

Developing a Life of Generosity: What the Bible Teaches about Financial Giving

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“You have not lived today until you have done something for someone who can never repay you” (John Bunyan)

TABLE OF CONTENTS

Introduction

Generosity – A Forgotten Spiritual Quality

The Problem

Why God Wants Us to Give

The *Tithe* in the Old Testament

The *Tithe* in the Gospels

New Covenant Principles of Giving

- Spirit-led
- Proportionate
- Regular
- Purposeful
- Generous
- Sacrificial
- Cheerful
- Worshipful
- Humble

Practical Action Steps

Conclusion

Introduction

One of the most confusing and, frankly, sensitive issues for Christians is the subject of “financial giving.” Many people are turned off by a perception, often from what they see on television or what they hear, that the church is concerned only about their money. Some have grown up in traditions that stress the importance of “tithing,” almost legalistically, and live in constant guilt over whether they are giving enough to please God. Still others are confused because, while they hear phrases like “we should give our finances to ministry,” they don’t really understand the principles of Scripture that govern the practice. The purpose of this discussion is hopefully to provide some clarity, and perhaps freedom, with respect to this important area of the Christian life.

Generosity – A Forgotten Spiritual Quality

The practice of generosity doesn’t come natural. Part of the reason is that we are fallen creatures, and even as Christians, still carry around an inner inclination to pursue sin,

the essence of which is pride and selfishness. Another reason we struggle with generosity is that everything we see and hear around us screams just the opposite. The values of the culture, rather than teaching us to put others first, tell us to pursue our own self-interest and ambition. When is the last time, for example, you saw an ad on a billboard or in a newspaper that said, “make more money so you can give it away and help someone in need”? Rather, the message is “make every effort, even at the expense of others, to earn as much money as possible so *you* can succeed and get ahead.” Unfortunately, if we are not careful, it is easy to buy into this philosophy of “self-absorption,” because it feeds our natural tendency to focus on “me first”; further, it pursues an ethic that runs counter to the practice of “giving away” our time, talent, and especially our treasure. Thus, apart from a relationship with Christ and the power of the Holy Spirit, a lifestyle of “generosity” is extremely challenging.

Stated more pointedly, if our objective is to get rich and retire, we will miss the purpose of God for our life. God’s purpose for us, among other things, is to learn and begin to practice the quality of “generosity.” In fact, the Bible teaches us that the quality of being “generous” reflects spiritual maturity; on the other hand, refusing to be generous is evidence of a serious spiritual deficiency. The following brief discussion will highlight several aspects of this important spiritual discipline and hopefully encourage those who read it to begin trusting God to make this practice a habit in their life. While generosity relates to all of what God has given us – time, talent, and treasure – our emphasis here will focus on being “generous” with our *treasure*, i.e. our money.

The Problem

Lest someone argue that “generosity,” even among Christ followers, is not a problem, consider the following statement of John S. Dickerson from his recent book, *The Great Evangelical Recession*, Baker, 2013:

“Multiple studies from the last decades and from recent years (even pre-recession) indicate that giving is consistently decreasing. This is not a coincidence. The amount of giving parallels by generation the commitment and spiritual maturity of the ‘sending’ evangelicals. The newest generations, weaned by a consumer culture both inside and outside of the church, have little concept of consistent sacrificial giving” (p. 89).

A study by the Barna Group found similar trends in giving:

“The percentage of Americans, who give at all, including tithing and supporting evangelical works, continues to decline. Seventeen percent of Christians say they tithe – but only 3 percent actually give 10 percent or more of their income to the Lord’s work”

(George Barna, “Churches Lose Financial Ground in 2000,” *Barna Research Group*, June 5, 2001).

Putting aside the question of whether Christians should “tithe” (discussed below), it is clear that this generation is behind the curve when it comes to the practice of “generosity.”

Why God Wants Us to Give

The Bible is clear that “financial giving” is important to God, yet not for the reasons some might think. God doesn’t need our money; rather he wants our hearts and how we use our finances reflects the priorities of our life. Jesus says in Matthew 6:21 that “where your treasure is, there your heart will be also.”¹ In other words, what we do with our money, to a great degree, is an indicator of whether we love God or the world. Jesus said that we can’t do both. We can’t serve the material things of this world and God at the same time (cf. Matthew 6:24).

This point is illustrated dramatically in Luke 21:1-4 (cf. Mark 12:41-44) which tells the story of a poor widow who came to the temple to make an offering. In contrast to certain rich individuals who presumably brought their large gifts, this woman placed two small copper coins into the temple treasury. Jesus watched this incredible act of faith play out right before his eyes and then commented: “Truly I tell you, this poor widow has put in *more than all the others*. All these people gave their gifts out of their wealth; but she *out of her poverty put in all she had to live on*.” Jesus’ statement reflects the truth that she gave “more than all the others” because she possessed greater “faith” than the others. The story ultimately illustrates that Jesus is concerned about a “faithful heart” rather than the amount of finances given. The woman’s amazing act of sacrifice reflected a heart whose affection was focused entirely on God rather than the material things of the world – an act so momentous that it is highlighted by Jesus and then forever memorialized in the pages of Scripture.

Paul reiterates the same spiritual truth in 1 Timothy 6:17-19, “Instruct those who are rich in this present world not to be conceited or to fix their hope on the uncertainty of riches, but on God, who richly supplies us with all things to enjoy. Instruct them to do good, to be rich in good works, to be generous and ready to share, storing up for themselves the treasure of a good foundation for the future, so that they may take hold of that which is life indeed” (NASB). In short, the consistent practice of giving protects us from the sin of greed; it causes us to focus our attention on the things that really matter – eternal things – and it ultimately gives us greater satisfaction than the things of this world; this is why Paul stated elsewhere, “But just as you excel in everything – in faith, in speech, in

¹ Unless otherwise indicated, all Scripture citations are from the New International Version (NIV).

knowledge, in complete earnestness and in your love for us – see that you also excel in this grace of giving” (2 Corinthians 8:7).

In light of the foregoing principles, the leadership of The Bridge believes that one of the most important spiritual habits a Christian can develop is the practice of consistent “financial giving.” Further, as a collective body, we take these principles so seriously that we have intentionally structured how we do ministry in order to avoid the trap of an unhealthy dependence on monetary resources. We have committed to supporting ministries outside its four walls – both locally and worldwide. This means that we function with a leaner staff and incur less overhead to ensure that the ministries to which we are committed receive necessary monetary resources for reaching people with the gospel. We have determined not to be enslaved to debt and other unnecessary financial obligations that would diminish our effectiveness in doing ministry. In short, we believe that the church as a whole should lead the way in terms of maintaining proper priorities in the area of finances. God has honored this commitment every year since the establishment of The Bridge.

Without question, Scripture clearly teaches that finances are a big deal to God and how we deal with them, particularly in the area of our “giving,” reflects who we are spiritually, not only as a church but also individually. In fact, to a great degree, the practice of financial giving, perhaps more than any other act, is a commentary on whether we are growing more and more into the likeness of Jesus – the “quintessential giver.” Consider the following principles that reinforce the proposition that Christians should develop the spiritual virtue of “generosity,” and specifically, financial giving:

- *Generosity makes me more like God* – You can see the connection from these words: “For God so loved the world that *he gave* his one and only Son” (John 3:16). God’s love is immeasurable, but you begin to understand how deep it is by the way he gave. He gave his one and only Son as payment for our sins. Thus, as we develop a life of generosity and learn to give sacrificially, we become more like God.
- *Generosity draws me closer to God and reveals my heart* – “For where your treasure is, *there your heart* will be also” (Matthew 6:21). It has been said that if you want a heart check, look at your “check book.” Since most in our culture aren’t using check books anymore, perhaps we should take a hard look at our online bank statement. How we spend our money says a lot about us and when we are generous by giving our money away, we reflect the type of heart with which God is pleased.

- *Generosity is the antidote to materialism* – “Out of the most severe trial, their overflowing joy and their extreme *poverty welled up in rich generosity*” (2 Corinthians 8:2). The lie of materialism is that acquiring stuff will satisfy us, but it leaves us only feeling empty and wanting more. We should never base our significance and security on things that are fleeting. Rather, we need to hold tightly those things that are eternal and hold loosely those things that are temporary.
- *Generosity strengthens my faith as I experience God respond to my needs* – “And my God will meet all your needs according to his glorious riches in Christ Jesus” (Philippians 4:19; cf. Proverbs 3:5, 9-10; note: Paul could say this because the Philippians had supported him financially at least twice while he was in Thessalonica, cf. Philippians 4:14-18). Giving away our finances is a workout and connects the dots between what we know and what we do. To build our physical muscles and gain energy, we have to expend energy and flex our muscles. The same thing is true with respect to our spiritual muscles. The more we trust God, the more he is willing to entrust to us greater responsibilities and opportunities; further, the more we trust him, the more he responds to our needs. As we engage in the practice of giving our money away, this action strengthens our faith and helps to build a life of generosity.
- *Generosity is an investment in eternal things* – “Store up for yourselves treasures in heaven, where moth and rust do not destroy, and where thieves do not break in and steal” (Matthew 6:20). The things of this world are passing away. God’s Word and people don’t. This is why the greatest investment of our financial resources is in people, not stuff. As we give our finances to ministries, we are paying forward; we are investing in eternal assets. We are participating in the joy of supporting the expansion of the kingdom of God not only locally but globally.
- *Generosity gives me joy* – We really can’t afford *not* to give. Consider the following words of wisdom: “A generous man will prosper; he who refreshes others will himself be refreshed” (Proverbs 11:25); the Lord reiterated this thought by stating, “It is more blessed to give than to receive” (Acts 20:35). One might call this principle a “collateral blessing.” As we bless others, we discover that we are also blessed. As we give, we tap into God’s generosity and begin to see people through his eyes. We therefore experience God’s blessing when we give.

As a new Christian, we grow as we develop healthy spiritual habits like regular quiet times, Bible study, prayer, community, and evangelism. Yet, true spirituality involves a transformation of our heart. One of the greatest reflections of a changed heart is the

practice of “generosity,” a quality that is often forgotten and yet one which displays a genuine love for God and “authentic spirituality.”

In view of the clear importance of this area of Christian living, we will now consider the following questions. What does the Bible say about the giving of our finances? As Christians, are we required to give away ten percent of our income (i.e. ‘tithe’) or are there other principles that govern this important issue? What are practical steps Christians can take to put the important spiritual habit of “financial giving” into practice? With these questions in mind, we will first look at what the Bible actually says about the “tithe.”

The Tithe in the Old Testament

Loving God (Deuteronomy 6:4-9) and loving others (14:28ff.) were central to the practice of tithing in the Old Testament (OT); *even before Israel was a nation*, and thus *prior to the Law*, Abraham and Melchizedek (cf. Genesis 14:18-20) were well aware of the practice²; see also Genesis 28:22 (also *prior to the Law*) where Jacob promised to give God a tenth of all his wealth. In both of these instances of “tithing” prior to the Law, the nature of each act of giving was “voluntary”; there was no compulsion in either situation. Clearly, though, the principle of giving a certain percentage (in both cases “ten percent”) is evident.

The motive for tithing in the OT appears principally to have been theological rather than merely political, humanitarian, or economic. The tithe offered the Israelites an opportunity to remember God’s blessings as He had remembered them and to imitate God’s care for the marginalized and oppressed. E. Carpenter notes that “the tithe demanded that the Israelite serve their God at a significant cost to themselves,” thus reflecting what really mattered to them (“Tithe,” in *ISBE* 4:863).

Under the Mosaic Law, there were at least *three tithes* (cf. Deuteronomy 14:22-29; Leviticus 27:30-33; Numbers 18:21-32): (1) the tithe to the local priests or Levites for their livelihood and for the function of the priesthood – i.e. study and the performance of sacrificial offerings for the people (Numbers 18; Deuteronomy 14:27; Leviticus 27:30); (2) from the remaining nine-tenths, a tithe was set apart to provide for the local Levites and was to be eaten by the household, presumably in Jerusalem (Deuteronomy 12: 5, 6, 11, 18; 14:22-26; cf. Mish. *Maaser sheni* ii.1; according to Mish. *Zebachim* v. 8, the cattle tithe belonged to this tithe and had to be used in Jerusalem – Henry Landsell calls

² Many ancient cultures practiced tithing in some form. Israel was merely one among many ancient Near Eastern peoples who tithed their property, produce, or currency. The Egyptians, Babylonians, and Assyrians all engaged in the practice; the tithe also was known in Ugarit (14th century B.C.) and among the Carthaginians. Despite these parallels, however, none of the other systems are as defined and specific, particularly in terms of theological emphasis, as was Israel’s (see E. Carpenter, “The Tithe,” in *International Standard Bible Encyclopedia [ISBE]*, Eerdmans, 1986, 4:861).

this second tithe the tithe of sacred celebration [*The Tithe in Scripture*, Baker, 1963]); (3) the third tithe, according to Jewish tradition (Josephus *Ant.* iv.8.22 [240-43]), was for the poor (Deuteronomy 14:28f.) and occurred only in the third year. Thus, *clearly there was more than one basic tithe and, according to many scholars, the tithing rate at times could have been as high as 22 to 30 percent!*

The Tithe in the Gospels

Many argue that the ‘tithe’ is still applicable for the Christian since Jesus appeared to endorse the practice during His earthly ministry in Matthew 23:23 (cf. Luke 11:42): “Woe to you, teachers of the law and Pharisees, you hypocrites! You give a tenth of your spices . . . But you have neglected the more important matters of the law – justice, mercy, and faithfulness. You should have practiced the latter without neglecting the former.” Yet, as Craig Blomberg correctly points out, “the only New Testament reference to giving ten percent comes in a passage in which Jesus is instructing Jewish scribes and Pharisees on how they should live *under the old covenant*, and in which he is drastically subordinating the tithe to ‘the more important matters of the law – justice, mercy, and faithfulness’” (1 Corinthians, *The NIV Application Commentary*, Zondervan, 1995, p. 326).

Most would agree that Jesus certainly would have supported the practice of tithing *until* the Law was fulfilled and accomplished through His death and resurrection. Yet, what about *after* the Law was fulfilled? What does the New Testament (NT) say about the practice of “*tithing*” following the resurrection? The simple answer is that *no NT text expressly teaches the ‘tithe’ as being incumbent on Christians*. This, however, does not mean that Christians are “off the hook” so to speak when it comes to the act of giving away their finances.

Matthew 5:17 is instructive. In this text, Jesus says “Do not think that I have come to abolish the Law or the Prophets; I have not come to abolish them but to fulfill them.” The word “fulfill” (*plēroō*) means that *in Jesus*, the precepts of the Law and what it means to truly obey God from the heart find their ultimate consummation (cf. Romans 10:4). The new covenant, which Jesus inaugurated, provides a *different motivation* for obedience. Rather than merely practicing a set of external standards, the new covenant introduces an internal motivation for obedience that flows from a heart, transformed and regenerated by the Holy Spirit. For example, in the Sermon on the Mount (Matthew 5-7), Jesus expanded the concept of “adultery” to include even the act of looking on a woman with lust and the concept of “murder” to include the attitude of hating someone else – in other words, true obedience is more than external conformation; it is about the inward transformation of the heart that changes the very motivation and inner thoughts that produce external behavior.

Similarly, the principle of the “tithe,” which as noted earlier *is taught both prior to and during the Law*, is expanded and reshaped under the new covenant to include a number of transformative principles that *extend beyond* merely giving a “tenth” of one’s income to *giving potentially much more*. In other words, under the new covenant, the question ceases to be, “what percentage am I required to give?” Instead, the question is, “what percentage of my *heart* have I given to God?” Therefore, *principles for financial giving under the new covenant* serve to guide the believer in this area – these principles illustrate the importance of financial giving in the life of the Christian and why the consistent practice of these principles, or lack thereof, is a barometer of the Christian’s spiritual health and maturity.

New Covenant Principles of Giving

When Jesus died on the cross and shed his blood for our sins, he inaugurated the new covenant (Matthew 26:28; Mark 14:23; Luke 22:20; 1 Corinthians 11:25; Hebrews 8:8-13; cf. Jeremiah 31:31-34). Thus, when a person becomes a Christian, they immediately share in all the benefits of the new covenant, including a lifestyle motivated by a Spirit-directed, internal transformation of the heart rather than external conformity to a code of rules. This new life is reflected in how we practice the spiritual habit of giving away our financial resources.

A number of NT, *new covenant* principles for “financial giving,” together with scriptural support, are highlighted in this section; their order of arrangement does not necessarily reflect any particular hierarchy in terms of importance – they all are important and should be practiced as a result of our love for God and others. Further, these principles are neither exhaustive nor intended to infer that “giving” involves only one’s financial resources, although that is the principal focus here.

- NT giving is “**Spirit-led**” giving (Acts 4:31, 34-35) – these verses indicate that the early Christians sold their possessions and *gave* the proceeds to the apostles for distribution according to specific needs – these Christ followers literally gave away *everything* they owned and determined that the possessions of this world were insignificant in comparison to the real needs of their brothers and sisters in Christ.

These texts tell us that this dramatic, counterintuitive act was directed by the Holy Spirit. Likewise, Christians should give their resources as they are led by the Spirit of God – oftentimes, the Spirit will lead a Christian to take an action that is incomprehensible from the world’s perspective. Nevertheless, the principle of “Spirit-led” giving is foundational, and thus, the discussion of the remaining principles assume that the Holy Spirit is intimately involved in any decision to give one’s finances or other types of resources.

- NT giving is “**Proportionate**” giving (1 Corinthians 16:2) – a set percentage of what a believer should give financially is not stated under the new covenant; according to this verse, the amount varies proportionately to a person’s income. A. Robertson and A. Plummer state, “The meaning is that the amount is to be fixed by the giver in proportion to his weekly gains, i.e. one’s surplus; and there is no distinction as to the right proportion, whether a tenth, or more, or less. A tenth is little for some, impossible for others; but week by week each would see how much or how little they had gotten, and would act accordingly” (1 Corinthians, *The International Critical Commentary*, T. & T. Clark, 1975, p. 385).

Thus, the guideline Paul provides is to give in accordance with how each one “has been prospered” (the passive form of the verb in 1 Corinthians 16:2 has been called by some a *divine passive*, meaning that God is the one who receives the credit for whatever success we have in life) (V. Verbrugge and K. Krell, *Paul & Money: A Biblical and Theological Analysis of the Apostle’s Teachings and Practices*, Zondervan, 2015, p. 270). The point here is that if there were any place in Paul where he could have demanded a “tithe,” it would have been in this situation.

Paul, however, leaves all giving up to the conscience of the individual and refuses to suggest even a minimum amount – or any amount for that matter (*Id.*, p. 271). Paul reminds us in Galatians 5:1 that “it was for freedom that Christ set us free.” For the new covenant believer, no obligation exists to give in obedience to a legal code, and he or she is free to give proportionately according to his or her prosperity as they are led by the Holy Spirit.

One should be mindful, however, that this principle does not excuse a believer from other new covenant precepts related to giving – the principle of “proportionate giving” goes hand in hand with the equally important qualities of “generous” and “sacrificial.”

- NT giving is “**Regular**” giving (1 Corinthians 16:2) – this text states that Christians should give “consistently” rather than “sporadically.” Certainly pay periods and methods vary from one situation to another. Yet, this principle indicates that the practice of giving should be so ingrained in the life of the believer that he or she does it on a *consistent basis* when they are paid, however that occurs. God deserves our best, not simply the leftovers. As noted earlier, the practice of “regular” giving leads to the development of a spiritual “habit” that serves as an antidote to materialism and greed.

- NT giving is “**Purposeful**” giving (2 Corinthians 9:7) – the new covenant believer does not give as if someone is standing over them in judgment or is twisting their arm. God does not desire the believer to give from “compulsion” or “grudgingly.” He desires the Christian to give as he or she has “decided” or “purposed” through the leading of the Holy Spirit (the tense of the verb used in 2 Corinthians 9:7 [*proaireomai*] emphasizes a *settled state* resulting from a decision that has been made – R.C.H. Lenski’s translation captures the force of the tense – “Let each one give just as *he has chosen for himself in advance* in his heart,” emphasis added [*Interpretation of I and II Corinthians*, Augsburg, 1963, pp. 1170, 1172]).

This principle also infers that the act of giving will be done in a *careful, thoughtful, and especially prayerful manner*, considering the issue of need, the theological soundness of the ministry organization to which the gift is presented, and the financial accountability and integrity of that ministry.

- NT giving is “**Generous**” giving (2 Corinthians 9:6) – God desires a Christ follower to reflect in their behavior the quality of generosity. After all, as we emphasized earlier, God is generous in all of his actions toward us, the greatest of which was his gift of the Savior Jesus. Therefore, he desires the Christian to give generously, not sparingly – this is not related to amount but the *heart*, because our purse strings and heart strings are closely aligned, and the former reflects the condition of the latter (cf. Matthew 6:21; see also Matthew 6:22 where Jesus’ use of the metaphor “good eye” (“clear,” NASB; “healthy,” ESV) indicates God’s approval of the practice of “generosity,” a behavior that serves as an antidote to greed and stinginess).
- NT giving is “**Sacrificial**” giving (2 Corinthians 8:2-3) – This is what Paul had in mind when he spoke of the liberality of the Macedonians who “gave beyond their ability,” i.e. not out of their “surplus” (1 Corinthians 16:2) but out of their “poverty” (2 Corinthians 8:2-3; cf. the story described above about the “widow who gave all she had,” i.e. out of her poverty – Mark 12:43-44; Luke 21:3-4). This point is further illustrated in 1 John 3:16-18 where John links the idea of “laying down one’s life for fellow-Christians” with the proposition of “providing, through the giving of resources, for the physical needs of Christian brothers and sisters.”

This principle is difficult when finances are tight but God says, through the metaphor of the harvest, that “whoever sows generously, will also reap generously” (2 Corinthians 9:6) – not necessarily monetarily as the ‘prosperity proponents’ advocate, but spiritually. When our financial circumstances would

dictate otherwise, the believer should sacrificially, generously stretch his or her budget out upon the promise of an infinite God who has promised spiritual blessing to those who “give by faith.” In short, sacrificial giving is no respecter of one’s financial condition; “sacrificial giving” is applicable whether we are rich or poor and ultimately involves giving until it “hurts.”

- NT giving is “**Cheerful**” giving (2 Corinthians 9:7) - this is the attitude with which the believer gives. The word “cheerful” (*hilaros*) in this verse denotes someone who is “glad, happy, and not reluctant.” God loves a “glad giver” because irrespective of the amount, he can take the offering and use it for kingdom purposes with impact that far exceeds the size of the gift (cf. 2 Cor. 9:6).
- NT giving is “**Worshipful**” giving (Hebrews 13:16) – the writer of Hebrews states unequivocally that when we do good and share our resources with those who have need, *God is pleased with such sacrifices*. The ultimate motivation for our giving is not to receive anything back from God. Whether God chooses to bless monetarily the believer who gives is irrelevant; the motivation should exist not only because the needs of others are met but, more importantly, because it is an *act of worship*, i.e. “it pleases God.” Worship is any way in which we declare God’s worth in our lives. This is why “giving” is such a big deal to God – doing so shows that we esteem him of great value and worth. Paul says elsewhere in 2 Corinthians 9:12-13 that not only is giving an act of worship but the recipient of the gift will be led to glorify God as well.
- NT giving is “**Humble**” giving (Matthew 6:2-4) – Jesus says that when we give, we do so not to draw attention to ourselves or because we might get our name on a “platinum list of financial supporters” at a banquet; no! We give out of a heart that humbly recognizes that everything we have is God’s to begin with, and thus we delight in giving back *in worship* a small portion of that with which He has so richly blessed us. In short, we give because we love Him and we love those whose needs He desires to meet through us.

The delineation of these NT, *new covenant* principles hopefully has provided guidance in an area that for some has been a source of confusion and misunderstanding. Whether we are young, old, single, or married, Scripture, from beginning to end, teaches that God wants us to engage in the practice of giving our financial resources back to him; in fact, he desires this practice to become a *spiritual habit*. This happens when we decide, by the power of God’s Spirit, to make giving a priority in our lives.

If a percentage is helpful, then we should begin with a percentage that stretches us – perhaps this is ten percent for some; for others, however, the percentage might be

much more. The real issue is “to begin” and then “be consistent”! Ultimately, the key to giving is found in 2 Corinthians 8:5 where Paul says of the Macedonians, “they gave themselves *first to the Lord*.” Once we do this, the giving of our “finances” will flow from a heart of love for God, for others, and for the church of Jesus Christ, both locally and worldwide.

Practical Action Steps

So where do we go from here? Consider the following four practical steps we can take under the leading the Spirit.

1. **Take a personal spiritual health assessment** with respect to the giving of your finances. Is financial giving a spiritual habit in your life? Scripture is clear that it needs to be, irrespective of your financial condition. Be honest. Perhaps a quick glance at your check book or online bank statement will help you to evaluate how you are “really” doing in this important area. Remember, God wants a faithful heart, not your finances. Perhaps repentance is in order, not so much in terms of the sin of “not giving” but what “not giving” represents – materialism, greed, or a lack of faith in God to take care of your needs.
2. **Prioritize your life** so that the giving of your finances becomes a spiritual habit just like praying, studying God’s Word, and living in community. Obedience is what God desires – “obey, don’t delay; if you delay you won’t obey.”
3. **Pray and ask God for wisdom, faith, and strength** to take whatever steps are necessary so that you can begin to cultivate into your life the important spiritual habit of “financial giving.” God promises that he will give us wisdom to make biblically correct decisions (James 1:5); all Christians need to act on this promise and then, through faith, trust the power of the Holy Spirit to enable them to give even when the financial circumstances of life would indicate otherwise.
4. **Develop a plan for giving.** This includes at least three *decisions*:
 - *Decide* to begin with a certain percentage – ten percent is a great place to start; after all, we have seen that the principle of “ten percent” is found not only during the Mosaic Law period but even prior to it. Yet, don’t be legalistic about it; the key is to begin and then ask God to increase the percentage over time!
 - *Decide* what times during the month you will give – depending on your budget and your pay periods, determine if you will give weekly, every two weeks, or monthly – again, the principle is to give “regularly.”
 - *Decide* what ministries you will support – without question, there are numerous, excellent Christian ministries that God is using to reach people for Christ; thus, a significant part of your prayerful decision to support a particular ministry is

whether the ministry is “gospel-centered” and theologically sound. *A priority, however, regarding where to give your finances should always be your local church* – for most of you, this would be The Bridge. In the OT, the people publically brought their tithes to the temple (cf. see OT references cited above under “Tithe in the OT” and the story of “the widow” in Luke 21:1-4); additionally, when the early Christians in Acts sold their possessions, they publically brought the proceeds and laid them at the apostles’ feet for distribution to the poor believers in the Church of Jerusalem (cf. Acts 4:32-35).

While these stories are illustrative, they do support the principle that the people of God were encouraged to support the needs of the ministry of which they were a part and that had direct spiritual impact on their lives. Similarly, your local church is the ministry organization that enriches your life spiritually through worship, preaching, providing ministries for your family, opportunities to serve, and experiences in community. These realities simply cannot happen without the financial support of those who are a part of that body – the maintenance of staff, church operations, and especially the support of ministries, both locally and worldwide, all need financial resources. Thus, as people give to support the immediate needs of the church, they also are indirectly participating financially in numerous other ministries which The Bridge supports.

Conclusion

In summary, “financial giving” is extremely important to God. Yet, God wants more than your money. He wants you, because once he has all of you, he will have your money. Ultimately, how we give our finances is a reflection of our heart’s affection and what is most important to us. God pursues our unwavering affection. He seeks those who worship him in Spirit and in truth. He desires more than anything else that we love him with all of our heart. Interestingly, he wants us to be a reflection of who he is and when we demonstrate our generosity through giving our money away, we are actually behaving like him. After all, God *gave* his one and only Son that we might have eternal life! (cf. John 3:16). Ask God right now to help you step out in faith and begin the exciting and fulfilling spiritual practice of giving away your finances for his glory and the expansion of the kingdom of his great Son Jesus.