

# THE GIFT OF GIVING



## INTRODUCTION

Money is always hard to talk about. We usually don't have much and when we do have some, we don't know what to do with it. Most of us received very little instruction about finances in our upbringing, and we live in a time when talking about money in the church reminds people of the money-hungry televangelists. Here's the deal: Jesus talked about money a lot, yet was so clearly on mission to serve people that He wasn't accused of what the televangelists are often accused of. Not to mention His followers modeled such generosity and faithfulness to God in regards to their finances that the world was different for it.

About half to two-thirds of all the parables that Jesus told had to deal with money and material possessions; that's one-tenth of all the verses found in the gospels. This means that 2,300 separate verses that talk about money! Jesus spoke more about finances than He did about heaven! Jesus spoke more about money than He did about hell, and one thing Jesus made clear is that money can be an obstacle and a distraction to our spiritual growth.

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

*~ Matthew 6:24*

*“And he said to them, ‘Take care, and be on your guard against all covetousness, for one’s life does not consist in the abundance of his possessions.’”*

*~ Luke 12:15*

- *What do you think Jesus meant by saying “No one can serve two masters.” How might the pursuit of money get in the way of pursuing God?*
- *Why do you think it’s so easy to think that life IS found in possessions?*
- *How can we have possessions, without them possessing us?*
- *Take another look at the title of this study; does your giving and heart to give reveal that you believe this title to actually be true?*

If you’re like me, you are a little unsure that, “It is more blessed to give than to receive.” But of course, Jesus said that, as recorded in Acts 20:35, so we need to flip this study on its head. We need to look at giving in such a way that we feel the honor, the blessing, and the joy of giving. That’s what we hope to do.

The H2O Mission is “to Love God, love people, and serve the world,” but we’re not going to love or serve responsibly, if we don’t have enough money to take care of our own families first. We’re not going to love effectively if we don’t have money to give to God’s mission, the church, so this study will first give a “Financial Peace primer”, touching on four points of personal financial management. Then we’ll look at why Christians don’t tithe, and close with a couple of stories of “sanctified generosity”.

## **PART 1: A PRIMER FOR FINANCIAL PEACE**

I still remember my buddy asking me one day as we sat in a restaurant, “So how much money do you have in your savings?” “Uhhh...none,” I confessed. I had told my friend things weren’t good for us financially, and he began to ask me more and more questions out of his heart to help me.

“So, how about an emergency fund?”

“A what,” I asked. We had never saved money for emergencies. They just sprang up and put us in a panic each time.

“What about retirement? Have you started to save for retirement?”

“Ummm, I’ve not started that either. I think I need help. I feel like we’re going under...”

For the next hour, my buddy sat with me and helped me from the Bible. He taught me how to be more faithful with my finances. I took Financial Peace University.

*“I’ll teach you to live like no one else so that one day you can live like no one else.”  
~ Dave Ramsey, Financial Peace University*

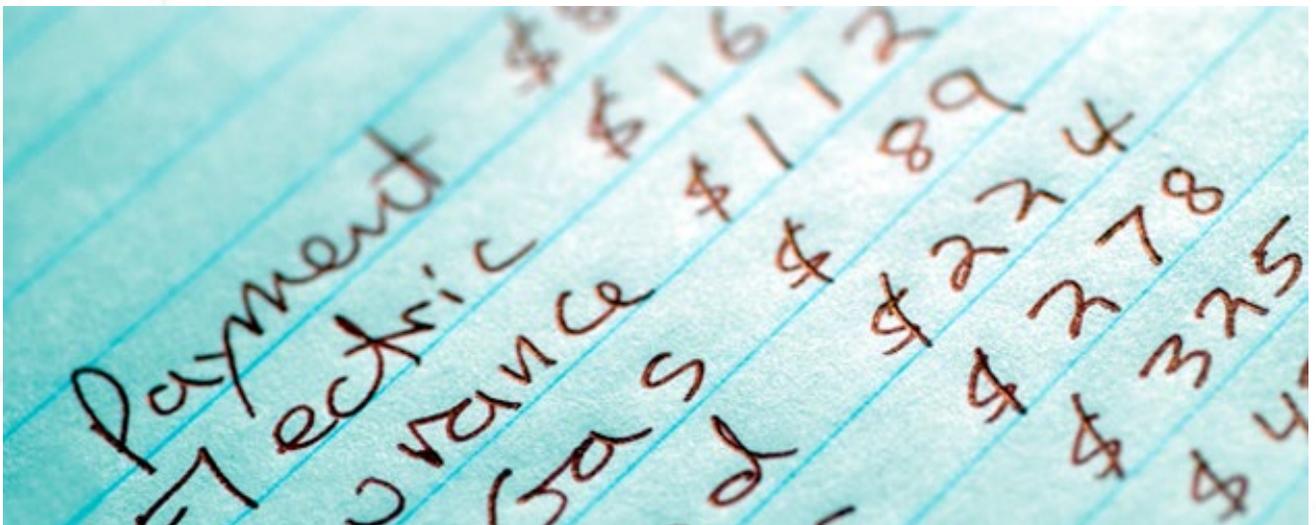
*“Plans fail for lack of counsel, but with many advisors they succeed”  
~ Proverbs 15:22*

My encouragement to everyone is to take Financial Peace or some other class on finances, so that like the above verse, you can receive from advisors plans that will help you succeed. Like it says in the quote above, if you live from God’s principles about finances, you truly can live like no one else. After I took FPU, I began to invest a few hours every week, slowly learning about finances. I wrote down everything I learned in the class that I needed to do and just began to plow through one area after another.

What is an IRA? How do retirement plans work? Explain to me about insurance. What’s the difference between one bank and another? What’s the difference between a 15- and 30-year-loan? What about standard rate loan and adjustable rate? I HAD A LONG TO DO LIST. Every week, we’d hack away at one area. We did this for about six months, and we were no longer “going under”.

FOUR MAIN POINTS:

**(1) Write out and live by a budget.**



- Here’s why this is important; if you don’t decide ahead of time where you’re going to spend your money, you’ll be vulnerable to whatever whim or emotion comes upon you. This is step #1!
- Write out every area and figure out how much money you’re going to spend, then stick to it. It may take several months to really get on top of this.
- Track every single penny you spend.
- Budget what you’re going to save also.

**(2) Avoid the debt avalanche**

- The average debt for early 20-somethings is about \$12,000, and by the time that person reaches 28 this debt average is around \$78,000. Student loans are the most common culprit, followed by credit debt, car loans and mortgages.
- Never owe anything on a credit card! When you do, you are paying much, much more than what you initially paid, due to interest.

- Know what you're spending; a \$120,000 home actually costs almost twice that amount, due to interest, on most 30-year loans. In the same way, if you purchase a \$20,000 car and finance it at 5 percent over 60 months, you'll actually end up paying \$2,645 in interest. If, instead, you buy a competing model with the same sticker price but with 2 percent financing, you'll pay only \$1,033 in interest. Many people choose to never buy a car that they can't pay cash for.
- If you have debt, pay it off as quickly as possible.

### **(3) Understand the POWER of interest and save NOW!**

A survey by Charles Schwab found that 24 percent of teens believe that since they are young, saving money isn't important. 94 percent of the millennials surveyed said they are putting some money away, and only 38 percent have begun saving for retirement.

One awesome thing that you can take advantage of is compound interest. It may sound like an intimidating term, but it really isn't once you know what it means. Here's a little secret: compound interest is a millionaire's best friend. It's really free money...seriously. But don't take our word for it. Just check out this story of Ben and Jason to understand the power of compound interest.

Ben and Jason were friends who grew up together. They both knew that they needed to start thinking about the future. At age 19, Ben decided to invest \$2,000 every year for eight years. He picked investment funds that averaged a 12 percent interest rate. Then, at age 26, Ben stopped putting money into his investments, so he put a total of \$16,000 into his investment funds.

Now Jason didn't start investing until age 27. Just like Ben, he put \$2,000 into his investment funds every year, but he didn't stop; he kept putting in \$2,000 every year until he turned 65. He got the same 12 percent interest rate as Ben, but he invested 23 more years than Ben did. So, where Ben invested \$16,000, Jason invested a total of \$78,000 over 39 years.

When both Ben and Jason turned 65, they decided to compare their investment accounts. Who do you think had more? Ben, with his total of \$16,000 invested over eight years, or Jason, who had \$78,000 over 39 years? Believe it or not, Ben came out ahead...\$700,000 ahead! Jason had a total of \$1,532,166, while Ben had a total of \$2,288,996. How did he do it? Starting early is the key. He put in less money but started eight years earlier. That's compound interest for you! It turns \$16,000 into almost \$2.3 million! Since Ben invested earlier, the interest kicked in sooner.

### **(4) Develop an emergency fund**

People that don't do this seem to go from one emergency to another. Their lives are stressed because they simply didn't plan ahead. Keep in mind, if you crash your car and need to pay \$700 out of pocket, you're going to need to find \$700 dollars either way. By saving now, when an emergency happens, you're ready for it and your stress will go way down. Most experts recommend 3 to 6 months of living expenses saved. I've found that a simple emergency fund of \$500 to \$1,000 is a huge step in financial responsibility.

- *For those of you that do live by a budget, can you share details about how you do it and why you do it?*
- *How can an emergency fund help you?*
- *What is your one biggest take away from this section?*

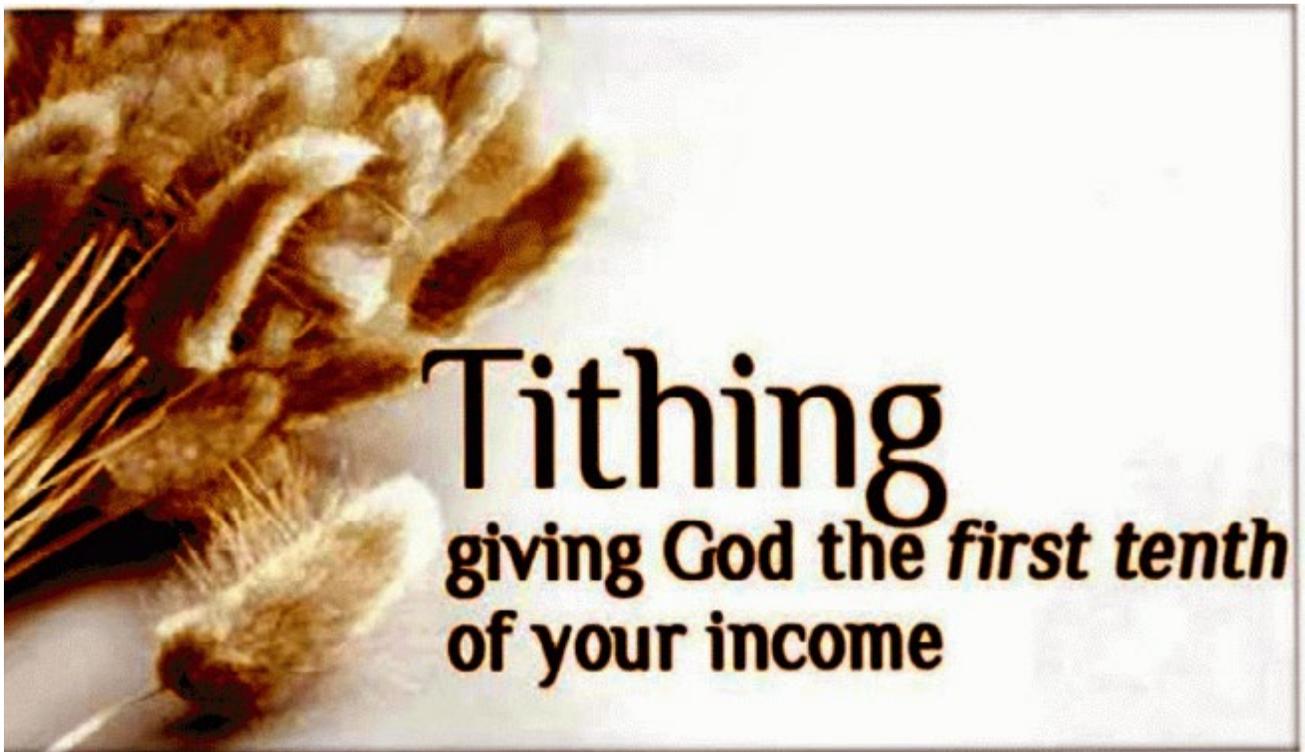
## **PART 2: WHY CHRISTIANS DON'T TITHE**

*“On the first day of every week, each one of you should set aside a sum of money in keeping with your income, saving it up, so that when I come no collections will have to be made.”*

*~ 1 Corinthians 16:2*

*“There are three conversions necessary: the conversion of the heart, mind and the purse.”*

*~ Martin Luther*



We can cultivate a heart that isn't possessed with possessions simply by not "possessing" what we own. In other words, Biblically speaking, everything that we own is God's. The idea of "MY Money" is a cultural idea, not a Biblical one. We are stewards of what God has given us. The real reason Christians don't tithe is found in the above quote by Martin Luther; many of us have been converted in our hearts and minds. This means we believe and have embraced the gospel, but we've not been converted in our purses or wallets. We believe "the Good Life" is something that culture is offering us, instead of seeing that the good life is found in following Jesus. Following Jesus is GOOD, whether we are talking about trusting God with our souls or our finances.

Tithing is trusting God with our finances and giving back to Him 10 percent of our earnings. Tithing means 10 in Hebrew -- 10 percent. The principle of tithing says I give the first 10 percent of everything I make back to God. Why? It is not because God LACKS anything in heaven. It is because WE NEED TO GIVE. The purpose of tithing is to teach us to put God first in every area of our lives, and He says the purpose of tithing ten percent of our income back to God is a constant reminder that He is number one. We wouldn't have any of this if it weren't for Him. We wouldn't even be alive if it weren't for Him.

That means if I make \$100, \$10 goes back to God. If I make \$1,000, \$100 goes back to God. It's the same percentage. Again, the purpose of tithing is to teach us to put God first in our lives. God owns it all; we're just stewards.

About 3 percent of Americans tithe, but even more depressing is the fact that only about 6 percent of born again Christians tithe. For those that give, the average percent is only 2.2 percent, not 10 percent. Can you imagine what could happen in America, or even in H2O, if we all tithed?

The average salary in America is about \$40,000. If you don't tithe and give maybe \$100 per month over the course of your life that would equal about \$50,000 that you gave to God. If you tithed, you'd end up giving, well, like a house. One day, you'd be able to say, "\$250,000--a house; that's what I gave to God."

Our recommendation is to start tithing 10 percent, as that is what tithe means. However, if you can't do that, start where you're at! Give what you can and allow your giving to increase over time.

- *What is your heart response to this section about tithing?*
- *Do you have any questions?*
- *How do you think things could change if everyone tithed?*
- *If the "good life" is found in Jesus, not in the world, how does giving actually help us to lay hold of that?*

## PART 3: SANCTIFIED GENEROSITY

*“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 neither moth nor rust destroys, and where thieves do not break in or steal; or where your treasure is, there your heart will be also.”*

*~ Matthew 6:19-21*

The purpose of money, beyond our own needs, is to reach people. This is a fairly radical thought, so don't miss it. Isn't that what Jesus is saying here? How do you lay up treasure in heaven? You do it by investing your treasure in helping people go to heaven, and by entrusting your giving to people on mission for God. The purpose of money, Jesus says, is to reach people.

*“If a person gets his attitude toward money straight, it will help him straighten out almost every other area in his life.”*

*~ Billy Graham*

*“Remember this--you can't serve God and money, but you can serve God with money.”*

*~ Selwyn Hughes*



*“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*

**It’s God-like to give.** The verse listed above shows that. Jesus was impoverished by leaving heaven, taking on human skin, and then allowing Himself to be beaten, scourged and crucified, all so that our lives could be made rich with salvation, joy, purpose, life. In our narcissistic American culture, it’s easy to twist the great story of what God has done for us and make it about us instead of seeing that God is a missional God and we’ve been invited to join Him in His mission. Believers that develop this kind of a missional heart no longer give simply because they “ought to”. Their giving has become missional giving. They give because they’re on mission for Jesus, and they know God uses their giving to bless people. Their treasure is where their heart is, in people.

I want to leave you with a short story of sanctified generosity, giving that came from a heart fashioned by God’s mission.

Recently, our team of pastors needed to each take a \$1,000 pay cut as our church’s finances were tight. A buddy of mine invited me over to his house and asked me to step into his office. I was nervous. I didn’t know what this was about. What it was about was his heart’s willingness to sacrifice. His voice choked up and with tears in his eyes, he handed me a check for \$3K and said, “If you guys are taking a pay cut for the gospel, then I am too.” I was so touched. Don’t miss this: we each still needed to take a \$1,000 pay cut despite his generosity. What touched me so deeply was his heart. His giving expressed the genuineness of his love.

*“And now, brothers and sisters, we want you to know about the grace that God has given the Macedonian churches. 2 In the midst of a very severe trial, their overflowing joy and their extreme poverty welled up in rich generosity. 3 For I testify that they gave as much as they were able, and even beyond their ability. Entirely on their own, 4 they urgently pleaded with us for the privilege of sharing in this service to the Lord’s people.”*

*~ 2 Corinthians 8:1-4*

*“Each man should give what he has decided in his heart to give, not reluctantly or under compulsion, for God loves a cheerful giver.”*

*~ 2 Corinthians 9:7*

- *What can we learn from the Corinthian church about sanctified giving? What do verses 2 through 4 reveal about their hearts and mentality about giving?*
- *Why is giving with a cheerful heart important to us? Why is it important to God?*

## SUMMARY

In this study, we've attempted to discuss this difficult topic through the lens of love. As we said before, the H2O mission is "to Love God, love people, and serve the world." Our love must be practical. God's love must reach into every area of our lives, and being transformed through His grace, love must then reach outward into our giving, into people. The title of this study best summarizes what we've tried to express; giving really is a gift.

### ACTION POINTS

1. Take the time to chart out a plan for your finances, including the four points of financial peace, the principle of tithing, and the concept of missional giving.
2. Consider taking Financial Peace University.