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Kingdom Finances

“They always talk about Money”

Introduction

You work hard for your money. The typical adult toils at least 40 hours a week for a paycheck that often does not even stretch enough to meet the needs of their family. You worked for it – it is yours. Right? Your government does not think it is totally yours – they want some of it. And then some preacher comes along and asks for some of it. You look at your account and say, “No way, I have a car payment yet to pay!” It is your money and you can do whatever you want with it. It is yours.

But I want you to take a look at some Scriptures with me. Please actually get your Bible out and read them.

[Genesis 12:2-3](#)

[Deuteronomy 8:18](#)

[John 3:16](#)

[John 10:10](#)

[Luke 6:38](#)

[2 Corinthians 9:6-12](#)

[Philipians 4:19](#)

[3 John 2](#)

All of these Scriptures talk about God giving to you, the believer. His desire is to bless you *financially*, and He has provided principles in the Bible to get that blessing to you. In fact Paul said that he wanted people to give to his ministry not so that it will benefit him, but so that it will benefit

the giver. And Jesus says it is more blessed to give than to receive, because without the giving there is no receiving.

God really, really wants to bless you, but He has established principles, rooted in love, that must be followed to allow Him to do so. There is the story of a little boy and the cookie jar. He stuck his hand in the jar and filled up his fist with cookies. Trouble was, with his hand full, he could not get his hand out of the jar. The more we stingily hold on to “our” money the more we limit God, and the less we will have.

Back at the beginning, in Module 2, we learned about about God’s love for us and, the covenant He made with the Hebrews – one of blessings and curses. We also learned that Jesus paid the price for the curses, so that the [blessing of Abraham](#) might come upon us. And Abraham’s blessing

definitely included possessions and money. The financial blessing is accessed by giving in faith.

God makes it clear that the purpose of His blessing is two-fold: To bless you and make you a blessing. In other words, He wants you prosperous personally – He wants “life abundantly” for you. He also wants you to be a vessel of blessing to others. He wants His blessing to flow through you to others. This second purpose is to be your motivation – to give to others. If your motivation is simply to buy cars and houses then you are like that boy with his hand in the cookie jar and you will never have enough. However, if your motivation is to bless others, then God will allow those blessings to flow through you and He will also give you more than enough, personally. A key point to remember is that God is the Lord of your harvest. He is the source of your supply. You are to focus on Him as your source. Your source is not your boss, not

your company, and not your customer. You never know how He will decide to send that blessing.

So yes, you worked hard for your money, but God wants to use that money to bless you – to give you more than enough, not just enough to get you by. And it all depends on your giving of that hard-earned money of yours.

The Bible teaches four types of giving:

- Alms, or giving to those in need.
- Tithes
- Firstfruits
- Offerings or seed

The last three have a full lesson devoted to them. Alms, or giving to the destitute and poor, is fully expected of us as an outward act of love. God says that this is like [lending to Him](#), because He is loving and giving through us to the poor and destitute. He will return it to us. If you study the

act of giving to the poor in the Book of Acts, you will find that only when the church gave to the poor, God moved. It seems that any move of the Holy Spirit is tied to our heart for the poor.

Enough said.

The Tithe

Many people attempt to wiggle out of the requirement to tithe, saying that it is an Old Testament requirement and therefore does not apply to the New Testament Christian. Agreed, we are redeemed from the curse of Law requirements. But there are issues with that stand. First the tithe was instituted before the Law – Abraham tithed to [Melchizedek](#). And [Jacob](#) actually instituted the tithe.

When God talks about the tithe in the Book of Malachi, He says it is His and ties it back to a matter of the heart. Let's look:

“Will a man rob God? Yet you have robbed Me! But you say, “In what way have we robbed You?” In tithes and offerings.

You are cursed with a curse, For you

have robbed Me, even this whole nation.
Bring all the tithes into the
storehouse, That there may be food in
My house, And try Me now in
this, Says the Lord of hosts, “If I will
not open for you the windows of
heaven And pour out for you *such*
blessing That *there will not be room*
enough to receive it.
“And I will rebuke the devourer for your
sakes, So that he will not destroy the
fruit of your ground, Nor shall the vine
fail to bear fruit for you in the
field, Says the Lord of hosts;
“And all nations will call you
blessed, For you will be a delightful
land, Says the Lord of hosts. (Malachi
3:6-12)

The tithe is the root of God’s financial blessing. It is like a valve in a pipe or a switch in

a light circuit. It is what enables the blessings to flow into your life. And if you do not tithe, it is what allows the devil access to your finances. And he has come to kill, steal, and destroy. It is a spiritual principle. And it is the foundation for everything else we talk about regarding giving and receiving. If you are not tithing, any other giving will not work. The principles of giving and receiving are nullified. Tithing is the key that unlocks the financial principles of the Bible.

So what is the tithe? The tithe is simply one-tenth of all your increase. Giving the tithe results in a blessing upon the remaining income. Some would ask is it a tenth of the gross or net? To them I would answer, read the Malachi passage again. Do you really want to be in a position of robbing God? Furthermore, since the remaining income is blessed (the 90% that is left), the portion I give the government is also blessed and I would prefer to have God involved in what I give the

government and the government's actions. If you own your own business, the scripture does say that you tithe off of the increase, so you could either just tithe off the gross income, or what you would pay taxes on (the profit). Just be careful and sensitive to the Holy Spirit so that you do not "rob God".

Where does the tithe go? The Law gives us some help there. It is pretty clear in Scripture that the tithe goes to the Levites. These were the people that maintained the Temple, the Scriptures, prepared the sacrifices, etc. The New Testament corrolary to the Levites is the church workers. The tithe belongs to the local church that you attend and get your spiritual sustenance from. The tithe does NOT go to any parachurch or apostolic ministry or missionary.

Follow the above simple guidelines, and you will be able to access the Malachi blessing by faith.

Firstfruits

Read: [Proverbs 3:9-10](#), [Ezekial 44:30](#),
[Numbers 18:8-32](#), [Deut 26:1-11](#), [Neh 10:37](#)
[Romans 11:16](#)

Firstfruits is a completely different offering than the tithe. Firstfruits are given at a completely different time than the tithe and to completely different people. Firstfruits come before the harvest and have no percentage associated with them. It is simply what is produced “first”. The tithe comes after the harvest, after you have counted up all your increase and then separated 10% of it. This had great significance. The firstfruits were offered to the priests and they conferred upon the giver a blessing over their entire crop and over their

house. The harvest was thereby plentiful. The priests did not partake directly of the tithe (the levites were to give only 10% of the tithe to the priests).

Firstfruits is an offering designed by the Lord to release blessings to God's people and finance the apostolic. The passage above from Proverbs says that "your barns will be full and vats overflowing". These conditions are directly tied to the result of the harvest. The firstfruit is given at the beginning of the harvest and results in an abundant harvest. Firstfruits also causes a blessing to rest on your house. This means much more than just finances – it means peace and joy are in your house. It means your children have respect and honor. Firstfruits cause all this. Firstfruits essentially kick the devil out of your life.

Firstfruits also causes all your finances to be holy, or blessed. Romans says that if the

firstfruit is holy, the whole batch is holy. There is a blessing that occurs upon your entire financial life. Your job becomes enormously fruitful and blessed. I remember starting a job once and I gave the first paycheck as a firstfruit. That job was much more blessed than all of the previous ones – God gave me extraordinary wisdom and favor to perform my duties with excellence and with less effort. I received top-of-the-band raises plus several bonuses and a significant promotion – all in a short 3-year timespan. God truly wants you blessed but you have to follow His principles to receive the blessing. You must give the firstfruit offering and give it properly.

The recipient must also bless you and your harvest in the name of the Lord. You cannot just toss your firstfruits to the wind or mail it off to just any preacher. You must give it to someone who understands the principle of firstfruits (not many

do) so that they can pray the appropriate blessing on your harvest and on your house in faith.

As with any Biblical financial principle, for it to work you must also be a tither. If you are not tithing, start now. No Biblical financial principle will work unless you are first established as a tither. Remember, your tithe goes to your local church.

There are two major questions that you may have regarding firstfruits. Most of us do not gather a crop every year, so when are the firstfruits given and just what are the firstfruits in today's culture? And who do we give them to? Let's deal with the first question first.

When I have asked the question of what and when, I often get the answer to ask God. That's fine but not very concrete, though I do certainly recommend that you first pray, asking

God to clarify it for you. But I offer these two guiding thoughts.

First, whenever you start a new job, the first paycheck should go to a “priest” (we will clarify who the recipient should be next). This is set as a standard in [Deut 26](#). I previously gave an example of how that worked in my life. In our culture we typically do not gather an agricultural harvest every year so it is not very clear what the firstfruit is and when to give it. In Biblical times, though, the firstfruit was given at the beginning of every harvest, typically every year. So it is logical that we should also give a firstfruit every year. You could pick your first paycheck of the year or the paycheck on the anniversary of starting your work there.

The second major question involves the recipient. Who do we give the firstfruit to? The Bible makes it clear that it goes to the priests or

high priests. The priest is an Old Testament term that can be correlated to the “[five-fold](#)” ministry today: apostles, prophets, evangelists, pastors, and teachers. In general, pastors and teachers are financed through the church budget, so they are partakers of the tithe to the Levites. The overseers of the church denomination are generally financed through the tithe of the tithe discussed in [Numbers 18](#). So that leaves the ambassadorial apostles, prophets, and evangelists. This would include several parachurch ministries, including missionaries.

Apostles and prophets.

In recent years God has been restoring the offices of the Prophet and the Apostle. God started calling forth the prophets in the late 1970s, followed by the apostles in the late 1980s. The prophets are individuals that operate very similar to the Old Testament prophets described in the Bible. There are many currently in the Body of

Christ. Apostles are newer, and often they are unwilling to take the title of “apostle” because the church has not yet accepted the office. There were many apostles in the New Testament – they were not just the original 12 plus Paul. Barnabas was an apostle. James, the brother of Jesus, was an apostle. Apollos and Timothy were apostles. As you read the Book of Acts, you can get a flavor for the characteristics of an apostle:

- They are called by God and sent by God to represent God to the Church.
- They carry God’s authority within the sphere of influence they have been assigned.
- They operate as an ambassador amongst the church or as a leader of a network of churches.
- They are “generals”. They strategize and develop plans to increase God’s Kingdom on the earth. Often God has directly given them the strategy.

C. Peter Wagner, a patriarch of the current-day church, defines an apostle this way:

“A Christian leader who is gifted, taught, and commissioned by God with the authority to establish the foundational government of the Church within an assigned sphere of ministry by hearing what the Spirit is saying to the churches and by setting things in order accordingly for the advancement of the Kingdom of God.”

The apostle is the New Testament version of the High Priest of the Old testament. Hebrews 3:1 ties the two offices together. Missionaries *can* be apostles, depending on their role. There are many ministries operating in nearly every country that are apostolic in nature.

So the firstfruit offering is generally given to an apostle, a prophet, or an evangelist. But be very careful to give it to one who understands the responsibility of the recipient. The recipient must understand the significance of firstfruits and must pray a blessing on your harvest.

The Law of Seedtime and Harvest

Seedtime and harvest is a thread that goes from one end of the Bible to the other. This will totally revolutionize your view of giving and put it into proper Biblical perspective. God does not want your money, He wants to bless you. And seedtime and harvest, giving and receiving, is the method He uses.

Read: [Genesis 8:22](#), [Galatians 6:7](#), [Matthew 17:20](#), [John 3:16](#), [Luke 6:38](#), [2 Corinthians 9:6-12](#), [Hebrews 6:14](#)

Seed time and harvest is a method God chose in the Bible because it is simple and easy to understand by everybody. All it means is that we give as a seed we sow. As we would plant a seed in our garden and expect a beautiful flower or

tomatoes or lettuce to grow from that seed, so are we to give. Note that the Bible says in Genesis that everything produces after its own kind. So if you are lonely, find someone lonely and give some friendship. If you need new clothes, find someone that needs clothes and give some of yours away. Note that planting a seed always precedes the harvest, so giving always precedes receiving. It is God's job to provide seed to the sower, so look around you – you always have seed. Seedtime and harvest, giving and receiving, is God's method of blessing you. It is God's method because it is grounded in love – His one and only motivation, and His one and only commandment.

A key point to remember is that God is the Lord of your harvest. He is the source of your supply. You are to focus on Him as your source, not your boss, not your company, not your customer. You never know how He will decide to send your harvest. You also do not necessarily know how

He will send the blessing or harvest. He could increase your pay. He could send a promotion. He could send another job your way. But often He chooses to send ideas, concepts, and insights.

Ideas, concepts, and insights are the more covert method God uses. We expect our income or bank balances to increase. And when they don't we think that God's principles don't work. But God has probably sent you an idea, concept, or insight and, since you were expecting tangible increase, you either missed it or did not act upon it fully. Before I realized about this principle I lost considerable. God had given me numerous ideas, concepts, and insights. I had written papers on them and published them but that is as far as I took them. Later I discovered that entire companies had been formed to bring those ideas, concepts and insights to profit. Some of them even found their way into other books, with no credit given to me. I now guard that intellectual property that

God has given me more carefully and work to develop it more. [Ecclesiastes 11:6](#) tells us to work both at our normal job and to also develop other things in the evening. If we want God's blessing we have to apply ourselves as He provides the means.

Expect an increase.

Many people give but do not expect God to give back to them. As a result, often times they miss the blessing. How would you recognize the idea God sent if you were not looking for it? How could you give God the glory if you were not expecting the increase? Does a farmer, after he has planted his seed, not expect a harvest? No, of course not. Likewise, even though our motivation is love towards others, we must realize that God's motivation is also love, and we should look for and expect His blessing.

The tithe is a seed.

All giving is a seed. Even though tithing is the minimum, it is still giving and qualifies as a seed. We should therefore expect a harvest from that seed. I have a personal story that illustrates this.

My first job after college was a good job and I was grateful for it, but it did not provide enough income for my family. I went to God about this situation and He led me to [Mark 11:24](#). I discovered that faith required me to believe that I already had this level of income. Okay, if I already had it, spiritually what would I do? I knew that I was not supposed to spend as if I had it, so as I thought about it, I realized that I would tithe, or give 10% back to God. So that is what I did. Since I needed my income tripled, I tripled my tithe and regarded it as a seed sown. And I took my belt in another notch. Over the next year I received raises and promotions. By the end of that one-year period, my income had tripled. My income had increased to the level of my tithe. Note

that I worked hard at my job, as unto the Lord, because it is He that is my source and Him only. I believed that my income would rise accordingly. And it did.

Faith is required. Even though we have not discussed faith yet, we will in a future module. Suffice it to say that giving without faith will not produce the blessing that God desires. [Hebrews](#) says that without faith it is impossible to please God. So without faith it is very unlikely that He will respond in kind. We will also discover that “[faith works by love](#).” So love is also required in our giving.

While tithing is giving as a seed we sow and not as a debt we owe, we also sow seed in other ways. Everything we give is a seed that has a harvest or return that should come to us. God designed it this way. “Give and it *shall* be given to you.” So offerings, giving above the tithe, is seed we sow.

Luke says that we can expect a return of 10 or 100 times the seed. My experience has shown that tithing maintains the status quo. If I want no more income, then a tithe is all that is required in the seed/harvest principle. But if I want more – if I want the abundant life Jesus promised and I want to be able to also bless others abundantly – then I will need to give as an offering, or seed. Often times the church will take up a special offering or a missionary will visit, or God will lead you to give to an evangelist. You should view these as an opportunity to both love and an opportunity to plant seed and expect a harvest.

God has established principles in His word. These are principles that work His blessings toward you. And His blessings will NOT flow to you unless you work those principles.

Getting Your Finances in Order

Budgeting, faith, and the use of the principles.

Experience has shown that God will bless up to the point He can trust you. If He can only trust you with enough to just get by because you will blow the rest, that is what you will receive. However, if you have developed self-discipline, and God can trust you with more, He will give you more.

So you will need to develop this discipline. You will need to work to get out of debt and establish the discipline to stay out of debt. God is using Dave Ramsey to help with this and I strongly encourage you to go through his [Financial Peace University](#) course.

One caveat about this course, though. The course is developed for people from all walks of life so Dave does not address tithing until

the end of the course. If you want God involved in this financial transformation in your life, do NOT stop tithing for any reason whatsoever. To do so robs God, and you do NOT want to incite His anger. You absolutely *want* God to be involved in Dave's process.