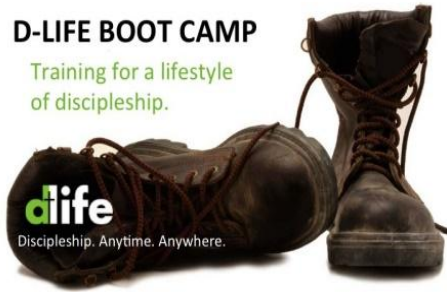


D-LIFE BOOT CAMP

Training for a lifestyle
of discipleship.



Keeping it Real

CHRISTIAN FELLOWSHIP

Pastor Dale L. Crawley Sr.

"Go therefore and make disciples of all nations, baptizing them in the name of the Father and of the Son and of the Holy Spirit, teaching them to observe all that I have commanded you. And behold, I am with you always, to the end of the age." Matthew 28:19-20

Rev. Dr. Deborah Crawley, Teacher
Sis. Tammi Brown, Asst. Teacher

Biblical Giving, Saving and Spending

Three major categories of stewardship:

- Giving: how much we should give and where we should give it?
- Saving: how much we should save?
- Spending: how much we should spend?

Giving

1. Both the Old and New Testament teach us to give out of what we earn.
 - In the Old Testament God required the people of Israel to give a "tithe" (that is, one-tenth) of their crops each year:
 - Deut. 14:22 *"You shall truly tithe all the increase of your grain that the field produces year by year."*
 - Lev. 27:32 *"And concerning the tithe of the herd or the flock, of whatever passes under the rod, the tenth one shall be holy to the LORD."*
 - In the New Testament, no specific percentage of giving is required. However, Jesus says to the Scribes and the Pharisees in Mat. 23: 23 *"Woe to you, scribes and Pharisees, hypocrites! For you pay tithe of mint and anise and cummin and have neglected the weightier matters of the law: justice and mercy and faith. These you ought to have done, without leaving the others undone."* Also, Paul directed the church of Corinth to give for the Lord's work and the needs of others, 1 Cor. 16:1-2 and 2 Cor. 9:7
2. **Where should we give?** It is certainly right to give to the work of the local church and its extended ministries, for Paul wrote to the Philippian church that "the gifts you sent" were "a sacrifice acceptable and pleasing to God" (Phil. 4:18). Their gifts helped Paul's ministry and resulted in "fruit that increases to your credit" (v.17).
3. **Trust in God Enables you to Give.** When the Christians at Philippi sent gifts to Paul, he wrote and thanked them by saying, "I am well supplied, having received from Epaphroditus the gifts you sent" (Phil. 4:18). Then he assured them that these gifts were "a sacrifice acceptable and pleasing to God," and he added this promise: And my God shall supply every need of yours according to his riches in glory in Christ Jesus. (v. 19).

But these passages must not be misunderstood. Nothing in the Bible teaches that we should give money in order to earn a right relationship with God. That comes by faith alone, Eph. 2:8-9. But after we have been forgiven and have come into a right relationship with God through Christ, then generous giving will be one result that flows out of our trust in God and desire to please him in our daily lives.

4. God Promises Several Blessing for Those Who Give

- God Himself will be pleased - Phil. 4:18; Heb. 13:16
- Provision - Luke 6:38; Phil. 4:17-19; 2 Cor. 9:7-8, 11; Prov. 3:9; Mal. 3:10-11
- Advancement - Phil. 4:17
- Joy - Acts 20:35
- Increase Heavenly reward - Matt. 6:19-21

However, these blessings will come only if our hearts are right before God in our giving. If we persist in outright patterns of sinful rebellion against God in other areas of our lives, we should not expect these blessings. Amos rebuked the people of Israel “who oppressed the poor, who crushed the needy” (Amos 4:1), even though they were people who “bring you sacrifices every morning, your tithes every three days...for so you love to do, O people of Israel!” (vv.4-5).

5. How Should We Give?

- CHEERFULLY - 2 Cor. 9:7
- Regularly - 1 Cor. 16:1-2
- Proportionately - 1 Cor. 16:2; 2 Cor. 8:12

Saving

1. **It is right to save for a time when we cannot support ourselves.** Only a few people today continue to work and earn income until the day they die. Because of increasing age, physical weakness, prolonged sickness, or loss of a job, most people will experience a time in life when they are unable to work enough to provide for their own needs. Therefore, it is wise to save regularly for such a time, in order to continue to “be dependent on no one” (1Thes. 4:12).
2. **It is right to save in order to provide for unforeseen emergencies.** Even before old age, sometimes unforeseen emergencies arise, such as a prolonged illness, serious injury, theft, or sudden loss of a home or car through a natural disaster, a fire, or an accident. It is wise for people to accumulate some savings in order to be able to provide for the needs that arise in emergency situations. James encourages us to realize that we cannot know the future, James 4:13-15.
3. **It is right to save in order to purchase things that are more expensive than we can presently afford.** Saving in order to be able to purchase a house, start a business, pay for college expenses or to take a special vacation. Prov. 13:11, *“Wealth gained hastily will dwindle, but whoever gathers little by little will increase it.”*
4. **The temptations that come with saving.** As people accumulate savings, the money that is set aside can be a source of temptation and can increasingly tie their hearts to earthly things rather than to God and to their life in heaven. Several passages warn against this temptation: Matt. 6:19-21; 1 Tim. 6:8-10; Heb. 13:5; Deut. 8:11-14

5. **We are responsible to God for our decisions about saving.** The Bible does not tell us what amount or what percentage of our income is right to save. That will vary widely from person to person and from situation to situation. However, it remains true that we are entrusted with our possessions as stewards, and “it is required of stewards that they be found faithful” (1 Cor. 4:2). We must give account of our stewardship to God: *“For we must all appear before the judgment seat of Christ, that each one may receive the things done in the body, according to what he has done, whether good or bad.”* (2 Cor. 5:10). Therefore, it is important that we seek God’s wisdom and trust him to give us wisdom in our decisions about how much to save. *“If any of you lacks wisdom, let him ask of God, who gives to all liberally and without reproach, and it will be given to him.”* (James 1:5).

Spending

1. **We must spend something to provide for ourselves food, clothing, shelter and other things.** Paul told the Thessalonians to “work with your hands, as we instructed you, so that you may walk properly before outsiders and be dependent on no one” (1 Thess. 4:11-12). When people work, they earn wages, and in that way they gain money to spend on necessities for their lives. This is a morally good process, and it is implied in Paul’s instructions to “be dependent on no one.” He also tells Timothy that a person should “provide for...members or his household”. *“But if anyone does not provide for his own, and especially for those of his household, he has denied the faith and is worse than an unbeliever.”* (1 Tim. 5:8).
2. **It is possible to spend too much and it is possible to spend too little.** Those who spend too much indulge in foolish, extravagant spending on themselves while giving relatively little to others and saving too little for the future. This was the case of the prodigal son in Jesus’s parable, who “squandered his property in reckless living” (Luke 15:13). On the other hand, it is possible for people to spend too little on themselves and their families. People can become miserly, stingy, even fearful, perhaps hoarding their wealth or perhaps simply being greedy. Such people fail to use the good resources of the earth with thanksgiving to God. They have no power to enjoy the wealth and possessions that God has given them. *“There is an evil which I have seen under the sun, and it is common among men: A man to whom God has given riches and wealth and honor, so that he lacks nothing for himself of all he desires; yet God does not give him power to eat of it, but a foreigner consumes it. This is vanity, and it is an evil affliction.”* (Eccles. 6:1-2)
3. **How much should you spend?** As with saving, the Bible does not state a specific percentage or amount we should spend. But one simple way to approach this issue is for a person first to calculate how much to give (tithes and offering) and how much to save. Then the remainder can be spent with enjoyment and thanksgiving to God. If a person ends up spending less than the budgeted amount in a month or a year, then the excess can be put to more giving or more saving, or designated for some future expense. Lastly, it is unwise to spend more than you have and go into debt. The simple thought for staying out of debt is to spend less than you earn.

Memory Verse:

2 Corinthians 9:8 - *“But this I say: He who sows sparingly will also reap sparingly, and he who sows bountifully will also reap bountifully. So let each one give as he purposes in his heart, not grudgingly or of necessity; for God loves a cheerful giver. And God is able to make all grace abound toward you, that you, always having all sufficiency in all things, may have an abundance for every good work.”*

Excerpts from: *Christian Ethics. An Introduction to Biblical Moral Reasoning* by Wayne Grudem. 2018
