

How to Obtain Financial Freedom

Lesson for Sunday, January 18, 2026

Text: Malachi 3:7-12

INTRODUCTION:

- ⇒ Today's lesson is the second in our stewardship emphasis, and today's lesson is intensely practical. We are going to see how to obtain financial freedom from God Himself.
- ⇒ Many of God's people are in bondage financially, and it is not God's plan. God wants them to be financially free, and God tells us in His Word how we can obtain financial freedom.
- ⇒ It's important to remember that there are at least three who are really interested in your finances.
 - First of all, you are interested in your finances, and you ought to be.
 - Second, God is interested in your money. God is not interested in your money because He's trying to get anything for Himself. God doesn't need your money, but God does want to bless you. And God knows that *the consecration that doesn't reach the pocketbook doesn't reach the heart*.
 - Third, the devil is interested. The devil wants to keep you in financial bondage.
- ⇒ How do you know if you are in financial bondage? Consider...*(just read thru slowly)*
 - Are you charging daily expenditures?
 - Do you borrow money to pay fixed expenses?
 - Do you take from savings to pay your current bills?
 - Do you take out new loans to pay off old loans?
 - Do you and your spouse argue about money?
 - Have you ever thought about being dishonest in money?
 - Do you have a desire to get rich quick?
 - Are you a tither?

CONTEXT:

- ⇒ Read verse 7. This was a disrespectful answer they gave to God. It was a silly question. How shall we return? Do you see their self-righteousness? God is about to pull the rug out from beneath their self-righteousness, in verses 8-9 (read).
- ⇒ It would be better to rob a bank than to rob God, and God knows if you are robbing Him. This person is "cursed with a curse."
- ⇒ Read verse 10. This is God's plan for financial freedom.

BIBLE STUDY: Three Steps to Financial Freedom

1. There Must Be a Personal **Return** to God (vs. 7)
 - a. The people ask, "Wherein shall we return?" *The point of return has to be at the point of departure.*
 - b. God's answer directs their attention to their stewardship (7-8). Why would God say this? Because the Bible says that it's not our money; it's you that He wants.
 - c. Read 2 Corinthians 8:5; 2 Corinthians 12:14, God says, "*I seek not yours but you.*" It is you that God wants.
 - d. *Tithing is not God's way to raise money. He owns everything. Tithing is God's way to grow Christians.*
 - e. ILL: There was a farmer who had two boys. While the other boys were off fishing and hunting, this farmer's sons were working in the cornfields. Somebody asked the farmer, "Why do you work those boys so diligently? You don't need all that corn." He said, "I'm not raising corn; I'm raising boys." God is not just simply raising money. God is growing Christians.

- f. One of the greatest signs that you're getting right with God is that you trust God with your finances. God wants your heart, and where your treasure is that is where our heart is also.
 - g. God says, "You want to return to me? You just stop robbing me. You just stop stealing from me." The point of return is always the point of departure.
 - h. The tithe is the Lord's (Leviticus 27:30). You'll never know financial freedom if you don't tithe. That is not the last step to financial freedom, but it is where you start.
 - i. Return to God. There must be a personal return.
2. There Must Be a Material **Release** (vs. 10)
- a. The second step to financial freedom will show up in a material release. You're going to begin to release those things that are in your hand. Read vs. 10a and point out:
 - b. There is a definite **proportion**. The Bible calls it *the tithe*.
 - i. The word *tithe* means, "tenth". Notice the attitude of Jacob in Genesis 28:2.
 - ii. Some people who say that tithing is legalistic and was for the Jews in the Old Testament. But tithing is not a part of God's Old Testament ceremonial law alone.
 - iii. Tithing was taught and practiced 400 years **before** the Mosaic Law.
 - iv. Tithing was taught **during** the Old Testament law.
 - v. Tithing is taught **after** the Old Testament law. (See Matthew 23:23.)
 - vi. Also consider, Jesus never revised the law downward. Jesus never said, "The Old Testament said, 'Don't steal'; but I'll tell you, you can steal a little bit."
 - vii. Jesus said, "*Except your righteousness shall exceed the righteousness of the scribes and Pharisees, ye shall in no case enter into the kingdom of heaven*" (Matthew 5:20).
 - viii. Consider Romans 3:31. Even if tithing is just a part of the law, do you think we're going to do less under grace than we do under the law?
 - c. There is a definite **place**. There is a principle that we are to give.
 - i. In the temple there was a depository called the storehouse, and the people brought the tithe to the storehouse.
 - ii. The church – wherever she meets today – is the temple of God.
 - iii. Consider 1 Corinthians 16:2. The word *in store* in the Greek the same word that you'll find in the Hebrew in Malachi 3:10.
 - iv. The Christian is to bring their tithe on the first day of the week to the church!
 - d. There is a definite **purpose** – "*that there may be meat in my house*" (vs.10).
 - i. That is, there will be enough to do what needs to be done.
 - ii. Tithing is God's plan for funding the work of His local church.
3. There Will Be a Spiritual **Renewal** (vs. 10-11)
- a. This is when revival begins in your heart and in your life. Read vs. 10-11. What will happen when you put God first in your finances?
 - b. First, God will **renew** your faith (10). God says, "Here's what I'm going to do. You can prove me. Put me to the test and see if I will not open up the windows of Heaven and pour you out a blessing." It's a spiritual blessing.
 - c. Second, God will **rebuke** your foes (11a). We all have foes. We all have unexpected expenses that jump up and threaten our financial stability. Being faithful to God with our money doesn't mean there won't be times where the money will be tight. *But you will always do more with nine tenths and God as a partner, than you'd do with ten tenths by yourself.*
 - d. Third, God will **restore** your fruitfulness (11b). Your fruit's not going to fall to the ground ahead of time. God will see to it that you are fruitful. Not just fruitful in farming, but fruitful in all that we do. It's time we began to trust the Lord.

CONCLUSION: Adrian Rodgers' told this story...

Some years ago, I went to Italy and visited the ruins of Pompeii. What a thing to go through! You can see the splendor and the lavishness in which these people lived, because volcanic ash just kind of fell in and filled up everything. It's soft enough that the workers can scrape the ash back and you can see the houses, the tile and even some of the bodies of the people killed by the volcano.

In Pompeii, there's the skeleton of a man who in his hand is clasping some gold coins. In his other hand is a bag, his bag of gold. And, evidently, when the volcano started, and the ashes started to fall, this man went back for his bag of gold, and he's reaching out for it. The gold has spilled to the floor, and he's reaching out for that gold, while the gas and fumes are consuming him. There he is, embalmed for all time, just grasping for that gold.

It reminded me of what Jesus said: *"For what shall it profit a man, if he shall gain the whole world, and lose his own soul? Or what shall a man give in exchange for his soul?"* (Mark 8:36–37).

Friend, the wisest thing – the best thing – that anybody can do is to give his heart to Jesus Christ. God doesn't need you. You need God. God's not trying to get your money. God is trying to bless you. He wants to open the windows of Heaven and pour you out a blessing. If you can trust God with your soul, certainly you can trust Him with your money.