

God's Principles of Money Management

Answering Questions as Leaders

Discuss at Tables:

1. The Scriptures talk about money twice as much as prayer and faith combined. Fifteen percent of Jesus teachings are about money and possessions. Why do you think God would do that?
2. Why do you think talking about money is so personal and sensitive to people?

God wants us to have a freeing, healthy, holistic view of all we have. Yet this is often the area of spiritual growth we have the most resistance toward.

Why is this a spiritual issue?

Why is this important to teach about? Why is this one of Most Loving things we can do?

God's Principles of Money Management:

Principle 1: OWNERSHIP- God owns everything. He entrusts me with resources to meet my needs and participate in his purposes.

You may say to yourself, "My power and the strength of my hands have produced this wealth for me."¹⁸ But remember the LORD your God, for it is he who gives you the ability to produce wealth. Deuteronomy 8:17-18

¹⁰"Whoever can be trusted with very little can also be trusted with much, and whoever is dishonest with very little will also be dishonest with much. ¹¹So if you have not been trustworthy in handling worldly wealth, who will trust you with true riches? ¹²And if you have not been trustworthy with someone else's property, who will give you property of your own? ¹³"No servant can serve two masters. Either he will hate the one and love the other, or he will be devoted to the one and despise the other. You cannot serve both God and Money." Luke 16:10-13 – Jesus

¹⁷Command 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. ¹⁸Command them to do good, to be rich in good deeds, and to be generous and willing to share. ¹⁹In 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. 1 Timothy 6:17-19

Directions: Discuss the Main Points of the Principle you heard in those verses.

Principle 2: GIVING - We Honor God as Owner and demonstrate our love and obedience to him by FIRST giving back a tithe (10%) and free-will offerings beyond the tithe as he blesses us.

" A tithe [10th part] of everything from the land, whether grain from the soil or fruit from the trees, belongs to the LORD; it is holy to the LORD. Leviticus 27:30

⁹ Honor the LORD with your wealth, with the firstfruits of all your crops; then your barns will be filled to overflowing, and your vats will brim over with new wine. Proverbs 3:9-10

⁸ "Will a man rob God? Yet you rob me. "But you ask, 'How do we rob you?' "In tithes and offerings. ⁹ You are under a curse-the whole nation of you-because you are robbing me. ¹⁰ Bring the whole tithe into the storehouse, that there may be food in my house. Test me in this," says the LORD Almighty, "and see if I will not throw open the floodgates of heaven and pour out so much blessing that you will not have room enough for it. Malachi 3:8-10

Then celebrate the Feast of Weeks to the LORD your God by giving a freewill offering in proportion to the blessings the LORD your God has given you. Deuteronomy 16:10 (This freewill offering was above and beyond the 10% in proportion to God's blessings).

From everyone who has been given much, much will be demanded; and from the one who has been entrusted with much, much more will be asked. Luke 12:48

⁷But just as you excel in everything—in faith, in speech, in knowledge, in complete earnestness and in your love for us—see that you also excel in this grace of giving. 2 Corinthians 8:7

Directions: Discuss the Main Points of the Principle you heard in those verses.

Principle 3: REWARD - God promises to reward our giving. It really is the smartest, most secure investment we can make.

¹⁹"Don't store up treasures here on earth, where they can be eaten by moths and get rusty, and where thieves break in and steal. ²⁰Store your treasures in heaven, where they will never become moth-eaten or rusty and where they will be safe from thieves. ²¹Wherever your treasure is, there your heart and thoughts will also be...²⁴"No one can serve two masters. For you will hate one and love the other, or be devoted to one and despise the other. You cannot serve both God and money. Matthew 6:19-24

⁴²The Lord answered, "Who then is the faithful and wise manager, whom the master puts in charge of his servants to give them their food allowance at the proper time? ⁴³It will be good for that servant whom the master finds doing so when he returns. ⁴⁴I tell you the truth, he will put him in charge of all his possessions. Luke 12:42-44

⁶Remember this: Whoever sows sparingly will also reap sparingly, and whoever sows generously will also reap generously. ⁷Each man should give what he has decided in his heart to give, not reluctantly or under compulsion, for God loves a cheerful giver. ⁸And God is able to make all grace abound to you, so that in all things at all times, having all that you need, you will abound in every good work. 2 Corinthians 9:6-8

Directions: Discuss the Main Points of that Principle you heard in those verses.

Principle 4: CONTENTMENT - Giving actually produces a grateful, content, truly "wealthy" person. Ignoring God's wisdom produces the opposite.

³So the LORD sent this message through the prophet Haggai: ⁴"Why are you living in luxurious houses while my house lies in ruins? ⁵This is what the LORD Almighty says: Consider how things are going for

you! ⁶You have planted much but harvested little. You have food to eat, but not enough to fill you up. You have wine to drink, but not enough to satisfy your thirst. You have clothing to wear, but not enough to keep you warm. Your wages disappear as though you were putting them in pockets filled with holes! ⁷"This is what the LORD Almighty says: Consider how things are going for you! ⁸Now go up into the hills, bring down timber, and rebuild my house. Then I will take pleasure in it and be honored, says the LORD. Haggai 1:3-8

I know what it is to be in need, and I know what it is to have plenty. I have learned the secret of being content in any and every situation, whether well fed or hungry, whether living in plenty or in want. Philippians 4:12

Then [Jesus] said, "Beware! Don't be greedy for what you don't have. Real life is not measured by how much we own." Luke 12:15

Keep your lives free from the love of money and be content with what you have, because God has said, "Never will I leave you; never will I forsake you." Hebrews 13:5

Directions: Discuss the Main Points of that Principle you heard in those verses.

SAVINGS – it's wise to save enough to provide for emergencies and plan for known future needs.

⁶ Go to the ant, you sluggard; consider its ways and be wise! ⁷ It has no commander, no overseer or ruler, ⁸yet it stores its provisions in summer and gathers its food at harvest. Proverbs 6:6-8

²⁰ In the house of the wise are stores of choice food and oil, but a foolish man devours all he has. Proverbs 21:20

LIFESTYLE – After honoring God and saving, we really CAN learn to live contentedly within our means.

Moreover, when God gives people wealth and possessions, and the ability to enjoy them, to accept their lot and be happy in their toil--this is a gift of God. Ecclesiastes 5:19

⁶But godliness with contentment is great gain. ⁷For we brought nothing into the world, and we can take nothing out of it. ⁸But if we have food and clothing, we will be content with that.

¹⁷Command 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. 1 Timothy 6:17

DEBT – Avoid consumer debt living—it's bondage. Repay the debts you owe.

The borrower is servant to the lender. Proverbs 22:7

The wicked borrow and never repay, but the godly are generous givers. Psalm 37:21

FAQs for Leaders

God's Principles of Money Management

- 1). Does God need my money? Why do churches always talk about money?
- 2). Why should I give money to the church?
- 3). Can I trust Gateway with my giving?
- 4). Isn't a tithe a legalistic standard, and grace frees us from the law?
- 5). Does the Bible teach that being wealthy is wrong, or that it's wrong to buy things for enjoyment?
- 6). What do I do if I'm in debt? Should I pay off debts first and then give?
- 7). What if I'm just barely making it? I'm afraid I won't have enough if I give.
- 8). What if my spouse and I don't agree on what we should give?
- 9). If I give my time and service isn't that the same as giving my money?
- 10). God loves a cheerful giver, if I'm not cheerful should I not give?
- 11). I want to give to something where I know my giving helps someone—not to a big church where I have no idea where it goes.
- 12). Is it wrong to give so God will bless me?

1. Does God need my money? Why do churches always talk about money?

At Gateway, we've gone to great lengths to take the "pressure" off people. Recognizing that this is often a fear barrier people put up. We want to remove all barriers standing in the way of people discovering God's love and forgiveness and the life he offers freely. Every week we say, "We don't want you to feel pressured to give." That's because God doesn't need our money. God is not lacking anything, and one day we will all see that it was all His anyway. But we do need to honor his principles with all he's given us or else it eventually robs us of the life God had in store for us. By commanding us and teaching us to use resources in God-honoring ways, God is growing us up in character, teaching us to be faithful, free, fulfilled people whom he can trust with even more of his power and possessions. It's really like we get to be the Apprentice, showing God that we can be faithful with a little here on earth, and he says he's looking to entrust faithful people with lasting things of value. He also says money and stuff can easily become an idol (Col. 3:5) – something we make into a god (first priority). When this happens, we become a slave to a very cruel master (try to find a truly free, loving, greedy person). So really, the most loving thing is to help people honor God with their money. It's good for them, and it's good for those who benefit from God's kingdom work that their generosity accomplishes. It's truly a tangible way to love God and love people. Every time I tithe, I remind myself that God is God. Not me. Not money. Every time I tithe, I remind myself that all I have belongs to God, I won't keep any of it. Every time I tithe, I declare tangibly that I will trust God first with all I have and with an unknown future.

2. Why should I give money to the church?

God's picture of the church, when it functions as intended, is analogous to a body. In fact, he calls us His body in the world. All Christ-followers have unique gifts, talents, and resources that God has given each of us for a purpose—to be a unique part of his body (1 Cor. 12). Part of that purpose is that we would be unified with others in his body to re-present to the world what He is like. Together we become the arms, eyes, ears, and feet God uses to do his will in the world through his local church (the local expression of his body). For this reason, God's desire is not just for us to "throw a few bucks in the bag" on Sunday (a guilt offering), but to see ourselves differently—as an interdependent, unique, necessary part of God's work through all of us together as his church. We tithe back to God through the local church we are meant to participate in and that we benefit from, and the church should equip and mobilize and organize us to function as His body, reaching out to those alienated from God, serving the needs of the community, and building up one another up in love (Eph. 4: 11:16). When all those committed to following Christ in a local church allow resources to flow freely to God's work through their church, the church is empowered to do more of his work than it could otherwise—every organization needs resources to function. When we give to the local church we participate in and benefit from, our heart also follows our giving (where you treasure is there your heart will be also, Jesus said). God's desire is that we would follow our giving with using our gifts in service to help the body of Christ function even better.

3. Can I trust Gateway with my giving?

Probably due to some of the religious TV scandals many of us observed growing up, our generation seems very unwilling to trust giving to church. For this reason, Gateway has always had an “open book” policy. Anyone who requests can set up an appointment with our accountant to see the books and know where every dollar goes. But truthfully, if you can’t trust the church you’re involved in—where you can personally talk to the leaders, see the books, observe the ministries, get involved following your giving with service, and benefit personally from the ministries and services—who can you trust? Most of us will never have that close or open of a relationship with any other organization we could give to. Some people worry that it’s a manipulative scam of the pastors when they talk about giving to the church. Here it’s important to help people see that all the pastoral staff have salaries set by our Board of Directors, benchmarked against 1000’s of churches compensation structure. More money to the church does not mean more money to the pastors, it means more money which can be used to start more small groups, ministries, mobilize and organize more of us to serve the needs of Austin, more possibility of our church doing more good in our city to help people in need. Holding back resources from Gateway is not holding back something from the pastoral staff, but from people in need we seek to serve together as a body.

4. Isn’t a Tithe a legalistic standard, and grace frees us from the law?

The tithe, giving back (10%) of the first of all we receive, was established as a commandment in the Old Testament (as far back as Abraham 4000 years ago). We now live in the age of grace—not law. Though Jesus fulfilled the law, he didn’t abolish it (Matt. 5:17). The heart of the law is love. Jesus said love God and love people and you fulfill every Old Testament command. But this kind of love is more concrete and demanding than a sentimental feeling. To love God means to put him first in everything—including how we handle our resources. And to love people means we give of ourselves for their benefit (not so that we hurt and they are well off, but so that we care for one another—2 Cor. 8:12-15). Jesus always raised the bar from a legalistic standard, to a heart that learns to be free. Not just avoiding murder, but actually learning to love your enemies. Not just avoiding adultery, but thinking in pure ways about each other. Not just a legalistic standard of “the bare minimum I have to give to be acceptable” (the tithe), to a heart that goes beyond out of cheerful, grateful willingness (God desires a cheerful giver). Jesus told the Pharisees they did good tithing, but it wasn’t good having a heart that had no compassion for people (Luke 11:42). Grace giving (the New Testament concept) isn’t about a heart that gives less than the legalistic standard, it’s having a heart so transformed by God’s gift of grace (eternal life, made a child of God, heir of all he has) that we want to respond to God’s Spirit in generous ways, even above and beyond the minimum standard as he blesses and enables us. The tithe is like training wheels, to teach our hearts how to view our resources in new, generous ways...trusting that God can and will make us conduits to flow through more and more as we’re willing. That’s grace giving.

5. Does the Bible teach that being wealthy is wrong, or that it’s wrong to buy things for enjoyment?

Not at all. In fact, I think the reason people hide from God with their money is fear. People fear that God wants to take from them, rob them of THEIR resources, and if he really had his way he’d make us scrape by and not enjoy life at all. Nothing could be a bigger lie. Scripture says, “Command those who are rich in this present world [almost all Americans compared to the 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. ¹⁸Command them to do good, to be rich in good deeds, and to be generous and willing to share. ¹⁹In 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. 1 Timothy 6:17-19 God gives us everything for our enjoyment it says. We need to learn to thank him for all we have and are able to enjoy. God wants us to provide for our needs, our families needs, and even to enjoy what he’s given us—but not first before honoring him! And he wants us to be able to freely bless others as he freely blesses us. When we cultivate this attitude of gratitude toward God for everything, giving generously as he leads, honoring him and thanking him, it’s amazing how truly “wealthy” we begin to feel. Conversely, listen to quotes from some of the richest Americans ever, “The care of \$200 million is enough to kill anyone. There is no pleasure in it.” W.H. Vanderbilt. “I have made millions, but they have brought me no happiness.” John D. Rockefeller. “Millionaires seldom smile.” Andrew Carnegie. So as the richest man ever learned and wrote down in the Bible, “When God gives any man wealth and possessions, and enables him to enjoy them, to accept his lot and be happy in his work-this is a gift of God. (Eccl. 5:19)

6. What do I do if I'm in debt? Should I pay off debts first and then give?

Our culture teaches us this order of money management: Lifestyle first. Debt if you can't afford your chosen lifestyle. Savings if you can afford your lifestyle and not go in debt. Give only if you have any left over and it feels good or gives a tax benefit. Almost the opposite of God's wisdom which says Give first, Save some, then choose a lifestyle within your means, and avoid consumer debt because it enslaves you. Many people get into consumer debt because our society is not neutral about the money messages it sends us. We are bombarded with one million commercials by age 20, trying to get our money by giving us messages about ourselves. How concerned do you think most companies are with you personally, versus simply getting you to feel discontent enough to give them your resources for their product? Debt is often a spiritual problem first. Why else would the average American Christian choose to give 2-3% and rack up thousands of dollars of consumer debt. In other words, it comes upon us because of choices we make based on lies we've heard (lies about what we need, or must have, or how everybody else does it, or who we must prove worth to). And it keeps us from following God's will or using His resources for His purposes. The best way to fight against those lies is to move in line with God's truth (truth about God, ourselves, and our use of resources). So to pay off all debts before beginning to honor God probably will not work—you'll probably never honor God with that mindset. Instead, a wise transitional plan forces a new way of thinking: 1. Give *something* first. You may not be able to give the full tithe, but begin moving that way in increasing measures (and watch how God honors your willingness and provides unexpected ways for you to decide to fully honor his will). 2. Save a little. Even if it's pennies, start getting in the habit. 3. Maximize Debt payment. Do all you can to pay off all unsecured debts (no house or tangible asset you could sell to pay off the debt). 4. Change your Lifestyle. Here's the tough part, you must say "no" to yourself to say "yes" to honoring God. But this is a great spiritual exercise, and again, watch how God takes your willingness and makes creative ways for you to fully honor him and begin to be a conduit of his resources flowing through you.

7. What if I'm just barely making it? I'm afraid I won't have enough if I give.

Again and again in scripture, God tells us to test him in this area. No other place does God say "test me" except in the area of tithing. I think it's because God knows that money is the toughest idol to dethrone. It's so easy to put our trust in money, and it's so scary to honor God and trust him to do what he said, "Bring the whole tithe into the storehouse, that there may be food in my house. Test me in this," says the LORD Almighty, "and see if I will not throw open the floodgates of heaven and pour out so much blessing that you will not have room enough for it." Malachi 3:10 I believe that often all God needs is for us to just be willing. I love the story of a guy who now leads Gateway's Good Sense workshop. He was in debt to his eyeballs, not making much, and as a new Christian was taught about tithing. It sounded crazy to him, but he told the Lord he was willing. He made a plan and began inching forward toward honoring God. He said three months later, he got an unexpected raise, out of the normal cycle of raises...for the exact amount of the full tithe. At that point, he was tempted to spend it or pay off debts, but felt God was providing a way for him to not only be willing, but able. Make it a way to get to know God's faithful, creative, love and provision for you. Tell him you're willing, make a transition plan and start moving forward, and watch how he makes a way.

8. What if my spouse and I don't agree on what we should give?

I would say it's important to talk about your differences, and why you each feel that way. First, are you both on the same page as far as willingness to honor God first? If not, why not? If one wants to follow and honor God, and the other doesn't, work out an agreeable compromise. Then the believer should begin praying for his/her spouse to have a heart that would soften and see God's wisdom as something for his/her benefit—not as something designed to take from him/her. I've seen several non-believing spouses become willing to test God, since it's something tangible, and in doing so, they have found faith. This won't always be the case, but I have seen it more than once. If both spouses are wanting to honor God, but you differ about above and beyond "freewill" giving, you need to discuss your reasons, pray for God to give you both consensus, then come together and make a compromise that's agreeable to both—but do it in faith, not in a defensive but trusting posture (that's what honors God—giving with a desire to follow his Spirit's leading).

9. If I give my time and service isn't that the same as giving my money?

Although in our culture time is money, it doesn't work that way in God's economy. Both your time and your money during your short stay on planet earth are his—it all goes back in the box when the game's over! He wants us to see that, acknowledge it, and honor and love him by considering him in everything—our time decisions and our money decisions. We usually don't because we fear his plans will ruin our plans, but this is why trusting that God is “for us and not against us” gets so concrete and real in the area of money especially. It forces us to trust God with something that acts as a rival god like nothing else. That's why in scripture greed is equated with idolatry (idol worship) because it's putting money as more important than following God's will.

10. God loves a cheerful giver, if I'm not cheerful should I give?

When scripture says “God loves a cheerful giver,” it means God's heart finds joy in seeing our hearts finally becoming like his—that giving actually brings joy and cheerfulness to our hearts because love rules our hearts more than fear of the unknown, materialism, or greed. God's desire is not just to get us to give money, but to change our hearts to be more like his who “did not spare his own son, but gave him up for us all.” And God always gives back to us more than we can ever give to him. The person who begins to realize this—that we are simply his conduits to flow his resources toward his work (and when we do we gain the joy of doing good in partnership with our Creator). But how do you get there—how do you become a person whose heart finds freedom and joy in giving? By giving! That's why God first commands a tithe from the first of all we receive, because it's NOT in our fallen nature to trust God and give. Tithing is like training wheels for learning to become a generous, giving person from the heart. If you wait until your cheerful, you'll never give. And if you never give, you'll never gain a cheerful heart by hoarding either. But if you take steps to trust God and test God in this area, you'll find the most amazing change coming over your heart—and you'll look back and realize, God's developing my character and it actually gives me joy to give back to him.

11. I want to give to something where I know my giving helps someone—not to a big church where I have no idea where it goes.

While this is a noble thought, it often can mask other issues that are preventing someone from truly honoring God's will. I once had a woman say she wanted to start giving, but not to the church...to somewhere that would help kids. I said, “well right now we need to hire a Student Pastor to build into Middle and High School kids—more than you'd imagine are struggling with huge issues like cutting themselves, drugs, sex, eating disorders—giving to the church allows us to help those kids.” She said, “I know, my child is in Middle School. But that's not really what I was thinking of—more like buying shoes for a needy child, something tangible.” Just think, if everyone had that attitude, there would be no ministry for her own child's spiritual development. While we all want that tangible, direct, “Thank you for helping me” feeling from giving, spiritual maturity leads us to be more willing to trust God's lead and give primarily back to him—knowing he will reward and show us one day all the good he did—rather than seeking a tangible “good feel” reward now. That's not to say it's wrong to give and feel good about helping those in need, but we are to give “in secret” to honor God according to Jesus (Matt. 6:2-4). The biggest problem I find is that we have a misunderstanding of how God's church should and could function if all Christ-followers honored God and participated together. Additional resources given allow for additional staff whose jobs are to mobilize all of God's willing people into ministry to one another and the community needs around us. When we give to the church in which we participate, if it's well resourced and well functioning, there is NO better leverage of our money to help people in need. Because my dollars don't just go to pay staff to do the work, but for every paid staff, my giving helps spiritually develop 100-150 people through volunteer leaders, and mobilize the gifts of around 50 volunteers to serve the needs of others. That means my giving to my local church develops and impacts 100's within the church, and potentially 100's more outside the church through all of us working together to serve Austin. Gateway currently has over 2000 people coming each weekend to grow spiritually, 1100 people connected and growing through small group communities, 760 people serving through over 50 ministries and serving teams, and only 14 full-time equivalent staff. You can't find better leverage of your giving than that anywhere! But even more important—we need to follow our giving with service. We need to not only support the local church we benefit from, but God wants us to participate in leveraging the resources we contribute with service as part of his Body. I long for the day that we regularly mobilize 1000's from our church to serve and impact the neediest communities of Austin. But it doesn't happen naturally—not without leadership—not without resources to free up the leaders to mobilize us (otherwise it would be happening now). If we all had an untrusting attitude toward the local church we receive from and can participate in, there could be no church at

all—no ministries, no services, no compassionate outreach, no kids or youth programs, no benevolence fund to meet crisis needs. Conversely, as resources flow freely, our church can mobilize more and more volunteers to better serve our cities needs—and we get to be an active part of serving those people not just with our money, but with our gifts and time too!

12. Is it wrong to give so God will bless me?

We have this idea that it's self-centered to give so that God will bless us. Yet, the truth is, we never do anything that we don't think will be in our own best interest (even suicide bombers are doing what they think is in their own best interest). Maybe that's why this area of giving is the only area where God says to "test him" and see if he won't bless us. It's 100% in our own best interest, yet we tend not to trust God on this one. We tend to think it is sacrifice to give ("but I'll do it if I have to 'cause God says"). We don't honor or trust him because we fear it will take away our security or control of the future—we fear losing our current "blessing" we're banking on money to give us. He wants us to realize that the most self-beneficial thing we can do is to obey him in this area of giving—forcing ourselves to learn to trust him more than money. Jesus said the kingdom of heaven is like a guy who discovered treasure buried in a field, and in his JOY, sold everything to buy the field. Why was he joyful about giving *everything* to gain the field? Because he understood that he was gaining more in the end. Again and again, Jesus taught that we shouldn't hoard money on earth—trying to be rich in people's eyes, yet being poor in God's eyes. Why? Because earthly wealth is bad? No—because it won't last! Because there's real treasure—something eternal and lasting at stake that God wants to bless us with. And even now, God desires to make us conduits of his resources. When we show ourselves faithful to give, he can trust us with even more to give. Soon we find ourselves blessed to be a blessing like never before. Now it's true, we shouldn't look at giving money as a means of making more money. "If I give, I expect to get back more money from God than I gave." God is not a mutual fund. But God does promise to bless us back, which could take many forms, but with the assurance that we will be far better off in the end. So it's absolutely right to give so that God will bless you—that's not selfish, it's simply trusting what God has already said over and over again, "test me, see if I won't bless you..." (Malachi 3:10). Jesus said, "seek first his kingdom and all these things [food, shelter, clothing] will be added to you," (Matt. 6:33) and "everyone who has left houses or... fields for my sake will receive a hundred times as much and will inherit eternal life." (Matt. 19:29) Jesus made it clear that how faithful we are in this life with all this stuff that won't last, will determine how much God will trust us with possessions and power that will last (Luke 16:10-12). Not only is it smart to obey God in the area of money management, it's just plain stupid to not invest in the safest, most secure, guaranteed blessing we've ever been promised. God's blessing should motivate us—if he didn't want it to, he wouldn't have reiterated it to us again and again. But he did because he loves us and wants the best for us!