

Last week we talked about **3 TESTS THAT EVERY DISCIPLE NEED TO OVERCOME.**

- *The Tribulation (Problem) Test, the Offense Test, and the Lure of Wealth Test.*
- These are the tests that have proven can effectively take down, or take out any believer from God's path and calling in their lives.

And today I want to focus on **THE TEST OF MONEY.**

- It is such important aspect every disciple need to master or get the right Godly perspective.
- Jesus spent 30 % of His time teaching on money for a reason.

- Money is easy to trust and easy to worship.
- In another words, money has the highest chance / can easily take place of God in our life.
- God cares about money, the way we view and manage money....
- Because it can alter our devotion and our love for God,
- It determines the depth of which we follow and live for God.

MONEY IS A TEST

- **WHEN YOU GET MORE MONEY, IT DOESN'T CHANGE YOU. IT REVEALS YOU.**
- It doesn't make you a different person.
- It just **AMPLIFIES** who you already are.
- *If you were already stingy person, the more you get the more stingier you become.*
- *If you were generous person..... you will be more generous when blessed with more.*

Do you notice that when it comes to MONEY \$\$\$.....

- When we begin to talk about money, passion come alive, sometimes the room temperature gets hot too!!
- And over and over.....
- You can see how crazy money impacts relationships too!!
 - *Caveat: Money itself is NOT the problem.*
 - *It's the "LOVE OF MONEY" that is the problem --- the Bible says "The love of money is the root of all evil".*

- *In the Bible, the first murder was over money.*
- *The reason why Jesus was betrayed by Judas..... was an offense over money*
- *The first death in the NT church was over deception concerning money.*

- We get triggered when we talk about money.
- The reason why its controversial, why we get triggered about money..... Is because **MONEY IS LINKED TO YOUR HEART**

- **WHEREVER YOU PUT YOUR MONEY..... YOU ALSO PLACE IN YOUR HEART.**
- **AND WHAT YOU DO WITH YOUR MONEY..... IS THE ULTIMATE "REVEALER" OF YOUR HEART.**

MATTHEW 6:21

For where your treasure is, there your heart will be also.

The God of our age is MONEY.

- What's worshipped in our culture is **MATERIALISM** and **GREED.**
- When we're talking about money, we're talking about what's near and dear to the hearts of our generation.
- One of the question that people of the world, who did not know God, ask.....when they knew you go to church.....
 - *"Are you Christian?"*
 - *Does that mean you give 10% of your money to church?"*
- And if you'd only realise the question was because the god of our age is Money!
- Money..... World's view on money had been put up there on the pedestal that it overtakes God and His values over money.

- That's why Jesus was VERY CLEAR when it comes to this....
- It's got to be "either" and "or" in your life. Notice the language....
- *You will love one, you will hate the other*
- *You will be devoted to one, and you will despise the other.*
- **YOU WILL BE CONFLICTED IN YOUR HEART ALWAYS..... WHEN IT COMES TO MONEY..... IF WE DON'T ESTABLISH UPFRONT WHO WE'RE GOING TO SERVE!!**

TODAY I WANT TO TALK TO YOU ABOUT **TITHING** -

THE TEST OF MONEY: TITHING

When it comes to money, **THE ULTIMATE TEST OF OUR HEART** Is always gonna be in the **RETURNING OF OUR TITHE TO GOD** — **Bringing the FIRST TENTH BACK TO GOD** .

WHY DO WE NEED TO TITHE?

THE REASON WHY WE TITHE, is so powerful....

because it's NOT just a religious ritual, but it's **SUPERNATURAL!!!**

This is what we're gonna dig deeper today....

Matthew 6:24

"No one can serve two masters.

Either you will hate the one and love the other, or you will be devoted to the one and despise the other.

You cannot serve both God and money.

We don't serve Money; we serve God.

Money serves us as we serve God.

Proverbs 3:9-10

Honour the Lord with your wealth, with the firstfruits of all your crops; then your barns will be filled to overflowing, and your vats will brim over with new wine.

"Put Me first, in your firstfruits.....and this is what I'm gonna do", God says....

Malachi 3:10

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.

Anybody want to see God do that in your life?.....Blessing poured out until there is not enough room to contain it?

- That is GOD'S PROMISE..... HIS REWARD TO THOSE WHO TITHE.
- Then the first step, God says, is to **BRING THE WHOLE TITHE INTO THE STOREHOUSE**

TITHING IS AN ACT OF PUTTING GOD FIRST

TITHE = TENTH (1/10)

- What's this word TITHE?
- It's an old English word, used in the context of Christianity..... the word simply means **TENTH**
- Everytime you see this word in Scripture, you can just as accurately translate it to Tenth, 1/10, or 10%.

Tithing in a biblical sentence is.....

Tithing is the returning of the first tenth of all our increases to God through the local church.

TITHING is a well-established Biblical principle.

- The first time we find tithing in Scriptures is literally 4 chapters in, the book of Genesis.
- The Bible tells us v3-5 about **TWO BROTHERS DECIDED TO WORSHIP GOD THROUGH THEIR RESOURCES**

Genesis 4:3-5

3 In the course of time Cain brought some of the fruits of the soil as an offering to the Lord.

4 And Abel also brought an offering—fat portions from some of the firstborn of his flock. The Lord looked with favor on Abel and his offering,

5 but on Cain and his offering he did not look with favor. So Cain was very angry, and his face was downcast.

In the course of time....

That's talking about **CAIN**.... at some point, in his financial increase journey (*when his finance looks better, when his business already picks up, when he's got pay rise....*)....

brought to God, something.....that's nice, that's good! he wanted to be generous, but the Bible says there's no favour of God on it.

In contrast, **ABEL** his brother, **bought FAT PORTIONS OF THE FIRST BORN.**

So Abel gave to God FIRST, and Cain gave to God IN THE COURSE OF TIME.

- *One put God FIRST in their finances,*
- *one put God 8th 9th position.... He did not put God first.*

WHY IS GIVING THE FIRST SO IMPORTANT TO GOD?

TITHING IS "RETURNING" THE HOLY PORTION THAT BELONGS TO GOD

Leviticus 27:30

"A tithe of everything from the land, whether grain from the soil or fruit from the trees, belongs to the Lord; it is holy to the Lord.

IT IS HOLY TO THE LORD!!

- Belongs to the Lord.
- The tithe belongs to the Lord,
- **HOLY** in the Bible literally means "part of God"

In whatever God gives you....

The Bible says, there is **THE FIRST PORTION, THE FIRST TENTH (10%)** of it, it does not belong to us.... **IT BELONGS TO GOD!!**

The first portion belongs to Him and Holy.

- *"My tithe never belongs to me.*
- *It is a God investment in what He gives to me.*
- *God gives the increase, and all comes from Him.*
- *And then He says: that first 10th is not yours, its Mine, it belongs to Me."*

And that's why we're so careful around here.

We use the language **RETURNING OUR TITHE**

- WE ARE NOT GIVING OUR TITHE, WE ARE RETURNING IT.
- It's NOT ours to give away.

That is why I'd clarify.....**WE ARE NOT "GIVING" OUR TITHING**

It's "RETURNING" what belongs to God.

Notice in the Bible Malachi says "BRING" not "GIVE" -- because we can't say we give something, when it's not ours to give in the first place!

- **YOUR OFFERING --- WHAT YOU GIVE AS ACT OF GENEROSITY RESPONDING TO GOD'S LOVE..... IS WHAT YOU GIVE, OUTSIDE OF OUR TITHE.**
- **WHILE TITHING --- THE FIRST PORTION, THE FIRST TENTH THAT WE BRING BACK TO GOD....TO ACKNOWLEDGE GOD IS FIRST IN OUR LIVES WHERE WE PUT OUR TRUST.**
- **AND THIS ACT OF OBEDIENCE UNLOCKS GOD'S SUPERNATURAL BLESSING & SETS YOU UP TO BEGIN GIVING.**

Let's never forget God's heart.

He calls us **TO WORSHIP HIM** by rightfully returning to Him what belongs to Him..... Our Tithe.

TITHING IS ACT OF TRUSTING GOD WITH OUR LIFE.

IT TAKES FAITH TO GIVE "THE FIRST"

- **WHY? BECAUSE YOU DON'T KNOW WHETHER THE REST IS GOING TO COME WHY? BECAUSE YOU DON'T KNOW WHETHER THE REST IS GOING TO BE ENOUGH. IT'S MUCH EASIER TO GIVE THE LAST, IT DOESN'T TAKE A LOT OF FAITH TO GIVE THE LAST.**
- **IT DOESN'T WORK LIKE THAT.**
- **THAT'S WHY HOW YOU TREAT YOUR FIRST IS IMPORTANT TO GOD.**
- **THAT'S WHY GOD SAYS..... "GIVE ME YOUR FIRST!"**
- **GIVING YOUR FIRST IS LIKE SAYING..... "GOD I TRUST YOU THAT I WILL GIVE YOU FIRST.....AND TRUST THAT YOU WILL TAKE CARE OF THE REST FOR ME!"**

THAT'S WHY MANY BELIEVERS EXPERIENCE THE SUPERNATURAL BLESSING OF TITHING..... BECAUSE IT'S AN ACT OF FAITH!!!

"I GIVE TO GOD BEFORE I SEE IT THROUGH (THE REST)!"

Tithing is where the rubber meets the road....

- It's easy for us to say *"God I love you, You are first and most important, You are the centre of my life..."*
- but TITHING is where we "walk the talk".

IF GOD IS FIRST IN YOUR LIFE, EVERYTHING WILL COME INTO ORDER.

- *"You place me FIRST..... you tithe FIRST..... And you trust Me that if you give me the first portion, I'm gonna Redeem and Bless THE REST."*
- *I don't know about you....*
- *But I know and I've experienced over and over....*
- **90% WITH GOD'S BLESSING GOES FURTHER THAN 100% WITHOUT GOD'S BLESSING**
- *I would rather 90% with God, blessed and redeemed.....It can do so much more than 100% without the blessings and the hands of God upon our life!*

"So Pastor.... I need to give so that God will bless me?!!!"

- **GOD WANTS OUR HEART.** He doesn't need our money!
- God wants to know that our heart is right.
- We give to HONOUR GOD, NOT to get from God.
- God says...."You be in charge of your MOTIVE....!let Me be in charge of the REWARD."

That is why **TITHING IS ABOUT THE HEART.**

It ties our heart back to the **obedience** of God. It honours God and declare that He sits on the throne of our heart....

But God rewards those who obey and walk in His word!

- *"I will open the windows of heaven for you. I will pour out blessings so great..."*

You're ITT ME MORE than enough for what you could use in this period of time.

TRY IT! PUT ME TO THE TEST!

- God says, **WHEN YOU TITHE....**
- YOU ARE RELEASING ME TO WORK ON YOUR BEHALF.
- You're gonna find out what it means to live under my blessing!.....When I opened the floodgates of heaven.

Does this mean..... **People who tithe will never have financial adversity?**

- Absolutely NOT!
- We've had season of financial adversity. But "season"..... NOT "LIFE" FULL OF ONGOING & ENDLESS ADVERSITY....
- Because God says,
 - **11 I will rebuke the devourer for you, so that it will not destroy the fruits of your soil, and your vine in the field shall not fail to bear, says the Lord of hosts;**
 - **12 Then all nations will call you blessed, for you will be a land of delight, says the Lord of hosts.**
 - **(Malachi 3:11-12)**

Everywhere a crack at it! **Try Me! Put Me to the test!**

Bring them else in the Bible God says "Do not test the Lord your God!!" --- but our head is so stubborn.... God says, just test it, you should find out that it works!!

And all nations will call you blessed.

"Pastor.....It's OLD TESTAMENT thing..... that was when we lived under the law, we now live under the grace in the New Testament....."

Let's look at what Jesus said:

Matthew 23:23 (NLT)

23 "What sorrow awaits you teachers of religious law and you Pharisees. Hypocrites!

For you are careful to tithe even the tiniest income from your herb gardens, but you ignore the more important aspects of the law—justice, mercy, and faith.

You should tithe, yes, but do not neglect the more important things.

- Jesus came to bring new covenant....so that we're under GRACE, Not under Law but he did not come to abolish all the law, He came to **FULFILL** the law
- Jesus said to the Pharisees..... **Don't neglect weighty matters like justice, mercy and faith.** They were tithing "legalistically"..... but their motive, their heart was not right.
- God wanted to address their motive, their heart in this passage....
- But let's be clear, Jesus said.... **YOU SHOULD TITHE!**
- while you should also attend to important matters like justice, mercy, and faith.

- One thing that people who reasoned / did not tithe always said, *"I CANNOT AFFORD TO TITHE...."*
- But for those who had chosen to obey, to let God Himself prove it, and had experienced firsthand the supernatural blessings of God....
- We can truly say **"I CANNOT AFFORD NOT TO TITHE"**

The same challenge that Edgar took up on God.... I want to encourage you too!

- **TRY IT!**
- **TEST GOD ON THIS!**
- **LET GOD PROVE IT.**
- **DON'T ROB GOD OF OPPORTUNITY TO BLESS YOUR LIFE!!**

"I know people who tithe.....and their finances are a mess."

- Let's be clear.....
- If you only tithe, and ignore the rest of God's counsel about money.....
- **APPLYING GOD'S TRUTH IN ISOLATION.....WILL NEVER WORK!!**
- Have a plan for your finances, be a wise and faithful steward.

- Remember at the Movement.....we move with **FAITH** and **WISDOM**.
- *All the budgeting, killing debt, saving, growing in our financial capacity.... that's WISDOM speaking...*
- *Tithing, putting God first in our finances..... this is FAITH...that unlocks God's supernatural blessings.*

- **TITHING IS AN ACT OF FAITH....TO PUT GOD FIRST IN OUR LIFE**
- **TITHING IS RETURNING THE FIRST PORTION, THE HOLY PORTION THAT BELONGS TO GOD!**

- **IT'S A TEST OF WHERE OUR HEART IS.... IT'S POWERFUL ENOUGH TO DETHRONE MONEY / MAMMON IN OUR LIVES, AND TO PLACE GOD IN HIS RIGHTFUL FIRST PLACE IN OUR HEART.**
- **TO TRUST GOD TO OPEN FLOODGATES OF HEAVEN**
- **BRINGING SUPERNATURAL PROVISION AND PROTECTION UPON OUR LIVES.**

- When we return the first portion, tithe that belongs to God....
- That's the key to your breakthrough, to your deliverance, your progress, your freedom.

Be assured of this TRUTH, church....

- God never wants to take from you.
- God doesn't need your money ("I want your \$233.55 a month!") Really?? God had given you all the 100%.
- **But God absolutely wants to FREE you, REDEEM you, and BLESS you!!**
- **He wants His rightful place, being the FIRST in our lives.**

DISCUSSION GUIDELINE

Money is a test, it reveals where our heart truly is.

The ultimate test of our heart is in the returning of our tithe to God.

Tithing = Returning of the First Tenth (1/10) of all Our Increases to God Through the Local Church.

THE TRUTH ABOUT TITHING:

- Tithing is an act of putting God "first" in our life.
- Tithing is "returning" the first portion that is Holy & what belongs to God, not ours.
- Tithing is act of faith, trusting God that He is in charge & He will bless the rest.

Malachi 3:10-11

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.

I will rebuke the devourer for you, so that it will not destroy the fruits of your soil, and your vine in the field shall not fail to bear, says the Lord of hosts.

Share your experience of God's supernatural blessings, provision and protection upon your life as you acted in obedience and continue to honour God with your faithful Tithing.

FREQUENTLY ASKED QUESTIONS (Note: Discussion Reference for Coaches only)

Where does it really say about 10% precisely?

A tithe is a portion (10%) of your income given as an offering to your local church.

The word *tithe* literally means *tenth* in Hebrew. Because the custom of tithing is biblical, many Christians and Jews practice it as part of their faith.

Leviticus 27:30 (TLB) says, "A tenth of the produce of the land, whether grain or fruit, is the Lord's, and is holy." And Proverbs 3:9 (NIV) says, "Honor the Lord with your wealth, with the firstfruits of all your crops."

Those gardening metaphors may have thrown you off, but what these verses are really saying is to give a portion (specifically a tenth) of whatever you make back to God. And *firstfruits* is just a biblical way of saying that you should give first—before you do anything else with your money.

The Bible explains that tithing is an important part of faith for those who follow God and that your tithe should be money you set aside first, before making plan with the rest of our money, we're making it a **priority** (God first) instead of afterthought. You're giving your firstfruits instead of your leftovers.

What's the Difference Between TITHES and OFFERINGS?

Like llamas and alpacas, tithes and offerings are grouped together a lot, but they're definitely not the same thing. A tithe is a specific amount (10% of your income) that you give first, and an offering is anything *extra* that you give beyond that.

After you've tithed and paid all your bills and expenses for the month, you can use any extra money in your budget to give even more! "Offerings" can look like giving a cash offering to your church above and beyond your normal tithing, giving to a friend in need, or for the work of ministry (serving others, connect groups, building fund etc.), giving money to charity you support.

Tithing = Act of Obedience

Offering / Giving above and beyond = Life of Generosity

Do I "Have" to tithe?

The Bible tells us that tithing is a way to show that we trust God with our lives and our finances. Ready for a truth bomb? **Tithing isn't for God's benefit. He doesn't need our money. Instead, tithing is meant for our benefit because sacrificing a portion of our income reminds us to rely on God to meet our needs.** Plus it makes us more aware of the needs of others too.

In fact, supporting the needs of pastors and the work of the local church is one of the main purposes of tithing. Tithing helps your local church actively be the church by helping others.

Giving encourages a grateful and generous spirit and can help steer us away from being greedy or loving money too much.

Is it a Sin Not to tithe?

While tithing 10% of your income is biblical, it also doesn't mean you're a bad Christian if you don't tithe. And guess what? God loves us when we give *and* when we don't give.

Here's another truth bomb: **Tithing isn't a way to earn God's love—because we already have it.** In Matthew 23:23, Jesus warns against focusing too much on the rules of tithing without paying attention to the more important things like justice, mercy and faithfulness.

Whilst Malachi 3:10 shows there is a blessing and curse associated with tithing, however, it always comes back to the heart of the giver.

After all, 2 Corinthians 9:7 (NIV) says, "Each of you should give what you have decided in your heart to give, not reluctantly or under compulsion, for God loves a cheerful giver."

So giving because we are worried about a course, or wanting to tick a box misses the point of it. **Tithing is a practice of obedient faith.**

Bottom line? You should be giving in some way. But tithing is more of a spiritual topic than a financial one. It's not about the money—it's about the heart. It's about living with the attitude that we've been blessed to be a blessing.

Should I tithe while trying to pay off debt?

Even if you're in debt or walking through a rough financial season, tithing should still be a priority. Yep—you read that right. While it's tempting to throw that money at your debt, the discipline and faith that tithing brings are so worth it. Even while you're paying down debt, you can still have an attitude of generosity.

If you think it'll take a miracle to get through the month with 10% less in your wallet, you might need to do a lifestyle check. Take a look at your budget and find ways to cut back on any unnecessary spending. It might mean limiting some of your fun money, packing your lunch instead of eating out every day, brewing your own coffee, or buying generic products—but it is possible!

You would be surprised to experience 90% with God's blessing and hands of favour will always go further than 100% without God's blessing.

Do I give 10% of my income before or after taxes? (Gross or Net?) And do I add income from side hustles?

Honestly, whether you tithe from your gross pay or your take-home pay is totally up to you. God is not so legalistic about this.

It's more about the spiritual discipline and an act of trusting God.

For simplicity wise, personally to make it easier, tithing from the actual amount we received (whatever number that hit our bank account, or exact cash income). Come tax return time, if we receive any tax return benefit that would be treated as increase / income as well and we'd tithe 10% out of the tax return \$.

As for your side hustle, the 10% you give should come from your entire income. So, for example if you have a part-time job on the weekends that brings in \$300 extra each month, add that amount to your total monthly income and tithe \$30 of it.

Should my business tithe?

Just as it is key to personal financial breakthrough, when you honour God for the increase He provides for your business, it opens the doors for Him to bless your business even more.

Business tithing looks a bit different than personal tithing.

Proverbs 3:9-10 instructs us to honour the Lord with the firstfruits of our increase. For the business, increase is a Tenth of your **BUSINESS PROFITS** — not the gross revenue.

Some businesses do not bring in a 10% gross margin, which if tithing on the gross revenue, would ultimately cause a business to continually operate in the red.

Therefore, business tithes should be given from business profit **AFTER** overhead expenses and employee's salaries and creditors (suppliers, vendors) have been paid.

Tithing from your business sets you apart from other businesses and allows you to operate in kingdom financial principles.

You can expect the supernatural to show up in your business when you do.