

# **BIBLICAL GENEROSITY**

**Our grateful response to the  
Gospel of Jesus Christ**



**by Nancy Singer**



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Gospel of Jesus Christ

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This booklet was created for the people of College Church, but we would be happy for it to be shared, borrowed and copied by any church or Christian who might want to use it. All Scripture references are from the English Standard Version.

# A Note from the Senior Pastor

This booklet is unusually helpful in several ways.

First, it is written by someone who has extensive expertise in the business world. Certainly, that would not be unique for church booklets, but it is a particular distinction of this one that the author knows the ins and outs of finances and banking, and so speaks on the subject of money with a fair degree of professional authority. Sometimes church materials on money can sound a little “other worldly” in the wrong sense (that is, unrealistic), but this one has all the right balance of godly common sense and prudential wisdom, without crossing the line to being worldly wise.

Second, this booklet is written by someone with extensive experience of church finances. Now, again that may not be quite unique, but it is also an important part of the usefulness of this booklet that it displays not just an expertise about finances, but an expertise about church finances. The combination of those two perspectives—professionalism and church staff insight—accounts for a lot of the effectiveness of the material. But also, third, this booklet is written by someone with a lot of experience helping people with their finances. Now we’re getting to a combination that if, again, not quite being unique, certainly verges on the uncommon, and the uncommonly helpful.

So, I can commend this resource to you knowing that it contains godly common sense, and is working out of a biblical, gospel-centered worldview.

It is also a particularly important moment for the church (generally speaking, across the western world) to be speaking out on this matter. With recent financial pressures, we all need to learn again what it means, or in a deeper way what it means, to live as John Wesley (in one of the excellent quotations in this booklet) put it, “I judge all things only by the price they shall gain in eternity.”

Only then will we be released from the deadly snare of the Worship of Mammon, and only then will the church find the resources to continue to move forward. Globally speaking most of us are relatively wealthy. And at the end of the day, as Jesus suggested in his comments about the widow’s mite, what we believe about God is not only expressed in what we give but also in what we still have left.

Josh Moody

# Overview

As Christians, our generous giving is a unique expression of gratitude to God for his incredible grace in our lives through the shedding of Christ's blood on the cross to reconcile us to himself. We aren't generous because we feel guilty, but our generosity flows out of gratitude for the redemptive work of the gospel in our hearts. The gospel of Jesus Christ changes our hearts and permeates our entire lives. As a result, we desire, even long, to give generously.

Critical areas to be explored:

- God created everything in heaven and on earth, including man and woman in his own image as well as all wealth and material possessions (Gen. 1:1, 27; Deut. 8:17–18).
- Therefore, God owns everything and appointed us as stewards or managers (Ps. 24:1; 1 Chron. 29:11–12).
- God's original plan for Adam and Eve was to live in perfect obedience to him, ruling over everything he created (Gen. 1:26).
- Eve and then Adam disobeyed God's explicit commands, creating a chasm between the perfect God and sinful man (Gen. 3:14–19).
- All have sinned and fallen short of the glory of God (Rom. 3:23) and face the wrath of God (Eph. 5:6).
- Even before creation, God ordained that Christ would become incarnate, fully man and fully God, to be a living sacrifice for our sins in order for us to be reconciled to him (Matt. 16:21; Luke 24:25–26; 1 Pet. 1:18–21).
- The atoning work of Christ is our only hope for salvation for this world and for the next. Through faith alone in Christ alone we receive this salvation by grace alone. Born again by the Holy Spirit, we are empowered to live in obedience to God, bearing the fruit of the Spirit and joyfully serving him now and for all eternity.
- God has very specific expectations of his stewards (Matt. 25:14–30).
- We are generous with the material things God has entrusted to us because generosity:
  - ◊ Is an expression of our love and gratitude for the saving grace and mercy of Jesus Christ, not out of guilt, and not because God needs our money (2 Cor. 8:1–15).
  - ◊ Changes our selfishness to selflessness once the gospel of Jesus Christ changes our hearts (Matt. 6:21).
  - ◊ Testifies that our hearts first and foremost belong to God (Matt. 6:21–24; Matt. 22:37).
  - ◊ Is used by God to bring honor and glory to himself (Ex. 20:3; 2 Cor. 9:8–15).

*"All Christians are called to be generous, but some are given the particular 'gift of giving.' Because they have been entrusted with significant financial resources, they have a special responsibility to be good stewards for the common good."*

—Dr. John R.W. Stott

- ◊ Is an antidote to materialism and thus freedom from the love of our possessions and the tendency to idolize wealth and possessions (Ex. 20:3; Ezek. 14:3; Luke 18:18–25; Col. 3:5).
- ◊ Gives us great joy in serving him in this way and gives us freedom from materialism (2 Cor. 9:6–15; Isa. 57:13).
- ◊ Is an expression of faith in our triune God and in his promises to us rather than trusting in our possessions (Prov. 11:28; Heb. 13:5).
- ◊ Enables us to store up treasures in heaven (Matt. 6:19–21).
- ◊ Allows us to support the efforts of the church to reach those who are unsaved and disciple those who have accepted Christ, to support those who have been called to full time ministry work, and to help those who are in need (1 Tim. 5:3, 18; Gal. 6:6, 10; Luke 10:7).
- We each need to listen to God in what he is calling us to give (Matt. 6:20–21; Luke 19:1–10), and must not covet the remainder of our resources or those of others (James 4:1–4; 1 John 2:15–17).

## CONSIDER:

God created everything and owns everything. We are mere stewards to manage what God has entrusted to us.



# God's Plan

Exploring the subject of giving to God's work, whether we're giving our time, our abilities or our money (in other words, stewardship), we must begin with God's plan for our lives and our response to the gospel of Jesus Christ.

A whole book could be written on this topic, but wait, there already is one—the Bible. God had intimate knowledge of every one of us before the foundation of the world. In Jeremiah 1:5a, God is recorded as saying:

*Before I formed you in the womb I knew you.*

Paul confirms the reality of God's foreknowledge of us when he says in Romans 8:29:

*For those whom he foreknew, he also predestined to be conformed to the image of his Son, in order that he might be the firstborn among many brothers.*

In Ephesians 1:3–4, it is written:

*Blessed be the God and Father of our Lord Jesus Christ, who has blessed us in Christ with every spiritual blessing in the heavenly places, even as he chose us in him, before the foundation of the world, that we should be holy and blameless before him.*

We conclude that God knew us and chose us even before we existed.

God's foreknowledge of us makes us realize with incredible amazement that he knew who our mother and father would be, who our two sets of grandparents would be, who our four sets of great-grandparents would be, and so on. How awesome is our God!

The genealogy in Matthew, chapter 1, attests to God's foreknowledge of the individuals of each generation that preceded us and those generations that will follow us. How awesome is the God we worship and serve. Why wouldn't we long to give everything we have back to him!

## In the Beginning

### Consider:

How awesome is the God we worship and serve. Why wouldn't we long to give everything back to him!

The beginning of God's plan for our lives is revealed in Genesis. He created the heavens and the earth and everything in it, including man and woman who are in his own image (Gen. 1:27). God created man to rule over every living thing that moves on the earth (Gen. 1:28) and gave Adam the privilege of naming all the creatures he had created (Gen. 2:19). And since God knew that man would need food to eat, he supplied plants and trees with seed in its fruit (Gen. 1:29). With Scripture so clearly written how can we ever think that anything we see around us or anything our manmade laws have declared as "ours," really is "ours?" It all was created by God, owned by God and controlled and held together by God.

Psalm 24:1 says it best:

*The earth is the Lord's, and the fullness thereof, the world and those who dwell within.*

And in 1 Chronicles 29:11:

*Yours, O Lord, is the greatness and the power and the glory and the victory and the majesty, for all that is in the heavens and in the earth is yours. Yours is the kingdom, O Lord, and you are exalted as head above all.*

God gave Adam this command in Genesis 2:16–17:

*And the Lord God commanded the man, saying, "You may surely eat of every tree of the garden, but of the tree of the knowledge of good and evil you shall not eat, for in the day that you eat of it you shall surely die."*

We all know what happened next, with the serpent enticing Eve to eat the fruit of the forbidden tree, and when she gave the fruit to Adam, he likewise ate. In that very act the immortality originally designed for man was turned into mortality as far as man's earthly existence is concerned (Gen. 3:19). If this were the end of the story, we would have no hope, and our earthly death would be the end of our existence.

## The Rest of the Story and Our Gratefulness for the Gospel of our Lord Jesus Christ

*"I judge all things only by the price they shall gain in eternity."*

—John Wesley

Today's infomercials often declare, "But wait, there's more."

Yes, there is more to this story, thanks to our loving and merciful God. Because he knew that our disobedience would result in sin, and since he could not look upon sin, he planned from before the foundation of the world to redeem mankind through the once-for-all sacrifice of Jesus Christ on the cross, and his resurrection on the third day. Jesus would be the substitutionary atonement for our sins and would reconcile us with God. Jesus was the perfect sacrifice for

our sins. As a result of his paying the price for our disobedience, sins and sinful nature, we can enjoy what God intended all along—a relationship with him for all of eternity.

Do we really understand the magnitude of this gift? It is a pure gift—we didn't ask for it, we didn't seek it out, and for many of us, we rejected or ignored Christ over and over before finally accepting him as our Savior and entering into a personal relationship with him.

Instead of being condemned to an eternity of hopelessness, despair and suffering, we are heirs to the kingdom of God and will enjoy an eternity of worshiping him.

The reality of the gift of salvation freely given to us by God and our thankfulness for the gospel permeates our hearts. It shapes and informs our attitude toward generously giving our time and energies, our gifts and talents and our financial resources to God's work, both in the church and outside the church.

## CONSIDER:

When the gospel of Jesus Christ has permeated and transformed our hearts, the former idols of our hearts are replaced by a complete love of Christ and out of gratitude we:

- Long to give our wealth freely to kingdom work.
- Are content with what we have, allowing us to give generously.
- Receive great joy in giving.
- Find freedom from greed and materialism.



# Our Role in God's Plan and God's Expectations of Us

"Why did Jesus put such an emphasis on money and possessions? Because there's a fundamental connection between our spiritual lives and how we think about and handle money. We may try to divorce our faith and our finances, but God sees them as inseparable."

—Randy Alcorn

Even though society declares that each of us is the "captain of our ship" or the "king of our castle," we must remember that we are part of God's plan, not that God is part of our plan. The reality is that God created and owns everything on earth, and we are mere stewards or managers, but not owners. We may think that we can do anything we want with our resources, but we are accountable to God for every decision we make (Rom. 3:19–20).

The Parable of the Talents in Matthew 25:14–30 clearly records what an owner expects from his managers:

*For it will be like a man going on a journey, who called his servants and entrusted to them his property. To one he gave five talents, to another two, to another one, to each according to his ability. Then he went away. He who had received the five talents went at once and traded with them, and he made five talents more. So also he who had the two talents made two talents more. But he who had received the one talent went and dug in the ground and hid his master's money. Now after a long time the master of those servants came and settled accounts with them. And he who had received the five talents came forward, bringing five talents more, saying, "Master, you delivered to me five talents; here I have made five talents more." His master said to him, "Well done, good and faithful servant. You have been faithful over a little; I will set you over much. Enter into the joy of your master." And he also who had the two talents came forward, saying, "Master, you delivered to me two talents; here I have made two talents more." His master said to him, "Well done, good and faithful servant. You have been faithful over a little; I will set you over much. Enter into the joy of your master." He also who had received the one talent came forward, saying, "Master, I knew you to be a hard man, reaping where you did not sow, and gathering where you scattered no seed, so I was afraid, and I went and hid your talent in the ground. Here you have what is yours." But his master answered him, "You wicked and slothful servant! You knew that I reap where I have not sown and gather where I scattered no seed? Then you ought to have invested*

*my money with the bankers, and at my coming I should have received what was my own with interest. So take the talent from him and give it to him who has the ten talents. For to everyone who has will more be given, and he will have an abundance. But from the one who has not, even what he has will be taken away. And cast the worthless servant into the outer darkness. In that place there will be weeping and gnashing of teeth.”*

God expects us to be good stewards of everything he created by:

- Caring for his creation (Gen. 1:28).
- Enjoying the beauty of all he created (Eccles. 3:11, 13; 5:18–19).
- Acknowledging that even our wealth is created by God. Deuteronomy 8:17–18 clearly states:

*Beware lest you say in your heart, “My power and the might of my hand have gotten me this wealth.” You shall remember the Lord your God, for it is he who gives you power to get wealth...*

And in 1 Chronicles 29:12:

*Both riches and honor come from you, and you rule over all.*

- Enjoying the gift of wealth as explained in Ecclesiastes 5:19:

*Everyone also to whom God has given wealth and possessions and power to enjoy them, and to accept his lot and rejoice in his toil—this is the gift of God.*

- Recognizing the Lordship of Christ over every area of our lives (Luke 6:46–49; Matt. 28:18; Acts 2:36).
- Recognizing that whatever wealth and possessions God has seen fit to let us manage can be removed by him for his good purposes just as quickly and without warning. We only need to read the Book of Job to understand how fleeting our health, wealth and possessions are. This theme also runs throughout the Book of Ecclesiastes where the writer talks about the vanity of wealth, possessions and so many other things in our lives (Eccles. 2:1–11).
- Honoring God rather than ourselves by investing the resources he has given us to glorify him and further his kingdom. Selfishly hoarding wealth or using it only for our own pleasure is not God’s will for our lives (Prov. 3:9–10; 21:25–26).
- Giving generously to God’s work and in serving others. Proverbs 11:24–25:

*One gives freely, yet grows all the richer; another withholds what he should give, and only suffers want. Whoever brings blessing will be enriched, and one who waters will himself be watered.*

This giving and sharing of material possessions must not be out of guilt, but out of our love for Christ and our overwhelming gratitude for the gift of salvation through him.

*"Money makes a good servant to those who have the right master, but it makes a terrible master itself."*

—Randy Alcorn

- Putting money, wealth and possessions in their proper place and not becoming obsessed with or loving them. Why? The love of money will crowd out and perhaps even replace our love for Christ, becoming an idol and the object of our hearts' affections. Matthew 6:24 records Jesus' own words:

*No one can serve two masters, for either he will hate the one and love the other, or he will be devoted to the one and despise the other. You cannot serve God and money.*

It truly goes back to the first of the Ten Commandments that God gave to Moses in Exodus 20:3:

*You shall have no other gods before me.*

- Not being devoted to our assets and not loving our money, wealth and possessions because this simply puts them in the position of “little g” gods (Ezek. 14:3; Col. 3:5). With great purpose, God used Matthew, the former materialistic tax collector, to record many truths about the danger regarding material possessions, including this recorded in Matthew 6:21:

*For where your treasure is, there your heart will be also.*

Someone can give to God’s work even if the person doesn’t accept him as Savior, whether the motivation is to garner man’s accolades, or in a misguided attempt to “purchase” salvation (Eph. 2:8–9). But if God truly owns our heart, our riches will naturally and generously flow to his kingdom work.

Tim Keller puts it this way in his book *Counterfeit Gods*: “What is an idol? It is anything more important to you than God, anything that absorbs your heart and imagination more than God, anything you seek to give you what only God can give.”

We need to carefully think about those times when we have been blessed with an abundance of possessions and when we have experienced financial reversals. When did we intentionally draw closer to Christ? No doubt when we experienced financial setbacks. Being blessed with an abundance of wealth and material possessions can be a curse if it results in our feeling self-sufficient or relying less on Christ and more on our wealth. The “blessing” of wealth is only a blessing if we honor God by using it to glorify him.

- Realizing that our riches will not last and being content with what we have. Matthew 6:19–20:

*Do not lay up for yourselves treasures on earth, where moth and rust destroy and where thieves break in and steal, but lay up for yourselves treasures in heaven, where neither moth nor rust destroy and where thieves do not break in and steal.*

And in 1 Timothy 6:6–11:

*Now there is great gain in godliness with contentment, for we brought nothing into the world, and we cannot take anything out of the world. But if we have food and clothing, with these we will be content. But those who desire to be rich fall into temptation, into a snare, into many senseless and harmful desires that plunge people into ruin and destruction. For the love of money is a root of all kinds of evils. It is through this craving that some have wandered away from the faith and pierced themselves with many pangs. But as for you, O man of God, flee these things. Pursue righteousness, godliness, faith, love, steadfastness, gentleness.*

We truly can be slave to our possessions as Jesus warned against in The Parable of the Rich Fool in Luke 12:13–21:

*Someone in the crowd said to him, “Teacher, tell my brother to divide the inheritance with me.” But he said to him, “Man, who made me a judge or arbitrator over you?” And he said to them, “Take care, and be on your guard against all covetousness, for one’s life does not consist in the abundance of his possessions.” And he told them a parable, saying, “The land of a rich man produced plentifully, and he thought to himself, ‘What shall I do, for I have nowhere to store my crops?’ And he said, ‘I will do this: I will tear down my barns and build larger ones, and there I will store all my grain and my goods. And I will say to my soul, Soul, you have ample goods laid up for many years; relax, eat, drink, be merry.’ But God said to him, ‘Fool! This night your soul is required of you, and the things you have prepared, whose will they be?’ So is the one who lays up treasure for himself and is not rich toward God.”*

- Recognizing, as this parable clearly teaches, that wealth and possessions can cause us to covet even more. Plus, the time and energy spent thinking about and acquiring and taking care of such things takes away from the time we spend in God’s Word, in prayer or in efforts for his kingdom.
- Understanding that our riches won’t last, but God’s promises will endure forever. Proverbs 11:28:

*Whoever trusts in his riches will fall, but the righteous will flourish like a green leaf.*

And Hebrews 13:5:

*Keep your life free from love of money, and be content with what you have, for he has said, “I will never leave you nor forsake you.”*

- Holding all our wealth, possessions and even family with an open hand ready to share as God directs us.

“When we invest our treasure in something, our heart inevitably follows. We become involved in our investment. We want to know how it’s performing. Our behavior proves that our investments have consequences that directly affect how we live. Our investments are a window into our souls.”

—Don Corley

The bottom line is that we need to view our material possessions as gifts from God, given to us to manage and use to glorify Christ and to further his kingdom. As we put God first in everything, we discover that he meets all our needs. Note this doesn't say "all of our desires," but "all of our needs."

1 Timothy 6:17–19 puts it this way:

*As for the rich in this present age, charge them not to be haughty, nor to set their hopes on the uncertainty of riches, but on God, who richly provides us with everything to enjoy. They are to do good, to be rich in good works, to be generous and ready to share, thus storing up treasure for themselves as a good foundation for the future, so that they may take hold of that which is truly life.*

## CONSIDER:

God expects his stewards to:

- Care for his creation.
- Invest his resources in kingdom work.
- Keep the gospel in our hearts to avoid setting up money and possessions as idols.
- Hold all possessions and wealth with an open hand and give generously to his work and to serving others.
- Be content with what we have and trust him to provide for our every need.



# Practical Considerations: When We Love God Above All Else

*“What is the chief end of giving? To glorify God and enjoy him forever.”*

—Dennis Bakke

No Christian would say that he doesn't love God. Perhaps a better question is whether we love God more than anything else. Can we honestly say, and do our actions demonstrate, that we love God more than money, possessions or wealth and what they can provide? More than our jobs and careers, more than our earthly families?

Matthew 22:34–40 records Jesus' answer to a question related to this issue:

*But when the Pharisees heard that he [Jesus] had silenced the Sadducees, they gathered together. And one of them, a lawyer, asked him a question to test him. “Teacher, which is the great commandment in the Law? And he said to him, “You shall love the Lord your God with all your heart and with all your soul and with all your mind. This is the great and first commandment. And a second is like it: You shall love your neighbor as yourself. On these two commandments depend all the Law and the Prophets.”*

The parallel account in Mark 12:30 adds “all your strength” as well. Jesus' conversation with this Pharisee is really an expansion of the first commandment recorded in Exodus 20:3:

*You shall have no other gods before me.*

The message couldn't be clearer: We are to love God as our first and highest priority, and not let other pieces of our lives, including our material possessions, creep into first place in our hearts and minds. And when we do love God above all else, four things happen almost without our realizing it.

1. We naturally and logically want to freely give to him our time, our talents and our resources to further his kingdom because of our gratefulness for the immeasurable gift of salvation through Jesus Christ.
2. Loving God above and beyond everything and everyone allows us to give to him freely because we are content with what we have because in Christ, we have everything we need.

### **Consider:**

What is our true attitude toward wealth and possessions?

- How much of our time is spent in communion with God versus on our possessions, money, investments and jobs?
- Are we truly thankful for “our daily bread” or are we more motivated to figure out how we can generate more wealth for ourselves?
  - What do our checkbook entries, debit and credit card statements reflect as our top priorities: acquiring stuff or giving to God’s work?
  - What do our calendar entries say about how we spend our time?

3. Giving to God gives us great joy because our giving serves him and brings glory to him.

4. Giving to God’s purposes provides freedom from materialistic desires, false security in earthly assets, jealousy and envy of other peoples’ belongings, and provides an accurate perspective that our possessions and wealth are fleeting and transient while our riches in God last forever.

It is easy for us to determine our true attitude and perspective toward our wealth and possessions with these questions:

- How much of our waking hours are spent thinking about, planning for, longing for or managing our possessions?
- Are we jealous when someone else has a possession we want?
- Have we “built bigger barns” to store our things or provide room for more things, which today typically means a bigger house or an offsite storage unit?
- What do our checkbook entries or online statements and credit card receipts say about how much we value our possessions and covet more possessions compared to how much we are giving toward God’s work? As Baptist minister Will Campbell once said, too many people “borrow money they don’t have, to buy things they don’t need, to keep up with people they don’t even like.” And we call this the American Dream!
- What do our calendar entries and reminders say about how much we value activities over private devotions, study of God’s Word, prayer or service?

## **How Much Should We Give and How Do We Get Started?**

When it comes to giving of our financial resources, the bottom line must be that all Christians, regardless of their relative wealth, can share a portion of their material possessions to carry on God’s work. If you have been on a short-term missions trip to a part of the world where people live each day on less than what we spend on a cup of coffee, you have experienced their lavish generosity even though they have so very little. Sometimes wealthier people give proportionately less even though they could afford to give much more. Why is that?

If we had the answer to that question, we would eliminate the need for research projects of a great number of academicians and scientists. At the risk of using generalizations, those with relative wealth do tend to rely upon their riches for security and well-being. Therefore, they often find it more difficult to part with any of it for charitable purposes since it would eliminate some of that future security.

As Christians, however, we know that giving back to Christ for kingdom purposes has a higher payoff than can be imagined. Remember those verses in Matthew 6:19–20:

*Do not lay up for yourselves treasures on earth, where moth and rust destroy and where thieves break in and steal, but lay up for yourselves treasure in heaven, where neither moth nor rust destroy and where thieves do not break in and steal.*

Even if we can't give a lot, we can give something and not be embarrassed by the little we have compared to those who can give much more. Jesus taught clearly about this in Mark 12:41–44:

*And he [Jesus] sat down opposite the treasury and watched the people putting money into the offering box. Many rich people put in large sums. And a poor widow came and put in two small copper coins, which make a penny. And he called his disciples to him and said to them, “Truly, I say to you, this poor widow has put in more than all those who are contributing to the offering box. For they all contributed out of their abundance, but she out of her poverty has put in everything she had, all she had to live on.”*

Jesus is recorded in Luke 18:18–25:

*And a ruler asked him, “Good Teacher, what must I do to inherit eternal life?” And Jesus said to him, “Why do you call me good? No one is good except God alone. You know the commandments: ‘Do not commit adultery, Do not murder, Do not steal, Do not bear false witness, Honor your father and mother.’” And he said, “All these I have kept from my youth.” When Jesus heard this, he said to him, “One thing you still lack. Sell all that you have and distribute to the poor, and you will have treasure in heaven; come and come, follow me.” But when he heard these things, he became very sad, for he was extremely rich. Jesus, seeing that he had become sad, said, “How difficult it is for those who have wealth to enter the kingdom of God! For it is easier for a camel to go through the eye of a needle than for a rich person to enter the kingdom of God.*

What Jesus was pointing out in this parable, among other things, is that the rich young ruler had not kept all the commandments because he loved his wealth more than God and he was covetous. If we love God over and above everything else, including our wealth and possessions, our hearts become willing to part with everything, holding all that we own with open hands.

There are many examples of the three kinds of tithes in the Old Testament where quantifiable numbers are given. But the New Testament contains many clear guidelines regarding giving, and they tell us that we are to be giving, not out of guilt, but out of gratitude, and thus:

- Proportionately
- Generously
- Consistently
- Systematically
- Intentionally
- Eagerly
- Sacrificially
- Joyfully

"I do not believe one can settle how much we ought to give. I am afraid the only safe rule is to give more than we can spare. In other words, if our expenditure on comforts, luxuries, amusements, etc., is up to the standard common among those with the same income as our own, we are probably giving away too little. If our charities do not at all pinch or hamper us, I should say they are too small. There ought to be things we should like to do and cannot do because our charitable expenditures excludes them."

—C. S. Lewis

#### Consider:

"Cheerful giver" is not an oxymoron, nor are those words mutually exclusive!

Consider these New Testament examples of these attributes:

- 1 Corinthians 16:1–2:

*Now concerning the collection for the saints: as I directed the churches of Galatia, so you also are to do. On the first day of every week, each of you is to put something aside and store it up, as he may prosper, so that there will be no collecting when I come.*

- Acts 11:29:

*So the disciples determined, everyone according to his ability, to send relief to the brothers living in Judea.*

- 2 Corinthians 8:1–7:

*We want you to know, brothers, about the grace of God that has been given among the churches of Macedonia, for in a severe test of affliction, their abundance of joy and their extreme poverty have overflowed in a wealth of generosity on their part. For they gave according to their means, as I can testify, and beyond their means, of their own accord, begging us earnestly for the favor of taking part in the relief of the saints—and this, not as we expected, but they gave themselves first to the Lord and then by the will of God to us. Accordingly, we urged Titus that as he had started, so he should complete among you this act of grace. But as you excel in everything—in faith, in speech, in knowledge, in all earnestness, and in our love for you—see that you excel in this act of grace also.*

- 2 Corinthians 8:12–14

*For if the readiness is there, it is acceptable according to what a person has, not according to what he does not have. For I do not mean that others should be eased and you burdened, but that as a matter of fairness, your abundance at the present time should supply their need, so that their abundance may supply your need, that there may be fairness.*

- 2 Corinthians 9:5–8

*So I thought it necessary to urge the brothers to go on ahead to you and arrange in advance for the gift you have promised, so that it may be ready as a willing gift, not as an exaction. The point is this: whoever sows sparingly will also reap sparingly, and whoever sows bountifully will also reap bountifully. Each one must give as he has decided in his heart, not reluctantly or under compulsion, for God loves a cheerful giver. And God is able to make all grace abound to you, so that having all sufficiency in all things at all times, you may abound in every good work.*

Remember, "cheerful giver" is not an oxymoron, nor are those words mutually exclusive!

But these don't address specifically how much to give. There is no one set answer or specific percentage.

Even if we think in terms of a tithe, we all know that a tithe is 10% of something, but what is that something? Is it gross income or net income after taxes? Is it just based on our wages and not on our investment income as well? Is 10% the right percentage in the first place?

Everyone needs to examine his own heart as Paul writes in the 2 Corinthians 9 passage. We know that God isn't pleased if we withhold sharing our material possessions, and we know that the act of giving proportionately, generously, consistently, systematically, intentionally, eagerly, sacrificially and joyfully is a sweet fragrant act of worship to him.

If we aren't giving anything now to God's work, we can begin by joyfully giving something, even if it is a small amount, on a consistent basis. Remember, God is pleased with gifts, even small ones, as long as they are given with the right heart attitude. Too many people simply give God what is left over, and there usually is little or nothing left. Finances can be arranged so that God is our highest priority evidenced by an eager, intentional gift, and then the remainder is distributed among ordinary expenses. All our financial planning can be done with a look to God's will in our lives and that includes giving.

John D. Rockefeller, Sr., the noted oil magnate and philanthropist who in 1879 was considered one of the twenty wealthiest individuals in the country, once said: "I never would have been able to tithe the first million dollars I ever made if I had not tithed my first salary, which was \$1.50 per week."

We need to establish a systematic way of giving so that it happens nearly automatically, not because we don't want to think about it since giving to God is a form of worship, but because it provides more discipline and diligence than would otherwise be possible. One way to do that is to set up a giving pattern on the online giving page of our website. Or establish a percentage of each paycheck and write that check before paying other bills.

### I don't think I can afford to give any money anyway. I never seem to have enough as it is.

#### Consider:

Growth in giving reflects our sanctifying growth in Christ.

You must understand how much you are spending now. This is a truism in every area of life: You can't control what you don't measure. Create a spending record of what you have been spending and then create a spending plan going forward. It used to be that everything was paid by check, so you had an easy record of every bill in your checkbook. Then came credit cards, but you still had a record of purchases on your credit card statement. Now with ATMs dispensing cash, debit cards without receipts and multiple ways of paying people through mobile apps like Zelle®, it's much more difficult to track everything.

Start with a spreadsheet with categories of spending such as mortgage/rent, utilities, groceries/eating out, household products, debt payment of various kinds, cable/internet, childcare, clothing, hair/beauty products and salons, vacation, Christmas/birthday/other gifts.

For the first month, track everything as soon after the purchase as possible, and you may find you need to add more columns. When the month is over and you've tracked everything, find the percentage of your net monthly income that is represented by each spending category. Representative ranges of percentages of various items on the left of the sheet so you can see whether you are over or under the average percentage shown. This is helpful because you can see where you may be overspending and do the hard work of trying not to spend that much in that category going forward.

There are many good books and online guides you can use as resources, such as

- *The Financial Planning Workbook*, Larry Burkett
- *Getting a Grip on Your Money*, William C. Wood
- *Good Cent\$: A Simple Budget for Christian Young People*, Ed Murrell
- *Money, Purpose, Joy*, Matt Bell
- *Crown Financial Ministries* at [www.crown.org](http://www.crown.org)
- *4 Options for Budgeting Online*, Christian Post outlines four apps for your mobile device

## How Does This Equate With Giving Back to God?

"God's work, done God's way, will never lack God's resources."

—J. Hudson Taylor

Make that the priority in your budget. Pledge to give to God's work in the local church your very first dollars each month. Why? God gave us his first and best when he sent Jesus to die for our sins. We should give our first dollars back to him, not just what is left over at the end of the month because there usually won't be anything left. Besides, that would be giving him our last and least.

You may not be able to give all that much to God's work in the beginning. But you can increase your giving periodically as you get your financial situation in better shape, or as you earn that next salary increase or bonus. Remember that growth in giving reflects sanctifying growth in Christ.

# CONSIDER:

How does our gratefulness for the gospel translate into giving?

Our giving should be:

- Proportionate to our ability to give.
- Generously eager to further God's kingdom here and globally, and to ease the burdens of those who are suffering.
- Systematic and intentional, not just when we think about it or give what is left over.
- Sacrificial—is there something we would like to do that we can't do because of our giving?
- Joyful—are we experiencing the joy and freedom that giving to God provides?

How do we decide how much to give?

- If we aren't giving anything now, we can begin with a small amount, and increase it over time.
- Even if we are in debt, we can sacrifice some spending so we can start giving.
- If we have consumer debt, we can reduce spending in order to pay off the debt as quickly as possible. This will mean sacrificing some purchases in order to pay down debt and give back to God's work at the same time.
- We will naturally increase our giving as we grow more like Christ.



# Giving to God's Work Is a Priority

Our ability to be generous rises in direct proportion to our financial capacity or freedom from obligations to make payments on previously acquired debt.

Let's talk about debt. There aren't any verses in the Bible supporting taking on debt, although nowadays debt is nearly always required to purchase a house or finance a college education. But incurring debt simply because we want to purchase more things is clearly outside of God's will for our lives, as shown in Proverbs 22:7:

*The rich rules over the poor, and the borrower is the slave of the lender.*

When we think of the high deficits our country is incurring, adding to our national debt, and how that makes us vulnerable to the creditor nations, this verse in Proverbs takes on even more meaning. If we believe that we can't give to God until we are out of debt, we are compounding our error by loving the things of this world more than Christ.

Make a commitment to follow your budget or, better yet, learn to live below your budget. This is particularly important if you have credit card debt without being able to pay it in full every month. Whatever you purchased using your credit card, if you couldn't pay it off that month, it means you couldn't really afford the purchase. Translation: *You are living above your means.* Is that bad?

Doesn't everyone do it? It is not a good thing, and those who are doing it are borrowing from tomorrow's paychecks to purchase items for today. If you can't live within your means *today*, how will you live within your means *tomorrow*, and pay back what you've already overspent? If there are any hiccups along the way like a job loss, reduction in pay or a major unforeseen expenditure, you've lost all your financial flexibility to meet the challenge. Instead you will likely go into more debt, which is just digging that hole deeper.

You've heard it said, in order to get out of the hole you're in, quit digging it deeper. Nowhere is this more true than credit card debt. Make it a point to not use your credit card for future purchases and only buy something when you have the money to pay for it.

Next, set aside some dollars for savings and stretch out the other dollars to meet your bills. If you are tempted to purchase something, evaluate with your

spouse if applicable, whether this is truly a need or a want. “Wants” can evoke very powerful emotions until they can almost feel like “needs,” and prayer asking for God’s wisdom can be very helpful. Also, waiting a week or two before committing to that purchase can also be very helpful because “wants” won’t always seem as important a month from now than they do at this moment.

Those who consistently use credit cards to finance purchases spend about 10% more than they earn, and according to some studies, spend one-third more than if they paid cash instead of using credit cards. While it seems counterintuitive, perhaps even irrational, to give money to God’s work instead of using those funds to pay down debt, we can give to God and pay down the debt, by decreasing our spending on discretionary or non-essentials until the debt is fully repaid. God is honored by our sacrificial giving because it is an expression of our gratitude for Christ’s redeeming work in our lives. We need to be realistic about what is essential and what is non-essential. Cell phones, cable television, vacations, the latest tech toys and the like are not essentials even if clever marketing makes them seem like it. This kind of deception can lead us astray from what God intends for our lives and to rationalize our “greeds” into “needs.” Colossians 3:5 reminds us that greed is idolatry.

Remember the words of 1 John 2:15–17:

*Do not love the world or the things in the world. If anyone loves the world, the love of the Father is not in him. For all that is in the world—the desires of the flesh and the desires of the eyes and pride in possessions—is not from the Father but is from the world. And the world is passing away along with its desires, but whoever does the will of God abides forever.*

Paul writes about this in 2 Timothy 3:1–5:

*But understand this, that in the last days there will come times of difficulty. For people will be lovers of self, lovers of money, proud, arrogant, abusive, disobedient to their parents, ungrateful, unholy, heartless, unappeasable, slanderous, without self-control, brutal, not loving good, treacherous, reckless, swollen with conceit, lovers of pleasure rather than lovers of God, having the appearance of godliness, but denying its power. Avoid such people.*

Larry Burkett’s book, *Debt-Free Living: How to Get Out of Debt (and Stay Out)* is a good resource to help eliminate debt and live debt-free in the future.

## How We Should Manage the Rest of Our Possessions

A common misperception is that once we have given back to God’s work part of what he has entrusted to us, we can do what we please with the rest of our material possessions. The Parable of the Talents in Matthew 25:14–30 mentioned earlier clearly points out that each one of us is responsible to make the most of what we’ve been given. We are more than responsible—we’re accountable. We must answer for the way we invest our time, talent and treasures. The faithful use all the material possessions with which God

has entrusted to us to prepare us for that day of accountability when we encounter Christ face to face. Every Christian longs to hear what two of the three servants in that parable heard: “Well done, good and faithful servant.” Faithfully investing our riches in ways which honor God signifies the joy of serving our Master. Paul is recorded in Philippians 4:19:

*And my God will supply every need of yours according to his riches in glory in Christ Jesus.*

#### Consider:

After we have been generous, what about the rest of our wealth?

- We are stewards of all God has entrusted to us, not just that part we give toward his kingdom work.
- As stewards of what God has given to us, we are responsible to use all our resources in a responsible way.
- If the gospel of Jesus Christ permeates and transforms our hearts, we will be content with what we have and will look to Christ’s unchangeable, unfailing & everlasting faithfulness as the source of our contentment.

It goes back to contentment. Materialism makes us believe that if we just purchase the next “thing,” whatever it may be, our lives will be better. But time after time after time, once we’ve purchased that item, we find that we don’t enjoy better lives. Instead we become more discontent with what we have and more desirous to acquire the next “thing.” There is a reason that things can’t bring us contentment—only true contentment comes from Christ. Paul’s words are recorded in Philippians 4:12:

*I know how to be brought low, and I know how to abound. In any and every circumstance, I have learned the secret of facing plenty and hunger, abundance and need.*

And one of the verses quoted earlier from 1 Timothy 6:6–8:

*Now there is great gain in godliness with contentment, for we brought nothing into the world, and we cannot take anything out of the world. But if we have food and clothing, with these we will be content.*

If the gospel of Jesus Christ is at the center of our hearts, we are content because we will trust the words of Hebrews 13:5:

*Keep your life free from love of money, and be content with what you have, for he has said, “I will never leave you nor forsake you.”*

Are we simply giving a portion of our abundance or are we giving sacrificially? We aren’t sacrificially giving unless we are giving up something else in order to give. Many biblical examples show extraordinary and joyful giving by relatively poor people (Luke 21:1–4; 2 Cor. 8:1–6). It’s the changing of the heart by the gospel of Jesus Christ that makes the difference.

We all know that we need to establish and maintain savings to take care of emergencies and for major purchases, but when does savings turn into hoarding? It is a matter of the heart’s intention. If we are giving proportionately, generously, consistently, systematically, intentionally, eagerly, sacrificially and joyfully, then our savings are appropriate. If we are not giving with these intentions in our hearts and simply storing up wealth and possessions, we may be hoarding.

Some people believe that holding on to all their assets, in other words, hoarding, is acceptable to God as long as they bequeath a portion or even all their estate to kingdom work when they die. This heart attitude says that we need to hold on to everything because we trust in our own assets rather than relying on Christ, and then when we’re done with our wealth at our

### **Consider:**

When God is the highest priority of our hearts:

- We long to give generously.
- We give freely.
- We give joyfully and receive joy in our giving.
- We give fully and sacrificially.

earthly death, whatever is left can go to God. Hoarding wealth during our lives communicates our lack of trust in God to provide for our every need. We certainly can't experience the joy of giving when it's done after our earthly life as a part of the settling of our estate!

Planned gifts or gifts through our Last Will and Testament are appropriate and God-honoring as long as they don't replace generous giving during our lives.

Perhaps a good test for the sincerity of our giving to God's work is whether we would do it if there were no tax deduction available. God's kingdom is worldwide, and he expects believers globally to give generously, whether a tax deduction is available or not. What is the motivation of our hearts? Are we giving to God because of our gratitude for the incredible gift of being reconciled to him, or are we giving because we can save on our income taxes?

## **Barriers to Giving Generously**

Since Scripture compels us to give generously as our grateful response to the gospel of Jesus Christ, why do we find it so difficult? Here are some common man-made barriers to giving generously to kingdom work:

- God doesn't need our money. This is correct. God doesn't need our money. He owns the cattle on a thousand hills. Everything in the world, including our money and possessions, was created by him, and is owned by him and controlled by him. Although God doesn't need us to give, we need to give to honor him, to trust him fully for our every need and to avoid setting up idols in our hearts of our money and possessions.
- We have too much debt. Consumer debt is a result of living beyond our means in the past, and it requires discipline and perseverance to pay off old debt to currently live within our means. By trimming our discretionary spending, we can still give to God something, and increase the amount over time as debt is eliminated.
- We'll give as soon as our children are grown. Some people are fortunate to have grown up in a Christian home where generous giving was modeled by their parents. Waiting until our children are adults prevents them from witnessing the gratefulness of our hearts in honoring God with sacrificial gifts, which also allows them to establish this practice during their formative years.
- We don't have enough to give. Scripture gives us several examples of Jesus' praise for small gifts given with the right heart attitude. Giving to God even small gifts in gratitude for his goodness to us and increasing the amount of the gifts over time is honored by him.
- We need to save for retirement. Saving part of our current income is an appropriate as long as it's in the right priority. Giving back in response to the gospel is our highest priority, then saving, then spending for food, clothing and shelter and finally for discretionary items. But when does saving turn into hoarding? When we begin to depend upon our wealth and possessions to supply our needs rather than depend upon the One who supplies our every need.

*"Our perspective on and handling of money is a litmus test of our true character. It is an index of our spiritual life.*

*Our stewardship of money tells a deep and consequential story. It forms our biography.*

*In a sense, how we relate to money and possessions is the story of our lives."*

—Randy Alcorn

- I'd like to give, but I have a hard time paying all my bills now. Giving sometimes requires a re-prioritization of spending, particularly what we spend on discretionary or luxury items. Jesus calls us to sacrificially give, meaning that we may well have to give up something we desire in order to give generously. God sacrificed his only Son for us; surely we can find luxuries in our everyday lives to sacrifice in thankfulness to him!
- Since I'm only a student (or earning minimum wage), I'll leave the giving to those who are more wealthy than I. The biblical examples of giving aren't describing wealthy people giving as much as poorer people giving sacrificially because their hearts were transformed by the gospel. When the gospel does its redemptive work in us, we respond by wanting to give everything we have, no matter how little that may be.

## Generous Giving Means Generous Living

The world is watching what we do as Christians—how we treat our family members out in public places, how we speak to strangers, how we deal with business associates or potential customers, or even how we treat service providers with our tips. It is a commonly held perception that Christians don't tip well, particularly in restaurants. How does a server know we are a Christian? Perhaps we said something that led to that conclusion or perhaps the server saw us ask God's blessing on our meal. Leaving no tip or a stingy tip just reinforces the stereotype of Christians being cheap. If the server has done a good job in serving our table, we will want to leave a 15%-20% tip. If the service has not been up to par, we can either talk with the manager or leave a smaller tip, perhaps making note as to why.

Here's a personal example. I had ordered a significant amount of pizza from a local purveyor for a meeting I was leading at church. The pizza deliverer brought the pizza to the church on time, helped us set it up and handed me the bill. I added a 20% tip and handed it back to him and he left. About five minutes later, he came back and thanked me profusely for the generous tip and said that none of the other deliverers wanted to deliver it because they figured since it was a church, they wouldn't receive a very good tip, if at all. It is relatively easy to live for Christ through our actions which might then give us an opportunity for verbal proclamation of the gospel. And of course, the opposite is true, leaving a stingy tip would also be very effective, but as a negative picture of what it means to be a Christian. In this case, the deliverer was a believer, and we had a good, albeit short, conversation about living the gospel.

If we aren't doing what God calls us to do in the area of material possessions, we should not make excuses, but study God's Word, pray for his wisdom and guidance and begin following his commands. If we are truly following God and believe he is our master, we want to do our utmost to fulfill what God calls us to do, every day, not just when it is convenient.

# Summary

## Consider:

Salvation is only attained through faith in Christ and accepting him as our personal Savior. But this faith allows us to practice generosity.

It is specifically because we are grateful for the saving grace of the gospel of Jesus Christ that we long to be generous.

All creation was made by God. This includes our bodies, our families, our health and our wealth and possessions. He has total sovereignty over everything as he owns it all and can add to it or remove it.

God names us stewards, giving us the incredible honor of taking care of everything he provides. Everything we do in life acts out that stewardship and needs to be practiced cheerfully, carefully and diligently. What an amazing thing this is!

We are to love God over and above everything else, including our material possessions. The flip side is that we are not to love or covet our possessions which would cause us to love God less. Thus, giving to God is the perfect antidote to, and freedom from, materialism.

Giving our lives and our possessions to God's work is the real purpose for our lives and is an expression of deepest gratitude for the sacrifice made for us by the death and resurrection of Christ.

When we give proportionately, generously, consistently, systematically, intentionally, eagerly, sacrificially and joyfully, we demonstrate our faith in God and his promises, and this produces a sweet fragrant act of worship to Him. If we are not fully living for Christ now, evidenced by our open-handed willingness to let go of everything, we can begin by giving even a small amount and increasing it over time.

If we are giving to God's work, even in a meaningful way, we need to examine our hearts to make sure that we're not holding back or jealously guarding the rest. Giving fully provides unbelievable joy to the soul! We all long to hear "well done, good and faithful servant" on the day of judgment, and we will surely not hear God tell us that we were too generous.

Giving (or any other good work for that matter) does not bring us salvation—salvation is only through accepting Christ as our Savior. Our faith in him thereby allows us to practice generosity. James 2:14, 17 says:

*What good is it, my brothers, if someone says he has faith but does not have works? Can that faith save him? ...So, also faith by itself, if it does not have works, is dead.*

Through the unfailing, unchanging love, grace and mercy of God, we have been given the free gift of salvation through the death and resurrection of his Son, Jesus Christ. This is the good news of the gospel of Jesus Christ (John 3:16). God withheld nothing from us, not even his Son. Just as we have the responsibility as Christians to spread the good news, we have the incredible joy and privilege of giving back to God's work some of what belongs to him in the first place—material wealth—so that believers may be discipled and grow in Christ and those who have never heard the gospel may hear and believe.

It is specifically because we are grateful for the saving grace of the gospel of Jesus Christ that we long to be generous.

Perhaps the hymn, “We Give Thee But Thine Own” sums up all that is said here:

*We give Thee but Thine own, whate'er the gift may be;  
All that we have is Thine alone, a trust, O Lord, from Thee.*

*May we Thy bounties thus as stewards true receive,  
And gladly, as Thou blessest us, to Thee our first-fruits give.*

*To comfort and to bless, to find a balm for woe,  
To tend the lone and fatherless, is angels' work below.*

*The captive to relieve, to God the lost to bring,  
To teach the way of life and peace—it is a Christ-like thing.*

*And we believe Thy word, though dim our faith may be:  
Whate'er for Thine we do, O Lord, We do it unto Thee.*

## CONSIDER:

Salvation is only attained through faith in Christ and accepting him as our personal Savior. But this faith allows us to practice generosity.

It is specifically because we are grateful for the saving grace of the gospel of Jesus Christ that we long to be generous.



## **Other Resources for Further Study**

[www.GenerousGiving.org](http://www.GenerousGiving.org)

*Giving to God: The Bible's Good News about Living a Generous Life*,  
Mark Allan Powell, ISBN 978-0-8028-2926-9

*The Treasure Principle*, Randy Alcorn, ISBN 1-57673-780-2

*God & Your Stuff: The Vital Link Between Your Possessions and Your Soul*,  
Wesley K. Willmer, ISBN 1-57683-234-1

*The Giving Myths: Giving Then Getting the Life You've Always Wanted*,  
Stephen B. McSwain, ISBN 1-57312-495-8

*Rich in Every Way: Everything God Says About Money and Possessions*,  
Dr. Gene Getz, ISBN 1-58229-390-2

*Neither Poverty nor Riches: A Biblical Theology of Possessions*, Craig L. Blomberg,  
Edited by D.A. Carson, ISBN 0-8308-2607-6

*The Word on Finances: Topical Scriptures and Commentary*, Larry Burkett,  
ISBN 978-0-8024-9238-8

*Generous Living: Finding Contentment Through Giving*, Ron Blue,  
ISBN 0-310-21090-9

*Your Money Counts: The Biblical Guide to Earning, Spending, Saving, Investing,  
Giving, and Getting Out of Debt*, Howard Dayton, ISBN 0-9651114-0-7

*Money and Possessions: The Quest for Contentment*, Kay Arthur and  
David Arthur, ISBN 1-57856-906-0

*Money, Possessions, and Eternity*, Randy Alcorn, ISBN 0-8423-8731-5

*Getting a Grip on Your Money*, William C. Wood, ISBN 0-8308-2347-6



# College Church

Proclaiming the Gospel