



Why do you think there is a perspective in society that the church just wants your money?  
How do you feel about this?

What do you think the church should teach about money and giving?

What do you think was Jesus' perspective on money and giving?

In the Bible we encounter terms such as "sacrifice", "tithe" and "offerings".  
What do you think is the difference among these terms?

Sacrifice:

Tithe:

Offering:

Why do you think God, throughout the Bible, expects people to bring gifts to him? Does he need them?

### **CAIN & ABEL**

#### **Genesis 4:2-8 (NIV)**

*Later she gave birth to his brother Abel. Now Abel kept flocks, and Cain worked the soil. <sup>3</sup> In the course of time Cain brought some of the fruits of the soil as an offering to the LORD. <sup>4</sup> But Abel brought fat portions from some of the firstborn of his flock. The LORD looked with favor on Abel and his offering, <sup>5</sup> but on Cain and his offering he did not look with favor. So Cain was very angry, and his face was downcast. <sup>6</sup> Then the LORD said to Cain, "Why are you angry? Why is your face downcast? <sup>7</sup> If you do what is right, will you not be accepted? But if you do not do what is right, sin is crouching at your door; it desires to have you, but you must master it." <sup>8</sup> Now Cain said to his brother Abel, "Let's go out to the field." And while they were in the field, Cain attacked his brother Abel and killed him.*

What was the source of the tension between Cain and Abel?



What was the real problem behind Cain's offering?

Cain wanted to determine for himself on what terms he was to worship God and what he was to offer to him. What was the problem with this?

How might this same issue be a potential problem for us today?

Read through some of the offerings God tells the Israelites they can bring to him. (Leviticus 1-7)

**Burnt Offering:** a male bull, sheep or goat without defect, or a bird

**Purpose:** to provide atonement for sin and express dedication to God

**Grain Offering:** grains prepared without yeast and sprinkled with salt

**Purpose:** It was an expression of thanks for God's provision. It was given to the priests.

**Fellowship Offering:** a male or female animal without defect from the flock

**Purpose:** It was for:

- a) giving thanks to God for his provision
- b) used in making a vow
- c) an expression of devotion to God

**Sin Offering:** Young bull without defect

**Purpose:** to seek forgiveness for sins whether intentional or unintentional

**Guilt Offering:** a ram without defect

**Purpose:** an expression of repentance for unintentional sins, focusing on confession and restitution for any wrongs committed

**Tithe 1: Annual Tithe:** to support Levites (10%, but if solely in money, then 12%)

**Leviticus 27:30-32 (NIV)**

*<sup>30</sup>A tithe 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. <sup>31</sup>If a man redeems any of his tithe, he must add a fifth of the value to it. <sup>32</sup>The entire tithe of the herd and flock--every tenth animal that passes under the shepherd's rod--will be holy to the LORD.*



**Tithe 2: Festival Tithe:** for the Temple in Jerusalem (10%)

***Deuteronomy 14:22-27 (NIV)***

*<sup>22</sup> Be sure to set aside a tenth of all that your fields produce each year. <sup>23</sup> Eat the tithe of your grain, new wine and oil, and the firstborn of your herds and flocks in the presence of the Lord your God at the place he will choose as a dwelling for his Name, so that you may learn to revere the Lord your God always. <sup>24</sup> But if that place is too distant and you have been blessed by the Lord your God and cannot carry your tithe (because the place where the Lord will choose to put his Name is so far away), <sup>25</sup> then exchange your tithe for silver, and take the silver with you and go to the place the Lord your God will choose. <sup>26</sup> Use the silver to buy whatever you like: cattle, sheep, wine or other fermented drink, or anything you wish. Then you and your household shall eat there in the presence of the Lord your God and rejoice. <sup>27</sup> And do not neglect the Levites living in your towns, for they have no allotment or inheritance of their own.*

***Deuteronomy 12:17-19 (NIV)***

*<sup>17</sup> You must not eat in your own towns the tithe of your grain and new wine and oil, or the firstborn of your herds and flocks, or whatever you have vowed to give, or your freewill offerings or special gifts. <sup>18</sup> Instead, you are to eat them in the presence of the Lord your God at the place the Lord your God will choose--you, your sons and daughters, your menservants and maidservants, and the Levites from your towns--and you are to rejoice before the Lord your God in everything you put your hand to. <sup>19</sup> Be careful not to neglect the Levites as long as you live in your land.*

**What were they to do with this tithe? (Note: Deut 14:26; Deut 12:17-18)**

**What do you think of the idea of asking people to use ten percent of their annual income to throw a party celebrating God's provision, in addition to the regular tithe?**

**How would that go over if we proposed that in our church?**

**Once every three years the focus of this tithe was to shift.**

**Poverty Tithe:** Collected once every three years to help the poor

***Deuteronomy 26:12 (NIV)***

*When you have finished setting aside a tenth of all your produce in the third year, the year of the tithe, you shall give it to the Levite, the alien, the fatherless and the widow, so that they may eat in your towns and be satisfied.*



**Note:**

A Jewish historian in the first century understood the poverty tithe as being a completely separate tithe in addition to the other two. *"Besides those two tithes, which I have already said you are to pay every year, the one for the Levites, the other for the festivals, you are to bring every third year a third tithe to be distributed to those that want [i.e., lack]; to women also that are widows, and to children that are orphans"* (*Antiquities of the Jews*, Book 4, chapter 8, section 22).

**There is theological discussion over this point.**

**Why do you think God only focuses on the poor once every three years?**

**Total average of Tithes per year = 20% - 23<sup>1/3</sup>% of their family income.**

**Twenty percent plus all the offerings**

**Why do you think God commanded all this?**

- 1) It reminded the Israelites that God was ultimately the owner of the land and they were on the land as his \_\_\_\_\_
- 2) God used this as a means to facilitate \_\_\_\_\_
- 3) It gave opportunity to express \_\_\_\_\_.
- 4) It showed they were passionate about \_\_\_\_\_ being worked out in this world. It acknowledged that all they had belonged to him and was to be used for his kingdom.
- 5) It expressed their \_\_\_\_\_ on God to continue to meet their needs.
- 6) It was an act of \_\_\_\_\_ to the will of the Father.

**How does giving to God express our dependence on him?**

**By giving to God first, out of our income, we are stating that:**

- 1) all we have \_\_\_\_\_
- 2) we are trusting in him to \_\_\_\_\_



**When we look at our finances and say I cannot afford to pay God first, what are we saying?**

**We are declaring:**

I am the REAL provider for my Life.

The money/resources are really MINE to do with as I see best.

I must make sure I meet my needs first, THEN I can give to God out of what is left over.

***Malachi 3:7-12 (NIV)***

*Ever since the time of your forefathers you have turned away from my decrees and have not kept them. Return to me, and I will return to you," says the LORD Almighty. "But you ask, 'How are we to return?'<sup>8</sup> "Will a man rob God? Yet you rob me. "But you ask, 'How do we rob you?' "In tithes and offerings.<sup>9</sup> You are under a curse--the whole nation of you--because you are robbing me.<sup>10</sup> 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.<sup>11</sup> I will prevent pests from devouring your crops, and the vines in your fields will not cast their fruit," says the LORD Almighty.<sup>12</sup> "Then all the nations will call you blessed, for yours will be a delightful land," says the LORD Almighty.*

**Why were the Israelites under a curse from God?**

**What did God say would happen if they TRUSTED him with regard to their finances?**

***Haggai 1:5-6 (NIV)***

*Now this is what the Lord Almighty says: "Give careful thought to your ways.<sup>6</sup> You have planted much, but have harvested little. You eat, but never have enough. You drink, but never have your fill. You put on clothes, but are not warm. You earn wages, only to put them in a purse with holes in it."*

**What does God say happens when we take our focus off him and stop trusting his provision; when we focus on providing for ourselves and forget his purposes?**

**Have you experienced times when no matter how hard you worked, there was never enough?**



**In the New Testament we are no longer under LAW, but under GRACE.**

Therefore, we are not limited in the foods we can eat, we can worship together any day of the week, we don't have to offer sacrifices and men don't need to be circumcised (whew!).

**So then, what about tithing? If we are no longer under law, how much should we give?**

***Luke 14:33 (NIV)***

*In the same way, any of you who does not give up everything he has cannot be my disciple.*

**If everything we have is his, then how much does he want to go to ministry purposes?**

**A good guideline is to start with the concept of the tithe (10-20%) and go from there.**

**What if you're struggling with debt?**

**What if I am on assisted living (disability, social assistance, etc.)?**

**As you reflect on how you direct your finances, does this study evoke any challenge for you?**



<b>New Testament (27 books)</b>				
<b>History (5)</b>	<b>Paul's Letters to Churches (9)</b>	<b>Paul's Letters to Individuals (4)</b>	<b>Others' Letters (8)</b>	<b>Prophecy (1)</b>
Matthew Mark Luke John  Acts	Romans 1 Corinthians 2 Corinthians Galatians Ephesians Philippians Colossians 1 Thessalonians 2 Thessalonians	1 Timothy 2 Timothy Titus Philemon	<b>Hebrews</b> <b>James</b> <b>1 Peter</b> <b>2 Peter</b> <b>1 John</b> <b>2 John</b> <b>3 John</b> <b>Jude</b>	<b>Revelation</b>

**HEBREWS - JUDE**

- Hebrews:** Some Jewish believers were starting to revert back to the old Judaist teachings and laws, abandoning the gospel of Jesus Christ. The writer of Hebrews shows how the new covenant established by Jesus is far superior to the old covenant established under Moses.
- James:** A very practical letter that says true faith will be shown by how you live and talk.
- 1 Peter:** Some believers who are going through extreme persecution are starting to wonder if it is worth it. Peter writes to encourage them to continue living out their faith despite whatever suffering they may experience and to keep their eyes focussed on eternity.
- 2 Peter:** Peter warns about false teachers who will creep into the church and start leading people astray. He encourages them to stay focused on the basics of the faith and to endure until the time Christ returns.
- 1 John:** With many different doctrines starting to be taught in the churches, John writes a letter of warning and how to know if someone is truly a child of God. He gives three acid tests; 1) righteous living, 2) love for other believers, and 3) belief that Jesus is God in human form.
- 2 John:** John writes to remind believers to continue walking in obedience to the word of God and to not associate with any teachers who do not affirm the truth about Jesus Christ.
- 3 John:** John sets in contrast the servant heart of Gaius and the self-centredness of Diatrepes. He encourages all believers to support and encourage others who are ministering on behalf of the kingdom.



**Jude:** Jude warned believers about false teachers in the church who taught a liberal perspective about morality and denied the lordship of Jesus Christ.

**Revelation:** The early church soon started to experience extreme persecution from the Roman Empire under such Caesars as Nero. It caused some to question how God could allow such evil to exist and whether or not he was truly in control. As a result, the faith of some was beginning to wane. In the revelation to John, God shows that he is indeed sovereign over all the earth, that he has a plan that is being worked out and that all will be dealt with in his perfect timing. He writes to let believers know that times will actually get worse before they get better, but if they stand firm to the end, they will prevail at the return of Christ.



*Do not merely listen to the word, and so deceive yourselves. Do what it says. James 1:22 (NIV)*

<b>PASSAGE</b>	<b>THOUGHTS TO CONSIDER</b>	<b>APPLY 1 POINT TODAY</b>
<p><b>DAY 1</b></p> <p><b>Luke 9:23-26 (NIV)</b>  <i>Then he said to them all: "If anyone would come after me, he must deny himself and take up his cross daily and follow me. <sup>24</sup> For whoever wants to save his life will lose it, but whoever loses his life for me will save it. <sup>25</sup> What good is it for a man to gain the whole world, and yet lose or forfeit his very self? <sup>26</sup> If anyone is ashamed of me and my words, the Son of Man will be ashamed of him when he comes in his glory and in the glory of the Father and of the holy angels.</i></p>	<p>Jesus took up his cross when he committed his life to the will of the Father, knowing it would lead to the cross.</p> <p>What does it mean for me to pick up my cross daily?</p> <p>Am I doing that? Am I following the will of God even if it costs me on this earth?</p> <p>Am I holding on to earthly gain at the cost of heavenly gain? Is the "now" more important to me than my eternal future?</p> <p>Am I ashamed of Jesus?</p>	<p><b>TEACH REFUTE CORRECT TRAIN</b></p> <p>What can you apply?</p>



In the space below write out the 8 Other Letters and book of prophecy of the New Testament.

**H** \_\_\_\_\_

**1J** \_\_\_\_\_

**J** \_\_\_\_\_

**2J** \_\_\_\_\_

**1P** \_\_\_\_\_

**3J** \_\_\_\_\_

**2P** \_\_\_\_\_

**J** \_\_\_\_\_

**R** \_\_\_\_\_



*Do not merely listen to the word, and so deceive yourselves. Do what it says. James 1:22 (NIV)*

<b>PASSAGE</b>	<b>THOUGHTS TO CONSIDER</b>	<b>APPLY 1 POINT TODAY</b>
<p><b>DAY 2</b></p> <p><b>Matthew 10:37-39 (NIV)</b>  <i>Anyone who loves his father or mother more than me is not worthy of me; anyone who loves his son or daughter more than me is not worthy of me; <sup>38</sup> and anyone who does not take his cross and follow me is not worthy of me. <sup>39</sup> Whoever finds his life will lose it, and whoever loses his life for my sake will find it.</i></p>	<p>Who influences my decisions the most? My spouse, parents, children, family, friends...?</p> <p>Am I trying to find "life" from what this world offers?</p> <p>Do my actions show that I am looking for life here or from God?</p> <p>Am I willing to die to "self-interests" and focus on whatever God has planned for me?</p> <p>If I strive for life in the way the world recommends, how might I actually lose life?</p>	<p><b>TEACH</b>  <b>REFUTE</b>  <b>CORRECT</b>  <b>TRAIN</b></p> <p>What can you apply?</p>

**In the space below write out the 8 Other Letters and book of prophecy of the New Testament.**

**H** \_\_\_\_\_

**1J** \_\_\_\_\_

**J** \_\_\_\_\_

**2J** \_\_\_\_\_

**1P** \_\_\_\_\_

**3J** \_\_\_\_\_

**2P** \_\_\_\_\_

**J** \_\_\_\_\_

**R** \_\_\_\_\_



*Do not merely listen to the word, and so deceive yourselves. Do what it says. James 1:22 (NIV)*

<b>PASSAGE</b>	<b>THOUGHTS TO CONSIDER</b>	<b>APPLY 1 POINT TODAY</b>
<p><b>DAY 3</b></p> <p><b>Luke 22:39-46 (NIV)</b>  <i>Jesus went out as usual to the Mount of Olives, and his disciples followed him. <sup>40</sup> On reaching the place, he said to them, "Pray that you will not fall into temptation." <sup>41</sup> He withdrew about a stone's throw beyond them, knelt down and prayed, <sup>42</sup> "Father, if you are willing, take this cup from me; yet not my will, but yours be done." <sup>43</sup> An angel from heaven appeared to him and strengthened him. <sup>44</sup> And being in anguish, he prayed more earnestly, and his sweat was like drops of blood falling to the ground. <sup>45</sup> When he rose from prayer and went back to the disciples, he found them asleep, exhausted from sorrow. <sup>46</sup> "Why are you sleeping?" he asked them. "Get up and pray so that you will not fall into temptation."</i></p>	<p>This is the one time Jesus asked for something and received a "No" answer. However, the request was clothed in a deep submission to the will of God.</p> <p>When I ask God for something, is it clothed in humility and a deep desire for God's will to be done, even if it means a "no" answer?</p> <p>Does God ever promise to keep me from experiencing pain or suffering?</p> <p>Will God comfort me during those times when he leads me through a dark valley?</p> <p>What is the temptation I might fall into when difficult times come?</p>	<p><b>TEACH REFUTE CORRECT TRAIN</b></p> <p>What can you apply?</p>

**In the space below write out the 8 Other Letters and book of prophecy of the New Testament.**

**H** \_\_\_\_\_

**1J** \_\_\_\_\_

**J** \_\_\_\_\_

**2J** \_\_\_\_\_

**1P** \_\_\_\_\_

**3J** \_\_\_\_\_

**2P** \_\_\_\_\_

**J** \_\_\_\_\_

**R** \_\_\_\_\_



*Do not merely listen to the word, and so deceive yourselves. Do what it says. James 1:22 (NIV)*

<b>PASSAGE</b>	<b>THOUGHTS TO CONSIDER</b>	<b>APPLY 1 POINT TODAY</b>
<p><b>DAY 4</b></p> <p><b>Matthew 24:9-14 (NIV)</b>  <i>Then you will be handed over to be persecuted and put to death, and you will be hated by all nations because of me. <sup>10</sup> At that time many will turn away from the faith and will betray and hate each other, <sup>11</sup> and many false prophets will appear and deceive many people. <sup>12</sup> Because of the increase of wickedness, the love of most will grow cold, <sup>13</sup> but he who stands firm to the end will be saved. <sup>14</sup> And this gospel of the kingdom will be preached in the whole world as a testimony to all nations, and then the end will come.</i></p>	<p>Do I really want to follow Christ if all this is going to happen to me?</p> <p>Will I be one of those who turn away?</p> <p>How can I discern if someone is a false teacher?</p> <p>Am I in danger of letting my love for God grow cold? How can I keep it hot?</p> <p>Will I be one of those proclaiming the gospel to the nations, or one of those hiding away and not acknowledging Jesus?</p> <p>How can I make sure I am one of those not ashamed, but willing to stand firm and proclaim Jesus?</p>	<p><b>TEACH REFUTE CORRECT TRAIN</b></p> <p>What can you apply?</p>

**In the space below write out the 8 Other Letters and book of prophecy of the New Testament.**

_____	_____
_____	_____
_____	_____
_____	_____

*Do not merely listen to the word, and so deceive yourselves. Do what it says. James 1:22 (NIV)*

<b>PASSAGE</b>	<b>THOUGHTS TO CONSIDER</b>	<b>APPLY 1 POINT TODAY</b>
<p><b>DAY 5</b></p> <p><b>Revelation 22:1-7 (NIV)</b>  <i>Then the angel showed me the river of the water of life, as clear as crystal, flowing from the throne of God and of the Lamb <sup>2</sup> down the middle of the great street of the city. On each side of the river stood the tree of life, bearing twelve crops of fruit, yielding its fruit every month. And the leaves of the tree are for the healing of the nations. <sup>3</sup> No longer will there be any curse. The throne of God and of the Lamb will be in the city, and his servants will serve him. <sup>4</sup> They will see his face, and his name will be on their foreheads. <sup>5</sup> There will be no more night. They will not need the light of a lamp or the light of the sun, for the Lord God will give them light. And they will reign for ever and ever.</i></p> <p><sup>6</sup> <i>The angel said to me, "These words are trustworthy and true. The Lord, the God of the spirits of the prophets, sent his angel to show his servants the things that must soon take place."</i></p> <p><sup>7</sup> <i>"Behold, I am coming soon! Blessed is he who keeps the words of the prophecy in this book."</i></p>	<p>What is it about eternity in Heaven with God that excites me the most?</p> <p>What healing am I looking forward to?</p> <p>Does it excite me to know that I will reign with Christ for ever and ever?</p> <p>Is it comforting to know that my future is already taken care of?</p> <p>Am I being faithful to God and his word?</p> <p>How can this future hope affect how I live right now?</p>	<p><b>TEACH</b>  <b>REFUTE</b>  <b>CORRECT</b>  <b>TRAIN</b></p> <p>What can you apply?</p>



In the space below write out the 5 historical books, 9 Pauline letters to churches, 4 Pauline letters to individuals, and 8 letters from other writers.

**Historical Books**

---

---

---

---

---

**Paul's Letter to Individuals**

---

---

---

---

**Paul's Letter to Churches**

---

---

---

---

---

---

---

---

---

---

**Others' Letters**

---

---

---

---

---

---

---

---

**Prophecy**

---