

“First-Gift” Principles:

How much should your “first-gift” be?

- **Your “first-gift” should be proportional to what you receive (your income).** 1 Corinthians 16:2 “a portion of the money you have earned”

Proportional giving is giving by a percentage you set. So, as your income increases or decreases, the amount you give may change, but the percentage remains the same.

- **You must decide what percentage the Lord wants you to give.**

“You must each decide in your heart how much to give. And don’t give reluctantly or in response to pressure. ‘For God loves a person who gives generously.’” 2 Corinthians 9:7 NLT

- **Seek the Lord’s direction for your giving percentage through His Word.**

- FIRST REFERENCE: “...And [Abraham] gave him tithes [first 10%] of all.” Genesis 14:20

- SECOND REFERENCE: “... of all that Thou shalt give me I will surely give the tenth [10%] unto Thee.” Genesis 28:22

- LAW OF MOSES: The Jews gave three tithes: two every year, and one every third year for the poor; average percentage - 23%.

- GOSPELS: Jesus affirmed the tithe for Jewish people living under the Law of Moses. Matthew 23:23

- Zacchaeus gave away 50% of everything he had. Luke 19:8

- The widow gave 100% of everything she had. Mark 12:41-44

- FIRST CENTURY NEW TESTAMENT CHURCH:

- People were selling extra possessions/property and giving the proceeds. Acts 2:44-45; 4:34-35

- Even poor people were giving generously with a desire to give even more. 2 Corinthians 8:1-5

- Paul instructed the believers to give weekly, to their church, and proportional to their income. 1 Corinthians 16:1-2

- **God will bless you according to your giving: your generosity brings God’s generosity.** 2 Corinthians 9:6-8

SUMMARY:

- When the Bible tells about someone giving, and it includes information regarding the percentage, there is not one single instance where God indicates His approval/pleasure over an offering that is less than 10%; it may be MORE than 10%, but never less.
- So, when you ask the question, “What percentage should my ‘first-gift’ be?” the information provided in **the Bible seems to indicate that it should be at least 10% - a “tithe”.**

The tithe is a great starting place for your giving!

FINANCIAL STEWARDSHIP Bible Study Hour

WHAT’S ALL THIS GREEN STUFF FOR?

Psalm 24:1; 50:10-12 Acts 20:28 1 Corinthians 16:19-20

We are not _____ - we are _____.
1 Corinthians 4:7

As managers we must be _____ to the _____.
1 Corinthians 4:2

All of your money and possessions are to be _____
in a way that _____. Colossians 1:13-18

What’s all this green stuff for?

- _____ of your money belongs to God, and you need to use _____ of it for His glory.

WHAT YOU ALREADY HAVE! 2 Kings 4:1-7

_____ leads to _____.
Proverbs 22:7 Matthew 6:24 Colossians 3:24
(see “Here’s the key” Test)

It’s not about how much you have, but _____
_____. Luke 16:10 Philippians 4:15-19 Matthew 6:33

What you already have!

- Financial stewardship starts with being faithful with what you _____ have (_____!).

“Here’s the key” Test

If you find yourself unable to make the payments on something you’ve borrowed for, will your creditor consider your return of the item sufficient to pay off your debt?



Examples:

- You’re no longer able to make the mortgage payment on your house. Can you hand your keys to the bank or your mortgage company and walk away with what you owe paid in full? If not, you’re a debtor.
- You’re no longer able to make the payments on your car. Can you hand your car keys to the bank or the loan company and walk away with what you owe paid in full? If not, you’re a debtor.
- You’re no longer able to make your credit card payments. Can you hand over the stuff you bought to your creditor and walk away with what you owe paid in full? If not, you’re a debtor.

Important things to understand:

- Wise banks and mortgage companies never loan money on houses unless there is already sufficient equity to pass the “Here’s the key” Test. If you own a home and put enough down to begin with, or if you have been paying on your home for a number of years, you’re probably able to pass the test.
- Car loans very seldom meet the “Here’s the key” Test unless you put a large sum down in the beginning (probably 50% or more) and have a short term loan. Even if you can pass the test at this moment, it’s always unwise to be in debt for an item that depreciates (becomes worth less and less as time passes).
- Almost without exception, credit card debt fails the “Here’s the key” Test. If you carry a balance on your credit card from one month to the next, you are a debtor.

FINANCIAL STEWARDSHIP Worship Service

REVIEW:

What’s all this green stuff for?

- _____ of your money belongs to God, and you need to use _____ of it for His glory.

What you already have!

- Financial stewardship starts with being faithful with what you _____ have (_____!).

BEFORE ANYTHING ELSE, ... 1 Kings 17:7-16

Give to God _____ you address your personal needs.
1 Kings 17:11-13 Proverbs 3:9-10 Matthew 6:33 Hebrews 11:6

_____ to meet your needs when you put
Him first. 1 Kings 17:15-16 Numbers 23:19

Before anything else, ...

- Giving to God first before anything else reminds us, and says to God, that He comes _____ in our lives.

_____ **are first, foremost, and**
always _____. 2 Corinthians 9:7 Matthew 6:21