



# Biblical Principles of Stewardship, Generosity and Giving

*What the Bible says about managing money God's way*

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# The purpose of this document

This document serves as a practical reference guide for faith expression leaders tasked with teaching and embedding our Salvation Army Generous Culture ethic in the practice of discipling our people.

It brings focus to the key concepts of stewardship, generosity, and giving as seen in scripture. It is not intended as a theological paper or a statement of Salvation Army doctrine. It assumes that faith expression leaders will apply appropriate rigor to the process of scriptural exegesis in any related teaching and preaching. It invites further conversation as leaders actively help their community as a whole - and as individuals - to thoughtfully consider and integrate the ethics of generous culture in their discipleship practice.

## Biblical concepts of stewardship and generosity

### *Managing and sharing God's resources: a discipleship journey*

To embark on the journey to generosity is to take an intentional step toward transformation and Christlikeness. Jesus' call to discipleship is both an invitation to personally surrender to his Lordship in every aspect of our lives and a challenge to live in such a way that reflects the goodness and generosity of God to the world in which we live.

We refer to this as a journey because there are steps of understanding and stages of growth that mark our progress as we move from our natural selfish tendencies toward a more Christlike posture of generosity that is others focused. This is also a freedom journey in that we break free from the grip of materialism that this world offers to embrace the abundant life of generosity that God has prepared for us in Christ Jesus.

The prerequisite of Christlike generosity is faithful stewardship. Before we can live truly generous lives, giving freely for the benefit of others and God's kingdom, we must learn to manage our finances and resources God's way. This is an integral part of our walk to be more Jesus-centred. This is financial discipleship.

Faithful stewardship and Christlike generosity are interconnected concepts. They are like two sides of one coin. Together, stewardship and generosity are marks of true discipleship and spiritual formation because they reflect the heart of God. Jesus modeled this through his life, death and resurrection. As followers of Christ, we are called to imitate his example by being good stewards of the resources God has entrusted to us and by being generous with what we have.

The following Biblical principles outline key truths of scripture that all followers of Jesus should take note of and seek to apply in their daily living. This is a journey of trust, a pilgrimage into true life.

The Apostle Paul summarises this well in his instructions to his apprentice Timothy...

*<sup>2b</sup> These are the things you are to teach and insist on. <sup>3</sup> If anyone teaches otherwise and does not agree to the sound instruction of our Lord Jesus Christ and to godly teaching, <sup>4</sup> they are conceited and understand nothing. They... <sup>5</sup> think that godliness is a means to financial gain.*

*<sup>6</sup> But godliness with contentment is great gain. <sup>7</sup> For we brought nothing into the world, and we can take nothing out of it. <sup>8</sup> But if we have food and clothing, we will be content with that. <sup>9</sup> Those who want to get rich fall into temptation and a trap and into many foolish and harmful desires that plunge*

people into ruin and destruction. <sup>10</sup>For the love of money is a root of all kinds of evil. Some people, eager for money, have wandered from the faith and pierced themselves with many griefs.

<sup>11</sup>But you, man of God, flee from all this, and pursue righteousness, godliness, faith, love, endurance and gentleness....

<sup>17</sup>Command 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. <sup>18</sup>Command them to do good, to be rich in good deeds, and to be generous and willing to share. <sup>19</sup>In 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 6:2b-11; 17-19 (NIV)**

## Stewardship

### 1. God is the creator of the universe and the author of generosity

All of creation came into being through Jesus and for God's glory. That means all we are and all we have springs from God's generous creativity, for divine purposes. God made the first move of generosity. And the second. And the third. From the creative moment life was imparted to humanity to the climactic gift of salvation and new life through Jesus' death and resurrection, God has set the supreme example of radical, sacrificial giving for Jesus followers.

*In the beginning was the Word, and the Word was with God, and the Word was God. He was with God in the beginning. Through him all things were made; without him nothing was made that has been made.* **John 1:1-3 (NIV)**

*The Son is the image of the invisible God, the firstborn over all creation. For in him all things were created: things in heaven and on earth, visible and invisible, whether thrones or powers or rulers or authorities; all things have been created through him and for him.*

**Colossians 1:15-16 (NIV)**

Ref: [Genesis 1:1 \(NIV\)](#); [John 3:16 \(NIV\)](#); [Isaiah 40:28 \(NIV\)](#)

### 2. God is the owner of all things

God, the divine creator, is the sovereign owner of all things, including our possessions. Everything we have and are belong to God. While our natural inclination is to cling to our belongings and assert ownership of what we have acquired, following Jesus calls us to release this sense of ownership. By doing so, we ensure that our possessions do not become obstacles in our relationship with God.

*The earth is the Lord's, and everything in it. The world and all its people belong to him.*

**Psalms 24:1 (NLT)**

*(Jesus said), "In the same way, those of you who do not give up everything you have cannot be my disciples."* **Luke 14:33 (NIV)**

Ref: [Deuteronomy 10:14 \(NIV\)](#); [1 Chronicles 29:11-12 \(NLT\)](#); [Acts 4:32 \(NIV\)](#)

Additional resource: [Generosity: All We Have Belongs to God | Session 03 on Vimeo](#)

### 3. God is our provider

Everything we have in this life is a gift from God. It is God who generously and graciously provides what we have, not our employer, the government nor our investments. God's provision is not limited to our finances and daily material needs. The blessings of salvation, relationships, wisdom, the world around us and life itself are all gifts from God's hand. Even our capacity to work and acquire wealth is a gift from our heavenly Father.

*Our God, we thank you and praise your wonderful name. But who am I and who are my people that you enable us to give so generously? Everything comes from you. We give you only what has come from your hands.* **1 Chronicles 29:13-14 (GW)**

*At the moment I have all I need – and more! I am generously supplied with the gifts you sent me.... And this same God who takes care of me will supply all your needs from his glorious riches, which have been given to us in Christ Jesus.* **Philippians 4:18-19 (NLT)**

Ref: [Deuteronomy 8:17-18 \(NIV\)](#); [Luke 12:22-24 \(NIV\)](#); [James 1:17 \(NIV\)](#)

### 4. We are called to be faithful stewards of all God has entrusted to us

Motivated by love and a desire to be in relationship with us, God entrusts us with the responsibility to manage all of creation. God considers us stewards, or managers, of all that is given to us. In return, the Lord requires that we will be faithful in our responsibility as custodians of those resources. When it comes to financial management, the Jesus-centred approach is to give, save and spend wisely – in that order.

*O Lord, our Lord, your majestic name fills the earth! Your glory is higher than the heavens.... what are mere mortals that you should think about them, human beings that you should care for them?... You gave them charge of everything you made, putting all things under their authority.* **Psalms 8:1, 4, 6 (NLT)**

*(Jesus said) "If you are faithful in little things, you will be faithful in large ones. But if you are dishonest in little things, you won't be honest with greater responsibilities. And if you are untrustworthy about worldly wealth, who will trust you with the true riches of heaven? And if you are not faithful with other people's things, why should you be trusted with things of your own?"* **Luke 16:10-12 (NLT)**

Ref: [Matthew 25:21 \(NLT\)](#); [1 Corinthians 4:1-2 \(ESV\)](#)

Additional resources: [The 3 Big Ideas of Christian Stewardship - Good Sense Movement](#); [Biblical Wisdom on Saving - Good Sense Movement](#); [A Biblical View of Spending - Good Sense Movement](#)

### 5. We are to put God first in every area of our life

Throughout scripture, from our original parents' first encounter with God, to the revelation of the ten commandments, through to the radical teaching of Jesus, the requirement that we put God first in our lives is abundantly clear. This is fundamental in having a right relationship with God. Putting God first in the management of our finances is a practical demonstration of that right relationship. This includes giving God the first and the best in response to the goodness and generosity bestowed on us.

*And God spoke all these words: "I am the Lord your God, who brought you out of Egypt, out of the land of slavery. "You shall have no other gods before me."* **Exodus 20:1-3 (NIV)**

*Seek the Kingdom of God above all else, and live righteously, and he will give you everything you need.* **Matthew 6:33 (NLT)**

Ref: [Deuteronomy 14:23b \(TLB\)](#); [Joshua 24:15 \(NIV\)](#); [Proverbs 3:9 \(GW\)](#)

## 6. We are to trust in God, not money or possessions

Jesus taught that we are to prioritise our faith and spiritual values over the accumulation of wealth and material possessions, which are inherently unstable and can disappear at any moment. Faith in God provides a sense of stability and security in our lives, regardless of external circumstances. According to Jesus, the love of money and the desire for more things is the primary competitor for God's lordship over our life. Placing our trust in money and material possessions can lead us down a path of greed, selfishness, and dishonesty. By contrast, trusting in God encourages us to live a life of compassion, generosity, and integrity, placing the needs of others before our own and striving to make a positive kingdom impact in the world.

*Whoever loves money never has enough; whoever loves wealth is never satisfied with their income. This too is meaningless.* **Ecclesiastes 5:10 (NIV)**

*No one can serve two masters. For you will hate one and love the other; you will be devoted to one and despise the other. You cannot serve God and be enslaved to money.*

**Matthew 6:24 (NLT)**

Ref: [Mark 4:18-19 \(NLT\)](#); [Mark 10:21\(NIV\)](#)

## 7. We are to manage God's resources wisely for kingdom purposes

As stewards of God's resources, we are called to manage them wisely and responsibly, in a manner that pleases the Father and advances the kingdom of God. This means using our resources to share the good news of salvation, support ministries and missions, and help people in need. As we use our resources to serve God and others, we demonstrate our love for God and bring glory to God's name. At the same time, managing God's resources wisely also means being responsible and prudent in our use of them. We are to avoid wastefulness, extravagance, and materialism, and instead, strive for simplicity, contentment, and generosity. This requires a heart that is fully surrendered to Jesus and a commitment to use everything we have in a way that honors God and blesses others.

*King David announced to the whole assembly: "... The work to be done is tremendous, because this is not a palace for people but a temple for the Lord God. I have made every effort to prepare materials for the Temple.... Over and above all this that I have provided, I have given silver and gold from my personal property because of my love for God's Temple.... Now who else is willing to give a generous offering to the Lord?"* **1 Chronicles 29:1-5 (GNT)**

*All the believers were united in heart and mind. And they felt that what they owned was not their own, so they shared everything they had. The apostles testified powerfully to the resurrection of the Lord Jesus, and God's great blessing was upon them all. There were no needy people among them, because those who owned land or houses would sell them and bring the money to the apostles to give to those in need.* **Acts 2:44-47 (NLT)**

Ref: [Genesis 41:47-57 \(NIV\)](#); [Acts 4:32-35 \(NLT\)](#)

## 8. We are called to live with a spirit of contentment whether God gives us a little or a lot

Finding contentment or satisfaction with what God has given us, regardless of the amount, is an important measure of spiritual formation. It involves letting go of our attachment to material possessions and focusing on the things that truly matter in life. True contentment is not dependent on our external circumstances, but rather on our inner disposition. Whether we have a little or a lot, cultivating a spirit of contentment can bring peace, happiness, and spiritual growth to our lives. By doing so, we can experience a deeper sense of fulfillment and satisfaction as followers of Jesus.

*Better to have little, with fear for the Lord, than to have great treasure and inner turmoil.*

**Proverbs 15:16**

*I am not saying this because I am in need, for I have learned to be content whatever the circumstances. 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. I can do all this through him who gives me strength.*

**Philippians 4:11-13 (NIV)**

Ref: [Psalm 37:16 \(NLT\)](#); [1 Timothy 6:6-8 \(NIV\)](#); [Hebrews 13:5 \(NIV\)](#)

## 9. Faithful stewardship is a mark of true discipleship

Faithful stewardship is a reliable measure of true discipleship. Stewardship refers to the responsible management of resources that have been entrusted to us by God. A good steward honours God as the creator, owner and provider of everything by carefully and wisely by putting God's resources to work for the flourishing of the Kingdom. In his encounters with people, Jesus linked stewardship to the call to discipleship. He taught that true discipleship involves not only professing faith but also living it out in practical ways, including stewardship.

*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 (NIV)**

*If the master returns and finds that the servant has done a good job, there will be a reward. I tell you the truth, the master will put that servant in charge of all he owns.* **Matthew 24: 46-47 (NLT)**

Ref: [Matthew 25:14-16;19-21 \(NIV\)](#); [Mark 10:21-22 \(NIV\)](#)



# Managing money

There are over 2350 verses in the Bible about money, possessions and how God expects us to manage them as stewards. This is a topic that is important to God. Therefore, the way we handle our money and resources will always impact our relationship with God. In broad terms, there are four actions we can take when managing money. We can earn it, we can save it, we can spend it, and we can give it. The Bible offers sound advice on all these aspects of financial management. In addition, it gives guidance on the related topics of debt, hoarding, and budgeting.

## 10. A diligent approach to earning money honours God

In the story of creation, God established work while Adam and Eve were still in the Garden of Eden by inviting them to join in the ongoing act of caring for creation. Before Adam and Eve's disobedience in the garden, work is described as a blessing, not a curse. All work has dignity because it is God who gives us the capacity and strength to contribute to society and earn a living. Taking a diligent approach to work sets a godly example for others to follow and ensures we avoid the trap of idleness.

*Remember the LORD your God, for it is he who gives you the ability to produce wealth.*

**Deuteronomy 8:18a (NIV)**

*For you know that you ought to imitate us. We were not idle when we were with you. We never accepted food from anyone without paying for it. We worked hard day and night so we would not be a burden to any of you.... Yet we hear that some of you are living idle lives, refusing to work and meddling in other people's business. We command such people and urge them in the name of the Lord Jesus Christ to settle down and work to earn their own living.*

**2 Thessalonians 3:7-8, 11-12 (NLT)**

Ref: [Ecclesiastes 5:18-19 \(NLT\)](#); [Ephesians 4:28 \(NLT\)](#); [Colossians 3:23 \(NIV\)](#)

## 11. Wise saving now prepares us for joyful obedience to God in the future

The wise saver is one who builds, preserves, and invests with discernment. Joseph is one Biblical character whose stewardship example demonstrates the benefits of saving resources wisely. Wise saving includes putting money aside for emergencies, reserving finances for significant one-off expenses, and investing for retirement and long-term financial stability. It is also an essential spiritual discipline if one is to be a radically generous giver. It is difficult to live a truly generous life without having a savings plan that ensures funds are readily available for spontaneous generosity. Scripture warns against hoarding wealth and possessions for selfish reasons. A generosity mindset is always others focused.

*So Joseph took charge of the entire land of Egypt... As predicted, for seven years the land produced bumper crops. During those years, Joseph gathered all the crops grown in Egypt and stored the grain from the surrounding fields in the cities. He piled up huge amounts of grain like sand on the seashore. Finally, he stopped keeping records because there was too much to measure.... Then the seven years of famine began, just as Joseph had predicted. The famine also struck all the surrounding countries, but throughout Egypt there was plenty of food.... So with severe famine everywhere, Joseph opened up the storehouses and distributed grain to the Egyptians. **Genesis 41:45b; 47-49; 54; 56a (NLT)***



*Now about the collection for the Lord's people: Do what I told the Galatian churches to do. On the first day of every week, each one of you should set aside a sum of money in keeping with your income, saving it up, so that when I come no collections will have to be made.*

**1 Corinthians 16:1-2 (NIV)**

Ref: [Ecclesiastes 10:13, 15 \(NLT\)](#); [Ecclesiastes 11:2 \(NLT\)](#); [Proverbs 6:6-8 \(NIV\)](#); [Proverbs 21:5 \(NLT\)](#); [Proverbs 21:20 \(AMP\)](#); [Luke 12:16-21 \(NLT\)](#); [Ephesians 5:15 \(NIV\)](#)

## **12. Careful spenders find contentment in Christ, not the accumulation of things**

How we spend the financial resources God has entrusted to us is a core component of Christian stewardship. When it comes to spending money, our attitude and behaviour reveals much about our relationship with God and money. A faithful steward is one who seeks to honour God and reflect God's character in the use of their resources. This includes being a prudent consumer who guards against the grip of materialism; a frugal manager who learns to live within their means; a cautious debtor who avoids entering into unnecessary debt; an ethical spender who avoids purchasing goods and services that exploit people or harm the environment; and a contented disciple who experiences gratitude and joy with what God has given them.

*Then he (Jesus) said, "Beware! Guard against every kind of greed. Life is not measured by how much you own."* **Luke 12:15 (NLT)**

*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. I can do all this through him who gives me strength.* **Philippians 4:12-13 (NIV)**

Ref: [Proverbs 22:7 \(NIV\)](#); [Micah 6:8 \(NLT\)](#); [Matthew 6:24 \(NLT\)](#); [1 Timothy 6:9 \(NLT\)](#)

# Generosity

## 13. We are to live generously in response to God's abundant generosity toward us

The Bible teaches that God is a generous giver who blesses us out of divine love and grace, not because we deserve it. As a response, we should live generously in all areas of our lives, using our time, talents, resources, and relationships to bless others. Living generously is not a duty but a joy and a privilege that reflects God's character and can draw people to Jesus. Generosity is also a way of expressing gratitude to God and demonstrating the transforming power of the gospel.

*Lord our God, all this abundance that we have provided for building you a temple for your Holy Name comes from your hand, and all of it belongs to you. I know, my God, that you test the heart and are pleased with integrity. All these things I have given willingly and with honest intent. And now I have seen with joy how willingly your people who are here have given to you.* **1 Chronicles 29:16-17 (NIV)**

*This is how we know what love is: Jesus Christ laid down his life for us. And we ought to lay down our lives for our brothers and sisters. If anyone has material possessions and sees a brother or sister in need but has no pity on them, how can the love of God be in that person? Dear children, let us not love with words or speech but with actions and in truth.* **1 John 3:16-18 (NIV)**

Ref. [Proverbs 11:24-25 \(CEB\)](#); [Acts 4:32-34a \(NIV\)](#); [Romans 12:1-2, 6, 8 \(NLT\)](#); [2 Corinthians 9:8 \(NLT\)](#)

## 14. Faithful stewards understand that God blesses them to bless others

The concept that God blesses us to bless others is an important aspect of biblical stewardship. It reflects a posture of gratitude, generosity, and compassion, and it motivates us as faithful stewards to use our resources to make a positive impact on the world and advance God's kingdom. This perspective releases us to see God's blessings as a means to bless others, rather than as a source of personal prosperity or status. In addition, scripture affirms that God will reward us if we use our blessings to benefit others, that if we give generously, we will be blessed in return, because our faithfulness with a little proves we can be trusted with more.

*If in any of the towns in the land that the Lord your God is giving you there are Israelites in need, then do not be selfish and refuse to help them. Instead, be generous and lend them as much as they need.* **Deuteronomy 15:7-8 (GNT)**

*Of course, I don't mean your giving should make life easy for others and hard for yourselves. I only mean that there should be some equality. Right now you have plenty and can help those who are in need. Later, they will have plenty and can share with you when you need it. In this way, things will be equal.* **2 Corinthians 8:13-14 (NLT)**

Ref: [Luke 6:38 \(TPT\)](#)

## 15. Christlike generosity is a mark of spiritual formation

Christlike generosity is a reliable indicator of spiritual growth. Christlike generosity refers to the act of giving freely and sacrificially, just as Christ gave himself for us. Generosity that is

Jesus-centred and others-focused reflects the heart of God. Jesus modeled this when he gave his life on the cross for us. As followers of Christ, we are called to imitate his example by being generous with what we have.

*Since you excel in so many ways – in your faith, your gifted speakers, your knowledge, your enthusiasm, and your love from us – I want you to excel also in this gracious act of giving. I am not commanding you to do this. But I am testing how genuine your love is by comparing it with the eagerness of the other churches.* **2 Corinthians 8:7-8 (NLT)**

*Yes, you will be enriched in every way so that you can always be generous. And when we take your gifts to those who need them, they will thank God.... As a result of your ministry, they will give glory to God. For your generosity to them and to all believers will prove that you are obedient to the Good News of Christ.* **2 Corinthians 9:11, 13 (NLT)**

Ref: [Luke 3:7-11 \(NLT\)](#); [Luke 6:27-31 \(NLT\)](#); [2 Corinthians 8:9 \(NLT\)](#);

## **16. Our capacity to steward well and live generously has eternal implications**

Christian giving is also a spiritual discipline that has eternal impact. When we give as an expression of our faith and trust in God, we are effectively investing in the kingdom of God. Jesus taught that the material possessions we accumulate in this life are temporary and will eventually fade away, but the investments we make in God's kingdom will have eternal significance, for both us and others. When our giving activates the spreading of the gospel and leads to others finding faith in Jesus, we invest in their eternal salvation. When we are good stewards who live with a spirit of generosity, Jesus declares, "Well done, good and faithful servant." In contrast, a steward's failure to manage God's resources wisely and their reluctance to be generous also has eternal consequences.

*(Jesus said) "Do not store up riches for yourselves here on earth, where moths and rust destroy, and robbers break in and steal. Instead, store up riches for yourselves in heaven, where moths and rust cannot destroy, and robbers cannot break in and steal. For your heart will always be where your riches are".* **Matthew 6:19-21 (GNT)**

*(Jesus said) "His master replied, 'You wicked, lazy servant! So you knew that I harvest where I have not sown and gather where I have not scattered seed?... So take the bag of gold from him and give it to the one who has ten bags.... And throw that worthless servant outside, into the darkness, where there will be weeping and gnashing of teeth.'"*

**Matthew 25:26, 28, 30 (NIV)**

Ref: [Matthew 25:23 \(NIV\)](#); [Matthew 25:34-35a \(NLT\)](#); [Matthew 25:41-42 \(NLT\)](#); [Luke 14:12-14 \(NLT\)](#)

## **17. God invites us to be generous givers**

We are made in the image of God, who is gracious and generous. Therefore, we are created to reflect these divine attributes. Giving generously is one positive response we can have to God's goodness towards us. We give out of gratitude for what we have received. A generous giver is one who gives with an obedient will, a joyful attitude and a compassionate heart. Our first response is to God, and then our generosity flows to others. We are blessed to be a blessing.

*Give generously to the poor, not grudgingly, for the Lord your God will bless you in everything you do. There will always be some in the land who are poor. That is why I am commanding you to share freely with the poor and with other Israelites in need. **Deuteronomy 15:10-11 (NLT)***

*Remember this: Whoever sows sparingly will also reap sparingly, and whoever sows generously will also reap generously. 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. **2***

**Corinthians 9:6-7 (NIV)**

Ref: [Genesis 1:26-27 \(NLT\)](#); [2 Corinthians 8:5 \(NIV\)](#); [1 Timothy 6:18 \(NLT\)](#); [James 1:17 \(NIV\)](#)

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*Additional generosity resources:*

[Practicing the Way: The Generosity Practice](#) by John Mark Comer

Also available on RightNow Media at [The Generosity Practice :: RightNow Media](#)

[Financial Study by Andy Stanley | If Money Talked](#) - this four-session online financial discipleship resource "offers an approach to money management that will make your life better and make you better at life".

## Giving money and possessions

Giving is a prominent theme throughout the Bible, primarily because it is an expression of God's nature, as highlighted in John 3:16. Our giving to God in response to his goodness toward us is an act of worship. Scriptural references to people bringing gifts to God, and then giving to others, introduce the ideas of percentage giving (typically a tithe or one-tenth of one's income or produce), first-fruit giving, sacrificial giving, acceptable gifts, extravagant giving, and planned giving. Each of these giving concepts have their individual place in Christian faith and practice, yet collectively they represent the kind of radical generosity the Jesus taught.

### 18. Giving to God should be an act of worship

When we acknowledge our giving to God as being an act of worship, we are reflecting a heart posture of gratitude, trust, and obedience to God. Our heart reveals whom or what we worship. Idols of this world, such as the accumulation of wealth and possessions, constantly compete for our heart and our worship. The giving our ourselves, all we are, and all we have to God is the ultimate act of worship.

*Then Jacob made this vow: "If God will indeed be with me and protect me on this journey, and if he will provide me with food and clothing, and if I return safely to my father's home, then the Lord will certainly be my God. And this memorial pillar I have set up will become a place for worshiping God, and I will present to God a tenth of everything he gives me." **Genesis 28:20-22 (NLT)***

*(Jesus said) "No one can serve two masters; for 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 God and mammon [money, possessions, fame, status, or whatever is valued more than the Lord].*

**Matthew 6:24 (AMP)**

Ref: [Psalm 54:6 \(NIV\)](#); [Psalm 96:8 \(NLT\)](#); [Matthew 6:21 \(NIV\)](#); [Romans 12:1-2 \(NIV\)](#)

### 19. The tithe is a Biblical example of percentage giving

The word *tithe* means one-tenth. It is an accepted Biblical standard of giving that many Christians today find to be a helpful and achievable starting point for their giving. Some people dismiss any teaching on the tithe because it is tied to Old Testament law and that Jesus did not command his followers to tithe. That view ignores the fact that the first references to the tithe predates the Mosaic law and Jesus commended the Pharisees for tithing and he regularly challenged his disciples to go beyond the requirements of the law in their giving and generosity. The purpose of the tithe is to honour God's ownership of all we have and to put God first in our lives.

For people experiencing financial hardship, giving a tenth of their income may seem impossible. This might apply to people who receive a low or modest income, or who are deeply in debt, or who are overcommitted in their financial obligations. People in these situations are advised to view the tithe as aspirational, something to strive for. Their starting point should be to at least choose a percentage that is small enough to be reachable, yet large enough to stretch their faith in God as their provider. There should be no sense of guilt or shame for being in a situation that makes tithing unrealistic.

On the flip side, there are people for whom giving one-tenth of their income would not be sacrificial. Their challenge is to embrace a sacrificial percentage giving level that exceeds the simple tithe. A good question for them to ponder, recognising that it all belongs to God, is "How much should I keep for myself?"

*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 so that I return safely to my father's household, then the Lord will be my God 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."* **Genesis 28:20-22 (NIV)**

*(Jesus said), "What sorrow awaits you teachers of religious law and you Pharisees. Hypocrites! For you are careful to tithe even the tiniest income from your herb gardens, but you ignore the more important aspects of the law—justice, mercy, and faith. You should tithe, yes, but do not neglect the more important things."* **Matthew 23:23 (NLT)**

Ref: [Genesis 14:17-20 \(NLT\)](#); [Leviticus 27:30-32 \(NIV\)](#); [Malachi 3:8-10 \(NIV\)](#)

## 20. First-fruit giving is about putting God first in our lives

The motif of first fruits originates in the Old Testament practice of offering of the first agricultural produce of the harvest to God. This idea extended to giving the firstborn of an animal herd. It's a symbolic act of gratitude and acknowledgment that all blessings come from God. It is a practical declaration that God is first and foremost, that we put God first in our lives, and that we trust God to take care of the rest. Today, the spiritual discipline of first fruit giving means giving to God the first of our income before any other expenses or financial commitments are paid. In this way we can express gratitude for God's goodness, demonstrate our trust in God's provision, and honour God as the source of our sustenance.

*(The Lord replied) "As you harvest your crops, bring the very best of the first harvest to the house of the Lord your God."* **Exodus 34:26a (NLT)**

*So do not worry, saying, 'What shall we eat?' or 'What shall we drink?' or 'What shall we wear?' For the pagans run after all these things, and your heavenly Father knows that you need them. But seek first his kingdom and his righteousness, and all these things will be given to you as well.* **Matthew 6:31-33 (NIV)**

Ref: [Genesis 4:2b-5a \(NLT\)](#); [Exodus 34:19 \(NLT\)](#); [Deuteronomy 14:22-23 \(TLB\)](#); [Proverbs 3:9-10 \(NIV\)](#)

## 21. The cost of sacrificial giving demonstrates our trust in God

Sacrificial giving refers to the act of giving or offering something of value to God or to others in a manner that involves personal cost or sacrifice. This concept is deeply rooted in various passages throughout the Bible, particularly in the Old Testament sacrificial system and teachings on generosity and stewardship. This often involved offering animals, grain, or other possessions as a form of worship and obedience to God. In the New Testament, sacrificial giving takes on a broader meaning beyond literal offerings. Jesus emphasised the importance of sacrificial love and generosity, teaching his followers to give not only material possessions but also their time, talents, and even their lives for the sake of others. It's not just about the amount given but also the attitude and motivation behind the giving. Sacrificial giving is ultimately an expression of unreserved trust in God.

*"Why have you come, my lord the king?" Araunah asked. David replied, "I have come to buy your threshing floor and to build an altar to the Lord there, so that he will stop the plague." "Take it, my lord the king, and use it as you wish," Araunah said to David. "Here are oxen for the burnt offering, and you can use the threshing boards and ox yokes for wood to build a fire on the altar. I will give it all to you, Your Majesty, and may the Lord your God accept your sacrifice." But the king replied to Araunah, "No, I insist on buying it, for I will not present burnt offerings to the Lord my God that have cost me nothing." So David paid him fifty pieces of silver for the threshing floor and the oxen. **2 Samuel 24:21-24 (NLT)***

*Meanwhile, Jesus was in Bethany at the home of Simon, a man who had previously had leprosy. While he was eating, a woman came in with a beautiful alabaster jar of expensive perfume made from essence of nard. She broke open the jar and poured the perfume over his head. Some of those at the table were indignant. "Why waste such expensive perfume?" they asked. "It could have been sold for a year's wages and the money given to the poor!" So they scolded her harshly. But Jesus replied, "Leave her alone. Why criticize her for doing such a good thing to me? You will always have the poor among you, and you can help them whenever you want to. But you will not always have me. She has done what she could and has anointed my body for burial ahead of time. **Mark 14:3-8 (NLT)***

Ref: [Mark 12:41-44 \(NIV\)](#); [2 Corinthians 8:1-3 \(NLT\)](#)

## 22. An acceptable gift delights the heart of God

From God's perspective, not every gift is acceptable. There are many scriptural references to acceptable and unacceptable gifts. An acceptable gift is one that pleases the heart of God. The condition of our heart is also important when giving gifts to God. When we delight God's heart, we experience a connection in a relationship that brings delight to our heart as well. When we give an acceptable gift to God, the amount matters, because when we give an amount that matters to us, it matters to God.

*When it was time for the harvest, Cain presented some of his crops as a gift to the Lord. Abel also brought a gift—the best portions of the firstborn lambs from his flock. The Lord accepted Abel and his gift, but he did not accept Cain and his gift. This made Cain very angry, and he looked dejected. **Genesis 4:3-5 (NLT)***

*Whatever you give is acceptable if you give it eagerly. And give according to what you have, not what you don't have. **2 Corinthians 8:12 (NLT)***

Ref: [Genesis 8:21 \(NLT\)](#); [Romans 12:1 \(NLT\)](#); [2 Corinthians 9:7 \(NIV\)](#); [Philippians 4:18 \(NIV\)](#)

## 23. Planned giving is a wise spiritual discipline

The Salvation Army's long-held definition of planned giving is "to provide the means whereby **all** families may give **regularly** according to their **means** with full and proper **understanding**." (This is to avoid confusion with the fundraising industry's definition which refers to bequest and legacy giving.) Planned giving is an extension of good financial management. The same wisdom that applies to establishing a spending plan applies to our giving. The Bible offers wisdom and instruction on why our giving to God should be done in a methodical, consistent and proportionate way.

*All must give as they are able, according to the blessings given to them by the Lord your God. **Deuteronomy 16:17 (NLT)***



*Now about the collection for the Lord's people: Do what I told the Galatian churches to do. On the first day of every week, each one of you should set aside a sum of money in keeping with your income, saving it up, so that when I come no collections will have to be made.*

**1 Corinthians 16:1-2 (NIV)**

Ref: [Proverbs 22:3 \(NLT\)](#); [Acts 11:29 \(NET\)](#)

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