



faith *and* FINANCE

Financial Planning with a Faith Factor
A 12 lesson practical study on money management

Prepared by the Stewardship Department of the North American Division of Seventh-day Adventists



Satan's Plan for your Money

LOOKING AT GIVING

Presentation prepared by the
North American Division Stewardship
Department

Satan's Plan for Your Money

1. **Selfishness--materialism--plays a major part in the great controversy TM 474; Matt. 6:24**

The Devil's Workers Meeting

“Go, make the possessors of lands and money drunk with the cares of this life. Present the world before them in its most attractive light, that they may lay up their treasure here and fix their affections upon earthly things. We must do our utmost to prevent those who labor in God's cause from obtaining means to use against us. Keep the money in our own ranks. The more means they obtain, the more they will injure --

The Devil's Workers Meeting

our kingdom by taking from us our subjects. Make them care more for money than for the upbuilding of Christ's kingdom and the spread of the truths we hate, and we need not fear their influence; for we know that every selfish, covetous person will fall under our power, and will finally be separated from God's people."

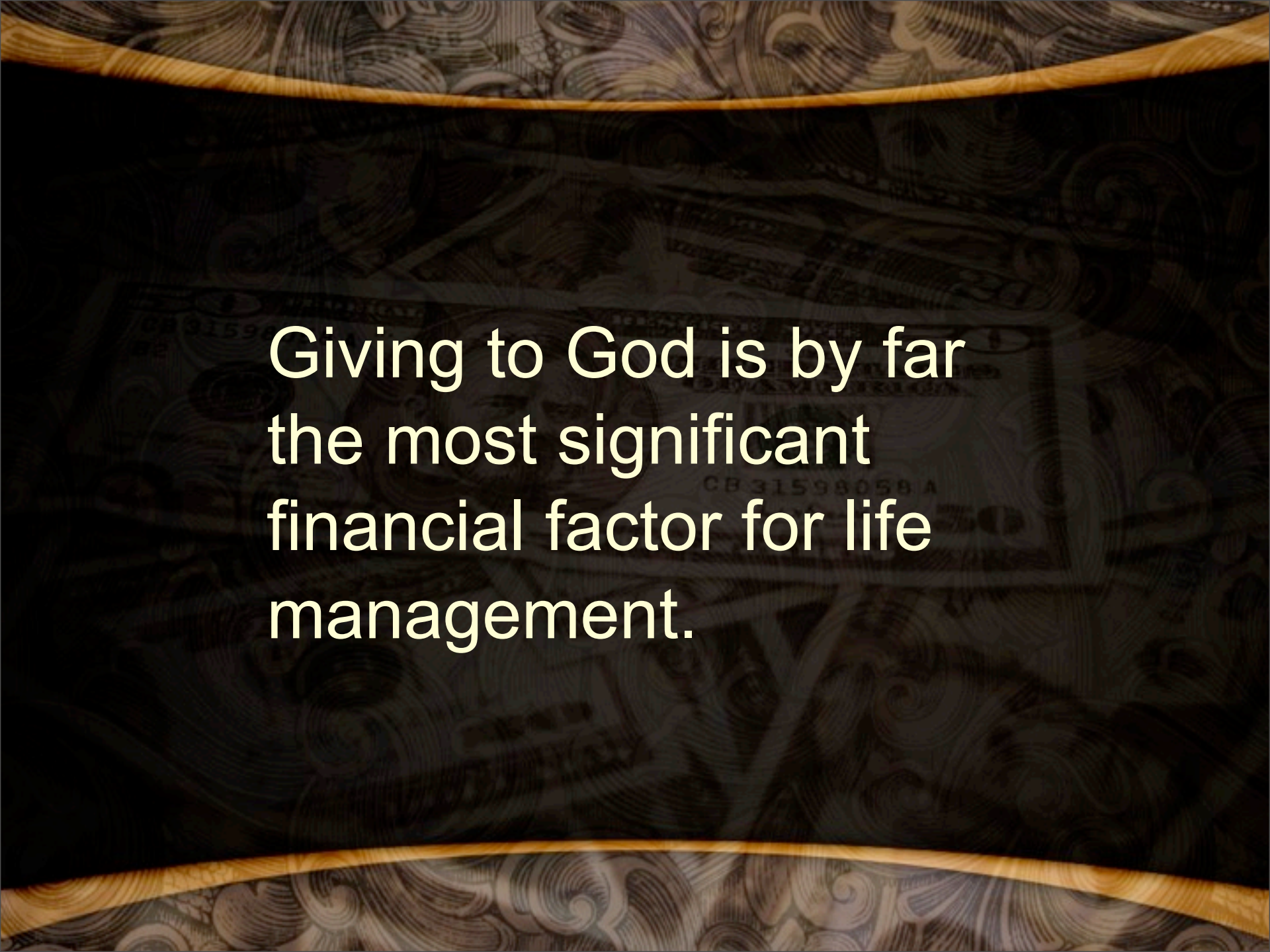
***The love of money,
the desire for wealth,
is the golden chain
that binds them [people] to
Satan.***

Satan's Plan for Your Money

1. **Selfishness--materialism--plays a major part in the great controversy TM 474; Matt. 6:24**
2. **Tithing--a hedge against selfishness Deut. 14:23**
3. **Abraham--father of the faithful Gen. 14**
4. **From Jacob to Israel
Gen 28:20-22**

“They shall not appear before the Lord empty-handed. Every man shall give as he is able, according to the blessing of the Lord your God which He has given you.”

Deuteronomy 16:16, 17

The background features a dark, textured pattern of US dollar bills, with a prominent \$100 bill visible in the center. The bills are slightly faded and overlaid with a dark, swirling pattern. Two curved, golden-brown borders frame the top and bottom of the image.

Giving to God is by far
the most significant
financial factor for life
management.

When we put God first, He will
give us wisdom and will bless
us.

Proverbs 3:5-10

Deuteronomy 28:1-14

Malachi 3:6-12

Matthew 6:33

The background of the slide features a collage of US dollar bills, with a prominent \$5 bill in the center-left. The bill's serial number, CB 31598058, and the letter B2 are clearly visible. A large, thick, golden-yellow circular arc is positioned on the right side of the image, partially overlapping the bills. The overall color palette is dark, with the golden arc providing a strong contrast.

***WHY DO WE
GIVE?***



Christian Motivations:


- To glorify God as our Creator
- To integrate God into the material side of life
- To show thanks for God's grace and blessings

The background features a collage of US dollar bills, with a prominent \$5 bill in the center-left. A large, thick golden circle is positioned on the right side, partially overlapping the text. The overall color scheme is dark, with the golden circle providing a bright contrast.


***BIBLICAL
TITHING***

Tithing isn't a matter of generosity or gratitude. It's a matter of honesty with God. *“All the tithe of the land... is the Lord's. It is holy to the Lord.”*


Leviticus 27:30



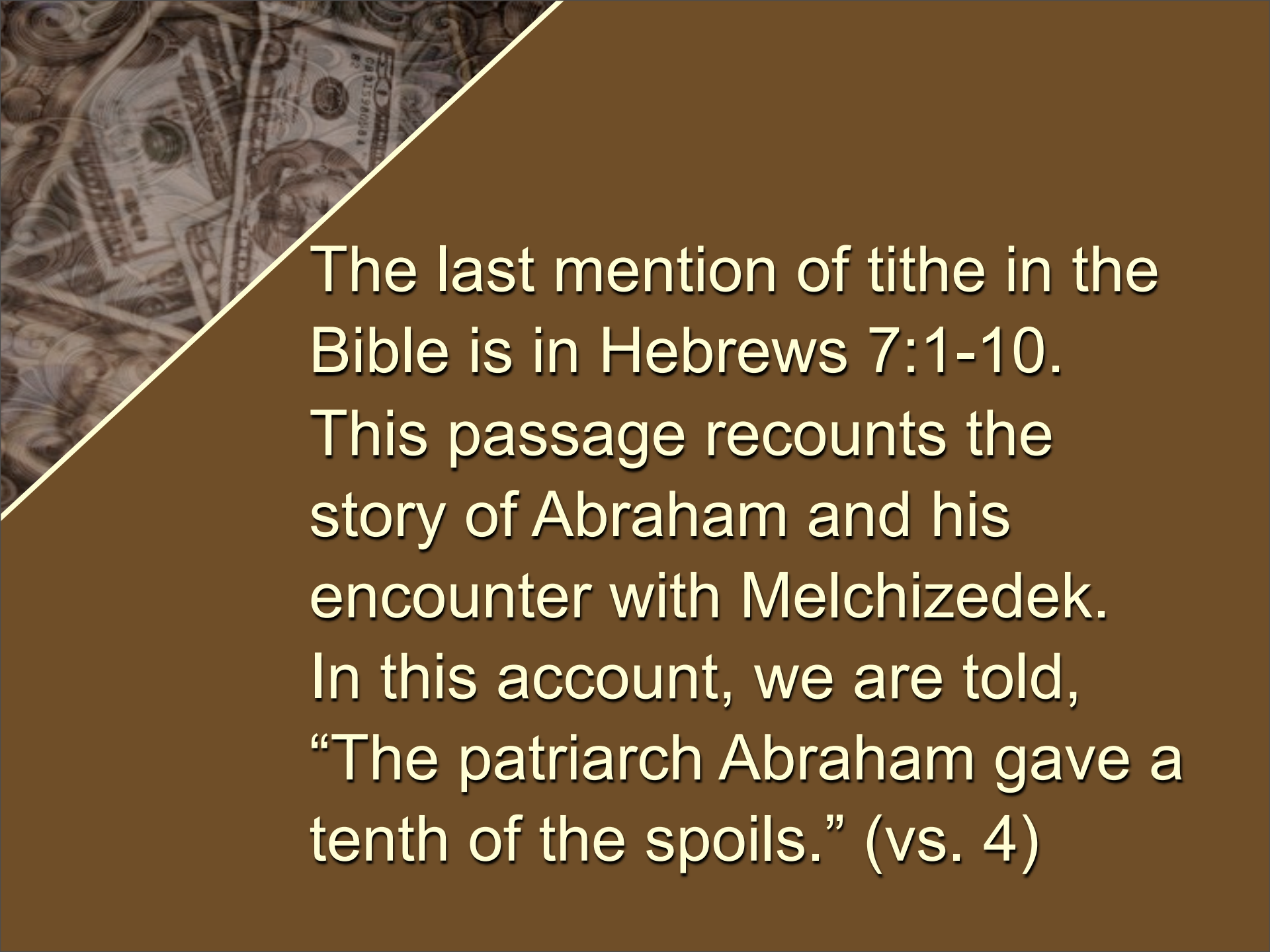
The tithe is a tenth part of our income or our increase if we are self-employed. This is the first part of our God-given increase that He claims as His own.



The word for “tithe” and “tenth” are used interchangeably in both the Old and New Testaments. For example, let’s look at the case of Abram and Melchizedek.



The first mention of tithe in the Bible is Genesis 14:20. Abram gave Melchizedek, the priest of the most High God, “a tithe of all” the spoils of Sodom which were given to him by the king of Sodom.



The last mention of tithe in the Bible is in Hebrews 7:1-10. This passage recounts the story of Abraham and his encounter with Melchizedek. In this account, we are told, “The patriarch Abraham gave a tenth of the spoils.” (vs. 4)



The Significance of Tithing

Leviticus 27:30 – Numbers 18:21

- 1. Tithing and the tree of knowledge of good and evil
(CS 65)**

A Test of Loyalty *Counsels on Stewardship p. 65*

The tithing system is the equivalent
to the last-day Christian of the
Tree of Knowledge of Good and Evil
for Adam and Eve
in the Garden of Eden.

Education, p. 25

“There was nothing poisonous in the fruit itself, and the sin was not merely in yielding to appetite. (1) It was distrust of God’s goodness, (2) disbelief of His Word, (3) and rejection of His authority, that made our first parents transgressors, and that brought into the world a knowledge of evil.”

Counsels on Stewardship 65

Education 25

When we are faithful with our tithe we show God that we

- »trust His goodness,**
- »believe His word,**
- »and accept His authority.**



The Significance of Tithing

2. Tithing and our covenant relationship with God
(Abraham, Gen. 14; Jacob, Gen. 28; Mal 3:10; CS 75)

Counsels on Stewardship, p. 75

“He who gave His only-begotten Son to die for you, has made a covenant with you. He gives you His blessings, and in return He requires you to bring Him your tithes and offerings.”




The Significance of Tithing

3. Failure to tithe is robbery of God
(Mal. 3:6-12; CS 77; CS 86)

Counsels On Stewardship p. 77

“The evasion of the positive commands of God concerning tithes and offerings, is registered in the books of heaven as robbery toward Him.”



“He who embezzles his Lord’s goods not only loses the talent lent him of God, but loses eternal life.”

3T 387

Counsels On Stewardship p. 86

**“To defraud God is
the greatest crime of
which man can be guilty;
and yet this sin is
deep and widespread.**



The Significance of Tithing

4. Tithing is an act of worship
(Mal. 3:10; Psalm 116:12-14)

**“Bring ye all the tithes into the
storehouse...” KJV**

**“Bring all the tithes into the
storehouse...” NKJV**

**Not “You all” bring the tithes...
but
You bring “all” the tithes...**



Tithing and Revival

1. Blessings or cursings
Deut. 28
2. Return, revival, and information
(Mal 3:6-12)



Tithing and Revival

(p. 12)

- 1. Blessings or cursings
(Deut. 28)**
- 2. Return, revival, and information
(Mal 3:6-12)**
- 3. An honest tithe
(Mal 3:10)**

Three elements of an Honest Tithe:

- 1. Portion / Percent - one tenth**
- 2. Place to return - The Storehouse**
- 3. Purpose - support the ministry of
God's church**



***CENTRAL
STOREHOUSE***



After leaving Egypt, and during the wilderness wandering, there was no problem with getting to the sanctuary for worship and bringing tithes and offerings. The tribes were all camped around the tabernacle in a specified order.



But things would be very different once they occupied the Promised Land. Each tribe would then be in its own designated territory and have its own cities. It's



interesting that even though the Levites were given 48 cities scattered throughout Canaan, including the 6 cities of refuge, that **God still required the tithe to be brought to the central storehouse.**

Just before Moses died, he gathered all Israel together and gave them three sermons or public presentations. They are recorded for us in the Bible as the book of



Deuteronomy. He stated that even though they were to be settled and scattered all over Canaan, three times a year they were to assemble at the Lord's house for praise, worship and the delivery of their tithes and offerings.

But when ye go over Jordan,
and dwell in the land which the
Lord your God giveth you to
inherit, and when He giveth
you rest from all your enemies
round about so that ye dwell in
safety;



Then there shall be a place which the Lord your God shall choose to cause his name to dwell there; thither shall ye bring all that I command you; your burnt offerings, and your sacrifices, your tithes, and the heave offering of your hand, and all your choice vows which ye vow unto the Lord.

Deuteronomy 12:10, 11

Three times thou shalt keep a feast unto me in the year. Thou shalt keep the feast of unleavened bread: thou shalt eat unleavened bread seven days, as I commanded thee, in the time appointed of the month Abib; for in it thou camest out from Egypt: and none shall appear before me empty:



And the feast of harvest, the firstfruits of thy labours, which thou hast sown in the field: and the feast of ingathering, which is in the end of the year, when thou hast gathered in thy labours out of the field. Three times in the year all thy males shall appear before the Lord God.

Exodus 23:14-17

Three times in a year shall all thy males appear before the Lord thy God ***in the place which he shall choose***; in the feast of unleavened bread, and in the feast



of weeks, and in the feast of tabernacles; and ***they shall not appear before the Lord empty...***

Deut.

16:16



Every man shall give as he is able,
according to the blessing of the Lord
thy God which he hath given thee.

Deut. 16:17

God's Protection

For I will cast out the nations before thee, and enlarge thy borders: neither shall any man desire thy land, when thou shalt go up to appear before the Lord thy God thrice in the year.

Exodus 34:24



All the males of Israel were to appear before the Lord:

- **at Passover**
- **at Pentecost**
- **at the Feast of Tabernacles**

“Anciently the Lord instructed His people to assemble three times a year for His worship. To these holy convocations the children of Israel came, bringing to the house of God their tithes, their sin offerings, and their offerings of gratitude.”

6T 39

The annual feasts were a time of fellowship, education, and worship.

Psalm 122:1,2 “I was glad...”

Psalm 116:18,19 “I will pay my vows...”

Malachi 3:10 “Bring all...to the storehouse”

Psalm 122:1-4

- 1 I was glad when they said to me,
- “Let us go into the house of the Lord.”
- 2 Our feet have been standing
- Within your gates, O Jerusalem!
- 3 Jerusalem is built
- As a city that is compact together,
- 4 Where the tribes go up,
- The tribes of the Lord,
- To the Testimony of Israel,
- To give thanks to the name of the Lord.

The Bottom Line: 4 Important Facts

- 1. Israel gave at least one-fourth of their income to God in the form of tithes, thank offerings, support of the temple, and gifts to the poor.**
- 2. Most of these donations were personally delivered by each family, in kind or in cash equivalents, to the central storehouse – first at Shiloh and then Jerusalem.**

The Bottom Line: 4 Important Facts

3. This personal delivery system required being away from home and work at least one month each year.

4. The 25% giving and the one month away from home were actually the basis for their prosperity and blessing – and they knew it!

The contributions required of the Hebrews for religious and charitable purposes amounted to fully one fourth of their income. So heavy a tax upon the resources of the people might be expected to reduce them to poverty; but, on the contrary, **the faithful observance of these regulations was one of the conditions of their prosperity.**

PP 527

The background features a collage of US dollar bills, with a prominent \$5 bill in the center-left. The bill's serial number 'CB 31598058' and the letter 'B2' are visible. A large, white, semi-transparent circle is positioned on the right side of the image, partially overlapping the bills. The overall color palette is dark, with the green and yellow of the currency contrasting against the black background.

THE USE OF TITHE

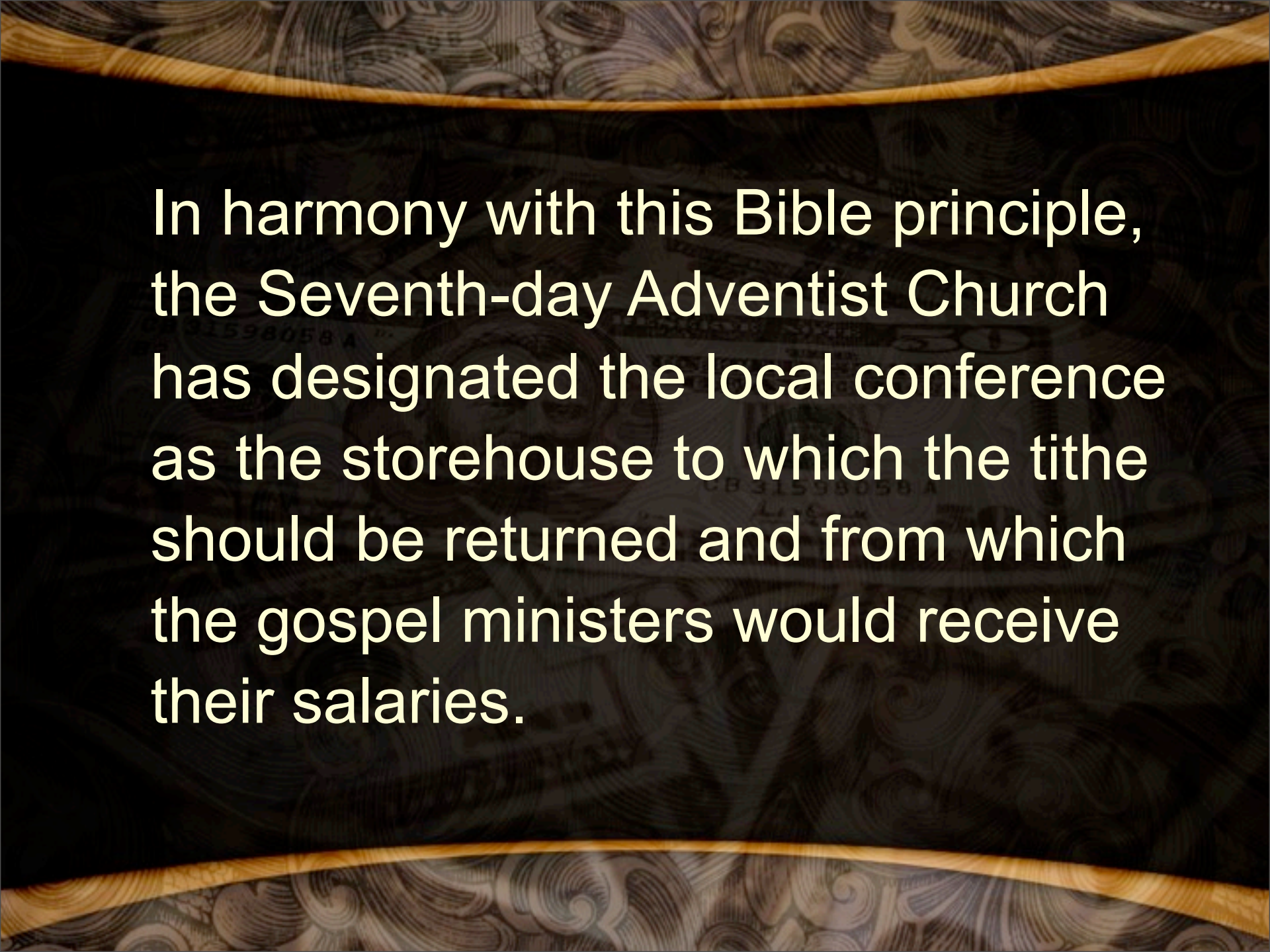


Behold I have given the children of Levi all the tithes in Israel as an inheritance in return for the work which they perform, the work of the tabernacle of meeting.

Number 18:21

It's clear that God's chosen purpose for the tithe was to support the religious leaders and their families.





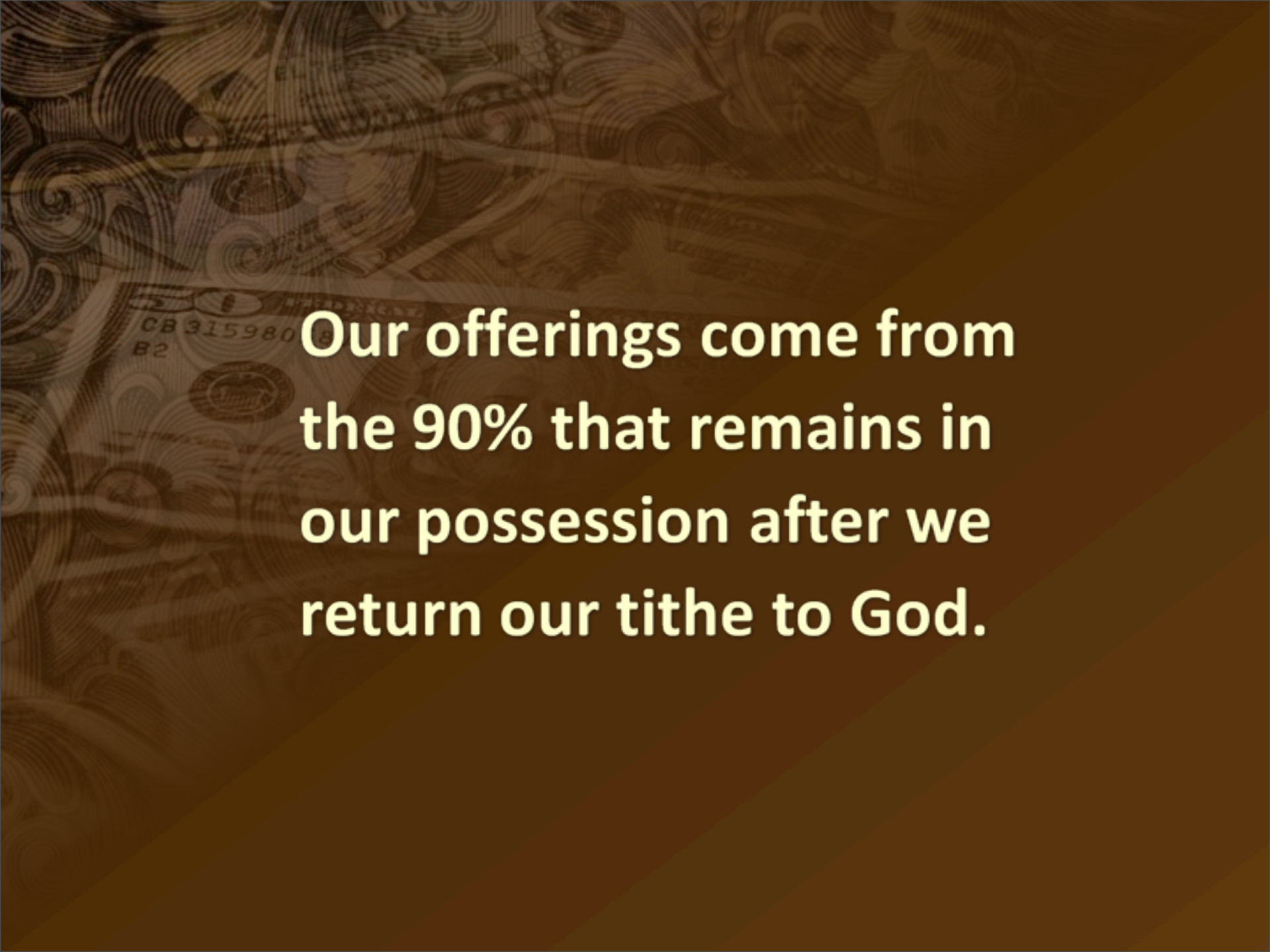
In harmony with this Bible principle, the Seventh-day Adventist Church has designated the local conference as the storehouse to which the tithe should be returned and from which the gospel ministers would receive their salaries.

Tithe is returned through the local church where membership is held. The local treasurer then sends the tithe to the conference storehouse from which the religious workers are paid.



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***WHAT ABOUT
OFFERINGS?***

The background of the slide is a collage of US dollar bills, including a prominent \$100 bill in the lower-left quadrant. The bills are rendered in a dark, semi-transparent brown color, creating a textured, layered effect. The text is overlaid on this background in a bold, white, sans-serif font.

**Our offerings come from
the 90% that remains in
our possession after we
return our tithe to God.**

TYPES OF OFFERINGS

Offering	Purpose
<i>Sin Offering</i>	Given as a response to experienced grace
<i>Thank Offering</i>	To recognize God's protection, blessings of health, prosperity, and sustaining power
<i>Other</i>	To build/maintain the house of worship

WHAT ABOUT OFFERINGS?

Failure to bring tithes and offerings to the storehouse was considered by God to be robbery of Him.

Obviously, that's where the sin offerings and the temple support offerings would go. Unlike the tithe, offerings can be discretionary.

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***MOTIVATION IN
GIVING***

When our hearts are right and we return tithe:

- We are worshiping God.
- We consciously profess our trust in God to care and provide for us.
- We confess who He is in our lives and recognize His guidance and love.
- We consciously choose to rely on Him.

For tithe to be worship, we must:

- accept Jesus as Savior and Lord.
- recognize God as the Owner of all that we have and are.
- have an attitude of management rather than ownership.

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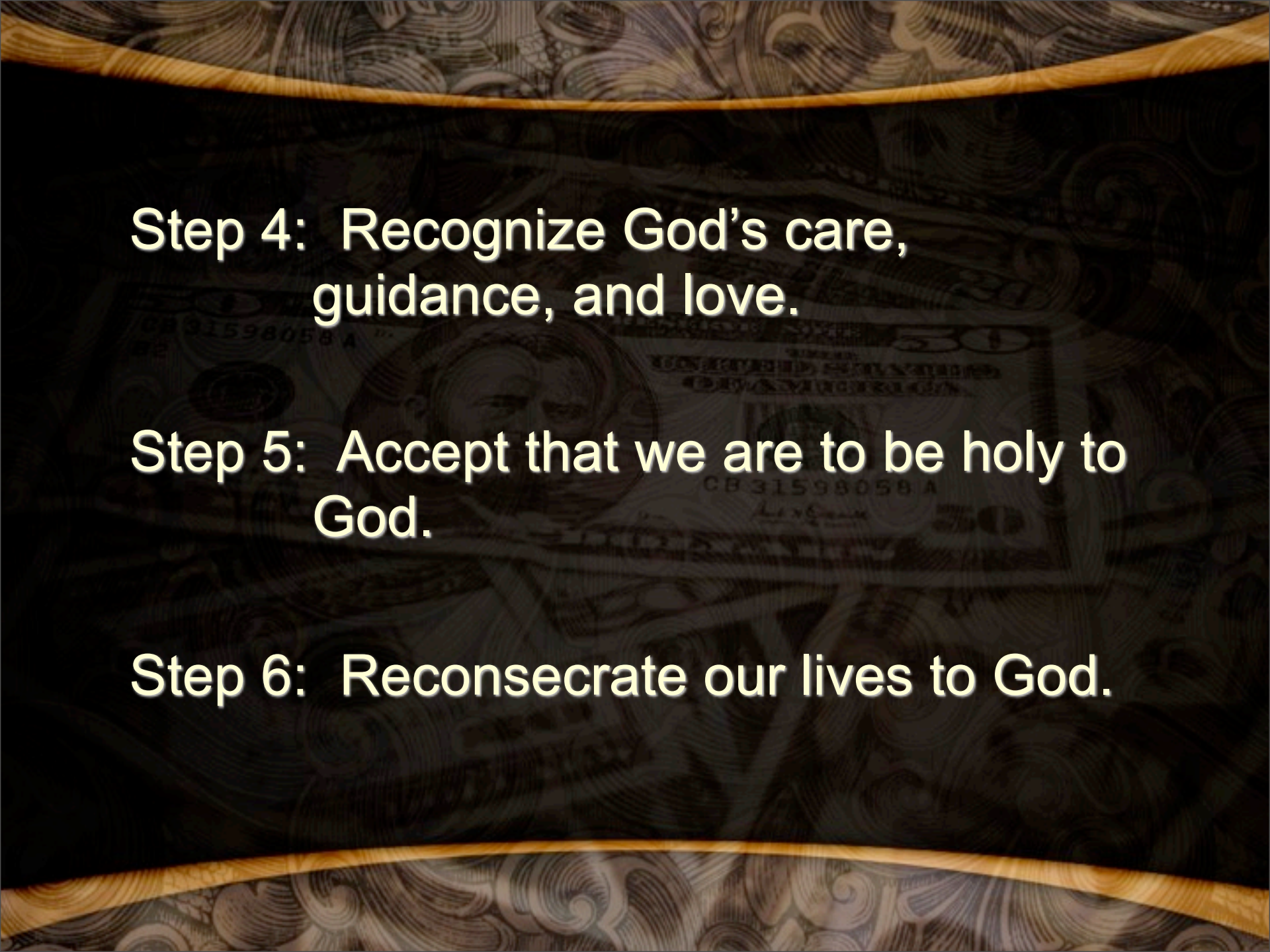
***SIMPLE STEPS
FOR JOYFUL
TITHING***



Step 1: Accept our relationship with God.

Step 2: Accept God as Creator.

Step 3: Surrender our ownership and
accept His.

The background of the slide features a dark, textured pattern of US dollar bills. A prominent portrait of George Washington is visible in the center, surrounded by intricate security patterns and the text 'FEDERAL RESERVE NOTE' and 'ONE DOLLAR'. The bills are slightly faded and overlaid on a dark, swirling background. Two curved, light-colored borders are visible at the top and bottom of the slide.

**Step 4: Recognize God's care,
guidance, and love.**

**Step 5: Accept that we are to be holy to
God.**

Step 6: Reconsecrate our lives to God.

God does not receive the offerings of any because He needs them and cannot have glory and riches without them, but because it is for the interest of His servants to render to God the things which are His.

~Testimonies for the Church,
Volume 2, p. 652-653



The freewill offerings of the humble, contrite heart He will receive, and will reward the giver with the richest blessings. He receives them as the sacrifice of grateful obedience.

~Testimonies for the
Church,
Volume 2, p. 652-653



Psalmist challenges us, “Ascribe to the Lord the glory due His name; bring an offering and come into His courts. Worship the Lord in the splendor of His holiness; tremble before Him, all the earth.”

Psalm 96:8, 9

MOTIVATION IN GIVING

Tithe & Love *Offerings to God*

For the support of the
World-wide Mission of the
Seventh-day Adventist Church



Northeastern Conference
Of Seventh-day Adventists

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Jamaica, New York 11434

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Tithe is a test of
loyalty.

Offerings are a test of
attitude.

Let's acknowledge God's ownership and our covenant relationship with Him by being faithful with our tithe.

Let's show our gratitude by systematically giving offerings to Him.

“The Lord does not need our offerings... [but] This is the only way in which it is possible for us to manifest our gratitude and love to God. He has provided no other.”

-- *Review and Herald, December 6, 1887*

Testimonies, vol. 3, p. 405

“Those churches who are the most systematic and liberal in sustaining the cause of God are the most prosperous spiritually.”



Tithing and Revival

(p. 12)

1. Blessings or cursings
Deut. 28
2. Return, revival, and information
(Mal 3:6-12)

Testimonies vol. 4, p. 387

“Practical benevolence will give spiritual life to thousands of nominal professors of truth... It will transform them from selfish, covetous worshipers of mammon to earnest, faithful co-workers with Christ in the salvation of sinners.”

The contributions required of the Hebrews for religious and charitable purposes amounted to fully one fourth of their income. So heavy a tax upon the resources of the people might be expected to reduce them to poverty; but, on the contrary, **the faithful observance of these regulations was one of the conditions of their prosperity.**

PP 527

Accordingly, in harmony with this Bible principle, the Seventh-day Adventist Church organization has designated the local conference as the storehouse to which the tithe should be returned and from which the gospel ministry would receive their salaries. In addition, the local conference gives support to the furtherance of the gospel in all the world.

For the convenience of the church members and as part of their worship experience, the tithe is returned through the local church where membership is held and the local treasurer forwards all the tithe to the conference storehouse from which the religious workers are paid. This system, outlined by God, has enabled His church to have a world-wide and ever growing impact in the world.

The Problem:



North American Division

“The majority of professed Christians part with their means with great reluctance. Many of them do not give one twentieth of their income to God, and many give far less than that; while there is a large class who rob God of the little tithe, and others who will give only the tithe.”

Testimonies for the Church, vol. 4, p. 474

The Possibilities:



North American Division

“If all the tithes of our people flowed into the treasury of the Lord as they should, such blessings would be received that gifts and offerings for sacred purposes would be multiplied tenfold, and thus the channel between God and man would be kept open.”

Testimonies, vol. 4, p. 474

The Plan of Action:



North American Division

“The followers of Christ should not wait for thrilling missionary appeals to arouse them to action. If spiritually awake, they would hear in the income of every week, whether much or little, the voice of God and of conscience with authority demanding the tithes and offerings due the Lord.”

Testimonies for the Church, vol. 4, p. 474

Acts of the Apostles, p. 566

The greatest praise that men can bring to God is to become consecrated channels through whom He can work. Time is rapidly passing into eternity. Let us not keep back from God that which is His own. **Let us not refuse Him that which, though it cannot be given with merit, cannot be denied without ruin.** He asks for a whole heart; give it to Him; it is His, both by creation and by redemption. He asks for your intellect; give it to Him; it is His. He asks for your money; give it to Him; it is His. "Ye are not your own, for ye are bought with a price." 1 Corinthians 6:19, 20.



To the faithful servants he said, “Well done, good and faithful servant; you were faithful over a few things, I will make you ruler over many things. Enter into the joy of your Lord.”

The words, “**Well done**” are only spoken to those who manage their money Christianly!

The Significance of Tithing

“I speak of the tithing system, yet how meager it looks to my mind! How small the estimate! How vain the endeavor to measure with mathematical rules, time, money, and love against a love and sacrifice that is measureless and incomputable! Tithes for Christ! Oh, meager pittance, shameful recompense for that which cost so much!”

4T 119

Question #1

Should we tithe on the gross or
the net?

The Bible says we should put God First.

- Proverbs 3:9 – “Honor the Lord with your possessions, and with the firstfruits of all your increase.”
- Matthew 6:33 – “Seek first the kingdom of God and His righteousness, and all these things shall be added to you.”
- Studies done by Andrews University show that about 60% of Adventists tithe on the gross amount of income.

Question #2

Can't I just send my tithe where I feel that it will do the most good?

No. The Tithe is non-discretionary!

- The tithe is the Lord's. He has told us what to do with it. "Bring the tithe to the storehouse..." Mal. 3:10.
- Moses outlined the law of the central storehouse in Deut. 12: 1-28. "But you shall seek the place where your Lord chooses...and there you shall go...There you shall take...your tithes."
- Other good projects should be supported, but not from the tithe. – 9T 249,250
- See "Timely Counsels" doc. On Website

Question #3

Isn't emphasis on tithe and offerings kind of legalistic?

Obedience is not legalism. “Obedience--the service and allegiance of love--is the true sign of discipleship.” (SC 60)

- “If you are willing and obedient, you will eat the good of the land.” (Isaiah 1:19)
- “But why do you call me ‘Lord, Lord,’ and do not the things which I say?” (Lk 6:46)
- Those who hear and obey – wise builders
- Those who hear and don’t obey –foolish builders. (Mt 7:21-27; Lk 6:46-49)
- “To obey is better than sacrifice” (1Sam 15:22)

www.adventiststewardship.org