



AIMCHURCH.ONLINE with Dr. Andries and Liz van Schalkwyk

Financial Biblical Stewardship + Blessings

By Dr. Andries van Schalkwyk

Bachelor of Theology, Master's Prophetic, Doctorate in Ministry, Ph.D. in Divinity, Certified Professional Coach, Certified Life Coach - Over 40 years of ministry experience **to serve and care for people.**

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Financial Biblical Stewardship + Blessings

Today we are going to talk about the blessings and misconceptions of ‘Biblical Stewardship’ in the kingdom of God.

Discipling a New Believer: Understanding Biblical Financial Stewardship

1. The Foundation: God Owns Everything

The first principle of Biblical stewardship is understanding that **everything belongs to God**.

The Bible says: “The earth is the Lord’s, and everything in it.” — Psalm 24:1

This means our **money, jobs, homes, skills, and opportunities** ultimately come from God. When we understand this, we realize we are not owners — we are **stewards (managers)** of what God entrusts to us.

Example from Jesus

Parable of the Talents

Jesus told a story about servants who were given money by their master to manage. The servants who used it wisely were rewarded, but the one who hid it lost his opportunity.

Lesson for a new believer:

God blesses those who **faithfully manage what He gives them**.

2. What Is Biblical Financial Stewardship?

Biblical stewardship simply means:

Using the money God gives you in a way that honors Him.

This includes:

- Providing for your family
- Helping others

- Supporting God's work
- Living responsibly
- Giving with a generous heart

Stewardship is **not about losing money** — it is about **partnering with God's kingdom**.

3. Why Does God Teach Us to Give?

A new believer may ask:

“Why must I give money in sowing as part of the Kingdom of God?”

The answer is simple: **Giving connects our hearts to God's purposes.**

Jesus said: **“Where your treasure is, there your heart will be also.” — Matthew 6:21.**

Giving helps us:

- Trust God as our provider
- Break the power of greed
- Support the work of the Gospel
- Bless other people
- Open our lives to God's blessings

Giving is not a **payment to God**.
It is an **act of faith and gratitude**.

4. The Principle of Sowing and Reaping

God designed a spiritual law called **sowing and reaping**.

“Whoever sows generously will also reap generously.” — 2 Corinthians 9:6

This means what we release into God's kingdom **never disappears** — it becomes a seed that God can multiply.

Example Jesus Used - Parable of the Sower, just like a farmer plants seed expecting a harvest, believers sow into God's work expecting **spiritual and practical blessings**.

5. Practical Blessings of Biblical Financial Stewardship

When a believer follows God's financial principles, several blessings often follow.

1. Peace in Finances

God's wisdom helps people avoid destructive financial habits.

2. God's Provision

God promises to provide for those who trust Him.

"My God will supply all your needs." — Philippians 4:19

3. Spiritual Growth

Giving trains the heart to trust God more deeply.

4. Participation in God's Work

When you give, you become part of what God is doing in the world.

5. Generational Blessing

Biblical stewardship often affects children and future generations.

6. Questions New Believers Often Ask

Question 1: "Does God really care about money?"

Yes. Jesus spoke about money often because **money reveals where our trust is**.

Money is not evil — **the love of money is the danger** (1 Timothy 6:10).

God teaches stewardship so that **money never controls our hearts**.

Question 2: "What if I don't have much to give?"

God does not measure giving by **amount**, but by **heart**.

Example from Jesus

Widow's Offering

A poor widow gave two small coins, and Jesus said she gave **more than everyone else** because she gave from her heart.

Lesson: God honors faithful giving, not large amounts.

Question 3: "Will God bless me if I give?"

God promises blessings, but the greatest blessing is a **relationship and trust with God**.

One powerful promise says:

"Test me in this... and see if I will not open the windows of heaven." — Malachi 3:10

God blesses people in many ways:

- provision
- wisdom
- opportunities
- peace
- spiritual growth

7. Practical Steps for a New Believer

Here are simple steps to begin practicing financial stewardship.

Step 1 — Acknowledge God as your provider

Pray and thank Him for your income.

Step 2 — Give first

Honor God first when you receive income.

Step 3 — Manage wisely

Avoid unnecessary debt and live responsibly.

Step 4 — Be generous

Look for opportunities to bless others.

Step 5 — Trust God daily

Faith grows as we depend on Him.

8. Encouragement for the New Believer

Financial stewardship is not about **religious obligation**.

It is about **walking in partnership with God**.

When believers practice generosity and faithfulness, they begin to experience a powerful truth:

God can do far more with what we release to Him than what we hold onto ourselves.

Giving turns money into **kingdom impact**.

Lives change.

People are helped.

The Gospel spreads.

And the believer grows in **faith, trust, and joy**.

Is Tithing Still Applicable in the New Testament?

Many new believers ask:

“Is tithing only an Old Testament law, or does it still apply today?”

The Bible shows that **tithing existed before the Law, during the Law, and is acknowledged in the New Testament.**

1. Tithing Existed Before the Law

One of the strongest foundations for tithing is that it happened **before Moses and the Law were given.**

Abraham and Melchizedek

Abraham gave a tenth of everything to Melchizedek (foreshadowing of Christ example in Hebrews 7).

This is recorded in **Genesis 14** and explained again in **Hebrews 7.**

The writer of Epistle to the Hebrews explains that Abraham gave a tenth to Melchizedek, who was honored as a **priest of God.**

Discipling Point

This shows that **tithing was not originally a law requirement.** It was an **act of honor and worship toward God.**

2. Jesus Affirmed the Principle of Tithing

Jesus spoke about tithing in:

Matthew 23:23

“You give a tenth of your spices... but you have neglected the more important matters of the law—justice, mercy and faithfulness. **You should have practiced the latter, without neglecting the former.**”

Here, Jesus was speaking to the Pharisees.

Important Discipling Insight

Jesus did **not cancel tithing.** Instead He said:

- Practice justice
- Practice mercy
- Practice faithfulness
- **Do not neglect tithing**

In other words, **tithing alone is not enough**, but it is still part of honoring God.

3. The New Testament Emphasizes Generous Giving

The New Testament shifts the focus from **law-based giving** to **heart-based generosity**.

Paul the Apostle taught:

“Each one should give what he has decided in his heart to give... for God loves a cheerful giver.” — 2 Corinthians 9:7

This means:

- Giving is voluntary
- Giving should be joyful
- Giving should come from faith

But many believers still see **the tithe (10%) as a biblical starting point** for generosity.

4. How to Explain Tithing to a New Believer

When discipling someone, you can explain it simply like this:

**Tithing is not about paying God.
It is about honoring God first.**

A tithe simply means:

“The first tenth belongs to God.”

This teaches three spiritual lessons:

1. God is my source

When we tithe, we acknowledge that our income ultimately comes from God.

2. God comes first

Tithing trains our hearts to put God before money.

3. We participate in God's Kingdom work

Giving supports the ministry, the church, and helps people.

5. Blessings of Practicing Tithing

When believers faithfully practice stewardship and generosity, several things often happen:

- Faith grows
- Financial discipline develops
- Generosity increases
- God's work expands through them
- Spiritual trust deepens

One powerful promise is found in **Malachi 3:10**, where God invites His people to trust Him in giving.

6. How Jesus Truly Measured Giving

Jesus did not measure giving by **percentage alone**, but by **the heart behind the gift**.

He honored the giving of a poor widow who gave two small coins in the story known as the 'Widow's Offering.'

She gave very little financially, but Jesus said she gave **more than everyone else** because she gave from her heart.

7. A Simple Method for Teaching Tithing in Discipleship

You can explain it to a new believer like this:

Three Levels of Kingdom Giving

1. **Tithing** – honoring God with the first 10%
2. **Offerings** – giving beyond the tithe when God leads
3. **Generosity** – helping people and advancing the Gospel

Tithing becomes a foundation rather than a ceiling.

8. Encouragement for New Believers

Tithing isn't intended to be a **burden or a strict religious rule**.

It serves as a **training ground for building trust**.

When believers begin honoring God with their finances, they start to realize something powerful.

God only asks for 10% so he can help increase the 90% you keep to help you break through in your life by supplying all your needs, not greed.

Tithing becomes a **faith partnership with God's kingdom**.

Simple Discipleship Chart: Tithing Through the Bible

Biblical Period	Example	Scripture Insight	Discipleship Understanding
Before the Law	Abraham giving to Melchizedek	Genesis 14 / Hebrews 7	Tithing was an act of honor and worship before the law existed
Under the Law	Israel bringing tithes to the temple	Malachi 3:10	Tithing became part of the covenant system to support God's house
During Jesus' Ministry	Jesus correcting the Pharisees	Matthew 23:23	Jesus affirmed tithing but emphasized justice, mercy, and faith
After the Cross	Generous giving in the early church	2 Corinthians 9:7	Giving is now heart-led, joyful, and generous
Kingdom Principle	Stewardship and generosity	Acts 4:32-35	Believers partner with God's work through giving