

Cheerful Giver

The Tithe Effect

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The Tithe Effect

Malachi 3:6–12 NLT

“I am the Lord, and I do not change. That is why you descendants of Jacob are not already destroyed. Ever since the days of your ancestors, you have scorned my decrees and failed to obey them. Now return to me, and I will return to you,” says the Lord of Heaven’s Armies.

“But you ask, ‘How can we return when we have never gone away?’

“Should people cheat God? Yet you have cheated me!

“But you ask, ‘What do you mean? When did we ever cheat you?’

“You have cheated me of the tithes and offerings due to me. You are under a curse, for your whole nation has been cheating me. Bring all the tithes into the storehouse so there will be enough food in my Temple. If you do,” says the Lord of Heaven’s Armies, “I will open the windows of heaven for you. I will pour out a blessing so great you won’t have enough room to take it in! Try it! Put me to the test! Your crops will be abundant, for I will guard them from insects and disease. Your grapes will not fall from the vine before they are ripe,” says the Lord of Heaven’s Armies. “Then all nations will call you blessed, for your land will be such a delight,” says the Lord of Heaven’s Armies.

Matthew 22:21 NLT

“Well, then,” he said, “give to Caesar what belongs to Caesar, and give to God what belongs to God.”

Luke 11:42 NLT

What sorrow awaits you, Pharisees! For you are careful to tithe even the tiniest income from your herb gardens, but you ignore justice and the love of God. You should tithe, yes, but do not neglect the more important things.

Romans 10:9–10 NLT

If you openly declare that Jesus is Lord and believe in your heart that God raised him

from the dead, you will be saved. For it is by believing in your heart that you are made right with God, and it is by openly declaring your faith that you are saved.

Genesis 3:17-19 NLT

And to the man he said, “Since you listened to your wife and ate from the tree whose fruit I commanded you not to eat, the ground is cursed because of you. All your life, you will struggle to scratch a living from it. It will grow thorns and thistles for you, though you will eat of its grains. By the sweat of your brow will you have food to eat until you return to the ground from which you were made. For you were made from dust, and to dust you will return.”

Malachi 3:10–12 NLT

Bring all the tithes into the storehouse so there will be enough food in my Temple. If you do,” says the Lord of Heaven’s Armies, “I will open the windows of heaven for you. I will pour out a blessing so great you won’t have enough room to take it in! Try it! Put me to the test! Your crops will be abundant, for I will guard them from insects and disease. Your grapes will not fall from the vine before they are ripe,” says the Lord of Heaven’s Armies. “Then all nations will call you blessed, for your land will be such a delight,” says the Lord of Heaven’s Armies.

1. Bringing the tithe into the storehouse is what activates the blessing of God and brings us out from under the curse!

Four Promises God Makes:

- 1. God will pour out a blessing so great you won’t have enough room to contain it all.**
- 2. Your crops will be abundant, guarded from insects and disease. Your grapes will not fall before they are ripe.**
- 3. All the people will call you blessed.**
- 4. The land will be a delight.**

Proverbs 10:22 NLT

The blessing of the Lord makes a person rich, and he adds no sorrow with it.

Malachi 3:10 NLT

Bring all the tithes into the storehouse so there will be enough food in my Temple.

2. The tithe funds the local church's operations. It pays the mortgage, utilities, salaries, and funds the ministries of the church.

2 Corinthians 9:8 NLT

And God will generously provide all you need. Then you will always have everything you need and plenty left over to share with others.

Small Group Guide: The Tithe Effect

Opening Question:

What did generosity look like in your family growing up? Was money talked about, or avoided?

Tithing is much more than a financial decision—it's a heart decision.

In Malachi 3:6–12, God speaks to His people about returning to Him, and He highlights their tithes and offerings as a key area where their hearts have grown distant. The issue wasn't just financial—it was spiritual. They had been going through the motions of religion but withholding what belonged to God.

God doesn't need our money. He owns everything already. What He wants is our **trust**, our **surrender**, and ultimately—**our heart**.

Bringing the **tithe—the first 10% of our income—is a tangible expression of trust**. It declares that God comes first. When we tithe, we're honoring the One who provides everything. It's a way of saying, *"God, I trust You more than I trust what's in my bank account."*

Malachi 3:10 contains one of the most powerful promises in Scripture – that God will pour out blessing so great that we won't have room to take it all in.

Tithing **activates the blessing of God**, not as a reward for performance, but as the result of realignment. It positions our hearts in humility, obedience, and surrender. It breaks the grip of fear and self-sufficiency, and it opens the way for God's provision and protection in our lives.

When we tithe, we're not losing something—we're returning what already belongs to God and stepping into a deeper relationship with Him. It's not about money; it's about trust.

For Discussion:

1. Why do you think God connects returning to Him with tithing in Malachi 3? What does this reveal about the condition of the heart?
2. What are some common reasons people hold back from tithing? How might those be connected to trust or control?
3. Malachi 3:10 talks about God "opening the windows of heaven." What do you think that means practically in someone's life?
4. How has giving or tithing impacted your relationship with God, if at all? What is He speaking to you personally about trust and generosity right now?

Action Step

This week, set aside time to ask God:

- **Is there any area where I'm holding back instead of trusting You?**
- **Am I truly putting You first in my finances—and in my heart?**

If you haven't begun tithing, consider taking a step of faith. If you have, ask the Lord to continue growing a spirit of generosity and deeper trust in your life.