

Impact Bible Study Series

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Impact Eight Christian Finances

This Bible study and discipleship series is designed to take a Christian through some basic concepts taught in the Bible concerning Christians. Hopefully, you will be challenged to think about the things you have believed in the past as you carefully compare your thoughts with God's Word in this guided study. I would encourage you to reckon that God and His Word is always right and reliable. There may be times in this Bible study that you question what God's Word has to say. When that time comes, I hope that you will remember that the Bible is God's revelation of Himself, His purposes, and His plan for us. It was written a long time ago and we are assured by God that it will not change. These principles are those which lead us into the abundant life and rewarding relationship we all want to have with God.

You may find it more rewarding to go through this Bible study with one or more other people, this is Discipleship. Feel free to print as many copies of these units as you need. While this study is posted here for your use it was originally designed for use in a classroom. If something is hard to understand, please email me with your question, I will answer you and will change the study unit for future use, if required. Take your time, pray before each time of study, and let God work in your heart.

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UNIT ONE

THE TITHE

One of the most neglected Christian responsibilities is the tithe. The goal of this study will be to discover what the Bible declares concerning the tithe. The tithe has been required of God's people since long before there was a people set apart by God, and it is still a requirement of God's people today.

Before we dig into the Scriptures pertaining to tithing, we must understand the benefits of obedience to those things required by our Heavenly Father.

1. Read John 13.17. What is the result of obedience to God's Word?

If a Christian wants to be happy in Christ, then he or she must be obedient to Him. Jesus, Himself said "*If ye love me, then keep my commandments*" (John 14.15). It is simple, if you love Jesus Christ, then you should want to obey Him and please Him. How do you please Him? By doing those things that you know He wants you to do. If you are obedient, then God's Word clearly declares that you will be a happy Christian. Who doesn't want to be a happy Christian? I believe that most Christians truly want to be happy, and Spirit-filled, they just don't fully understand what it takes to be "Happy in Jesus."

While there are a number of responsibilities revealed in God's Word, we are going to focus in on tithing alone in this study. To find out about some of the other things God expects from you, study the text on The Church in this study series.

THE BEGINNING OF THE TITHE

The first occurrence of a tithe is found in the book of Genesis when Abraham returned from the battle of the valley of Shaveh, and he met ". . . *the priest of the most high God.*" (Genesis 14.18). However, this appeared to be a willing tithe and does not present a clear command to tithe. It does demonstrate that even before there was a written law the principle of tithing was understood and practiced.

The second occurrence is found also in Genesis when Jacob had his dream, commonly referred to as "Jacob's Ladder." After having this overwhelming vision, Jacob promised to give a portion of all his increase back to God.

2. How much did Jacob promise to give back to God? (Genesis 28.22)

This too appeared to be a voluntary tithe given to God. We have yet to see a clear command given by God to tithe at this point. However, this should not come as a surprise, for the law had not been given yet. The first command to tithe is given in the law laid upon mankind by God after the exodus from Egypt.

THE COMMAND TO TITHE

3. To whom does the tithe belong? (Leviticus 27.30)

4. When does the tithe become God's: before it is surrendered or after it is surrendered?

5. What was to be considered as a part of the tithe? (Leviticus 27.30-34)

In the early days of Israel, the property of any individual was not judged by the amount of money they had in their bank account. As a matter of fact, currency probably did not even exist at this Biblical point in history. A man was judged by the size of his herd. One's herd was their means of trade with one another and was a sign of their personal prosperity.

6. If a person wanted to redeem an animal that was considered as a part of his tithe, what must he do (Leviticus 27.31)?

7. Who was the tithe to be given to? (Numbers 18.21-24)

8. Why was the tithe given to the Levites? (Numbers 18.24)

The tithe was given to the Levites to support their work in the Tabernacle. The Levites had no inheritance of their own but were given the tithes of the people of Israel as their inheritance. In our contemporary culture, the tithe is likewise intended to support those who do the work of ministry in God's kingdom. Without the tithe, these ministers will be left destitute and unable to provide for their families. The tithe is their only means of provision and support.

It is important to note that the tithe was never given to build, rebuild, or remodel the Tabernacle or the Temple. Even a brief examination of these endeavors in the Bible reveals that these worship centers were build through free-will offerings

given over and above the tithe. When these structures are seen being rebuilt in Scripture they are financed through special offerings. The point is simple, the ministers of God need to be supported regardless of what is needed by any physical building, and the tithe is their provision.

This becomes a major problem for most congregations in our day. Our contemporary Christian culture has placed temples, Church buildings and worship centers as the priority over the ministry staff of their Churches for many decades. As a matter of fact, ministry staff is viewed as temporary and expendable in many Church settings in our day. The biblical neglect of the ministers of God is a sure sign of apostasy in the Church of our Lord Jesus Christ. This is a clear departure from the Word of God. The tithe is meant to support those who serve in the ministry of our Lord's kingdom, not the physical structure they meet in.

9. Where was the tithe to be taken? (Deuteronomy 12.5-6)

The people of Israel were commanded to bring their tithes to the place that God chose which would have been the Tabernacle or, later on, the Temple. No other place would be acceptable. This was required of everyone who was a citizen of Israel, even if a long journey were required. This tithe was to be brought to God at least once a year.

Today, for Christians, the principle is still the same. The tithe should be brought to one's local Church and given to its ministers to support them as they do God's kingdom work. This is the only proper Scriptural application of a tithe. A tithe should not be given to para-Church organizations like Focus On The Family or your local Christian radio station. While gifts given to such organizations are not wrong, they properly fall into the category of an offering and will never be recognized as a tithe by God.

10. Who was responsible to bring the tithe to the proper place? (Deuteronomy 12.6)

11. What portion of that which God has given us should we return to Him? (Deuteronomy 26.10)

12. What portion of one's increase is to be tithed? (Deuteronomy 26.11-12)

The first of one's increase is to be the Lord's tithe. A tithe might consist of the **Treasure** God has given you, or the **Talents** God has given you, or even the **Time** God has given you. The first ten percent (10%) of everything God has given you ought to be given back to God.

13. What will be the end result of faithfully tithing? (Deuteronomy 26.13-15)

When God's people faithfully obey God in their tithes and offerings, God's Word indicates that God will bountifully bless His people for their obedience. Therefore, a Spiritual Christian should realize that their greatest joy and happiness will be found when they faithfully obey their Heavenly Father, including in the way they handle their personal finances. A child of God should understand that the tithe consists of the first ten percent of their increase, the tithe belongs to God, the tithe is to be given to their local Church, and the tithe is intended to be given to the support of the ministers who work in the ministry of their Church.

THE FAILURE TO TITHE

14. What does God call those who refuse to pay their tithes? (Malachi 3.8)

15. Would this make one's failure to tithe a sin? _____

16. What is the result of robbing God's tithes? (Malachi 3.9)

Many Christians fail to recognize what they have done to themselves because they have failed to recognize and give their tithes and offerings to God. **God declares that they are cursed with a curse.** Why are they cursed? They are cursed because they have failed to obey God in giving their tithes and offerings.

17. What will God do for those who faithfully tithe according to Malachi 3.10?

18. What are some other results given to the faithful tither according to Malachi 3.11-12?

This list of deliverances might also help us to understand what the curses of Malachi 3.9 might consist of. Sickness, plagues, destruction, weakness, and the lack of courage and stature are all characteristics of those who fail to tithe in keeping with God's clear commands. On the other hand, bountiful blessings will be given to all who obey God's command to tithe. Their enemies will not be able to stand before them. They will be healed of their sicknesses. They will be blessed in all of their labors. Hence, happy is he that hears and heeds their Heavenly Father.

TITHING AND THE NEW TESTAMENT

Through studying the Old Testament, it is certainly clear that God has commanded His people to tithe and to tithe ten percent of their first fruits. However, there are

some who claim that these Old Testament commands no longer pertain to New Testament Christians. They say that we are simply to give out of our abundance as the Holy Spirit inspires us to give. Well then, let's look at the New Testament and see if it has anything to say about tithing.

19. What did Jesus tell the Scribes and Pharisees about tithing in Matthew 23.23?

While this Scripture is a clear rebuke, it still states clearly that our Lord Jesus Christ told the Scribes and Pharisees that they ought to have given their tithes. Jesus rebuked these religious leaders for assuming that their tithes were the completion of their obligation toward God. All of God's people should give their tithes faithfully, but they should also serve their Heavenly Father diligently in every facet of their personal and corporate service to our Lord. The tithe is but one of our spiritual obligations toward our Heavenly Father.

20. Read 1 Corinthians 9.9-14 and 1 Timothy 6.18 carefully. What are they that preach the gospel supposed to live of?

21. Where must this sustenance come from?

These passages clearly reveal that the support of God's ministers is undeniably linked to those principles revealed in the Old Testament. The passage in 1 Corinthians 9.9-14 is a direct quote and explanation of Deuteronomy 25.4 connecting this discourse of Paul to the Old Testament Law written by Moses. God's plan for the support of those who work and labor in His kingdom continues in the New Testament as it did in the Old Testament.

22. What did Jesus do with the law? (Matthew 5.17-18)

Since Jesus Christ did not destroy the law, then the law still exists. It is clear that Jesus instructed the Pharisees and Scribes to tithe as well as perform the other aspects of the law. As the tithe was given to the Levites for their support, according to the Old Testament. So, under the New Testament the tithe ought to be given to God's ministers for their support.

Nowhere in the New Testament is there any indication that Christians are not to continue to tithe. However, there are instances that clearly indicate that the tithe is still required and expected. While it seems comfortable to excuse one's self from paying a tithe, it is not acceptable in the sight of God. Those that refuse to tithe are still robbers in the sight of God and bring a curse upon themselves, while those who are faithful in their tithes bring God's bountiful blessings into their lives.

UNIT TWO

THE OFFERING

The tithe is the requirement God places upon every individual. The first ten percent belongs to God and must be returned to Him. When we speak of an offering, we are talking about everything that is given above the tithe.

Now, a person does not have to give an offering; it is optional. However, Scripture is clear; there are absolute benefits for those who freely give of that which they have been given. In this study, we will focus upon the offering and the call to give.

1. Read Luke 6.38 carefully. What is the Scriptural incentive to give?

2. In what measure can one expect to receive anything?

Notice that the middle of this verse states ". . . *good measure, pressed down, and shaken together, and running over, shall men give into your bosom.*" (Luke 6.38). When you give God's way, you will receive in an abundance. Picture a bushel basket and it being filled to the brim. Just when you are about to pick it up, the man filling it lifts it and shakes everything down into the basket and refills the basket to the brim again. He then picks it up again, shakes it, and refills it until it can hold no more. This passage reveals that, even if you have little to give, when you give in obedience to God, you will receive an abundance in return.

3. According to the Bible, who will be blessed? (Proverbs 22.9)

Many do not really know what it means to be blessed. The word blessed simply means "to make happy". An old saying states, "It is better to give than to receive." When people give with the right heart, there is contentment and joy that follows.

4. Who did this bountiful individual give too? (Proverbs 22.9)

5. If one desires to have a bountiful supply, then what must he or she do? (2 Corinthians 9.6)

If God's people will hope to receive anything in God's creation, then they must learn to sow. Without the sowing of seed, there can be no harvest. In the Bible, our giving is referred to as sowing. You can sow with your treasure, your time, and your talents. The resources that God has given you are the seeds you have to sow with.

The sowing and reaping principle teaches us that:

- **Our harvest will be in proportion to the seed sown.** Sow with a stingy heart and you will reap a small harvest. Remember, due to the need for cross pollination an exceptionally small planting might yield no harvest at all.
- **Our harvest will be the product to the seed sown.** Sow to the flesh; you will receive from the flesh. Sow to the spirit; you will receive from the spirit. Sow wickedness; you will reap wickedness. Sow righteousness; you will reap God's glory.

- **Our harvest will be produced from the field where the seed is sown.** If you want God's blessings, then you must sow your seed in the field of God's kingdom (the Church). Seeds sown to the world are not sown in God's field.

6. Is a lack of supply a valid excuse for not giving? Why or why not? (2 Corinthians 9.8)

7. According to the following Scriptures, who should we give to?

Proverbs 22.9 _____

Matthew 5.42 _____

Mark 10.21 _____

Luke 6.30 _____

Proverbs 25.21 _____

There are many worthy ministries, missionaries, and needs to which you might one day feel called or compelled to help. There is nothing wrong and possibly everything right with helping people and para-Church organizations in their times of need. In many cases, you will feel driven by the Holy Spirit to give out of your abundance and sometimes, in keeping with many biblical examples, to give out of your own need. These are all offerings recognized and blessed by our Heavenly Father, but they should never be confused with one's tithe.

Something that needs to be mentioned here is the occasion where someone takes advantage of your kindness and grace, and you give a love offering to help only to later discover that you were taken by some deception. Don't allow such a dastardly deed to turn you away from charitable giving. God sees these folks for who they really are. Almighty God can never be deceived and will hold them accountable for their actions. Your Heavenly Father sees your heart and intent

when you give and will reward your faithfulness toward Him regardless of the worldly circumstances.

The best thing any Christian can do is pray fervently before giving a love offering and respond to the Holy Spirit's guidance. If you do, then no matter what, you know that you acted out of love and in obedience toward God, and God will always recognize such submission. Also, as you pray, if God removes your peace about giving or just says "no," through the Holy Spirit in your heart, don't be afraid to say no and not give. You should be guided by God when you give, not the need, those apparently in need, or the sad stories surrounding their need.

8. According to the following Scriptures, to whom should we refrain from giving?

2 Thessalonians 3.10-12 _____

Matthew 7.6 _____

We should be quick to help them that are truly in need, but must also be careful to discern when someone is just trying to exploit our hospitality for selfish ends and worldly vices. However, we must be careful that our fears about the possible misuse of our hospitality do not cause us to fail to give altogether.

9. According to 2 Corinthians 8.14-15, why did God give you the abundance that you have?

10. According to Matthew 10.42 and Mark 9.41, what will be the result of giving?

11. Where should our treasures be and why? (Matthew 6.19-21)

One of the reasons many people fail to give of that which God has given them is that they have found their treasures here upon this earth and cannot find it in their hearts to give away their precious treasures. Keep in mind, if your treasures are here in this life, then one day you will certainly lose them, for no one can take anything material out of this life with them.

However, if your perspective is right, you realize that God has given you everything that you have for His glory, and you have determined that you will lay up your treasures in heaven where they will last for all eternity, then giving will become easy and even pleasant.

Remember, with what measure you mete, it will be meted unto you. If you give, you will receive!! What you have been given truly belongs to God and must be used for His glory alone!!

UNIT THREE

THE ATTITUDE OF GIVING

We now know that every Christian is expected to tithe, and every Christian should freely give to others in need. However, the heart of giving rests in one's attitude when they give. The focus of this study will be to investigate the Biblical testimony concerning the condition of one's heart or one's motivation when they give. Christians need to realize that while our Heavenly Father commands us to give, He is more concerned with the heart of our giving than He is about the fact of our giving.

2 Corinthians 9:7 Every man according as he _____ in his heart, so let him _____; not _____, or of _____: for God loveth a _____ giver.

1. According to 2 Corinthians 9.7. What type of giver does God love?

2. When should we not give?

It is important for us to realize that if we only give because we feel we have too, and we are not truly willing in giving our tithe or offering to God, then our gift is meaningless, because our attitude is very wrong.

Notice the word “**cheerful**” in 2 Corinthians 9.7. This word comes from the Greek word ἡλαρόν (**Gk**), **hilarós**, from which we get our English word “hilarious.” While the translation of this word does not necessarily mean hilarious, it does imply a sense of the form of our giving. There are times when a born-again Christian will be driven by the Holy Spirit of God to give in ways that just do not make intellectual sense.

A testimony was once given about a growing Christian who was sitting in a Church service listening to a missionary share his testimony about God’s kingdom work in a distant land. As the missionary spoke of the souls being won to our Lord the Holy Spirit moved within this Christian and said give \$40.00 to this missionary when the love offering is taken. The Christian man wrestled inside himself because the \$40.00 in his pocket was the last of his money until the next payday, and he had a family to take care. But the Holy Spirit would not be ignored. The man gave the money because the Holy Spirit asked it of him. When the man returned home he discovered that someone who had owed him from long ago had left a check in his mail box repaying the owed debt. God had already taken care of this man’s family.

There are times when God will ask you to give a freewill offering that you may not think you can afford to give, but when you obey God regardless of the circumstances, and give resting in God’s ability to provide for you and your needs then this is what our world would recognize as hilarious giving. Cheerful giving deals with your attitude when you give.

Notice the first part of 2 Corinthians 9.7 when the passage states “. . . as he *purposeth in his heart* . . .” This deals with a Christian’s ability to hear and heed the touch of the Holy Spirit within him. Christians need to learn to give in obedience to the movement of God in their lives rather than just because they feel like giving. The blessings God has given you need to be administered in good stewardship, and a good steward will always do what His Lord would want him to do. Therefore, Christians need to learn to hear God’s written Word and be touched by God’s living word within them by the Holy Spirit of God. You will give cheerfully when you can give in obedience to God, trusting what God has promised in His Word and what He has asked you to do through His Holy Spirit.

An Important Note: Christians need to be careful that they do not fail to tithe because they do not feel like tithing. If a Christian does not feel like tithing then he needs to realize that he is in the midst of a spiritual battle. He is struggling with his own desires, greed, a lack of faith, or with his spiritual adversary the devil. The

fact is that God revealed that it is His divine will for every Christian to give their tithe. God wrote it in the Bible and this direction never changes. It is God's will for His people to tithe and if you do not have a heart to tithe, then you need to repent and get your heart right with God. The Holy Spirit will never go against the Word of God, but will always support the will of God revealed through His written Word.

3. Who should know what we have given? (Matthew 6.3-4)

There are many who will not give any gift unless there are others to see them give their gift. The Bible is clear, these people have already received their reward: the applause of mankind. It is better to silently give, knowing that God has seen your gift, and then allow God to give you a bountiful reward; if you don't receive a reward in this mortal world, then you will receive an everlasting reward in that eternal world to come.

4. What should be the ultimate goal of our tithes and offerings? (Proverbs 3.9)

In the end, all things will be weighed in a balance against God's glory. When you give anything, keep your perspective: give it in honor to God and God alone. You may have given it to another individual, but you gave it to them on God's behalf. It often helps to let that individual know that this is a gift provided ultimately by God, in the name of Jesus Christ. You are only the agent that delivered the gift God gave.

5. When we do give in what manner should we give? (Romans 12.8)

There are many who orchestrate complicated ceremonies or plans when they give their gifts. It is Scriptural and prudent to give as simply as possible.

6. What should we expect when we give? (Luke 6.30,34-36)

There are many who will not give anything unless they will get something in return. The godly and divinely rewarded method is to give expecting absolutely nothing in return. If you lend something to someone, then do not expect its return; consider it gone. One way to keep a godly attitude when you give is to give everything to God, for anything given to God will be rewarded by God.

7. What does Proverbs 11.24 say will be the result of hoarding what God has given you?

8. When Christ returns what should He find? (1 Corinthians 16.1-2)

Everything that God has given you is intended to be used for His glory. He does not expect you to hoard what He gives you. As a matter of fact, the Bible tells us to avoid any form of hoarding. The sooner one realizes that God expects you to use and make available for use all that He has given you, the sooner one will develop a proper attitude about giving. According to the Bible, hording the gifts of God will ultimately lead to poverty. If not economic poverty, then it will certainly lead to spiritual poverty. More than one rich individual has described his life as spiritually empty and stricken.

Remember, give willingly, cheerfully and honoring God, and you will be blessed and rewarded.

UNIT FOUR

YOUR PERSONAL FINANCES

Everything we have studied in this series so far has come straight out of the pages of God's Word. If your personal finances were not clearly addressed in Scripture then it wouldn't be studied here. However, God and His Word has much to say about your personal finances. Our contemporary culture has a very different perspective concerning personal finances than God does. Christians need to hear and heed God's revealed will. Too many in our day have neglected the truths presented in God's Word. It's time that God's people took God's Word just as it is.

Keep in mind that God has called us to,

Proverbs 3:5-6 Trust in the LORD with all thine _____; and lean not unto thine own _____. ⁶ In all thy ways _____ him, and he shall _____ thy paths.

We must simply trust our Heavenly Father, no matter what the multitudes about us are doing. The Bible reminds us,

Psalms 119:9 Wherewithal shall a young man _____ his way? by taking _____ thereto according to thy _____.

God has revealed many aspects of His will and wisdom to us within His Word, and we would be wise to read them and heed them.

So, just what does God's Word teach us today about our personal finances?

God Desires To Prosper His Children

Christians need to realize that their Heavenly Father loves them very much and desires to make them successful in their Christian journey. Consider that God's Word says,

3 John 1:2 *Beloved, I wish above all things that thou mayest*

_____ *and be in health, even as thy soul* _____.

1. What do you think this verse is saying?

The Greek word prosper means,

Prosper - εὐδοκῶ (gk) - To lead in a good way, to prosper one's journey (Sept: Gen. 24:27, 48). Figuratively, **to make prosperous, give success to¹**

There are different types of prosperity in life. You might prosper financially, relationally, socially, or even spiritually. Hence, there are many different ways that your Heavenly Father wishes to give you great success in life. The fact is that God wishes to promote His faithful people.

What many Christians fail to realize is that they have a part in their prosperity. Each child of God must accept God's promotion by submitting to God's will and direction for their life. The Bible states,

¹ Zodhiates, S. (2000, c1992, c1993). *The complete word study dictionary : New Testament* (electronic ed.) (G2137). Chattanooga, TN: AMG Publishers.

***Psalms 1:1-3** Blessed is the man that _____ not in the counsel of the
ungodly, nor _____ in the way of sinners, nor _____ in
the seat of the scornful. ² But his _____ is in the law of the LORD; and
in his law doth he _____ day and night. ³ And he shall be like a
tree planted by the rivers of water, that bringeth forth his fruit in his season; his
leaf also shall not wither; and whatsoever he doeth shall _____.*

2. What does this verse reveal is the Christian's part of God's promotion?

Too many people in our day want to live a worldly life by enjoying the sins of the flesh, and then somehow expect God to honor and prosper them. **God honors those who honor Him.** God gives heaven's rewards to those who, in an honest heart, seek God's glory through His kingdom work in their lives. Consider,

***Matthew 7:11** If ye then, being evil, know how to give good gifts unto your
children, how much more shall your _____ which is in heaven
_____ good things to them that ask him?*

Your Heavenly Father wants to prosper you; He wants you to succeed in your life here on earth in preparation for an eternity in heaven with Him.

Desire and Our Prosperity

Patience is the missing virtue in the prosperity of many in our day. The Bible teaches the **Sowing And Reaping Principle** which was considered in an earlier study in this book. Christians must give, or sow, if they will receive, or reap, a

harvest. A long forgotten aspect of sowing and reaping is patience. When a seed is sown, there is a period of time where the seed and plant must be left to grow before it yields the harvest. So it is with giving and receiving in God's Kingdom. A failure to be patient and its accompanying murmuring is like **Round Up** (poison) to one's spiritual harvest.

The Word of God reveals that our Heavenly Father desires to prosper us, and He prospers us in keeping with our obedience toward Him with a willing heart. However, God's timing is just as important as God's will. The Bible states,

Hebrews 13:5 Let your conversation be without _____; and be _____ with such things as ye have: for he hath said, I will never leave thee, nor forsake thee.

Proverbs 28:20 A _____ man shall abound with _____: but he that maketh _____ to be _____ shall not be innocent.

Proverbs 28:22 He that _____ to be _____ hath an evil eye, and considereth not that _____ shall come upon him.

To many people in our day want instant prosperity. They want to have the house, car, job, and stature that their parents have, upon reaching adulthood. They fail to realize that it took their parents a lifetime to build up the gain that they have, through God's continuous and manifold blessing. The result of their haste to be rich is debt.

Debt and Our Prosperity

Proverbs 6:1-5 *My son, if thou be _____ for thy friend, if thou hast stricken thy _____ with a stranger, ² Thou art _____ with the words of thy mouth, thou art taken with the words of thy mouth. ³ Do this now, my son, and deliver thyself, when thou art come into the hand of thy friend; go, humble thyself, and _____ sure thy friend. ⁴ Give not sleep to thine eyes, nor slumber to thine eyelids. ⁵ _____ thyself as a roe from the hand of the hunter, and as a bird from the hand of the fowler.*

3. According to Proverbs 6.1-2, what does it mean to strike hands with anyone?

In days gone by, a man was considered to be only as good as his word. People placed more weight in a simple hand shake than they did on any written contract. To strike hands was to make a verbal contract; it was just as good as any written contract in our day. Incidentally, the word surety in the Bible would be the equivalent of secured interest in our day. This Scripture is clearly speaking of personal debt. The question is what about this debt?

4. What is the initial effect of any contractual agreement? (Proverbs 6.2)

5. What should a person bound under any kind of a contract do? (Proverbs 6.3-5)

When this Scripture states that debt, any kind of debt, is a trap (snare), it means exactly what it says. Think for just a moment about the effect that debt has. It is a binding contract that God will hold a man accountable for. Notice that the text instructs the individual to make sure thy friend; in other words, **pay your debt**.

Now, what happens if God calls you to some mission field or godly work while you are under the bondage of that debt. Some would quickly declare, “Well, God will meet that need and pay my debt off for me.” Keep in mind that God never contradicts Himself and will never go against His Word. God has declared in his revealed Word that **you must repay your debt**; His will is already revealed within His written Word. If you had heeded His Word in the first place, you would not have placed yourself into this kind of bondage.

Consider the clear dictate given in Proverbs 22.26,

***Proverbs 22:26-27** Be _____ thou one of them that strike hands, or of them that are sureties for debts. ²⁷ If thou hast _____ to pay, why should he take away thy bed from under thee?*

6. What does verse 26 clearly declare?

7. What could be the result of any contractual agreement according to verse 27?

Please, carefully notice that there is absolutely no guarantee or commitment for divine deliverance. God never has and never will reward disobedience. Disobedience requires repentance, and repentance results in forgiveness and grace. However, the clear testimony of every scriptural account is that the affects of sin may, and often will continue long after forgiveness is granted. You will indeed reap that which you have sown.

The Scriptural dictate is clear: you made your debt, you will pay your debt by the sweat of your brow, and if you can't, then you will lose your valued possession. Many in our day claim to enter into debt believing by faith that God will provide the necessary funds for payments. They often think, if God did not want me to have the loan, then it would not have been approved. The problem is that Faith is taking God at His Word, and God's Word has said for thousands of years, don't strike hands for surety.

To connect the first portion of this study with this current study, your Heavenly Father wants to prosper you, but He will not prosper you in the world's way. You need to be content with God's provision and God's promotion in His time and in His way.

8. What type of an individual strikes hands for surety? (Proverbs 17.18)

9. What does proverbs 22.7 say the borrower is?

10. What type of individual is sure? (Proverbs 11.15)

Some would claim that this is all Old Testament and that there is no New Testament dictate to support this view.

10. What did Paul declare when he wrote Romans 13.8?

Could God be any clearer than He has been? The response is almost automatic: how is one supposed to support their family without debt? It seems that almost

every part of our society hinges upon debt of some kind. The answer to this question is also given in Scripture.

2 Thessalonians 3:10-12 *For even when we were with you, this we commanded*

you, that if any would not _____, neither should he _____. ¹¹

For we hear that there are some which walk among you disorderly, working not at

all, but are busybodies. ¹² *Now them that are such we command and exhort by our*

Lord Jesus Christ, that with quietness they _____, and eat their own

bread.

11. What is the clear dictate of 2 Thessalonians 3.10?

We are to live the same way our grandparents lived, patiently and debt free. If they could not afford to purchase something, then they lived without it. It took our grandparents and our parents most of their lives to accumulate the things that they have. Why does this generation think that they are supposed to start at the point that took their grandparents many years of hard and diligent work to achieve?

Consider this: most people go into debt because of their desires. It is normally unnecessary for anyone to go into debt for the sake of their most basic needs, except in cases where the satisfaction of one's desires has consumed all that was available for the satisfaction of one's needs. If we could only learn to control our desires and patiently work towards our dreams, we would find that we could indeed live without any debt at all.

The ultimate question then is obvious: will Christians live in debt-free obedience to God, or will they live in the enslaving grip of sinful debt? There is no time like the present to start. Repent and follow the revealed Scriptural dictate, do not accumulate any new debt, and work to get out of debt as soon as possible. It is a

question of obedience, and obedience is a matter of Christian happiness (John 13.17).

From this study book you have learned:

- **That the Tithe** (first 10%) belongs to God and is appropriately given to your Church for the support of its ministers.
- **That the Offering** is anything over your tithe that God guides you to give toward His kingdom work.
- **That your Attitude** in giving is as important as your faithfulness in giving.
- **That your Prosperity** is the desire of your Heavenly Father.
- **That any Provision** from your Heavenly Father comes through patience and contentment.