



Generous Life

A 40-Day Devotional
on Abundant Living

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A resource of the National Association of Evangelicals

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"Generous Life: A 40-Day Devotional on Abundant Living" was developed as part of the NAE Financial Health initiative to encourage pastors, church leaders and Christians to experience God's generosity and discover true contentment and joy. "Generous Life" is one of many resources provided by NAE Financial Health, which offers solutions for pastors and churches facing economic challenges. For more information about NAE Financial Health, visit NAEfinancialhealth.org. In addition, supplementary resources for this devotional can be found at GenerousLifeDevo.org.

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P.O. Box 23269
Washington, DC 20026

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Week 1

Day 1

God Is the Owner of Everything (Including All You Currently Have or Ever Will Have)

THINK ABOUT, DISCUSS OR PRAY ABOUT THE VERSE THAT RELATES MOST TO YOUR LIFE.

[God says] “For every animal of the forest is mine, and the cattle on a thousand hills. ... And the insects in the fields are mine. ... For the world is mine, and all that is in it.”

Psalm 50:10–12

“The silver is mine and the gold is mine,” declares the Lord Almighty.

Haggai 2:8

“For everything in heaven and earth is yours. Yours, Lord, is the kingdom. ... Wealth and honor come from you; you are the ruler of all things.”

1 Chronicles 29:11b–12

[God says] “The land is mine and you reside in my land as foreigners and strangers.”

Leviticus 25:23b

“But who am I, and who are my people, that we should be able to give as generously as this? Everything comes from you, and we have given you only what comes from your hand. We are foreigners and strangers in your sight, as were all our ancestors. Our days on earth are like a shadow, without hope. Lord, our God, all this abundance that we have provided for building you a temple for your Holy Name comes from your hand, and all of it belongs to you.”

1 Chronicles 29:14–16

**David’s prayer after people gave generously to a building project*

The earth is the Lord's, and everything in it, the world, and all who live in it.

Psalm 24:1

If we belong to Christ, it's logical that everything we have truly belongs to him. When we give to God, we are just taking our hands off what already belongs to him.



Day 2 God Is the Provider of Every Good Thing in Your Life

THINK ABOUT, DISCUSS OR PRAY ABOUT THE VERSE THAT RELATES MOST TO YOUR LIFE.

Every good and perfect gift is from above, coming down from the Father of the heavenly lights, who does not change like shifting shadows.

James 1:17

Praise be to the God and Father of our Lord Jesus Christ, who has blessed us in the heavenly realms with every spiritual blessing in Christ.

Ephesians 1:3

If you, then, though you are evil, know how to give good gifts to your children, how much more will your Father in heaven give good gifts to those who ask him!

Matthew 7:11

God said to Solomon, “Since this is your heart's desire and you have not asked for wealth, possessions or honor, nor for the death of your

enemies, and since you have not asked for a long life but for wisdom and knowledge to govern my people over whom I have made you king, therefore wisdom and knowledge will be given you. And I will also give you wealth, possessions and honor, such as no king who was before you ever had and none after you will have.”

2 Chronicles 1:11–12

[God says] “Unending riches, honor, justice and righteousness are mine to distribute. My gifts are better than the purest gold or sterling silver! Those who love and follow me are indeed wealthy. I fill their treasuries.”

Proverbs 8:18–21 TLB

All that we have accomplished you have done for us.

Isaiah 26:12b

“As thunder follows lightning, giving follows grace. When God's grace touches you, you can't help but respond with generous giving.”

Randy Alcorn

Give to God what's right — not what's left.



Day 3 Your Role Is Trustee, Manager and Steward

THINK ABOUT, DISCUSS OR PRAY ABOUT THE VERSE THAT RELATES MOST TO YOUR LIFE.

And whatever you do or say, do it as a representative of the Lord Jesus ... Work willingly at whatever you do, as though you were working for the

Lord rather than for people. Remember that the Lord will give you an inheritance as your reward, and that the Master you are serving is Christ.

Colossians 3:17, 23–24 NLT

For none of us lives for ourselves alone, and none of us dies for ourselves alone. If we live, we live for the Lord; and if we die, we die for the Lord.

Romans 14:7–8

After a long time their master returned from his trip and called them to give an account of how they had used his money. The servant to whom he had entrusted the five bags of silver came forward with five more and said, “Master, you gave me five bags of silver to invest, and I have earned five more.” The master was full of praise. “Well done, my good and faithful servant. You have been faithful in handling this small amount, so now I will give you many more responsibilities. Let’s celebrate together!” ... Then the servant with the one bag of silver came and said, “Master, I knew you were a harsh man, harvesting crops you didn’t plant and gathering crops you didn’t cultivate. I was afraid I would lose your money, so I hid it in the earth. Look, here is your money back.” But the master replied, “You wicked and lazy servant!”

Matthew 25:19–21, 24–26 NLT

It is required in stewards, that a man be found faithful.

1 Corinthians 4:2 KJV

“People go through three conversions: The conversion of their head, their heart and their pocketbook. Unfortunately, not all at the same time.”

Martin Luther

Have you gone through all three conversions yet?

Day 4 **The Lord Watches Your Giving**

THINK ABOUT, DISCUSS OR PRAY ABOUT THE VERSE THAT RELATES MOST TO YOUR LIFE.

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 fraction of a penny. 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

As Jesus looked up, he saw the rich putting their gifts into the temple treasury.

Luke 21:1

For if the willingness is there, the gift is acceptable according to what one has, not according to what he does not have.

2 Corinthians 8:12

All who were willing, men and women alike, came and brought gold jewelry of all kinds: brooches, earrings, rings and ornaments. They all presented their gold as a wave offering to the Lord. ... The leaders brought onyx stones and other gems. ... All the Israelite men and women who were willing brought to the Lord freewill offerings for all the work the Lord through Moses had commanded them to do.”

Exodus 35:22, 27, 29

All the officials and all the people brought their contributions gladly, dropping them into the chest until it was full.

2 Chronicles 24:10

Your bank and credit card statements are theological documents. They tell who and what you worship.



Day 5

Don't Be Proud About What God Entrusted to You

THINK ABOUT, DISCUSS OR PRAY ABOUT THE VERSE THAT RELATES MOST TO YOUR LIFE.

You may say to yourself, “My power and the strength of my hands have produced this wealth for me.” But remember the Lord your God, for it is he who gives you the ability to produce wealth. ...

Deuteronomy 8:17–18

If your riches increase, don't be proud.

Psalm 62:10 TLB

Be careful that you do not forget the Lord your God. ... Otherwise, when you eat and are satisfied, when you build fine houses and settle down, and when your herds and flocks grow large and your silver and gold increase and all you have is multiplied, then your heart will become proud and you will forget the Lord your God.

Deuteronomy 8:11–14a

This is what the Lord says, “Let not the ... rich boast of their riches, but

let the one who boasts boast about this: that they have the understanding to know me.”

Jeremiah 9:23–24a

Proud man! Frail as breath! A shadow! And all his busy rushing ends in nothing. He heaps up riches for someone else to spend.

Psalm 39:5–6 TLB

What good is it for a man to gain the whole world, yet forfeit his soul?

Mark 8:36

Better poor and humble than proud and rich.

Proverbs 16:19 TLB

The pride of your heart has deceived you, you who ... make your home on the heights, you who say to yourself, “Who can bring me down to the ground? Though you soar like the eagle and make your nest among the stars, from there I will bring you down,” declares the Lord. ... “Oh, what a disaster awaits you. ... Your friends will deceive and overpower you.”

Obadiah 1:3–7

When a man becomes rich, either God gains a partner or the man loses his soul.



Day 6

The Poor Should Give to God From What They Have

THINK ABOUT, DISCUSS OR PRAY ABOUT THE VERSE THAT RELATES MOST TO YOUR LIFE.

No one should appear before the Lord empty-handed.

Deuteronomy 16:16

So [Elijah] went to Zarephath. As he arrived at the gates of the village, he saw a widow gathering sticks, and he asked her, “Would you please bring me a little water in a cup?” As she was going to get it, he called to her, “Bring me a bite of bread, too.” But she said, “I swear by the Lord your God that I don’t have a single piece of bread in the house. And I have only a handful of flour left in the jar and a little cooking oil in the bottom of the jug. I was just gathering a few sticks to cook this last meal, and then my son and I will die.” But Elijah said to her, “Don’t be afraid! Go ahead and do just what you’ve said, but make a little bread for me first. Then use what’s left to prepare a meal for yourself and your son. For this is what the Lord, the God of Israel, says: There will always be flour and olive oil left in your containers until the time when the Lord sends rain and the crops grow again!” So she did as Elijah said, and she and Elijah and her family continued to eat for many days.

1 Kings 17:10–15 NLT

Jacob made a vow, saying, “If God will be with me and will watch over me ... then the Lord will be my God ... and of all that you give me I will give you a tenth.”

Genesis 28:20–22

**At the time, Jacob was a single young man with no job or income.*

Though [the Macedonian Christians] have been going through much trouble and hard times, they have mixed their wonderful joy with their deep poverty, and the result has been an overflow of giving to others. They gave not only what they could afford but far more; and I can testify that they did it because they wanted to. ... They begged us to take the money so they could share in the joy of helping the Christians in Jerusalem.

2 Corinthians 8:2–4 TLB

If a pauper gives to God, he'll feel like a prince. If a prince doesn't give to God, he'll feel like a pauper.



Day 7

Set Up a Plan to Faithfully Give to the Lord’s Work

THINK ABOUT, DISCUSS OR PRAY ABOUT THE VERSE THAT RELATES MOST TO YOUR LIFE.

[Jesus said] “But woe to you Pharisees! For though you are careful to tithe even the smallest part of your income, you completely forget about justice and the love of God. You should tithe, yes, but you should not leave these other things undone.”

Luke 11:42 TLB

“You must tithe all of your crops every year. ... The purpose of tithing is to teach you always to put God first in your lives.”

Deuteronomy 14:22–23 TLB

[God said] “You must be prompt in giving me the tithe. ...”

Exodus 22:29 TLB

Abram gave ... a tenth of everything.

Genesis 14:20

“Will a man rob God? Surely not! And yet you have robbed me. ‘What do you mean? When did we ever rob you?’ You have robbed me of the tithes and offerings due to me. And so the awesome curse of God is cursing you. ... Bring all the tithes into the storehouse so that there will be food enough in my temple; if you do, I will open up the windows of heaven for you and pour out a blessing so great you won’t have room enough to take it in! Try it! Let me prove it to you! Your crops will be large, for I will guard them from insects and plagues. Your grapes won’t shrivel away before they ripen,” says the Lord Almighty.

Malachi 3:8–11 TLB

The people responded immediately and generously with the first of their crops and grain, new wine, olive oil, honey, and everything else — a tithe of all they owned.

2 Chronicles 31:5a TLB

Giving 10 percent isn't the ceiling of giving; it's the floor. It's not the finish line of giving; it's just the starting block.

Article

The Faithful Giver's 7 Great Surprises

When you begin to actively and faithfully return 10 percent or more of all your income to the Lord's work, you will be surprised at ...

1. The generous amount of money you will be able to give to the Lord's work.
2. The deepening of your spiritual life through trusting the Lord to meet your needs.
3. The increased ease in which you meet your other financial obligations on the nine-tenths of the income you have left.
4. The way that giving 10 percent leads to more generous giving than you ever dreamed possible.
5. The effect of making you a wiser manager over all the rest of the money and possessions you have.
6. The unexpected provisions that God brings into your life.
7. The feeling of wishing you have when you wish you had started giving 10 percent or more much sooner.

“I absolutely believe in the power of tithing. My own experience is that the more I give away, the more that comes back.”

Ken Blanchard

Worksheet Focus on Your Giving in View of Your Income

IDENTIFY: "WHERE IS THE MONEY COMING FROM?"

Honor the Lord by giving him the first part of all your income.

Proverbs 3:9 TLB

The purpose of tithing is to teach you always to put God first in your lives.

Deuteronomy 14:23 TLB

Step 1 Check all items that are sources of God-given cash flow or income that you anticipate in your life during the next 12 months.

Step 2 Determine an approximate financial value for each item checked. Indicate the frequency of how often you receive these funds (W=Weekly, B=Biweekly, M=Monthly, Q=Quarterly, Y=Yearly, S=Sporadically or O=One-time amount).

Step 3 Indicate the amount (10 percent of the value) if you were to honor the Lord with the first 10 percent of this God-given resource.

Step 4 Prayerfully review the list and circle any areas where you feel you should begin to faithfully give at least 10 percent to God's work.

Step 5 Prayerfully identify and star (*) any items you feel God is prompting you to dedicate a larger percentage (even up to 100 percent) to meet a special need or giving opportunity. This may be an income you are not counting on, do not actively need, which could be given as a sacrificial offering.

CASH & INCOME FOR 12 MONTHS	AMT \$	FREQ	TOTAL ANNUALLY	IF 10%=\$
Income, wage or salary from:				
Income, wage or salary from:				
Income, wage or salary from:				
Overtime pay				
Bonuses				
Tax returns/refunds				
Commissions				
Business income				
Severance pay				
Part-time work or moonlighting				
Consulting fees				
Sale of products or assets				
Home-based business or services				
Sale of stuff I/we own				
Social Security				
Pension/retirement accounts				
Military or union pay				
Annuity				
Disability income				
Unemployment or workman's comp				
Spousal or child support				
Trust fund				
Inheritance monies				
Insurance settlement				
Legal settlement				
Income from rental or leased property				
Interest and/or dividends				
Repayment of personal loans				
Royalties from copyrights/patents				
Rebates/refunds/returns/coupons				
Government welfare, food stamps, etc.				
Other:				
Other:				
TOTAL				
CHILDREN				
Work projects				
Allowances				
Cash gifts (b-day, Christmas, etc.)				
Part-time jobs or home business				
Babysitting, lawn mowing, etc.				
Other:				

Discussion Questions

1. As a child, what was one of your earliest or most vivid recollections about giving money to God? Or, what do you recall about your parents' practices and attitudes about giving to God?
2. What surprised you or caught your attention when you filled out the worksheet for this week's project?
3. What truth or Bible verse from the past seven days of readings stood out to you the most?
4. Who is the most financially generous person you know?
5. How old were you when the idea of tithing (giving 10 percent of your income) came into your thoughts?
6. If you do not faithfully give 10 percent or more of your income to the Lord's work, what do you think are the real reasons you're holding back from doing this?
7. If you do faithfully give 10 percent or more of your income to the Lord's work, how old were you and what were the financial circumstances in your life when you started tithing?
8. If you do faithfully give 10 percent or more of your income to the Lord's work, what are the values and benefits you've seen by doing this?
9. What do you feel is the difference between giving tithes and giving offerings?
10. How do you make sure that giving to your local church is the first priority in your Christian giving?



Week 2

Day 8 Don't Trust in Your Riches

THINK ABOUT, DISCUSS OR PRAY ABOUT THE VERSE THAT RELATES MOST TO YOUR LIFE.

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

Proverbs 11:28

Command those who are rich in this present world not to be arrogant nor to put their hope in wealth, which is so uncertain, but to put their hope in God.

1 Timothy 6:17

Do not let your hearts be troubled. You believe in God; believe also in me.

John 14:1

[Job said] “If I have put my trust in gold or said to pure gold, ‘You are my security,’ if I have rejoiced over my great wealth, the fortune my hands had gained ... so that my heart was secretly enticed ... then these also would be sins to be judged, for I would have been unfaithful to God on high.”

Job 31:24–28

They trust in their wealth and boast of great riches. Yet they cannot redeem themselves from death by paying a ransom to God. Redemption does not come so easily, for no one can ever pay enough to live forever and never see the grave. Those who are wise must finally die, just like the foolish and senseless, leaving all their wealth behind. The grave is their

eternal home, where they will stay forever. They may name their estates after themselves, but their fame will not last. They will die, just like animals.

Psalm 49:6–12 NLT

Are you rich? Did you realize that if you make more than \$1,500 per year, you are richer than 75 percent of the world's 6+ billion people? To find out how your income compares to everyone else in the world, visit GlobalRichList.com.



Day 9 Riches Can Deceive You

THINK ABOUT, DISCUSS OR PRAY ABOUT THE VERSE THAT RELATES MOST TO YOUR LIFE.

You say, “I am rich, with everything I want; I don’t need a thing!” And you don’t realize that spiritually you are wretched and miserable and poor and blind and naked.

Revelation 3:17 TLB

What good is it for a man to gain the whole world, yet forfeit his soul?

Mark 8:36

Others, like seed sown among thorns, hear the word; but the worries of this life, the deceitfulness of wealth and the desires for other things come in and choke the word, making it unfruitful.

Mark 4:18–19

[Jesus said] “Watch out! Be on your guard against all kinds of greed; a man’s life does not consist in the abundance of his possessions.”

Luke 12:15

Don’t weary yourself trying to get rich. Why waste your time? Riches can disappear as though they had the wings of a bird!

Proverbs 23:4–5 TLB

The more you have, the more you spend, right up to the limits of your income. So what is the advantage of wealth — except perhaps to watch it as it runs through your fingers!

Ecclesiastes 5:11 TLB

The love of money is the first step toward all kinds of sin. Some people have even turned away from God because of their love for it, and as a result have pierced themselves with many sorrows.

1 Timothy 6:10 TLB

If he sows to please his own wrong desires, he will be planting seeds of evil and he will surely reap a harvest of spiritual decay and death.

Galatians 6:8 TLB

The poorest man in the world is the man who has nothing but money.



Day 10

Train Your Children to Be Faithful and Generous Givers

THINK ABOUT, DISCUSS OR PRAY ABOUT THE VERSE THAT RELATES MOST TO YOUR LIFE.

Train up a child in the way he should go: and when he is old, he will not depart from it.

Proverbs 22:6 KJV

I have chosen him, so that he will direct his children and his household after him to keep the way of the Lord by doing what is right and just.

Genesis 18:19

These commandments that I give you today are to be upon your hearts. Impress them on your children. Talk about them when you sit at home and when you walk along the road, when you lie down and when you get up.

Deuteronomy 6:6–7

... We will tell the next generation the praiseworthy deeds of the Lord, his power, and the wonders he has done. He decreed statutes ... which he commanded our forefathers to teach their children, so the next generation would know them, even the children yet to be born, and they in turn would tell their children. Then they would put their trust in God and would not forget his deeds but would keep his commands.

Psalms 78:4–7

Bring them up with the discipline and instruction that comes from the Lord.

Ephesians 6:4b NLT

Giving a child money to put into an offering plate does not produce a generous adult. If you want to produce a generous adult, you must train a child to tithe from any money he or she receives from family, friends or work projects. This child will grow up to honor God.



Day 11

Focus on Being Content With God's Daily Provisions

THINK ABOUT, DISCUSS OR PRAY ABOUT THE VERSE THAT RELATES MOST TO YOUR LIFE.

Godliness with contentment is great gain. For we brought nothing into the world, and we can take nothing out of it. But if we have food and clothing, we will be content with that.

1 Timothy 6:6–8

Whoever loves money never has money enough; whoever loves wealth is never satisfied with his income.

Ecclesiastes 5:10

Give me just enough to satisfy my needs! For if I grow rich, I may become content without God. And if I am too poor, I may steal and thus insult God's holy name.

Proverbs 30:8b–9 TLB

“This, then, is how you should pray: ‘Our Father in heaven, hallowed be your name, your kingdom come, your will be done on earth as it is in heaven. Give us today our daily bread.’”

Matthew 6:9–11

I have learned to be content whatever the circumstances. I know what it is to be in need, and I know what it is to have plenty. I have learned the secret of being content in any and every situation, whether well fed or hungry, whether living in plenty or in want.

Philippians 4:11–12

You are only poor when you want more than you have. The trouble with most people is their earning capacity doesn't match their yearning capacity.



Day 12

You Cannot Serve God and Money, but You Must Learn to Serve God With Money

THINK ABOUT, DISCUSS OR PRAY ABOUT THE VERSE THAT RELATES MOST TO YOUR LIFE.

[Jesus said] “So if you have not been trustworthy in handling worldly wealth, who will trust you with true riches? ... No servant can serve two masters. 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 both God and money.”

Luke 16:11–13

The good man's earnings advance the cause of righteousness. The evil man squanders his on sin.

Proverbs 10:16 TLB

[Jesus said] “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

How much better to get wisdom than gold, to choose understanding rather than silver!

Proverbs 16:16

Why should fools have money in hand to buy wisdom, when they are not able to understand it?

Proverbs 17:16

It is required in stewards, that a man be found faithful.

1 Corinthians 4:2 KJV

The world asks, “What does a person own?” God asks, “How is the person using what they have been given?”

A Christian is one who does not have to consult his bank book to see how wealthy he really is.



Day 13

Dangerous Consequences if You Live for Pleasure

THINK ABOUT, DISCUSS OR PRAY ABOUT THE VERSE THAT RELATES MOST TO YOUR LIFE.

Whoever loves pleasure will become poor.

Proverbs 21:17

Don't be misled; remember that you can't ignore God and get away with it: a man will always reap just the kind of crop he sows!

Galatians 6:7 TLB

I denied myself nothing my eyes desired; I refused my heart no pleasure. ... Yet when I surveyed all that my hands had done and what I had toiled to achieve, everything was meaningless.

Ecclesiastes 2:10–11

A fool thinks only of having a good time now.

Ecclesiastes 7:4 TLB

There will be terrible times in the last days. People will be lovers of themselves, lovers of money, ... lovers of pleasure rather than lovers of God — having a form of godliness but denying its power.

2 Timothy 3:1–5

The widow who lives for pleasure is dead even while she lives.

1 Timothy 5:6

Don't carouse with drunkards and gluttons, for they are on their way to poverty. And remember that too much sleep clothes a man with rags.

Proverbs 23:20–21 NLT

The younger son got together all he had, set off for a distant country and there squandered his wealth in wild living.

Luke 15:13

Your use of money shows what you think of God.

Many people have "getting" goals, but very few people have "giving" goals.

What are your "giving" goals?

Day 14 **Live for Your Heavenly Home**

THINK ABOUT, DISCUSS OR PRAY ABOUT THE VERSE THAT RELATES MOST TO YOUR LIFE.

These men of faith ... agreed that this earth was not their real home but that they were just strangers visiting down here. ... They were looking forward to their real home in heaven. If they had wanted to, they could have gone back to the good things of this world. But they didn't want to. They were living for heaven. And now God is not ashamed to be called their God, for he has made a heavenly city for them.

Hebrews 11:13–16 TLB

For this world is not our home; we are looking forward to our everlasting home in heaven. ... Don't forget to do good and to share what you have.

Hebrews 13:14, 16 TLB

By faith [Abraham] made his home in the promised land like a stranger in a foreign country; he lived in tents, as did Isaac and Jacob, who were heirs with him of the same promise. For he was looking forward to the city with foundations, whose architect and builder is God.

Hebrews 11:9–10

If any man builds on this foundation using gold, silver, costly stones, wood, hay or straw, his work will be shown for what it is, because the Day will bring it to light. It will be revealed with fire, and the fire will test the quality of each man's work. If what he has built survives, he will receive his reward. If it is burned up, he will suffer loss; he himself will be saved, but only as one escaping through the flames.

1 Corinthians 3:12–15

For we must all appear before the judgment seat of Christ, that each one may receive what is due him for the things done while in the body, whether good or bad.

2 Corinthians 5:10

Our real worth is what will be ours in eternity.

Article

God's Desire Is for Christians to Learn to ...

Give Cheerfully	<i>2 Corinthians 9:7</i>
Give Generously	<i>2 Chronicles 31:5; 1 Chronicles 29:14–17; 1 Timothy 6:17–19</i>
Give Systematically	<i>Deuteronomy 14:22; Genesis 28:16–22; Proverbs 3:9–10</i>
Give Reverently	<i>Matthew 2:11; Deuteronomy 14:23; Leviticus 22:20; Malachi 1:6–9</i>
Give Proportionally	<i>1 Corinthians 16:2; Deuteronomy 16:17; Exodus 35:5; Ezra 2:69</i>
Give Joyfully	<i>2 Chronicles 24:10, 29:36; 2 Corinthians 8:2</i>
Give Willingly	<i>2 Corinthians 8:12; Exodus 35:21–22; 1 Chronicles 29:6</i>
Give Regularly	<i>Deuteronomy 16:16; 1 Corinthians 16:2; Nehemiah 10:35–39</i>
Give Faithfully	<i>Deuteronomy 14:27; 2 Chronicles 31:4–8</i>
Give Expectantly	<i>Malachi 3:8–10; Genesis 28:20–22; Luke 6:38; 2 Corinthians 9:6–11</i>
Give Eternally	<i>Matthew 6:19–20; 1 Timothy 6:19; Mark 10:21; Hebrews 11:13–16</i>
Give Extravagantly	<i>John 12:1–8; Mark 12:41–44; 1 Chronicles 29:2–9; Exodus 35</i>
Give Thoughtfully	<i>Haggai 1:3–11</i>

Worksheet

Focus on Your Giving in View of Your Lifestyle

IDENTIFY: "WHERE IS YOUR MONEY GOING?"

When you set your eyes on wealth, it is [suddenly] gone. For wealth certainly makes itself wings like an eagle that flies to the heavens.

Proverbs 23:5 AMP

Money talks. It says, "Goodbye!" Where is your money going?

Step 1 As best as you can, estimate how much money you are spending on a monthly basis in each area listed on the next page. (Note: Take any quarterly, yearly, sometimes and one-time expenses and prorate this amount on a monthly basis.)

Step 2 Prayerfully review the list. Are there any items the Lord may be showing you that:

- You don't really need and could eliminate from your spending in order to be more generous?
- You could meet this need more affordably by shopping around or by lowering your expectations so you could be more generous?
- You should decrease or eliminate because you realize this expenditure is hurtful to your personal health or your spiritual growth and service?
- You could postpone or trust God to meet this need in another way so that you could be more generous?

Step 3 Based on items you identified in Step 2, determine any increased amount you could give to the Lord monthly to meet a special need or giving opportunity: \$_____/month.

WHERE IS YOUR MONEY GOING?	
GIVING: Church \$_____ Building \$_____ Needy \$_____ Missions \$_____ Other \$_____ Other \$_____ Other \$_____	
HOUSING: Rent/Mortgage \$_____ Utilities \$_____ Trash \$_____ Lawn \$_____ Maintenance/Repairs \$_____ Furnishing/Decorations \$_____ Special Projects/Purchases \$_____ Other \$_____ Other \$_____	
TELECOMMUNICATIONS: Phone \$_____ Long Distance \$_____ Cell Phone/s \$_____ Internet \$_____ Other \$_____	
VEHICLES: Payment \$_____ Gas \$_____ Insurance \$_____ Maint/Repair \$_____ License \$_____ Other \$_____	
GROCERIES AND HOUSEHOLD: Groceries \$_____ Supplies \$_____ Misc. \$_____	
ENTERTAINMENT AND RECREATION: Health Club \$_____ Cable \$_____ Videos/Movies \$_____ Lessons \$_____ Crafts/Hobbies \$_____ Sports \$_____ Events/Concerts \$_____ Music \$_____ Vacations \$_____ Trips \$_____ Vacations Home \$_____ Camping \$_____ Hunting/Fishing \$_____ School/Scout/Civic Activities \$_____ Other \$_____ Alcohol* \$_____ Tobacco* \$_____ Gambling* \$_____	<small>*These are not recommended uses, but rather are listed to help someone determine how much money he/she is spending on these items.</small>
INSURANCES: Medical \$_____ Life \$_____ Disability \$_____ Other \$_____	
CLOTHING: Man \$_____ Woman \$_____ Children \$_____	
MISCELLANEOUS: Meals out at work \$_____ Childcare \$_____ Toiletries \$_____ Hair \$_____ Pets \$_____ Vet \$_____ Subscriptions \$_____ Other \$_____	
GIFT GIVING & CELEBRATIONS: Anniversaries \$_____ Birthdays \$_____ Weddings/Babies/Grad \$_____ Holiday Parties \$_____ Other \$_____	
MEDICAL: Doctors \$_____ Hospitals \$_____ Dental \$_____ Prescriptions \$_____ Therapy \$_____ Other \$_____	
SAVINGS/INVESTMENTS: Savings \$_____ Pension \$_____ College \$_____ Investments \$_____ Other \$_____	
EDUCATION: Tuition \$_____ Books \$_____ Fees/Activites \$_____ Room & Board \$_____ Other \$_____	
DEBTS: Credit Card Payments \$_____ Personal Loans \$_____ Students Loans \$_____ Medical Bills \$_____ Other \$_____	

Discussion Questions

1. What financial situation did you grow up with (e.g., not enough money, just made ends meet, more than enough, it varied, etc.)?
2. What did your parents do, if anything, to help train you to manage your finances?
3. The article “Count Your Blessings” in the Addendum explains a practice that can help one recognize God’s blessings and give back to him. Could this practice have an impact on your life and giving?
4. What surprised you or caught your attention when you filled out this week’s worksheet?
5. What was the most painful or difficult financial experience you recall going through?
6. Have you ever intentionally curtailed your normal spending in order to be more generous to the Lord’s work? If so, when?
7. What truth or Bible verse from the past seven days of reading stood out to you the most?
8. What was the best financial advice or teaching you’ve ever received (from reading, seminars/conferences, personal example or personal advice)?
9. What is one thing you spend your money on that is unhealthy for you or is a waste of money?
10. What is something you bought on impulse that you realized later you didn’t really need?
11. If you begin to experience tough times financially, will you try to take care of your own needs first or will you make sure you first give to God from whatever minimal resources you have available? Why?



Week 3

Day 15 The Desire for “More” Can be Destructive

THINK ABOUT, DISCUSS OR PRAY ABOUT THE VERSE THAT RELATES MOST TO YOUR LIFE.

People who want to get rich fall into temptation and a trap and into many foolish and harmful desires that plunge men into ruin and destruction. For the love of money is a root of all kinds of evil. Some people, eager for money, have wandered from the faith and pierced themselves with many griefs.

1 Timothy 6:9–10

Keep your lives free from the love of money and be content with what you have, because God has said, “Never will I leave you; never will I forsake you.”

Hebrews 13:5

Whoever loves money never has money enough; whoever loves wealth is never satisfied with his income. ... But as for the rich, their abundance permits them no sleep.

Ecclesiastes 5:10, 12

Some men enjoy cheating, but the cake they buy with such ill-gotten gain will turn to gravel in their mouths.

Proverbs 20:17 TLB

Quick wealth is not a blessing in the end.

Proverbs 20:21 TLB

What sorrow awaits you who build big houses with money gained dishonestly!

Habakkuk 2:9 NLT

Give freely and become more wealthy; be stingy and lose everything.

Proverbs 11:24 NLT

It's not the high cost of living; it's the cost of living too high that gets most people in trouble.

When your outgo exceeds your income, your upkeep will lead to your downfall.



Day 16

Public and Leadership Gifts for Building Projects

THINK ABOUT, DISCUSS OR PRAY ABOUT THE VERSE THAT RELATES MOST TO YOUR LIFE.

Then King David turned to the entire assembly and said, “My son Solomon, whom God has clearly chosen as the next king of Israel, is still young and inexperienced. The work ahead of him is enormous, for the Temple he will build is not for mere mortals — it is for the Lord God himself! Using every resource at my command, I have gathered as much as I could for building the Temple of my God. Now there is enough gold, silver, bronze, iron, and wood, as well as great quantities of onyx, other precious stones, costly jewels, and all kinds of fine stone and marble. And now because of my devotion to the Temple of my God, I am giving all of my own private treasures of gold and silver to help in the

construction. This is in addition to the building materials I have already collected for his holy Temple. I am donating ... gold ... and silver. ... Now then, who will follow my example and give offerings to the Lord today?” Then the family leaders, the leaders of the tribes of Israel, the generals and captains of the army, and the king’s administrative officers all gave willingly. ... The people rejoiced over the offerings, for they had given freely and wholeheartedly to the Lord, and King David was filled with joy.

1 Chronicles 29:1–9 NLT

Where God guides, he provides. What God orders, he pays for. God’s work, done in God’s way, never lacks God’s supply.



Day 17

Cautions for Growing Indebtedness

THINK ABOUT, DISCUSS OR PRAY ABOUT THE VERSE THAT RELATES MOST TO YOUR LIFE.

Just as the rich rule the poor, so the borrower is servant to the lender.

Proverbs 22:7 NLT

Pay everyone what he ought to have. ... Pay all your debts except the debt of love for others — never finish paying that!

Romans 13:7–8 TLB

The wicked borrow and never repay, but the godly are generous givers.

Psalms 37:21 NLT

The Lord will ... bless all the work of your hands. You will lend to many nations but will borrow from none. The Lord will make you the head, not the tail. If you pay attention to the commands of the Lord your God ... you will always be at the top, never at the bottom. ... However, if you do not obey the Lord your God and do not carefully follow all his commands ... the foreigners who reside among you will rise above you higher and higher, but you will sink lower and lower. They will lend to you, but you will not lend to them. They will be the head, but you will be the tail.

Deuteronomy 28:12–15, 43–44

Good planning and hard work lead to prosperity, but hasty shortcuts lead to poverty.

Proverbs 21:5 NLT

If you lack the means to pay, your very bed will be snatched from under you.

Proverbs 22:27

Most people can be 100 percent debt free within three to 10 years if they decide they want to be. For help, visit:

DaveRamsey.com, Crown.org or Compass1.org.



Day 18

Give in Proportion to How God Has Blessed You

THINK ABOUT, DISCUSS OR PRAY ABOUT THE VERSE THAT RELATES MOST TO YOUR LIFE.

According to their ability they gave to the treasury for this work.

Ezra 2:69a

Bring to [God] a freewill offering proportionate in size to his blessing upon you as judged by the amount of your harvest.

Deuteronomy 16:10b TLB

They all gave out of their wealth.

Mark 12:44a

The disciples, as each one was able, decided to provide help for the brothers and sisters living in Judea.

Acts 11:29

For if the willingness is there, the gift is acceptable according to what one has, not according to what he does not have.

2 Corinthians 8:12

For I testify that they gave as much as they were able, and even beyond their ability.

2 Corinthians 8:3

On every Lord's Day each of you should put aside something from what you have earned during the week, and use it for this offering. The amount depends on how much the Lord has helped you earn.

1 Corinthians 16:2 TLB

On coming to the house, they saw the child with his mother Mary, and [the wise men] bowed down and worshipped him. Then they opened their treasures and presented him with gifts of gold, frankincense and myrrh.

Matthew 2:11

When you give to God, you discover that God gives to you.



Day 19 Women Play a Significant Part in Giving to God's Work

THINK ABOUT, DISCUSS OR PRAY ABOUT THE VERSE THAT RELATES MOST TO YOUR LIFE.

Joanna the wife of Chuza, the manager of Herod's household; Susanna; and many others. These women were helping to support [Jesus and his disciples] out of their own means.

Luke 8:3

A woman came with an alabaster jar of very expensive perfume, made of pure nard. She broke the jar and poured the perfume on [Jesus'] head.

Mark 14:3

... Everyone who was willing and whose heart moved him came and brought an offering to the Lord for the work ... All who were willing, men and women alike, came and brought gold jewelry of all kinds: brooches, earrings, rings and ornaments. They all presented their gold as a wave offering to the Lord. ... Every skilled woman spun with her hands and brought what she had spun — blue, purple or scarlet yarn or

fine linen. And all the women who were willing and had the skill spun the goat hair.

Exodus 35:21–22, 25–26

In Joppa there was a disciple named Tabitha (in Greek her name is Dorcas); she was always doing good and helping the poor.

Acts 9:36

Then the king, with the queen sitting beside him, asked me, “How long will your journey take, and when will you get back?” It pleased the king to send me; so I set a time. ... And because the gracious hand of my God was upon me, the king granted my requests.

Nehemiah 2:6–8

No widow may be put on the list of widows unless she is over sixty, has been faithful to her husband, and is well known for her good deeds, such as bringing up children, showing hospitality, washing the feet of the saints, helping those in trouble and devoting herself to all kinds of good deeds.

1 Timothy 5:9–10

God looks at the heart, not the hand — the giver, not the gift.



Day 20 Beware of Greed, Hoarding or Selfishness in Your Life

THINK ABOUT, DISCUSS OR PRAY ABOUT THE VERSE THAT RELATES MOST TO YOUR LIFE.

Then [Jesus] said, “Beware! Guard against every kind of greed. Life is not measured by how much you own.” Then he told them a story: “A rich man had a fertile farm that produced fine crops. He said to himself, ‘What should I do? I don’t have room for all my crops.’ Then he said, ‘I know! I’ll tear down my barns and build bigger ones. Then I’ll have room enough to store all my wheat and other goods. And I’ll sit back and say to myself: “My friend, you have enough stored away for years to come. Now take it easy! Eat, drink, and be merry!”’ But God said to him, ‘You fool! You will die this very night. Then who will get everything you worked for?’ Yes, a person is a fool to store up earthly wealth but not have a rich relationship with God.”

Luke 12:15–21 NLT

Now listen, you rich people, weep and wail because of the misery that is coming upon you. Your wealth has rotted, and moths have eaten your clothes. Your gold and silver are corroded. Their corrosion will testify against you and eat your flesh like fire. You have hoarded wealth in the last days.

James 5:1–3

Turn my heart toward your statutes and not toward selfish gain. Turn my eyes away from worthless things; preserve my life according to your word.

Psalms 119:36–37

Better the little that the righteous have than the wealth of many wicked.

Psalms 37:16

Remember this: Whoever sows sparingly will also reap sparingly, and whoever sows generously will also reap generously.

2 Corinthians 9:6

There are no pockets in a shroud and no U-hauls behind a hearse.

God is going to have to take some people to heaven feet first, because they keep trying to hold onto everything they have here on earth.



Day 21 Never Neglect God’s House and Servants

THINK ABOUT, DISCUSS OR PRAY ABOUT THE VERSE THAT RELATES MOST TO YOUR LIFE.

“Is it a time for you yourselves to be living in your paneled houses, while this house remains a ruin?” Now this is what the Lord Almighty says: “Give careful thought to your ways. You have planted much, but have harvested little. You eat, but never have enough. You drink, but never have your fill. You put on clothes, but are not warm. You earn wages, only to put them in a purse with holes in it.” This is what the Lord Almighty says: “Give careful thought to your ways. Go up into the mountains and bring down timber and build the house, so that I may take pleasure in it and be honored,” says the Lord. “You expected much, but see, it turned out to be little. What you brought home, I blew away. Why?” declares the Lord Almighty. “Because of my house,

which remains a ruin, while each of you is busy with his own house. Therefore, because of you the heavens have withheld their dew and the earth its crops. I called for a drought on the fields and the mountains, on the grain, the new wine, the olive oil and everything else the ground produces, on people and livestock, and on all the labor of your hands.”

Haggai 1:4–11

“We will not neglect the house of our God.”

Nehemiah 10:39b

[God said] “You must be prompt in giving me the tithe of your crops and of your wine. ...”

Exodus 22:29a TLB

Be careful not to neglect the Levites [ministers] as long as you live in your land.

Deuteronomy 12:19

Materialism is to generosity, what kryptonite was to Superman.

If everyone in your church followed your pattern of giving, would your church receive a token, a tip or a tithe?

Article

The Amazing Story of a Millionaire Giver

Steve from California owned a small business and made about \$50,000 a year. He went to a Campus Crusade for Christ conference and heard Bill Bright challenge everyone in the audience to each give a \$1 million to the Lord’s work.

After the message, he went up to Bill Bright and asked, “Obviously, you didn’t really mean that my wife and I should be included in the people that will give a million dollars to the Lord’s work?”

Bill asked, “How much did you make last year?”

Steve said, “\$50,000.”

Bill asked him how much he gave to the Lord last year. Steve said, “\$15,000.”

Steve thought Bill Bright would be impressed that he gave more than 25 percent of his income to the Lord’s work.

Bill said, “Well, next year, trust God to allow you to give \$50,000.”

Steve responded, “That’s my entire salary!”

Bill said, “Trust God and if he provides you with the funds, give \$50,000!”

Steve went home, and his little business did well. He and his young family lived on their \$50,000 salary, and they gave \$50,000 to the Lord’s work. The next year they pledged to themselves and the Lord that they would continue to live on \$50,000 but would seek to give \$100,000 to the Lord’s work if God provided it. Through some unbelievable

circumstances and a great testing of their faith, they were able to give \$100,000 that year.

Each year, they continued to live on their basic salary and give their extra income to the Lord's work. And believe it or not, within five years, they had given over a million dollars to the Lord!

Sometimes God gives us more income not to increase our standard of living, but to increase our standard of giving.

Worksheet

Focus on Your Giving in View of Your Assets

IDENTIFY: "WHAT DO YOU HAVE?"

From what you have, take an offering for the Lord.

Exodus 35:5a

Step 1 Check all items that you have on the asset list.

Step 2 Estimate the financial value of the items you checked.

Step 3 Circle any possible items and resources you no longer need or that could be given, sold or used for the Lord's work.

Step 4 Determine the tithe value of any of the items you circled.

Step 5 Consider how to give the identified items:

- Should I give or transfer the physical item to the Lord's work (and the ministry can choose to use it or sell it)?
- Should I seek to sell the item (personally sell, classified ads, eBay, etc.) and give some or all of the proceeds to the Lord's work?

Note: In transferring assets, it is wise to talk with the ministry you want to help to determine how to best give an asset to the Lord's work. Depending on the size and type of asset, it may be wise to have the ministry assist you in obtaining the help of an experienced estate planning professional to determine how to most effectively and affordably transfer an asset to be utilized by a ministry.

LIST OF GOD-GIVEN ASSETS	VALUE	TITHE (10%)
Vehicles		
Checking account & cash		
CDs or savings accounts		
Motorcycles or recreational vehicles		
Motor home/RV/trailer/camper		
Boats, watercraft and accessories		
Home value		
Timeshare, condo or vacation home		
Sports, exercise or hunting equipment		
Craft and camera equipment		
Musical instruments		
Appliances, furniture and furnishings		
Jewelry, gems or furs		
Antiques, memorabilia or heirlooms		
Artwork		
Books, videos and albums		
China, crystal, glassware, silver, etc.		
Stocks		
Bonds		
Mutuals funds		
U.S. notes, bills or bonds		
Commodities		
Pension funds		
Military pensions funds		
IRA or Keogh retirement accounts		
401(k) or 403(b) retirement accounts		
College savings funds		
Collections (coins, stamps, crafts or toys)		
Trust or inheritance funds		
Livestock or animals		
Rental properties		
Building or land for business, farm or ranch		
Vehicles, equipment or supplies for business		
Undeveloped land or farmland		
Items in storage units		
RV pad or boat dock		
Foundation or donor advised funds		
Business partnerships or ownership		
Real estate partnerships		
Other		

Discussion Questions

1. Growing up, what was a possession that you really, really wanted and then finally got? Did it bring as much satisfaction and significance to your life as you were expecting? Where is the item today?
2. Are you more of a pack rat or a throw-it-out type of person? Why? Are the Scriptures you've been reading causing you to reconsider or reinforce your attitude and practices? Why?
3. What surprised you or caught your attention when filling out this week's worksheet?
4. If you think back to one of the most financially generous things you ever did for the Lord's work, what was it?
5. Have you ever regretted any giving you've done to the Lord's work?
6. What truth or Bible verse from the past seven days of reading stood out to you the most?
7. What are your three largest financial assets?
8. What did you think of the millionaire giver's story? If you could give a million dollars to the Lord's work over five years, where would you give it?
9. Have you ever sold something in order to be more generous to a special need for the Lord's work?
10. Have you ever given away a possession to help in the Lord's work or to help a person in need? What did you give away? How did it make you feel?



Week 4

Day 22
God Highly Regards a Christian in Humble Financial Circumstances

THINK ABOUT, DISCUSS OR PRAY ABOUT THE VERSE THAT RELATES MOST TO YOUR LIFE.

Believers in humble circumstances ought to take pride in their high position. But the rich should take pride in their humiliation — since they will pass away like a wild flower. For the sun rises with scorching heat and withers the plant; its blossom falls and its beauty is destroyed. In the same way, the rich will fade away even while they go about their business.

James 1:9–11

Listen, my dear brothers and sisters: Has not God chosen those who are poor in the eyes of the world to be rich in faith and to inherit the kingdom he promised those who love him? But you have insulted the poor. Is it not the rich who are exploiting you?

James 2:5–6a

Though [the Macedonian Christians] have been going through much trouble and hard times, they have mixed their wonderful joy with their deep poverty, and the result has been an overflow of giving to others. They gave not only what they could afford but far more; and I can testify that they did it because they wanted to and not because of nagging on my part. They begged us to take the money so they could share in the joy of helping the Christians in Jerusalem.

2 Corinthians 8:2–4 TLB

*“I am only one,
But still I am one.
I cannot do everything,
But still I can do something.
And because I cannot do everything,
I will not refuse to do the something that I can do.”*

Edward Hale



Day 23 **God Has Good Works for You to Do During Your Lifetime**

THINK ABOUT, DISCUSS OR PRAY ABOUT THE VERSE THAT RELATES MOST TO YOUR LIFE.

For we are God’s handiwork, created in Christ Jesus to do good works, which God prepared in advance for us to do.

Ephesians 2:10

“If you remain silent at this time, relief and deliverance for the Jews will arise from another place, but you and your father’s family will perish. And who knows but that you have come to royal position for such a time as this?”

Esther 4:14

**Mordecai said this to Esther.*

In the same way, let your light shine before others, that they may see your good deeds and glorify your Father in heaven.

Matthew 5:16

And God is able to bless you abundantly, so that in all things at all times, having all that you need, you will abound in every good work. ... You will be enriched 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 9:8, 11

Tell the rich to use their money to do good. They should be rich in good works and should give happily to those in need, always being ready to share with others whatever God has given them. By doing this they will be storing up real treasure for themselves in heaven — it is the only safe investment for eternity! And they will be living a fruitful Christian life down here as well.

1 Timothy 6:18–19 TLB

In response to all he has done for us, let us outdo each other in being helpful and kind to each other and in doing good.

Hebrews 10:24 TLB

Many people go to their graves, with God’s unplayed music still inside of them. Don’t waste your God-given life with low living, small planning, mundane talking, constant grumbling or cheap giving. Be all that God has called you and equipped you to be.



Day 24 Some Are Called to Extravagant Giving

THINK ABOUT, DISCUSS OR PRAY ABOUT THE VERSE THAT RELATES MOST TO YOUR LIFE.

Jesus looked at [the young rich man] and loved him. “One thing you lack,” he said. “Go, sell everything you have and give to the poor, and you will have treasure in heaven. Then come, follow me.” At this the man’s face fell. He went away sad, because he had great wealth. Jesus looked around and said to his disciples, “How hard it is for the rich to enter the kingdom of God!” The disciples were amazed at his words. But Jesus said again, “Children, how hard it is to enter the kingdom of God! It is easier for a camel to go through the eye of a needle than for someone who is rich to enter the kingdom of God.”

Mark 10:21–25

So Elijah went from there and found Elisha. He was plowing with 12 yoke of oxen, and he himself was driving the twelfth pair. Elijah went up to him and threw his cloak around him. Elisha then left his oxen and ran after Elijah ... He took his yoke of oxen and slaughtered them. He burned the plowing equipment to cook the meat and gave it to the people, and they ate. Then he set out to follow Elijah and became his servant.

1 Kings 19:19–21

A woman came with an alabaster jar of very expensive perfume (worth a year’s wages), made of pure nard. She broke the jar and poured the perfume on [Jesus’] head.

Mark 14:3

For from time to time those who owned lands or houses sold them, brought the money from the sales and put it at the apostles’ feet, and it was distributed to anyone who had need. Joseph, a Levite from Cyprus, whom the apostles called Barnabas (which means “Son of Encouragement”), sold a field he owned and brought the money and put it at the apostles’ feet.

Acts 4:34b–37

What is the most precious and financially valuable item in your life? Would you ever consider giving away this item, so you could worship the Lord through extravagant generosity?



Day 25 God Can Do Great Things Through One Person or Group Devoted to Him

THINK ABOUT, DISCUSS OR PRAY ABOUT THE VERSE THAT RELATES MOST TO YOUR LIFE.

For the eyes of the Lord search back and forth across the whole earth, looking for people whose hearts are perfect toward him, so that he can show his great power in helping them.

2 Chronicles 16:9a TLB

“Let’s go across to the outpost of those pagans,” Jonathan said to his armor bearer. “Perhaps the Lord will help us, for nothing can hinder the Lord. He can win a battle whether he has many warriors or only a few!” ... So

they climbed up using both hands and feet, and the Philistines fell before Jonathan, and his armor bearer killed those who came behind them.

1 Samuel 14:6–13 NLT

The Lord said to Gideon, “With the 300 men that lapped I will save you and give the Midianites into your hands. Let all the others go home.”

Judges 7:7

Zerah the Cushite marched out against [God’s people] with an army. ... Then Asa called to the Lord his God and said, “Lord, there is no one like you to help the powerless against the mighty. Help us, Lord our God, for we rely on you, and in your name we have come against this vast army. Lord, you are our God; do not let mere mortals prevail against you.” The Lord struck down the Cushites. ...

2 Chronicles 14:9–12

“Not by might nor by power, but by my Spirit,” says the Lord Almighty. *Zechariah 4:6b*

David replied to the Philistine, “You come to me with sword, spear and javelin, but I come to you in the name of the Lord of heaven’s armies — the God of the armies of Israel, whom you have defied. Today the Lord will conquer you, and I will kill you and cut off your head. ... And everyone assembled here will know that the Lord rescues his people, but not with sword and spear. This is the Lord’s battle, and he will give you to us!”

1 Samuel 17:45–47 NLT

Expect great things from God. Attempt great things for God.

Day 26 **God Blesses You so You Can Bless Others**

THINK ABOUT, DISCUSS OR PRAY ABOUT THE VERSE THAT RELATES MOST TO YOUR LIFE.

The good man’s earnings advance the cause of righteousness. The evil man squanders his on sin.

Proverbs 10:16 TLB

God, even our own God, will bless us. And peoples from remotest lands will worship him.

Psalms 67:7 TLB

It is possible to give away and become richer! It is also possible to hold on too tightly and lose everything. Yes, the liberal man shall be rich! By watering others, he waters himself.

Proverbs 11:24–25 TLB

If anyone is poor among your fellow Israelites in any of the towns of the land the Lord your God is giving you, do not be hardhearted or tightfisted toward them. Rather, be openhanded and freely lend them whatever they need ... Give generously to him and do so without a grudging heart; then because of this the Lord your God will bless you in all your work and in everything you put your hand to.

Deuteronomy 15:7–8, 10–11

God is not unjust; he will not forget your work and the love you have shown him as you have helped his people and continue to help them.

Hebrews 6:10

And God is able to bless you abundantly, so that in all things at all times, having all that you need, you will abound in every good work.

2 Corinthians 9:8

Seek joy in what you give, not in what you get.



Day 27 **It Is Appropriate to Ask People How You Can Help Them**

THINK ABOUT, DISCUSS OR PRAY ABOUT THE VERSE THAT RELATES MOST TO YOUR LIFE.

So the king asked me, “Why are you looking so sad? You don’t look sick to me. You must be deeply troubled.” Then I was terrified, but I replied, “Long live the king! How can I not be sad? For the city where my ancestors are buried is in ruins, and the gates have been destroyed by fire.” The king asked, “Well, how can I help you?” With a prayer to the God of heaven, I replied, “If it please the king, and if you are pleased with me, your servant, send me to Judah to rebuild the city where my ancestors are buried.” ... And the king granted these requests, because the gracious hand of God was on me.

Nehemiah 2:2–8 NLT

Two blind men were sitting by the roadside, and when they heard that Jesus was going by, they shouted, “Lord, Son of David, have mercy on us! ... Jesus stopped and called them. “What do you want me to do for you?” he asked. “Lord,” they answered, “we want our sight.” Jesus had

compassion on them and touched their eyes. Immediately they received their sight and followed him.

Matthew 20:30–34

“What do you want me to do for you?” Jesus asked him. The blind man said, “Rabbi, I want to see.” “Go,” said Jesus, “your faith has healed you.” Immediately he received his sight and followed Jesus along the road.

Mark 10:51-52

“Do all the good you can, by all the means you can, in all the ways you can, in all the places you can, at all the times you can, to all the people you can, as long as you can.”

John Wesley



Day 28 **God Will Reward You for Faith, Generosity and Diligent Labors**

THINK ABOUT, DISCUSS OR PRAY ABOUT THE VERSE THAT RELATES MOST TO YOUR LIFE.

Therefore, my dear brothers and sisters, stand firm. Let nothing move you. Always give yourselves fully to the work of the Lord, because you know that your labor in the Lord is not in vain.

1 Corinthians 15:58

Let us not get tired of doing what is right, for after a while we will reap a harvest of blessing if we don’t get discouraged and give up. That’s why

whenever we can we should always be kind to everyone, and especially to our Christian brothers.

Galatians 6:9–10 TLB

God is not unjust; he will not forget your work and the love you have shown him as you have helped his people and continue to help them. We want each of you to show this same diligence to the very end, so that what you hope for may be fully realized. We do not want you to become lazy, but to imitate those who through faith and patience inherit what has been promised.

Hebrews 6:10–12

Not that I desire your gifts; what I desire is that more be credited to your account.

Philippians 4:17

“Giving is a giant lever positioned on the fulcrum of this world, allowing us to move mountains in the next world. Because we give, eternity will be different — for others and for us.”

Randy Alcorn

“I have watched over 100,000 families over my years of investment counseling. I always saw greater prosperity and happiness among those families who tithed than among those who didn’t.”

John Templeton

Article

Just Like in Monopoly, It All Goes Back in the Box

Naked I came from my mother’s womb, and naked I will depart.

Job 1:21a

When Charles B. Darrow proposed a new board game called Monopoly to Parker Brothers in 1934, the executives rejected it due to “52 design errors”! But Darrow, a true believer, started printing and selling the game himself. The rest is history.

John Ortberg writes of growing up with a grandmother who was a ruthless competitor at Monopoly. She played against her grandchildren and won nearly every time.

But one day young John managed to win. As most kids will do, he made the most of his rare victory; he raked all the play money, tokens and markers toward him and gloated arrogantly in his triumph.

The grandmother smiled and said, “Just remember, John — it all goes back in the box. All the money, all the hotels and motels and game tokens; at the end of the game, it all goes back in the box!”

Source: Men of Integrity Magazine

Realize that everything you have must go back in the box. And although you can’t take it with you, you can send it on ahead!

Discussion Questions

1. Are you a systematic giver, a spontaneous giver or a little of both?
2. If you have children, what have you done to help them become faithful and generous givers?
3. What surprised you or caught your attention when filling out this week's worksheet?
4. Have you determined how much and how often you will give to your local church?
5. What other types of ministries or needs do you like to give to?
6. Do you take into consideration the tax implications of your giving? Why or why not?
7. What truth or Bible verse from the past seven days of reading stood out to you the most?
8. How do you make sure you are faithful in your giving to the Lord (e.g., write the check monthly, keep track in a bookkeeping program, put the Lord's money in a special place, electronic giving, etc.)?
9. If married, do you and your spouse agree on your family's giving, does each spouse have freedom to give or is one of you is the main decider of where and how much you'll give?
10. If you have children, do your children know how much you give, where you give and why you give? Why or why not?



Day 29
The Giver and Front-line Worker Are Equal Partners in God's Work

THINK ABOUT, DISCUSS OR PRAY ABOUT THE VERSE THAT RELATES MOST TO YOUR LIFE.

The share of the man who stayed with the supplies is to be the same as that of him who went down to the battle. All will share alike.

1 Samuel 30:24b

Dear friend, you are faithful in what you are doing for the brothers and sisters, even though they are strangers to you. They have told the church about your love. Please send them on their way in a manner that honors God ... We ought therefore to show hospitality to such people so that we may work together for the truth.

3 John 1:5-8

So neither the one who plants nor the one who waters is anything, but only God, who makes things grow. The one who plants and the one who waters have one purpose, and each will be rewarded according to his own labor. For we are co-workers in God's service; you are God's field, God's building.

1 Corinthians 3:7-9

Not that I desire your gifts; what I desire is that more be credited to your account.

Philippians 4:17

[Jesus said] “Whoever welcomes a prophet as a prophet will receive a prophet’s reward, and whoever welcomes a righteous person as a righteous person will receive a righteous person’s reward.”

Matthew 10:41

“I judge all things only by the price they shall gain in eternity.”

John Wesley

“Only one life, ‘twill soon be past; only what’s done for Christ will last.”

C. T. Studd



Day 30

Your Giving Will Be a Great Encouragement to Others

This service that you perform is not only supplying the needs of God’s people but is also overflowing in many expressions of thanks to God. Because of the service by which you have proved yourselves, others will praise God for the obedience that accompanies your confession of the gospel of Christ, and for your generosity in sharing with them and with everyone else.

2 Corinthians 9:12–13

And God’s grace was powerfully at work in them all that there were no needy persons among them. For from time to time those who owned lands or houses sold them, brought the money from the sales and put it at the apostles’ feet, and it was distributed to anyone who had need. Joseph ... whom the apostles called Barnabas (which means “Son of

Encouragement”), sold a field he owned and brought the money and put it at the apostles’ feet.

Acts 4:33b–37

You are the light of the world. ... Let your light shine before others, that they may see your good deeds and glorify your Father in heaven.

Matthew 5:14-16

There is no advantage in being the richest person in the cemetery.

A wealthy Christian man who lost everything in a financial downturn was asked if he ever regretted all the giving he had done to the Lord’s work. He replied, “What I gave, I still have. What I kept, I lost.”



Day 31

Your Pursuit of God and a Generous Life Will Give You a Fuller and Richer Life

THINK ABOUT, DISCUSS OR PRAY ABOUT THE VERSE THAT RELATES MOST TO YOUR LIFE.

Command them to do good, to be rich in good deeds, and to be generous and willing to share. In this way they will lay up treasure for themselves as a firm foundation for the coming age, so that they may take hold of the life that is truly life.

1 Timothy 6:18–19

And I am praying that you will put into action the generosity that comes from your faith as you understand and experience all the good things

we have in Christ. Your love has given me much joy and comfort, my brother, for your kindness has often refreshed the hearts of God's people.

Philemon 1:6–7 NLT

[Jesus said] "I have come that they may have life, and have it to the full."

John 10:10b

Beloved, I pray that you may prosper in all things and be in health, just as your soul prospers.

3 John 2 NKJV

But seek first his kingdom and his righteousness, and all these things will be given to you as well.

Matthew 6:33

"First things belong to God. The first day of the week belongs to God. The first hour of the day belongs to God. The first portion of your income belongs to God. When you make God first, he can help you."

James MacDonald



Day 32 **God Will Bring Specific People Into Your Life to Help**

THINK ABOUT, DISCUSS OR PRAY ABOUT THE VERSE THAT RELATES MOST TO YOUR LIFE.

Suppose a brother or sister is without clothes and daily food. If one of you says to them, "Go in peace; keep warm and well fed," but does nothing about his physical needs, what good is it?

James 2:15–16

Whoever oppresses the poor shows contempt for their Maker, but whoever is kind to the needy honors God.

Proverbs 14:31

But when you give a banquet, invite the poor, crippled, lame, and the blind, and you will be blessed. Although they cannot repay you, you will be repaid at the resurrection of the righteous.

Luke 14:13–14

If anyone is poor among your fellow Israelites in any of the towns of the land the Lord your God is giving you, do not be hardhearted or tightfisted toward them. Rather, be openhanded and freely lend them whatever they need ... Give generously to them and do so without a grudging heart; then because of this the Lord your God will bless you in all your work and in everything you put your hand to. There will always be poor people in the land. Therefore I command you to be openhanded toward your fellow Israelites who are poor and needy in your land.

Deuteronomy 15:7–11

"You've heard of prayer warriors. What about giving warriors? God has entrusted us with so much. Perhaps he is raising up a great army of givers, and he's calling us to enlist."

Randy Alcorn



Day 33

Any Wealth Gained by the Wrong Means Has Consequences

THINK ABOUT, DISCUSS OR PRAY ABOUT THE VERSE THAT RELATES MOST TO YOUR LIFE.

[The wicked man] shall not enjoy the goods he stole. ... His labors shall not be rewarded; wealth will give him no joy. For he has oppressed the poor and foreclosed their homes; he will never recover. Though he was always greedy, now he has nothing; of all the things he dreamed of — none remain. Because he stole at every opportunity, his prosperity shall not continue. He shall run into trouble at the peak of his powers; all the wicked shall destroy him. ... God will rain down wrath upon him. He will be chased and struck down.

Job 20:17–24 TLB

The Lord hates cheating and delights in honesty. Proud men end in shame. ... The evil man is destroyed by his dishonesty. Your riches won't help you on Judgment Day. ... The wicked shall fall beneath their load of sins.

Proverbs 11:1-5 TLB

[The wicked] goes to bed rich but wakes up to find that all his wealth is gone. Terror overwhelms him, and he is blown away in the storms of the night.

Job 27:19–20 TLB

Dishonest money dwindles away, but whoever gathers money little by little makes it grow.

Proverbs 13:11

Like a bird that fills her nest with young she has not hatched and which will soon desert her and fly away, so is the man who gets his wealth by unjust means. Sooner or later he will lose his riches and at the end of his life become a poor old fool.

Jeremiah 17:11 TLB

Ephraim boasts, "I am so rich! I have gotten it all by myself!" But riches can't make up for sin.

Hosea 12:8 TLB

How much better to be honestly poor than questionably rich.



Day 34

God Can Use Anyone and Any Resources to Provide for His Work

THINK ABOUT, DISCUSS OR PRAY ABOUT THE VERSE THAT RELATES MOST TO YOUR LIFE.

A good person leaves an inheritance for their children's children, but a sinner's wealth is stored up for the righteous.

Proverbs 13:22

To the person who pleases him, God gives wisdom, knowledge and happiness, but to the sinner he gives the task of gathering and storing up wealth to hand it over to the one who pleases God.

Ecclesiastes 2:26a

[God says] “I will give you hidden treasures, riches stored in secret places, so that you may know that I am the Lord ... who summons you by name.”

Isaiah 45:3

Here is the fate God allots to the wicked, the heritage a ruthless man receives from the Almighty: ... Though he heaps up silver like dust and clothes like piles of clay, what he lays up the righteous will wear, and the innocent will divide his silver.

Job 27:13, 16–17

Income from exploiting the poor will end up in the hands of someone who pities them.

Proverbs 28:8 TLB

Her profit and her earnings will be set apart for the Lord; they will not be stored up or hoarded. Her profits will go to those who live before the Lord, for abundant food and fine clothes.

Isaiah 23:18

“The world has yet to see what God can do with a man fully consecrated to him.”

Dwight L. Moody



Day 35 **Your Giving in This Life Will Impact Your Experiences in Eternity**

THINK ABOUT, DISCUSS OR PRAY ABOUT THE VERSE THAT RELATES MOST TO YOUR LIFE.

Not that I desire your gifts; what I desire is that more be credited to your account.

Philippians 4:17

When you give a banquet, invite the poor, the crippled, the lame, the blind, and you will be blessed. Although they cannot repay you, you will be repaid at the resurrection of the righteous.

Luke 14:13–14

[Jesus said] “Do not store up for yourselves treasures on earth, where moth and vermin destroy, and where thieves break in and steal. But store up for yourselves treasures in heaven, where moth and vermin 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

[Jesus said] “Sell your possessions and give to the poor. Provide purses for yourselves that will not wear out, a treasure in heaven that will never fail, where no thief comes near and no moth destroys. For where your treasure is, there your heart will be also.”

Luke 12:33–34

Use worldly wealth to gain friends for yourselves, so that when it is gone, you will be welcomed into eternal dwellings.

Luke 16:9

If you ask people what they can “afford to give” to the Lord’s work or a special project, they will usually come up with a small amount that they feel they can handle. But if you ask people to determine what God is prompting their heart to give, there is no telling what God will lead them and provide for them to do.

God will often speak a financial amount into a person’s heart that is far bigger than their mind can at first grasp. It often takes the mind time to catch up to the amount that God has spoken into a person’s heart to give.

Article **Seize the Opportunity**

Hundreds of years ago when people mainly lived near the oceans, the word “opportunity” was coined.

It came from the time when ships needed to wait until the tide was in before heading out to sea, otherwise the ship would run aground. In the Latin language, the word *ob portu* described the perfect moment when time and tide converged for a ship to get underway.

Into every person’s life come some God-ordained opportunities.

You’ll know it’s the right time when an urgent, life-changing need — something that has eternal and significant value — converges with your ability. At just the right moment, urgency and ability come together. And at that exact moment, you have the opportunity to fulfill a divine purpose God intended for you.

Is it time for you and your congregation to move forward in some special way?

As you reflect on this 40-day journey, how is God working in your heart and the lives of others to move out into new waters of faith and service for his glory?

Adapted with permission from Harvest Bible Chapel in Rolling Meadows, Illinois.

Worksheet

Focus on Your Giving in View of Your Response

IDENTIFY: "WHAT DO YOU FEEL GOD IS CALLING YOU TO DO IN ORDER TO BE MORE GENEROUS TO HIS WORK?"

Yes, God will give you much so that you can give away much, and when we take your gifts to those who need them they will break out into thanksgiving and praise to God for your help.

2 Corinthians 9:11 TLB

Review your weekly projects and determine ways God is leading you to live more generously.

Key items and amounts identified in the Week 1 worksheet (your income):

- 1. _____ \$ _____
- 2. _____ \$ _____
- 3. _____ \$ _____
- 4. _____ \$ _____

Key items and amounts identified in the Week 2 worksheet (your lifestyle):

- 1. _____ \$ _____
- 2. _____ \$ _____
- 3. _____ \$ _____
- 4. _____ \$ _____

Key items and amounts identified in the Week 3 worksheet (your assets):

- 1. _____ \$ _____
- 2. _____ \$ _____
- 3. _____ \$ _____
- 4. _____ \$ _____

Key items and amounts identified in the Week 4 worksheet (your giving):

- 1. _____ \$ _____
- 2. _____ \$ _____
- 3. _____ \$ _____
- 4. _____ \$ _____

WHERE WILL YOUR INCREASED GIVING BE GOING?	
Which church, special project and ministry needs do you believe God is leading you to more generously support with the resources you identified on the previous page?	
Increased Giving For	AMOUNT/FREQUENCY*
	\$ /
	\$ /
	\$ /
	\$ /
	\$ /
	\$ /
	\$ /
	\$ /
	\$ /
	\$ /
*Frequency: O ne-time, M onthly, Q uarterly, A nnualy, P ledge (usually over 1, 2 or 3 years)	
What are the reasons you feel it is important to increase your support for the items listed above?	
How will this support benefit people for the Lord?	

Discussion Questions

1. When you started this 40-day journey, were you excited, skeptical or dreading it? How do you feel now?
2. What is one of the biggest things you've learned about wealth and generosity while going through this journey?
3. What surprised you or caught your attention in filling out this week's worksheet?
4. How do you think this journey will influence your giving to your church? To other ministries? To special needs?
5. What truth or Bible verse from the past seven days of readings stood out to you the most?
6. Have you begun to see God work in your life in fresh ways due to any changes you've made in your finances and giving?
7. Have you experienced any unusual or unexpected financial provisions or blessings in your life since you started this journey? If yes, what have they been?
8. What do you feel God is calling you to do with the opportunity that was introduced in the beginning of this devotional?
9. Can you think of anyone else you know who might benefit from going through this devotional?



Week 6

Day 36 Don't Seek Public Recognition

THINK ABOUT, DISCUSS OR PRAY ABOUT THE VERSE THAT RELATES MOST TO YOUR LIFE.

[Jesus said] “So when you give to the needy, do not announce it with trumpets, as the hypocrites do in the synagogues and on the streets, to be honored by others. I tell you the truth, they have received their reward in full. But when you give to the needy, do not let your left hand know what your right hand is doing, so that your giving may be in secret. Then your Father, who sees what is done in secret, will reward you.”

Matthew 6:2–4

[Jesus said] “Everything they do is done for show. . . . They love to sit at the head table at banquets and in the reserved pews in the synagogue!”

Matthew 23:5–6 TLB

[Jesus said] “You wear a noble, pious expression in public, but God knows your evil hearts. Your pretense brings you honor from the people, but it is an abomination in the sight of God.”

Luke 16:15 TLB

You gladly honor each other, but you don't care about the honor that comes from the only God!

John 5:44b TLB

For they loved human praise more than praise from God.

John 12:43

“He who bestows his goods upon the poor shall have as much again, and 10 times more.”

John Bunyan

“Prosperity inebriates men, so that they take delights in their own merits.”

John Calvin



Day 37 **Even the Smallest Acts Are Remembered and Rewarded**

THINK ABOUT, DISCUSS OR PRAY ABOUT THE VERSE THAT RELATES MOST TO YOUR LIFE.

[Jesus said] “And if anyone gives even a cup of cold water to one of these little ones because he is my disciple, I tell you the truth, that person will certainly not lose their reward.”

Matthew 10:42

When you help the poor you are lending to the Lord — and he pays wonderful interest on your loan!

Proverbs 19:17 TLB

“The righteous will answer him, ‘Lord, when did we see you hungry and feed you, or thirsty and give you something to drink? When did we see you a stranger and invite you in, or needing clothes and clothe you? When did we see you sick or in prison and go to visit you?’ The King will reply, ‘I tell you the truth, whatever you did for one of the least of these brothers and sisters of mine, you did for me.’”

Matthew 25:37–40

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, “I tell you the truth, 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

“I shovel money out, and God shovels it back ... but God has a bigger shovel!”

R.G. LeTourneau

“He is no fool who gives what he cannot keep to gain what he cannot lose.”

Jim Elliot



Day 38 **A Main Focus of Your Giving Should Be Your Local Church and Ministry Staff**

THINK ABOUT, DISCUSS OR PRAY ABOUT THE VERSE THAT RELATES MOST TO YOUR LIFE.

If we have sown spiritual seed among you, is it too much if we reap a material harvest from you? ... 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 9:11–14

Pastors who do their work well should be paid well and should be highly appreciated, especially those who work hard at both preaching and teaching. For the Scriptures say, “Never tie up the mouth of an ox when it is treading out the grain — let him eat as he goes along!” And in another place, “Those who work deserve their pay!”

1 Timothy 5:17–18 TLB

Christian workers should be paid by those they help. Those who do the plowing and threshing should expect some share of the harvest.

1 Corinthians 9:10b TLB

Those who are taught the Word of God should help their teachers by paying them.

Galatians 6:6 TLB

Hezekiah asked the priests and Levites about the heaps; and Azariah the chief priest, from the family of Zadok, answered, “Since the people began to bring their contributions to the temple of the Lord, we have had enough to eat and plenty to spare, because the Lord has blessed his people, and this great amount is left over.” ... Then they faithfully brought in the contributions, tithes and dedicated gifts.

2 Chronicles 31:9–12a

Be careful not to neglect the Levites [ministers] as long as you live in your land.

Deuteronomy 12:19

No church ever has a money problem, only a faithfulness problem.

Day 39

Building Projects Are Worthy of Your Support

THINK ABOUT, DISCUSS OR PRAY ABOUT THE VERSE THAT RELATES MOST TO YOUR LIFE.

All the Israelite men and women who were willing brought to the Lord freewill offerings for all the work the Lord through Moses had commanded them to do [for the Tabernacle].

Exodus 35:29

“But who am I, and who are my people, that we should be able to give as generously as this? Everything comes from you, and we have given you only what comes from your hand. We are foreigners and strangers in your sight, as were all our ancestors. Our days on earth are like a shadow, without hope. Lord our God, as for all this abundance that we have provided for building you a temple for your Holy Name comes from your hand, and all of it belongs to you.”

1 Chronicles 29:14–16

**David’s prayer after people gave generously to a building project*

Therefore King Joash summoned Jehoiada the priest and the other priests and asked them, “Why aren’t you repairing the damage done to the temple?” ... Jehoiada the priest took a chest and bored a hole in its lid. He placed it beside the altar, on the right side as one enters the temple of the Lord. The priests who guarded the entrance put into the chest all the money that was brought to the temple of the Lord. Whenever they saw that there was a large amount of money in the chest, the royal secretary and the high priest came, counted the money that had been brought into the temple of the Lord and put it into bags. When

the amount had been determined, they gave the money to the men appointed to supervise the work on the temple. With it they paid those who worked on the temple of the Lord — the carpenters and builders, the masons and stonecutters. They purchased timber and blocks of dressed stone for the repair of the temple of the Lord, and met all the other expenses of restoring the temple.

2 Kings 12:7–12

“The only investment I ever made, which has paid consistently increasing dividends, is the money I have given to the Lord.”

James Kraft



Day 40 **God Will Show You Other Giving Opportunities**

THINK ABOUT, DISCUSS OR PRAY ABOUT THE VERSE THAT RELATES MOST TO YOUR LIFE.

The Christian who is pure and without fault, from God the Father’s point of view, is the one who takes care of orphans and widows, and who remains true to the Lord — not soiled and dirtied by his contacts with the world.

James 1:27 TLB

... Because I rescued the poor who cried for help, and the fatherless who had none to assist them. The one who was dying blessed me; I made the widow’s heart sing.

Job 29:12–13

And if anyone gives even a cup of cold water to one of these little ones who is my disciple, truly I tell you, that person will certainly not lose their reward.

Matthew 10:42

Do not forget to entertain strangers, for by so doing some people have entertained angels without knowing it. Continue to remember those in prison as if you were together with them in prison, and those who are mistreated as if you yourselves were suffering.

Hebrews 13:2–3

But even so, you have done right in helping me in my present difficulty.

Philippians 4:14 TLB

They honored us in many ways; and when we were ready to sail, they furnished us with the supplies we needed.

Acts 28:10

When you give a banquet, invite the poor, the crippled, the lame, the blind, and you will be blessed. Although they cannot repay you, you will be repaid at the resurrection of the righteous.

Luke 14:13–14

“You have not lived until you have done something for someone who can never repay you.”

John Bunyan

Article
Practical Tips for Godly Lifestyle Adjustments

Check those that are good reminders for you:

- ❑ Live simply and within your means. (1 Timothy 6:6–8)
- ❑ Do not covet the possessions of others. (Exodus 20:17)
- ❑ When considering making a purchase, ask yourself: “Do I really need this?” Learn to discern between your needs and your wants. (1 Timothy 6:8–10; Hebrews 13:5)
- ❑ Examine your home for evidence of hoarding. (Luke 12:16–21)
- ❑ Give away anything that owns you. (Matthew 19:21)
- ❑ Do not fall for commercial advertising. Shop wisely based on good counsel. (Proverbs 11:14)
- ❑ Analyze the cost of seemingly small expenditures, such as eating out, buying name-brand clothing, etc. These purchases can add up to substantial sums of money. (Proverbs 27:23–24)
- ❑ Actively de-accumulate by going through your closets, drawers, storage spaces, garage, basement, etc. (Matthew 6:19–20)
- ❑ Be willing to pray before making special purchases.
- ❑ Give God the opportunity to lead you or provide for you in an unexpected but more affordable way. (1 Peter 5:7)
- ❑ Consider purchasing or using pre-owned items. (Proverbs 13:22)

Adapted with permission from Harvest Bible Chapel in Rolling Meadows, Illinois.

Worksheet
Focus on Your Giving in View of Your Thanksgiving

A PERSONAL LETTER TO THE LORD

Dear Sovereign Lord, Provider and Owner of all I have and ever will have,
 I want to thank you for this 40-day journey and the following things you have impressed upon my heart and life that I might live and give more joyfully and generously than ever before:

Signature: _____ Date: _____

If you have been meeting and discussing this devotional booklet with your spouse, family, group or class, take time to share highlights of what you wrote in your letter, or read your letter out loud. Pray together after everyone has shared. Also, if you would like to send a note about how God used this booklet in your life, email FinancialHealth@NAE.net. We would love to hear from you!

PRACTICAL WORKSHEET

Many Christians realize the importance of sharing their time, talent, treasure and things. Use this worksheet to write down some ideas or specific ways you can be more generous with the following items for the glory of God and the benefit of others.

Sharing Your Time

Workday or school day: _____

Weekends and days off: _____

Holidays: _____

Vacation days: _____

Free time: _____

Other: _____

Sharing Your Talent

Skills and abilities: _____

Hobbies and interests: _____

Education and training: _____

Sports and recreation: _____

Other: _____

Sharing Your Treasure

Main income: _____

Extra income/s: _____

Investments: _____

Inheritance and estate: _____

Insurance: _____

Business: _____

Savings: _____

Other: _____

Sharing Your Things

Home: _____

Possessions: _____

Property: _____

Vehicles: _____

Equipment: _____

Other: _____



Bless Your Community

CONSIDER THESE GIVING IDEAS FOR YOU, YOUR FAMILY OR CHURCH GROUP TO BLESS YOUR COMMUNITY.

Ideas for Children

- Make three money envelopes or jars: Giving, Savings and Spending. When you get money, put some in each one.
- Draw a picture for someone.
- Make a dessert or snack to share.
- Take food to someone you know is sick.
- Go through your things and give away what you don't need or use anymore.
- Make someone's bed for them.
- Do chores without complaining.
- Give a compliment or express your appreciation to a teacher.
- Pick up any litter or trash you see.
- Do something kind to a person who doesn't have many friends.
- Write a note to someone telling them why they are special to you.
- Help set the dinner table.
- Tell someone you are sorry when you know you upset them.
- Let someone else win at a game you're playing together.
- Offer to pray for someone who is upset.
- Memorize "It is more blessed to give than to receive" (Acts 20:35).
- Give a toy or book to someone.
- Remove and clean the dishes without being asked.
- Spend time visiting and talking with an older person.
- Give some of the money in your giving envelope or jar to a church,

charity or needy person.

- Be a good sport. Don't hog the ball. Compliment the other players.
- Play with or read a book out loud to a younger child.
- Talk with someone who is shy or lonely.
- Draw a picture or make a card and give it to an elderly person or neighbor.
- Give someone a big hug.
- Participate with a group in doing a service project together.
- Give someone a compliment about their hair, eyes, smile, clothing, smarts, singing or sports abilities.
- Forgive someone who hurt or upset you.
- Tell someone that you love them.
- Write five things you're thankful for.
- When someone has something heavy to carry, help carry it for them.

Adapted with permission from 40acts.org.uk Kids Wall Chart by Stewardship.

Ideas for Individuals and Families

- Cook a meal for someone who is sick or has been in the hospital.
- Give a book you have to a friend who would be helped by it.
- Let someone go in line ahead of you.
- Smile and greet people when you are walking.
- When you buy a snack, buy two and share it with someone.
- If you buy a coffee, give the cashier money to pay for the next person's drink.
- Help return shopping carts in the parking lot to where they belong.
- Take donuts to the fire or police station and thank them for their service.
- Send a thank you text or note to someone who helped you in life.

- Go for a walk and introduce yourself to neighbors you haven't met yet.
- Be kind or do something nice for someone you dislike.
- Put some "God money" in a special place in your wallet (\$5, \$10, \$20, \$50 or \$100) to give away when God prompts you to help someone.
- Offer to care for someone's pet, plants or mail when they go on a trip.
- When cooking, make some extra and share it with someone in need.
- Make a kit for a new mother (e.g., diapers, formula, food, clothes).
- Give someone or several people a hug.
- Offer to pray with someone who is going through a difficult time.
- Ask a single parent, widow or retiree if there is any way you could help them.
- Share a funny story or joke that will help someone smile or laugh today.
- Call a friend you haven't talked to for a year or more.
- When you notice someone who seems lost or needs help, offer to assist them.
- Invite someone in your neighborhood over for a meal or dessert.
- Go through your things and give away or donate items you no longer use.
- Have a garage sale with family or neighbors to raise money for a cause.
- Make a donation to a nonprofit in honor or memory of a loved one.
- Give or send someone flowers.
- Go visit an elderly person and take them a snack or gift.
- Help a neighbor, single parent or elderly person with needed house

projects or repairs (e.g., yard work, painting, fix-it projects, etc.).

- Let someone “in” when traffic is tight. Wave to them and smile.
- Watch someone’s children, so they can go on a date or outing.
- Loan a car to someone who needs it.
- Take a single parent and/or their children to an outing or event.
- Purchase an extra bag of groceries for a single parent, widow or needy family.
- Invite foreigners to your home to celebrate a national or religious holiday.

Ideas for Groups

- Work with local officials to paint over graffiti in your community.
- Clean up trash at a park, sports field, beach, school, road, lake or river.
- Put on a special program, talent show or event at a nursing home.
- Help clean and paint at a school, nonprofit or needy neighborhood.
- Collect clothing, school supplies, instruments or gifts for needy kids.
- Fix up a run-down playground or convert an empty lot into a playground.
- Organize an after-school program (e.g., tutoring, sports, theater or music).
- Organize a special event for foreigners, elderly or needy families.
- Do yard or repair work at the homes of needy families.
- Trim overgrown trees and bushes on walking paths or in parks.
- Offer a free car wash and/or dog wash.
- Collect unused makeup and clothing for a center for abused women.
- Organize free haircuts, eye exams, dental care, medical check-ups, etc.

- Paint fire hydrants, park benches, fences or “no parking” curbs.
- Offer career testing and resume help for people needing work.
- Look at your community’s events calendar and provide needed volunteers.
- Conduct a food drive.
- Organize an appreciation event for a group of professionals in your community (e.g., police, fireman, first responders, teachers, etc.).
- Work with officials to help serve troubled at-risk youth.
- Work with a local nonprofit and provide volunteers or raise funds for a special project.
- Put together a clothing or eyeglasses drive to benefit people in need.
- Organize a free water, snack or sunglasses give-away day at a community event.
- Get permission to organize a flash mob singing event.
- Organize a local blood drive.
- Organize free oil changes and fluid checks for singles and the elderly.
- Offer bicycle safety checks.
- Organize a 40-cents-off gas discount with a local service station.
- Organize a volunteer fair for local nonprofits, schools, etc.
- Provide volunteers for a local feeding program or event.
- Build needed wheelchair ramps for the disabled.
- Put safety equipment in the homes of the elderly.



Practical Advice About Giving

HERE IS SOME PRACTICAL ADVICE FOR PEOPLE WHO HAVE QUESTIONS, DOUBTS OR FEARS ABOUT GIVING TO THE LORD'S WORK.

If you are not a Christian: Don't worry about giving to God. Instead, realize and accept what God wants to give to you — complete forgiveness, a brand-new start, the strength to do good for others, help for your problems, the ability to forgive and a home in heaven. If you recognize your need for these things, pray and invite Jesus Christ to bring these things into your life.

For all Christians: Make it a priority to faithfully support the work of your local church first. Then give special gifts and offerings to other Christian causes, projects, missions or the needy as God leads you.

If you're fearful about giving 10 percent or more of your income to the Lord: Try a 90-day test. In Malachi 3:10, God invites people to “test him” in the matter of tithing (giving the first 10 percent of your income to God's work). Begin giving 10 percent of your income to the Lord's work and see if God begins working in your life in ways you haven't previously experienced. If you regret that decision or if you feel you did not experience God's help in your finances during this time period, discontinue the test. However, if you experience God's help, joyfully continue giving 10 percent or more to the Lord's work.

If you want to give to God first: Here are four different ideas to choose from:

1. Whenever you get any money, set aside 10 percent or more to give as the Lord directs.
2. Whenever you put a deposit in your checking account, write out the

first check/s to God's work for 10 percent or more.

3. If you track your finances through a bookkeeping system or computer program, set up a category for church giving and another one for other Christian causes. Then begin to set aside 10 percent or more of your income into these categories.
4. If you like to handle your finances electronically, consider using NetworkForGood.org or the electronic giving option from your church (if available) to give 10 percent or more to the Lord.

If you are married to a Christian, but the two of you do not agree on how much you should give to the Lord's work: See if your spouse will read through this material. Then talk and pray together about a mutually agreeable “testing period” concerning your giving 10 percent or more.

If you are married and your spouse is not a Christian: Identify any money you have freedom to spend (read Luke 8:3) and set aside 10 percent or more of this money to give to the Lord's work and/or show this material to your spouse and see if you can try the 90-day testing period.

If you are deciding whether to give off the gross or the net of your income: Pray and ask God what he wants you to do. If he prompts you in your heart to give off the gross amount, go ahead and do this, trusting him with the results. If you don't have a peace about this, give 10 percent off the net amount for a few months and see what happens. After a few months, if you experience God's creative care in your life, then begin to give 10 percent or more off of your gross income.

If you're wondering about how much to give to your church and how much to give to other places: One practice is to give 10 percent of your main source of income to the local church. Then, use 10 percent or more of

all other incomes sources and unexpected blessings to help fund other Christian needs and opportunities that God brings into your life.

If you have children at home: Help your children set aside God's portion of any money they receive (e.g., allowances, work projects, gifts of money, etc.) and have them give at church, to missions and/or to help people in need.

If you have fallen behind in your giving to God's work: You will never regret the decision to "get right" in this area. Review your financial records from the past several months and pray about making up the amount you have fallen behind. One elderly lady in her 90s sent a tithe check to the church office with the note, "I want to be prayed up, paid up and ready to go!"



Count Your Blessings

A number of years ago, Brian Kluth, national director of NAE Financial Health, discovered a verse in 1 Corinthians 16:2, "On the first day of the week let each one of you lay something aside, storing up as he may prosper" (NKJV).

At first, Brian didn't fully understand how this verse could apply to his family's giving. But he and his wife began a Sunday evening practice of looking back and writing down how God provided for them the previous seven days. Each week, they discovered there were ways God provided for them outside of their normal income. They began giving 10 percent of their main income to their local church and then started

a "Blessings Fund" that represented 10 percent or more of the myriad of creative provisions and financial blessings God brought into their life each week.

At the end of the first year, even though Brian's main income only brought in \$15,000, he and his wife had given \$1,500 to their local church and an additional \$2,500 out of their "Blessings Fund" to other Christian causes. This meant that God gave them \$25,000 of blessings during the previous year that was above Brian's \$15,000 salary.

They did this for many years. Each year God doubled and tripled what they were able to give to the Lord's work, because they counted their blessings. Here are the lessons they learned that helped them live a more joyful and generous life:

1. It was helpful for them to plan a time together each week when they remembered and recorded all of God's provisions from the previous week. For many years, they wrote these down in a "Blessings Notebook" and later changed to sending themselves a weekly email listing out each financial blessing they could recall.
2. When they met together, they considered the following areas:
 - Main Income — Brian and his wife gave 10 percent of this amount to their local church.
 - Additional Income or Unexpected Cash — This included cash gifts, overtime pay, bonuses, second salary, moonlighting, investment returns, sale of any possession, refunds, inheritance, etc.
 - People's Hospitality — Meals, lodging or entertainment that others gave them.

- Special Help or Assistance — Help with car, house, equipment repairs, free babysitting, etc.
 - Discount or Sale Items — This included money saved on discounted clothing or household items, garage sale/thrift shop savings, discounts on recreational activities, etc.
3. Brian and his wife wrote down the financial value for each item or the amount they would have been willing to spend for the item. For example, a family member gave Brian a \$1,000 radial arm saw. He would have never been able or willing to afford a \$1,000 tool like this, but he might have been willing to spend \$200 on a used radial arm saw at a garage sale. So, in this example, Brian put down the value of the blessing at \$200 (not \$1,000). Therefore, he gave an extra \$20 to the Lord's work, not an extra \$100.
 4. They added up the value of the total number of blessing items for the week and took 10 percent or more of the total and decided where to give it or whether to set aside the week's amount in a "Blessings Fund" to be given later. For many years, they set their "Blessings Fund" monies in their budgeting records, but later opened a special Blessings Fund checking account at their local bank that they would transfer funds into each week.
 5. They faithfully gave their church 10 percent or more of their main income, then joyfully and generously used their "Blessings Fund" to support missions, missionaries, special projects and needs, building programs, the needy, Christian workers and organizations.



10 Biblical Reasons to Give 10 Percent or More

Here are 10 biblically based reasons to make giving 10 percent or more of your income your highest financial priority in life:

1. It is a proven pattern of giving done by Christ followers for many generations. In 1899, a bibliography was compiled of books related to systematic Christian giving. There were over 500 books listed in this bibliography from over 100 years ago, and yet many Christians today do not understand the importance of faithful giving. Review these Bible verses: Genesis 14:17–20, 28:16–22; Leviticus 27:30; Proverbs 3:9–10; Malachi 3:7–15; Matthew 23:23.
2. It will help you reverence God more in your life. Your checkbook records show who or what you feel is important. By giving the best of what you have been given to God, you are expressing your allegiance to him, and you will grow in your respect for the Lord and his work in your life. Review these Bible verses: Deuteronomy 14:23; Malachi 1:6-8.
3. It will bring God's wisdom and order to your finances. If you get dressed in the morning and get the first button out of place on your shirt, all the rest of the buttons will be messed up. When it comes to finances, the first button to get in place is your giving. When you get this area in order, everything else follows. Giving is also the only known antidote for "affluenza" (the desire for more things) that permeates our world today. Review these Bible verses: Matthew 6:19–21, 24–34; Luke 12:16–21; 1 Timothy 6:6–10, 17–19; Ecclesiastes 5:10.

4. It will serve as a practical reminder that God is the owner of everything in your life. By faithfully giving the Lord 10 percent or more of all you ever receive, you are actively acknowledging his ownership in your life. We are not owners, only temporary possessors and managers of what God entrusts to us during our lifetime. Review these Bible verses: 1 Chronicles 29:11–18; Psalm 24:1–2, 50:10–12; Haggai 2:8.
5. It will allow you to experience God’s creative provisions. One of the most amazing things about learning to faithfully give to the Lord is the joy so many people have experienced in receiving unexpected blessings in their lives. When you acknowledge God’s ownership through your generous giving, you begin to experience his creative provisions in amazing ways. Review these Bible verses: 1 Kings 17; Proverbs 3:9–10; Malachi 3:7–15; Haggai 1:4–11, 2:15–19; Luke 6:38; Deuteronomy 28; Philippians 4:15–19; Mark 12:41–44.
6. It will encourage your spiritual growth and trust in God. There will be times when you will decide to be a faithful giver of what is in your hand, even when you have no idea how you will make it through the coming day, week or month. But by going ahead and giving to God, your trust in the Lord will grow, and you will grow in your ability to see him provide. Review these Bible verses: Deuteronomy 14:23; Proverbs 3:5–6; Malachi 3:8–10; Haggai 1:4–11; 2:15–19; 2 Corinthians 8:5.
7. It will ensure you of treasure in heaven. Jesus encourages you to store up treasure in heaven. The only way to do this is to live generously now. Someone once said, “We can’t take it with us, but we can send it on ahead.” Review these Bible verses: 1 Timothy 6:18–19; Matthew 6:19–21; Hebrews 6:10; 3 John 8.
8. It will strengthen the work of your local church. Many churches struggle for lack of finances. However, when people in a congregation gain a vision for being faithful givers to God at their local church, the whole spirit of a church begins to change — needs are met, people are cared for, more outreach begins to take place and long-awaited improvements start to happen. God-given momentum builds as people honor the Lord through their giving at church. Review these Bible verses: Acts 2:42–47, 4:32; 2 Corinthians 9:12–13.
9. It will help provide the means to keep your pastor/s and missionaries in full-time Christian service. It has always been God’s plan that his servants are taken care of by his people. Across America and the world, many pastors and missionaries are struggling financially or are even leaving the ministry due to a lack of adequate finances. Your faithful giving can make sure this doesn’t happen among the pastors or missionaries you know. Review these Bible verses: 1 Corinthians 9:9–11, 14; 1 Timothy 5:17–18; 3 John 5–8; Philippians 4:15–19; Galatians 6:6; Luke 8:3; 2 Kings 4:8–10.
10. It will help accomplish needed building projects and renovations. Some of the most exciting times in the life of a church or ministry occur when facilities are being improved or expanded. But for building projects to succeed, large extraordinary gifts are needed. Building projects only happen well with special gifts that are “above and beyond” people’s normal giving. Review these Bible verses: 2 Chronicles 24:4–14; Exodus 35–36; 2 Kings 12:2–16; Ezra 1:4–6; 1 Chronicles 29:2–19.

