

New Covenant Lifestyle: Lesson 6 – Handling Finances

Part of our inheritance in the New Covenant is the blessing of Abraham (**Galatians 3:14**). This blessing included honor, land and wealth (**Genesis 12:2,3; 13:2;15**). In the New Covenant, God has promised to meet all our needs (**Philippians 4:19**), satisfy all our wants (**Psalms 23:1**) and fulfill all our desires (**Psalm 37:4**). That is a mind expanding reality that leads to the question as to why most Christians don't live in these promises. By now you should already know the answer. The pathway to living in these is the narrow way that leads to life (**Matthew 7:14**). As we have seen, this is the pathway of resting in Jesus completed work and being led by Holy Spirit. It is self effort and human reasoning that short circuit's God's supply of grace and results In Christians missing out on their covenant provision.

We all know that finances are an essential part of life in this world and that having enough of them is a desire of everyone. Knowing how to gain and handle wealth in the New Covenant is part of our lifestyle and it reflects that we are children of God. God wants us to have wealth so that we can bless others and minister his life to them. It also makes living for Jesus look very attractive to unbelievers; making it part of our testimony of the goodness of God. Notice how Abraham was respected by the people that lived around him because they knew that it was God who was blessing him. Remember wealth is not a goal for us; it is a product of the blessing of God on our lives. Paul addresses this when he tells us that the love of money is the root of all evil (**1 Timothy 6:10**). So don't put your affection on the money, keep it on Jesus and let God bring the increase.

Wealth (finances, money, possessions, land, houses, etc.) is one of the most talked about subjects in the Bible. It is part of the blessing of God for those who kept the Old Covenant (**Deuteronomy 28:2-13**), which means it is now part of the terms of the New Covenant. Therefore, part of living in the New Covenant is that the blessing of wealth is for us. Given this truth, we need to learn how to receive divine wealth and then, how to use it to expand the kingdom of God. So let's look at the key scriptures on this topic.

First we need to establish the foundation for handling finances under the New Covenant. In **Acts 20:35** what statement of Jesus does Paul quote? _____.

The essence of God is love and love manifests in giving (**1 John 4:7-10**). Since God is love, what do you think the New Covenant focus for finances is? _____.

What is the world's focus for finances? _____.

Read **Matthew 5:43-48** and answer the following questions.

What four actions does Jesus use to describe the nature of our heavenly Father, and therefore, of us also (v44)?

What two things does our Father do for everybody (v45)? _____.

What has no reward (v46)? _____.

How is our Father described (v 48)? _____.

What is Jesus instruction to the listeners about their lives (v48)? _____.

In **Hebrews 10:1**, what was it that could not make men perfect? _____.

In **Hebrews 10:14**, what does the New Covenant do? _____.

In **Hebrews 10:14**, the verb “*perfected*” is in the perfect tense. What does the perfect tense mean? _____

When we put what Jesus taught about being perfect like our Father with what he did for us when he ratified the new covenant, we see that our perfection has already been completed. Jesus did it at the cross. Thus, our ability to love, bless, do good and pray is all a result of Jesus living through us. It’s not our task to cultivate this behavior by our self effort; rather, we live this way because of the love of God that is shed abroad in our hearts.

So how does this perfection in us manifest in our attitude towards finances? It makes us like God where our desire is to give. The Hebrew word ‘chesed’ (Strong’s H2617) describes the covenant love that God is. Its meaning is so rich that there was no existing English word that the KJV translators could use. So, they put the two words ‘loving’ and ‘kindness’ together in an attempt to signify the character of God in his desire to bless, give, prosper and protect. The New Covenant has put in you a giving heart, just like God. Jesus taught his disciples this truth when he sent them out to minister to the people on his behalf. Read **Matthew 10:5-8**. What were the disciples commissioned to preach (v7)? _____

What were the disciples to do (v8)? _____

Why were the disciples able to freely give (v8)? _____

In **Luke 6:38** Jesus teaches the people that giving is the nature of the kingdom of God and that being a giver results in receiving great increase. Notice that the increase comes from men in this world who pour into you because you are a giver. In **Ephesians 4:28** Paul gives the instructions that the work (job) that we do is so that we may have to give. Our society today has educated people into believing that we work to have for ourselves and our families. The New Covenant attitude is to be a giver because that is what our Father is like.

2 Corinthians 9:1-8 is a powerful passage from Paul about the importance of giving. The first 5 verses are Paul praising the Ephesians for their bountiful giving to minister to others. Then he gives the key to how finances work in the kingdom of God. Write out verse 6: _____

Then in verse 7 Paul gives the key instructions as to how we should look at finances. Where is giving motivated from (v7)? _____

What should never be part of your giving (v7) _____

What attitude does God love in giving (v7)? _____

Verse 7 clearly tells us that giving should be a very joyful thing. He wants us to celebrate our giving. Part of this celebration is based on God’s promise that when we give he has covenanted to bless and prosper us. God is no man’s debtor and his promise is to give back to you pressed down, shaken together and running over. Notice that the summation of this passage on being a giver is in verse 8.

What does God say abounds in you as a giver (v8)? _____

What will you always have as a giver (v8)? _____

What does the flow of grace through your giving enable you to abound in (v8) _____

Hence, abounding in the life God designed you to enjoy is an outflow of a giver’s heart. God supplies his grace as a result of you sowing grace into the lives of others. This involves ministering to others in any area of their lives;

mental, emotional, physical, spiritual, financial, relationships and family. Actually, giving is part of every area of life; finances is just one of the most obvious.

Since the New Covenant attitude to finances is giving, where does tithing fit in a Christian's life? Let me make the clear statement of tithing's place and then I will back it up: the New Covenant is all about God's supply of grace motivating us to give. Tithing is a law (a demand) under the Old Covenant (now obsolete). There is no law in the New Covenant to tithe. If there was, it would place a demand on us and our self-effort to do it would make us lukewarm (living in mixture). How about Abraham; didn't he tithe? **Genesis 14:20/Hebrews 7:4** says that he gave a tenth of the spoils. There was no law to tithe; it was simply a heart response of love to God that caused Abraham to give Melchizedek. This underscores the nature of being givers and not operating by law.

The early church faced the issue of obeying laws when some Jewish Christians started teaching that the Gentile Christians needed to be circumcised. By insisting on circumcision, these Jews were saying that the Gentiles needed to live by all the requirements of the Old Covenant. That would have put them squarely in the place of living in mixture. The story is recorded in **Acts 15** and provides the foundational truth that Christians do not live by laws. This applies to every area of New Covenant life. According to **Acts 15:1**, what did the Jews from Judea try to teach the Christians in Antioch? _____.

How did Paul and Barnabas respond to this (v2)? _____.

How did they decide to resolve the issue (v2)? _____

According to **Acts 15:5**, who was pushing for the requirement of circumcision and keeping the Old Covenant laws? _____.

How would you sum up Peter's declaration as to why the law does not apply to Christians (**Act 15:7-10**). _____

Acts 15:11 is Peter's summation of the only thing required of Christians. The best rendering of this verse from the Greek is "*But by the grace of the Lord Jesus Christ, we believe to being saved, even as they do*". Knowing that salvation is an ongoing process in our lives, this verse is saying that our whole life is found in the grace of Jesus.

The result of this meeting in Jerusalem is recorded in **Acts 15:28-29**. Notice there are only 4 things that James asks the Christians to observe and tithing, which was an essential part of the law, was not one of them.

It is also interesting to note that Paul never once mentioned the need to tithe in any of his writings. Given that he wrote the majority of the revelation of the New Covenant, then, his not teaching that "it is essential to tithe" is very significant. If we are required to tithe under the New Covenant, then Paul did us a huge injustice by not clearly telling us too. Furthermore, none of the other New Covenant writers said anything about tithing. All teaching regarding finances in the New Covenant is about giving.

So why is tithing such a strong teaching in the Church today? I propose there are three main reasons. Firstly, it is motivated by Satan to put people under bondage. By getting people to act under the Old Covenant laws, he makes them lukewarm (mixture of law and grace) and thereby is able to hinder God's blessing and protection over them. Living in mixture can also make their finances subject to demonic attack (the curse). Secondly, all

Christians want to do things for God because of his love inside them. So, motivated by their New Covenant’s desire to give, they tithe religiously to their local church because that is what they have been taught by the church leaders. This giving is usually from a good heart that desires to please God, but they miss the joy of having their giving directed by Holy Spirit. Also, sometimes their giving is to satisfy the human desire to perform; it can be a kind of penance that satisfies the soul, an ego boost. Thirdly, teaching the law of the tithe is how many Christian leaders ensure they have enough money to pay their salaries and grow their church (often to be seen as successful by men). Bear in mind that they are probably doing it in ignorance because that is all they have been taught. However, following this teaching is following man’s way of “growing the kingdom” and actually puts the people into bondage under the law. There are many disillusioned Christians who have put a lot of money into churches and ministries because of law based teaching and they have not received the “promised” increase. In fact many have been impoverished by this teaching that ministers death (**2 Corinthians 3:7**). The increase fails to come because tithing by law makes people lukewarm (**Revelation 3:16**).

When God directs the activities of any church or ministry, then all the finances are already supplied. The leadership should be resting and rejoicing, not putting the people under the demand to tithe and under the pressure to give. The teaching of “give to our ministry and God will return it 100 fold” (i.e. begging) is Christian manipulation (also called witchcraft). If the leader truly believes the 100 fold increase will happen, then he should focus on giving as directed by Holy Spirit and rest in God for the supply; not beg the people for it. If God is directing the ministry, then God will move on peoples’ hearts to give into the ministry. A God led ministry shouldn’t be telling anyone what their needs are; they should just be talking to Holy Spirit about them. A good example of how this actually works is the ministry of George Muller; definitely a man worth reading about.

It is worth noting that the 100-fold increase message taught by many leaders comes from Jesus’ message on sowing seed (**Mark 4:3-20**). Jesus clearly identifies the seed as “The Word” (v14). Sowing the Word is when you focus on Jesus and are led by Holy Spirit in every area of your life, not just your finances. The increase in every area is from God and mixing in our self-effort to get the increase actually prevents it coming.

Under the Old Covenant, the tithe was given to support the Levites (Numbers 18:26) and the offerings were given to support the feasts of Israel. **Deuteronomy 14-22-28** is where Moses spells out the law of the tithe. Verse 26 is another example of the goodness of God. He is so good that he uses the peoples’ giving to bless them with feasts and parties that celebrated his goodness. Also notice that in verse 28 the tithe is used to provide for the Levites, strangers, orphans and widows – God’s welfare program.

Perhaps the most quoted (and misused to abuse people) scripture about tithing is **Malachi 3:6-12**.

According to verse 8, what did the Israelites do to God? _____.

What happened because of this (v9)? _____.

How did God command them to fix this (v10)? _____.

What did God promise to do if they obeyed (v10) _____

How did God promise to protect the Israelites (v11)? _____

Now let’s see how this passage applies under the New Covenant?

What has God done to the Old Covenant (**Hebrews 8:13**)? _____.

Did Jesus perfectly fulfill the Old Covenant (**Matthew 5:17**)? _____

What can never be part of the New Covenant because Jesus became it (**Galatians 3:13**)? _____

What did Jesus death and resurrection do regarding heaven (**Ephesians 2:6**)? _____

What has Jesus already done to the devourer (**Colossians 2:15**)? _____

What is the only way the curse can come on us (**Colossians 3:10**)? _____

Since we are in Christ, we have perfectly fulfilled the law and everything Jesus did has been credited to us. The accusation of God against the Israelites in **Malachi 3:6-7** cannot apply to us because we are in Christ. Therefore, the charge in verse 8 and consequence in verse 9 are eradicated. Jesus brought “all the tithes into the storehouse” by fulfilling the Old Covenant and establishing the New. According to **Ezekiel 36:26**, when we accept Jesus’ sacrifice for us, God takes out of us the heart of stone (law) and gives us a heart of flesh (grace). This is what makes us givers and makes us just like Jesus. So the curse that came on Israel is not supposed to come on us. Knowing this enables us to avoid the curse because we focus on giving as directed by Holy Spirit and reject the law of tithing. We are not under law but under grace. Unfortunately, the teaching of tithing has put many Christians under bondage and allowed Satan to attack and delay the wealth God has made available.

Since there is no law in the New Covenant to tithe, rather, we are givers; the commonly asked question is how do I know what to give? The answer is that since we are sons, we are led by Holy Spirit in every area of life (**Romans 8: 4-5 & 16**). How does **2 Corinthians 9:7** state this truth? _____

This means you are listening to Holy Spirit inside you and following his instructions. How this works practically is that you set aside the money you want to give, just like you do for your rent and other commitments. Since Abraham gave one tenth to Melchizedek, I recommend you start by putting 10% aside and look to increase that amount over time. Make setting aside your gift money the first act of any increase. Then you let Holy Spirit direct you in where to give. This makes giving an exciting activity because now you will hear God guiding you and you will regularly see miraculous results. You are being a true son or daughter; led by Holy Spirit in giving that blesses others and brings God’s blessings on you because you are giving cheerfully. Giving this way is an exciting activity because it is from relationship not obligation. You will be led to give liberally to many things, including your local church, ministries who teach you, missionaries, charities and complete strangers. Giving like this is what enables God to make all grace abound to you for every good work (**2 Corinthians 9:8**)

Now let’s look at more New Covenant teaching on giving. Read **Philippians 4:10-19** and answer the following:

What did Paul rejoice in (v10)? _____

What had Paul learned about his financial state (v11)? _____

What never bothered (worried, troubled, concerned) Paul (v12)? _____

What enabled Paul to be this way (v13)? _____

A better New Covenant translation from the Greek of verse 13 is “*I am strong in every circumstance by my resting in Christ who empowers me*”. Notice it is not me responding to the circumstances based on my knowledge of scripture or quoting of “I can do all things”. Unfortunately, many Christians use this scripture as a mantra when they are facing difficult circumstances. They think God is like an energy booster that will support them in their efforts to deal with the trial. This is a total misunderstanding of New Covenant living. As you have

seen **1 Corinthians 10:13** says that God has put all his power in us and has already made the pathway through the trial. We simply have to rest in Jesus and follow the leading of Holy Spirit.

What does Paul commend the Philippians for during his imprisonment in Rome (v14)? _____

What does he say about their previous gifts to him (v15)? _____.

How many times did the Philippians send gifts to Paul in Thessalonica (v16)? _____

Did Paul desire the gift (v17)? _____

What did the gift produce for the Philippians (v17)? _____

What did the gift he just received do for him (v18)? _____.

What did he call the gift in God's eyes (v18)? _____.

What did he declare was the result of their giving (v19)? _____

The key take away from this passage is that God's supply is based on us being givers. Many Christians have been taught **Philippians 4:19** as the panacea for all their financial problems. They often quote it as some sort of lever to get God to provide for them. It usually comes out when there is a need and the supply is not there. Their fallback is to throw out the line "My God shall supply..." as a kind of mantra. However, verse 19 is predicated on the fact that the Philippians had sown multiple times into the life of Paul. They were a giving church who followed the Holy Spirit in their giving. They did not live under the law of tithing; rather they were Spirit led givers. The result was Paul's declaration that God would abundantly meet their needs. The Greek word for supply is in the future tense and indicative mood, showing that the increase is an absolute certainty.

Read **Matthew 6:1-4**. The word "arms" means "giving". How should you give (v4)? _____.

What prevents God from rewarding a person's giving (v1)? _____.

How are we rewarded for giving secretly (v4)? _____.

Do not be embarrassed by the wealth that God gives you; use it to talk about Jesus and grow the kingdom. Also, do not criticize wealthy Christians as you may be criticizing God's reward to them for their giving.

The final passage to look at is **Galatians 6:6-10**. This passage is often used with teaching on tithing but it is really about our giving lifestyle. Whatever we sow is what we will reap (v7) in every area of life.

Who are you to share good things with (v6)? _____.

What does sowing in self-effort ("to the flesh") reap (v8)? _____.

What does sowing, as lead by Holy Spirit, reap (v8)? _____.

What should we not become weary in (v9, 10)? _____.

Don't sow mixture, because the harvest is the curse. Sow from the abundant life of Jesus in you and reap great increase in the kingdom. Let the thrill of being a giver increase in your life. Don't be put into bondage by the mindset of tithing, rather handle your finances by listening to and following Holy Spirit. Be prepared for great increase in every area of life.