

Principles of Christian Financial Giving

An adaptation from the letter of Paul to the Corinthians

2 Corinthians 8:1-15 - Principles of Christian Financial Giving – Part 1

Paul devotes 20% of this letter to instruction on these principles. This is because unless Christians ground their financial giving in biblical convictions, they don't become consistent, sacrificial givers.

Introduction

We come now to one of the main purposes for which Paul wrote this letter (he devotes almost 20% of his letter to this): to remind them to come through on their commitment to give money for the relief of Jerusalem Christians.

Read 1 Cor. 16: 1-4 for original request. Paul wanted to relieve human suffering and be a witness of Christ's power to reconcile people divided by racial and ethnic barriers.

The Corinthians evidently made a generous commitment, but started to renege on it as the time drew near to pick it up. Paul writes these two chapters to motivate them to make good on their commitment. In doing so, he reminds them of several key theological principles of Christian financial giving.

This is significant. Paul wants them to come through on their collection, but he knows that their behavior is connected to their convictions about biblical truth. So he focuses primarily on these principles.

As with the Corinthians, this is a trouble-spot for many of us.

Christians: How we handle our money is one of the truest indices of how well we understand God's Word and how much we trust God's power and love.

Non-Christians: Church scams and scandals probably make you skittish about this teaching. Let's look at what God's Word says about this whole area. I think you'll find it is very different from what you expect . . .

Giving is a response to God's grace

Read vs. 1-4. Paul obviously sees the Macedonians as an example for the Corinthians and us. What an example of voluntary, sacrificial generosity! What motivated this kind of giving? Paul mentions the secret in vs. 1a, and he spells it out in vs. 9--the grace of God. All authentic Christian giving (financially and otherwise) is *a response to God's grace*.

“Grace” here does not refer to a prayer before Easter dinner or social charm. It is the most important theological term in the New Testament. As Paul says in vs. 9, grace is **God's Riches at Christ's Expense**. Grace means that because Christ was willing to take on what he did not deserve (the guilt of our sins and God's judgment on those sins), God is now free to give us what we do not deserve (FORGIVENESS; ADOPTION; ETERNAL LIFE; ROLE IN GOD'S PURPOSE; HOLY SPIRIT; etc.).

How does grace affect our attitude toward financial giving? We can answer this question by contrasting giving under grace to another mentality of financial giving--giving under law. Consider the following contrasts:

UNDER LAW: “I give in order to be accepted.” Of course, this is the way other religions operate (ISLAM: ALMS AS ONE OF 5 PILLARS). Many have been taught that Christianity teaches this as well, which is totally false.

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UNDER GRACE: “I give because I have been accepted.” When it comes home to you what you really deserve versus what God has given you--the result is to say “Thank you” to God by giving freely and sacrificially to others (SCROOGE; Lk. 7:47; Matt. 10:8b)--in all kinds of ways, including financially.

GOSPEL: Maybe you’ve never received God’s grace. This is as good a time as any! This is why, when we take a collection at this meeting, we always make it clear that we are not asking or expecting non-Christians to give. We don’t want to reinforce the misconception of salvation by works. Don’t get the cart before the horse (moral change & good works before receiving Christ). Come to Christ, receive God’s free gift of forgiveness and eternal life and Holy Spirit--and then you can give because you have been accepted.

CHRISTIANS (if time): We can understand grace, yet still give under law if we are giving primarily to get other people’s acceptance. . .

UNDER LAW: “My giving is a duty that I resent.” This is the natural consequence of a works mentality. This is the way most of us give to the IRS--we have to do it, but the whole thing is so impersonal and legalistic that it takes any joy out of it.

UNDER GRACE: “My giving is a privilege that I enjoy.” See above.

UNDER LAW: “I give the least I can to keep God/others off my back.” Stinginess always flows from law-living.

UNDER GRACE: “I give as much as I can to express my gratitude for God’s love.” Grace promotes generous, voluntary giving like the Macedonians.

QUALIFICATION: Some Christians misinterpret 9:7 to mean that calling on other Christians to make financial giving commitments, or reminding them to fulfill such commitments is putting them under the law.

Paul has already called on them to make a commitment (1 Cor. 16:1,2 - “I direct you”), and he is writing this section to remind them to come through on this commitment (8:11; 9:5). So this can’t be what he means in 9:7.

Some say he means we shouldn’t give if we *feel* grudging or like we have to give. But my sin-nature frequently generates such feelings--I’d give very little if I only gave when I *felt* like it.

Paul is simply reminding us that *God wants us to choose to give with the right attitude*. We should reflect on God’s grace, and choose to give voluntarily and cheerfully on that basis. The feelings sometimes precede, and at other times follow, this informed choice. If I find that I am viewing giving as a distasteful duty, the answer isn’t to stop giving--it is to change my attitude!

Giving is an acknowledgment that we are God’s stewards

Read vs. 5. Here is another biblical principle that should inform our thinking about finances and giving. The key point here is that we give our money to advance the cause of Christ because we have first acknowledged God’s rightful ownership of our whole lives. Giving should be an expression of our identity as *God’s stewards*.

Stewardship was one of Jesus’ favorite characters in his parables. A steward was a manager--someone who managed the owner’s farm or business. Good stewards faithfully used their master’s resources to advance his concerns and increase his wealth; bad stewards misused his resources for personal gain or squandered them out of laziness.

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God is the Owner of all that we have (Ps. 24:1; 1 Cor. 6:19, 20). We are his stewards, entrusted with the privilege and responsibility to manage his resources to advance his purposes. God gives us freedom to use his resources the way we decide (and no church or Christian should take this freedom away from one another), but with this freedom comes real accountability. One day we will give an account to him for how we did this (Matt. 25)--not for salvation, but for reward.

Here we collide directly with the view of our own culture. Most Americans regard themselves as sovereign owners and their money as exclusively their own personal property to be used to advance their own interests.

What difference does it make whether we view ourselves as owners or stewards? All the difference in the world! How we view this issue, like grace, shapes our attitude about this whole area. This is far more important than simply ascertaining a bottom-line "How much should I give?" Consider these perspective differences:

OWNERS ask "How much of my money will I give to God?" STEWARDS ask "How much of God's money will I keep for myself?"

It is appropriate for stewards to have enough to live on, provide for our families, make realistic provision for recreation, etc. But we should never live luxuriously while the owner's affairs are being neglected.

Yet statistics reveal that as most American Christians' income goes up, their percentage of giving goes down! Something is wrong with this picture!!! Many of us are at an expensive period of our lives (children; education; etc.), but we should still give significantly, and consider the GRADUATED TITHE as our income increases and some of our costs begin to decrease.

OWNERS ask "Do I want this?" and (sometimes) "Can I afford it?" STEWARDS ask "How will this affect my ability to advance God's purposes?"

Certainly, being able to afford something should be a necessary condition for purchasing it. With easy credit, we are propagandized to not ask this question--buy now because you want it and pay later (or increase your credit limit). Many of us know from cruel experience the financial slavery this mentality leads to.

But just because I can afford something does not mean that I should buy it. This may be responsible OWNERSHIP, but it is irresponsible STEWARDSHIP! There are the needs of other Christians to consider, for example, both locally and extra-locally (8:13-15). And there are the needs of the lost who are dear to God's heart. STEWARDS are caught up with God's passion to reach the lost, and look for creative ways to subsidize this great purpose (LOCAL CHURCH GIVING; Christian MINISTRIES; MISSIONS WORK).

OWNERS say "My finances and giving are my private business." Boy, is this ever an American attitude! They tend to resent questions or challenges from others in this area as intrusive. But STEWARDS say "I will seek wise counsel so I can be faithful with God's resources."

Instead of viewing our finances and giving as our private business, we consult God's will through prayer, his Word, and counsel from other more mature Christians who understand money matters. Since we will answer to God, we must make the final decision and not let others make it for us. But we will approach such decisions with this kind of sobriety.

PLUG PERSONAL FINANCE MINISTRY TEAM: They are mature Christians who understand finances. They receive no personal remuneration for their services.

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Giving is an essential component of Christian spirituality

The Corinthian Christians had a lot going for them spiritually, but their deficiency in this area kept Paul from calling them models of Christian living. He calls on them to complete the profile of spiritual health/maturity by filling in this component (read vs. 7).

Most of us would (rightfully) reject the notion that someone is spiritual even though they rarely pray, share their faith, learn the Word, fellowship with other Christians, stay faithful to their spouse, etc. But for some reason, many in Corinth (and Xenos) thought they could be spiritual without transformation in this area.

HERBERT KANE: "The last part of the person to convert is his wallet." God says money is a symbol of our time and effort. How we spend it is a key indicator of our true priorities (Lk... 12:34).

This is why we unapologetically require a record of significant giving to be a deacon or elder in our church (1 Tim. 3:3, 8 >> EXPLAIN Servant Team & Fiscal Support Team). We have biblical knowledge requirements, ministry requirements, character requirements, fellowship requirements, etc.--and we have this requirement.

NEW CHRISTIANS: Get started early in this area! The longer you wait, the harder it gets . . .

We can give significantly whether we are financially rich or poor

Read vs. 12. Refer to Mark 12:41-44.

"This is . . . the new mathematics, the arithmetic of heaven. God estimates our gifts not so much by their financial value, as by the sacrifice involved, the love that accompanies it, and the amount that is left. The supreme value of the widow's gift lay in the fact that she 'out of her poverty, put in all she owned, all she had to live on' - while the others gave 'out of their surplus' (Mk. 12:44). Here is a searching test of our giving, but that incident should greatly encourage those who have only a little to give, but give it gladly."^{1[1]}

"I do not believe one can settle how much we ought to give. I am afraid the only safe rule is to give more than we can spare. In other words, if our expenditure on comforts, luxuries, amusements, etc., is up to the standard common among those with the same income as our own, we are probably giving way too little. If our charities do not at all pinch or hamper us, I should say they are too small. There ought to be things we should like to do and cannot do because our charitable expenditure excludes them."^{2[2]}

Therefore, we can give significantly whether we have a lot or a little!

STUDENTS & DEBTORS: "I can't give very much, so I'll wait until I get out of school/debt and then I'll start to give." You're missing this point, and you probably won't give then either.

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2 Corinthians 8:16-9:15 - Principles of Christian Financial Giving – Part 2

Paul devotes 20% of this letter to instruction on these principles. This is because unless Christians ground their financial giving in biblical convictions, they don't become consistent, sacrificial givers.

Introduction

Review the setting of this passage. We are reminded of the importance of addressing behavioral problems through biblical understanding and convictions. This is the most extensive passage on Christian principles of financial giving. Briefly review the first four principles.

Today we'll look at three more principles . . .

Leaders should be above reproach in the way they handle the church's money (8:16-23)

Read this passage. Paul sent three Christian workers of excellent reputation and unimpeachable character to handle funds from the church. Doesn't this seem like over-kill?

Paul was very aware of the possibility of mishandling funds, or even finding oneself in a position where suspicion could not be easily refuted.

Identify the principle in 8:20, 21. With the authority to lead in money matters comes the responsibility to handle God's money in a way that is above reproach to both Christian givers and the watching world. Note also the connection between elders' authority over local church finances and exacting character requirements.

ANTITHESIS: Many churches and Christian organizations have shamed Christ's reputation by not following this principle (BAKKER; PARSLEY; EPISCOPAL HEADQUARTERS EMBEZZLEMENT; NEW ERA SCAM; etc.). Contrast these scandals to the BILLY GRAHAM ASSOCIATION. When accused of mishandling funds in the early 1970's, they were able to refute all charges.

If we are going to call on you to give consistently and sacrificially to this ministry, we have an obligation to handle this money in a way that is totally above-board and trustworthy. You should trust leaders' judgment on how to use the money for ministry, but you should insist that the money be handled in a way that is above reproach. Xenos' application of this principle:

- Character requirements for those who handle money

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- No one is left alone (counting collection money; deposits; double-signature on checks).
- Open books; our accounting procedures and records are open to the church.
- Frugal/no waste ethic: staff salary policy (ranges & levels at or below comparable secular positions; division coordinator's frugality (get job done but come in under budget where possible, versus "spend it all or get your budget decreased next year" mentality of government agencies); willingness to dismiss staff in the event of financial waste.

Christian giving brings abundant blessings (9:6-15)

Read 9:6. Of course, the WORD-FAITH people have perverted this passage to bilk suckers. It turns God's promise into an incentive for personal materialistic greed, and leaders use it to get rich off of their people.

But we don't help ourselves by bouncing off the other wall/throwing the baby out with the bath-water. The fact is that God abundantly blesses Christians who give voluntarily and sacrificially. This is the secret we discover about this whole area of life. Read Mark 8:34, 35. If we live selfishly and self-protectively, we will "lose our lives." But if we're willing to give ourselves away in love for others, trusting the Lord to meet our needs, we will discover that God enriches our lives more than we could ever give (see also 9:8) to his work. Notice the blessings Paul says such Christian "sowers" will "reap."

- Read 9:9-11. God will bless us financially. He will meet our financial needs. Assuming that we are willing to work and committed to his way of life, he promises to meet our financial needs (see also Phil. 4:18, 19).
- Read Mark 10:29, 30. Notice that the promise of homes, etc. is for "this life." Clearly, Jesus is not promising that we will literally receive 100 times more homes in this life. Which is more secure--having 100 times more money, or having a track-record of God's material faithfulness?? How can we build such a track record? Not by quitting our jobs (unless God calls us to do this), but by giving generously, and then continuing to give generously when unexpected financial needs arise (OUR FAMILY). Or by giving faith-promise gifts, and then trusting God to provide you with that money (MACEDONIANS).
- He will increase our ability to give to his work. Paul indicates that God is looking for people who can become bigger conduits ("multiply").

GEORGE MUELLER: He lived so simply that most people never realized that he supported several orphanages and mission works.

- Read vs. 12, 13. Godly givers also experience the blessing of seeing God work through their gifts to help other people on the deepest level. We become co-workers in ministries which we financially support (Phil. 1:5). Through our money, we can touch lives in ways that we could not otherwise. We can't all go

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down to south Linden to work with the poor--but we can all give our money toward this ministry (% OF GENERAL FUND; UNITED WAY; GARAGE SALE; HOUSING MINISTRY). We can't all work with students--but we can all give our money to this ministry (% OF GENERAL FUND >> BAPTISMS). We can't all go overseas--but we can all give our money to advance mission work (ACCREDITED MISSIONARIES RAISE 60% OF SUPPORT FROM US).

"How much should I give?" How much do you want to be blessed?

Make an ongoing giving commitment and fulfill it consistently.

We come full-circle back to where we began--read 1 Cor. 16:2. It is clear from this passage that we should make giving commitments and fulfill them by giving consistently. After prayerful consideration, we should go be willing to go on record for what we will give to God's work in a given area, and then we should diligently lay aside the portion of our income needed to fulfill that commitment.

Donation to GARAGE SALE, impulse giving to EMOTIONAL PRESENTATION, etc. is good starting place--but we need to go beyond the super visible and occasional in this area . . .

CONSULTANTS WHO SAY WE HAVE TO PANDER TO IMPULSE GIVING vs. COMMITMENT TO RAISE UP MATURE GIVERS

Why should we give regularly?

Many of the church's needs are consistent. The rent and utility bills, for example, come with remarkable regularity. Our missionaries have regular food bills . . .

- Big financial needs/opportunities require financial preparation in order to meet them. The best way to do this is by laying aside little by little before the time comes (WAR-CHESTS FOR SERVICE MINISTRY, MISSIONS, BUILDING PROGRAM).
- The church leaders need to plan its ministry. Since ministry costs money, we can do a better job planning if we have an idea of what the giving will be (FST RETREAT DECISIONS TO INCREASE MINISTRY & PLEDGE 80% BY JAN. 31).
- Covetousness will erode the contribution of inconsistent givers (read 9:5). I have definitely seen this in my own life. If I wait to give from what is left over, it seems like there is rarely anything left over. Why is this? Usually because I have found ways to spend it on myself--to live at the greed level rather than at the need

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level. But when I give it off the top, I rarely feel pinched--but I derive the benefits described in the previous section.

This is why we have a GENERAL FUND PLEDGE PROGRAM and give you a reminder through COLLECTIONS and QUARTERLY REPORT. This is also why we recommend PLEDGE commitments to our MISSIONARIES and BUILDING PROGRAM.

Conclusion

What step of faith does God want you to take in this area? Begin consistent giving? Get advice on finances? Make a faith-promise gift? Increase your giving commitment? Reflect on your identity as a recipient of God's grace or as a steward?

What is your response? Faithfulness in this area is crucial for being entrusted with greater responsibility (Luke 16:10-12)!!