

Principles of Financial Freedom

Do not store up for yourselves treasures on earth, where moths and vermin destroy, and where thieves break in and steal. But store up for yourselves treasures in heaven, where moths and vermin do not destroy, and where thieves do not break in and steal. For where your treasure is, there your heart will be also.

Matthew 6:19-21

Guidelines for this study:

This study can be used individually or in a group.

Read: There are some Bible readings that are marked **Read** and these can simply be read in whatever translation you prefer. (The study was prepared with reference to the NIV).

Discover: Other Bible readings are marked **Discover** and it is recommended that you study these using either (for group study) the Discovery Bible Study process outlined on the Discovery Bible Study flyer or (for individual study) the Four Column Discovery process.

Four Column Discovery process.

1. Copy the passage out in full by hand.
2. Write it out in your own words.
3. Write out your answers to these four questions.
 - What does this tell us about God / Jesus?
 - What does this tell us about people; individually or collectively?
 - Is there an example to follow?
 - Is there a command to obey?
4. What will I do about this: today, this week, this month?

Principles of Financial Freedom

To be financially free:

1. ...is to be so positioned in your financial affairs that you are free to follow Jesus, allowing Him to have full control in your life.
2. ...does not always mean to give up the things of the world but it does mean to give up attachment to the things of the world.
3. ...is to understand God's ownership and our stewardship.
4. ...means understanding God's purposes for His money.
5. ...is giving God room to be God – Faith
6. ...is giving to God in Tithes and Offerings
7. ...is being where God is providing.
8. ...is gratefully receiving that which is given.
9. ...is knowing how to receive through work.
10. ...is having a financial plan and working that plan.
11. ...is avoiding/controlling waste.
12. ...is managing debt.
13. ...is keeping your finances under your control so that you can keep them under God's control.
14. ...is learning how to leave a Legacy.

Introduction

You may be surprised to know that the Bible has more than 2300 verses on money, wealth and possessions. If we confine ourselves just to the teaching of Jesus, we find that it is the focus of approximately 15% of his preaching and 11 of his 39 parables. Put simply, it was his most talked about topic.

A key reason for this is found in Matthew 6:21 where Jesus says, “*where your treasure is, there will your heart be also.*” It is not so much that God cares about your money but rather that He is very concerned about where your heart is.

Discuss: What would you do with a \$1,000,000? Take a moment to reflect on the following scenarios.

- Last night you won \$1,000,000 in the Lotto draw. How will you spend it?
- After a gruelling few weeks you have emerged as the winner of Survivor. How will you spend the \$1,000,000 prize money?
- A close family member has died as the result of an accident and you have received a pay-out of \$1,000,000 in compensation. How will you spend it?
- A dearly loved aged Aunt has died and left you \$1,000,000 in her Will. How will you spend it?
- After starting a very successful business ten years ago you have just sold it for \$1,000,000. How will you spend it?

Even in this simple exercise we are reminded that our money and our personal values are closely linked.

While we may readily acknowledge that the way in which we spend or invest our money will reflect our values, we can easily forget that the way in which we receive our money also helps to shape our values: eg money from a lottery win is likely to be held more lightly, spent more readily, than money from the sale of a business in which you have invested ten years of hard work.

A number of years ago there was an article in the NZ Herald about a young man who had won \$12 million in the weekly Lotto draw. In the article he is reported to have said “Financial Freedom is all anybody dreams about, so it is still sinking in that my dream has come true.”

Many years later, a follow-up article spoke about the course of his life as he lived out that ‘dream’. He had discovered that having lots of money was not the key to financial freedom. You simply swap one set of problems, one set of worries, for another. Instead of worrying about how to pay for the things you need or want, you get to worry about questions like:

- Where is the safest place to put my money?
- Where do I invest my money for the best return?
- Do my friends like me or my money?

Discover: Luke 15:11-16

The purpose of this study series is not to provide simplistic answers to complex questions, but rather to establish some key foundational principles that enable you to set a course for becoming financially free.

In Galatians 5:1 we read, *“It is for freedom that Christ has set us free. Stand firm, then, and do not let yourselves be burdened again by a yoke of slavery.”*

Jesus did not set you free from sin so that you could become slaves to your finances, or anything else. He came to set you free to love and to follow Him. Financial freedom is therefore a critical element of discipleship!

This study series is intended as an introduction to, an overview of, what the Bible has to say about how we should handle our finances in a way that reflects God’s plans, purposes and priorities.

In Luke 16:10-11 we read these words from Jesus,

“Whoever can be trusted with very little can also be trusted with much, and whoever is dishonest with very little will also be dishonest with much. So, if you have not been trustworthy in handling worldly wealth, who will trust you with true riches?”

1. To be financially free is to be so positioned in your financial affairs that you are free to follow Jesus, allowing Him to have full control in your life.

On one occasion, Jesus was approached by a man asking, “Good Teacher, what must I do to have eternal life”.

Discover: Luke 18:18-30

To all appearances, here was a young man who was financially free. He had great wealth – if he needed anything he could go right out and buy it?

He was also, it would seem, ‘morally free’. When Jesus said to him, “*You know the commandments: 'You shall not murder, you shall not commit adultery, you shall not steal, you shall not give false testimony, you shall not defraud, honour your father and mother,'*” the young man replied, “*All of these I have kept since I was a child.*”

Then Jesus issues him with a challenge that cuts to the heart of financial freedom, “*Go sell all you have and give it to the poor then come follow me!*” This young man was far from free.

On another occasion Jesus had said, “*Love the Lord your God with all your heart and soul and strength and to love your neighbour as yourself.*”

This young man was not free to love his neighbour. He would rather keep the money for himself than give it to the poor. Nor was he free to love God, because his concern for the things of this world was so great that he was not free to follow Jesus.

2. To be financially free does not always mean to give up the things of the world but it does mean to give up attachment to the things of the world.

This principle also comes from the story of the rich young man. Just because Jesus commanded this young man to “*go sell all you have and give it to the poor*” does NOT mean we must go sell all that we have. Otherwise we face the perplexing question, “How POOR do I need to be to be a good Christian?”

Being rich is not, in itself, the problem. Many great men and women of God, in Bible times and since, have had great wealth. The issue is not what we own; it is what owns us. It is about what holds our attention and influences, even controls, our decision making.

Discover: Matthew 6:24-34

Jesus says, “*No one can serve two masters. Either you will hate the one and love the other, or you will be devoted to the one and despise the other. You cannot serve both God and money!*”

No one can serve God and hold on tightly to the things of this world.

3. To be financially free is to understand God's ownership and our stewardship.

Our stuff is actually not our stuff. It is His stuff that we get to look after for him.

In Genesis 1:1 we are told that, *"In the beginning God created..."* The one who makes something owns it until he sells it or gives it away. So, as creator of all things, God, is rightful owner of all things.

Psalm 24:1-2 tells us that, *"The earth is the LORD's, and everything in it, the world, and all who live in it; for he founded it on the seas and established it on the waters."*

Then in Genesis 1:28 *"God blessed them and said to them, "Be fruitful and increase in number; **fill** the earth and **subdue** it. **Rule over** the fish in the sea and the birds in the sky and over every living creature that moves on the ground."*

Here God gives man authority AND responsibility over the earth and everything in it. God entrusts to man that which He had just created. We become caretakers, stewards, of God's creation.

Discover: Matthew 25:14-29

In 1 Corinthians 6:19-20 we are told, *"You are not your own; you were bought at a price."*

4. To be financially free means understanding God's purposes for His money.

If everything you have belongs to Him and He has entrusted it to your care so that you can use it for Him, while that may sound simple, the more you seek to apply this principle the more complicated it can become. For example, if I am looking to buy a new phone, a new TV or a new car: which one would God prefer I purchase?

While this can seem very tough question to answer with certainty, this is less about the answer and so much more about wrestling with the question; "Is this a wise and Godly use of the resources God has placed in my hands?"

Discover: Philippians 4:10-13

One of God's key purposes for our money is to use it as a tool to shape us. Neither prosperity nor poverty are the goal. Rather, God uses both. In the reading from Philippians, Paul says he learned through being in need, and through having plenty, that contentment comes from knowing that the strength available to us through Christ is sufficient for all circumstances.

Discover: Proverbs 30:8-9

Just as surely as there is a poverty trap that we hear so much about, equally bad, if not worse, is the wealth trap. It is worse because it so easily produces a complacency that reduces dependence on God.

Discover: Psalm 1:1-3

"He brings forth fruit in season... Whatever he does prospers..." A tree does not substantially benefit from the fruit it produces. A tree exists to produce fruit for the benefit of those around it. God has given you what you need to do whatever it is He wants you to do; for the benefit of those around you.

5. To be financially free is giving God room to be God – Faith

Read:

- Philippians 4:19
- Luke 11:11

If God is so willing to give, why do we have such difficulty receiving.

Discover: 2 Kings 4:1-7

Given that the oil ran out only when of the jars were full, it seems reasonable to assume that if this woman had gathered twice as many jars she would have received twice as much oil!

How many jars do you put out? How much room to you give God to provide for you?

Often, one of the most limiting factors in our achieving financial freedom is our reliance on ‘what we know’, or ‘what we understand’, rather than on who God is; relying on knowledge rather than faith?

One of the biggest obstacles, particularly for people on fixed incomes, is understanding how God can increase what they receive. As a result, they limit their ability to receive from God.

We can understand that, if we were farmers, God could have some influence over the weather etc and so increase the productivity of our crops. Or maybe, if we run a business God could send more customers our way. However, ‘God, my income is fixed – I don’t see how, I don’t understand how, you could change it!’ And because we don’t know or don’t understand the ‘How’, we stop short in the obedience and so prevent ourselves from receiving that which God has promised.

If you are not receiving from God all that you need, ask yourself, ‘Am I limiting my ability to receive from God because I lack faith?’

6. To be financially free is giving to God in Tithes and Offerings

Discover: Malachi 3:6-12

In vs 7, God says, *“Return to me, and I will return to you,”* and the people ask, *“How are we to return?”*

Vs 8 *“Will a mere mortal rob God? Yet you rob me. But you ask, ‘How are we robbing you?’ In tithes and offerings. You are under a curse—your whole nation—because you are robbing me.”*

Quite literally, the word ‘tithes’ means a tenth. 10%. It seems likely that the law set up three different tithes, coming to a total of around 23% in total, and it has been estimated that by the time of Jesus a Jew would have been paying some 30-40% of their income in a combination of tithes and taxes.

Why does God so quickly connect the turning of their hearts to their withholding of tithes and offerings? Maybe the answer lies, again, in Matthew 6:21, in the words of Jesus, *“For where your treasure is there will your heart be also.”*

Usually, when tithing is mentioned, someone will say, ‘but we are not under law, we are now under grace,’ so let’s take a look at what the New Testament has to say. Take a moment to reflect on the following verses.

- Romans 12:1
- Luke 11:42
- Luke 6:38
- 2 Corinthians 9:6-7
- 1 Corinthians 16:2

One reason many of us struggle to give ‘what they have decided in their hearts to give’ is that we wait until the end of the week to set aside our gift, by which time all the ‘expenses’ have been met and all the money gone.

For more guidance on growing your faith in and through giving, check out the section on “The Mustard Seed Tithe” at the end of this booklet. (Pg 21)

7. To be financially free is being where God is providing.

As we continue to look at some of the ways in which we can position ourselves to receive from God, never lose sight of the fact that, in the same way that God's call to Israel was much bigger than the tithe challenge, so too the promise of blessing was about far more than material things. There are two great promises at the heart of the Old Testament that are fulfilled in the New Testament.

The first is the coming of a Messiah. The second is the outpouring of the Spirit of God. We live in the blessing of both those promises fulfilled! We really couldn't ask for more. Previously, we looked at the story of Elisha and the widow and the jars of oil. Now we turn to an earlier story that features Elisha's mentor, the prophet Elijah.

Discover: 1 Kings 17:1-6

I have often wondered what would have happened if Elijah had said to himself, 'Why go and live by a creek? Surely there must be better places to live in time of famine.' I don't really know but, in my mind, I have this picture of this growing pile of bread and meat, rotting in the sun beside the Cherith Creek, while Elijah sat somewhere more 'appealing' and starved.

God will always provide for you; that is His nature, however God's greatest blessings are to be found in the centre of His Will! That is not necessarily about where we live, or where we work or even what we do with our time and our money, although it may well be that God has some things to say about all of those. Primarily it is about whether we are daily choosing to live our lives with a desire and an openness to hear Him and a willingness to obey! A growing hunger for Him!

If we want to receive what God has for us, we must be in the place where He wants us to be, because that is the place where he promises to provide for all our needs. Again, this is not necessarily about a literal place, but more about having our heart in a place of obedience before God.

8. To be financially free is gratefully receiving that which is given.

Sometimes we fail to receive all that God has for us because we fail to appreciate what we already have and acknowledge that too was a gift from God. When we begin to demand from God what we need we forget that God owes us nothing. He has already given us everything! He gave us His Son Jesus. Let us receive with thanksgiving that which we have already.

Discover: Luke 9:12-17

If you ever thought Jesus and the disciples were poor, think about this: when faced with the problem of feeding such a large crowd they saw two options: Send them away or go and buy food for all this crowd!

How much money did they have in their collective purse that they figured buying enough food for the crowd was an option?!

Anyway, we call this the feeding of the 5000 but more correctly it was the feeding of the 5000 men plus women and children: so possibly the feeding of the 15,000.

From other gospel writers we discover that this meal of loaves and fishes belonged to a small boy. It was enough for one small boy's lunch, maybe a little extra in case he wanted to share it with friends. It wasn't much, but it was more than nothing. And Jesus gratefully accepted what was offered. He gave thanks to God for His provision and then started to use it – and after feeding 15,000 men, women and children they had 12 basketfuls left over. The disciples looked at what they had and saw that it was not enough! Jesus saw what they had and gave thanks!

Jesus taught his disciples to pray, *“Give us this day our daily bread.”* It is not that God doesn't already know what we need but it is a declaration of our dependence on Him, an acknowledgment that He is the giver of all good things.

Read:

- James 4:2-3
- Philippians 4:6

9. To be financially free is knowing how to receive through work.

God's primary plan is not for you to get rich quick but to work hard. If you get rich quick, there is no character development to enable you to handle that wealth. But work develops character. Proverbs 10:22 says, *"When the LORD blesses you with riches, you have nothing to regret."*

Discover: Genesis 2:7-9, 15 and 3:17-19

We were created to work. It was only after Adam and Eve sinned that the work became hard! Primarily, work is a good thing.

In the Ten Commandments, in Exodus 20:9, we read *"Six days you shall labour and do all your work, but the seventh is a Sabbath to the Lord your God."*

Some of us struggle to pick up on that 'day of rest'. Others struggle to pick up on the 'six days of work'.

This is not just, 'get a job, earn some money'. I believe it is a principle that God will honour whether our work is paid, voluntary, study or whether our work is what I still think is one of the toughest of all, keeping a home and raising a family.

Read:

- Proverbs 10:4
- Proverbs 14:23
- Proverbs 20:13
- Proverbs 22:29
- Proverbs 28:19
- 2 Thessalonians 3:10-12
- Colossians 3:23-24

If Jesus were to walk into the room now, would you be able to hold your head high as you showed him what you have done for "Him" this week. When you consider the works he has committed to you this past week, can you honestly say, "Jesus, I gave it my best, because I did it for You!"

10. To be financially free is having a financial plan and working that plan.

Read: Luke 14:28-29

It is very Biblical to have a plan. But if it is to be a plan that carries the blessing of God, it must be developed under the leading of God and in accordance with the will of God revealed in His word, the Bible.

Discover: Luke 12:15-21

This is not an argument against planning, but a warning against planning without due regard for the will and the command of God. God expects that we should plan, but expects that we plan according to His will, not our own.

Read: Proverbs 3:28

Some people leave paying their accounts for as long as possible however this verse says to pay as soon as possible. Apart from the fact that we receive God's blessing for obeying His command, there are some other very tangible benefits. For one thing; which accounts worry you the most? The ones outstanding or the ones you have paid?

Some other key steps in creating a plan:

- Track where the money goes now. The shock can also sometimes provide to motivation for change! It also helps you to create a budget.
- Find a system; paper based, computer based, even jars in a cupboard, whatever will work for you.
- If your budget is complicated or if it is going to be very tight, or if this is new for you, get help. Experience and wisdom from others is part of God's plan. Accountability can make all the difference when trying to put a plan in place.

11. To be financially free is avoiding/controlling waste.

God promises to provide us with all we need. However, if God assesses your need at \$800 a week and gives you \$800 a week and you waste \$30 you will no longer have enough to meet your needs. When we waste that which God has provided, we cannot claim He has failed in his provision.

There is an old saying, 'a penny saved is a penny earned'. You could modernise it by saying, \$100 saved is \$100 earned. But that is not quite true. Think about the amount of tax you pay on what you earn. Imagine that your top tax rate is 20c/\$ So if you earn \$100, by the time you pay \$20 in tax you have \$80 left to spend. Therefore, if you can save \$80 by getting a better price, or by just not making the purchase, that \$80 saving is the same as having earned \$100.

You can take this too far and spend more money reducing waste than what you save, but very few of us are guilty of that.

Exercise: Write down:

- the last five things that you paid more than \$500 for
- the next five things, that cost more than \$500, that you would like to buy

Now go down that list and cross off everything that didn't exist 50 years ago! How many of the things you crossed of the list are 'needs' and how many are just 'nice to have'?

Read: Ecclesiastes 10:18

Part of the control of wastage involves looking after the things you have. Financial stewardship, looking after God's money, includes looking after everything else He has given us. Anything that is well looked after will last much longer.

Many years ago, the van we owned sprung a sudden leak from the radiator with the result that it cost me over \$1000 to repair the motor. To pay \$1000 I had to earn \$1450. If I had known more about vehicles, or if I had kept a closer eye on the van's maintenance, I may have spotted and addressed the problem sooner, and much cheaper.

12. To be financially free is managing debt.

Read: Romans 13:8 and Proverbs 22:7

Our first principle for financial freedom was to be so positioned in your financial affairs so as to be free to follow Christ. If you are in debt you are a slave to the one you owe money to and if you are a slave to them then you cannot be free to follow Christ. How hard it is to tithe with a good conscience when you know you have outstanding debts to clear.

Discover: James 4:13-15

To go into debt is to say, 'I want it now and God hasn't provided for it, so I am going to have it anyway.' In the case of items like a home and a car there are often other factors than make it more expensive to save up than to service the debt. In the case of a home there is the matter of paying rent for somewhere to live, not to mention the rising cost of housing. In the case of a car it may be the cost of keeping your present car on the road or the need for a car to maintain employment. But, whatever you do, don't rush into it.

Not only is debt often a failure to wait on God to supply, it is a presumption on what God will supply in future.

A good rule to apply is, 'If at any stage in the term of this debt I find I no longer have the income to service this debt, will I be able to pay off the debt with my cash reserves or will I be able to sell the item quickly, and easily, for more than the amount I owe?'

However, by far the worst kind of debt is credit card debt. It is the easiest way to spend money you don't have and, unless you can pay it off each month, the interest is high and it accumulates quickly. If your credit cards are a bondage to you here are two options:

- plastic surgery – cut them up
- freeze your account - freeze your card in a block of ice. It will be there if you need it but while it thaws out you will have time to plan how you are going to pay it off.

13. To be financially free is keeping your finances under your control so that you can keep them under God's control.

Read: John 8:36 and Galatians 5:1

In 2 Corinthians 6:14, we are told *“Do not be yoked together with unbelievers.”*

The yoke was a wooden frame used to link two animals together as they worked together, in a field, to pull a cart, plough etc. Pulling together their combined strength could accomplish far more than either could alone however neither was free to move in their own chosen direction at their own chosen speed. A wise ploughman would select two animals of very similar strength and temperament otherwise they would pull against each other and the yoke would rub.

2 Corinthians 6:14 is usually used as a warning to Christian young people to make sure that the marriage partner they choose is also Christian. I would go further and say, ‘Christians with similar beliefs, values etc’. However, I would go even further and say that it applies, not only to the selection of a marriage partner, but also in the area of financial freedom.

Of course, the issue is not just about the differences in beliefs and values; the issue is about the nature of the connection. A yoke was solid, binding, one could say contractual. So, to be unequally yoked is about the dangers of being contractually tied to another whose beliefs and values are so different to yours so that their choices have direct impact on your choices.

If you are contractually bound without an easy option to withdraw from the contract, then I would say you are yoked. If the decisions of the other party have negative financial consequences for you then your finances are no longer under your control and therefore you are no longer free to keep them under God's control.

Read:

- Proverbs 11:15
- Proverbs 17:18
- Proverbs 22:26-27

Discover: Proverbs 6:1-5

14. To be financially free is learning how to leave a Legacy.

Proverbs 13:22 says, *“A good man leaves an inheritance for his children's children.”*

Bill and Melinda Gates are well known for their work in giving away their vast fortune to charitable purposes. Bill is reported to have said, “I knew I didn't think it was a good idea to give the money to my kids. That wouldn't be good either for my kids or society.” He went on to say, “I will give the kids some money but not a meaningful percentage. Setting the number so that they need to work but they feel reasonably taken care of is hard to figure out.” Other similar but unconfirmed reports suggest this meaningful percentage would see each of their 3 children receive only \$10 million each. I smile at the amount but I totally admire Bill and Melinda for at least identifying the problem and for trying to wrestle out a solution because, while it is good to be able to pass money on to your children and your children's' children, passing on to them the knowledge of how to value wealth and use it wisely is far more important.

So, let us be sure that we leave our children a legacy worth having. You may not have great sums of money to leave them however, if you teach them these principles, and all the truths of God's word and, more importantly, if you seek to live these out in front of them, that will be an awesome legacy! In many cases it will be one that you will see bearing fruit in your lifetime.

However, if you teach these principles to your children, any or all of them, they can choose to accept or reject those principles. Even if you teach them values they will pick and choose which values fit their chosen world view. So, introduce them to Jesus! Not an idea or a great man from history but a daily living reality in your life. Let them see Jesus in you, then they will find Him much harder to reject.

And here is where the way in which you handle your money becomes critical in leaving a legacy.

In Galatians 5:22-23 we read, *“But the fruit of the Spirit is love, joy, peace, patience, kindness, goodness, faithfulness, gentleness, self-control; against such things there is no law.”*

It has been suggested that this verse could be more correctly written with a colon rather than a comma after the word love. Just as a lemon tree only has lemons, and an orange tree only has oranges, so the Holy Spirit only produces in us one fruit: LOVE, and these other characteristics are descriptions of what that love is like.

If we look at a couple of other translations, we can find some alternative words that are used.

- For Patience we also get the words Forbearance and Longsuffering
- For Goodness we also get Generosity
- For Gentleness we also have Meekness and Humility

Discover: 1 Corinthians 13:4-7

True love, God's love, expresses itself through: joy, peace, patience, kindness, goodness, faithfulness, gentleness, self-control. We can talk about these things however when our children see these things in us in the way we use something as tangible as our money; that is impacting!

Joy... not just "Awesome! how happy am I with my latest purchase" but joy, lasting and deep!

Peace... not a word we easily associate with our finances however it is something I listen for in my spirit when I am making anything more than the smallest of financial decisions.

Patience... learning to wait on God for His provision and His timing.

Kindness... does my use of money really show my desire to live for others or is my life really all about me?

Goodness... are my motivations pure, honourable, Godly?

Faithfulness... remember that this word does not mean, 'just hanging in there' but rather to be 'FULL of Faith'. Do your children see your faith, do they see you actively trusting God, taking Him at His Word?

Gentleness... meekness, best defined as power under control. The money I have, do I use it wisely and carefully without some desire to control others. When my children watch me, do I look like I know that I am handling God's money?

And last, but certainly not least...

Self-control! Again, I cannot think of a word in the Bible that is more clear than this when it comes to how we handle our finances as we live in a world that is daily telling us how much better our lives will be if we just get the next new thing!

The Mustard Seed Tithe

If you want to succeed in your giving it needs to be planned and your giving needs to be the first portion offering, from the first part of your income not the left overs. This aligns with the challenge from Jesus, Matthew 6 33, to “*seek first the Kingdom of God and His righteousness...*”

As we look again to God’s Word through Malachi 3:6-12, we see the two ways in which God will respond to our act of faith:

- By provision: vs 10 says He will open the floodgates of heaven and pour out so much blessing... and
- By protection: vs 11 says He will hold back the devourer from our crops.

The challenge to give, especially to bring a tithe, can be quite daunting so, before we explore these further, let’s look at one last phrase from Malachi.

In vs 10 God says, “*test me in this!*”

To help you with this, let me introduce you to what I call the Mustard Seed Tithe. It is not something Jesus specifically taught however it draws on His teaching and I have seen it work many times.

In Matthew 13:31-32 Jesus compares the Kingdom of God to a mustard seed, so very tiny but it grows into the largest tree in the garden.

And, in Matthew 17:20 he says, that “*faith as small as a mustard seed*” is enough to move mountains.

A number of years ago I was talking to a young couple about tithing. They had two children and lived on an unemployment benefit of \$370 a week. They regularly gave \$10 a week and the wife managed their finances meticulously. When I mentioned tithing their reaction was the obvious; there was no way they could afford \$37 a week. I agreed that, humanly speaking, that was not possible. I then described the principle of the mustard seed tithe. I asked if they could stretch themselves to an extra \$2 a week with the thought that, when that began to feel comfortable, they would increase their giving by a further \$2 a week and so on and so on until they were giving a full tithe. There were no expectations at all about how long this might take, just the challenge to give what they had decided in their heart, to test God in this and to allow room for their faith to grow. They agreed that \$2 extra would be a stretch, but they were willing to give it a go.

Within a couple of months their \$12 became \$14. Over the next few months \$14 became \$16 and then \$16 suddenly became \$37! I was stunned. Later, I was talking with the husband and asked how they were managing, and he indicated they were managing well. I then observed, “You often used to tell me, just in casual conversation, about the latest visit to the doctors with the girls. So, tell me, have you just stopped telling me about their doctor’s visits or are they just not going to the doctor as often as they used to.” He paused for a minute to reflect and then realised that they just were not going to the doctor as much. It turns out that, while their income had not increased, their expenses had dropped. In the words of God from Malachi, “*I will prevent pests from devouring your crops, and the vines in your fields will not drop their fruit before it is ripe, says the LORD Almighty.*” I don’t know if this was totally about the decrease in medical costs, but that which had appeared impossible... was now happening.

Can I issue you the same challenge to test God in this, to step out and let God grow your faith!

I don’t believe there is anyone reading this who, if they applied the principles I am sharing, could not increase their giving to their partnership in God’s work. I believe that God will honour your faith when you honour him by tithing – but your action in tithing and in giving must grow out of your faith not mine. This is not about bringing condemnation, this is not about legalism – ‘thou shalt’ and ‘thou shalt not’ – it is about each of us embracing the challenge to move in greater levels of faith and trust in God.

In 2 Corinthians 8, Paul is writing about a collection he was taking up among the various churches to help the church in Jerusalem. In this passage he commends the generosity of the Macedonian churches who gave themselves first of all to the Lord, and then by the will of God also to us. Vs 5

So, give yourselves firstly, whole heartedly and without reservation, to God and ask Him what he requires of you... Pray.

