

Finances and Generosity

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)

2025

The biblical texts transcripts in this booklet are in the New King James Version.
December, 2025.

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Finances and Generosity

This teaching is part of the whole counsel of God to the church. We can not stop teaching the truth, because some have used it for profiting. This unfortunate reality has been a barrier for many to hear about the kingdom of God. Many evangelical groups have put as the center of his preaching the material prosperity. The pulpits have been used to a continuous financial appeal. Preaching that "force" Jesus to serve the vanity of men. And we, who do not believe and do not do that, need to teach the disciples of Jesus to be stewards and generous.

Tithes and offerings

In the Old Testament

1. Before the law (Heb 7:4-10)

Back in that time there was no treasure house, so, the tithe was not to maintain anyone. Melchizedek, king of Salem, did not need to be maintained, however, Abraham gave tithes (requirement of God?). Jacob, his grandson, imitated him saying: "...and of all that You give me I will surely give a tenth to You" (Gen 28:22). This sounds in a connotation of recognizing the sovereignty and authority of God. One manifestation of dependence and faith: "...that you may learn to fear the Lord your God always" (Deu 14:23).

2. Regulated by law (Lev 27:30-34)

The tithes were holy to the Lord and it was Himself who determined its use, giving them to the Levites. He was the inheritance of the Levites, and not left it as poetry: He made it real, materializing it in the tithes (Num 18:20-24).

3. The use discriminated (Deu 14:22-29)

Not for profiting from the tithes. When it was not possible to hand them over, could be spent even with strong drink, but not to use what was of God to profit;

Around a third of the tithes (once every three years) was used to help the orphan, the widow, the foreign and the local Levites.

4. How God treated the infidels (Mal 3:6-12; 1:6-2:9)

In this text, God first rebukes and curses the infidel priests. However, still requires that the people bring all the tithes and offerings into the storehouse, accusing thieves and cursing those who do not do it. The tithes were the Lord's and it was Himself who gave it to the Levites. God never allowed the people to administer the tithes, judging whether or not to deliver them, even when the priests were infidels. That was God's problem. He dealt with the unfaithful priest in his trade (Num 18:23) and also with the unfaithful nation on the delivery.

5. Principles about the giving

- a) Giving is a moral principle from God that came before the law.
- b) The commitment of the Israelite was to tithe (10%) of all income. Why did God set a percentage? To they not steal from God. Because at the time of the law, Israelites did not have the blessing of a new heart and only a few had the Holy Spirit.
- c) Principles regarding the tithing
 - . The O.T. says that the tithe was given to God and not to men (Lev 27:32; Num 18:24).
 - . When the man did not give the 10%, God considered him a thief (Mal 3:8-9)
 - . The blessing and curse of God depended upon the faithfulness of man (Mal 3:10-11).
 - . God used these resources to support the Levites (priests who worked only in the house of the Lord - Num 18:21) and orphans and widows (Deu 26:12 - every three years, beside the Levites, foreigners, orphans and widows, were also supported.)

In the New Testament

1. Jesus Christ

- a) Never was accused of not tithing;
- b) Never taught against it;
- c) Never taught in its favor.

The passage in Mat 23:23 has been used to support tithing in the NT. This text is not a teaching on the subject, however, a rebuke to the Pharisees for being extremely demanding and legalists in the delivery of tithes and yet so negligent in fulfilling the most important principles of law: justice, faith and mercy.

2. The Apostles

The apostles never taught about tithing, but taught about the maintenance of those who live exclusively for the church and the help to the ones in need. As assistance to the ones in need is a subject about which there is no doubts or questions, we will focus only on what concerns the support of those who live full-time for church service.

Reference	Text	Comments
1Co 9:1-15		Basic Text
Vs. 1-2, 10, 11, 13	<p>“...For you are the seal of my apostleship in the Lord.”</p> <p>“If we have sown spiritual things for you, is it a great thing if we reap your material things?”</p> <p>“...Do you not know that those who minister the holy things eat of the things of the temple ...?”</p>	Unquestionable spiritual principle: the exchange of benefits.
Vs. 3-10	<p>“Do we have no right to eat and drink?”</p> <p>“...Who plants a vineyard and does not eat of its fruit?”</p>	Natural principle: the one who plants crops.
Vs. 12, 15	“If others are partakers of this right over you, are we not even more?”	Right
Vs. 14	“Even so the Lord has commanded that those who preach the gospel should live from the gospel.”	An Order from the Lord Jesus.
Gal 6:6 Rom 15:27	“Let him who is taught the word share in all good things with him who teaches.”	Honor, gratitude, recognition and duty.
1Th 2:6-7 2Th 3:9	“Nor did we seek glory from men, either from you or from others, when we might have made demands as apostles of Christ.”	Requirement and right.
1Ti 5:17-18; Mat 10:10; Luk10:7	“...for the laborer is worthy of his wages.”	Salary, payment.

These texts not only make clear the apostolic practice, as well as the principles that ruled it. Some have argued that Paul was not used this expedient instead worked "with his own hands". Let us exam the biblical truth:

- a) Paul did not demand his support from the churches of Corinth and Thessalonica for very clear reasons:
 - . Corinth - Paul wanted to establish a clear distinction between himself, a true apostle (1Cor 3:6-10; 4:14-16; 9:1-2; 2Cor 3:1-3; 11:1-3), preaching the gospel freely (2Cor 11:7) and some so-called apostles they were maintained by the Corinthians, whom Paul calls "deceitful workers" (2Cor 11:10-15). This intention is clear in 2Cor 11:12 "...I may cut off the opportunity..." even if it meant going through need (2Cor 11:7-9).
 - . Thessalonica - that they were laborious, and workers should not be languid and meddling in other people's lives, being heavy to the others (2Th 3:6-12). Paul was the only one who could afford to stop working and demand his livelihood, and yet he did not.
- b) It is worthy to highlight, that during the time he was in these two cities Paulo was maintained by other churches:
 - . Corinth – 2Co 11:7-9;
 - . Thessalonica – Php 4:15-16.
- c) Sometimes Paul had to provide his own maintenance, for he was involved in pioneering work, in the formation of new churches - was plowing with hope (1Co 9:10). That happened, for example, at the beginning of the church in Ephesus (Act 20:33-35). In Jerusalem there was not this problem: the vineyard bared fruit and the herd was producing milk and wool (1Co 9:4-11).
- d) Paul did not live on "making tents". This was something sporadic, when the situation demanded.

- e) In 1Co 9:4-6, it is clear that all the apostles and even some who were not apostles, like the brothers of the Lord, were maintained by the church.
- f) Paul had no wife and children, answering only for himself, and could accept the difficulties that would come, alone.
- g) In Php 4:17-19, Paul exposes a biblical principle that God blesses the one who is generous (here he is not talking about aid to the poor, but to maintain the ones who serve spiritual goods). And put it in commercial terms - an exchange: who had supplied for him would be blessed by God - as a true offering to God and not to men (observations in the NIV). Would Paul be a mercenary or seeking his own interests? Read: 2Co 1:12; 4:2-5, 6:4-10, 12:14-18; 1Th 2:1-6; 1Ti 6:3-10.

3. Principles about the giving

- a) The principles are exactly the same, with one difference: It says nothing that the percentage should be 10% (tithe).
- b) Why the percentage was taken? Because the disciple of Jesus does not need a law to give. He has a new heart. All his righteousness comes from Christ that dwells in his heart (Col 1:27). Jesus demanded that our justice was much higher than that of the Scribes and Pharisees (they were zealous Jews on the law of Moses). In the Sermon on the Mount, Jesus said: " You have heard that it was said to those [of old](#) ... but I say to you that" And then brought a much higher standard than the law.
- c) We cannot forget that the principles remain the same. That is:
 - . This contribution (today we call it provision), is a commitment with God and not with men.
 - . He who does not give his contribution, or give less than it is fair, is robbing God.
 - . God's blessing on our financial life is completely conditioned to be faithful on these contributions (Luk 6:38; 2Co 9:6). Not only those who have more should give, but especially those who are in difficulties, to be blessed by God.

- . God uses these contributions for the support of the ones in need (Eph 4:28) and dedicated full-time workers (1Co 9:9, 11, 13, 14; Mat 10:10).

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Other Considerations

Both biblical and historically there is no reference to a preestablished percentage or amount that was required from the churches. What is evident is a principle of honor, recognition and exchange of benefits, where each one gives accordingly as proposed in his heart. There is no improvisation when is time to give, like as for charity handouts, but a pre-determined thought and meditated before God in prayer. To avoid improvisation and lack of control, this value should be set at a percentage of the income of each one.

The one who understands that is benefited will liberally give. The one who is here "killing time" and think that those who live fully to the service of the church, do nothing more than their duty, will be mediocre their contribution.

Jesus is our only point of reference and the apostolic word our only source of information, there is still no reason why we still use the tithes. However, one question remains: if the tithe was something so important and sacred in the OT, since before the law, why then Jesus and the apostles did not teach anything about it?

In the NT God does not need to establish a percentage to the contribution of its people because we are under another spiritual principle. Consider the following table:

Old Covenant	New Covenant
God had to make a mark in the flesh of man to show his covenant with him (Gen 17:10).	God marks us in the heart, in our spirit (Rom 8:8-9, Eph 2:11-15, Phi 3:3; Col 2:11).
God gave the Law written on stone tablets. (Exo 31:18).	God writes his law on our hearts (Heb. 10:16).
God establishes a percentage on the income of every man to be returned	God leaves us free, once we do not need anything from outside to remind us that

to himself, in order to remind man that whatever he has comes from Him (Gen. 28:22; Deu 14:23).	we are his children. He gave us his own Holy Spirit, and in this position, not only our possessions are His, but we ourselves belong to him, for He not only bought us but also gave us life. Generated us by the Holy Spirit (Rom 8:12-17, Jam 1:18, 1 Pet 1:23)
Here speaks of an earthly nation with earthly hopes and promises (Acts 1:6).	Here of a spiritual nation, celestial, with eternal hopes and promises. Speaks to heirs of God and co-heirs with Christ (Rom 8:17; Php 3:20-21, 1Joh 3:1-2)

How superior is the New Covenant!

Therefore, paying attention to the Sermon on the Mount, we see how Jesus makes a comparison between the commandment of Moses (the Law) and his own commandment (Grace and Truth). It is notorious the superiority of Jesus' requirement. The requirements of the New Covenant are superior than the Old Covenant as well as the benefits and the promises. (Gal 3:19; Heb 7:18-19; 8:13; 11:39-40; 1Pe 1:10-12).

For the law was given through Moses, *but* grace and truth came through Jesus Christ. (Joh 1:17)

Justice of the Law		Jesus Christ
Homicide was forbidden.	Mat 5:21-23	Anger is forbidden.
Adultery was forbidden.	Mat 5:27-28	The unclean look is forbidden.
Required the love of neighbor and allowed the hatred of the enemy.	Mat 5:43-44	Demands the love of enemy and praying for those who persecute.
Demanded tithes (Mal 3:8).		Requires the life and all that we have (Luk 14:25-33).

Therefore, God does not require from us a percentage - He requires ourselves, everything we are and have. He does not give us a law, gives us life. What move us is not a commandment, but the life and the feeling of Christ that is produced in us by the Holy Spirit.

Well, if those who lived under the law, it required ten percent, how much to be expected from those who received the abundance of life? (Joh 10:10; Rom 5:17; Heb 3:14; 2 Pet 1:3-4).

If under the Old Covenant God accused robber those who did not gave tithes and offerings (and these had no percentage), how would He treats those who omit themselves in the New Covenant?

In the history of the church tithe has often been questioned for being part of the Old Covenant. Because of that, some denominations and groups have canceled the practice of tithing. But **CAUTION**: many have abandoned the Old Covenant, not to enter in a New one, but to justify stealing what belongs to God. They stop tithing but have not started giving as the church in the NT did.

It is strange that someone would be against tithing, claiming that this is the Old Covenant and want to give less than ten percent, when the brothers in the NT (New Covenant) have given so much more. If someone wants to be based on the Bible to do not tithe, why not to give more than the tithe as it is in the Bible?

For all those reasons, we believe that the church must exceed by much the tithe in their contributions.

For I say to you, that unless your righteousness exceeds *the righteousness* of the scribes and Pharisees, you will by no means enter the kingdom of heaven. (Mat 5:20)

It is more blessed to give than to receive

In his book The Quest for Character, Charles Swindoll makes the following suggestions:

1. *Reflect on God's gifts to you. Has not He been good?*
2. *Remind yourself of His promises regarding generosity. Call to mind a few biblical principles that promise the benefits of sowing bountifully.*
3. *Examine your heart. Ask yourself several hard questions, like:*
 - . Is my giving proportionate to my income?*
 - . Am I motivated by guilt... or by contagious joy?*
 - . If someone else knew the level of my giving to God's work, would I be a model to follow?*

- . *Have I prayed about giving... or am I just an impulsive responder?*

4. *Trust God to honor consistent generosity. Here's the big step, but it's essential. Go for it! When you really believe God is leading you to make a significant contribution - release your restraint and develop the habit of generosity.*

How to give?

1. It can not be established as improvising. It needs to be predetermined before the Lord, to be an expression of generosity and not greed (2Co 9:5);
2. Propose a percentage in your heart (2Co 9:7);
3. Do this with joy and not with sorrow (2Co 9:7);
4. To give from the firstfruits not of the leftover (Pro 3:9).

The point is this: whoever sows sparingly will also reap sparingly, and whoever sows bountifully will also reap bountifully. Each one must give as he has decided in his heart, not reluctantly or under compulsion, for God loves a cheerful giver. (2Co 9:6-7)

Financial management

Fundamentals

1. Do not go into debt

Owe no one anything except to love one another, for he who loves another has fulfilled the law. (Rom 13:8)

Go into debt means becoming someone's servant (Pro 22:7). When you incur debt, you are using worldly resources instead of placing your trust in the Lord and waiting on Him. (Deu 28:12)

Be very careful with loans and installment plans, because they are debts. When we take out an installment plan (for example, to buy a household appliance), even if we pay the installments on time, we are debtors. And if we don't pay on time, in addition to being debtors, we are unfaithful in the contracts (perfidious, untrustworthy).

To avoid going into debt, plan your purchases, set aside a certain amount of money each month, and with the full amount, buy what you need without incurring debt.

At this point, it is important to remember that a credit card is not money, it represents the money you have. If you use your credit card without having the money for that purchase, it means you are incurring debt.

Many people ask about mortgage. Well, although it is financing, it is not a simple installment plan or loan, but an investment. You are not spending the money on purchases, but you are making a kind of savings. If, over the time of the mortgage, the person gets into some financial trouble, they have the property itself as collateral. In this case, they are not putting themselves in anyone's care. So, the principle is not disobeyed.

2. Planning

For which of you, intending to build a tower, does not sit down first and count the cost, whether he has enough to finish it? (Luk 14:28)

Financial planning allows you to organize your budget and identify what you need to do to get out of debt (if you have any), it will free you from going into debt. In other words, planning will help you achieve good financial health.

With planning, you control your expenses and income, disciplining yourself to live within your means. Here you will define goals and objectives. You will learn to compare prices of products and services, not buying the first one that appears or on impulse.

Another important thing is that, once you have learned that a credit card is not cash, you will learn to use it strategically.

Make peace with your budget; don't be afraid of it. In it, we find an important resource to avoid the mistake of debt. As good stewards of the Lord, we must keep our finances organized. A budget is an excellent tool for this (see model at the end). Remember that a budget is different from a report. In a budget, you plan what you will spend. In a report, you see how you spent the money.

And don't forget to monitor the results of your planning and make the necessary adjustments. That's where the report comes in.

3. Be generous

There is one who scatters, yet increases more; and there is one who withholds more than is right, but it leads to poverty. The generous soul will be made rich, and he who waters will also be watered himself. (Pro 11:24-25)

This topic was discussed above, in the item "It is more blessed to give than to receive".

4. Depending on, praying for, and trusting in the Lord

Be anxious for nothing, but in everything by prayer and supplication, with thanksgiving, let your requests be made known to God; and the peace of God, which surpasses all understanding, will guard your hearts and minds through Christ Jesus. (Php 4:6-7)

Obviously, we're not talking about praying to get rich here. Praying, trusting, and depending on the Lord basically involves two things: first, placing this area of your life in God's hands, expressing your needs with a grateful heart; second, managing the resources according to what God's Word teaches.

Model of budget sheet

	Month: _____
Incoming	Earning
	- Salary \$
	- Extra \$
	Subtotal 1 \$
Expenses	Offerings
	- Provision \$
	- Offer \$
	Expenses
	- Rent \$
	- Water \$
	- Electricity \$
	- Groceries and Cleaning \$
	- Clothing \$
	- Transportation \$
	- School \$
	- ... \$
	- ... \$
	- Payment of Old Debts \$
	- For Savings \$
	Subtotal 2 \$
	*Balance (Subtotal 1 – Subtotal 2) \$

* The balance is the difference between the entries (Subtotal 1) and the outs (Subtotal 2), and this balance should never be negative, ie, you should never spend more than you earn.