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When we steward God's money His way, He has the ability to multiply whatever we offer Him. God calls us to partner with Him to change the world through whatever sphere of influence in which we are living.

1. Key principles from the Bible on money.

- God owns everything. Exodus 19:5; Job 41:11; Psalm 24:1
- Money is only a tool. Deuteronomy 15:11; Matthew 5:42
- We express worship with our money. Romans 12:1; 2 Corinthians 9:6-9; Philippians 4:18
- Money and contentment don't go hand in hand. Philippians 4:11-13
- Greed will kill your heart. Proverbs 3:9, 15:27; Matthew 6:24
- Be careful and wary of debt. Proverbs 22:7, 37:21; Luke 14:28
- Manage your finances with a kingdom perspective. Matthew 6:19-21; 1 Timothy 6:17-19

2. God's desire is to multiply what we have been entrusted with for HIS Kingdom purposes.

Matthew 25:14-30 (NIV) "Again, it will be like a man going on a journey, who called his servants and entrusted his wealth to them. ¹⁵ To one he gave five bags of gold, to another two bags, and to another one bag, each according to his ability. Then he went on his journey. ¹⁶ The man who had received five bags of gold went at once and put his money to work and gained five bags more. ¹⁷ So also, the one with two bags of gold gained two more. ¹⁸ But the man who had received one bag went off, dug a hole in the ground and hid his master's money. ¹⁹ "After a long time the master of those servants returned and settled accounts with them. ²⁰ The man who had received five bags of gold brought the other five. 'Master,' he said, 'you entrusted me with five bags of gold. See, I have gained five more.' ²¹ "His master replied, 'Well done, good and faithful servant! You have been faithful with a few things; I will put you in charge of many things. Come and share your master's happiness!' ²² "The man with two bags of gold also came. 'Master,' he said, 'you entrusted me with two bags of gold; see, I have gained two more.' ²³ "His master replied, 'Well done, good and faithful servant! You have been faithful with a few things; I will put you in charge of many things. Come and share your master's happiness!' ²⁴ "Then the man who had received one bag of gold came. 'Master,' he said, 'I knew that you are a hard man, harvesting where you have not sown and gathering where you have not scattered seed. ²⁵ So I was afraid and went out and hid your gold in the ground. See, here is what belongs to you.' ²⁶ "His master replied, 'You wicked, lazy servant! So you knew that I harvest where I have not sown and gather where I have not scattered seed? ²⁷ Well then, you should have put my money on deposit with the bankers, so that when I returned I would have received it back with interest. ²⁸ " 'So take the bag of gold from him and give it to the one who has ten bags. ²⁹ For whoever has will be given more, and they will have an abundance. Whoever does not have, even what they have will be taken from them. ³⁰ And throw that worthless servant outside, into the darkness, where there will be weeping and gnashing of teeth.'"

The first two servants stewarded what they had been given:

- They knew the master as loving and understood what he was asking them to do.
- They *quickly* put to work what had been entrusted to them.
- They worked at it with *diligence*.
- They were *successful* in their efforts.
- They were *ready* to give an account to their master.

The third servant didn't steward what he had been given:

- His relationship with the master was based on duty and fear.
- He was afraid of losing what he had been given and failed to do anything with his talent.
- He wasn't *faithful* in managing what was entrusted to him.
- He wasn't ready to give an account to his master.

Notice the reward of the good servants:

- They received praise from their master. "Well done, good and faithful servant."
- They were invited to come and share in the master's joy.

When we use the money, gifts and time God has given us for His work, our experience can be a joyful, fulfilling experience. We will experience satisfaction in having our talents used by God to advance his kingdom.

3. The tithe is a litmus test.

Proverbs 3:9 (NIV) Honor the Lord with your wealth, with the firstfruits of all your crops;

- A tithe is a portion (10%) of your income given as an offering to the local church.
- The start of tithing was and always is obedience.
- Tithing is an indicator of where our *trust, obedience and devotion lies*.

Matthew 6:24 (NLT) "No one can serve two masters. For you will hate one and love the other; you will be devoted to one and despise the other. You cannot serve God and be enslaved to money."

Luke 16:10-12 (NIV) "Whoever can be trusted with very little can also be trusted with much, and whoever is dishonest with very little will also be dishonest with much. ¹¹ So if you have not been trustworthy in handling worldly wealth, who will trust you with true riches? ¹² And if you have not been trustworthy with someone else's property, who will give you property of your own?"

- Tithing helps us keep our kingdom priorities straight.
 - Tithing is an act of worship and an expression of thankfulness for God's provisions.
 - Jesus regards stewardship of finances as an indication of trustworthiness with spiritual things, which are Kingdom focused.

Malachi 3:10-11 (NIV) 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 there will not be room enough to store it. ¹¹ I will prevent pests from devouring your crops, and the vines in your fields will not drop their fruit before it is ripe," says the Lord Almighty.

- Tithing is meant for our *benefit*.
 - Tithing encourages a grateful and generous spirit that can steer us away from being greedy or loving money too much.
 - Tithing reduces financial anxiety.
 - Tithing serves as a training ground for generosity.

The Bible teaches us a lot about money, how to view it, how to handle it and how to use it in this life as a tool for God's Kingdom. God wants to *multiply* the resources He gives us for HIS Kingdom.

"We make a living by what we get, but we make a life by what we give." -Winston Churchill

For Small Group Discussion:

Opening Question: What is your most treasured material possession?

Read/Tell the Story: Matthew 6:19-34; see further Proverbs 3:5-9, Hebrews 13:5-6, Luke 12:15

Questions:

1. What does it mean to lay up treasures on Earth? What does it mean to lay up treasures in Heaven?
2. What about finances causes you the most anxiety in your life?
3. Who does the finances in your home? Why?
4. What do you think God would say if you were to sit down together and go over your bank statements?
5. What place does money occupy in your heart and mind?
6. Where do you turn for provision? What is your trust based on?
7. What are the real treasures in your life?
8. Is God asking you to trust him more with a specific aspect of your finances? What is it?
9. What will it look like to put God first in your life this season?
10. What next step can you take to demonstrate your faith and trust in God's provision for you?