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WHAT IS YOUR PLAN FOR GOD'S *money?*

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The power of money

Money is a powerful thing. Many wars have been fought and lives lost for money, and God knows what a powerful influence money can be on us as human beings.

Money is also powerful because we spend years of work studying so that we can earn money, and then we work for the majority of our hours, with the best of our energy, in the most productive years of our lives, to earn money. Money represents my effort, passion, abilities and decisions, and this is why Jesus said, "[where your treasure is, there your heart will be also.](#)" [Matthew 6:21 NKJV]. This is the heart of the issue. Your money represents your heart - and Jesus wants your heart. He knows that we cannot serve 2 masters and He wants you to master money, rather than to serve it:

["Do not lay up for yourselves treasures on earth, where moth and rust destroy and where thieves break in and steal; but lay up for yourselves treasures in heaven, where neither moth nor rust destroys and where thieves do not break in and steal. "For where your treasure is, there your heart will be also. ... "No one can serve two masters; for either he will hate the one and love the other, or else he will be loyal to the one and despise the other. You cannot serve God and mammon. "Therefore I say to you, do not worry about your life, what you will eat or what you will drink; nor about your body, what you will put on. Is not life more than food and the body more than clothing? ... "But seek first the kingdom of God and His righteousness, and all these things shall be added to you."](#) [Matthew 6:19-21, 24-25, 33 NKJV]

This is why Jesus watched the offering basket in the temple:

["Now Jesus sat opposite the treasury and saw how the people put money into the treasury. And many who were rich put in much. Then one poor widow came and threw in two mites, which make a quadrans. So He called His disciples to Himself and said to them, "Assuredly, I say to you that this poor widow has put in more than all those who have given to the treasury; "for they all put in out of](#)

their abundance, but she out of her poverty put in all that she had, her whole livelihood.'" [Mark 12:41-44 NKJV]

Jesus was not embarrassed to sit and inspect each person's offering at the temple. He was looking for an opportunity to rejoice with people's generosity, so that God's blessing could be released in a person's life. Jesus said that He was looking for "faith" on the earth [Luke 18:8], and He watched the offering for this reason.

Jesus was excited to call His disciples across when He saw this poor widow's offering. He boasted about her generosity and was happy about it. He saw faith, and He knew that this meant she had opened a door for God's blessing to flow into her life.

If we say we are serving God, and yet do not give Him control over our finances, we are probably deceived.

If we are constantly worried about finances, there is a good chance that we are serving money, rather than the other way around.

If God has my heart, He will definitely have my wallet, and He promises that "all these other things" will be added to me as well, and in this booklet we will learn how to enter God's plan for our money - or, to be more accurate, how we can make the correct plan for God's money - the money He has entrusted to us.

The power of partnership

God does not need our money - He could create whatever is needed without our involvement. But He has chosen to involve us in His plans and in extending and growing His kingdom throughout the world.

"No longer do I call you servants, for a servant does not know what his master is doing; but I have called you friends, for all things that I heard from My Father I have made known to you." [John 15:15 NKJV]

God uses you and I in the provision of finances for His work, and it is a wonderful adventure. When you first heard about Jesus, someone had sacrificially given to bring that message to you. When you sit in Church and enjoy God's blessing, someone has paid all the expenses necessary for you to get closer to God. Every ministry that reaches people is financed by someone.

Do you remember when crowds followed Jesus and needed food? Instead of just creating food from nothing, Jesus said to His disciples "You give them something to eat." [Mark 6:37]. This is the power of partnership, and the disciples were about to learn a powerful lesson. Jesus was testing their faith because He wanted them to participate in the thrill of the miracle of provision. You may be feeling the same today - and the message that you need to hear is the same one that the disciples learned that day - that God can do miracles with us and through us, if we simply trust and obey.

A small boy had a few pieces of bread and fish - his lunch for the day. He gave this to the disciples who put it in Jesus' hands, and Jesus "... took the five loaves and the two fish, and looking up to heaven, He blessed and broke them.." [Luke 9:16 NKJV]. We must trust Him enough to put our resources in His hands in order to see the miracles He wants to perform. Allow Him to take what you give Him and break it if necessary - don't hold onto it in some way by having "strings attached" to the gift.

Jesus broke it and blessed it and gave these broken pieces to the disciples to distribute to more than 5,000 people, and the pieces multiplied in the disciples' hands as they gave them out to the crowd. Can you imagine the joy and wonder they felt as they participated in this miracle? You can experience this same joy and wonder every time you participate in God's plan of giving and receiving of finances.

There was also great supply for the disciples (and the small boy who gave Jesus his lunch). Before this event they were all hungry and exhausted - "they did not even have time to eat." [Mark 6:31 NKJV]. But after the miracle of the feeding the multitude, there was plenty for all of them AND leftovers.

"So they all ate and were filled, and twelve baskets of the leftover fragments were taken up by them." [Luke 9:17 NKJV]

This is how God works and this is the power of partnership. Will you take a leap of faith and be a part of this great adventure?

God has promised to bless and provide for us, but we need to accept His promises by faith AND work with His instructions in obedience.

God is so generous to us, even if we don't acknowledge Him. He reminds us to never think we have earned or deserved anything without His gracious kindness to us:

"then you say in your heart, 'My power and the might of my hand have gained me this wealth.' "And you shall remember the LORD your God, for it is He who gives you power to get wealth, that He may establish His covenant which He swore to your fathers, as it is this day." [Deuteronomy 8:17-18 NKJV]

"The blessing of the LORD makes one rich, And He adds no sorrow with it." [Proverbs 10:22 NKJV]

"Beloved, I pray that you may prosper in all things and be in health, just as your soul prospers." [3 John 1:2 NKJV]

God's plans for our lives are described as "good, perfect and pleasing" [Rom 12:2]. He wants good for us, and He wants us to be involved in what He is doing in the world around us.

"For I know the thoughts that I think toward you, says the LORD, thoughts of peace and not of evil, to give you a future and a hope." [Jeremiah 29:11 NKJV]

For this reason He gives us many guidelines and instructions about how we should view and use money, for His purposes.

God promises to meet all of your needs; "And my God shall supply all your need according to His riches in glory by Christ Jesus." [Philippians 4:14-19 NKJV], but the context of this promise is in PARTNERSHIP - partnership with God, but also partnership with God's minister, Paul.

"I thank my God upon every remembrance of you, ... for your fellowship (partnership) in the gospel from the first day until now," [Philippians 1:3, 5 NKJV]

"just as it is right for me to think this of you all, because I have you in my heart, inasmuch as both in my chains and in the defense and confirmation of the gospel, you all are partakers with me of (my) grace." [Philippians 1:7 NKJV]

"Nevertheless you have done well that you shared in my distress. Now you Philippians know also that in the beginning of the gospel, when I departed from Macedonia, no church shared with me concerning giving and receiving but you only. For even in Thessalonica you sent aid once and again for my necessities. Not that I seek the gift, but I seek the fruit that abounds to your account. Indeed I have all and abound. I am full, having received from Epaphroditus the things sent from you, a sweet-smelling aroma, an acceptable sacrifice, well pleasing to God. **And my God shall supply all your need according to His riches in glory by Christ Jesus.**" [Philippians 4:14-19 NKJV]

You can rely on this promise from God - God will never lie. The promise, however, is to those who have shared and partnered in supporting His work.

The power of a seed

Have you ever thought about the miracle of a seed? A tiny thing that looks all but dead, has the potential to produce life and multiplication on an astounding scale if it is planted correctly. It has been said, "it is possible to count how many **seeds** there are in one **apple**... but it is **impossible** to count how many apples there are in one seed".

Seeds are miraculous gifts from God, and your finances are described as "seed" in the Bible "Now he who supplies seed to the sower and bread for food will also supply and increase your store of seed and will enlarge the harvest of your righteousness. You will be enriched in every way so that you can be generous on every occasion, and through us your generosity will result in thanksgiving to God." [2 Corinthians 9:10, 11 NIV]

The way you plant your seed, and the way you decide which part of your money is "seed" and which is "bread", are important aspects of the plan God has for your finances. Let's look at this in more detail.

1. "Remember this: Whoever sows sparingly will also reap sparingly, and whoever sows generously will also reap generously." [2 Corinthians 9:6 NIV]

A farmer plants seed, planning and acting intentionally, because He expects a harvest, and the harvest is always many times greater than the amount of seed planted. This is called "sowing and reaping", and God wants us as believers to sow the finances He gives us, into His work, expecting a harvest in our own lives and in the world around us, and participating with Him in this process.

2. "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." [2 Corinthians 9:7 NIV]

Sowing is done with foresight, planning, intentionality and expectancy. This is how we should give money. We decide in advance what percentage of our income will be given, and where it will be given, and we are excited and “cheerful” because His plans and desires are in our hearts (emotions) and minds (knowledge of His word).

Notice also that we don't give “reluctantly or under compulsion”. A farmer would never sow seed because someone manipulated him or tried to convince him - it comes from within his own heart - not because of pressure from someone else.

3. "And God is able to bless you abundantly, so that in all things at all times, having all that you need, you will abound in every good work." [2 Corinthians 9:8 NIV]

God wants to increase and bless us. Notice the words used here - “abundantly”, “all things”, “at all times”, “all that you need”, “abound”, “every good work.”

This is God's will and desire for you - supernatural multiplication - just like a seed producing a massive harvest.

4. "Now he who supplies seed to the sower and bread for food will also supply and increase your store of seed and will enlarge the harvest of your righteousness." [2 Corinthians 9:10 NIV]

Here he says that your finances consist of two parts - “seed” and “bread” - some is seed (to be given), and some is bread (to be consumed). Notice that it is your “seed” that He multiplies to create a “harvest”, not your “bread”... but He does not tell you which is which - He leaves it up to you to decide which of your money is “seed” to be given, and which is “bread” to be consumed. If you “eat” all of your finance, and sow nothing, there is nothing for Him to multiply.

5. "You will be enriched in every way so that you can be generous on every occasion, and through us your generosity will result in thanksgiving to God." [2 Corinthians 9:11 NIV]

The reason for His blessing and increase in your finances is so that you can continue to be generous... not for you to get rich. As soon as you cease to give away the blessing by closing your hand, the flow and the blessing stops.

The power of a plan

God loves it when we plan ahead and decide before money comes in that we will give Him a specific portion.

We have already seen in the above verses that God 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." [2 Corinthians 9:7 NIV]

God loves it when we decide in advance - when we make a plan.

Why does God want us to plan ahead and decide in advance? Because then He knows that He can trust us with extra provision.

Before Jesus' death, God had to stipulate in His law how much each person should give, because the people did not have God's Spirit in their hearts and so they needed to be told what was right. The amount He stipulated was 10%.

Interestingly, even before God's law was given by Moses, His people also decided in advance that they would give 10% of everything God gave them - and God blessed them and used them greatly as a result:

Abraham (before Moses' law)

"And [Abraham] gave him a tithe (ten percent) of all." [Genesis 14:20 NKJV]

Jacob (before Moses' law)

""And this stone which I have set as a pillar shall be God's house, and of all that You give me I will surely give a tenth to You."" [Genesis 28:22 NKJV]

Those under Moses' law

""Will a man rob God? Yet you have robbed Me! But you say, 'In what way have we robbed You?' In tithes and offerings. "Bring all the tithes (ten percent) 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." [Malachi 3:8-10 NKJV]

If you have firmly decided that no matter what comes in, you will give a designated portion to God, He knows that He can trust you with finances and He will start sending money to (and through) you. He wants YOU to make a plan for HIS money in advance.

The power of the first

What we give FIRST shows where our priorities lie. Both in the Old Testament (the time before Jesus death for us) and in the New Testament, the people of God are told to give the first and the best of their possessions and their harvest to God.

Abel (before Moses' law)

"Abel also brought of the firstborn of his flock and of their fat. And the LORD respected Abel and his offering," [Genesis 4:4 NKJV]

Those under Moses' law

"Honor the LORD with your possessions, And with the firstfruits of all your increase; So your barns will be filled with plenty, And your vats will overflow with new wine." [Proverbs 3:9-10 NKJV]

Jesus' words

"But seek first the kingdom of God and His righteousness, and all these things shall be added to you." [Matthew 6:33 NKJV]

God has decreed that when we give Him a first portion of any area of our lives (including finances), then the whole amount is dedicated to Him and is blessed by Him:

"For if the firstfruit is holy, the lump is also holy; and if the root is holy, so are the branches." [Romans 11:16 NKJV]

For us this means that we give Him His portion of our income BEFORE we give any of it to anyone else. This is why we give tithes and offerings to God before taxes and other bills. He then blesses the whole of our finances, even though we have only given a portion.

The power of the soil

Where should I plant the seed God gives me? Where should I give?

The "storehouse" in the Old Testament, where Israelites gave their tithes, was God's temple. Whenever they received a harvest, the first and best portion was brought to God's house.

In the New Testament we no longer have a temple, but we give to His work done through His Church.

The soil must be a place where God's word and His work are being actively pursued, rather than giving to those places which shout or plead

for our help the loudest. Choose your soil well, because the success of the harvest depends on the soil that is used.

We, at Lighthouse, believe that a Christian should give at least 10% to their Church (where they receive feeding, shepherding and leading in God's word), and then they give extra over and above this to other ministries and needs. This is only right - imagine eating a meal at a certain restaurant, but then paying the bill at a different restaurant across the street! It doesn't work that way in the world or in God's kingdom.

The power of the Holy Spirit

Something changed dramatically after Jesus' death on the cross. Before this time, people did not have God's Spirit in their hearts, and so God had to tell them in writing what He wanted from them. After Jesus' death, however, God made it possible for His power, His Spirit, and His desires to be written on our hearts and minds, so that His people have a power within them empowering them to do His will. Imagine the Old Testament laws as a weight of food that someone is carrying on their back as they climb a mountain. The food is good, but because it is on the outside (instead of in their stomach), it is a burden and does not help them. This is what the Old Testament laws were like - they were a burden that people tried to carry but failed miserably. When Jesus reconciled us to God, however, He put His desires and power in our hearts so that we not only want to serve Him, but we now have the power to do so... it is like eating that food we had been carrying and obtaining its energy and strength.

""For this is the covenant that I will make with the house of Israel after those days, says the LORD: I will put My laws in their mind and write them on their hearts; and I will be their God, and they shall be My people." [Hebrews 8:10 NKJV]

The result is that in the New Testament time (the time in which we now live), we are not only able to keep His laws, but we now have His joy and passion within us - we obey out of love, rather than out of duty and fear, and this results in extreme generosity - more than ever occurred under the Old Testament laws. Listen to how generous New Testament believers were:

"Then Zacchaeus stood and said to the Lord, "Look, Lord, I give half of my goods to the poor; and if I have taken anything from anyone by false accusation, I restore fourfold."" [Luke 19:8 NKJV]

"Now all who believed were together, and had all things in common, and sold their possessions and goods, and divided them among all, as anyone had need." [Acts 2:44-45 NKJV]

"Nor was there anyone among them who lacked; for all who were possessors of lands or houses sold them, and brought the proceeds of the things that were sold, and laid them at the apostles' feet; and they distributed to each as anyone had need." [Acts 4:34-35 NKJV]

We have a description of Holy Spirit empowered giving in 2 Corinthians 8:2 where Paul describes the Macedonian Christians. He says "In the midst of a very severe trial, their overflowing joy and their extreme poverty welled up in rich generosity." [2 Corinthians 8:2 NIV]. Did you see that? He said their "joy" and their "poverty" welled up into rich generosity. How is this possible? Only if it is empowered by God's Spirit. Observe this:

- JOY welled up into generosity - they were overjoyed with God's goodness and His desires in their hearts made them **want** to give - their hearts were filled with His passion, truth and joy. If we believe His promises about money, we will be joyful in giving.

- POVERTY welled up into generosity - they also understood that sowing results in reaping and multiplication, and so their MINDS were involved in giving, as a decision of their will. They realised that by sowing, they were giving God something that He could multiply, and thus they were expecting an increase. Their response to lack was...generosity. Their poverty welled up in extreme giving. This is an extraordinary response from a worldly point of view, but for people of faith, this makes perfect sense. If we don't sow, there is nothing for God to multiply. If we lack, we should give. They even "pleaded with" Paul for an opportunity to give, rather than the other way around.

He even says that they pleaded with Paul to be able to give, not the other way around!

"Entirely on their own, they urgently pleaded with us for the privilege of sharing in this service to the Lord's people." [2 Corinthians 8:1-4 NIV]

So we can see that God's best plan for us as humans is to be generous and that now, because we have His Spirit in our hearts, we can be extravagantly generous - more than was ever possible under Moses' laws.

A Testimony

In our 25 years as a Christian family, my wife and I have lived through times of extreme plenty AND extreme lack in the environment around us. We have earned large salaries, and we have lived through hyperinflation, economic collapse, and shortages all around us. It is our testimony that when we have given God control of our finances by being obedient and faithful, we have seen supernatural provision even in the midst of economic disaster. We have also had times when we were greedy and

disobedient, and in those times, even when we were earning large salaries, there was “not enough”.

God wants you to enter this exciting adventure of trusting him every month with your finances. Even if you have been faithful in the past, every time you receive a salary or income of any sort, your faith is tested again, and it is a great opportunity to partner with God in what He is doing in you and in the world around you. This is the greatest adventure of all.

Some things that may prevent you from enjoying God's blessing

While God wants to bless us, there are certain things that can prevent us from enjoying these blessings. Let's look at a few of the ways we can block God's plans and purposes from being released in our lives.

1. Not sowing seed

This is explained above, but if we don't give anything (sow seed), there is nothing for God to multiply. If we give to the wrong places or with the wrong motives, the harvest may be effected. Give intentionally and with a plan, and give where God wants you to give, in joy, expectancy and faith, and “You will be enriched in every way so that you can be generous on every occasion, and through us your generosity will result in thanksgiving to God.” [2 Corinthians 9:11 NIV]

2. The love of money

Anything that is more important to us than God is called an idol and God will fight any idols in our lives. Money is a wonderful blessing and tool that can be used to grow God's kingdom, but if we love it more than we

love God, He will oppose it in our lives, and we will not see His provision released fully for us.

For the love of money is a root of all kinds of evil, for which some have strayed from the faith in their greediness, and pierced themselves through with many sorrows. [1Ti 6:10]

The antidote for the love of money is radical and intentional generosity. Break the power of this stronghold by giving to God in faith, even when it hurts. You will find great freedom as a result.

3. **Not working**

Part of God's plan to bless us is that we work in a job. This is a source of joy and fulfilment to us and it allows us to interact with the non believing world so that we can spread Christ's knowledge and love to the world.

We are told in the Bible

" If anyone will not work, neither shall he eat." [2Th 3:10]

Some may say "I don't have a job – how can I work?". The answer is two fold:

- ❖ Make "finding a job" your job. Exercise yourself actively and aggressively to the task of finding work. Ask Him for help too and watch His provision.
- ❖ Work for the Lord in spreading His word, witnessing, visiting the sick and needy, helping people etc. Even if there is no pay involved, you will be serving God's purposes and His blessings will be free to flow. Get busy!

4. **Debt**

In the modern world it is commonplace for people to be in debt, but the Bible says that

“ The rich rules over the poor, And the borrower is servant to the lender.” [Pr 22:7]

“Owe no one anything except to love one another, for he who loves another has fulfilled the law.” [Ro 13:8]

Debt is a trap and interest payments can steal money from what God has blessed you with.

If you are in debt, try to get out of it as quickly as you can by

- ❖ cutting back on your expenditure and standard of living,
- ❖ paying back debts as quickly and intelligently as you can,
- ❖ not borrowing anymore.

Debt that is secured over an asset (like a mortgage or a car loan) may be less of a snare and is probably not what God meant when he told us to owe no one anything, but remember that you are not as free to move and obey the Lord as long as you are tied to a debt, even if it is a mortgage, so pray carefully before entering into any debt agreement.

God's wants us to give and invest rather than owe, and He will help you to get to this place if you dedicate your finances to Him. Making a plan about your finances is a great first step in this process. He loves it when we are responsible enough to think ahead, make a plan of how we will use the money He gives us, and then be disciplined enough to follow that plan. Rule your money, rather than letting money issues rule and control you.

Conclusion - make a plan and stick to it

If I went away on a trip and asked you to look after my wife and family while I was away, how would you respond? Imagine I said “I will deposit

£5,000 into your account each month, and I simply ask you to ensure that my family receive £500 of that amount every month - you can keep the rest”.

If you failed to pass the portion to my family or were late in passing it across, even once, I would probably stop trusting you with this task.

God wants to bless you greatly. He wants you to partner with Him in this great adventure of sowing and reaping, so that you can be a blessing to others, can be a part of extending His work in the earth, and can see His provision in your life.

Will you be trustworthy with what He gives you, so that He can then entrust you with greater things?

“So if you have not been trustworthy in handling worldly wealth, who will trust you with true riches?” [Luke 16:11 NIV]

Put your finances in God's hands, and make plans for the money He has given you, based on His word and His power. Decide in advance on a set percentage you will give on every amount that you receive, and then be faithful to give it to Him first, no matter what. You will not regret it. Take this opportunity to enter into God's purposes for your finances and experience the joy of being a partner in God's work.

“Give, and it will be given to you: good measure, pressed down, shaken together, and running over will be put into your bosom. For with the same measure that you use, it will be measured back to you.” [Luke 6:38 NKJV]