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# A Letter from Pastor Chris

Dear Friend,

As your pastor it is my desire to see your faith mature as a Christian through an abiding walk with Christ. The Bible has provided us with several spiritual disciplines for our faith to mature. Stewardship over our finances is one of those spiritual disciplines. Unfortunately, most Christians are poorly trained on the foundation of biblical stewardship. Most Christians have developed their view of stewardship from personal opinion and secular influences. In addition, many pastors fail to talk about financial stewardship because they are poor stewards and the pressure from immature Christians who don't understand biblical stewardship.

Stewardship is about discipleship. We have a biblical mandate to teach stewardship because of Jesus' words in the Great Commission. Jesus said, "Go therefore and make disciples of all the nations, baptizing them in the name of the Father and of the Son and of the Holy Spirit, teaching them to observe all things that I have commanded you; and lo, I am with you always, even to the end of the age" (Matt. 28:19-20). I have a biblical responsibility to "teach" *all* that Jesus commanded and we all have a responsibility to "observe" those things. The Great Commission is telling us to develop the spiritual disciplines that Jesus taught! I want to be one who encourages you to become the type of Christian who enjoys giving money to accomplish God's work.

There are three steps to this personal study through biblical stewardship.

## **Step 1: The Bible Study Handbook** (what you are now reading)

Within the next few pages you will read dozens of Bible passages that refer to God's intention for our money. The verses are broken down into four lessons. Each study should take about thirty minutes to complete. The intention is not to finish all four studies in one sitting, but to complete them at a pace that is comfortable to you and realistic to your ability to concentrate and learn.

As you work through the questions and write your answers, be listening for God to speak to you and give you insight as you study His Word. After you finish all four lessons, it's time to listen to the CD.

## **Step 2: The Audio CD**

After completing the four lessons, you should have a much better understanding of God's plan for giving. This CD is intended to provide another way to learn about giving and reinforce what you've already learned. As you listen to the two messages on the CD, fill in the blanks found in this handbook.

## **Step 3: Begin to Give**

We have provided several ways for you to give. (1) You can give during our worship services when the offering plate is passed. Envelopes are placed in the pews for your convenience. (2) You can give in person by coming by the office. (3) You can give online through our church's website: [www.fbcmtsterling.com](http://www.fbcmtsterling.com). (4) You can give through automated giving (forms are available at [www.fbcmtsterling.com/give](http://www.fbcmtsterling.com/give)). (5) You can give through The Mount App (available in the iTunes Store and Google Play).

Celebrating your growth!

A handwritten signature in black ink, appearing to read "Chris", written in a cursive style.

Pastor Chris

# LESSON ONE:

## Capturing the Big Picture

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Money: it's one of life's great paradoxes. Everyone wants it and this makes it valuable. To get money, you need to work hard, yet it doesn't have any real value until you give it away. Many people think it will make them happy, that it will solve most the "big" problems they face. Yet, some of the saddest people on the planet are those who have lots of money. God gave us His Bible so we can get to know Him more and become better at living life. It is not surprising that the Bible has a lot to say about money. In this first lesson, you're going to get a look at the big picture about money. As you look up these passages, be praying that God will grant you some new insight on how He views money.

Before we jump into the passages, let's define some terms.

**Tithe:** The word tithe does not mean "a tenth." The word tithe means "THE FIRST tenth." God wants to be first on your financial priority list. The Bible says a lot about giving God the "first fruits" of our labor. Jesus is the recipient of our tithes and therefore tithing is an act of worship. The tithe is for the general operating fund of the church.

**Offering:** An offering is a gift of any amount that is over and above your tithe. The offering can be designated for a specific purpose (e.g. missions, building fund, children's fund, etc.), but does not take the place of the tithe. We can designate an offering but not the tithe; that is not the purpose of the tithe.

**Stewardship:** Stewardship is about managing what belongs to someone else. Since all we have belongs to God, we are giving back to God what is rightfully His. Stewardship then is not only about tithes and offerings, but honoring the LORD with ALL we have! That means we want to honor the LORD in how we spend the 90% too!

I sometimes hear people say, "I don't tithe my money because I tithe my time." This sounds noble, but is not the biblical view of stewardship or tithing. God deserves more than 10% of our life. He wants all of our time! When we compartmentalize our lives by placing God into the 10% compartment, we have missed the big picture of God's plan for stewardship.

Let's jump into God's Word!

**Mark 10:17-22**

1. Why did the man walk away sad?

**Mark 10:23-25**

2. What does this passage say about the object of our trust?

**Hebrews 13:5**

3. What does this passage say about our attitude toward possessions?

**1 Timothy 6:17-19**

4. If you have money, what should you avoid? What does God say we should do?

Being satisfied with what you have comes from the presence of God in your life. Possessions can be stolen; the Spirit of God will never leave us.

**TOTAL  
Satisfaction**

**Luke 16:10-11**

5. Where does faithfulness come into play with your money?

**Deuteronomy 6:10-13 & 8:17-18**

6. Where does wealth come from according to these passages?

**Hebrews 7:1-10**

7. How much is a tithe? Who does the Bible say is the recipient of our tithes?

If all that I have belongs to God,  
then I want to be faithful to  
manage all of it in such a way that  
honors Him!

**BIBLICAL  
Stewardship**

**James 4:17**

8. Now that you know what the Bible says about money, what should you do with what you know?

9. What are some truths the Bible teaches about money?

10. What do you think your responsibility is as a Christian when it comes to your money?

11. Why do you think it is important for a Christian to give?

It shouldn't be difficult to give something back to the rightful owner, unless we have misused it. How we manage our finances says a lot about who we believe it belongs to.

**PROPER  
Perspective**

# LESSON TWO:

## What Happens When I Give?

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In lesson one, you learned some essential truths about money. I hope that you discovered the themes of trust, contentment, generosity, and faithfulness! These are major areas of growth for the Christian! If we never tithe, then we have missed out on the trust, contentment, generosity, and faithfulness that helps us mature in our faith.

The Bible doesn't stop there. It moves beyond description into explanation: it explains exactly what is going to happen in the life of a Christian who is a giver. It's always easier to do something when you know that the outcome will be good.

### **Proverbs 3:9-10**

1. What part of our wealth are we to give to God (v. 9)? When you give to God first will there be enough for you to live (v. 10)?

### **1 Corinthians 9:13-14**

2. According to this passage, how are the pastors (those who minister the holy things) financially supported?

### **Proverbs 11:24**

3. What happens to the man who gives?

### **Malachi 3:8-10**

4. During Malachi's day, God's people were not giving their tithes to God. What is the promise God made to those who give? How did Malachi describe those who refused to tithe?

### **Proverbs 22:9**

5. What do you think it means to be blessed by God when you give?

### **2 Corinthians 8:1-7**

6. Why do you think God wants us to be a people who give?

### **2 Corinthians 9:12-14**

7. What are the results of giving as identified in this passage? What do prayers and giving have in common? (Hint: They both produced the same response. What was it?)

Christians belong to a community called the body of Christ (the Church). What each member does effects the other members. Giving builds up the body.

**MINISTRY**  
**Impact**

**Romans 12:3-8**

8. Who and what suffer when people do not give?

**Deuteronomy 15:7-11**

9. What is the result of giving when your heart is right?

**Matthew 22:15-22**

10. The context of this passage is primarily about taxes. If taxes belong to Caesar, what belongs to God?

11. After completing this lesson, what are some of the themes you observed when Christians give?

12. Why do you think it is important to be a giver?

When we experience the blessing of God, it is for the purpose of being a blessing to others. It is not for personal gain or financial prosperity.

**BLESSING  
Principle**

# LESSON THREE:

## How Should I Give?

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It is clear that God has a lot to say about money. In lesson two, we discover that He has a plan and when we follow that plan we experience God's blessings. God's blessing is not to be equated with financial prosperity, as some have wrongly believed. God's blessings are not for personal gain but for the advancement of His Kingdom. He blesses you so that you can be a blessing to others. Zechariah 8:13 declares, "I will save you, and you shall be a blessing." Our desire for God's blessing is not to consume wealth, but to be a blessing to others. That is why you will notice that the result of giving was often worship. Giving is an act of worship!

In this lesson we will look at some of the finer details of God's plan. Some Christians give out of obligation, becoming a meaningless ritual without heart. God wants His givers to have a certain heart-felt attitude about giving.

### **Matthew 23:23**

1. What was Jesus' problem with the Scribes and Pharisees? What did Jesus mean by "These you ought to have done, without leaving the others undone"?

### **2 Corinthians 8:12**

2. What is the key point of this verse?

### **Mark 12:41-44**

3. Why do you think Jesus was so impressed by the widow?

**Matthew 6:2-3**

4. How does Jesus want us to give?

**Acts 5:1-11**

5. What did Ananias and Sapphira do wrong?

**Luke 14:33**

6. What does a person have to do to be a disciple of Jesus?

**2 Corinthians 8:1-4**

7. What were the conditions of the churches of Macedonia and what was their attitude toward giving?

The Bible is clear that God should always come first, even in our giving! Honoring Christ with our finances should come before Uncle Sam and should be at the top of our financial priorities. Christ has preeminence.

**FIRST FRUITS  
Principle**

**Matthew 6:19-20**

8. What is the point Jesus is trying to make?

**Matthew 6:21**

9. What is the connection between your heart and your treasure?

10. What does God want a giver's heart to look like?

11. What do you think you need to do to become a better giver?

The Bible is also clear that we should give with a cheerful heart. When we give out of obligation we are missing the connection between giving and our worship.

**CHEERFUL  
Principle**

# LESSON FOUR:

## Developing a Plan

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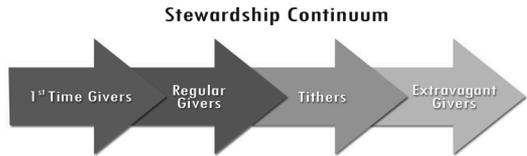
In lesson three, we discovered that our heart plays a major role in how we give. No wonder people become anxious when money is addressed in church. It pierces the heart and brings conviction! However, that doesn't mean that we avoid biblical teaching on money.

In this lesson we will look at developing a plan for becoming a giver! This may surprise you, but there are five types of givers in every church.

### Step 1: Identify the type of giver you are.

#### 5 Types of Givers in Every Church

1. Non-Givers
2. First-Time Givers
3. Regular Givers
4. Tithers
5. Extravagant Givers



#### 1. Non-Givers

If you have not yet begun the journey of giving, let me encourage you to begin by simply giving a one-time offering.

#### 2. First-Time Givers (Occasional Givers)

When you make your first-time gift, remember some of the things we have studied in God's Word. (1) Giving will help you understand how to trust the Lord, be content with your possessions, and produce faithfulness. (2) When we give, we will discover what it means to be blessed to be a blessing. (3) When we give, we should always check our heart's motive.

#### 3. Regular Givers

If you are a first-time giver or only give on occasion, your step of growth is to begin to give regularly. Giving on a regular systematic basis is a huge step of maturity even if it isn't as much as you would like to give!

#### **4. Tithers**

If you give regularly, but have not yet grown to a tithe, this is your next step! You may want to consider what adjustments you could make to begin tithing.

#### **5. Extravagant Givers**

Perhaps you already tithe, then you may want to consider how you can give above and beyond to the church's mission. Perhaps tithing is no longer an issue of trust. How much would you need to increase your giving to challenge your trust, contentment, and faithfulness?

1. What type of "giver" are you?
2. What steps can you take to move toward an Extravagant Giver?

## **Step 2: Options for Giving**

### **5 Ways to Give at First Baptist Church**

1. Offering Plate
2. Drop Off at the Church Office
3. Give Online
4. Automated Giving
5. The Mount App

#### **1. The Offering Plate**

You can give cash or checks during any of our weekend worship services. Offering envelopes are available for your convenience and ensure accurate record keeping of your donations.

#### **2. Drop Off at the Church Office**

Our church offices are open from 8am-4pm Monday through Thursday and we close one hour earlier on Fridays. We are closed from lunch from 12noon-1pm. You can also mail a check to First Baptist Church Mount Sterling, PO Box 324, Mount Sterling, KY 40353.

### **3. Give Online**

You can give online by going to our church website and selecting the "GIVE" tab. You can give online using a debit card. Online giving allows you to make a one-time donation or even set up recurring. It is easy, fast, safe, and secure.

### **4. Automated Giving**

You can give through automated draft from your bank account. Simply download the ACH Draft Authorization Form from our church's website and set up automated giving by filling out the form and dropping off the form to the church offices.

### **5. The Mount App**

You can give through the church's app. It is fast, safe, secure, and easy to use. The Mount App can be downloaded through the iTunes Store or Google Play.

1. Which of these options would help you most in establishing the spiritual discipline of giving?

## **Step 3: Getting Started**

### **5 Tips for Developing Spiritual Disciplines**

1. Desire
2. Decide
3. Declaration
4. Do It
5. Depend on God

#### **1. Desire**

Begin with a sincere desire to mature in your faith. If you don't have a desire to grow, it's not going to happen.

#### **2. Decide**

Make a decision that giving is going to be a priority for you.

#### **3. Declaration**

Let someone know about your spiritual growth commitment.

#### **4. Do It**

Don't put it off. Begin right now.

## 5. Depend on God

Ultimately, it is about relying on God's power to help you establish spiritual disciplines.

Remember, Satan does not want you to develop habits that help you grow spiritually and make you more Christ-like. Expect opposition. Satan will do all he can to tempt you, cause you to slip, or discourage you. Pray.

1. These are not multiple choice! We need to do all five. What is your plan of action for maturing in your faith through giving?

Developing the spiritual discipline of tithing is ultimately about discipleship and an abiding walk with Christ.

**ABIDE IN  
Christ**

# THE AUDIO CD:

## Track 1: The Art of Giving

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The following are notes from the audio CD: The Art of Giving.

God's Way:

World's Way:

### Why Be Generous with My Money?

1. Giving is a big sign of spiritual \_\_\_\_\_.  
"For where your treasure is, there your heart will be also."  
Matthew 6:21  
  
"While, through the proof of this ministry, they glorify God for the obedience of your confession to the gospel of Christ, and for your liberal sharing with them and all men."  
2 Corinthians 9:13
2. Giving on earth will be rewarded \_\_\_\_\_.  
"Let them do good, that they be rich in good works, ready to give, willing to share, storing up for themselves a good foundation for the time to come, that they may lay hold on eternal life." 1 Timothy 6:18-19
3. Giving opens the doors to God's \_\_\_\_\_.  
"Give, and it will be given to you: good measure, pressed down, shaken together, and running over will be put into your bosom. For with the same measure that you use, it will be measured back to you." Luke 6:38

### What Should I Know About Giving?

1. Giving is more important than \_\_\_\_\_.  
"...remember the words of the Lord Jesus, that He said, 'It is more blessed to give than to receive'." Acts 20:35
2. Motive is more important than \_\_\_\_\_.  
"Now Jesus sat opposite the treasury and saw how the people put money into the treasury. And many who were

rich put in much. Then one poor widow came and threw in two mites, which make a quadrans. So He called His disciples to Himself and said to them, 'Assuredly, I say to you that this poor widow has put in more than all those who have given to the treasury; for they all put in out of their abundance, but she out of her poverty put in all that she had, her whole livelihood.'" Mark 12:41-44

"For if there is first a willing mind, it is accepted according to what one has, and not according to what he does not have." 2 Corinthians 8:12

3. Secrecy is more important than \_\_\_\_\_.  
"Take heed that you do not do your charitable deeds before men, to be seen by them. Otherwise you have no reward from your Father in heaven. Therefore, when you do a charitable deed, do not sound a trumpet before you as the hypocrites do in the synagogues and in the streets, that they may have glory from men. Assuredly, I say to you, they have their reward. But when you do a charitable deed, do not let your left hand know what your right hand is doing, that your charitable deed may be in secret; and your Father who sees in secret will Himself reward you openly." Matthew 6:1-4

## How Should I Give?

1. Give with \_\_\_\_\_.  
"But who am I, and who are my people, that we should be able to offer so willingly as this? For all things come from You, and of Your own we have given You." 1 Chronicles 29:14
2. Give with \_\_\_\_\_.  
"So let each one give as he purposes in his heart, not grudgingly or of necessity; for God loves a cheerful giver." 2 Corinthians 9:7
3. Give with \_\_\_\_\_.  
"And God is able to make all grace abound toward you, that you, always having all sufficiency in all things, may have an abundance for every good work." 2 Corinthians 9:8

# THE AUDIO CD:

## Track 2: Tithing Commitment

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The following are notes from the audio CD: Tithing Commitment.

### Key Point #1

Tithing without the weightier matters is \_\_\_\_\_.

Tithing with the weightier matters is an act of \_\_\_\_\_.

“Woe to you, scribes and Pharisees, hypocrites! For you pay tithe of mint and anise and cummin, and have neglected the weightier matters of the law: justice and mercy and faith. These you ought to have done, without leaving the others undone. Blind guides, who strain out a gnat and swallow a camel!” Matthew 23:23-24

### Key Point #2

Tithing is an act of worship in which \_\_\_\_\_, our High Priest, is the recipient.

“Here mortal men receive tithes, but there He receives them, of whom it is witnessed that He lives.” Hebrews 7:8

### Key Point #3

You cannot be \_\_\_\_\_ and give less than the standard.

“Do not think that I came to destroy the Law or the Prophets. I did not come to destroy but to fulfill.” Matthew 5:17

### One Last Thought

Giving with a proper \_\_\_\_\_ strengthens our own faith.

“So let each one give as he purposes in his heart, not grudgingly or of necessity; for God loves a cheerful giver.”  
2 Corinthians 9:7

# Congratulations!

## You've Finished

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I'm thrilled you've completed The Stewardship Challenge. I hope that you have learned about God's plan for your money and I hope you've discovered that we are to honor the LORD with ALL we have, not just 10%.

I want you to go beyond just learning about giving, I want you to experience the privilege of honoring God with your finances.

Blessed to be a blessing,

A handwritten signature in black ink, appearing to read 'Chris', written in a cursive style.

Pastor Chris