



Christians seem to have an odd relationship with money. We use money in all parts of our life, but we can get awkward when it comes to church and money. Most of us have some idea that we're meant to be generous and give money away. But why? And to whom? And the big question we don't like to admit we're asking... how much?

This booklet will try to offer some guidance on a few of these things. And the place to start is to think about what God is like...



#### 1. THE GOD WHO SHARES

Being a Christian is a pretty amazing thing when you stop to think about it. The creator and ruler of all the universe, who existed before time, who is perfect and holy and without any limitations; this God has shared some pretty amazing things with us.

# God shares His Image & Son with us

God has shared his image with mankind so that we, above all other created beings in heaven and on earth, bear his

likeness and enjoy his world (Gen 1:26-27). But, even when we corrupted that image and creation through sin, God graciously chose to give us his eternal son.

## Jesus shares in our humanity and death

God the Son came and shared our flesh and blood, he took on our sin on his shoulders, our shame and our disgrace. Jesus even shared in the experience of death for us – so we wouldn't have to (Heb 2:14).

It's incredible that a creator would even do anything for their rebellious creatures, but God shows this amazing grace by giving us redemption through crushing his own eternal son. It's an amazing gift!

But God's giving doesn't stop there.

He has given us very great and precious promises, so that through them you may share in the divine nature – 2Peter 1:4

# God shares His Spirit with us

God doesn't just wipe the slate clean, he goes even further and shares more of himself through Jesus. Jesus shares his righteousness with us, he shares his Spirit with us, his eternal inheritance with us... in fact God through Christ even shares his glory with us (Romans 8).

#### We are twice God's

As Christians, we and all we have, are twice God's; first by creation because we were made by God and for God. But second, we have been adopted in His love, bought by Christ's blood, and made God's children... part of his family.

This reminds us of two things as we approach the topic of money. First we are wise to remember that God has a greater claim on our 'stuff' than we do. All our possessions, time, relationships, cash, assets, savings, everything... it's all God's – and we just happen to be holding it for him for a while.

Second, we're reminded that God has shared (and will share) EVERYTHING with us. He's generously opened his family to adopt sinners like us! Our God loves sharing and giving generously. It's something very close to his heart.

And so it should come as no surprise to discover that God wants us to share like he does!



### 2. GOD WANTS US TO SHARE HIS WORK

Since God is really into sharing, God also calls us to share in the things he's passionate about.

But what is God passionate about?

God's ultimate purpose in creating and sustaining the universe is to glorify Jesus through the church (Eph 1:22, 3:10). As non-Christians come to know God through Jesus and his death on their behalf, they see he is powerful, merciful, just, gracious and loving. And so they love him, praise him, rely on him, trust him and obey him.

the church of God, which He purchased with His own blood – Acts 20:28 That's how God is glorified! That's what God is passionate about! His people – the church – growing, knowing, trusting and loving Jesus!

And God wants us to be passionate about this too. He wants us to share his passion for saving the lost and growing the saved.

Just like how God gave up his Son to save us, we'll start wanting to use our things (like time, effort and money) to see others saved and growing.

That's what the Philippian church did for Paul. He had told them the gospel, and now Paul was off telling others about Jesus. So the Philippians sent Paul money so he could keep preaching! They couldn't help but share God's passion for growing God's church (Phil 4:15-19)

So when it comes to money, we're meant to be generous like God. Filled with thankfulness to God for his generosity, we should be excited to use *as much as we can* for the things God thinks are most important.



# 3. GOD GIVES US FINANCIAL PRIORITIES

There's a few other things God wants us to keep in mind when it comes to money.

# Be wary of Wealth's Deceitfulness

First, God's word constantly reminds us of need to be wary of the deceitfulness of wealth (Matt 6:24, Matt 13:22, Luke 12:15, Acts 5:3-4, 1Tim 6:9-10, Heb 13:5). So don't keep your financial situation a secret! Invite one or two godly Christians to hold you accountable to how you use money, and so don't give Satan a foothold.

# Priority 1 – Don't be a burden (if you can help it)

Second, money is one of the ways God expects us to fulfil certain obligations. We should pay our taxes, we shouldn't steal, and we shouldn't avoid working if we can earn a wage. The big principle seems to be that we should try not to be a burden on others. Rather we should earn our living and help bear the burden of others. (Rom 13:7, 2Thes 3:7-10, Eph 4:28).

The thief must no longer steal. Instead,
he must do honest work with his own hands,
so that he has something to share
with anyone in need. – Eph 4:28

#### Priority 2 – Fulfil your responsibilities

One obligation we have is to care for our immediate families. God calls us to appropriately provide for those we are responsible for; children, spouses, elderly parents (1Tim 5:8, Eph 5:29, 1Cor 7:32:25). This doesn't mean we have to give them everything they ask for (that would facilitate greediness), but it does mean we should use our money to make sure they have what they need.

# Priority 3 – Support your Church

Another obligation we have is to provide financially for those who lead God's precious church (Gal 6:6, 1Tim 5:17-18). As members of a church family, we're all meant to make sure those who have been charged with the responsibility to lead, pastor and teach are being adequately provided for.

At Hunter Bible Church the Committee of Elders and the Finance Team have set up salaries for our Pastoral Staff that attempt to be fair and reasonable for their roles and responsibilities.

#### Priority 4 – Support Gospel Growth

On top of these good obligations, God loves it when we help share the burden other Christians face (Gal 6:10, Luke 10:25-37, 2Cor 8:13-14). And he loves it when we share the costs involved in proclaiming the gospel (Phil 4:10-19).

These extra ways of sharing beyond our obligations can be expressed in thousands of ways. One way we do this is through supporting our church, since many of the costs incurred are because we're trying to reach the lost without asking them to pay.

But it will also look like supporting other Mission groups like GenevaPush, Pioneers, Wyclif, AFES and Crusaders. We've always loved CMS and Compassion because of the ways they try to work together with churches to support mission.

So, with a heart to share like our generous God, we first fulfil our obligations to not be a burden, we provide for our immediate family and we support our church and it's growth. And second we go *beyond these obligations* to see that the gospel is preached to more people and our brothers and sisters are supported and cared for.

But that still begs the question, how much?



#### 4. ACCORDING TO OUR MEANS AND MATURITY

Our good God looks upon our hearts and motivations. And the same is true when it comes to giving. Jesus condemns the Pharisees for thinking they're pleasing God when they carefully pluck off a tenth of their herbs (Matt 23:23). Rather, God wants us to be inspired by how he shares so that we too will share sacrificially (2Cor 8:2-4). The state of our heart is more important than the amount we give.

# In Proportion to what one has

Paul encourages the Corinthians to generously share in proportion to the money God has shared with them (1Cor 16:2, 2Cor 9:6-7). This means it's wise to choose a percentage of your income and plan to share that for the sake of the gospel.

#### A Sign of Christian Maturity

Some people will be able to give a larger percentage than others. A rich person giving 1% might give a larger amount than a poorer person giving 10%, but the 10% is a sign of Christian maturity, since God gives his children maturity so they will excel in sharing cheerfully (2Cor 8:7, 2Cor 9:10-11, 2Cor 9:12-14, 1Tim 6:17-19). In fact, for some people, sharing their money is a primary way God has gifted them to serve the church (Rom 12:8, 1Tim 6:18-19).

Jesus said, 'Truly I tell you, this poor widow has put more into the treasury than all the others. They all gave out of their wealth; but she, out of her poverty (Mark 12:43-44)

So, everyone in God's family is able to give something. And it doesn't matter how much in total, because God knows our hearts and our bank accounts. He calls us to share a proportion of what we have; giving generously, cheerfully and with maturity.

So that's the basics. God's really into sharing with us and He wants us to share like him. He gives us some priorities, and He calls us to share in proportion to what we have.

So go to it!

# 5. SOME COMMON QUESTIONS

#### **SHOULD WE GIVE 10%?**

When God saved Israel out of Egypt to the promised land, he commanded them to set aside a tithe  $(1/10^{th})$  of anything



they produce) to provide for the Levites who worked in the temple. Some Christians have suggested we should continue this today.

I give to the Levites all the tithes in Israel as their inheritance in return for the work they do while serving at the tent of meeting. Numbers 18:21

#### It was more than 10%

However, the Israelites gave much more than a tithe to the Levites – they were also meant to give the best portion of their sacrifices too (Deut 18). They also seemed to set aside another tenth to use for their own religious celebrations and to share with the needy (Deut 14). When the Kingly line was instituted they also were expected to pay taxes (1Sam 8). Added to this, there were special times when the Israelites were called on to give special gifts

towards the construction of the tabernacle and the temple in Jerusalem (Deut 25, 1Chr 29, Ezr 7).

So the first thing to say is that Israel gave much *more than* 10% for the Levites, the temple and supporting the community... it could have been something like 30% or more.

#### Not a command for Today

The second thing to say is that those commands we're specific to Israel then. We're no more under the command to give 10% than we are under the command to give to the construction of the first tabernacle in Exodus 25. Jesus has fulfilled all the law's requirements for us so we're not *under* those laws. Instead, we are *under* something greater; the influence of God's Spirit!

# Today is a greater day

Added to that, we have been given something much greater. Whereas the Jews were saved from physical slavery, we have been saved from spiritual slavery to sin and death! Whereas they are going to a land flowing with milk and honey, we are citizens of heaven who will receive new eternal bodies! The reality is we have a much greater reason to be generous than Israel did.

Also we understand that the non-Christians around us are destined for hell and that the gospel is their only hope. So we have a greater urgency than Israel did to share the news.

# Summing Up

Therefore, it seems that 10% might be best thought of as a "starting point", and that true Christian generosity springboards off from there.

(If your next question is whether the 10% is pre-tax or post-tax, you might have missed the point).

# DOESN'T JESUS SAY 'DO NOT LET YOUR RIGHT HAND KNOW WHAT YOUR LEFT HAND IS DOING' (MATT 6:3)?

Jesus talks a lot about money, and particularly how it so easily becomes an idol for our hearts, something we treasure more than God. One of the ways we can use money for our own glory is to



boast about how much we give away. Another way we can use money for our own glory is to hoard it and convince ourselves we're being generous.

In Matthew 6, Jesus is particularly addressing those who are tempted to boast about their giving. This is certainly something we need to be aware of. We might secretly hope our pastors would give us special attention because we give so much. This is one of the reasons almost all our pastoral staff don't know how much people give to church

But since we know the deceitfulness of wealth, it also means it's wise to ask people to keep us accountable. In just the same way we ask people to keep us accountable in other areas of our spiritual life (godliness, prayerfulness, etc) it's just as important to have one or two people who will hold us accountable in this spiritual battleground of the wallet. In other words, since we can be so deceived by wealth, we are fools if we think we don't need help to keep it from becoming an idol.

Still others, like seed sown among thorns, hear the word; but the worries of this life, **the deceitfulness of wealth** and the desires for other things come in and choke the word, making it unfruitful. (Mark 4:18-19)

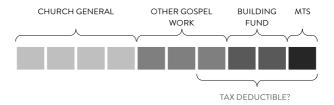
So, yes... be wary of boasting about your giving. But for the same reason, ask someone to hold you accountable too.

# HOW MUCH SHOULD I GIVE TO CHURCH VS OTHER GOSPEL WORK?

The bible doesn't seem to give much direction on this, however it does seem that giving to your church and its leaders should be our first priority and therefore a larger portion.

Just asking a couple of people on our staff team, it seems most of our staff give between 60% and 80% of their "gospel giving" to church.

Here's a way you *could* break up your "giving portion" (the amount of your income you've decided to give away):



This provides a basic breakup of giving 7 parts to church and 4 parts to gospel growth beyond HBC<sup>1</sup>. It's an attempt to give to various good things in proportion to their

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<sup>&</sup>lt;sup>1</sup>This views MTS Apprentices as investments in the future of the gospel outside Church.

requirements and obligations. That 3-4 parts are tax-deductible may or may not make a significant difference. However, it's worth working out the value of the tax-deduction you're going to get and factoring that back into the amount you give. That is, if you're going to get some tax-back through being generous, make sure your also generous with that tax return too.

# WILL GOD LOOK AFTER ME IF I GIVE MORE?



This is tricky because we want God to look after us in certain ways. However God looks after us in the ways he knows are best. God promises to bless us when we give cheerfully – it could

be through spiritual blessing or through physical blessing – we don't know but God will do what's best (2Cor 9:6-8). So the answer is 'Yes'. God loves you and he's promised to share everything with you. You can trust him with your money.

Will that mean that God will bless you and make your life easy? No. God will still send you challenges and new ways to trust him and found out how trustworthy he is in the midst of trouble.

Listen to your heavenly Dad, and trust him when it comes to money.

I know both how to have a little, and I know how to have a lot. In any and all circumstances I have learned the secret of being content—whether well fed or hungry, whether in abundance or in need. I am able to do all things through Him who strengthens me. Philippians 4:12-13

# **DISCUSSION QUESTIONS**

Here's some discussion questions you could work through on your own or with a friend or spouse to think further about gospel generosity.

What do you find amazing about God's generosity? What did it cost God to give us forgiveness and salvation?

2. Who are the people and groups you think God expects you to provide for first? Who are you responsible for?

3. What proportion of your income are you giving at the moment? When was the last time you increased it? How much goes to your church compared to other gospel things? 4. Would you consider yourself a mature Christian?

Does your giving % reflect this? Who could keep you accountable?

5. Do you trust God will look after you, if you were more generous? What concerns you about being more generous?

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