



 **3ABN** BIBLE STUDY GUIDES
Searching Deeper

WHAT'S MINE IS YOURS



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Hand in hand, they said, “I do,” and agreed to unite their lives as one. They shared everything without grumbling or regret. They never thought to say, “That’s my money,” or “Leave my things alone!” They held nothing back to meet each other’s needs and they were happy to carry each other’s burdens. From the heart, they both agreed, “What’s mine is yours!” It comes as no surprise that genuine sharing brings people closer together, and selfishness pulls them apart. Unlimited resources belong to God, and He loves to share. God rejoices when we trust His promise that, “What’s Mine is yours!” This kind of unity is more than we could ever ask for, but it can only work when it goes both ways.

1 Do we owe God anything?

John 3:16 “For God so loved the world that He gave His only begotten Son, that whoever believes in Him should not perish but have everlasting life.”

God not only gives us life, He also gave us Jesus, Who paid the highest price for us. “By this we know love, because He laid down His life for us ...” (1 John 3:16). We owe everything to God.

2 How can we repay what we owe to God?

1 Corinthians 6:20 “For you were bought at a price; therefore glorify God in your body and in your spirit, which are God’s.”

No amount of money can equal the price Jesus paid. Even if we gave our life as a sacrifice for God, it would not match the value of Jesus’ sinless life. Here is what we must do: because Jesus gave His life for us, “those who live should live no longer for themselves, but for Him who died for them” (2 Corinthians 5:15).

3 Is there a financial equivalent to the value of our life that we owe to God?

Proverbs 14:23 “In all labor there is profit ...”

Through God’s wisdom, King Solomon taught that the profit from labor can represent our life. When we work, we exchange our life—our time and talents—for a wage. The profit from our labor is the equivalent of our life—since we trade our time and talent for that wage. So, whether our income is large or small, money and the things we own can represent our life.

4 Is money good or is it evil?

1 Timothy 6:10 “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.”

Every resource can be used for good or evil. How we use money illustrates what is important to us. When we love money, it takes God’s place as our first priority and leads to other sins. “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” (Matthew 6:24 NIV).

5 How much of what we own belongs to us, and how much of it belongs to God?

Deuteronomy 10:14 “Indeed heaven and the highest heavens belong to the Lord your God, also the earth with all that is in it.”

Everything is God’s, including our food, water, and the air we breathe. Even our bodies and lives belong to God (Romans 14:8). No one can give any physical gift to God because those things are already His. From the beginning of Creation, God appointed humanity to be caretakers of His resources (Genesis 1:28, 2:15). This included caring for the animals, for the plants that grow, for our health, and for our families. We are really stewards or trustees who manage God’s estate according to His instructions. God does not need a manager’s help, but He allows us this privilege so we can learn to trust His instructions. Then, like a gardener who invests time and labor in each plant, we can share in the benefits of caring for His resources. “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).

6 What kind of attitude toward possessions keeps us from trusting God?

Luke 12:15 “And He said to them, ‘Take heed and beware of covetousness, for one’s life does not consist in the abundance of the things he possesses.’”

God’s tenth commandment says, “You shall not covet” (Exodus 20:17). This includes longing to control what belongs to God. When we trust that God cares for us, we don’t need to cling to earthly things. “Then Jesus said to His disciples, ‘If anyone desires to come after Me, let him deny himself, and take up his cross, and follow Me. For whoever desires

to save his life will lose it, but whoever loses his life for My sake will find it. For what profit is it to a man if he gains the whole world, and loses his own soul? ...” (Matthew 16:24–26). Jesus only told one person to sell everything, but the wealthy young man who received this direct instruction loved his possessions more than he desired the greater treasure of being with Jesus forever (Matthew 19:16–22).

7 What does God ask us to return to Him from the income He has entrusted to us?

Leviticus 27:30 “And all the tithe of the land, whether of the seed of the land or of the fruit of the tree, is the Lord’s. It is holy to the Lord.”

Tithe is a word that means the tenth part. Simply put, God’s tithe is ten percent of the increase He has blessed us with. God’s system is proportional for each person, because it is “according to what one has, and not according to what he does not have” (2 Corinthians 8:12). To help us remember that we are managers of God’s resources, He tells us, “You shall truly tithe all the increase of your grain that the field produces year by year” (Deuteronomy 14:22). When these words were written, the increase from each family’s work was their annual produce from the land God entrusted to them. Although all of the harvest looked the same, God revealed that one tenth of it was different—it was holy. Abraham also returned a tithe on the non-agricultural items that came into his possession (Genesis 14:20). Today, few people earn a living by agriculture, but God’s tithe principle shows us that 10 percent of the increase from whatever work we do belongs to Him for a special purpose. So whether we earn much or little, and whether we are paid often or seldom, we learn to trust God when we return a tithe on the fruits of our labor.

8 For what special purpose did God design His tithe to be used?

Numbers 18:21 “Behold, I have given the children of Levi all the tithes in Israel as an inheritance in return for the work which they perform, the work of the tabernacle of meeting.”

1 Corinthians 9:14 “Even so the Lord has commanded that those who preach the gospel should live from the gospel.”

Following God’s instructions, the tribe of Levi in Israel did not work the land like the families of other tribes (Joshua 18:7). They were chosen by God to share the message of salvation as His representatives. They did this through their work in connection with the Sanctuary. Since they didn’t receive an income from other labor, the tithe supported their inspired task, “for the laborer is worthy of his wages” (Luke 10:7). Today, tithe is an essential support for workers who spread the message



“From the beginning of Creation, God appointed humanity to be caretakers of His resources.”



“Bring all the tithes into the storehouse, that there may be food in My house, and try Me now in this’ ...”
Malachi 3:10

God is sending to all the world before Jesus returns—the three angels’ messages of Revelation 14:6–12. Without the tithe, God’s final warning message would not be shared as widely by human messengers.

9 How does God’s tithe supply the needs of His workers who share the gospel?

Malachi 3:10 “Bring all the tithes 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.’”

God’s people trusted Him by returning His tithe to the storehouse He established. In the Sanctuary, the storehouse was a central location from which God’s workers received support to continue their work (Nehemiah 12:44). Today God’s workers are scattered all over the world, and His tithe supports their labor to share God’s important messages for these last days. Like God’s people in the Bible, we have the privilege to return His tithe to His storehouse so the worldwide proclamation of the gospel will not stop. When we return God’s tithe in this manner, He blesses the remaining portion more than if we had kept everything for ourselves.

10 What did Jesus teach about tithing?

Matthew 23:23 “Woe to you, scribes and Pharisees, hypocrites! For you pay tithe of mint and anise and cummin, and have neglected the weightier matters of the law: justice and mercy and faith. These you ought to have done, without leaving the others undone.”

In the New Testament, Jesus confirmed God’s system of tithing. He taught that Israel’s leaders should return tithe with pure motives, and also stop treating others unjustly.

11 Is there anything else we should give to God when we are filled with gratitude?

Psalms 54:6 (NIV) “I will sacrifice a freewill offering to you; I will praise your name, Lord, for it is good.”

God’s tithe already belongs to Him. The remaining portion after we return tithe is ours. So if we return God’s tithe and offer nothing else, then we have kept our portion completely for ourselves and given nothing to God. In the Bible, God calls this robbery. “Will a man rob God? Yet you have robbed Me! But you say, ‘In what way have we robbed You?’ In tithes and offerings” (Malachi 3:8). Instead of robbing God of what belongs to Him, we not only return His tithe, but we also give special offerings from the portion entrusted to us. Our offerings are a response of gratitude for His kindness. Jesus confirmed the importance of giving our offerings to God, especially when they come from a heart filled with love for others (Matthew 5:23–24).

12 How much should we offer to God in thanks for His kindness?

Deuteronomy 16:17 “Every man shall give as he is able, according to the blessing of the Lord your God which He has given you.”

2 Corinthians 9:6–7 “But this I say: He who sows sparingly will also reap sparingly, and he who sows bountifully will also reap bountifully. So let each one give as he purposes in his heart, not grudgingly or of necessity; for God loves a cheerful giver.”

When we consider God’s generosity toward us and seek His guidance, we will be glad to share what He prompts, rather than trying to determine the minimum He expects from us. “For you know the grace of our Lord Jesus Christ, that though He was rich, yet for your sakes He became poor, that you through His poverty might become rich” (2 Corinthians 8:9). Real giving is not about the size of the gift, but the motivation of the heart. The children of Israel gave from their hearts for God’s Sanctuary—until they were told nothing more was needed (Exodus 35:21, 36:5). Even a widow’s tiny offering of two small coins was of great value because it came from a willing heart and it was everything she had (Luke 21:1–4).

13 How often should giving be part of our lives?

1 Corinthians 16:2 “On the first day of the week let each one of you lay something aside, storing up as he may prosper, that there be no collections when I come.”

Paul instructed the believers in Corinth to respond to God’s kindness systematically—and not occasionally or with a one-time commitment.

Since workers were paid weekly, they planned to set aside an offering of gratitude as soon as they were paid, not later when it was all spent. This happened in the home and not in church, since they met to worship on the seventh day of the week, according to the fourth commandment. Because they set money aside regularly, no offering appeal was needed when they met together with Paul to worship on the Sabbath. When we consider that God's gifts to us are never-ending (James 1:17), it is a privilege to imitate His pattern of regular giving.

14 What other principles does God's Word teach about giving?

The Bible principles reflect God's character. Here are just a few:

- Take care of your family's needs (1 Timothy 5:8).
- Help others in need when you have plenty (1 John 3:17–18).
- Share without expecting to be paid back (Deuteronomy 15:10; Luke 6:34).
- Give in such a way that you will not become destitute and require help from others (2 Corinthians 8:13–14).
- Share your time to help someone in need (Isaiah 58:7; James 2:15–16).
- Be humble, and do not expect recognition when you give (Matthew 6:1–4).
- Give with genuine love in your heart (1 Corinthians 13:3).
- Learn the difference between needs and luxuries, and be content (Proverbs 21:26; Philippians 4:12–13).
- Plan to give before you spend everything on yourself (Matthew 6:33).

15 Will God's followers always be financially rewarded with ease and plenty?

James 1:2–4 “My brethren, count it all joy when you fall into various trials, knowing that the testing of your faith produces patience. But let patience have its perfect work, that you may be perfect and complete, lacking nothing.”

Experiencing hard times doesn't mean God has abandoned us. It's easy to say, “I trust You” when we have everything we think we need. However, God may allow us to experience hardship so He can teach us to trust Him in every situation rather than putting our hope in earthly wealth (Proverbs 17:3). This prepares us for the test before Jesus returns, when each person will choose between loyalty to God and their desire for financial security (Revelation 13:16–17). Going through hard times also teaches us to share what we have with others when they are in need.

16 What will happen to money before Jesus returns?

Ezekiel 7:19 ““They will throw their silver into the streets, and their gold will be like refuse; their silver and their gold will not be able to deliver them in the day of the wrath of the Lord””

Financial instability will lead to complete collapse before Jesus returns, and money will become worthless. Resources hoarded for our safety will all come to nothing. Only a Christ-like character and its fruits will have real value (1 Peter 3:3–4). The ill-gotten gains of those who have taken advantage of others to make their lives easier will be evidence of their ingratitude toward God (James 5:1–5). “Command those who are rich in this present age not to be haughty, nor to trust in uncertain riches but in the living God, who gives us richly all things to enjoy. Let them do good, that they be rich in good works, ready to give, willing to share, storing up for themselves a good foundation for the time to come, that they may lay hold on eternal life” (1 Timothy 6:17–19).

17 So what should be our priority when it comes to resources while we are still able to use them?

Matthew 6:19–21 “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.”

In these last days before Jesus returns, we must put a right value on things that will pass away. It is not a sin when God allows us to manage wealth; instead, it is our privilege to invest in what He intends His gifts to be used for—“For the Son of Man has come to seek and to save that which was lost” (Luke 19:10). Denying ourselves an unnecessary luxury is no sacrifice at all in comparison with the immeasurable value of one person saved in Heaven for eternity (Luke 15:7).



“Experiencing hard times doesn't mean God has abandoned us.”

18 Is it enough for us to give money to support the sharing of the gospel?

1 Corinthians 4:1–2 “Let a man so consider us, as servants of Christ and stewards of the mysteries of God. Moreover it is required in stewards that one be found faithful.”

Along with the physical resources entrusted to us, we are also stewards of the gospel message. We miss part of God’s blessing when we only give money and expect others to share the good news we have been given. God invites us to be co-workers with Him by using our time and our God-given intelligence to share His truth with the people He leads us to (Acts 1:8). Even our relationships and casual acquaintances with strangers are gifts from God, and this gives us opportunities to share His love without leaving anyone out.

19 How is money related to the important decision of whom we will worship?

Jeremiah 9:23–24 “Thus says the Lord: ‘Let not the wise man glory in his wisdom, let not the mighty man glory in his might, nor let the rich man glory in his riches; but let him who glories glory in this, that he understands and knows Me’”

How we manage God’s resources shows whether we worship God, or our own wisdom, might, and riches. Will we claim that these things are ours to use as we please? Or will we recognize that they are God’s, entrusted to us for a while? God doesn’t need our money because He can supply every need Himself. But what God cannot create for Himself is our love and worship. We must give those freely, and not with words only. God wants us to trust Him completely no matter what He may ask us to do, because we cannot experience His full blessings when we put ourselves in His place in any way. “So likewise, whoever of you does not forsake all that he has cannot be My disciple” (Luke 14:33). “But seek first the kingdom of God and His righteousness, and all these things shall be added to you” (Matthew 6:33).

20 What is the most important gift we can offer to God?

Romans 12:1 “I beseech you therefore, brethren, by the mercies of God, that you present your bodies a living sacrifice, holy, acceptable to God, which is your reasonable service.”

We begin our committed Christian life with the decision of baptism, then we give our worship and service to God through our everyday

choices. This does not earn us salvation. It is only our response to “the mercies of God” that we have already received.

21 What are “the mercies of God” that we have received?

God’s mercies have been on display in the previous 26 lessons:

- God’s loving character (Lesson 1)
- God’s gift of life and beauty (Lesson 9)
- The gift of Jesus (Lessons 2 and 20)
- God’s cleansing of sin from our lives (Lessons 2, 8, 19, and 26)
- God’s instructions for life (Lessons 4, 6–7)
- God’s gift of the Sabbath rest and blessing (Lessons 10 and 22)
- God’s gift of the Holy Spirit and the gifts of the Spirit (Lessons 5 and 16)
- God’s care for His church (Lesson 13)
- Messages from God’s prophets (Lessons 3, 17–18, and 21–23)
- God’s invitation to communicate freely with Him (Lesson 15)
- God’s promise that death will not last forever (Lessons 11 and 25)
- God’s assurance of the end of sin (Lessons 12, 14, and 24), and so much more.

God gave us His example, “Who did not withhold His own Son, but gave Him up for all of us ...” (Romans 8:32 NRSV). When we dedicate all we have to Him, our very lives will say, “Thanks be to God for His indescribable gift!” (2 Corinthians 9:15). Eternal life with Jesus is a treasure more valuable than anything.



BLESSINGS GOD GIVES US TO MANAGE FOR HIS GLORY

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|-----------------------------|----------------------|-----------------------------|
| 1. Time and Talents | 5. Land and Property | 8. Strength and Health |
| 2. Intellect and Speech | 6. Animals and Pets | 9. Emotions and Kindness |
| 3. Money and Possessions | 7. Jobs and Career | 10. The Gospel of Salvation |
| 4. Relationships and Family | | |

WHAT DOES THIS MEAN FOR MY LIFE TODAY?



1. What has God done for you? What can you do for God?

2. How much is God's gift of salvation through Jesus worth to you?

What value would you put on it?

3. You have learned from the Bible that ten percent of our income belongs to God and is holy. Like many people who have studied God's Word and want to follow His instructions, this may be something new to you. Are you willing to pray that God will help you take this step of faith? God has promised, "...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 3:10).

4. Our tithe and offerings are part of our worship to God. How can you make returning gifts to God a joyful part of your friendship with Him?

5. Think of the many people who still haven't heard about Jesus.

What is their salvation worth, and how can you participate in sharing the good news?

6. It is our privilege to bring the good news about Jesus to people who need to hear it. Who do you know that needs to hear what you have learned? "Let your light so shine before men, that they may see your good works and glorify your Father in heaven" (Matthew 5:16).

Additional Notes:

WHAT IS THE GOOD NEWS FOR ME IN GOD'S PLAN FOR MY RESOURCES?



1. Because God owns everything, you don't need to be discontented or anxious.

“Now godliness with contentment is great gain. For we brought nothing into this world, and it is certain we can carry nothing out. And having food and clothing, with these we shall be content. But those who desire to be rich fall into temptation and a snare, and into many foolish and harmful lusts which drown men in destruction and perdition” (1 Timothy 6:6–9).

2. God promises to care for you. “The Lord is my shepherd; I shall not want” (Psalm 23:1). “He who trusts in his riches will fall, but the righteous will flourish like foliage” (Proverbs 11:28). “For the Lord God is a sun and shield; the Lord will give grace and glory; no good thing will He withhold from those who walk uprightly” (Psalm 84:11). “And my God shall supply all your need according to His riches in glory by Christ Jesus” (Philippians 4:19).

3. Generosity is pleasing to God and results in blessing to you, as well. “But do not forget to do good and to share, for with such sacrifices God is well pleased” (Hebrews 13:16). “He who has a generous eye will be blessed, for he gives of his bread to the poor” (Proverbs 22:9). “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” (Proverbs 11:24–25). “... And remember the words of the Lord Jesus, that He said, “It is more blessed to give than to receive”” (Acts 20:35).

4. God cares enough about us to address our spiritual poverty. “Because you say, “I am rich, have become wealthy, and have need of nothing”—and do not know that you are wretched, miserable, poor, blind, and naked—I counsel you to buy from Me gold refined in the fire, that you may be rich; and white garments, that you may be clothed, that the shame of your nakedness may not be revealed; and anoint your eyes with eye salve, that you may see” (Revelation 3:17–18).

5. Giving to support the work of sharing the gospel will produce results that last forever. “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. This service that you perform is not only supplying the needs of the Lord's people but is also overflowing in many expressions of thanks to God” (2 Corinthians 9:10–12 NIV).

LESSON SUMMARY

- 1. God owns everything** and has paid the highest price to redeem sinners.
- 2. God allows us to be stewards of His resources** so we will learn to trust Him.
- 3. A tithe (10 percent) of what we earn is holy to God.** We return it to His storehouse to support workers who share the three angels' messages throughout the world.
- 4. From the remaining portion of our income,** we may give offerings to God that show our heartfelt gratitude.
- 5. By returning God's tithe and offerings,** His blessings overflow through us to others.
- 6. God sometimes allows us to experience hardships** that teach us to trust Him completely—even if it means we may suffer a financial loss.
- 7. Along with financial resources,** we are stewards of the gospel message that God has given us. It is our privilege to be co-workers with God in sharing the gospel.

Additional Notes:

BEING A GOOD STEWARD



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