

Personal Finances, Giving and Tithing

Listed Scriptures

Gen 14; Mal 3; Mk 10:17 – 30; Lk 16:19 – 25; Mt 26: 1 – 13

Lesson Aim

- 1) That the students will understand the importance of managing money wisely
- 2) That the students will know that it is more important to be rich towards God than simply being rich on earth

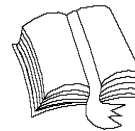
Memory Verse

“Do not lay up for yourselves treasures on earth . . . for where your treasure is, there your heart will be also.” (Mt 6:19, 21)

Bible Reading For This Week (for students and teachers)

Gen 14; Mal 3; Mk 9-10; Lk 16-17; Mt 26

B I B L E B A C K G R O U N D



The “ointment” mentioned in the gospel books (Mt 26:7, 9, 12; Mk 14:3-4; Lk 7:37-38) that was used to anoint the Lord Jesus was the best of its kind. The spikenard was one of the costliest of perfumes. It is often cited that the alabaster flask of spikenard oil that the woman used to anoint the Lord Jesus cost the equivalent of a year’s wages. The woman who anointed Jesus Christ was obviously not a woman of high status or great wealth. Her great generosity and willingness to offer the Lord Jesus her best can be clearly seen.



How many of you think that the Bible deals only with topics related to matters of faith and does not deal with “earthly” topics like money or wealth? (Let students respond.) Actually, monetary matters are important topics in the Bible. God has certain requirements of His children in matters of money. The Bible is also a good guide that instructs us to be wise in dealing with money. Money can sometimes be a part of showing our faith in God and our love towards fellow men. Today, we will take a look at some biblical teachings concerning money and wealth.



Part 1 Giving Tithes

Do we know what tithes are? How many of us actually offer tithes? In the Old Testament, under the Mosaic law, there were many different types of offerings that the Israelites made to God. Some of them were for atonement of sins, and some were for thanksgiving. However, tithes were not a part of those types of offerings. The history of tithing dates back to the time of Abraham. Let’s read the following Bible verses to find out more about tithes.

1. First biblical recording of offering tithes
 - a. Abraham offered a tithe to King Melchizedek (“tithe” means “a tenth”) (Gen 14:17 – 20).
 - b. King Melchizedek is actually God’s manifestation in the Old Testament (Heb 7:1-4).
 - c. Jacob’s vow to God while he was in the wilderness confirmed tithing as an obligation of the people of God then (Gen 28:22).
2. Purpose of tithes during the times of the priests
 - a. During the conquest of Canaan, the Levites were not allocated any land. They relied on the tithes of the other 12 tribes for their livelihood (Josh 14:3-4).

- b. The Levites who were chosen to take care of the affairs in the temple of God depended on tithes as a means of sustenance (Num 18:21-24).
 - c. Tithes were offered in the form of animals and produce of the land (Lev 27:30).
3. The importance of offering tithes in the eyes of God
 - a. A deliberate failure to offer tithes is considered robbing God (Mal 3:8, 9).
 - b. God promises blessings if we offer tithes to Him (Mal 3:10).

In the New Testament, tithing was continued as well (e.g. Luke 11:42).



Part 2 The Spirit of Giving

As children of God, we are to be the light of the world. This refers not only to our good behavior, but also entails a generous spirit of sharing what God has blessed us with. Those who are willing to offer and share are always found pleasing in the eyes of God. Let’s study a few examples from the Bible, some of whom refused to share while others were generous and were praised.

A. The Rich Young Man (Mk 10:17-30)

1. What was the Lord Jesus’ reply to the young man regarding the method to attaining eternal life?

The rich young man who came to the Lord Jesus was first asked if he kept the commandments, "Do not commit adultery," "Do not murder," "Do not steal," "Do not bear false witness," "Do not defraud," and "Honor your father and your mother." He replied that he had kept all the commandments. Then the Lord Jesus proceeded to tell him that he still lacked one thing, which was to sell whatever he had and give it to the poor. Then "you will have treasure in heaven; and come, take up the cross, and follow Me." At this, the young man went away sadly.

2. Do you think the Lord Jesus really meant that we have to be poor and penniless to become His disciples? If not, what do you think the Lord Jesus was saying to the rich young man?

Surely the Lord Jesus did not mean that the young man had to become penniless in order to follow Him. What the Lord was referring to was our priorities. To the young man, he could not give up his wealth. That became a stumbling block to him. Everyone has a different stumbling block. For a lot of people, money is what prevents them from searching for God. These people want to spend most of their time and energy on earning more and more money. To others, it could be their pride that is preventing them from coming before God. It is important for everyone to examine what stands between him and God.

3. What does “treasure in heaven” mean to you?

We often hear about our “reward in heaven” as if that’s the reason why we want to obey God, or to do good to our fellow human beings. But, what is really treasure in heaven? This is something worthy of our pondering. We know that when we get to heaven, we’ll see God and be with Him for eternity. That kind of joy is probably beyond our imagination now. But if we could just imagine for a second the true goodness and beauty of heaven. That is the real reward. We should not be craving for “riches” in heaven and think that by forgoing the chance to be rich on earth, we’re going to be rich in heaven. That would defeat the purpose of God’s salvation.

B. The Rich Man and Lazarus (Lk 16:19-25)

1. Is it a sin to be rich? If not, what was wrong with the way the rich man led his life?

It is definitely not a sin to be rich. In fact, riches are often a result of God blessing us with a good career coupled with wisdom to handle money wisely. The rich man lived a life of complete excess – too much food, too much enjoyment. Christians should aspire to lead a simple life. If God has blessed us with “extras” after we have built comfortable lives for ourselves, we should learn to share God’s blessings with others: the poor, the sick or even just people in church who may need that extra care and concern from us. Sharing God’s blessings is not just about sharing physical wealth. It is also about sharing emotional and spiritual blessings.

2. Who are the “Lazaruses” today that we can show our generosity to? (Read also Mt 10:40 - 42, 25:31- 45)

C. The Woman Who Offered the Alabaster Flask of Ointment (Mt 26:1-13)

- 1. How much do you think the flask of oil would cost, in modern terms?**
- 2. What did the people present say about her offering?**
- 3. What do you say about her offering?**
- 4. What did Jesus Christ say about her offering?**

In the days when the Lord Jesus was on earth, the flask of spikenard oil cost about a year’s wages for an ordinary worker, probably the middle class man. That is a lot of money. It is no wonder that when the woman broke her flask to anoint the Lord Jesus with the oil, people were astonished and even thought the money could have been put to greater use, like doing charitable deeds. But, of course, they did not realize that the Lord Jesus appreciated the gesture. Everywhere the gospel is to be preached, the Lord Jesus wanted this woman to be mentioned. This is a lesson to us that when we offer things to God, we should offer our best. Although God is not concerned with the physical value of what we offer, we should not be offering to God whatever is left over and whatever is not useful to us. This applies to both our physical offerings to the church as well as our intangible offerings of time and energy.



Part 3
Wealth

When we talk about wealth, we do not necessarily mean millions of dollars. Wealth is what we have, financially speaking. Read the following pieces of biblical advice. Then, in your own words, write down the three most important points you would give to yourself or your peers in church regarding good wealth management.

1. Proverbs 6:6 – 8: “Go to the ant, you sluggard! Consider her ways and be wise, . . . she provides her supplies in the summer and gathers her food in the harvest.”

2. Proverbs 6:10, 11: "A little sleep, a little slumber, a little folding of the hands to sleep – so shall your poverty come on you like a prowler, and your need like an armed man."
3. Proverbs 26: 15: "The lazy man buries his hand in the bowl; it wearies him to bring it back to his mouth."
4. Proverbs 31:15: "She also rises while it is yet night, and provides food for her household, and a portion for her maidservants."
5. Proverbs 31:16: "She considers a field and buys it, from her profits she plants a vineyard."
6. Ecclesiastes 4:6: "Better is a handful with quietness, than both hands full together with toil and grasping for the wind."
7. Ecclesiastes 10:18: "Because of laziness the building decays, and through the idleness of hands the house leaks."

C H E C K F O R U N D E R S T A N D I N G



1

What does tithe mean?

- 2 Why did God expect tithes from the people of Israel?
- 3 How can we tell that God views tithing as something very important?
- 4 What did Jesus Christ ask the rich young man to do to obtain eternal life?
- 5 What was wrong with the life-style of the rich man in the parable of "The Rich Man and Lazarus"?

L I F E A P P L I C A T I O N



Part A-

What does your financial plan look like?

Today, when you turn the pages of newspapers and many magazines, you see advertisements by investment companies telling readers about financial plans. Let's read a story of how a successful businessman came up with a good financial plan for a poor fisherman he met on vacation.

An American businessman was at the pier of a small South American coastal village when a small boat with just one fisherman docked. Inside the small boat were several large yellowfin tuna. The American complimented the fisherman on the quantity of his fish and asked how long it took to catch them.

The fisherman replied, "Only a little while."

The American then asked why he did not stay out longer and catch more fish. The fisherman said that he had enough to support his family's immediate needs. The American then asked, "So, what do you do with the rest of your time?"

The fisherman replied, "I sleep late, fish a little, play with my children, take a siesta with my wife and stroll into the village each evening where I sip wine and play the guitar with my amigos. I have a full and busy life."

Then the American said, "I am a Harvard MBA. I can help you. You should spend more time fishing and with the proceeds, buy a bigger boat. With the proceeds from the bigger boat, you could buy more boats, and eventually, you would have a fleet of fishing boats. Instead of selling your catch to a middleman, you would sell directly to the processor, eventually opening your own cannery. You would control the product, processing and distribution . . . you would have to leave this small fishing village, move to LA and eventually NYC where you will run your expanding enterprise. You will then sell your company stock to the public where shares are traded at the New York Stock Exchange. Then you would make millions and millions of dollars."

"How long will all this take, senor?" the fisherman stopped the American.

"Some 20 or more years," the American replied thoughtfully.

“Millions, hmm, then what, señor?” so asked the fisherman.

“Then, you would retire, move to a small coastal village where you would sleep late, fish a little, play with your children, take a siesta with your wife, stroll to the village in the evenings where you would sip wine and play the guitar with your amigos.”

Questions to think about:

1. *What does this story tell you? (Share your impressions with the class)*
2. *Who do you think is the wiser of the two? Why?*
3. *Having read about one possible financial plan as offered by the American businessman in the story, now you will write your own financial plan. Perhaps many of you, being students, do not have so-called financial plans yet. But, in this exercise, let us plan ahead a little and imagine what we want our lives to look like in 20 years' time. Draft out a financial plan for your own use between now and then. After that, share with your class what your plan looks like. Here are a few questions that you may want to consider:*
 - a. *Who are the people included in your plan – just yourself, or others, like your family members, God, church . . . who else?*
 - b. *What types of activities will help you achieve your goals/plan?*
 - c. *Are the activities you plan to be involved in to achieve your goals acceptable in the sight of God?*
 - d. *What are the sacrifices you have to make to achieve those goals? Are those sacrifices worthwhile?*
 - e. *What do you think God would say about this plan of yours now, and on the Day of Judgement?*

Part B-

“It is more blessed to give than to receive.” (Acts 20:35)

Do you know who said these words? It was the Lord Jesus Himself. This is hard to

believe or accept if one is very poor. Nevertheless, there are many good testimonies of people who gave even though they had limited resources. Let's first read a biblical example, Mark 12:41-44.

1. How much did the woman give as an offering?
2. Why did the Lord Jesus praise her act of offering?
3. What do you think is more important, the amount offered or the attitude in offering? Can we have one and not the other? Why?

Next, let's read two modern-day cases of people who offered when they themselves were facing financial difficulties.

Story A

Hudson Taylor was a very famous missionary who pioneered the missionary work in China, before the gospel was ever really preached in China. One day, he was called to a home to pray for a sick woman. He was called because, unlike other religious leaders of the day, he did not charge the family for his visit.

The woman was from a very poor family. When Taylor saw her poverty, he clutched the only coin in his pocket. It was all the money he had then. He wished he had two, so he could give one to her. After all, he could not give her his only coin! What would he do to survive? He had only two meals left at home for himself.

He knelt down to pray for the woman but found that he could not pray. He felt his conscience telling him that he should give up his coin. But, how could he walk away with nothing to live on? With that thought, he tried to pray but failed again. Finally, he gave her the coin. After that, he felt great freedom.

Hudson Taylor's experience provides one example of what it means to reach out to the poor and needy – this is something God asks of us, even when we are poor and needy ourselves.

Story B

One church sister contracted an infection and had to undergo a minor surgery. She thought she could try to hold it off for as long as she could, because she did not have insurance that would cover her medical expenses and she could not afford to pay the medical bills quoted to her by the hospital. Being in great pain, she knew she had to try to do something about it. A concerned friend recommended her to a hospital where medical students and residents gave free medical treatment as part of their training. That hospital, however, accepted only a limited

number of walk-in patients on certain days of the week. She was told that the line for this free-treatment program began each day at 6 a.m.

Without any delay, she took the subway to the hospital the next morning. It was a cold morning in the early part of spring, where winds still chilled one right down to the bones and the slush on the roads had not quite melted yet. Upon reaching the hospital, the door to that clinic was not even open yet. She saw that there were already quite a number of people standing in line. She joined in the line, praying that God would let her be one of those accepted for free treatment.

After two hours of waiting, her number was called. She went up to the reception counter with great anticipation and thanksgiving. Then the bad news: the receptionist told her that due to a decreased number of doctors that day, she and those who came after her had to go home and try again another day. She felt completely crushed. She felt tears flowing out of her eyes uncontrollably. Why did God allow that to happen? Why did she have to suffer like this? Thoughts of her pitiful plight and doubts about God's love filled her whole head as she walked to the train station in tears. She prayed to God that she would not become bitter towards Him, for that was how she was feeling then.

Upon getting off the train, as she was walking through a passageway to get to another connecting train, she heard a thin voice singing. She saw that it was a blind, fragile-looking street performer who was playing on an electronic keyboard and singing with as much energy as he could. Her heart melted. She thought of how much more blessed she was, for she had an easier job of sustaining her livelihood than this old, feeble man. Who knew, maybe he had family members to feed, or even a sick mother to take care of, or maybe even medical conditions or bills to deal with. Immediately, she emptied all the coins in her wallet that she had, and put them into the dirty cardboard money box in front of the old man.

At that moment, the sister's physical pain did not leave her. But, in her heart, she realized that life is beautiful after all, for there is love. She thanked God that she did not become bitter. She thanked God that she still had a little bit of compassion in her to think about someone else, and not be consumed by herself. With that thought, somehow, her physical pain seemed more bearable.

Questions to think about:

1. *Have you ever been as poor as Hudson was at that time, left with only two meals at home and a coin? Have you ever been so poor that medical treat-*

ment was beyond you?

2. *Most of the people living in the USA today are not so poor that they are left with only enough for two meals. But, it is not hard to imagine what it is like to be that poor. Put yourself in the shoes of Hudson and that sister. What would your feelings be like?*
3. *Neither Hudson nor the sister's financial problem was solved when they helped someone out. Nevertheless, each of them received some kind of reward. What reward was that?*
4. *Do you meet people who are poor and in need of your help? Who are they? What do you think you can do to help them?*
5. *What is one lesson about the spirit of giving that you have gained from either or both of these stories?*

REFLECTION & PRAYER



"Vanity of vanities," says the Preacher, 'vanity of vanities, all is vanity. What profit has a man from all his labor, in which he toils under the sun?'" (Eccl 1:1, 2) These are the words of one of the richest kings in the history of mankind. The extent of his riches is probably unmatched by any of the richest men on earth today. However, this is his conclusion about a life under the sun, a life without God. Hence, in his conclusion in the book of Ecclesiastes, he reminds us how to ensure that our lives would not be a vanity of vanities.

"Let us hear the conclusion of the whole matter: Fear God and keep his commandments, for this is man's all. For God will bring every work into judgment, including every secret thing, whether good or evil" (Eccl 12:13, 14). May God grant us the wisdom to know what to pursue in our lives, so that we would not lose our heads in the pursuit of wealth and forget to honor God and care about our fellow human beings.