



March 6 & 7: It's About Choices

Overview

We've been hearing about companies receiving a bailout, but we're going to receive something better than a bailout. We're going BEYOND to follow God's plan for money management. We will learn how God wants to prosper you ... we'll learn how to get out of debt ... and who caused your financial problems. But, we will also discover how to solve those problems and how to excel when it comes to finances.

Goals of the study guide:

- To seriously consider who is really behind our financial problems.
- To see why tithing should be a primary part of our financial planning.
- To recognize that honoring God with our wealth is a key part of honoring God with our lives.

Key points:

- Financial problems are a warning that some things in your life need to change.
- When God is your number one priority, He works everything out for your good.
- Tithing is the primary way we honor God with our wealth.



Take a second look ... Sermon Summary

It's amazing the choices we are willing to make about money without considering the consequences. Maybe you feel financial pressures because of bills which are a result of choices.

If we're going to experience financial freedom, isn't it logical that we'll have to make some changes about our choices?

Who is behind our financial problems?

Your choices and mine have something to do with our financial problems, but there is somebody else behind this. I'm talking about the Lord God Himself. This means you can find a way out of financial problems *if you'll do it God's way.*

Haggai 1:1-11

The people of God made bad choices. They did not put God first. Their troubles were a direct result of ignoring God.

Matthew 6:33, But seek first his kingdom and his righteousness and all these things will be given to you as well.

When God is your number one priority, He will work everything out for your good. You see, financial problems serve the same purpose as pain in your body. Pain is a warning light that something is wrong. In a similar way, financial problems are a warning that something needs to change. You need to reverse some choices.

Malachi 3:8-10

God is blessing these people who tithe, and God is cursing these people who are disobedient. The sooner we learn that, the better off we will be.

Proverbs 3:9-11

Eight Principles of Tithing:

1. **The tithe belongs to God—*not us.***

Leviticus 27:30-31

2. **We are to *bring* the tithe.**

Malachi 3:10

3. **We are to bring the *whole* tithe.**

The whole 10%, not just a part of it. Partial obedience does not bring partial blessings. Partial obedience is still disobedience.

4. **We are to bring the whole tithe into the *storehouse.***

5. We are to bring the tithe as an act of corporate worship.

1 Corinthians 16:2

6. The tithe belongs to God.

7. The Old Testament priests administered the tithes and offerings; church leaders have this responsibility today.

Acts 11:29-30

8. It is biblical for leaders to set aside money from tithes and offerings for local ministry, benevolence and missions.

Luke 6:38, Give, and it will be given to you. A good measure, pressed down, shaken together and running over, will be poured into your lap. For with the measure you use, it will be measured to you.



Take it to the source ... Bible Study

Introductory question: Have you ever been pickpocketed or burglarized, or do you know someone who has been? How did the experience affect you or those you know?

Opening thought:

When you do not tithe, you are robbing God. This is something that a lot of people never think about. Use this opening question to help your group start thinking about what it means to keep things from God that are rightfully His.

Read Haggai 1:1-11.

1. What do verses 2 and 4 say about the priorities of the people of God at that time? Can you see any parallels with the priorities of many people in our own culture?
2. Can you relate to verse 6 at all? Have you ever had a time in your life when you felt like your financial situation was like this? How did you handle it?
3. How might the frustrations of the people in verses 6 and 9 be God's way of getting their attention?
4. Are there areas in your life where you have invested for yourself what belongs to God? What steps do you need to take to give God what is rightfully His?

Key points:

- Verses 2 and 4 show that the people were taking care of themselves first and thinking about God last. They put off building His house but were quick to build their own houses. This is much like the self-gratification culture of the present day.
- When people are in debt, it seems like they never have enough money. It's like water in their hands. It comes and goes instantly. Many times God uses situations like this to get our attention, so that He can get us back on a right footing with Him and with our financial priorities.

Read Matthew 6:25-33.

1. What do these verses say about God's place in our financial and material needs?
2. Do you trust God to take care of your needs, or do you make it your priority to take care of yourself?
3. How can a genuine trust in God reduce the stress and tension that permeates our society?
4. What would it mean for you to seek first His kingdom and His righteousness? How would that look in your own life?

Key points:

- Trust is a big issue in financial matters. When we trust God enough to give Him the first part of our finances, we can see how He blesses us and leads us in ways that are good for us. Have your group face the fact that God is much better equipped to take care of us than we are to take care of ourselves.
- It has been said that you can tell what is important to a person by looking at their calendar and their checkbook. If somebody was to do that to you, what would be seen as important to you?

Read *Leviticus 27:30-31*; *Proverbs 3:9-11*.

1. What do these two passages say about making God a priority in your financial decisions?
2. How can you personally honor God with your wealth?
3. Why is it important to do this even at those times when it is hard to make ends meet?

Key points:

- When we are giving to God, it is best to set that money aside immediately. Otherwise, we will always find something else to spend the money on. This setting aside the first part of our wealth is how we honor God and acknowledge Him to have the place of supremacy in our lives.
- Part of honoring and trusting God is giving our tithe even when it seems like the last thing we should be doing. It is in those times of acting by faith that God shows His power and goodness in our lives.

Read *Malachi 3:8-10*; *1 Corinthians 16:2*.

1. Looking at these two passages, how do these principles apply to our day?
2. What is your reaction to the thought that not tithing is actually robbing God?
3. What is the value of regularly setting aside finances for the work of the local church and the needs of other churches around the world?

Key points:

- The storehouse today is the local church. We bring God's tithe to the place where we are spiritually fed and sustained. It is a good principle to set aside something for the work of God each week, then we are able to sustain faithful giving.
- Everything we receive is a gift from God, so when we don't give back to Him, we are actually taking from what is His. You can't know God's blessing if you are robbing Him. Help your group to see that developing habits of regular giving is one of the best ways we can honor God.

**Take it home ... Practical Applications**

1. Acknowledge the primary place of God in your life and in your finances.—ATTITUDE
2. Be aware of and avoid the subtlety of debt.—BONDAGE
3. Make the principle of tithing to God and to your local church central to your financial planning.—CHOICES

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All Bible references are from the New International Version unless otherwise stated.

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