

# Lesson 6

## Why Don't We Take the Test?

I am sitting at the desk in my home office as I type these words. (Yeah, I know it's God's home office, but please give me the liberty of using the conversational pronoun on occasion 😊). In the last 20 minutes, I have received one solicitation phone call and two solicitation emails. As was mentioned in the last lesson, there seems to be an endless list of organizations appealing for their share of the money with which we have been entrusted. Assuming we accept the truth that we are to honor Him first in our giving, it should naturally follow that He will help us sort out just where the money goes and how much goes where. He does. And He will. Before we get too specific, however, let's look at additional rationale for giving that might not be immediately apparent.



Paul informs us in **Romans 8:29** that **we are to become like Jesus**.

### Scriptural Foundation

“For whom He foreknew, He also predestined to become conformed to the image of His Son.”

Let's think about this for a second. If you and I are conformed to Jesus' image, then we will start looking like and behaving like Jesus.

### Who demonstrated the essence of giving more than Jesus? Answer: No one.

His entire earthly ministry espoused giving, and of course, He demonstrated the ultimate gift when He allowed Himself to be nailed to the cross. Giving is in His DNA. If we're conformed to His image, then giving becomes a part of our DNA as well. Consequently, a person who is in Jesus' DNA lineage, and who is seeking to first honor the Lord, should have a radically different approach toward giving than one who isn't.

As you may know, there is only one place in scripture where God challenges us to test Him. It occurs in the 3rd chapter of Malachi. If your Bible has an outline of topics, you'll probably find **Malachi 3:8-10** under the heading of “robbery”. As a matter of fact, the prophet uses that illustration:

**“Will a man rob God? Yet you are robbing Me! But you say, ‘How have we robbed Thee?’ In tithes and offerings. “You are cursed with a curse, for you are robbing Me, the whole nation of you! Bring the whole tithe into the storehouse, so that there may be food in My house, and test Me now in this,” says the Lord of hosts, “if I will not open for you the windows of heaven, and pour out for you a blessing until it overflows.”**

Even in the permissive society we find ourselves experiencing today, robbery is still serious business. It carries with it penalties. God says if I ignore His tithe (we'll deal with offerings later) I am essentially robbing Him. Would you agree with me that robbing Him and honoring Him would be on opposite ends of the spectrum? He is asking us to test Him, by honoring Him with His tithe.



**The word “tithe” means “a tenth”.** God keeps math simple. It's pretty easy to compute a tenth. If I earn a hundred dollars, a tenth of that is ten dollars. **Remember, the entire \$100 I earn belongs to God.** He has a right to all of it. But He recognizes that we have needs and responsibilities, and much of what we earn will be needed to satisfy those needs. So, in His financial system, He wants us to test His faithfulness by returning a tenth to Him to be used for His purposes. He goes on to say that if we do, we'll experience blessings that overflow.

I can hear what some of you are thinking. This is Old Testament teaching – Jesus doesn't mention the tithe. Before you head down that path, look at Matthew 23:23. Jesus is talking to the scribes and Pharisees pointing out their hypocrisy in focusing on the tithe and forgetting justice and mercy. Jesus goes on to say **“these things (the tithe) you should have done”** without neglecting the other. Jesus is clearly saying that not only should we tithe, but we should also be doing even more! Jesus regularly raised the standard of the Old Testament teaching, and that is precisely what He is doing here.

**So, how much of what we earn should we give?** The Biblical starting point is a tenth, and offerings are on top of that. Does that discourage you? If so, rewind one lesson. If you're in the red on the Financial Condition and Stress meter, you start somewhere with an end goal of at least the tithe. **Remember the Lord's promises:** as we begin to honor Him, He blesses; when we tithe, He blesses. So we have blessings on top of blessings to look forward to. Rest assured, as you start out on this path you will not look back, because along the way you will experience His blessings in so many ways.

Malachi 3:10 also tells us where the tithe should go – the storehouse. In the next sentence of this verse, God refers back to “My house”. Very simply stated, the storehouse is the church. Where do you go to worship God and fellowship with others? That's your storehouse.

So, here's how it works for my family. Our tithe (initially 10% of our total gross income – we've worked to increase that percentage over the years) goes to our local home church. Offerings (money that is given above the tithe) go to other ministries, some in our church, several outside. If we give to other non-profit causes, and we do, those dollars are considered gifts on our tax return, but we don't consider them as part of our tithes and offerings. I only mention this to say that if



we give to the Red Cross, for example, we don't subtract that amount from the tithe, because those dollars did not go into His "storehouse".

There are many other scriptures that provide guidance for our giving. For the sake of time, let's look at only two. **1 Timothy 6:18, for example, instructs us to "be generous and ready to share"**. Being ready to share implies that our giving should be part of our overall plan, not an afterthought as the collection plate is being passed. You will see this play out in a very practical way when you begin to build your plan during Week 3 of this study. **2 Corinthians 9:7 tells us we should give cheerfully, "not grudgingly or under compulsion"**. To say it a different way: God looks at our heart, not the amount of the check we write or the amount of the bank transfer. So, if you are not yet tithing by definition, start giving some amount with the tithe as your goal.

To wrap up our lessons on giving, allow me to discuss the subject very frankly. Over the years, the church, and pastors specifically, have been criticized over the perceived constant focus on money. It's annual budget time, or there is a building that needs to be built, or the sanctuary needs new carpet, etc. True, there have been people and techniques that have probably deserved the criticism. But if we can get our focus off "them" and refocus on the Lord and how we play into meeting the needs of His plan, we will have a better perspective. He wants the best for His church, and He wants the best for you and me. He knows that if we will honor Him first; if we will provide tithes and offerings necessary for His church to minister in this world, people will come to know Him. The result for us will be our being blessed beyond measure, both in this life and the one to come.



**REFLECTION:** Review the five scriptures mentioned in this lesson (Romans 8:29; Malachi 3:8-10; Matthew 23:23; 1 Timothy 6:17-19; 2 Corinthians 9:7). Are you at the point in your spiritual walk where you are willing to take God at His word? If you are not yet tithing, are you willing to test Him? Pray and ask the Lord to help you take the next step in totally trusting Him with your finances. Identify and prepare to discuss with your group the scripture, statement or concept that was most meaningful to you in this lesson. **Record your thoughts:**

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**ACTION STEP:** The action step for today's lesson is an extension of the previous action step and will help you get a jump start on the spending plan (budget) you will create next week. Today's step is simple – determine your giving amount for next month. As discussed, your goal is the tithe (10%). If you can tithe next month, great. If you're in the dire financial situation we discussed in the previous lesson, then set an amount that starts you heading in the right direction. Once you are tithing, then pray and plan for offerings above that. Also, determine the timing for your gift(s). Incorporate the first fruits principle. If you are married, this should be a joint

prayer subject and joint decision with your spouse. Continue tracking your daily expenses using the spending areas listed on page A-4.



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