

Money and Finance

Introduction

Finance is one of the issues that often causes problems in churches - either because the church is short of funds for various reasons or because disputes arise as to how it is spent (see Acts 6:1-4). Problems with money is one of the greatest problems in Christian life and in marriage.

God's provision

It is one of the key doctrines of Christianity that God is a generous Father who provides for his children: In Genesis 22:14 it says that, after God provided for Abraham, 'to this day it is said, "On the mountain of the LORD it will be provided."'

Jesus confirmed this when he said that, even we as evil people know how to give good things to our children so "how much more will your Father in heaven give good gifts to those who ask him" (Matt 7:11).

Paul sums up this teaching: "my God will meet all your needs according to his riches in Christ Jesus" (Phil 4:19).

Our experience as Christians, though, is sometimes that this doesn't appear to be so. This can be for several reasons:

We ask, but entertain doubt that God will really provide (Jas 1:6,7)

- We ask for selfish reasons (Jas 4:3)
- We ask for things that are outside God's will for us (1 John 5:14-15)
- Sometimes we give up asking before we receive God's provision (Dan 10:12)

Provision through the church

Tithing

In the Old Testament the financing of the 'church' was quite simple - the people were expected to give 10% of the produce of the land (Lev 27:30) and this was given to the Levites, who ministered in the Temple (Num 18:21) and had no other means of income (Num 18:20) - this was part of the law.

Paul says, "Don't you know that those who work in the temple receive their food from the temple, and those that serve at the altar share in what is offered at the altar? In the same way, the Lord has commanded that those who preach the gospel should receive their living from the gospel." (1 Cor 9:13-14) Many churches have taken these teachings to mean that God's will for his people today is that church members should tithe (ie give 10% of their income) to the church to support the work of the church, particularly the

church's leadership. Paul himself did not 'live from the gospel' completely (1 Cor 9:6) even though he was one of the foremost preachers of the gospel. He chose to (partly) support himself by making tents (Acts 18:3) because he didn't want to be dependent on anyone (1 Cor 9:15). He accepted support from more established churches, though (2 Cor 11:7-9). His situation was unusual in that he was not part of a local church but most of the time he was 'on the road' pushing back the boundaries of the church.

The law on tithing forms part of the ceremonial law, which has now been superseded - tithing was to support a priesthood and temple service, which no longer exists. It is still right that (some) workers in the church should be full time and supported by the church but that does not mean necessarily that Christians should give 10% of their income. Arguments about this figure of 10% obscure other fundamental principles that come from the law on tithing:

- The work of the church should be funded by financial contribution from Christians (this is one of Living Waters' values that we do not ask for money from outside the church)
- This financial contribution should be planned
- And it should be the first call on our income not an afterthought

Almsgiving

Another fundamental aspect of finance in the Old Testament is that God's people were also expected to give to the poor (almsgiving - Deut 15:11) *in addition* to the tithe. This is a major theme in the Old Testament, commands to look after the poor occurring in most books. God's aim was that there should be no poor amongst his people (Deut 15:4). This principle is also carried over into the New Covenant and the command in that there should be no needy people amongst them was fulfilled in Acts 4:34.

This was a particular feature of the early church with people not only giving alms from their income but also by selling their belongings ('liquidating their assets' - Acts 4:34-36) and providing for those in special need by collecting money within the church (Acts 11:27-30). The Apostles command Christians to look after the poor and those in difficulty, particularly those in the church (Rom 12:13, James 2:14-17)

Almost all the teaching in the New Testament on giving refers to giving to the poor and needy rather than to supporting the (preaching and teaching) work of the church. Today, much of the financial resources of the church are tied up in maintaining buildings. The early church either met in public places (Temple - Acts 3:11, 5:12, Synagogue - Acts 13:5, 13:14, etc, Outside - Acts 16:13) or in homes (Acts 2:46, 20:8).

How much should we give?

The New Testament does not answer this question directly but Paul gives detailed guidelines in 2 Cor 8 and 9. In 2 Cor 8:3-4 he commends the churches in Macedonia because they:

- gave what they were able
- gave more than they were able
- counted it a privilege to give

He says that our example should be Jesus himself (verse 9) who gave everything for us. (He also gives some principles about how the church should act so as to avoid charges of corruption - a necessary teaching in our day and age - verse 16-24)

Perhaps the clearest principles are in 2 Cor 9:6-8. Here he teaches that we should:

- give generously (more than you are able only if *you* choose)
- decide what to give and then give that
- not give out of compulsion (including feelings of guilt)
- not give reluctantly
- give gladly and cheerfully

If we give according to God's principles then he promises to supply everything that we need - 2 Cor 9:8, Phil 4:19. For a list of principles of giving, please see the [Appendix](#)

Stewardship

Obviously we feel good when we give to others but there is another important principle. 1 Chron 29:14-16 records David's prayer of thanks for the generosity of those that gave to his fund to build the temple. This prayer lays down an important general principle - we cannot give anything to God because *everything* we have was given to us by him in the first place! We are only stewards or custodians of it - we look after it for him. Stewardship is part of giving our lives to God - 2Cor 8:5. "Everything", of course means all our possessions, not just our money - house, car, CD player, washing machine, everything. All these things come from God and are lent to us because of his love for us. He reserves the right to call on us to use them for the kingdom. The parable of the talents (Matt 25:14-30) teaches that we have been given things to use for God and for the kingdom - possessions, time, skills, abilities - our very lives. Jesus says that how faithful we are in stewarding these things will determine what responsibility we are given in the kingdom.

Wealth and love of money

The Bible has lots to say about wealth and about how those who are wealthy should behave. It is not wrong to be rich but Paul (1 Timothy 6:17-19) makes it very clear that those who are rich should not put their hope in riches (he agrees with Jesus on that one! - see Matthew 6:19) nor should they look down on those who are not so well off. Rather they are to use their wealth to provide generously for their poorer brothers and sisters. James (Jas 2:14-19) says pretty much the same. Having treasure in heaven is more important by far than having treasure on earth (1 Tim 6:19 and Matt 6:20).

Now those who serve the Lord in ministry are entitled to receive payment for that work (1 Tim 5:17-18) but Paul is very clear that working for the Lord (or indeed anything to do with the kingdom) is not supposed to be a means for getting rich (1 Tim 6:5) but rather that we should be content with what God give us. Paul, at least, follows his own advice (Phil 4:11-12).

The trouble with wanting to be rich is that it is a trap and a snare that prevents us from living a holy life (1 Tim 6:9) and leads to ruin and destruction. Loving money leads us into all kinds of evil. Jesus said that we cannot serve God and money! Ultimately, the love of money can lead us away from Christ all together. The world is full of examples!

Appendix - Principles of Giving

(Borrowed from [Grace Underground](#))

Basic principles

- Your giving is for the purpose of meeting needs - Jas 1:27
- God must be able to trust you with the proper use of material things before he will trust you with more important gifts - Lk 16:10-13
- Extreme poverty + God's supply = Overflowing joy resulting in rich generosity towards others in need - 2 Cor 8:1-5
- Your giving is to be based on your ability to give - 2 Cor 8:3
- You may give beyond your ability to give - 2 Cor 8:3
- Your giving of material things to meet the needs of the saints is both a ministry and a privilege - 2 Cor 8:4
- The foundational principle of giving is to give yourself to God - 2 Cor 8:5
- You are to excel in your giving - 2 Cor 8:5

Giving in the upside-down kingdom

- You are not commanded to give but your giving is a test of whether you really love the saints - 2 Cor 8:8, 8:23-9:5
- Jesus, who gave everything for us so we could have everything, is our example in giving - 2 Cor 8:9
- You are to give willingly - 2 Cor 8:10-11
- You are to put your willingness to give into action - 2 Cor 8:10-11
- If you give willingly, your gift is acceptable to God - 2 Cor 8:12
- You are to give as you are able so that other's needs will be met - 2 Cor 8:13-15, Acts 2:44-45
- You are to give as you are able so that an equality of all the saints' needs are met - 2 Cor 8:13-15, Acts 4:34-37
- Your giving to others should not result in you being in need 2 Cor 8:13-15

- If you receive much materially, you are not to have more than you need, because you are to give the surplus to those who receive little materially, in order that their needs are met - 2 Cor 8:15

Other principles

- The gifts given should be collected and administered in the context of community (church) by multiple persons chosen in community to do so in order to
 1. Honour the Lord
 2. Show the community's eagerness to help
 3. Avoid criticism in the administration of the gifts 2 Cor 8:17-23, Acts 6:1-4
- Church servant-leaders are to encourage you to excel in giving - 2 Cor 9:5-6, Phil 4:17
- You are to be the person who decides how much you are able to give - 2 Cor 9:7
- You are not to give an amount you are reluctant to give - 2 Cor 9:7
- You are not to be forced to give - 2 Cor 9:7
- God loves a cheerful giver - 2 Cor 9:7
- If you give God's way (willingly, cheerfully, according to your ability, to meet needs) then God will meet your needs, enabling you to abound in good works - 2 Cor 9:8, Phil 4:18-19
- If you give God's way then you are assured that your needs will be supplied so that you can produce a harvest of righteousness - 2 Cor 9:11-12
- If you give God's way then people will praise God for your obedience and generosity - 2 Cor 9:13
- If you give God's way then the needy who are supplied will respond by praying for your benefit and will develop a deeper love for you - 2 Cor 9:14
- Thanksgiving is due to God for letting you share in this privilege of giving - 2 Cor 9:15
- You are to give before the need occurs when given prior notice by God - Acts 11:27-30
- Your gifts are to be given regularly, collected and saved until they are needed - 1 Cor 16:1-4
- You are always to be concerned about believers who are in need - Phil 4:10