

**SESSION 2-4
NEWCOMERS CLASS**

“EFFECTIVE MONEY MANAGEMENT”

Number of times used in the Bible:

Believe 272

Pray 371

Love 714

Give 2,162

The way you handle your finances will greatly impact your whole life. In Luke 19:11-26, we see principles that will lead us to make money work for us:

PRINCIPLE #1 EVERYTHING that we have comes from God.

“So he called ten of his servants and gave them ten minas. “Put this money to work, he said, ‘until I come back.’” Luke 19:13

PRINCIPLE #2 God wants us to put MONEY to work.

“So he called ten of his servants and gave them ten minas. “Put this money to work, he said, ‘until I come back.’” Luke 19:13

PRINCIPLE #3 Human nature says, “It’s MY money; I’ll spend it MY way.”

“But his subjects hated him and sent a delegation after him to say, ‘We don’t want this man to be our king.’” Luke 19:14

PRINCIPLE #4 Each Christian will be held accountable for stewardship MANAGEMENT.

“He was made king, however, and returned home. Then he sent for the servants to whom he had given the money, in order to find out what they had gained with it.” Luke 19:15

PRINCIPLE #5 God is VERY PLEASED with good money management.

“The first one came and said, ‘Sir, your mina has earned ten more.’ ‘Well done, my good servant!’ his master replied. ‘Because you have been trustworthy in a very small matter, take charge of ten cities.’ The second came and said, ‘Sir, your mina has earned five more.’ His master answered, ‘You take charge of five cities.’” Luke 19:16-19

PRINCIPLE #6 God is VERY DISPLEASED with poor money management.

“Then another servant came and said, ‘Sir, here is your mina; I have kept it laid away in a piece of cloth. I was afraid of you, because you are a hard man. You take out what you did not put in and reap what you did not sow.’ His master replied, ‘I will judge you by your own words, you wicked servant! You knew, did you, that I am a hard man, taking out what I did not put in, and reaping what I did not sow?’” Luke 19:20-22

SOME QUESTIONS TO CONSIDER:

1. Do we have a family budget?
2. Are we living within our means?
3. Do we make a large number of purchases on credit?
4. Are we prepared for financial emergencies?
5. Are we obeying biblical principles?

THE TITHING PRINCIPLE

Read these marvelous words of promise in Malachi 3:10-12:

“Bring the whole tithe into the storehouse, that there may be food in my house. Test me in this,” says the Lord Almighty, “and see if I will not throw open the floodgates of heaven and pour out so much blessing that you will not have room enough for it. I will prevent pests from devouring your crops, and the vines in your fields will not cast their fruit,” says the Lord Almighty. “Then all the nations will call you blessed, for yours will be a delightful land,” says the Lord Almighty.”

A tithe is giving **10%** of my income.

An offering is anything I give above **10%** of my income.

I should give my tithe where I **WORSHIP**.

Bumper Sticker:

“Tithe if you love Jesus. Anybody can honk.”

OTHER GIVING PRINCIPLES

1. Give **CHEERFULLY**.

“Each man should give what he has decided in his heart to give, not reluctantly or under compulsion, for God loves a cheerful giver.” 2 Corinthians 9:7

2. Give **WILLINGLY**.

“For if the willingness is there, the gift is acceptable according to what one has, not according to what he does not have.” 2 Corinthians 8:12

3. Give without **FANFARE**.

“...so that your giving may be in secret. Then your Father, who sees what is done in secret, will reward you.” Matthew 6:4

4. You can never **OUT-GIVE** God.

“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.” Luke 6:38

5. Giving is better than **RECEIVING**.

“In everything I did, I showed you that by this kind of hard work we must help the weak, remembering the words the Lord Jesus himself said: ‘It is more blessed to give than to receive.’” Acts 20:35

6. The New Testament emphasis is **SACRIFICE**.

“Jesus sat down opposite the place where the offerings were put and watched the crowd putting their money into the temple treasury. Many rich people threw in large amounts. But a poor widow came and put in two very small copper coins, worth only a fraction of a penny. Calling his disciples to him, Jesus said, ‘I tell you the truth, this poor widow has put more into the treasury than all the others. They all gave out of their wealth; but she, out of her poverty, put in everything – all she had to live on.’” Mark 12: 41-44

7. Stewardship begins with **LOVING**, not **GIVING!**

We can give without loving but we can not love without giving. Love asks, “How much can I give?” Legalism asks, “How little can I give?”

8. Growth in giving produces personal **SPIRITUAL** growth. Remember, God knows the desires of your heart.
