:10 He who is faithful in a very little thing is faithful also in much; and he who is unrighteous in a very little thing is unrighteous also in much.

Ecclesiastes 11:2 Invest in seven ventures, yes, in eight; you do not know what disaster may come upon the land.



What should you be saving for?

1. For the future needs of your immediate family. This includes education for your children, providing for your family should the Lord take you home prematurely (self or purchased insurance), medical needs, purchasing a home for your family, etc.

2. Funeral expenses. You may need transportation, housing, and food for attending future funerals of family or friends, or relatives of friends.

3. Savings in case your income is lost or reduced for at time in the future.

4. For unexpected future expenses not planned in your budget.

Typically, if you can, you should plan to save 10% of your income.

3. Your Family Livelihood

God promises to take care of you and meet your needs. God knows you need daily food and clothing, and He promises to provide for them. However, often we want more than what God promises. In this area of your budget plan, you need to enter your “needs” and not all your “wants.”

1 Timothy 6:8 tells us what our needs are --- food and covering. In other words, there is a difference between needs and wants. A need is a basic necessity of life – food, clothing, or shelter. A want is anything more than a need. A steak dinner, a new car, and the latest fashions – they are all wants.

Matthew 6:31-32 *Therefore do not be anxious, saying, ‘What shall we eat?’ or ‘What shall we drink?’ or ‘What shall we wear?’ For the Gentiles seek after all these things, and your heavenly Father knows that you need them all.*

Philippians 4:19 *And my God will supply every need of yours according to his riches in glory in Christ Jesus.*

Do you really need an IPHONE? A microwave? A new camera? A laptop computer? Of course, the answer is NO! These items may be placed in an area in your budget entitled “Desired Items” or “Helpful Items.” Tell God you would like to have these items if it is in His will to provide them for you. Evaluate how a physical possession could help you better serve the Lord. Then let the Lord know your desires and seek His will. You may be surprised that God will give you these items generously, without your involvement.

Psalms 84:11 *For the LORD God is a sun and shield; the LORD bestows favor and honor. No good thing does he withhold from those who walk uprightly.*

Matthew 21:22 *And whatever you ask in prayer, you will receive, if you have faith.”*

John 16:23-24 *In that day you will ask nothing of me. Truly, truly, I say to you, whatever you ask of the Father in my name, he will give it to you. Until now you have asked nothing in my name. Ask, and you will receive, that your joy may be full.*

1 Timothy 5:8 *ESV*

But if anyone does not provide for his relatives, and especially for members of his household, he has denied the faith and is worse than an unbeliever.

Expenses to plan for include:

1. Housing
2. Utilities
3. Food
4. Clothing
5. Transportation
6. Medical Care
7. Insurance (self or purchased)
8. Personal Items
9. Debt Reduction
10. Recreation



Typically, these expenses should not consume more than 80% of your net income, so you can be generous with some of your income and save some for future expenses.

CHECK THIS OUT! *Going Beyond Ministries with Priscilla Shirer – Give your Gifts to God*

