



BE THE BODY FINANCIAL GENEROSITY

SPIRITUAL OUTCOME DEFINED

Joyfully and wholeheartedly stewards one's finances in thanksgiving to God and in support of His Church.

"It is possible to give without loving, but it is impossible to love without giving."
- Richard Braunstein

SPIRITUAL OUTCOME DESCRIBED

Money is not a topic we like to talk about, but it's something that we all think about. Whether out of anxiety and fear, or greed and selfishness, we are all prone to obsess over it. It shouldn't surprise us, then, that one of the topics Jesus taught on the most was money. It's not a fun topic to discuss, but according to Jesus, it's a necessary one.

God created mankind to be stewards of His creation, this means, to tend to it and care for it as His image-bearers. How we handle our finances is an essential way that we perform our role as His stewards.

In His famous Sermon on the Mount, Jesus taught: "No one can serve two masters. Either you will hate the one and love the other. Or, you will be devoted to the one and despise the other. You cannot serve both God and money" (Matthew 6:24).

Our hearts cannot fully love God while serving money. This doesn't mean that money is evil, but it's the misuse of money that makes it evil. This is why He instructs us: *"Do not store up for yourselves treasures on earth, where moths and vermin destroy, and where thieves break in and steal. 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 6:19-20). He shows us here, that the way we invest our earthly possessions has eternal consequences. We are not to be people that operate out of scarcity because our God is not a God of scarcity, but abundance.

God calls us to give financially not because *He* needs it, but because *we* need it. As Jesus goes on to say, "where your treasure is, your heart will be there as well" (Matt. 6:21). What we do with our money is indicative of what our heart values most. If we invest our money upwards, in heaven, our hearts will follow.

Giving keeps our hearts aligned with God's. It's in giving that we remember that God is the owner of all things. It's in giving that we remember that we depend on Him, not our bank accounts, and it's in giving that we remember that we worship a generous God who "owns a cattle on a thousand hills" (Psalm 50:10). We are to be generous because we are made to reflect the one who is abundant and lavish in His generosity. And, we can be generous because God emptied His bank account so that he might credit our account with every last penny in His possession.

"For you know the grace of our Lord Jesus Christ, that though he was rich, yet for your sake he became poor, so that you, through his poverty, might become rich." (2 Corinthians 8:9)

Jesus lived a life of utter generosity, pouring Himself out for the needs of others. Now we, as His followers, are called to live out His story. We are now the hands and feet of Jesus who get to live generously out of the abundance we've been given. It's from deeply knowing what and how much we've been given, that we can turn around and give.

EVIDENCE OF THIS SPIRITUAL OUTCOME IN A PERSON'S LIFE

- Wisely stewards one's resources, living within one's means.
- Exhibits simplicity in one's purchases; enjoyment of material things without materialism.
- Commits to invest at least 10 percent of one's income in the body of Christ through one's local church.
- Gives out of joy and cheerfulness, rather than duty and obligation.

GUIDANCE

Read each passage multiple times. Then write your observations about the passage and any thoughts you have from the discernment question. What do you notice in the passage, and what does this reveal about your life?

1 KINGS 17:8-16

Observations:

Discernment Question: The world's model of giving is to give out of our abundance. Scripture's model is to give out of our trust in God's provision. How does this stretch you? How does this inspire you?

1 CHRONICLES 29:14-17

Observations:

Discernment Question: David acknowledges the resources he gives come from God in the first place. To what extent do you share this perspective? How or how not?

PROVERBS 3:9-10, 11:24-25, 22:9, 28:22, 28:27

Observations:

Discernment Question: To what extent are you generous? What motivates your generosity? What discourages your generosity?

HAGGAI 1:2-11

Observations:

Discernment Question: How committed and passionate are you about building God's house? How does this compare to your commitment and passion for personal comfort?

MALACHI 3:7-12

Observations:

Discernment Question: How does this passage challenge the way you are currently giving or withholding?

MATTHEW 6:19-21

Observations:

Discernment Question: When you give, does it feel like an investment, or does it feel like you're losing money? Why?

MATTHEW 6:25-34

Observations:

Discernment Question: On a scale of 1 to 10, to what degree are you worrying about having what you need in this season of life (1 being not at all, 10 being a great deal)? What would move you closer to a 1?

MATTHEW 6:25-34

Observations:

Discernment Question: When you think about tithing, to what extent do you view it as a "tax," or instead, as an opportunity to make a difference?

MARK 12:41-44

Observations:

Discernment Question: When it comes to giving, do you share the same heart as this widow? If not, what gets in the way of having this heart toward the Lord?

ROMANS 12:13

Observations:

Discernment Question: How intentional are you at looking for needs you could meet with other followers of Christ?

2. CORINTHIANS 8:1-5

Observations:

Discernment Question: What inspires your giving? What inhibits your giving? How similar or dissimilar is your giving to the Macedonian church?

2 CORINTHIANS 9:6-11

Observations:

Discernment Question: Do you have joy when you give? Why or why not?

1 TIMOTHY 6:6-11

Observations:

Discernment Question: How have you experienced the use of money draw you away from God? How have you experienced the use of money draw you toward God?

NEXT STEPS

What are practical next steps you will do based on what you have discovered in this survey of Scripture about financial generosity? Include insights offered from others in your Life Group that could be applied in your own life, as well.

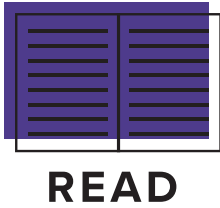
MEMORIZE SCRIPTURE

1 Chronicles 29:14, NIV

“But who am I, and who are my people, that we could give anything to you? Everything we have has come from you, and we give you only what you first gave us!”

Matthew 6:19-21, NIV

“Don’t store up treasures here on earth, where moths eat them and vermin destroys them, and where thieves break in and steal. Store your treasures in heaven, where moths and vermin cannot destroy, and thieves do not break in and steal. Wherever your treasure is, there the desires of your heart will also be.”



BE THE BODY

FINANCIAL GENEROSITY

STEWARDSHIP

The concept of stewardship goes all the way back to the sixth day of creation. It is deeply embedded in the intrinsic nature of humanity and vital to our design as God's image-bearers in the world.

*Then God said, "Let us make man in our image, in our likeness, and let them rule over the fish of the sea and the birds of the air, over the livestock, over all the earth, and over all the creatures that move along the ground."
(Genesis 1:26)*

After *speaking* into existence the heavens and the earth, including the sun and moon, plants and animals, land and sea, the Godhead (Father, Son, and Holy Spirit), performs the grand finale of *making* man and woman. The Hebrew word for "make" here implies that God formed humanity with His own hands. This automatically sets humankind apart from creation, but what separates them from creation even more is the fact that they were made *in* the very image and likeness of God.

This word for image in Hebrew is *tselem*, which is the same word used for idol. If you think about it, idols in the Old Testament typically referred to handmade statues or images meant to reflect whatever gods (little "g") they represented. In the same way, we, as God's image-bearers, are made to be physical representatives of the God who made us. We are His reflections to the world.

In the same breath, God expresses the role humanity is to play in creation as His *tselem*, which is to "rule" over every created thing. So, one of the ways humanity resembles God's image and likeness in the world is by exercising careful dominion over it. Just let that sink in for a minute. We are created to be co-rulers with God over the created world! This thought probably brings with it an immense amount of honor, while at the same time, a tremendous weight of responsibility. And it should!

Later in verse 28, God blesses humanity and gives them the command to-

"Be fruitful and increase in number; fill the earth and subdue it. Rule over the fish of the sea and the birds of the air and over every living creature that moves on the ground."

As God's image-bearers, mankind was commanded to fill the world with more image-bearers who would carry out this role as rulers of His good world. You see, humanity gets to share in God's creative power through the miraculous act of *procreation*. God also gave them access to all the plants and animals for food to eat and put them in the Garden of Eden to steward it. The concept of stewardship implies both construction (producing bounty) and conservation (taking care of creation). If we think about the world as God's house, humanity was placed in it as His house managers. The important basis of our stewardship role is the truth that God is the owner of the whole world. We are the caretakers of His precious estate.

We see this beautiful partnership of God as owner and humanity as stewards displayed throughout the Bible. Psalm 8 praises God's name and honors Him as the one who is glorious over creation. The psalmist ponders through poetry the glory of God's artistic creativity and humanity's role in and above His creation:

*When I consider your heavens,
the work of your fingers,
the moon and the stars,
which you have set in place,
what is man that you are mindful of him,
the son of man that you care for him?
You made him a little lower than the heavenly beings
and crowned him with glory and honor.*

*You made him ruler over the works of your hands;
you put everything under his feet:
all flocks and herds,
and the beasts of the field,
the birds of the air,
and the fish of the sea,
all that swim the paths of the seas. (Psalm 8:3-9)*

First of all, we see the psalmist marvel that a God so magnificent and so BIG, who designed the heavens and gingerly situated each one of the billions of stars in the galaxy in just the right place, would give humanity a second thought; that He would choose, out of His own volition, to share His precious glory and honor with mere, finite man. What kind of God would make fragile humanity vice-regents over everything that lives and breathes? What kind of God would give man and woman the status of royalty? A God who is, by very nature, boundlessly generous.

It's baffling, but true, that the roles we were meant to operate in were not that of Master and servant, but of Owner and steward. We were meant to bear the responsibility of mirroring God to the world, reflecting Him in His lavish generosity, so that the world might see *us*, and in turn, know *Him*.

WHERE IT ALL WENT WRONG

The first man and woman, Adam and Eve, were surrounded by the generous abundance of God's good creation. They had the privilege of enjoying God's extravagant provision and the unique advantage of delighting in the fullness of God's very presence with them. They lacked nothing; they had more than they could ever need or ask for.

This blissful existence humanity enjoys with God and His creation doesn't last long. Instead of trusting God, believing what He had given them was enough for their life and enjoyment, they choose to act like it is not enough, taking fruit from the one tree God commanded them not to. This one act of defiance and distrust breaks God's *tselem*. The tragic result is that humanity could no longer perfectly reflect God as broken mirrors. As marred image-bearers, they no longer see the abundance that they have, and resort to living as if they were destitute- turning against one another instead of working together, using creation to their own purpose instead of tending to it, and then, the world turns against them, ruling over them instead of the other way around. (See Genesis 3).

This is the world we now live in, but it's also the world God loves and came to redeem through Jesus. And Jesus didn't just come to redeem our relationship with God, but He came to redeem our roles with God. Jesus lived as the perfect image of God and ruler over His creation. As Hebrews puts it:

"The Son is the radiance of God's glory and the exact representation of his being, sustaining all things by his powerful word." Hebrews 1:3a

Jesus did what humanity failed to do; He perfectly reflected God to creation. It's through Him, trusting Him, that we, too, can be restored to our intended purpose.

One important way Jesus restores us to our role as stewards and managers of God's house is through financial generosity. Remember, Jesus taught about money more than most any other issue. Money occupied 16 of His 49 parables. This is because the way we treat money can indicate how healthy we are spiritually and how we steward our finances is an important way that we pursue spiritual maturity.

God's heart for His people is to give generously and freely. This can be traced back to the Old Testament. As mentioned previously, because God by nature is generous, if His people were to reflect God appropriately to the world, to be set apart from creation, they must be generous as well.

TITHING IN THE OLD TESTAMENT

To some, the concept of tithing may be familiar, something you grew up participating in with your family on a regular basis. To others, tithing may sound archaic and legalistic, and therefore must not be relevant in the church today. And to some, this concept may come with baggage because tithing has been abused by spiritual leaders from your past for their own gain. It's likely that for most, however, tithing was something that was an expectation but without much explanation. This is unfortunate because tithing is a tremendous gift that God has given to humanity that enables us to look more like Him in the world and enjoy Him in relationship. Let's trace this concept all the way back to its inception.

TITHING AS A SIGN OF TRUST

"A tithe of everything from the land, whether grain from the soil or fruit from the trees, belongs to the LORD; it is holy to the LORD. Whoever would redeem any of their tithe must add a fifth of the value to it. Every tithe of the herd and flock—every tenth animal that passes under the shepherd's rod—will be holy to the LORD." (Leviticus 27:30-32)

These are some of the many instructions given to God's chosen people, the Israelites, in order that they might be set apart (holy) to the One true God who rescued them from slavery in Egypt. This is the first time "tithe" is explicitly mentioned in scripture. It's helpful to note that they were an agrarian society at the time, so their wealth consisted of their crops and livestock. Several implications can be made from these instructions.

First, the Israelites were to consider a 10th of their produce or livestock as belonging to the LORD. It is His. They are also to treat it as *holy*, that is, devoted to the LORD's purpose alone. Another term for this tithe is called *firstfruits*. The *firstfruits* of their wealth meant that they didn't first find the best of their sheep or wheat and keep it for themselves, only to give the leftovers to the LORD. No, it meant that they gathered the fattest sheep and the heartiest wheat and devoted it to the LORD as an offering. What this act did in the hearts of the people was demonstrate that their trust lay completely in the LORD and it acknowledged God as the owner of the land. Tithing reminded them that their lives were utterly dependent on the provision of the LORD alone.

TITHING AS PROVISION FOR VOCATIONAL MINISTERS

The next time we see tithing show up is in the following book in the Old Testament when God is giving instructions for the priests of His temple (His temporary dwelling with the Israelites).

"To the Levites I have given every tithe in Israel for an inheritance, in return for their service that they do, their service in the tent of meeting, so that the people of Israel do not come near the tent of meeting, lest they bear sin and die. But the Levites shall do the service of the tent of meeting, and they shall bear their iniquity. It shall be a perpetual statute throughout your generations, and among the people of Israel they shall have no inheritance. For the tithe of the people of Israel, which they present as a contribution to the Lord, I have given to the Levites for an inheritance. Therefore I have said of them that they shall have no inheritance among the people of Israel."

And the Lord spoke to Moses, saying, "Moreover, you shall speak and say to the Levites, 'When you take from the people of Israel the tithe that I have given you from them for your inheritance, then you shall present a contribution from it to the Lord, a tithe of the tithe. And your contribution shall be counted to you as though it were the grain of the threshing floor, and as the fullness of the winepress. So you shall also present a contribution to the Lord from all your tithes, which you receive from the people of Israel. And from it you shall give the Lord's contribution to Aaron the priest. Out of all the gifts to you, you shall present every contribution due to the Lord; from each its best part is to be dedicated.' Therefore you shall say to them, 'When you have offered from it the best of it, then the rest shall be counted to the Levites as produce of the threshing floor, and as produce of the winepress. And you may eat it in any place, you and your households, for it is your reward in return for your service in the tent of meeting.' (Numbers 18:21-31)

This is an extension of the tithe discussed above, known as the Levitical tithe. There are 12 tribes in Israel and each of the tribes is apportioned a piece of land as their inheritance in the Promised Land except for the tribe of Levi. The Levites were set apart as priests of God who were to serve day and night in His tabernacle (tent of meeting), so the LORD was to be their inheritance among their brothers. Since they had no livestock or produce to give, they relied

completely on the tithe of the other 11 tribes.

We see through this passage the sacredness of tithing, especially in the role of the priests. The work they were performing was extremely serious and could not be taken lightly because they were interacting with a powerful, holy God.

In verse 21 and 31 we see that the Levites received the tithe as their wages in return for the priestly work they performed in the tabernacle. Notice, however, that the Levites were not exempt from tithing, rather, they were expected to devote a 10th of what they received as an offering to the Lord. And this 10th was also to be the firstfruits, the best of the best, from what they received. It's clear that tithing was the way God provided for His vocational ministers.

TITHING AS ENJOYMENT OF GOD'S PRESENCE

"You shall tithe all the yield of your seed that comes from the field year by year. And before the Lord your God, in the place that he will choose, to make his name dwell there, you shall eat the tithe of your grain, of your wine, and of your oil, and the firstborn of your herd and flock, that you may learn to fear the Lord your God always. And if the way is too long for you, so that you are not able to carry the tithe, when the Lord your God blesses you, because the place is too far from you, which the Lord your God chooses, to set his name there, then you shall turn it into money and bind up the money in your hand and go to the place that the Lord your God chooses and spend the money for whatever you desire—oxen or sheep or wine or strong drink, whatever your appetite craves. And you shall eat there before the Lord your God and rejoice, you and your household. And you shall not neglect the Levite who is within your towns, for he has no portion or inheritance with you." (Deuteronomy 14:22-27)

This tithe, known as the "feast tithe," was put aside every year for the purpose of the family to enjoy together in the presence of the Lord their God. You could probably consider this a vacation tithe because the Israelites would need to travel to wherever the tabernacle was to have this yearly festal celebration. This passage demonstrates the graciousness and generosity of the Lord in making exceptions for their travel and inviting them to splurge with this 10 percent on whatever they had a hankering for. This tithe was meant to remind them that they are in the presence of a God who doesn't operate out of scarcity, but boundless abundance. Because of the nature of the God they worship, they don't give this tithe begrudgingly, but willingly and happily.

TITHING AS A MEANS OF CARING FOR THE POOR

"At the end of every three years, bring all the tithes of that year's produce and store it in your towns, so that the Levites (who have no allotment or inheritance of their own) and the foreigners, the fatherless and the widows who live in your towns may come and eat and be satisfied, and so that the Lord your God may bless you in all the work of your hands." (Deuteronomy 14:28-29)

The Israelites operated by a seven year sabbatical cycle. So, every third and sixth year of the cycle, they would set aside a 10th of their produce for that year for the purpose of distributing to those in their subsequent towns who were in need. To "store it in your towns" implies that this was not a one-time charity, but a gift that was enough to lay away for continual use for those in need. Keep in mind that the Israelites are preparing to enter the Promised Land, the land "flowing with milk and honey," where they will be extremely wealthy and prosperous. God demonstrates His heart of generosity in this tithe through providing for those who were not self-sufficient, like widows, orphans, the Levites and sojourners. In this case, both parties, those who are tithing and those who are receiving from the tithe, are once again reminded where their provision comes from and where their dependence lies. It also shows that the tithe is essential for the blessing of this nation's social, economical and spiritual flourishing.

As these passages demonstrate, tithing, giving of Israel's best to God, did a multitude of good. It helped them fear the Lord alone and not turn to the gods of the surrounding nations, and to trust Him as their wise benefactor, not in their own efforts or wisdom. Tithing provided for their priests who did the dangerous, holy work of continually offering sacrifices for the forgiveness of the people's sins so that the LORD might dwell among them. Tithing at the tabernacle yearly affirmed their need for God's continual presence and centered their hearts in joyful worship to the One who has no lack. And finally, tithing to those in need kept their hearts humble and aware of those that are less fortunate, but just as important in God's sight.

Let's now look at how this concept of tithing and giving shows up in the New Testament once Jesus is on the scene.

TITHING IN THE NEW TESTAMENT

Woe to you, teachers of the law and Pharisees, you hypocrites! You give a 10th of your spices — mint, dill and cumin. But you have neglected the more important matters of the law — justice, mercy and faithfulness. You should have practiced the latter, without neglecting the former (Matthew 23:23).

While this is the only place in the New Testament where the tithe is explicitly mentioned, it does not mean that followers of Jesus are exempt from the practice (and gift!) of tithing. Notice how Jesus doesn't condemn the act of tithing here, but rather, the misuse of tithing that ignores the character and heart that God desires of the tither. Remember, as stewards and managers of God's good world, humanity was meant to reflect God to the world, putting the God they worship on display. Tithing in the way these teachers and Pharisees were doing it, did not properly reflect God and His heart of "justice, mercy and faithfulness." If you recall, back in our study in the Old Testament, what was required for the tithe was the best of the Israelites main crops. The Pharisees were excessively scrupulous by adding "mint, dill and cumin" to their gift, while they took advantage of those among them less fortunate. Their error was in focusing on peripheral matters while neglecting the central matters of their law to "act justly and to love mercy and walk humbly with your God" (Micah 6:8).

Now you might be wondering, do these laws and requirements that the teachers of the Law and Pharisees rigorously observed apply to us today? What is expected of us now that we have Jesus? Let's see what Jesus says:

"Do not think that I have come to abolish the Law or the prophets; I have not come to abolish them but to fulfill them. I tell you the truth, until heaven and earth disappear, not the smallest letter, not the least stroke of a pen, will by any means disappear from the Law until everything is accomplished. Anyone who breaks one of the least of these commandments and teaches others to do the same will be called least in the kingdom of heaven, but whoever practices and teaches these commands will be called great in the kingdom of heaven. For I tell you that unless your righteousness surpasses that of the Pharisees and the teachers of the law, you will certainly not enter the kingdom of heaven." (Matthew 5:17-20)

Jesus expects MORE from his followers! He doesn't do away with the law, but explains here that the law points to Him. He fulfilled the law perfectly, and He, therefore, is a better teacher of the law than the Pharisees and "teachers of the law" ever could be. He upholds the law and shows that He has the greatest authority over its teaching. Keep reading his sermon on the mount for deeper understanding of what this teaching is (verses 21-47).

Jesus says "You have heard that it was said...but I tell you" five times in this sermon, demonstrating this authority He has over the teaching of the law. It's like He's saying, "You have thought all along that this is what the law means, but I'm about to tell you the secret of its true meaning." In doing this, He deepens the law, revealing God's heart behind it. Jesus uncovers the disconnect between outward obedience removed from inward motivation, and focuses on the positive aspect of discovering the true heart of God over the negative aspect of avoiding sin (like the Pharisees did with their superfluous tithing).

Jesus holds His followers to a higher standard because with Him, they are transformed at the heart level and are now able to follow the law that Jesus renews here. This is the same law that God promised through the prophet Jeremiah when He says, "I will put my law in their minds and write it on their hearts. I will be their God, and they will be my people" (Jer. 31:33b), and the new heart God promised through the prophet Ezekiel when He says, "I will give you a new heart and put a new spirit in you; I will remove from your your heart of stone and give you a heart of flesh" (Ezek. 36:26).

So, if Jesus' followers are held to a higher standard and are now able to obey God from the heart, how should that impact the way they manage their resources?

TITHING AS MEANS OF EXPRESSING DEPENDENCE ON GOD

"Now he who supplies seed to the sower and bread for food will also supply and increase your store of seed and will enlarge the harvest of your righteousness. You will be made rich in every way so that you can be generous on every occasion, and through us your generosity will result in thanksgiving to God." (2 Corinthians 9:10-11)

Just as tithing in the Old Testament was a means by which Israel trusted God to provide for them and demonstrated their utter dependence upon Him for their every need, the same result is true for us. When we entrust our finances to God, He gives us what we need, not so we can store and hoard for ourselves, but so that we might be generous and enjoy a harvest of righteousness.

TITHING AS PROVISION FOR VOCATIONAL MINISTERS

For it is written in the Law of Moses: "Do not muzzle an ox while it is treading out the grain." Is it about oxen that God is concerned? Surely he says this for us, doesn't he? Yes, this was written for us, because when the plowman plows and the thresher threshes, they ought to do so in the hope of sharing in the harvest. If we have sown spiritual seed among you, is it too much if we reap a material harvest from you? If others have this right of support from you, shouldn't we have it all the more? But we did not use this right. On the contrary, we put up with anything rather than hinder the gospel of Christ. Don't you know that those who work in the temple get their food from the temple, and those who serve at the altar share in what is offered on the altar? In the same way, the Lord has commanded that those who preach the gospel should receive their living from the gospel.
(1 Corinthians 9:9-14)

The Apostle Paul, here, is interpreting the passage from Deuteronomy 25 for the believers in Corinth, showing them that it still applies today. Just as the Levites made their living off of the tithes of the Israelites so they could focus on tending to the temple and their roles as priests, the same should be true for those who make their living from the gospel today. If Mechanics make their living off of fixing cars, Doctors make their living off of treating patients, then vocational ministers should be able to make their living off of ministering to others with the gospel. Also, just like the Levites, ministers are not excused from practicing generosity and tithing to the church. Ministers also need to be reminded of their dependence on and trust in God by tithing to their local church.

TITHING AS EXPRESSION OF GOD'S GENEROUS PRESENCE AND JOYFUL PROVISION

"So I thought it necessary to urge the brothers to visit you in advance and finish the arrangements for the generous gift you had promised. Then it will be ready as a generous gift, not as one grudgingly given. Remember this: Whoever sows sparingly will also reap sparingly, and whoever sows generously will also reap generously. Each man should give what he has decided in his heart to give, not reluctantly or under compulsion, for God loves a cheerful giver. And God is able to make all grace abound to you, so that in all things at all times, having all that you need, you will abound in every good work." (2 Corinthians 9:5-8)

Once again, we see the connection between giving in the Old Testament with giving in the New. It's an opportunity to experience God in His abundant grace and to rejoice in the generous provision of the Lord by turning around and giving generously. This kind of giving is not a duty that we reluctantly perform, but a gift that we delight in doing because it results in good things for God's world. It truly is the gift that keeps on giving!

TITHING AS A MEANS OF PROVISION FOR THE UNDERPRIVILEGED

"Now, however, I am on my way to Jerusalem in the service of the saints there. For Macedonia and Achaia were pleased to make a contribution for the poor among the saints in Jerusalem. They were pleased to do it, and indeed they owe it to them. For if the Gentiles have shared in the Jews' spiritual blessings, they owe it to the Jews to share with them their material blessings." (Romans 15:25-27).

Paul's hope in his letter to the Romans is that he will be able to count on the believers in Rome to contribute to a financial gift he is bringing to the needy among the believers in Jerusalem. Similar to his message to the Corinthians, he demonstrates our responsibility and opportunity to care for the needs of the Body of Christ with our resources. Therefore, if or when we find ourselves in need, we can count on the Body to do the same for us.

We see this kind of generous care in the book of Acts. The early church stood out like a sore thumb in the Roman empire because of the way they took care of one another:

"All the believers were together and had everything in common. They sold property and possessions to give to anyone who had need. Every day they continued to meet together in the temple courts. They broke bread in their homes and ate together with glad and sincere hearts, praising God and enjoying the favor of all the people. And the Lord added to their number daily those who were being saved." (Acts 2:42-47)

It's clear that the calling for believers in the New Testament is similar to those in the Old when it comes to financial generosity, only greater! Because we have Jesus and the new heart He gives us, being financially generous is a natural byproduct of that relationship.

Of course, there are many more aspects to how we steward our resources as God's representatives. Let's consider one more.

ETERNAL INVESTMENT

Have you ever gone to visit another country and returned to the US with some of that country's money left over? It's frustrating because the money is useless here, so you're stuck with it. Randy Alcorn, author of the Treasure Principle draws a similar parallel to what it will be like when Christ returns. He calls it the "ultimate insider trading tip: Earth's currency will become worthless when Christ returns...Realizing its value is temporary should radically affect your investment strategy." (PP. 13-14)

Jesus invites us to invest in what will last, not the things that have an impending expiration date:

"Do not store up for yourselves treasures on earth, where moth and rust destroy, and where thieves break in and steal. But store up for yourselves treasures in heaven, where moth and rust do not destroy and where thieves do not break in and steal. For where your treasure is, there your heart will be also." (Matthew 6:19-21).

This is a good reminder that where we invest our resources is where we will invest our hearts as well. We cannot separate the two. So, a good question we can ask ourselves is, what does my spending reveal about where my hope and security lies or what I am looking to for comfort and happiness?

While scripture is pretty clear on the heart behind radical generosity and stewarding our resources in ways that will last into eternity, God's desire is not that we be careless or unwise in decisions around giving. He calls us to be faithful and honest with the resources He gives us.

"Whoever can be trusted with very little can also be trusted with much, and whoever is dishonest with very little will be dishonest with much. So if you have not been trustworthy in handling worldly wealth, who will trust you with true riches? And if you have not been trustworthy with someone else's property, who will give you property of your own?" (Luke 16:10-12)

We are not managers of OUR money or OUR resources, but God's since He is the owner of the "house" we live in. If we honor Him with the little He entrusts to us, He promises that we will be rewarded with true spiritual blessings that last.

Like many things in the Christian life, we wish God were more specific on what we are supposed to do. How much should we save? How much should we spend? How much should we give? We wish God would be more clear. But, the reality is that there is a lot of freedom in how we are to live this out, and it will vary widely from one person to the next depending on what God has entrusted to us. This is where the Holy Spirit's role is key. It's when we "live by the Spirit" that we will "not gratify the desires of the sinful nature" (Galatians 5:16). When we keep in step with the Spirit, inviting Him into our decisions, we can trust that He will guide us in the way that is right and good.

THE RISK WORTH TAKING

Money is dangerous. Either we will use money and love God, or we will love money and use God. We can try to look to money for protection, for rest, and for our personal well-being. Money is dangerously capable of giving a false sense of security. We will only come up empty, and anxious. God is the one who provides us with protection, rest, and personal well-being. When we discover and embrace this, when we let God truly be our God, we are then free to put money in a good and healthy place.

We were made to reflect God to this world in every manner of life; money is an incredible tool in which we can do that. It feels risky to many of us, but that risk means that our trust is not in our bank accounts, but in the God who has given up everything to be with us.

Now is the time, not to waste our lives stockpiling money in hopes that it will give us something it is not capable of giving. Now is the time to let God be our God and to steward His resources for the greatest good, so that the body of Christ can be His hands and feet to a world that desperately needs us.



BE THE BODY

FINANCIAL GENEROSITY

Money is a tool. Like all tools, it is amoral, neither good nor evil, but fully dependent on how it is used. A hammer, for example, also is amoral. It can be used to build a house, or it can be used as a weapon in a crime. Money is the same. Great good or great evil can come from money.

How we use this tool is obvious externally, but our usage puts our internal hearts on display. The exercise that follows addresses both external actions and internal dispositions. You will be asked to engage three stages.

Stage One — The Money Test

A brief assessment of how you handle money externally based on Scripture's guiding principles for money.

Stage Two — The Money Personality Assessment

A "money personality" assessment to gain clarity on your internal disposition toward money.

Stage Three — Internal and External Commitments

Discernment on internal motives toward money, and steps for external commitments you would like to make moving forward.

You will get out of this what you put into it. There may be no more tangible way to assess our internal hearts than with money, so you are encouraged to make the most of this exercise. Engage prayerfully, thoughtfully, and even relationally. This would be a great exercise to debrief with your Life Group or Running Partners.

FIRST STAGE: SCRIPTURE'S "MONEY TEST"

Scripture may not give a detailed description for the minutia of money management, but we are given guiding principles for stewarding the resources entrusted to us. These guiding principles can be used as Scripture's "money test" to discern matters of the heart. A fully committed heart will be expressed by money habits that match Scripture's guiding principles. To be sure, *passing* this "money test" does not guarantee a right heart. But *failing* this "money test" increases the likelihood that something is off.

The money test is brief. Simply answer the following seven questions yes or no. Additional passages on the guiding principle for each question are found at the back of this exercise.

- | | | |
|--|------------|-----------|
| 1. Are you free from debt?
Proverbs 22:7
<i>The borrower is slave to the lender.</i> | YES | NO |
| 2. Do you have and consistently keep a plan for your finances (i.e., budget, savings, etc.)?
Proverbs 6:6-8
<i>Go to the ant, you sluggard; consider its ways and be wise! It has no commander, no overseer or ruler, yet it stores its provisions in summer and gathers its food at harvest.</i> | YES | NO |
| 3. Do you tithe regularly?
Proverbs 3:9-10
<i>Honor the LORD with your wealth, with the first fruits of all your crops; then your barns will be filled to overflowing, and your vats will brim over with new wine.</i> | YES | NO |
| 4. Do you make all of your income (every cent that comes into your hands) through honest gain?
Proverbs 16:8
<i>Better a little with righteousness than much gain with injustice.</i> | YES | NO |
| 5. Do you give cheerfully and regularly to those in need around you?
Proverbs 21:26b
<i>The righteous give without sparing.</i> | YES | NO |
| 6. Do you avoid overworking to get more money?
Proverbs 23:4
<i>Do not wear yourself out to get rich; do not trust your own cleverness.</i> | YES | NO |
| 7. Do you pay your taxes honestly and on time?
Romans 13:7
<i>Give to everyone what you owe them: If you owe taxes, pay taxes; if revenue, then revenue; if respect, then respect; if honor, then honor.</i> | YES | NO |

SECOND STAGE: MONEY PERSONALITY

The “money test” is effectively pass/fail rather than discerned by degrees. Answering “no” to any of the previous questions indicates an increased need to peel back the layers of our hearts — that is, to ask why I am using money the way that I do.

In this **second stage**, you are asked to take a quick money personality assessment to assist in understanding your heart. A money personality assessment doesn’t determine right or wrong, but is useful to understand our heart’s character with regard to finances.

Complete the following sentences with the answer that **best** matches your tendencies with money.

1. If I had \$500 in my wallet right now...

- a. It would burn a hole in my wallet. I’d buy something with it.
- b. I’d avoid needing to use it. I’d put as much of it as I could in the bank.
- c. I’d buy something if I truly needed it. The purchase would be useful.
- d. I’d buy a few gifts for friends and treat somebody to lunch.
- e. I wouldn’t give it much thought. I might lighten the load by putting some of it in a safe place, but I’d then forget about it.

2. When it comes to financial record keeping...

- a. I’m not even sure what I should be doing.
- b. I enjoy keeping detailed records.
- c. I’m always looking for opportunities to make more money, maximize investments, or to make my money work on my behalf.
- d. I keep some records, but I don’t obsess over them.
- e. I don’t keep records. Maybe I should, but I don’t have time.

3. When I think about spending money ...

- a. I get excited. I love to spend.
- b. I don’t enjoy spending money. I’m OK with spending on necessities, but I’d rather save than spend.
- c. I enjoy spending money most when I can use it to make more money.
- d. I think about others. I look for ways to make others happy in my spending. I just enjoy life as it comes and don’t stress over spending or not spending.
- e. I don’t think about it very long. I’d rather just make the purchase and get on with it.

4. When it comes to borrowing money ...

- a. I'm fine with it. It helps me get what I want when I want it.
- b. I hate it. If I'm forced to borrow, I pay off the debt as quickly as possible.
- c. I'll borrow money for business purposes, to make more money, but not for consumer purposes.
- d. I'd borrow to take care of a friend.
- e. I've probably borrowed more than I should have from time to time. I'm not sure.

5. When it comes to saving money...

- a. I'm terrible at saving but will do so to get something I really want.
- b. I'm a pro. I have a thoughtful, long-term savings plan.
- c. I see saving as a means for future investments, but I don't like to leave money sitting around earning low interest.
- d. I like having amounts on hand so I'm able to help others when needs arise.
- e. I get overwhelmed and/or bored when thinking about savings. I'd rather do something else.

6. I will loan money to others ...

- a. if I have a little on hand. I don't usually have a lot to loan, but it doesn't bother me to loan what I have.
- b. Very hesitantly. If they planned better, they wouldn't need to borrow.
- c. If it is a good investment. I will, however, lay out clear expectations for when and how much I'd like to be paid back.
- d. Eagerly and without much thought to interest or when I will be paid back. if it's not a big hassle and won't mess up the relationship.
- e. Very rarely. I'd rather not put that much thought into how we'd even set that up.

7. My attitude toward credit cards is...

- a. I use them often and make minimum payments.
- b. I use them sparingly and I always pay the full balance.
- c. I like that they allow me to keep cash in my own accounts, earning interest for another month.
- d. I like them for treating a friend to dinner and not having to carry a bunch of cash.
- e. I like them because they are easy and convenient, but I often forget to pay the bills on time.

8. If I were suddenly to come into an unexpected \$10,000...

- a. I'd go shopping!
- b. I'd deposit it into my savings account or secure investment, like a CD or government bond.
- c. I'd research investments and find ways to turn it into \$20,000.
- d. I know exactly who I'd help and would enjoy doing so.
- e. I'd probably have some fun, but I wouldn't obsess over it. Most of it would sit in the bank.

9. My goals about money are...

- a. To have enough so I can buy whatever I want.
- b. To save enough now, so I never have to worry about the future.
- c. To make a lot.
- d. To make enough to satisfy my basic needs, and then give the rest away.
- e. Unclear to me.

10. When I'm feeling blue, the thought of spending money...

- a. Always cheers me up.
- b. Makes me feel even worse.
- c. Frustrates me. It compromises my investment goals and has me going in the opposite direction.
- d. Makes me happy, but mostly if it involves others.
- e. Doesn't even come up. Happiness has nothing to do with money.

11. When I go shopping...

- a. I always come home with lots of bags.
- b. I usually look without buying.
- c. I buy what I really need.
- d. I always notice things that other people would love to have.
- e. I rarely think about how much money I have when I make a purchase.

12. When it comes to investing in the stock market...

- a. I'm not much of an expert, but it sounds like it would be fun to take risks in investments that might offer high gain.
- b. The inherent risk in the stock market makes me nervous. If I do invest, I choose only conservative, low-risk investments.
- c. I carefully research stock trends and diversify my investments to maximize my returns.
- d. I think it's a good tool and probably necessary, but I'd prefer to invest in people, not profits.
- e. I might invest, but when I do, I follow the advice of an expert. I don't research it myself.

13. If I had an enormous influx of cash...

- a. I would be beside myself with excitement. From now on, I can buy anything that I want!
- b. I would be shocked, but very relieved by my new financial security.
- c. I'd use some for my own enjoyment but would be consider most how I could invest the money to make it grow.
- d. I'd look for ways to make a lasting difference for people in need.
- e. I would be pleased. I'd find someone to manage it, though, so I wouldn't have to mess with the details.

14. When it comes to planning for retirement...

- a. I'm concerned that I won't have enough money to live on when I'm old. It's difficult for me to save.
- b. I've been a consistent saver for years. I'm reasonably confident that I'll be OK.
- c. If my investments go as they should, I'll be more than OK in retirement.
- d. I'm more concerned about the *present* needs of those around me than I am about the *future* needs of myself.
- e. it feels overwhelming to me. All I can do is hope the future takes care of itself.

15. When it comes to following a budget...

- a. I hate the word *budget*. I prefer *spending* plan!
- b. I enjoy following my budget closely.
- c. I rework my budget often to find new ways to find money to invest.
- d. I enjoy trying to minimize my own expenses so that I free up more to give away.
- e. I don't have a budget. It's too much work.

16. When it comes to handling money...

- a. it flies out of my hands almost as soon as I get it.
- b. I spend as little as possible on daily expenses so that I can save for the future.
- c. I like to think about money matters. I often think of how I can maximize my money to get the most out of life.
- d. I enjoy using it to buy gifts.
- e. I try not to think about it and hope that it will take care of itself.

17. If I were to lose \$250 in cash, my reaction would be...

- a. I hope I find it, and if I do, I'm going to buy _____ .
- b. How did that happen? I have strong systems to protect my money. What do I need to do differently moving forward?
- c. I would think not only about that money but what that money would have been worth a year from now.
- d. I hope whoever finds it can really use the money.
- e. it might bug me at first, but whatever, it's just money.

18. I consider money to be...

- a. A means to get what I want in life.
- b. A source of security.
- c. A tool to accomplish great things.
- d. A way to make other people happy.
- e. Necessary but boring.

19. When it comes to saving for emergencies or tough times...

- a. I have no money set aside for tough times. I don't like to think about what I'd do in an emergency situation.
- b. I consistently have at least three to six months' salary saved and easily available.
- c. I have money readily available for tough times, but I don't put too much toward that. It takes away from the best investments.
- d. I have a hard time hanging on to emergency funds because I keep using it to take care of other people's emergencies.
- e. I probably have a little money tucked away somewhere. I'll figure it out when the tough times come.

19. When it comes to saving for emergencies or tough times...

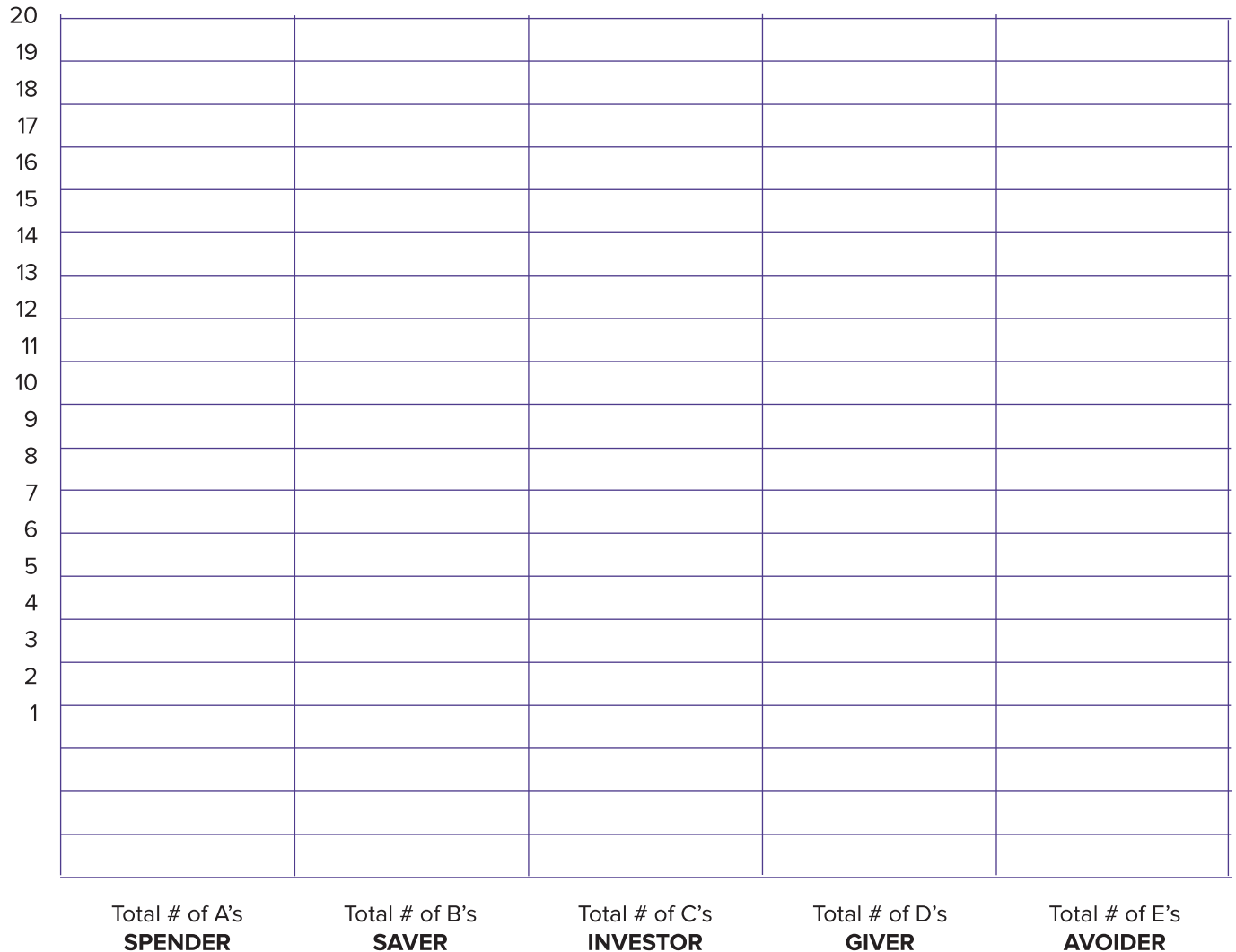
- a. I have no money set aside for tough times. I don't like to think about what I'd do in an emergency situation.
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- c. I have money readily available for tough times, but I don't put too much toward that. It takes away from the best investments.
- d. I have a hard time hanging on to emergency funds because I keep using it to take care of other people's emergencies.
- e. I probably have a little money tucked away somewhere. I'll figure it out when the tough times come.

20. When it comes to paying taxes ...

- a. I hate tax time. I always wait until the last minute to file, and I'm usually surprised by how much I owe.
- b. I save regularly for taxes, and I usually get my tax return done well before the deadline.
- c. I'm most bothered by how taxes erode my return on investments. I do my best to position investments to avoid this.
- d. I don't like taxes but do appreciate that my government is able to provide services to people in need and am glad my money supports that aspect of government.
- e. I hire someone else to do my taxes so I don't have to think about it.

Charting Money Personalities

Discover your money personality by tallying your score in each of the columns below. For example, if you chose answer “A” five times, then shade up to the “5” mark in the first column. Your primary money personality will be indicated by the column with the highest tally. You may also have a secondary money personality, indicated by a second column with a tally close to the first.



Debriefing Money Personalities

Your money personality is a description of your attitude toward money. It's neutral — neither good nor bad — but gives an indicator of likely strengths and susceptibilities. Life requires both spending and saving, for example, but savers and spenders may have different struggles (savers may struggle with giving, and spenders may struggle with debt). Knowing your money personality can help you better understand why you use your money the way you do.

On the following pages are descriptions of the five different money personalities. You're encouraged to do two things:

1. Read each of the descriptions, even for money personalities that are not your own.
2. For the two money personalities that most describe you, use the space provided to personalize the strengths and weaknesses in your own words.

SPENDERS

Primary perceived purpose of money:

Pleasure

Strengths:

Doesn't carry money with a white-knuckled grip. Isn't afraid of money and doesn't carry a lot of anxiety about it. Is able to spend money when needed and is not fearful of doing so.

Weaknesses and Susceptibilities:

Doesn't usually keep close records of money. Often struggles with living on a budget. They may have good intentions to give and to resource the body of Christ and may think they are actually doing so. In reality, though, they more commonly give a few dollars when on the spot, and they don't really consider if they are giving 10 percent on a consistent basis. Similarly, with saving, they may have good intentions to save, but they more commonly have a hard time reaching the savings goal before finding something else they'd like to spend their money on.

In your own words:

What of the above is accurate or inaccurate about you and your relationship with money?

SAVERS

Primary perceived purpose of money:

Security

Strengths:

Manages money with a great deal of thought and wisdom. Is more likely to accumulate money even on a modest or low income. Doesn't make haphazard purchases. Usually maintains financial independence throughout life. Is able to establish strong giving patterns once convictions are developed about doing so.

Weaknesses and Susceptibilities:

Susceptible to hoarding money. At times, painfully slow to make needed purchases, and is less capable of truly enjoying the simple pleasures money can bring into a person's life. Can be slow to give 10 percent to their local church and even slower to give generously to a friend in need. This is not just because giving threatens their own savings, but because they are frustrated with other people's lack of preparedness and stewardship. This person has a strong susceptibility toward self-righteousness or arrogance in the area of money.

In your own words:

What of the above is accurate or inaccurate about you and your relationship with money?

INVESTORS

Primary perceived purpose of money:

Achievement

Strengths:

Financially savvy and gifted at maximizing money's potential to make more money. Tends to be hardworking, focused, and knowledgeable. Able to accumulate money over time.

Weaknesses and Susceptibilities:

Susceptible to overworking, needless risk, and obsessing over money. Struggles with greed, although they might not like the sound of that because it gives a bad impression. Like the saver, is susceptible to hoarding, but for different reasons. Will be interested in giving someday but likes to think of it more as philanthropy than tithing. Most interested in giving if it is a mark of achievement and is done after goals have been met and their mark has been made.

In your own words:

What of the above is accurate or inaccurate about you and your relationship with money?

GIVERS

Primary perceived purpose of money:

Help

Strengths:

Enjoys making others happy and seeing their needs met. Will willingly sacrifice their own wishes, wants, and even needs, if it will truly make a difference in the lives of others. Is thoughtful with gifts and consistently thinks of others.

Weaknesses and Susceptibilities: Although the giving can be driven by love, it can also be driven by insecurity and the desire to gain approval of others. Giving 10 percent to a church might be done, but this kind of giving might also be avoided for what they perceive as "real" giving when they are closer to the need. They may struggle with saving, investing, and even debt in a similar way as the spender but for different reasons.

In your own words:

What of the above is accurate or inaccurate about you and your relationship with money?

AVOIDERS

Primary perceived purpose of money:

Rest

Strengths:

Doesn't obsess or make a big deal out of money. Easily sees money as a tool and not the end all be all it is commonly made out to be. Likes money, would welcome more of it, but is not consumed by its pursuit or accumulation.

Weaknesses and Susceptibilities:

Lack of engagement can bring about significant financial problems. Self-perception is that their avoidance is rooted in a healthy looseness toward money, but it may be more about escaping the necessary work associated with making and managing money. They are likely willing to be generous with their money, but commonly lack the discipline to do so consistently, and their lack of discipline around money often translates into there being less money available for giving than would be available if they were more disciplined and thoughtful with their resources.

In your own words:

What of the above is accurate or inaccurate about you and your relationship with money?

THIRD STAGE: INTERNAL AND EXTERNAL COMMITMENTS

Our internal disposition toward money impacts our external actions. This Third Stage asks you to bring your internal disposition toward money before God, and to then consider what external actions you need to take with regard to stewarding the resources entrusted to you.

Internal Disposition

Jesus stated...

No one can serve two masters. Either you will hate the one and love the other, or you will be devoted to the one and despise the other. You cannot serve both God and money (Matthew 6:24).

With that in mind, it's revealing to consider the primary perceived purpose of money stated with each of the five money personalities and to note that each is a God-given desire intended to be met by God Himself.

The Spender — Pleasure

You have made known to me the path of life; you will fill me with joy in your presence, with eternal pleasures at your right hand (Psalm 16:11).

The Saver — Security

A horse is a vain hope for deliverance; despite all its great strength it cannot save. But the eyes of the LORD are on those who fear him, on those whose hope is in his unfailing love, to deliver them from death and keep them alive in famine. We wait in hope for the LORD; he is our help and our shield. In him our hearts rejoice, for we trust in his holy name (Psalm 33:17-21).

The Investor — Achievement

I am the vine; you are the branches. If you remain in me and I in you, you will bear much fruit; apart from me you can do nothing (John 15:5).

The Giver — Help

And [God] is not served by human hands, as if he needed anything. Rather, he himself gives everyone life and breath and everything else (Acts 17:25).

The Avider — Rest

Yes, my soul, find rest in God; my hope comes from him (Psalm 62:5).

Internal Commitment

Thoughtfully talk with God about your own money personality and ask Him to reveal if you are looking to money to deliver something only He can deliver. Listen for His voice and bring before Him any dark corners of your heart by entrusting it all to the cross of Christ. Once clarity is gained, write your thoughts or confessions in a brief prayer to God.

External Commitments

What external commitments and next steps do you need to take? Each category may or may not apply to you and your current need.

1. What is a next step you can take with regard to financial debt?
2. What is a next step you can take with regard to creating and/or maintaining a financial budget?
3. What is a next step you can take with regard to tithing?
4. What is a next step you can take with regard to earning money through honest means?
5. What is a next step you can take with regard to giving to those in need?
6. What is a next step you can take with regard to not overworking?
7. What is a next step you can take with regard to honestly paying taxes and meeting other financial obligations?

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