



Money management is a major problem for families in the United States. Have you ever noticed in group discussions about personal finances how people become silent or make excuses to leave the room? Or, have you wondered why is it that people have such a difficult time talking about their finances especially in the area of management; or become defensive and angry?

Now, let's explore this same problem a different way! These same individuals have no problem complaining about the lack of money or lack of personal possessions, but they don't want to manage what they have! These individuals are so fast to complain about not making enough money to meet their needs, complain about bill collectors calling them, etc., and once again refuse to manage what they have because in their opinion they said, *"I don't make enough to manage, or to live on a budget!"* How foolish!

God knew we would have money issues, so He took the time to record over 2500 scriptures in the Word pertaining to money management and how to prosper in the area of finance. So, if God thought it was important enough to record it for our learning, shouldn't we think it's important enough to study God's Word and be obedient by incorporating these important money principles into our daily living?

One important principle in money management is in the area of *tithing and giving!* *Tithing and giving* is associated with the principle of *"sowing and reaping."* Also known as the *Law of Reciprocity*. God is saying, whatever we plant or sow into, will produce a harvest – are you sowing to reap a harvest of blessing through obedience or are you sowing to reap a harvest of destruction on your finances through disobedience?

The devil knows the rewards God's children will receive through sowing and reaping and doesn't want God's children to receive the blessing so he loves to keep people blinded in their thinking about sowing and reaping through tithing and giving.

Malachi 3:8-11; Luke 6:38; and Haggai 1:6-7 gives us the answers we need to destroy the enemy of lack and to put a stop to bill collectors (torturers) calling. Studying these scriptures tells us:

First, when we refuse to tithe we are robbing God. All that we "think" we own belongs to God. He is loaning it to us and only asking for 10% back. Why? To see what is in our hearts! Do we have a willing and giving heart toward the things of God or are we more concerned with the things of this world by believing the lies of the enemy.

Second, when we rob God by not paying our tithes and offerings and clinching our hands tight toward others, we are putting a curse on our finances and holding back the blessings that God wants to bless us with.

If you give, you will receive. Your gift will return to you in full measure, pressed down, shaken together to make room for more and running over. Whatever measure you use in giving—it will be used to measure what is given back to you.

Luke 6:38



Remember money is only a tool so use that tool to honor God in all you do!

Thus says the Lord, “consider your ways!” If you do not have enough to meet your needs then you need to rethink what you are doing and to change your ways by applying God’s “*proven principles*” for a life of abundance.

What do we have to lose through *tithing and giving*? God challenges us in Malachi to prove Him and see “*if He will not open for us the windows of heaven and pour out for us such blessings that there will not be room enough to receive it; and that He will rebuke the devourer for our sakes, so that he will not destroy the fruit of your ground (your finances), nor shall the vine fail to bear fruit for you in the field (your job), says the Lord of hosts.*”

We prove God through our faithfulness by being obedient to His commandments. Wouldn’t you rather have God’s promises of blessing than to reap the fruit of destruction caused by disobedience. The enemy loves for us to believe his lies that tithing and giving are not necessary for today’s Christian; he says *our tithes are being appropriated wrongly by church leadership*. Stop being tricked by the enemy!

God’s Word tells us that He set up Churches for corporate worship and for believers to be a blessing to churches they attend through their finance support.

So, if you are suffering lack, I encourage you to change your mind of *wrong thinking* and learn to have a “willing” heart in the area of tithing and giving and watch your lack be destroyed by Father God and your blessings start pouring.