

# Your Money Matters

Four Financial Cornerstones • Lesson 2

## 1. Introduction

- a. Last week we looked at 7 major mistakes we can make with our money – looked at the biblical data:
  - Too much Debt (Prov. 22:7)
  - Irresponsible Use of Resources (Prov. 34:30-34)
  - A Money-Centered Life (Luke 12:15)
  - Trying to “Get Rich Quick” (Prov. 28:22)
  - Withholding Benevolence (Luke 6:35-38)
  - Cheating Others Out of What Is Rightfully Theirs (James 5:1-6)
  - Wrong Priorities (Matthew 6:33)
- b. This week we want to consider FOUR FINANCIAL CORNERSTONES or the foundation necessary for financial success.

## 2. Recognize that God Owns Everything

- a. Biblical data: Psalm 24:1, Haggai 2:8, 1 Cor. 6:19-20
- b. Possession is not the same as ownership – those who “possess” the owner’s things are merely managers of assets owned by someone else.
- c. This is not an appeal to transfer ownership to God – we have nothing to transfer! The things we possess are not ours to transfer!

*How does recognizing God’s ownership of our things change the way we handle them?  
(it motivates us to treat them well, it relieves us of some measure of responsibility)*

- d. We earn, but God enables – this effectively destroys the delusion that we are self-made people. (See Deut. 8:17-18)
- e. The Christian enjoys the double-blessing of ownership – we are God’s by redemption! (Ps. 100:3)

## 3. Set Your Sights on Success

*GOOD RHETORICAL QUESTION: What condition do you think God wants His property to be?*

- a. Financial success is not the product of passivity; it’s the result of determination, discipline, and focus!
- b. This is where mental toughness is necessary – God could give you immediate financial success, but most often He uses your own patience and persistence to accomplish that goal.
- c. It’s important to keep your “eyes on the prize” and never give up!
- d. Biblical data: Prov. 10:26, 12:24 & 27, 19:15

## 4. Establish a Spiritual Purpose

*GOOD QUESTION: What is a worthy objective for our financial success?*

*“The only valid spiritual purpose for the resources God has given us is to present Jesus Christ to others and to help them mature in their relationship with Christ” – agree or disagree?*

- a. Another way of looking at the resources God has called us to manage is that they are “ministering currency” we use to invest in the lives of both the believer and the unbeliever.

*Examples of using resources as “ministering currency” (how have you used the resources God has given you – not a time to brag but give ideas):*

- Home – housing for displaced people, hosting a church event, meal times with others, youth activities, etc.
- Telephone – contacting senior saints, contact info for those needing something, fellowship with friends, etc.
- Clothing – interesting lapel pins, promotional shirts, modesty & appropriateness, etc.
- Vehicle – errands for someone else, visits, transportation to and from work, etc.

*There are a multiplied number of ideas for using our assets in the ministry!*

- b. The Lord uses the assets He has given to accomplish His work (ex. Moses – rod [Ex. 4])

## 5. **Systematic Giving to the Lord’s Work**

- a. There’s a lot of debate among God’s people about the tithe (summary):
- OT Law vs. NT Grace
  - Tithing to the church vs. tithing to the work of God (other biblical ministries)
  - Tithing (giving 10%) vs. giving (any amount)
  - Tithe on Gross Income vs. Tithe on Net Income
  - Let’s see if we can find a few answers!
- b. Tithing was definitely part of the OT Law:
- Biblical data: Lev. 27:30, Num. 18:20-21, Deut. 14:22-29

*“The giving of a tithe was man’s acknowledgment that he is a steward of God’s creation. The Old Testament clearly demonstrates that every spiritual relationship of man is expressed in some material way. Rites of worship gave the Israelites a way to confess the operation of their faith in every sphere—not the least of which was the economic sphere.” (Nelson’s Illustrated Manners & Customs of the Bible, pg. 330)*

- The Law expected the Israelites to give yearly to the Levites at least 1/10<sup>th</sup> (10%) of everything – animals, plants, money, assets; every 3 yrs. an extra tithe was taken for the fatherless, widow, alien and homeless.

*“In Numbers 18:21–28 the tithe is given to the Levites who in turn tithe their receipts for the use of the Aaronic priests. In Deuteronomy the tithe is taken to the place the Lord shall choose as a dwelling for his Name, and there it is eaten joyfully in the presence of the Lord (v.23) ... Surely the people in a few days would not consume a tenth of their total annual production! ... Every three years these tithes were to be brought to local city centers where they were stored for the use of the Levites, the aliens, and the poor (vv.28–29). ... The Jewish rabbis have usually held that there were three tithes: (1) for the*

*priests and Levites, (2) for the communal meals, (3) every third year for the nonlanded (i.e., the Levites, aliens, fatherless, and widows). It is obvious that the observations on tithes in Leviticus, Numbers, and Deuteronomy overlap one another ... all the designations of tithes speak of one basic tithe to be put to various uses. The contributions of the Israelites to the economy, however, extended beyond the tithes; they included other sacrifices, vows, gifts, etc.” (Expositor’s Bible Commentary)*

*“Josephus (Antiq. IV, 205, 240–43 [viii.8, 22]) distinguishes three tithes: one for the Levites (Num 18:20–32); the second for the Israelites to eat and enjoy in the chosen place (Deut 14:22–27); and the third granted every third year to the poor, the widows, and the orphans (Deut 14:28–29). Tobit 1:7–8 reads: “A tenth part of all my produce I would give to the sons of Levi, who officiated at Jerusalem, and another tenth I would sell, and go and spend the proceeds in Jerusalem each year, and a third I would give to those to whom it was fitting to give it, as Deborah my grandmother had instructed me.” While this indicates that three tithes were known in the second century B.C., the second and third tithes are more freely interpreted than one might adduce from Deuteronomy; and this is not necessarily the correct interpretation of the data in Numbers and Deuteronomy.” (Expositor’s Bible Commentary)*