

Topic 27: Giving

Understanding Generosity and Stewardship

“Remember this: Whoever sows sparingly will also reap sparingly, and whoever sows generously will also reap generously. Each of you should give what you have decided in your heart to give, not reluctantly or under compulsion, for God loves a cheerful giver.”

—2 Corinthians 9:6–7

A Parable

In 1980 two brothers received a large inheritance from their father’s estate. One son took his \$150,000 and went on a lavish spending spree. He bought himself a sports car, a ski boat, assorted other gadgets and toys. He took exotic trips. In eighteen short months, his money was gone.

How we handle money speaks volumes about what and who we really believe.



The other son took his money and decided to invest it. He did some research, and then used half his windfall to buy stock

in two “up-and-coming” companies. Maybe you’ve heard of them: a software company called Microsoft? A computer company named Apple? With the other half of his unexpected blessing he created a foundation that has built schools in India and drilled water wells in Africa.

Both brothers were given a great gift, but only one was wise. One brother, in his short-sighted selfishness, blessed a car dealer, a ski boat salesman, and some hotel owners. There’s no telling how many thousands of lives the other brother is continuing to bless with his visionary generosity.

You may not know that Jesus talked more about money than He did about heaven and hell combined! Meaning, we *have* to study this subject. If we avoid it, we ignore a major discipleship issue.

Perhaps money has never been an issue for you . . . you’re rolling in the dough . . . you have a big closet in your house full of cash and you’re like a broken ATM when it comes to helping others.



More likely, as with most people, money is an ongoing stressor in your life. Whether it's:

- ▶ Saving, "Yeah, right!"
- ▶ Spending, "Somebody stop me!"
- ▶ Investing, "Who are you kidding?!"
- ▶ Borrowing, "I'm in debt up to my eyeballs!"
- ▶ Giving, "Sorry, there's nothing left to give!"

"If you have something you can't give away, perhaps you don't own it. Maybe it owns you?"
—Howard Hendricks

Just the mention of this topic leaves most people feeling uncomfortable or discouraged.

This is a lesson about money, and about cultivating the wise and joyous habit of being generous and making a difference with our finances.

Bible Study

1. Why do you think this subject of money causes such tension within people? Why such awkwardness between people?

Three Encouraging Truths About Money:

Truth #1: God is generous with his children; he promises to provide for *all* of our needs.

2. Look up and read these verses: Psalm 145:16; Matthew 7:11; and Philippians 4:19. What strikes you most about these statements and promises?



Truth #2: God gives generously to his people so that we can give generously to others.

This principle goes all the way back to the calling of Abraham. God promised to bless him, and then said “and you will be a blessing” (Genesis 12:2). In other words, don’t hoard—give! Be a conduit of God’s blessings, not a black hole.

3. Take a moment to read 2 Corinthians 9:6–11, the passage from which we get our memory verse for this topic. What does Paul mean when he uses the agricultural imagery of “sowing and reaping?”

“Give, and it will be given to you.”
—Jesus, in Luke 6:38

You don’t have to be a farmer to realize that if you only plant a few seeds, you’ll only get a small harvest. The more you put into the ground, the more you stand to receive back from the ground. This is also true in the spiritual realm. The blessings may not be financial, but there is a return.

Truth #3: God says he blesses the generous.

Did you happen to note all the promises of blessing in the passage you just read? God said that those who sow generously by giving generously to the work of God will:

- ▶ Have what they need to live (v. 8)
- ▶ See increasing fruit from their sacrificial contributions (vss. 8, 11)
- ▶ Receive more in order to be able to give more (v. 11)

A careful reading of the New Testament shows that the Lord calls his followers to selflessly and generously share with others the blessings that he has placed in their care. Disciples don’t stockpile money and things—they share. They invest in eternal causes for the glory of God, for the good of others, and for their own spiritual well-being.

Let’s look at an incident from Jesus’ life and ministry that can help us get a grip on the subject of money—ironically, by showing us how to *loosen* our grip on it. Here’s the scene:

“Jesus sat down opposite the place where the offerings were put and watched the crowd putting their money into the temple treasury. Many rich people threw in large amounts.

But a poor widow came and put in two very small copper coins, worth only a few cents.

“Calling his disciples to him, Jesus said, ‘Truly I tell you, this poor widow has put more into the treasury than all the others. They all gave out of their wealth; but she, out of her poverty, put in everything—all she had to live on.’” (Mark 12:41–44)



4. What do you notice about this scene—what stands out to you?

A word of explanation: At the temple in Jerusalem, in the Court of the Women, were thirteen trumpet-shaped collection receptacles for receiving worshipers’ offerings. Copper coins were the smallest Jewish coin in circulation. Two were equal to $\frac{1}{64}$ of what a common laborer would make in a day.

Notice the contrast that Jesus noticed:

Many Rich People	One Poor Widow
They gave large amounts.	She gave two very small copper coins.
They gave out of their surplus—literally, out of their excess, their leftovers.	She gave out of her poverty—literally, out of her need or lack. She gave everything she had, all that she had to live on.
They made contributions—granted, sizable ones.	She made a sacrifice.
Not particularly noteworthy to Jesus.	Remarkable to Jesus—“Come see this!”

Why does Jesus single out this obscure woman who gave such a paltry sum? What’s his point? It’s this:

Followers of Jesus honor God, bless others,
and find great reward in giving!



Cultivating a Generous Attitude

How can we cultivate this kind of attitude that leads us to give so generously? We have to do three things:

#1: Recognize that “your” stuff is really not your stuff.

Carefully read the following verses:

- ▶ “The whole earth is mine” (Exodus 19:5).
- ▶ “Everything under heaven belongs to me” (Job 41:11).
- ▶ “The earth is the LORD’S, and everything in it” (Psalm 24:1).
- ▶ “‘The silver is mine and the gold is mine,’ declares the LORD Almighty” (Haggai 2:8).

5. If God is the true owner of *everything*, what does that mean as far as “your” paycheck, possessions, property, portfolio, etc.?

Do you see it? The Bible teaches that “our” stuff is not really our stuff. It all belongs to God. He’s the owner of it all and we are simply caretakers, managers, or stewards—trustworthy servants (1 Peter 4:10; 1 Corinthians 4:2, 6:20).

6. How does this truth—understood and embraced—change the way you look at your spending decisions?

Since God owns it all, every money decision is a spiritual decision. Here’s an example of how this mindset works out in a believer’s life: When John Wesley, the founder of the Methodist Church, was told that his home had been destroyed by fire, he responded: “The Lord’s house burned. One less responsibility for me!”



The Bible Says Money Is . . .	Our Reaction . . .
A blessing from God (Proverbs 10:22).	Be thankful!
A stewardship (Psalm 24:1; Romans 14:12).	Be responsible!
A test (Luke 12:48; 16:9-12).	Be faithful!
An indicator (Matthew 6:21).	Be aware of what you truly value.
A false hope (Proverbs 11:4; 1 Timothy 6:17).	Be wise!
A danger (Matthew 6:24; 13:22; 19:23; 1 Timothy 6:9-10).	Be wary!
A tool for honoring God and blessing others (Proverbs 3:9; Matthew 6:20).	Be generous!
A testimony (John 3:16; Ephesians 5:1).	Be sacrificial.

#2: Remember that giving is transformative.

What motivated this poor widow? She could have come up with a hundred reasons not to give. And so could we. So why did she do it? Why should we give?

7. What would you say are the best reasons to share the financial resources God has blessed you with?

Giving changes lives—including our own. Our generosity furthers the work of God. Just as importantly, practicing generosity changes us. It fosters trust that God will re-supply the money that we give away. Giving also combats our tendency to look to money for security, peace of mind, and happiness.

8. Read the following passage:

“But people who long to be rich fall into temptation and are trapped by many foolish and harmful desires that plunge them into ruin and destruction. For the love of money is the root of all kinds of evil. And some people, craving money, have wandered from the true faith and pierced themselves with many sorrows” (1 Timothy 6:9–10, NLT).



a. Record your thoughts on the lines below:

b. What are the spiritual benefits of giving money to the Lord?

#3: Regard giving as the safest and wisest investment of all.

We look at the annual *Forbes* List of “The 500 Richest People in the World” and are tempted to think: “These guys and gals have got it made. They’re set! They’re secure. If only I had money like that . . . ”

Generosity has nothing to do with your income and everything to do with your character.

Here’s the truth: Even though our financial lingo includes terms like *securities*, *safety net*, *guaranteed returns*, and *futures*, Jesus tells us of the tremendous fragility of worldly wealth (Matthew 6:19–24). The markets are volatile. Scammers are everywhere. To put our hope in worldly riches is not only wrong, it’s foolish.

Wise Warnings About Wealth

- “Prosperity knits a man to the world. He feels that he is ‘finding his place in it,’ when really it is finding its place in him.”
—C. S. Lewis
- “Money never stays with me. It would burn me if it did. I throw it out of my hands as soon as possible, lest it should find its way into my heart.”—John Wesley
- “The fellow that has no money is poor. The fellow that has nothing but money is poorer still.”—Billy Sunday
- “I am obliged to tell you that God does not need anything you have. He does not need a dime of your money. It is your own spiritual welfare at stake in such matters as these. . . . You have the right to keep what you have all to yourself—but it will rust and decay, and ultimately ruin you.”
—A. W. Tozer



James chided the rich, “You have hoarded wealth in the last days” (James 5:3). William Barclay translated this sentence, “You have piled up wealth in a world that is coming to an end.”

Isn’t that tragic? It’s the classic bad investment—like putting all you’ve got in the stock market—the day before it crashes! You amass a huge fortune, only to leave it all behind, or see it all disappear. What a waste!

Jesus made it clear it’s not wrong to accumulate wealth. In fact, it’s good so long as it’s the right kind of wealth stored up in the right place.

“But store up for yourselves treasures *in heaven*, where moths and vermin do not destroy, and where thieves do not break in and steal” (Matthew 6:20).

9. Someone once paraphrased Jesus’ words this way: “You can’t take it with you, but you *can* send it on ahead!” How do we “send our wealth on ahead to heaven”?

There is much, much more we could say about money and giving². We’ve only scratched the surface on what the Bible teaches. To summarize, we’ve said that followers of Jesus practice sacrificial giving by consistently doing three things. They:

- ▶ Recognize “their” stuff is not really their stuff.
- ▶ Remember that giving is transformative.
- ▶ Regard giving as the safest and wisest investment of all.

² *God and Money* by John Cortines and Gregory Baumer is an excellent resource for money planning. It outlines a simple framework and seven key principles for implementing radical generosity. *God and Money* is available at www.rose-publishing.com.

Where should I give? To whom should I direct my support?

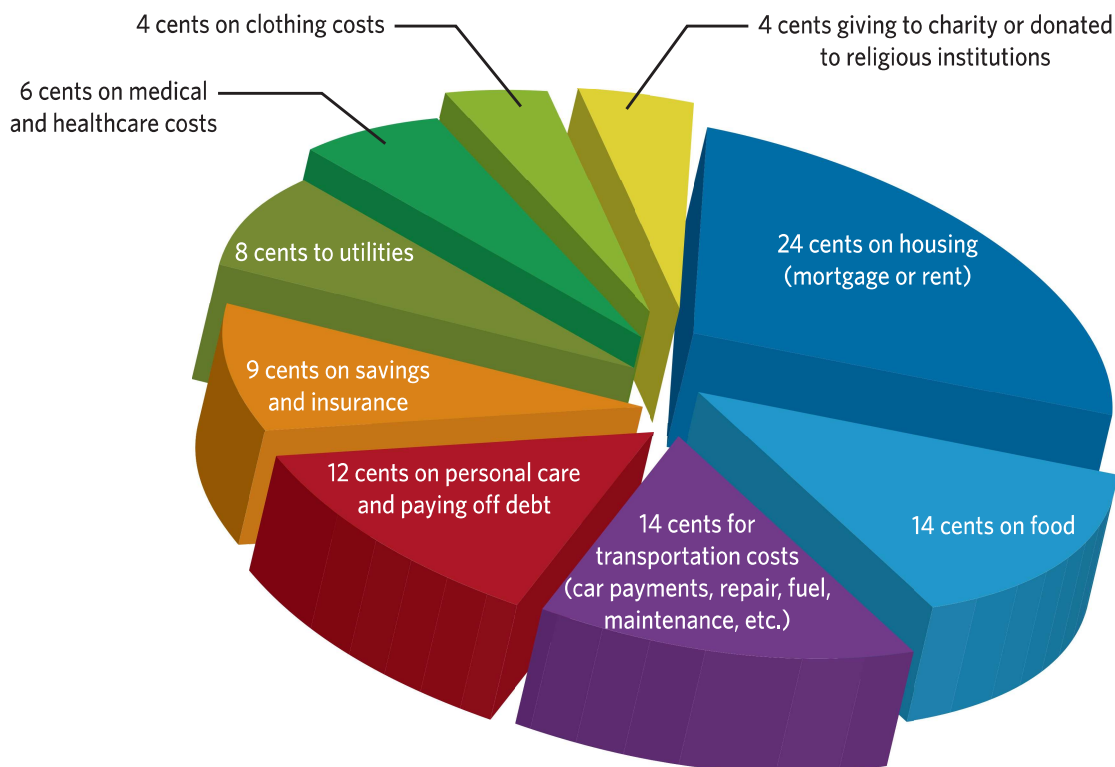
- Your family (1 Timothy 5:8)
- Your local church body to support collective ministry efforts and to support those who give themselves fully to God’s work—missionaries, pastors, etc. (Acts 5:1-4)
- The poor (Proverbs 19:17)
- Christian brothers and sisters who are facing hard times (Galatians 6:10)
- Neighbors who are in trouble (Luke 10:30-37)
- Organizations and groups distinct from the church that are engaged in Christian ministry and advancing the kingdom of God
- Agencies devoted to relief work, helping the suffering



Take-Home Reflections

How the Average Person Spends Money³

After taxes, out of every dollar spent, families and/or individuals spend



“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.”—C. S. Lewis

Life Application

An important part of discipleship is learning how to apply God’s truths to your life. Below are just a few ways you can start thinking about what you’ve learned and apply it to your daily life.

1. Memorize our verse, 2 Corinthians 9:6–7.
2. Look up the verses listed in “Ten Truths for Honoring God with Money.” Prayerfully ask

³ U.S. Bureau of Labor Statistics, Consumer Expenditure Survey



God to show you an action step for each principle.

3. Wrestle with one or two of the following questions:

- ▶ What does it look like for you to “store up treasures in heaven”?
 - ▶ God says to give to people who cannot repay us. Why do you think this is?
 - ▶ God promises to meet our needs. Which promise speaks to you the most and why?
- ▶ God gives a lot of promises of reward to those who give. What is God saying to you?
 - ▶ What are the dangers of putting our trust in money? If we trust in money rather than God, what happens?
 - ▶ Is God inviting you to give to something? Make a list of possible people or organizations or types of organizations.

Ten Truths for Honoring God with Money

Biblical Principle	Passage	My Practical Action Step:
Determine to trust God, not money.	Revelation 3:17-21; Deuteronomy 8:18	
Am I trusting God, relying on my own wisdom, or trying to please someone else?	Proverbs 3:5-6, NLT; cf. 2 Corinthians 5:9-10	
Focus on the things that are most important.	Matthew 22:37-39; Proverbs 15:16-17	
Always remember God's enduring faithfulness.	Romans 8:32; Jeremiah 29:11	
Ask God to meet your financial needs.	Proverbs 30:8-9; Matthew 6:11	
Solicit divine wisdom in money matters.	James 1:5	
Act responsibly and with integrity in your handling of God's finances.	Romans 13:7	
Invest in eternal things.	Luke 12:33; Matthew 6:33	
Be generous and share what you have with others.	Deuteronomy 15:7; 2 Corinthians 9:6-7	
Cultivate contentment.	1 Timothy 6:7-8; Acts 20:33-35	
Praise God for his many generous blessings.	Psalms 112:1-5	