

## God Money & Me by Paul De Jong

### THE FOUNDATION FOR FINANCIAL FREEDOM

#### *2 Corinthians 9:8 (NIV)*

God is able to bless you abundantly, so that in all things at all times, having all that you need, you will abound in every good work.

### PART 3 – MONEY’S TEST

Every one of us, if we align. Our material increase with God's plan, can build a foundation to a financially free future. One of the cornerstones for that is the returning of the first 10% to its owner. God. Choosing to put God first in our finances releases his sovereignty over everything else materially in our lives, because the first release is the rest.

Our attitude and obedience towards honoring God first is a matter of divine importance. It ensures mammon has no hold, but more importantly, it releases God's blessing over our material world and financial future.

Like many, you may have privately asked yourself: “Why is there so much suffering through poverty in this world when God is a God of love?”. We may well hear God respond, reminding us, as followers of God, that our mandate is missional in bringing solutions to a needy world. Our challenge, therefore, is ensuring our personal financial situation doesn't thwart our ability to assist the needs of others.

Unfortunately, when it comes to God's financial wisdom and economy, we often only hear messages in the church that. Focus more on the ‘Giving out’ - To the detriment of being taught how to build a greater financial base so we can become more of an answer to need long term. We may have missed the wider view, the bigger picture.

Contrary to much spiritual teaching, tithing isn't the only ingredient required for personal financial breakthrough, but it is an unquestionable start.

It is simply ensuring that the first 10% of all of our increase is returned to God. This study will help you gain a fuller, comprehensive view of the way God works when it comes to ensuring Mammon has no way of access into our material world.

Often our hesitation to. Embrace the principle of tithing is because there has been much debate and lack of clarity about this topic. It's frowned on and criticized by those outside the church as some antiquated rule designed to limit, rob and control people and line the pockets of few leaders. Now that we know about the spirit of Mammon, we can see. He is at work. And the enemy knows what happens when we put God first in this area.

Relevant magazine published an interesting report, what would happen if the church tithed? Released in 2013 and again in March 2016, that investigated the worldwide church and came to this conclusion: Somewhere between 10 and 25% of the church tithes consistently. So, that means approximately 8 out of 10 ‘born again, believing’ Christians don't tithe consistently. Here is the bottom line, whether we like it or not: If we fail to

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return to God, what belongs to Him, He will not have sovereignty and authority over our financial world; mammon will.

Did you know that 1 billion people live on less than a dollar a day? It does bring a little perspective to our own finances at times when we feel like we are struggling to have enough.

The above-mentioned study also showed that if the church were to tithe fully, there would be an extra \$165 billion per year available for what God wants to do to fulfill his purposes here on Earth. With that amount of extraordinary resource, maybe we could become so much more of a means to answer the needs that surround us.

It was calculated that:

\$25 billion every year could relieve global hunger, starvation and deaths from preventable diseases in just five years;

\$12 billion could eliminate illiteracy in five years;

\$15 billion could solve all of the world's water and sanitary problems, specifically in the areas where people live on less than a dollar a day; and

\$1 billion could fully fund all overseas missions work.

And, every year, there would still remain an excess of between \$100 billion and \$110 billion that could be used to propagate the purposes of God.

What you truly believe about the nature and character of God directly impacts on your expectation to trust Him for increase. We need to change our thinking from a 'just give me enough to survive' mentality and reposition our thought patterns to align with God's word. Considering again what the apostle Paul wrote in:

2 Corinthians 9:8

And God is able to make all grace abound towards you, that you, always having all **sufficiency in all things**, may have an abundance for **every good work**.

That this God is able to see us have all sufficiency in all things. Nothing excluded. 'That we may have an abundance for every good work'.

3 John 2

Beloved, I pray that you may prosper in all things and be in health, just as your soul prospers.

The commencement point is to allow the Holy Spirit, through God's word, to bring the adjustments that are needed. Our soul, which includes our thought process, must transition to a commitment to prosper. In other words, internal alignment precedes external evidence. God is always bigger than the current challenges that are keeping us constrained. It is no small task to keep believing this, but his grace empowers us to commit to bringing alignment of our thoughts to his ways. Without this, there will be no transformation.

RESETTING SOVEREIGNTY – THE TITHE

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Sovereignty is about who has been given the reins, who has been positioned in the place of authority.

Tithing is about resetting sovereignty, and that leads us straight into this perplexing topic. The tithe is where we decide who becomes sovereign over our increase: God or mammon. Unlocking this principle will show us that whoever is placed over our ‘first’ has authority over the rest. Tithing is not just a Christian ritual or something we do to pay the church’s bills. It encompasses so much more.

It's worthwhile being reminded of Martin Luther's observation that: *‘We cannot give God anything; for everything is already His, and all we have comes from Him. I can only give Him praise, thanks and honor.’*

It isn't really primarily about the money. It's about whose authority we position in our hearts that is outworked in our financial world.

Trusting in the infallibility of God's word is fundamental so that we do not give into confusion and disillusionment when we don't immediately experience a breakthrough.

ARE YOU INSIDE OR OUTSIDE THE GARDEN? From the beginning of time, there has always been a battle for sovereignty and play. Adam and Eve resided in the Garden of Eden, where they experienced full and unlimited provision. God in everything provides us with a choice; God desires a relationship that's freely offered and received, motivated purely by love - not one that functions out of fear or obligation.

Adam and Eve had a choice to trust him, which determined whether they could walk closely in his present or not. Sovereignty is not acquired by the demand ‘you've got to do this or you'll be cursed’; it is a ‘I get to do this because I totally trust God, His promises for blessing and his plan for my life’.

Adam and Eve unfortunately made the wrong choice, disobeying God by eating the forbidden fruit, and were banished to life outside of the garden of paradise. Could we apply this as a metaphor in the area of our finances? Although still His children, disobedience and lack of trust in God's word could position us outside the garden of His provision and protection.

Sovereignty is a decision of trust that brings God and His promises into full view.

The outcome of Adam and Eve's transgression was promised death. Even though they didn't die physically, they died to the wonder and the experience of God's relational proximity in their lives. It is amazing that their choices still impact us down through the generations. Through Jesus, however, we now have the opportunity to decide on our sovereignty and to not live with a ‘banishment’ mindset when it comes to God’s supply and defense of our finances. We can trust Him to restore all that was lost.

### Proverbs 3:9

**Honor the Lord with your wealth, with the first fruits of all your crops. (NIV)**

We are to honor the Lord. With what? With our worship? With our praise? Yes, But here the Bible says we are also to honor the Lord with our money and material things. Honor him with our possessions, and with the first fruits of all our increase.

When we get our wages, the first thing we do, not. The second thing, not the ninth thing is to say: ‘I'm increasing. And God, I choose to honor you and position you over my increase.’

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Have we honored God in our increase? Is it our first response to do that? It is not when we feel the time is right or based on if I can afford to do it. No, this is a trust response, a faith response, a sovereignty response. One of the first and foremost things you do when positioning God is sovereign is bringing the first of your increase. If you do it with the first, the promise is God's increased blessing.

### Proverbs 3:9-10

Honored the Lord with your possessions, and with the first fruits of all your increase; so your barns will be filled with plenty and your vats will overflow with new wine.

### BUILDING AN INHERITANCE

In biblical times, barns were used to house the previous harvest, ready for the farmer's current need and also the seed for the next year's crop. Also, a portion of what was stored had a generational aspect to it, as it was stored up as an inheritance for future generations.

We too should look at our material resources in exactly the same way.

When we begin to realize that our decisions today are going to determine the platform of our children's children, the long term impact of our obedience is highly significant. There's something about 'firsts' that gets God's attention. God always wants us to prepare the ground for the next generation.

Returning the 1st, 10th to God determines and makes a statement about who has the authority over our lives. When it comes to our giving, heart, attitude is all important, period. If giving is undertaken with a spirit of honor and gratitude, instead of fearing the consequences. If we don't obey, then God delights in our response. It's always your choice, but one that the Bible treats as of divine importance, as we will discover.

Billy Graham once said: 'One of our greatest sins is the fact that we are robbing God of what rightfully belongs to Him. When we don't tithe, we shirk a just debt. Actually you are not giving when we give God a tenth, because it already belongs to Him. This is the debt we owe. Not until we have given a tenth do we actually make an offering.'

Assuring that God has the 'first' from our increase is not only about positioning Him as Lord over all that we are and have, but also about all that is coming our way in the future.

It would be helpful to examine what the Old Testament law says on this topic. An exit is 13, You find that the first-born Lamb was set aside to be offered. What was the reason for that? And biblical topology, this offering of the first-born was a forerunner to Christ's coming, the firstborn Son of God, offered for us. The first was always offered back to God. It is the pattern of God's provision for us. God gave His first son. And His son gave His life.

The tide was never to be an afterthought, or a last minute option. No, it's a decision made before anything else happens. Because, as in Jesus, the first redeems the rest. The Bible says we loved God because he first loved us. And in this narcissistic age of priority of self and dependence on self, unless we deliberately offer God the first of our increase, we are vulnerable to the relentless suggestion of the enemy to promote 'self' back in prime position.

God's favorable response to our first and our best that's given in faith, love, and gratitude.

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The tithe has always been about the first.

### TITHING - THE FOUNDATIONAL SCRIPTURE

Malachi 3, provides us with a foundational scripture to help and understanding the tithing principle.

#### Matthew 5:17-18

Don't misunderstand why I have come. I did not come to abolish the law of Moses or the writings of the prophets. No, I came to accomplish their purpose. I tell you the truth, until heaven and earth disappear, not even the smallest detail of God's law will disappear until its purpose is achieved. (NLT)

Jesus came and fulfilled Old Testament law and brought into play a new covenant. However, the Old Testament remains God's word and is far from irrelevant.

#### Malachi 3:6-10

6 "For I am the Lord, I do not change; Therefore you are not consumed, O sons of Jacob. 7 Yet from the days of your fathers You have gone away from My ordinances And have not kept them. Return to Me, and I will return to you," Says the Lord of hosts. "But you said, 'In what way shall we return?' 8 "Will a man rob God? Yet you have robbed Me! But you say, 'In what way have we robbed You?' In tithes and offerings. 9 You are cursed with a curse, For you have robbed Me, Even this whole nation. 10 Bring all the tithes into the storehouse, That there may be food in My house, And try 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 such blessing That there will not be room enough to receive it.

Note that God separates the tithe and the offerings as they are very different. Many Christians fail to realize that this is not just about tithing, but the giving of offerings as well. It is true that the tithe or the first tenth was required during the period of the Old Testament law but it is also was offered before the law was established and Jesus took time in Matthew to say we should continue in it.

### Tithing

- Is in the Old Testament (Leviticus 27:30-32)
- Began before the law (Genesis 14:18-20);
- Is required after the law (Matthew 23:23).

### TITHING IS JUST THE BEGINNING

There are two considerations raised here. Firstly, that we are to return the tide. And then we are to sow an offering when financial increase comes our way. God presents a test before us to choose his Lordship first period under the Old Testament law, failure to tithe and bring an offering meant you lived under a curse.

Think of it this way: If I choose not to embrace the ordinances of God and put him as sovereign over my increase, then I live in a place of vulnerability outside of his provision and protection. When we fail to tithe and bring offerings, mammon has a right to take hold, and, yes, we are choosing to be financially independent from God, with the enemy having access to our resources.

This is such a major place of the enemies attack!

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Remember that the church is God's primary vehicle to see His Kingdom come on Earth, and He has instituted a plan for this to happen. Not for a moment am I saying that we should not support great ministries and needs that are outside the church, but that is for our offerings, not. His tithe.

He challenges us to test and try him: 'And see if God will not open for you the windows of heaven. Pour out such a blessing that you cannot contain it. Then all the nations of the world will call you blessed.'  
(paraphrased)

Again, remember: tithing began even before the law. In genesis 14:18-24 you'll read of Abram (430 years before Mosaic law- before he even became Abraham) tithing to Melchizedek, who was a forerunner, a shadow of Christ.

It may seem hard to trust God. With your finances right now, but, remember God said: 'Test Me. Prove Me. Try Me.' He said, 'If you put Him first, you will see how He would begin to step into the rest.'

Remember the story of Elijah and the widow. Elijah told the widow who, with her son, was about to die because of lack of material provision, your answer lies in what you see as small, and utterly hopeless. Just mix that with the blessing of God and witness the eventual miracle.

### Matthew 23:23

"What sorrow awaits you teachers of religious law and you Pharisees. Hypocrites! For you are careful to tithe even the tiniest income from your herb gardens,<sup>14</sup> but you ignore the more important aspects of the law—justice, mercy, and faith. You should tithe, yes, but do not neglect the more important things.

Jesus was simply saying that the religious leaders were just checking the boxes and fulfilling the principle of tithing, but they were far from pleasing God by doing it because of the attitude of their hearts. God wants our response to be heart driven!

### TITHING IS NOT AN 'OPTIONAL EXTRA'

Perhaps we take this instruction on tithing more seriously if we really understood how strong the Bible language is when it is discussed.

Matthew 23 and 23 Jesus says to the Pharisees that 'You ought to have tithed'. It's not something that is to be seen as an optional extra period. No, you 'must', if you want God to be sovereign, break Satan's stronghold in your material world by putting God first every time you increase. The ball is always in our court. Who do we enthrone, God or mammon?

### TITHING IS SUMMED UP BY SAYING:

- The principle of tithing began before the law, was embraced by God and the Mosaic law, and then sanctioned by Jesus in the New Testament.
- It is founded upon an act of worship and dedication to God.

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- It recognizes and positions lordship and recognizes the priority God places on His house.

As we return what belongs to God, we release His blessing over the remaining 90%.

The tithing was and is non-negotiable. Every point of our increase carries the challenge to return to God what is His.

### Leviticus 27:30

All the tithe of the land, whether of the seed of the land or of the fruit of the tree, is the Lord's. It is holy to the Lord.

We don't pay our tithes, we return the Lord's tenth. That is a big difference. The tide is, and has always been, wholly. It's a principle, It's not a law, and it's holy.

Back in Leviticus, if you kept the tide to pay a later, you had to add the accrued interest to it, because God was teaching his people the tithe didn't belong to them. The principle today remains the same. The curse has been broken, but the holiness of the tide prevails. The word holy comes from the Hebrew word 'qodesh', which literally means 'something that is separated, sacred and consecrated'. God is holy and He calls His tithe holy. God is saying this isn't even about money; this isn't about the needs of the church, this is about Me.' And God doesn't change. He is the same yesterday, today, and forevermore!

We can't afford to allow what is holy to be subjected to what is human. Remember, the first 10% of all our increase is God's, and the remaining 90% is entrusted to our own stewardship decisions.

Our lack is often rooted in our lack of obedience.

So what is my first reason to tithe? I tithe because it establishes God's sovereignty over my life. When I position him as Lord, He has the authority to fashion my future.

### **The tithe is many things:**

- It is non-negotiable.
- It is to be given first, before anything else is kept for oneself.
- It releases lordship.
- It is an ordinance more than a law.
- It establishes divine release once returned.
- It has never been seed.
- It is holy.

### Haggai 2:8

'The silver is Mine, and the gold is Mine', says the Lord of hosts.

It is so much more than money itself. It's about something so much deeper. It's the first period. It's about access and authority.

Remember, Malachi is the only place, from the beginning of Genesis. To the end of Revelation, where God says: 'You put me to the test period, you prove me. Trust me and you will see what I can do with the 90%.'

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### Matthew 6:21

Where your treasure is, there your heart will be also.

Where your heart is, your actions and your life will follow.

Every time we declare the Lordship and sovereignty of God by tithing, we are breaking any stronghold the enemy may have over our money. Tithing is all about resetting sovereignty over our material world.

Full honor activates full release.

There is little argument that vision requires provision. Without the release of provision, vision remains merely a dream.

### Psalms 37:23-25

The steps of a good man are ordered by the Lord, and he delights in his way. Though he fall, he shall not be utterly cast down, for the Lord upholds him with His hand. I have been young, and now am old, yet I have not seen the righteous forsaken, nor his descendants begging bread.

True prosperity is when you know God's blessing is with you despite your current circumstance.

### **FACTORS LIMITING FINANCIAL GROWTH**

1. When we fail to position God as sovereign over our increase.
2. When we don't sow for harvest. 2 Corinthians 9:6-7 (But this I say: He who sows sparingly will also reap sparingly, and he who sows bountifully will also reap bountifully . . . )
3. When we accommodate destructive debt.
4. When we don't embrace a strong work ethic.
5. When we have no developing investment plan.
6. When we unwisely give everything away.
7. When we refuse financial accountability.
8. When we buy into a 'get rich quick' lie.
9. When we no longer give to the poor.
10. When we go guarantor for a friend. Proverbs 6:1-5 (paraphrased) 'My son, if you become Guarantor for your friend, If you've shaken hands and pledged for a stranger, you are snared by the words of your mouth, and you are taken by the words of your mouth. Do not sleep tonight, but get out of that contract.'
11. When we allow money to determine our decisions. Proverbs 11:28 He who trusts in his riches will fall, but the righteous will flourish like foliage.
12. When we forget that, perseverance creates a pathway.

### MONEY’S TEST



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### **MAIN REFLECTION POINTS:**

1. Write out Malachi 3:6-10
2. Why do you think tithing is such a challenge for many Christians?
3. What is the first reason we tithe?
4. Create a list of the ways in which you see increase (Proverbs 3:9).
5. Out of the 12 limiters to financial growth, list the three that have affected you the most.
6. Write out what your biggest personal revelation is from part three of God, money, and me.
7. According to Malachi 3, where does God's tithe belong? Explain why you think God decided that.