GOD'S PLAN FOR FINANCIAL FREEDOM
Dr. James Merritt

Be finding the last book in the Old Testament,
the book of Malachi, chapter 3
and I want to talk to you about:

"GOD'S PLAN FOR FINANCIAL FREEDOM."

Jesus said in Matthew, 6:24,

24. No man can serve two masters:
for either he will hate the one, and love the other;
Ye cannot serve God and mammon.
(mammon is Greek for money).

Will Rogers was right. HE said:

"We borrow money we don't have
to buy things we don't need
to impress people that we don't even like."

And I'll tell you what's wrong with a lot of folks.

They're trying to eat T-Bone steak
on a hotdog income

and they are under financial bondage.

And incidentally,
you don't have to be poor
to be in financial bondage.

I've met people who were filthy rich
who were in financial bondage.

and they are just as enslaved:
by the love of money
as poor people are by the lack of money.
Money makes a wonderful servant
but it makes a poor master.

Folks, God has a plan for you and your money.

God has a plan for how you accumulate it.
God has a plan for how you assimilate it
and God has a plan for how you allocate it.

God wants you out of financial bondage
God shows you how to be financially free.

Are you ready?

STEP NUMBER ONE ...
treat your money as **A GIFT FROM GOD**.

Whenever a person or a nation is in financial bondage,
it’s a sign that they have gotten away from God.

(I didn’t say broke, I said FINANCIAL BONDAGE)

Now, notice in Malachi 3:7 what God says:

7. Even from the days of your fathers
   ye are gone away from mine ordinances,

He says, "**You’ve not kept MY ordinances.**"

7b...return unto me, and I will return unto you, saith the Lord of hosts. But ye said, Wherein shall we return

Israel was a backslidden nation and God said to them:

"I'll make a deal with you."
"If you will return to Me,"
"I will return to you."
They didn’t want to come clean and admit they had ever gotten away from God to begin with and they said:

"In what way shall we return?"

And then God gives them the shock of their life.

God doesn’t talk about their morals.
God doesn’t talk about their manners.
God doesn’t talk about their methods.
God talks about their MONEY.

Look what he says in verse 8.

8. Will a man rob God? Yet ye have robbed me.
   But ye say, Wherein have we robbed thee?

And how were they robbing God? By not tithing.

Now, I want to ask you a question.

Why were they not tithing?

Here’s the reason.

They had forgotten that everything belongs to God.
And instead of being in slavery to God,
   they were in slavery to money.

You better see your money as belonging to God.

Folks, let me tell you something:
   you will never ever put God ahead of money
   until you see your money as His money.
If you really want to know how much you really love God, and if you really want to know if God is first in your life,

LOOK AT YOUR CHECKBOOK ...

Now, I want to make it plain that God doesn’t need your money.

it’s not yours, it’s His to begin with.

Psalm 50:12
12. If I were hungry, I would not tell thee: for the world is mine, and the fullness thereof.

God said:
"If I were hungry, you know what I’d do?"

I’d take the meat off your plate because it belongs to Me anyway.

If God already owns every thing that there is and He doesn’t need the tithe; then tell me:

WHY DOES GOD WANT US TO TITHE?

You see, when you give God a tithe, you’re acknowledging to God that you understand:

that not only does the ten percent belong to Him, but the 90 % belongs to Him as well.
Did you know that the greatest expression of love is: **GIVING**?

God so loved the world He what?
  Say it out loud: **He GAVE**.

When it came to put up or shut up,  
   **God put up.**  
   He said:

"You don’t have to wonder whether or not I love you:
  You look at the cross ...  
  that tells you how much I love you.

I love you so much I gave My only Son."

**NUMBER TWO:**
  see your money **AS A BLESSING FROM GOD.**

Now, some of you are sitting there saying:
  I have what I have because I worked for it.  
  I have what I have because I earned it.  
  It was my sweat  
  and it was my blood  
  and it was my tears  
  and it was my toil  
  and it was my time.

Wait a minute now:
  God gave you that job.  
  God gave you the ability  
  and the skills to learn that job.  
  God gave you the health to perform that job.

Let me tell you something,  
  when you put that check  
  or put that dollar  
  or put that dime
in the offering plate,

you think about this.

**Whatever you give to God**

*first came from God.*

**NUMBER THREE:**

you must tithe your money as **A GIFT TO GOD.**

Now, look what he says in verse 10.

If you want to see God’s plan on:

**HOW TO GET OUT OF** financial bondage, here it is.

He says:

10. Bring ye all the tithes into the storehouse,

that there may be meat in mine house,

and prove me now herewith, saith the Lord of hosts,

if I will not open you the windows of heaven,

and pour you out a blessing,

that there shall not be room enough to receive it.

Tithing has become an increasingly foreign concept

even to church members.

Did you know that more money is spent

on dogfood and chewing gum

than is given to all of charity combined

in the United States of America.

But I want to tell you something, folks:

**God’s plan hasn’t changed.**

**Malachi, chapter 3 and verse 10 is**

**GOD’S BLUEPRINT FOR BLESSING.**

He says: "Look, you bring Me what belongs to Me,
and I’ll give you everything you will ever need."

Now, let’s look at this plan in detail.

**First of all, there’s a determined percentage.**

He says in verse 10,

10. Bring ye all the tithes...

Now, the word tithe literally means TENTH
and God makes it plain,
like it or not,
give it or not,

that the first dime of every dollar you make
should be given back to God.

**Now, I want to make that plain because**

**TITHING IS THE FIRST AND GREATEST STEP YOU’LL EVER TAKE TO FINANCIAL FREEDOM.**

You see, first of all, there’s the tithe God demands.

this is not a divine suggestion,
it’s not a request,
it’s a command.

He said, "Bring the tithe into the storehouse."

Now, I know, somebody is going to say:

Tithing was given under the law
and we are no longer under the law."
That's true but it's not the whole truth.

We're under grace.

Hey folks, let me tell you something,

any Christian who would give less to God under grace
than a Jew would give to God under the law,

is a disgrace to grace.

But furthermore, the tithe was given
over four hundred years before the law.

The Bible says in Genesis 14:20
that Abraham paid tithes unto Melchizedek.

And a hundred years later, the Bible says,
that Jacob, in Genesis 28, gave tithes unto the Lord.

And then Moses came along
and made tithing a part of the law.

that's Old Testament.

Well, let's see what Jesus said in the New Testament.
Turn over to Matthew, chapter 23.

If there's one thing that Jesus was allergic to
it was Pharisees.

And Jesus was talking to these Pharisees
in Matthew, chapter 23:23

23. Woe unto you, scribes and Pharisees, hypocrites!
for ye pay tithe of mint and dill and cummin,
and have omitted the weightier matters of the law, judgment, mercy, and faith:

He says, "You know what you hypocrites are doing?"
He said, "You're paying your tithe.
You're giving your money to the church, 
but you're living like the Devil.

And folks, Jesus had a golden opportunity to say:

"And by the way guys, 
you're no longer under the law, 
you're under grace.

You don't have to tithe anymore."

But look what Jesus said in the rest of this verse.

23...these ought ye to have done, 
and not to leave the other undone.

You see that?

JESUS SETTLED IT ONCE AND FOR ALL.

He said, "You guys are tithing. 
You ought to give a tenth of what you have to God. 
But you also give your heart and your life to God."

JESUS HAD A CHANCE TO ABOLISH THE TITHE, 
BUT INSTEAD, JESUS APPROVED THE TITHE.

Now, if Abraham commenced it 
and Jacob continued it 
and Moses commanded 
and Jesus commended it, 
who are you to cancel it?

But I want to show you something else.

Turn back to Malachi and look at this.

There's not only the tithe that God demands, 
there's the offering that God deserves.

You'll notice he says back up in verse 8,
8...Wherein have we robbed thee?
   In tithes and offerings.

Hey, there’s some of you here who **DO** tithe
   and you think you’re doing God a favor.

Well, let me tell you something about the tithe:

   *It is not a ceiling that you’re under,*
   *it’s a floor that you stand on.*

   *Tithing is not a stopping place …*
   *it is a starting point.*

   *It’s not the maximum …*
   *it is the minimum.*

And when a Christian grows in grace,
   he will grow in giving.

But now watch this:

   *Not only is there a determined percentage,*
   *there’s a definite place.*

He says, in verse 10, again,

   10. Bring ye all the tithes into the storehouse,

The storehouse was a storage room in the temple
   where the people would come and deposit
   their tithes and their offerings.

Now, the New Testament church
   is the counterpart to the Old Testament temple.
Now, what I’m telling you is this.

**Your tithe belongs to the church.**

**STEP THREE:**

**TRUST YOUR MONEY AS A GIFT WITH GOD.**

You know God wants you and me to tithe, because God’s got something to prove.

Notice he says in verse 10:

10. Bring ye all the tithes into the storehouse, that there may be meat in mine house, and prove me now (try me now, prove now, put me to the test),

God draws a line and says:

"Okay, dare me to cross over it."

And God makes some special, specific promises to anyone who will trust Him enough and love Him enough and obey Him enough.

God says, "Here’s what I’ll do if you’ll tithe."

He says: number one, our faith will be rewarded.

Now, notice what He says.

"When you open up your wallet and you give Me the tithe,

I’ll open My window and give you the blessing."

Now, here’s what He says,
10...prove me now (try me now) ...  
(and see) if I will not open you the windows of heaven,  
and pour you out a blessing,  
that there shall not be room enough to receive it.

Now, folks, listen to me very carefully.  
God just cut a deal with you you can’t refuse ...  
if you believe it.

Now we’re going to get down  
to where the rubber hits the road. Are you listening?

If Malachi 3:10 is true, and you still don’t tithe,  
there can only be one reason why you don’t ... because you don’t believe it.

Because God just cut you a deal:  
He said, "you shovel into Me  
and I’ll shovel into you  
and My shovel’s a lot bigger than yours is.

You open up your wallet  
and give Me your tithe,  
I'll open up My windows  
and pour you out blessings you cannot receive."

Tithing is not God’s way of raising money,  
it’s God’s way of growing Christians.

Now, the question is, folks, do you believe that or not?
Because I want to tell you something,
if you believe what I just read in Malachi 3:10,
wild horses couldn’t keep you from beginning to tithe today.

There are some of you thinking right now:

<table>
<thead>
<tr>
<th>&quot;Preacher, I can’t afford to tithe.&quot;</th>
</tr>
</thead>
</table>

Hey, folks, if Malachi 3:10 is true,

<table>
<thead>
<tr>
<th>you can’t afford not to.</th>
</tr>
</thead>
</table>

Now, somebody else says,
"Preacher, I’ll tell you why I don’t tithe.
I’m too deep in debt."

Let me tell you something, friend,

<table>
<thead>
<tr>
<th>if you’re not disciplined enough</th>
</tr>
</thead>
<tbody>
<tr>
<td>to give 10 percent of your money to God,</td>
</tr>
<tr>
<td>you’re not disciplined enough</td>
</tr>
<tr>
<td>to handle the other 90 percent I’ll guarantee you.</td>
</tr>
</tbody>
</table>

I want to promise you something,
when you give God His tithe first,

<table>
<thead>
<tr>
<th>I guarantee you, God will help you get out of debt.</th>
</tr>
</thead>
</table>

The question is, are you willing to trust God?

STORY:
I heard about a church member
who was having trouble with this whole concept of titling.
And he came to his pastor and he said,
"Pastor, I’m just too far in debt to give God a tithe.
I just can’t afford to do it."

And the pastor said,
"John, if I promise you that if you will tithe for one month,
I'll make the difference in any bill that you owe.
He said, "John, will you tithe?"

He said, "Yeah, Preacher, I'll tithe if you'll do all that.
If you will make up any shortage I've got at the end of the month, yes, I'll tithe."

He said, "Now, John, think about it.
You're willing to put your trust in a man like myself
when I don't have anything,
but you won't trust your heavenly Father
who owns everything."

My friend, you pay the Lord what you owe Him first
and He will help you pay what you owe everyone else ... 
I promise you.

The tithe is not God's way of getting something from you,
it's God's way of giving something to you.

God's making a statement and then God's saying to you, "Now, do you believe this or not?"

And here's the statement.

God's saying that you and HE
can do more with 90 percent of your income
than you can do by yourself with all of it.

**Now, the question is, do you believe that?**

When you give God a tithe,
you make God your financial partner.

God says:
"Your investment brings My involvement.

When you give Me a tithe,
    I will get involved in your financial affairs."

Do you trust the power of God
to meet every financial need that you have?

Do you trust the promise of God
to honor you if you’ll honor Him?

God doesn’t want your money, folks,
    God wants you.

The Bible says in II Corinthians 8:5
    Paul was talking about the Corinthians, and he said before they gave their offering,
    they first gave themselves to the Lord.

And when you say:

    "God, I’ll treat my money as a gift from you,
    I’ll tithe my money as a gift to you,
    and I’ll trust my money as a gift with you,"

YOU WILL BE FINANCIALLY FREE.