

Making Bank: No man can serve two masters

MPS: Christians live to glorify God and serve King Jesus with all of life's treasure.

OBJ: Every person can understand how to glorify God with all of life's treasure by three relationships.

VIDEO "I'm in debt up to my eyeballs"

https://www.youtube.com/watch?v=PV_YAeXOSiw&list=RDr0HX4a5P8eE&index=2

We are in a series entitled Making Bank, three relationships to understand life's treasure from a Biblical perspective. Last week we looked at Money and Identity and learned that a confused understanding of our identity in Christ always creates a dreaded obligation toward giving.

We focused on the KEY to moving from obligation to grace is to understand our identity in Christ. Christ-followers guard against the temptation to replace obligation for a Biblical understanding of stewardship that flows from our identity in Christ. Christians never settle for obligation as a motivation for giving. Christians draw from God's grace to understand our new identity in Christ to motivate all obedience.

TRANS I want today's message, as we consider Money and Giving, to be practical and helpful as we consider "how do we draw from God's grace to motivate our giving?"

Making Bank: Money & Giving

1 Cor 16:1-2; 2 Cor 8-9

MPS: Christians glorify God and honor King Jesus when we understand all our giving as a response of worship to His love for us.

OBJ: Christians can glorify God and honor King Jesus through their treasure by nine principles of grace-based giving.

TRANS When I talk about giving, I want to begin by addressing one of the first questions that comes to everyone's mind, "how much do others give?" I didn't say this should determine how much you give, but it is something everyone asks. So, here goes. I want to tell you how much people give.

Giving Stats Healthresearchfunding.org Stats

- 17% of Americans state that they regularly tithe.
 - 3-5% of Americans who give to their local church do so through regular tithing.
- Christian families making <\$20k/year, 8% of them gave at least 10% in tithing. For families making a minimum of \$75k or more, the figure drops to just 1%.
 - Average American churchgoer gives \$650/annually.
 - The more money a person makes, the less likely they are to tithe;
 - 8% making \$20,000 or less; 5% among \$20-\$39,000; 4% among \$40-\$59,000; 2% among \$60-74,900; 1% among \$75,000-99,999;
- 1 in 3 US American Christians say it is impossible for them to get ahead in life because of debt they've incurred.
- 37% of people who attend church every week and identify as Evangelical don't give any money to their church.
- In total, about 10 million titheers in US donate about \$50 billion annually to the church and other non-profit causes.
 - In 2000, American Evangelicals collectively made \$2.66 trillion in income.
 - Total Christian income in the US is \$5.2 trillion annually. [\$50B (above) < 1%.]
- 77% of those who tithe give 11%-20% or more of their income, far more than the baseline of 10%.
- 97% of Christians who tithe make it a top financial priority to give to their local church.
 - 7 out of 10 do so on gross income and not their net income.
- People are more likely to practice tithing when they begin the practice in their teens or early twenties.
- People who tithe regularly typically have less debt than other demographics – 8 out of 10 have zero credit card debt and 28% of them are completely debt free, including not have a mortgage.

- **Young Adults:** “Only 3/10 20somethings donated to a church in the past year, which is half the proportion of older adults (30% to 61%). (While 20somethings generally have smaller income levels than their older counterparts, this measure has nothing to do with how much the person donates, but whether they contribute financially at all to churches.) [Stats from 2008]

While it is true that this younger generation typically gives less to the church than their older counterparts, it does not mean they will not give, or want to give less. After all, the same could have been said for every generation that's preceded them. Statistics increasingly show that Millennials want to give to something that they see is making an impact, and not going to waste.¹ And this is good and right because stewardship is discipleship. *Young adults and students must learn and embrace the value of giving for themselves, just like they must learn the value of their faith for themselves in every other area of life.*

When we embrace our new identity in Christ, we will live stewards of the Lord Jesus. Stewards give to God as a response of faith to His love with the treasure of our life, just as serving is responding with our talents and abilities, and sabbath with the time of our life. *Honoring Jesus as Lord with our treasure begins by giving from His grace in response to His love for us.*

TRANS *How should a Christian view their responsibility in giving from a Biblical perspective?*

*Honor the Lord with your wealth, with the first fruits of all your crops;
then your barns will be filled to overflowing, and your vats will brim over with new wine. Proverbs 3.9-10*

The Bible commands Christ-followers to give not just as a 'law of tithe', but to honor God with your wealth. So, however we do practice our giving, which we will discuss in a moment, it must honor God for it to be Biblical. *Giving is first and foremost a Christian's most practical way of honoring God with that which is most honored in our world.*

TRANS *As we move from obligation to grace in our giving, what does it look like for a Christian to draw from God's grace as our motivation for giving?*

Four passages provide the primary passages that shape NT teaching on giving; 1 Cor 9.1-23; 1 Cor 16.1-4; 2 Cor 8-9; Phil 4.15-17. These passages show that when a Christian draws from grace as their principle motivation for giving, the discipline of giving produces an increasing experience of God's grace in life.

OBJ: *Nine principles of grace-based giving guide Christians to glorify God and honor King Jesus through their treasure.*

Nine Principles for “Grace-motivated” giving

1. **Systematic** 1 Cor 16.1-2

“Now about the collection for God's people: Do what I told the Galatian churches to do. 1 Cor 16:1-2

On the first day of every week, each one of you should set aside a sum...”

Giving should be done on a regular basis; weekly, monthly, bi-monthly, etc. This first principle of grace-based giving also aligns with the Biblical principle of 'first fruits'. What we give to God is not simply a portion of what we have, but the first and best. *What and How we give to God must represent His worth to our life and His priority in our life.*

2. **Proportional**

“each one of you should set aside a sum of money in keeping with his income” 1 Cor 16:2b

“they gave as much as they were able, and even beyond their ability” 2 Cor 8:3

“the gift is acceptable according to what one has” 2 Cor 8:12

¹ “How Millennials View Church Finances”, March 4, 2014. <http://www.churchlawandtax.com/blog/2014/march/how-millennials-view-church-finances.html> [Last viewed June 8, 2017]

What we give to God should be proportional to how God has prospered you. This is what it means when it says, “in keeping with his income” and “according to what one has”. God does not expect you to give in accordance to anyone else’s income or treasure. [Giving to God as an act of worship represents the treasure God has given to you.](#)

I will address this more in a moment, but allow me to say here that as we begin to build a theology of stewardship, first we recognize that all we have belongs to God. This is true and right to set our hearts and minds on Him. However, there is a portion of what we have that God says is distinctively set apart as His. This is called the tithe. The tithe, which means “tenth”, is the first portion that represents the whole. God ordains this first portion as distinctively His to represent that we are His, all we have is from Him, and all He gives is sufficient for all my needs. The Christian’s stewardship is a testimony that assesses and evaluates God’s provision. When we are unfaithful in our stewardship, we testify that God is unfaithful in His provision and protection, His joy and pleasure, and any other way we use money to try and make up for how God has let us down.

TRANS But just as God is generous to us, so we can reflect His nature and character as well.

3. **Sacrificial generosity**

“Out of the most severe trial, their overflowing joy and their extreme poverty welled up in rich generosity...they gave...even beyond their ability.” 2 Cor 8:2-3

“I have received the gifts you sent...They are a fragrant offering, an acceptable sacrifice, pleasing to God.” Phil 4:17-18
Faith in Jesus empowers Christians to give not only what we can afford to give, but beyond that, what we believe God would have us to give, trusting him for your provision by your gift. God leads us to give beyond our means because it puts us in a place of full dependency upon Him. When we give out of our management, we remove our need for God, and only honor Him in a way that we determine, not as He is worthy. [When we practice sacrificial generosity we say to God, “not my will, but thy will be done in my life, in this way, in this area, in this sacrifice.”](#)

4. **Intentional**

“they urgently pleaded with us for the privilege of sharing in the service to the saints.” 2 Cor 8:2-3

“for even when I was in Thessalonica you sent me aid again and again when I was in need.” Phil 4:17-18

When we fail to plan, we plan to fail. Faithfulness in stewardship never happens by accident. Faithful stewardship is a regular practice of counting the cost of following Jesus to say “no” to the world so we can say “yes” to Him in ever-increasing and ever-deepening ways and means.

5. **Motivated by love, equality and blessing.**

“For you know the grace of our Lord Jesus Christ, that though he was rich, yet for your sakes he became poor, so that you through his poverty might become rich.” 2 Cor 8:8-9

“Our desire is not that others might be relieved while you are hard pressed, but that there might be equality.” 2 Cor 8:13

“Remember this: Whoever sows sparingly will also reap sparingly, and whoever sows generously will also reap generously. Now he who supplies seed to the sower and bread for food will also supply and increase your store of seed and will enlarge the harvest of your righteousness. You will be made rich in every way so that you can be generous on every occasion, and through us your generosity will result in thanksgiving to God.” 2 Cor 9:6, 10-11

When you consider “why” you give, it should always return you NOT to yourself, but first to God and then to others, some of which you don’t even yet know. Stewards recognize that God blesses us to be a blessing to others. When we fail to bless others, and show practical love through giving, we show disdain for all God has given to us. [Stewards honor God when we give to demonstrate love and equality toward others, and to be a blessing.](#)

6. **Cheerfully**

“Each man should give...not reluctantly...God loves a cheerful giver.” 2 Cor 9:7

“God loves (blesses) a cheerful & generous man.” Prov 22:8

Cheerfulness will likely not be the first result of giving, but it will become the most rewarding. Investing in that which you get to watch grow, where you get to experience the powerful work of God brings a joy that is unmatched. Not every gift will

begin from cheer, but every gift multiplies the glorious joy of heaven within. *When our giving brings genuine joy from God, we can be assured that our treasure is submitted to the Lordship of Jesus.*

7. **Voluntarily**

"Each man should give what he has decided in his own heart to give, not reluctantly or under compulsion," 2 Cor 9:7
When people argue that the Bible does not command giving "as a law", they are both correct and missing the whole point. IF an expression of love simply fulfills an obligation, then there can be nothing received from that gift because it is not an expression of love. But when we give voluntarily, we receive the full blessing as the giver. *God works in us to lead us to give voluntarily so He can bless us more.*

This verse doesn't provide an excuse to give whatever you want, but a principle teaching how to give by grace. Too many Christians take no time with their 'hearts full of Christ' to decide what to give, but only rather what their pocket book says is allowable to give, without too much effect. When we give in this way we fail to realize that we have shown ourselves to have given from our heart, that is empty, absent and weak for Christ. *God works in us to lead us to give voluntarily so He can fill us with more of His presence and power through Christ.*

8. **Excel in giving**

"just as you excel in everything...see that you also excel in the grace of giving." 2 Cor 8:7
As our relationship with Christ grows, so should our giving to him. Growth is a part of all things living. When our giving fails to grow, it reveals that a stagnation that remains within our heart.

In all, love for Jesus motivates our giving. We cannot make Jesus love us more or less through giving, but we do come to love him more as we practice giving more to him. Without utilizing these principles of grace, it is unlikely that you honor God with your wealth. While the explicit promise of Malachi is not a direct promise for NT Christians, the spirit of it still is most applicable for us today. *When we fail to honor God with our wealth through grace-based giving, we rob God of something of far greater worth than money, His glory.*

TRANS Finally, Malachi, in the Old Testament, records that God commands us to bring all the tithe into the storehouse and test God to see if He will not be more faithful than we could imagine. God's promise of faithfulness is not limited to the Old Testament. Consider the New Testament's promise of God's grace...

9. **Promise of Grace-based giving**

"And God is able to make all grace abound to you, so that in all things at all time, having all that you need, you will abound in every good work." 2 Cor 9:8-9

"And my God will meet all your needs according to his glorious riches in Christ Jesus." Phil 4:19

The issue of giving from Old Testament to the New is really an issue of understanding "how much greater is grace than law?" Last week I cited Philippians 4:13 where Paul says he has learned contentment in great need and plenty because He Christ was the one through whom all things came to Him. As he finishes that passage in talking to the Philippian church about giving, he states, "And my God will supply every need of yours according to His riches in glory in Christ Jesus." *Phil 4:19*
Why are we so quick to claim Phil 4:13, but ignore verse 19?

Last week in Money & Identity we looked at how to move beyond obligation to grace in our giving. Tithing, as the 'law of giving', represents an obligation to God. But when we move to grace as our motivation, we give out of gratitude and consumption of his gift to us, Jesus Christ. When we consume our lives with Jesus, or live in a growing consumption of him, we can only seek to live toward giving more of ourselves to him, including our money. Adrian Rogers says, "If your gift means little to you, your gift means little to God." **WHO gets honored by your life in the way you give?**

Christians glorify God and honor King Jesus when we understand all our giving as a response of worship to His love for us.