

How to Obtain Financial Freedom – STUDENTS

Lesson for Sunday, January 18, 2026

Text: Malachi 3:7–12

INTRODUCTION:

- ⇒ Loaded question: How many are interested in money? *Probably every hand will go up...*
 - Ask them why money is so important?
 - Ask follow-up questions like: How much do you think you will need to make to be comfortable? How much do you want to make? Do you think you can be happy with less money (and the things money can buy)?
 - Do you think money solves problems or creates problems? *Push for examples...*
- ⇒ There are at least three individuals 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 *if He has your wallet, He has you.*
 - Third, the devil is interested. The devil wants to keep you in financial bondage. This doesn't mean just strapped for cash. The devil may give you more money that you can ever imagine because money can erase the idea that you need God.
- ⇒ Now is the time to be concerned with your money. You are never too young to begin practicing good financial stewardship.

BIBLE STUDY: Three Steps to Financial Freedom

1. Financial Freedom Begins by Being **Right** with God (vs. 7)
 - a. God begins by asking the people to return to Him. Everything starts and end with the Lord. Bottom line: *If God is first in your life, He will be first in your finances.*
 - b. The people ask Him, “Wherein (How) shall we return?” It’s really an insincere question. They knew what God expected, and they knew they were far from Him.
 - c. God’s answers by directing their attention to their stewardship (7-8). Why would God choose money to make His point? Because the Bible says that it's not our money; it's you that He wants.
 - d. Read 2 Corinthians 8:5; 2 Corinthians 12:14, God says, “*I seek not yours but you.*” It is you that God wants.
 - e. *Tithing is not God’s way to raise money. He owns everything. Tithing is God’s way to grow Christians.*
 - f. 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. God wants you to grow.
 - g. 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.
 - h. God says, “You want to return to me? Stop robbing me! Just stop stealing from me.” Everything starts and end with the Lord.
2. Financial Freedom Happens When We **Tithe** (vs. 10)
 - a. The first step to financial freedom is committing to tithe. Read vs. 10a and point out:
 - b. There is a definite **amount**. The Bible calls it *the tithe*.
 - i. The word *tithe* means, “tenth”.
 - ii. Critics will say that tithing is (1) legalistic and (2) was only for the Jews in the Old Testament. But that is not what the Bible says.
 - 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. For the deeper thinkers: 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. 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 addresses where 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.
 - e. APPLICATION: It’s never too early to tithe! Every time you make money, immediately give 10% to the Lord. It will never be easier!
3. When we are faithful to tithe, God is faithful to **bles**s (vs. 10-11)
- a. 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. I dare you to tithe 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:

- ⇒ Jesus talked more about money than any other topic. The Bible is full of verses that give us guidance for our money. Doesn’t it make sense to know what God says? Doesn’t it make sense to actually do what God says?
- ⇒ Here’s a simple formula to remember and practice (beginning now):
 - When you make money, start with the tithe: Give 10% to the Lord the very next Sunday!
 - Then set aside another 10% for savings. This may be something you want to be able to do or to purchase in the future.
 - Live on the 80%. You may have to adjust; you may not be able to do everything you want to do; etc.
 - Practice sound financial principles now – experience financial freedom later.

ALSO: Challenge them to participate in Chest of Joash next Sunday!