

How to Obtain Financial Freedom – STUDENTS

Lesson for Sunday, January 18, 2026

Text: Malachi 3:7–12

INTRODUCTION:

- ⇒ How interested are you in the subject of money?
- ⇒ 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.
 - Third, the devil is interested.
- ⇒ 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 _____ with God (vs. 7)
 - a. 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.
 - b. God’s answers by directing their attention to their stewardship (7-8).
 - 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. 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.
 - f. 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 _____ (vs. 10)
 - a. The first step to financial freedom is committing to tithe.
 - b. There is a definite _____. 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.)
 - c. There is a definite _____. 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 _____ – “*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 _____ (vs. 10-11)
 - a. What will happen when you put God first in your finances?
 - b. First, God will _____ your faith (10).
 - c. Second, God will _____ your foes (11a).
 - d. Third, God will _____ your fruitfulness (11b).

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!