



Course 5, Session 4 Student Notes: Render to Caesar

Honest and Shrewd at the Same Time With Your Taxes

Big Idea: Handle taxes with total integrity, and use every legitimate exemption God's law and the government's law allow. Honest and shrewd are not opposites.

How to use these notes. These are yours to study on your own, before or after the session. Read each section slowly. Under every principle there is a **Notes** space to write what stands out to you, and a **Reflect** question to answer honestly in writing. Keep your Bible nearby, and a rough note of what taxes and exemptions apply to your situation if you have one. Take about 30 minutes, and end in prayer. Bring your notes and questions to the group.

Open in Prayer

Before you begin, pray this simple prayer, or your own: "Father, You own it all, and You have told me to be honest and to be wise. Give me clean hands with my taxes, courage to pay what I truly owe, and wisdom to use every lawful tool You have provided, so I honor both You and the authorities You have placed over me. Amen."

The Scripture for This Session

Read these slowly, out loud if you can:

- **Matthew 22:21**, "Render therefore unto Caesar the things which are Caesar's; and unto God the things that are God's."
- **Romans 13:7**, "Render therefore to all their dues: tribute to whom tribute is due; custom to whom custom; fear to whom fear; honour to whom honour."
- **Matthew 22:20 to 21**, "And he saith unto them, Whose is this image and superscription? They say unto him, Caesar's."

Reflect: When you think about taxes, what do you feel, fear, confusion, resentment, or peace? Be honest about where you are before this session.

The Big Picture

There are two ditches on either side of this road, and most people fall into one of them. On one side is the ditch of cheating. This is the person who hides income, pads deductions that are not real, works only in cash to stay invisible, and tells themselves everyone does it. On the other side is the ditch of fear. This is the honest person who is so afraid of doing something wrong, or so confused by the whole thing, that they overpay, ignore legitimate exemptions they qualify for, and leave money on the table that the law actually meant for them to keep. Both ditches are bad stewardship.

Tonight you learn to drive straight down the middle of the road, and Jesus Himself paved it. Last session you took your margin off the top and started a reserve like Joseph. Now you handle the part of money that makes many good people either fearful or sloppy: taxes. You are going to learn to do two things at once that most people think cannot go together. Pay every honest dollar you truly owe, and at the same time use every lawful tool the law actually gives you. Paying what you owe and keeping clean books is integrity. Using a real exemption that Congress wrote on purpose is not cheating, it is stewardship. Read each principle, write your notes, and answer the reflection.

Principle 1: Pay Honestly What You Truly Owe. Never Cheat, Never Hide.

Turn to Matthew 22. The Pharisees and the Herodians, two groups that normally hated each other, team up to trap Jesus. They come with flattery, then the trap: "Is it lawful to give tribute unto Caesar, or not?" It is a perfect snare. Say yes, and the crowd that resents Roman occupation turns on Him. Say no, and the Herodians report Him to Rome as a rebel. There seems to be no safe answer. Jesus asks for a coin, asks whose image is on it, hears "Caesar's," and gives the answer that has guided honest people ever since: "Render therefore unto Caesar the things which are Caesar's; and unto God the things that are God's."

Sit with what He actually said, because people quote it loosely and miss the weight. Jesus did not dodge the tax. He did not lead a tax revolt. He did not teach people to cheat Rome, even a Rome that was pagan, occupying, and often unjust. He said pay it. Render to Caesar what genuinely belongs to Caesar. Paul says the same thing plainly in Romans 13:7: pay what you owe, tribute to whom tribute is due. Not more out of fear, not less out of greed. What you actually owe. For a follower of Christ, paying your honest taxes is not just avoiding trouble, it is an act of obedience and integrity before the God who set those authorities in place. Hiding real income is dishonest. Padding a deduction that is not real is dishonest. Clean hands mean you pay what is truly owed and keep records you would not be ashamed for anyone to see.

Reflect: Jesus told people to pay taxes even to a pagan, occupying Rome. What does that do to any excuse you might make for cutting a corner with a government you sometimes disagree with?

Notes:

Principle 2: Using Lawful Exemptions and Deductions Is Wise Stewardship, Not Dishonesty.

Here is the part good people miss, and it needs to be said carefully. Paying what you truly owe and using every lawful exemption are not in conflict. They are both honesty. The tax law is full of exemptions, deductions, and provisions that the government wrote on purpose, deliberately, to encourage certain things. When Congress writes a deduction for charitable giving, they are inviting you to take it. When a state grants a sales tax exemption to a church or ministry, they are handing it to you as a lawful right, not as a loophole you sneaked through.

Using a legitimate exemption the law provides is not cheating Caesar. It is simply rendering to Caesar exactly what Caesar decided Caesar is owed, and not one dollar more. There is a real line here, and it is bright and clear. Hiding income you actually earned is dishonest. Claiming a deduction that is not real is dishonest. But taking a lawful exemption you genuinely qualify for, and keeping records that prove it, is wise, honest stewardship of the resources God has entrusted to you. Leaving a legitimate tool unused out of confusion does not make you holier. It just makes you a poorer steward, sending money somewhere the law never required it to go, money that could have served the mission instead.

Reflect: Where is the line, for you, between honest tax wisdom and dishonesty? Have you ever blurred the two, either cheating while feeling fine, or overpaying while feeling holy?

Notes:

Principle 3: Your Ministry Has Real, Legitimate Tools. Use Them.

For a ministry, this gets very concrete, and it is worth seeing plainly. A recognized church ministry has real tools the law provides and that it is entitled to use: a sales tax exemption on qualifying purchases in states that grant it, tax deductibility for the people who give to it, and specific provisions the tax code sets aside for churches and clergy. None of those are tricks. They are lawful provisions written for exactly the kind of work a ministry does, and using them means more of every dollar goes to the mission instead of somewhere it was never legally required to go.

The same principle applies to whatever situation you are in. A business owner has honest business deductions, a home office if it truly qualifies, retirement contributions, and hiring or research credits where they apply. A household has charitable giving, dependent provisions, and education provisions. The work for you is to learn the legitimate tools that fit your real situation, and then actually use the ones you qualify for. Fear and confusion leave good tools on the table. Knowledge and a clean conscience pick them up. And the one non negotiable that holds it all together is records. Keep clean records, because integrity that cannot be shown is hard to defend. The honest person with organized books can claim every lawful tool without a moment of worry, because the truth is all written down.

Reflect: What legitimate tax tool are you leaving on the table out of confusion or fear? What is one lawful exemption or deduction you qualify for but have not yet used?

Notes:

Principle 4: Render to God What Is God's. You Bear His Image.

Do not miss the deeper half of what Jesus said, because it is the point that reframes everything. He asked whose image was on the coin. Caesar's image was stamped on the denarius, so the denarius could go back to Caesar. But then He raised the stakes far higher: "render... unto God the things that are God's." And what bears God's image? You do. You are made in the image of God, stamped on you at creation. So while your money owes its honest tax to the government, your whole self, your worship, your ultimate allegiance, owes to God.

Here is why that matters for your taxes. Your taxes are the small account, honestly owed and honestly paid. Your very self is the large account, and it belongs entirely to the One whose image you carry. A person who has truly rendered themselves to God will not cheat God's authorities out of a few coins, because integrity in the small account flows from surrender in the large one. Clean taxes are not just good citizenship. They are the natural fruit of a heart that has given God everything He has a right to, which is all of you. When you keep your hands clean with every tax and every record, you are living out a deeper truth: you belong to God more completely than any coin ever belonged to any government.

Reflect: The coin belongs to Caesar because it bears his image. You belong to God because you bear His. What would it look like this week to render yourself to God, and how would that surrender show up in the way you handle your money?

Notes:

The Story: Render to Caesar (Matthew 22:15 to 22)

Read the passage. His enemies have stopped debating theology and moved to entrapment. They want Him dead, and they think a tax question will do it. The Pharisees, who resented Roman taxes, and the Herodians, who were aligned with Rome's client king, form an unnatural alliance, agreeing on almost nothing except a shared desire to destroy Jesus. They open with flattery, every word true and every word insincere, then spring the question: "Is it lawful to give tribute unto Caesar, or not?" Yes traps Him with the crowd. No traps Him with Rome.

Watch how Jesus handles it. He perceives their wickedness and refuses the false choice. He asks for the coin, asks whose image and inscription it bears, hears “Caesar’s,” and splits the trap in half: render to Caesar what is Caesar’s, and to God what is God’s. The coin carries Caesar’s image, so it can go back to Caesar. But you carry God’s image, so you belong to God. He did not dodge the money question, He answered it honestly, and then He lifted it to the real issue, ultimate allegiance. And notice the result: “they marvelled, and left him, and went their way.” The trap failed completely, not because Jesus was slippery, but because He was true. He gave government its honest due and gave God the whole heart, and no honest person could argue with either. That is the standard for you. Handle your taxes so cleanly and so honestly that no one could ever trap you with them.

Reflect: Jesus answered a hostile trap with total honesty and could not be caught. Are your records and your reporting clean enough that no one could ever trap you? If not, what needs to change?

Notes:

Put It Into Practice

1. Map your taxes and your tools. Write down, honestly, the main taxes that apply to you: income, self employment, sales, payroll, property, whatever is real for your situation. Then list the legitimate tax tools available to you, and circle one lawful exemption or deduction you clearly qualify for but have not yet used.

The main taxes that genuinely apply to me:

Legitimate tax tools available to my situation:

One lawful exemption or deduction I qualify for but have not used:

2. This week’s assignment. Take one concrete step toward the lawful tool you circled (call the accountant, file the exemption form, open the account, gather the records). At the same time, do one thing to clean up your records so your honesty could be proven if anyone ever asked. Write down both. Bring them to Session 5, where giving becomes the generosity engine.

My first step to claim the tool, and by when:

One record I will clean up so my integrity can be shown:

Go Deeper (Optional)

- **Read:** *Thou Shall Prosper* by Rabbi Daniel Lapin.
 - **Listen:** *The Rabbi Daniel Lapin Podcast*.
 - **Study:** Matthew 22:15 to 22; Romans 13:6 to 7; Luke 20:20 to 26. Also look up the plain difference between lawful tax avoidance (using real deductions and credits) and illegal tax evasion (hiding income or falsifying records). The famous legal line from Judge Learned Hand is that there is nothing sinister in arranging your affairs to keep your taxes as low as the law allows.
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Close in Prayer

“Father, thank You that Your Son answered a trap with truth and showed me how to live. Teach me to pay my honest taxes fully, to keep my records clean, and to use every lawful tool You have provided as a good steward of what You have entrusted to me. Guard me from the ditch of cheating and the ditch of fear alike. And above all, remind me whose image I bear, so that I render to You not just my coins but my whole self. In Jesus’ name, Amen.”

Crown Revenue Academy · A ministry of Crown Revenue · “Render therefore unto Caesar the things which are Caesar’s; and unto God the things that are God’s.” Matthew 22:21