

Message Study Guide

(Scriptures & quotes from this week's message are available on [thorncreek.church/live](http://thorncreek.church/live))

**Warming up**

1. Billy Graham said, "If a person gets his attitude toward money straight, it will help straighten out almost every other area in his life." What are your thoughts about this quote? Do you agree or disagree?
2. Pastor Ruben mentioned two frequent reasons why people don't give to God are: No conviction to give; and a fear of not having enough. Please discuss. What are some other reasons people give to defend their inability to give?

**Digging Deeper & Application**

Take your time reading the scripture given. If possible look up the verses in different versions and pause at each verse and discuss it.

3. Read Luke 18:18-23; and Luke 19:1-10.
  - a. Compare the two stories. How are they similar, how are they different?
  - b. How did each person respond?
4. According to Matthew 6:21, what do your treasure and your heart have in common?
5. In the Bible, there are several passages about giving. Please read Deuteronomy 14:22-23.
  - a. What is being discussed in this passage?
  - b. What does the practice of tithing teach us?
6. A working definition of a tithe is: "The tithe is the first 10% of your income that should be given to your local church. It's strictly measured in money, so you can't replace it with giving your time or your talents." (Dave Ramsey).
  - a. Do you know anyone who makes this a practice every pay period?
  - b. Has God proven to be faithful in your life?
  - c. An offering is anything given beyond that, but not in place of the tithe. Why is tithing so significant to God?
  - d. Do you think people call offerings, tithes? Why?
7. Read Leviticus 27:30.
  - a. What is a tithe according to this verse?
  - b. What did Jesus say about tithing in Matthew 23:23?

8. Read 1 Chronicles 29:14.
  - a. Do you see your money the same way? Why or why not?
  - b. According to King David, who did he view giving?
  - c. Compare with this quote from Rick Warren, "Most people fail to realize that money is both a test and trust from God."
9. Andy Stanley said, "What percentage should you give? I tell people to start with 10 percent because the Bible writers have a lot to say about the tithe, which means, "tenth." For some people, that's extremely uncomfortable. But so is a colonoscopy, and those save countless lives."
  - a. What are your thoughts?
  - b. Compare with this quote from Randy Alcorn, "Tithing isn't the ceiling of giving; it's the floor. It's not the finish line of giving; it's just the starting blocks. Tithes can be the training wheels to launch us into the mind-set, skills, and habits of grace giving." What do you think about this quote from Dave Ramsey, "If you can't live off 90% of your income, then you're probably struggling to live off 100% anyway, and that means you have bigger financial problems you need to address. It shouldn't require a miracle for you to get through the month with 10% less in your wallet."
10. According to Malachi 3:8-11, who does God view your attitude of tithing, and how does tithing affect other areas of your life?
  - a. Are you ready to go to the next level and take that faith step?
  - b. Are you ready to start tithing? Why or why not?

### **Application**

Below are some of the points shared in the message. Discuss how they apply to your life.

- Giving is a heart issue.
- "If you can't live off 90% of your income, then you're probably struggling to live off 100% anyway, and that means you have bigger financial problems you need to address. It shouldn't require a miracle for you to get through the month with 10% less in your wallet." - Dave Ramsey
- The tithe.. It's holy. It belongs to God.
- Giving affects God's blessings in other areas of your life.