



Default Generous

Lesson 3: Principles for Giving

Review

- In the first lesson, we learned the connection between money and the heart.
 - Our heart is prone to idolatry, and money can either be an idol or something that sustains other idols. It's easy to put our trust in money rather than the Lord.
 - How we spend our resources (and energy and time) thus serves as a barometer for our spiritual health; our expenditures reveal our true affections, hopes, and priorities.
- In the second lesson, we learned the key to guarding our heart and glorifying God: stewardship.
 - **Defined:** The management of God's resources for God's glory and for God's purposes.
 - God owns everything, but he entrusts us with resources to spend for His glory.
 - Our responsibility is to manage those resources aligned with the master's priorities, not our own.
 - There are only two places where you can store up wealth: On earth, or in heaven.
 - On earth: It will all be destroyed.
 - In heaven: It will last for eternity.
 - A heavenly perspective is key to wisdom, for it protects us from the foolishness of short-sighted, worldly investment.
 - It's possible to transform earthly wealth into heavenly wealth.
- In this lesson, we'll consider the means earthly wealth is transformed into heavenly wealth: giving.
- **Questions:**
 - What challenges do we face when it comes to giving?
 - Why do you think giving is sometimes difficult to talk about?
 - What are some ways churches and individuals can approach giving poorly? What result may that have?

Biblical Principles for Financial Giving

- **Key passages:**

- **2 Corinthians 8:1-15** *We want you to know, brothers, about the grace of God that has been given among the churches of Macedonia, ²for in a severe test of affliction, their abundance of joy and their extreme poverty have overflowed in a wealth of generosity on their part. ³For they gave according to their means, as I can testify, and beyond their means, of their own accord, ⁴begging us earnestly for the favor of taking part in the relief of the saints— ⁵and this, not as we expected, but they gave themselves first to the Lord and then by the will of God to us. ⁶Accordingly, we urged Titus that as he had started, so he should complete among you this act of grace. ⁷But 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. ⁸I say this not as a command, but to prove by the earnestness of others that your love also is genuine. ⁹For you know the grace of our Lord Jesus Christ, that though he was rich, yet for your sake he became poor, so that you by his poverty might become rich. ¹⁰And in this matter I give my judgment: this benefits you, who a year ago started not only to do this work but also to desire to do it. ¹¹So now finish doing it as well, so that your readiness in desiring it may be matched by your completing it out of what you have. ¹²For if the readiness is there, it is acceptable according to what a person has, not according to what he does not have. ¹³For I do not mean that others should be eased and you burdened, but that as a matter of fairness ¹⁴your abundance at the present time should supply their need, so that their abundance may supply your need, that there may be fairness. ¹⁵As it is written, “Whoever gathered much had nothing left over, and whoever gathered little had no lack.”*
- **2 Corinthians 9:6-11** ⁶The point is this: whoever sows sparingly will also reap sparingly, and whoever sows bountifully will also reap bountifully. ⁷Each one must give as he has decided in his heart, not reluctantly or under compulsion, for God loves a cheerful giver. ⁸And 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. ⁹As it is written, “He has distributed freely, he has given to the poor; his righteousness endures forever.” ¹⁰He who supplies seed to the sower and bread for food will supply and multiply your seed for sowing and increase the harvest of your righteousness. ¹¹You will be enriched in every way to be generous in every way, which through us will produce thanksgiving to God.

- **Giving is an act of cheerful worship.**

- **Philippians 4:18** ¹⁸I have received full payment, and more. I am well supplied, having received from Epaphroditus the gifts you sent, a fragrant offering, a sacrifice acceptable and pleasing to God.
- **1 Chronicles 29:10-19** ¹⁰Therefore David blessed the Lord in the presence of all the assembly. And David said: “Blessed are you, O Lord, the God of Israel our father, forever and ever. ¹¹Yours, 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. ¹²Both riches and honor come from you, and you rule over all. In your

hand are power and might, and in your hand it is to make great and to give strength to all. ¹³ And now we thank you, our God, and praise your glorious name. ¹⁴ "But who am I, and what is my people, that we should be able thus to offer willingly? For all things come from you, and of your own have we given you. ¹⁵ For we are strangers before you and sojourners, as all our fathers were. Our days on the earth are like a shadow, and there is no abiding.^[a] ¹⁶ O Lord our God, all this abundance that we have provided for building you a house for your holy name comes from your hand and is all your own. ¹⁷ I know, my God, that you test the heart and have pleasure in uprightness. In the uprightness of my heart I have freely offered all these things, and now I have seen your people, who are present here, offering freely and joyously to you. ¹⁸ O Lord, the God of Abraham, Isaac, and Israel, our fathers, keep forever such purposes and thoughts in the hearts of your people, and direct their hearts toward you. ¹⁹ Grant to Solomon my son a whole heart that he may keep your commandments, your testimonies, and your statutes, performing all, and that he may build the palace for which I have made provision."

- **See also:** John 12:1-8, Mary's anointing of Jesus with expensive perfume.

- **Giving evidences our trust in God.**

- **Mark 12:41-44** ⁴¹ And he sat down opposite the treasury and watched the people putting money into the offering box. Many rich people put in large sums. ⁴² And a poor widow came and put in two small copper coins, which make a penny. ⁴³ 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. ⁴⁴ 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."
- **Malachi 3:10** Bring the full tithe into the storehouse, that there may be food in my house. And thereby put me to the test, says the Lord of hosts, if I will not open the windows of heaven for you and pour down for you a blessing until there is no more need.
- **Matthew 6:30-33** But if God so clothes the grass of the field, which today is alive and tomorrow is thrown into the oven, will he not much more clothe you, O you of little faith? ³¹ Therefore do not be anxious, saying, 'What shall we eat?' or 'What shall we drink?' or 'What shall we wear?' ³² For the Gentiles seek after all these things, and your heavenly Father knows that you need them all. ³³ But seek first the kingdom of God and his righteousness, and all these things will be added to you.

- **Giving should be done willingly, sacrificially, and generously, in the pattern of Christ.**

- **2 Corinthians 9:7** Each one must give as he has decided in his heart, not reluctantly or under compulsion, for God loves a cheerful giver.
- **2 Corinthians 8:1-9** (See above).

- **Giving should be deliberate/intentional.**
 - **1 Corinthians 16:2** *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.*
 - See also: Old Testament giving patterns.
- **Giving reflects our spiritual trustworthiness.**
 - **Matthew 25:23** *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.'*
- **Giving should be rooted in love, not merely duty.**
 - **Acts 2:45** *And they were selling their possessions and belongings and distributing the proceeds to all, as any had need.*
 - **2 Corinthians 8:8** *I say this not as a command, but to prove by the earnestness of others that your love also is genuine.*
- **Giving results in our blessing.**
 - **Luke 6:38** *"Give, and it will be given to you. Good measure, pressed down, shaken together, running over, will be put into your lap. For with the measure you use it will be measured back to you."*
 - **Proverbs 19:17** *Whoever is generous to the poor lends to the Lord, and he will repay him for his deed.*
 - **2 Corinthians 9:11** *You will be enriched in every way to be generous in every way, which through us will produce thanksgiving to God.*
- **Giving looses the invisible chains of the world from around our hearts.**
 - **Deuteronomy 8:11-18** ¹¹*"Take care lest you forget the LORD your God by not keeping his commandments and his rules and his statutes, which I command you today, ¹²lest, when you have eaten and are full and have built good houses and live in them, ¹³and when your herds and flocks multiply and your silver and gold is multiplied and all that you have is multiplied, ¹⁴then your heart be lifted up, and you forget the LORD your God...*
 - **1 Timothy 6:17-19** *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. ¹⁸They are to do good, to be rich in good works, to be generous and ready to share, ¹⁹thus storing up treasure for themselves as a good foundation for the future, so that they may take hold of that which is truly life.*
- **Giving keeps us tethered to God's mission.**
 - Psalm 67.

How Much Should I Give?

- **Old Testament: Giving is Commanded.¹**

- Foundational Element: The Tithe.
 - Tithe was a key component of worship. (Deut. 12, 14, 26)
 - The tithe was literally “one tenth”.
 - The first tithe: When Abram gave a tenth of the spoils of a victory to Melchizedek as a sign of gratitude to God (Genesis 14).
 - Jacob promises God a tenth of all God gives him in Genesis 28:22.
 - Under Mosaic law, the tithe was commanded.
 - Came from “first fruits”, or the first and best of one’s gains.
 - **Leviticus 27:30** *“Every tithe of the land, whether of the seed of the land or of the fruit of the trees, is the Lord’s; it is holy to the Lord.*
 - The tithe belonged to God, so to give less was considered robbing God.
 - There were three tithes; required giving was *much more* than 10%!
 - 10% Levitical Support (Leviticus 27:30-32; Numbers 18:21-24)
 - 10% Tithe of the Feasts (Deuteronomy 14:22-27)
 - 10% Tithe for the Poor (Deuteronomy 14:28-29; every 3 years)
 - Total yearly “tithe”: 23.3%
- Additional Offerings
 - In addition to the tithe(s), there were many voluntary, “freewill” offerings, contributions made beyond the required tithes with an emphasis on the worship of the heart, not the amount.
 - Beyond gratitude offerings, there were sin offerings that were commanded (see Leviticus 4).
- Old Testament Giving - Lessons
 - Total commanded and voluntary giving amounted to *significantly* more than 10%.
 - The purpose was to remind the people of God’s provision, encourage dependence on him, and express their gratitude through worship.
 - God wants our “first and best”, not only what’s left over.

¹ Some topics adopted from Andy Davis’s BFL Class on Randy Alcorn’s book, “Money, Possessions, and Eternity”, Lesson 6, “Tithing and Christian Giving.”

- Practically, the giving also provided for the worship practices of the people, the needs of the Levites, and cared for the poor, needy, and the sojourners. In other words, the giving supported the running of the temple worship, the nation, and ministry.

- **New Testament: Giving is Expanded.²**

- A pattern we see emerge in the New Testament is Old Testament themes are fulfilled in Christ, but expanded.
 - For example, Jesus expands the law beyond mere actions to include attitudes of the heart (see sermon on the mount).
 - Worship is neither “on this mountain or that mountain”, but in Spirit and in truth. (John 4:21).
 - Similarly, giving is no longer reduced to an amount, but flows from a heart attitude. We’re to see our whole lives as a living sacrifice, holy and acceptable to God as an act of worship (Romans 12:1-2).
- There is no commanded amount to give in the New Testament. Instead, as we saw in 2 Corinthians 8 & 9, each one is to consider what faithfulness is for them proportional to their means and faith. New Testament giving is a response to:
 - The incredible worthiness of Jesus to receive worship.
 - The incalculable grace we’ve received in Christ.
 - Christ’s lordship over our lives.
 - **1 Corinthians 6:20** *for you were bought with a price. So glorify God in your body.*
- The New Covenant is a covenant of grace, so giving is not done under compulsion. Thus, any number deemed as “automatically faithful” is already in error.
- **Main Idea:** Maximize our generosity for God’s glory, the advance of the gospel, and as an expression of thankful worship.
- This is not as simple as set percentage:
 - Consider widow who put in “all she had”, or 100%
 - *She was commended for her faith.*
 - Consider millionaire who only contributes 10%
 - *This does not likely represent a sacrifice.*
 - *Even the Pharisees did this.*
 - **God is after your heart, not the amount!**

² Ibid.

A Holistic Stewardship

- Before one can determine the amount of a financial gift, they must first consider their holistic stewardship.
- Money is only part of the equation. Our entire lives now belong to Christ, and our calling is to expend our resources for his glory, but the amount of resources we're entrusted and the nature of our responsibilities are significant factors and vary widely.
- Stewardship by its nature is dynamic. What God entrusts to us changes through different seasons. Like Paul, sometimes we experience times of abundance, and sometimes times of need.
- **Examples:**
 - A family where both the husband and the wife work may be able to give more for a season, but when family dynamics change, faithfulness may look like giving *less* (or, rather, investing *differently*).
 - Imagine a millionaire who's writing a check for 10%. Does this automatically represent faithfulness? What principle(s) of giving might he need to wrestle with more to consider the amount of his gift?
 - Imagine a single mother working two jobs with three children. If she gives 10%, she'll no longer be able to pay rent. What principles might she need to consider when determining her gift?
- **Key question:** How am I maximally glorifying God with all of what he's entrusted to me in a way that's sacrificial, worshipful, and kingdom-minded? Money is a significant component, but not the whole picture.
- **Challenges:**
 - It's easy to rationalize our expenditures. The further an expense is from an overtly God-glorifying purpose, the more intentional we need to be.
 - Even within God-glorifying purposes, maximizing kingdom investment requires careful and prayerful assessment.
 - **For example:** It can be a godly thing to purchase a car so you can work, bless your family, and meet needs in the body of Christ. But what kind of car? Does the \$80,000 vehicle do more kingdom good than a \$40,000 vehicle with a \$40,000 gift to missions, or some other cause?
 - If you're caring for a disabled child, a handicap-equipped van can cost upwards of \$100,000. For that family, a \$100,000 car glorifies God - and the church might even help pay for it!
 - It's difficult to admit that our expenses, especially when they're aimed primarily at our comfort, don't glorify God as much as another use.
 - **Key:** We shouldn't judge, but we should help ask the right questions as an aspect of discipleship.
 - "It's not what you give but what you keep that the king is counting." (*Simple Living*, song by Keith and Kristyn Getty)

STEWARDSHIP EVALUATION WORKSHEET

The expenditure of your time, talents, and treasure fit into one of five fields.
Try to link every resource you've been entrusted to a God-glorifying purpose.

You will not regret a single expenditure of time, energy, or money given for the Lord on judgment day.

Temporary	Current Needs <i>But if we have food and clothing, with these we will be content. 1 Timothy 6:8</i> What needs has God given you income to meet for yourself and your family? <i>It is good and right to pay for food, shelter, clothing, etc.</i>	Future Needs The plans of the diligent lead surely to abundance, but everyone who is hasty comes only to poverty. Proverbs 21:5 What future needs should you save for as wise stewardship? <i>It is good and right to save up for retirement, to replace a car, to meet an expected necessary expense, etc.</i>
	Wants & Wastes	
Eternal	Personal Kingdom Investment What non-church investment might God have you make for the kingdom? <i>For example: Do you spend a little more on your food budget in order to have neighbors over for gospel conversations? Do you allocate a coffee budget for discipleship meetings? Etc.</i>	Church Kingdom Investment What can you give to support the ministry of the church? <i>For example: Are you sacrificially and regularly giving to the church? Do you respond to opportunities to invest in missions and outreach? Etc.</i>

Helpful Questions:

1. If your income increased, is your first thought to increase your standard of living or your standard of giving?
2. Do you have a plan for giving every dollar a mission? It's easier to waste that which is unaccounted for.
3. How frequently do you assess your expenses? Since we'll give an accounting for how we spend every dollar on judgement day, it's helpful to practice that accounting now.
4. What are some "wastes and wants" that you can cut to free up for kingdom investment or to better provide for yourself and/or your family? Are there some wants you can redeem for a God-glorifying purpose?