MODULE 7: MONEY MANAGEMENT

SESSION 3: USING MONEY TO HELP OTHERS

Key Ideas for This Session:

- All our resources belong to God. He does not NEED anything from us.
- The Bible provides clear instruction on how to give and why.
- Giving with the right heart is about our relationship to God first and foremost.
- Sharing what we have with others is a way of paying back to the community and helping others in need.
- Key Verse: 2 Corinthians 9:7

Each of you should give what you have decided in your heart to give, not reluctantly or under compulsion, for God loves a cheerful giver.

Why Should I Give to God-What Does He Need?

For most people, giving is a part of managing your money that is both a source of joy and frustration. The Bible provides instructions around sharing what we have and indeed, society also encourages us to support each other. There are many great charities and worthy causes that require funding. There are friends and acquaintances who need our help from time to time.

But God's instructions around giving can create questions in our minds. Why should I give anything away when I have worked so hard to earn it? Why should I give anything away when I need it more than someone else does? With so many people needing money and so many options for giving, how do I know what is the right thing to do? How can I guard against being manipulated in my giving? Why does God need my money anyway? These are some of the questions we will seek to answer in this session. The Bible offers lots of reasons for us to give, as well as guidance around giving.

Who Do You Think Owns Your Money?

Psalm 24:1

The earth is the Lord's, and everything in it, the world, and all who live in it.

Romans 11:36

For from Him and through Him and for Him are all things. To Him be the glory forever! Amen.

The idea that everything belongs to God, is found throughout the Bible. Do you agree with this—why or why not?

If God owns everything, then the first thing we need to establish, is that God is in need of nothing. He is completely self-sufficient. He doesn't need food, water, air, sleep, or money. God does not need supervisors or advisors of any kind. He is entirely self-sufficient. This is hard for our human minds to grasp. Yet it is important to understand that when He is asking us to give, it is not because He needs something from us. There is much more to it.

If God is entirely self-sufficient, why do you think He is asking you to give?

The Bible books of Exodus and Deuteronomy, contain the story of the Israelites making their way from captivity in Egypt to the Promised Land. This is a rich land described as "flowing with milk and honey" and one that God had promised to them. Moses has been preparing the people to cross the Jordan River in order to enter the land, but before they actually cross the river, Moses reminds the people that everything on the land—all of the wealth and all of the produce belong to God. Moses prepares them with the following words:

Deuteronomy 10:12-14

And now, Israel, what does the Lord your God ask of you but to fear the Lord your God, to walk in obedience to Him, to love Him, to serve the Lord your God with all your heart and with all your soul, ¹³ and to observe the Lord's commands and decrees that I am giving you today for your own

good? ¹⁴ To the Lord your God belong the heavens, even the highest heavens, the earth and everything in it.

The truth is that everything comes from God and everything we own is given to us by God. In modern terms, we talk about the things we own such as a house or a car or our savings. But the only reason we have anything is because God has made it possible.

If God owns your clothes, car and living space, how does that impact how you feel about and use these things?

How Are We Instructed to Give?

In the Old Testament times, people were expected to give one tenth of their income to support the priests and the temple. This was to demonstrate their gratitude and devotion to God. This was called a "tithe."

Genesis 28:20-22

Then Jacob made a vow, saying, "If God will be with me and will watch over me on this journey I am taking and will give me food to eat and clothes to wear ²¹ so that I return safely to my father's household, then the Lord will be my God ²² and this stone that I have set up as a pillar will be God's house, and of all that you give me I will give you a tenth.

What did Jacob give to God?
Was giving 10% actually required by God?

Much later in the Bible, God told Moses to require the people to tithe (to give 10%).

Read Leviticus 27:30-34

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. ³¹ Whoever would redeem any of their tithe must add a fifth of the value to it. ³² Every tithe of the herd and flock—every tenth animal that passes under the shepherd's rod—will be holy to the Lord. ³³ No one may pick out the good from the bad or make any substitution. If anyone does make a substitution, both the animal and its substitute become holy and cannot be redeemed. ³⁴ These are the commands the Lord gave Moses at Mount Sinai for the Israelites.

List the things that God was asking the people to give:
Giving was a way for the people to help the priests express God's care. They supported widows and orphans and others in need. There were no government programs for social services as we have today.
In the Bible's New Testament, Jesus taught about the importance of caring for people in need as a way of giving thanks to God and sharing His life with others.
Luke 6:31 Do to others as you would have them do to you.
What does this verse mean and why do you think it is written in a way that sounds like it is about you?
How do you think helping others is an expression of our love for God and our gratitude to Him?

What are some excuses you, or others, might have for not giving to others?
Jesus also showed the importance of helping. Once a man asked Jesus to tell Him what the most important commandment of God was. Jesus said this:
Matthew 22:37-39 Love the Lord your God with all your heart and with all your soul and with all your mind. ³⁸ This is the first and greatest commandment. ³⁹ And the second is like it: 'Love your neighbour as yourself.'
Then the man asked Jesus to explain just who his neighbour is. Jesus told the story of the Good Samaritan—a stranger who gave generously to take care of a man who had been robbed and beaten and abandoned on the side of the road. The point is that we express our love and gratitude to God by helping people in need.
2 Corinthians 9:6-7 Remember this: Whoever sows sparingly will also reap sparingly, and whoever sows generously will also reap generously. ⁷ Each of you should give what you have decided in your heart to give, not reluctantly or under compulsion, for God loves a cheerful giver.
What is the principle about giving in these verses?
Is the giving described in these verses about group or individual giving?
What motivation does Paul give to encourage giving?

What do you think is meant by "a cheerful giver?"								
Do you get satisfaction in giving to others?								

Apart from trying to be obedient to God with our finances, there are some practical reasons for Christians and non-Christians to give. Some of these are:

- We want to make the world we live in a better place. There are a lot of people and organizations that are helpful to society.
- Being generous rather than stingy with our money can help us have a healthier relationship with our finances.
- Charitable donations can make us eligible for a tax deduction on our income taxes.

...But through Jesus' teachings we learn that there is even more to gain by giving...

It Is Not How Much a Person Gives but The Spirit in Which They Give:

Jesus and His disciples were in the temple one day as people were bringing their donations. A rich man came in with a large gift. Then along came a very poor woman who gave only a few small coins.

Read Mark 12:41-44

Jesus sat down opposite the place where the offerings were put and watched the crowd putting their money into the temple treasury. Many rich people threw in large amounts. ⁴² But a poor widow came and put in two very small copper coins, worth only a few cents.

⁴³ Calling His disciples to Him, Jesus said, "Truly I tell you, this poor widow has put more into the treasury than all the others. ⁴⁴ They all gave out of their wealth; but she, out of her poverty, put in everything—all she had to live on."

What are some lessons about giving in this story?								
What do you believe Jesus asks of you when you give?								
Matthew 26:6-13 While Jesus was in Bethany in the home of Simon the Leper, ⁷ a woman came to Him with an alabaster jar of very expensive perfume, which she poured on His head as He was reclining at the table.								
⁸ When the disciples saw this, they were indignant. "Why this waste?" they asked. ⁹ "This perfume could have been sold at a high price and the money given to the poor." ¹⁰								
Aware of this, Jesus said to them, "Why are you bothering this woman? She has done a beautiful thing to me. ¹¹ The poor you will always have with you, $^{[a]}$ but you will not always have me. ¹² When she poured this perfume on my body, she did it to prepare me for burial. ¹³ Truly I tell you, wherever this gospel is preached throughout the world, what she has done will also be told, in memory of her."								
What do you learn from this story?								
What do you believe Jesus asks of you when you give?								

Each of us must decide for ourselves the nature of our giving. If you decide that you will give to the church or in some other way, that also is up to you, but

you should ensure that you are giving in a way that reflects your love for God and through that love, for others.

Your ability to give may change over time. It is good to ask yourself from time to time whether you are being "stingy" with your money or if you are trusting God for everything in your life. Think about whether or not you are being a good steward (manager) of the resources that God has put in your hands.

Many people make donations to charities in support of a good cause or to meet needs in the community or elsewhere in the world. Donating money to help others is a way of recognizing that the resources we have are not our own and for ourselves only. Everything we have comes from God and we are stewards of that money not only in looking after ourselves but in looking after others who are in need. From a practical side, be careful whenever you donate money to a charitable organization. You want to be sure that the organization you give to is being responsible with your donation.

In this session we have been speaking primarily about money. However, there are also other ways to "give." Your church is a great place to start. Every church has a variety of jobs or ministries that reach out to help people in the community and around the world. Some of these include programs for those in hospital or prison, disadvantaged kids, new immigrants, people who are homeless, drug and alcohol programs, and food banks.

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Break into small groups and discuss the following if there is time, or consider these topics this week:

- Once you have a regular paycheck and/or time to volunteer, how might you give to people in need? How can you make a difference by showing your gratitude to God and sharing His love with others?
- How do you think this verse applies to the idea of giving: 1 John 2:15-17: "Do not love the world or anything in the world. If anyone loves the world, love for the Father is not in them. ¹⁶ For everything in the world—the lust of the flesh, the lust of the eyes, and the pride of life—comes not from the Father but from the world. ¹⁷ The world and its desires pass away, but whoever does the will of God lives forever."

- Whether you have a lot or a little, how can you help support others in a meaningful way?
- Read the story of the Good Samaritan to reflect on giving: Luke 10:30-37.