

# The Joy of Giving

### Objectives:

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In this chapter, you will learn:

1. The role of giving in financial planning
2. The reasons for giving
3. An effective giving process
4. Some examples of generous givers

### Chapter Outline:

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| 6.1 The Role of Giving in Financial Planning | 6.3 Developing an Effective Giving Process |
| 6.2 Incentives to Give                       | 6.4 Giving Examples                        |

## 6.1 The Role of Giving in Financial Planning

The money management objectives we review in this book—such as setting goals, following a spending plan, and avoiding debt—are logical supports to a well-built financial plan. Giving, however, may seem to be in opposition to these ideas. It is often viewed as a discretionary category to be entered into if and when funds become available. You may not believe you have necessities, much less discretionary money to give away. You may have heard a fellow student say, “How can I give when I can’t afford to eat anything except peanut butter sandwiches and ramen?” This book considers giving as one of five uses of money as a part of your spending plan and budget, and challenges you to adopt a give-and-save-first plan that achieves a longer-term benefit even if it requires a short-term sacrifice.

### Boyce’s Playbook



The young couple was only a few years out of college, where they had been in my class. They told me this story.

We are struggling financially after being married for three years. We have plenty of income, but something doesn’t seem quite right. We communicate and have a budget, but we have more than an occasional argument about how to spend money. We can’t agree on a house to buy. We are delaying having children because we don’t think we can afford them. We want to give some, but after juggling all the other uses of money, especially repaying our student loans, nothing’s left. We feel guilty when we take vacations to luxurious resorts or look at buying a large home while our pastor preaches about biblical commands to support the poor and needy. We can’t seem to get control of our money and to make progress toward our financial goals. We are looking for jobs where we can make more money.

Like many Christians, or even most, they were victims of negative emotions of fear, guilt, and frustration to some degree. They felt there *must* be a better way.

Instead of fear and guilt, they wanted contentment, joy, confidence, and peace. I suggested that they renew their study of financial planning with a biblical perspective at a church study group or with a Christian money coach. I also told them about how Barbara and I learned early in our marriage to view giving as an eternal investment, and that generosity is the path to financial contentment. I suggested they take another look at Malachi 3:8–10, where God said, *I will open the windows of heaven for you. I will pour out a blessing so great you won’t have enough room to take it in! Try it. Put me to the test.*<sup>1</sup>

Initially, the couple had some resistance and wanted a “better solution.” They said, “Doesn’t God want us to repay our debts and save for a house and children? Why does God need our little bit of money?” “Does God really expect us to give 10 percent of our gross salaries, even before taxes are taken out?” My response was the same as before.

A year later, they called me and said, “We started tithing, and now our finances are in better shape, but even more, we are much happier together. We don’t need new jobs to make more money. In fact, we have a baby coming and plan to work less to have more family time.”

Each of the other four uses of your income can be directly tied to a benefit for you. Giving away money doesn’t seem to fit that pattern. The interesting thing is that giving is never rational from a purely financial standpoint. Even tax breaks for charitable contributions do not keep pace with the size of the gifts themselves. If you give \$1,000, then your tax bill is only reduced by \$250 if you are in the 25 percent federal income tax bracket. A donation of any size, even a small one, always reduces your total net worth. When you give your money away, you always have less of it for yourself. It is difficult to understand why Jesus said, *It is more blessed to give than to receive.*<sup>2</sup> Some study of the biblical view of giving can help you see the logic behind a give-and-save-first plan. Below is a short summary of several financial plans that emphasize the joy and freedom that come from giving.

## A Financial Plan from Jesus

On one occasion, Jesus met a young man who wanted to know the secret to eternal life. The fellow had lived a good, clean life, keeping all of the commandments, yet he knew he still lacked something. Jesus advised the man to sell everything he had and give the proceeds to the poor. Disheartened, the fellow *went away sad, for he had great possessions.*<sup>3</sup>

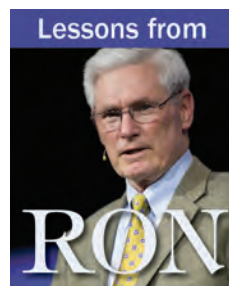
You may also be discouraged because Jesus said to give it all away. But Christ was not eager to separate the young man from his money, and He was not trying to raise money for His ministry with the promise of Heaven. Jesus knew the young man was wealthy and that he had placed his trust in his own wallet, and he warned in the famous Sermon on the Mount, “*No one can serve two masters . . . You cannot serve God and be enslaved to money.*”<sup>4</sup> Jesus knew that until the man could bring himself to part with that financial security blanket, he would never be free to place his trust in Christ. He would never know the true riches and security of eternal life unless he chose to control his money rather than to let it control him. Jesus knew that the young man’s tendency was to hang on to and to trust what he had. That transferred his trust further and further away from God and deeper and deeper into his own inadequate resources.

Jesus’s financial plan does not call for everyone to give away everything. His plan calls for people to be free from the love of money and to trust God for their peace and security. He said, *Give, and you will receive. Your gift will return to you in full—pressed down, shaken together to make room for more, running over, and poured into your lap. The amount you give will determine the amount you get back.*<sup>5</sup>

Jesus does not want your money, He wants your heart. He did not say it is difficult to serve both God and money, He says it is *impossible*.



(Adobe Stock)



### Lessons from

There was a time when my treasure was couched in the recognition and success I achieved in business. When I became a Christian, those priorities began to change. My heart turned toward my family, and I began to think more about their eternal destiny than about our material needs and desires. My heart and treasure were no longer bound up in money and worldly ambition.

Since then, I have spent my time helping people deal with the question of how to move from fear and anxiety to joy and contentment. The answer came over time as I talked with, counseled, and observed my clients and the clients of other advisors in the Kingdom Advisors organization. I have had the opportunity to work with thousands of middle-class and wealthy individuals. Many of these people are genuinely happy, and I have concluded that the key to

their freedom, joy, and confidence is not their money. Having the cash to buy or do whatever they please does not guarantee their contentment.

The secret to their financial contentment is not couched in wise investments, meticulous budgets, or debt-free living. All these things are valuable, but even the highest investment return or the most carefully constructed budget affords very little in the way of real confidence and joy if one key ingredient is neglected. The ingredient that makes true freedom possible is generosity: the willingness to give your time, talents, and material wealth to benefit others and impact eternity.

It turns out that generosity and financial freedom are inextricably linked. The Bible supports this principle multiple times in both the Old and New Testaments. *Whoever gives to the poor will lack nothing.*<sup>6</sup> . . . *for God loves a person who gives cheerfully. And God will generously provide all you need.*<sup>7</sup>

The people who enjoy genuine contentment and freedom are those who give the most, relative to their incomes. Giving is more than just a way to use your money. It is a lifestyle, a way of living that allows you to hold all that you own, including your time and your talents, with an open, generous hand.

## Randy Alcorn's Financial Plan

Pastor and author Randy Alcorn writes about the Treasure Principle in many of his books.<sup>8</sup> This principle comes from the Bible.

*Don't store up treasures here on earth, where moths eat them and rust destroys them, and where thieves break in and steal. Store your treasures in heaven, where moths and rust cannot destroy, and thieves do not break in and steal.*<sup>9</sup>

The Treasure Principle states that you cannot take anything with you when you die, but you can send it on ahead to heaven. This can be done by using your earthly wealth now while you are on this Earth to do good works. This sends your wealth on ahead to heaven, where it will increase your “standard of living” there. This principle is in line with economic thinking that incentives matter. People willingly give to increase their benefits in heaven when they have an eternal perspective. Randy argues that the only wise eternal investment is giving.

## Apostle Paul's Financial Plan

Paul provided some specific giving guidelines: *On the first day of each week, you should each put aside a portion of the money you have earned. Don't wait until I get there and then try to collect it all at once.*<sup>10</sup> According to these guidelines, effective giving is:

- Planned—No collections will have to be made
- Personal—Each individual per individual calling
- Proportionate—A sum in keeping with the individual's income
- Priority—On the first day
- Periodic—Every week

The primary purpose of this book is to enable you, through wise financial planning, to free up more of your resources so that you can give more away. Regardless of how much you have, this book encourages you to give generously. The basic 10-10-80 financial plan described in Chapter 5 prioritizes giving so that you can experience the joy it brings and gain a sense of contributing, with benefits for both this world and the next. An effective financial plan helps make sense out of all the requests for your money, your time, and your talents so you can maximize the effectiveness of your giving.

*Stewardship* is not a common word today and is used only to refer to giving money. But giving is not just simply writing a check. That's a great starting point and should always be a part of your giving, but you can also give so much more than money. Just as having a financial plan can help you free up more money for giving, a lifestyle strategy can help make whole life generosity a reality for you.

Stewardship implies having an entire lifestyle of generosity. This doesn't happen overnight. Instead, it is more of a growth process: the more you give, the more joyful and content you feel, and then the more you want to give. It is an amazing and beautiful cycle! You will discover how generosity in your finances and in your lifestyle is the key to freedom, satisfaction, and contentment.



## 6.2 Incentives to Give

Since giving will always reduce your net worth, the giver must be motivated by something else. Is it the strength of some heart-wrenching financial appeal? Is it altruism, the genuine desire to help someone or something? Is it the perceived need for a tax write-off? Is it guilt? Simple economics can be used to help explain many behaviors and tells us that people make rational choices. They choose to do something when the benefits to them are greater than the costs. A basic principle of economics is that incentives matter.

For some, giving meets an ego need, as their name appears on a plaque or an impressive list of friends or benefactors. For others, giving, usually some token amount, is merely a way to avoid or lessen the nuisance of fundraising appeals. Others simply have a genuine desire to help others or specific causes. No matter the logic, economics still tells us that these givers are rational, so they must get some benefit from giving that outweighs the economic costs.

There are at least five good incentives to make giving a part of your financial plan, every one of which will contribute to your financial contentment.

### Giving Breaks the Power of Money

The world's perspective that accumulation should be your ultimate goal creates a bondage to money. Under the "get all you can" philosophy, any thought of giving money away comes as a threat to your overall security. Giving frees you from this slavery to your finances. David Robinson, a retired all-star basketball player who has given millions of dollars to the foundation he established to help underprivileged children, wisely said, "If I'm clutching onto my money with both hands, how can I be free to hug my wife and kids?"



### Giving Promises Rewards

Again and again throughout scripture, God's command to give goes hand in hand with a promise.

*I will pour out a blessing so great you won't have enough room to take it in! Try it! Put me to the test! . . .*<sup>11</sup>

*Give, and you will receive. Your gift will return to you in full . . .*<sup>12</sup>

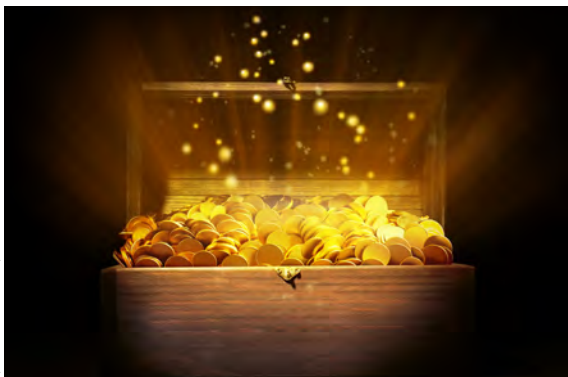
*Give freely and become more wealthy; be stingy and lose everything. The generous will prosper; those who refresh others will themselves be refreshed.*<sup>13</sup>

*Tell them to use their money to . . . be rich in good works and generous to those in need . . . they will be storing up their treasure as a good foundation for the future so that they may experience true life.*<sup>14</sup>

These verses indicate that we cannot outgive God. They also indicate that there is a promise of rewards both now and in eternity. God is serious about giving. He promises that we will be better off for it. You may interpret these promises to mean that the more you give, the more money you will get. But if this were actually the case, giving would become the hottest investment strategy on Wall Street. It would make unquestionably good accounting sense.

The truth is that God's promised rewards are much more significant than any financial blessing. Material reward may often follow a faithful giver, yet it cannot be expected. Instead, you can expect God to bless you in ways you may never have imagined. Perhaps He will give you good health, favor with your boss, or wisdom in your financial decision-making. He may use your gift mainly to draw you closer to Himself. He may choose to bless you with an eternal reward that you will never see on this side of heaven. Whatever the case, give cheerfully and trust that the promised reward will surely come—and it will be more satisfying than anything you can imagine.





## Giving Provides an Eternal Perspective

As we saw in Chapter 4, some valuable benefits cannot be quantified and put on your accounting statements as part of your financial net worth. The greatest part of your total net worth is based on your faithfulness and generosity in giving. If you believe this, you see giving as an eternal rather than a temporary investment. As Jesus said, *Store your treasures in heaven*.<sup>15</sup> It is only rational to pursue that which is both certain and secure. It only makes sense to give.

## Giving Demonstrates God's Ownership

Recognizing God's ownership in your resources is probably the biggest key to financial freedom. When you place giving as your number one priority, you're acknowledging that all that you have is God's. In acknowledging God's ownership of your resources, you'll be able to mentally release your money and experience a true freedom from worry. When you manage

your money with the conviction that it actually belongs to God, giving becomes a logical, natural part of your total financial plan. It confirms God's ownership of your resources, demonstrating, yet again, that He really does "own it all."

## Giving Demonstrates Obedience to God's Commands

Jesus summed it up for us: *If you love me, obey my commandments*.<sup>16</sup> You have a call to action. The Bible says:

*Suppose you see a brother or sister who has no food or clothing, and you say, "Goodbye and have a good day; stay warm and eat well"—but then you don't give that person any food or clothing. What good does that do . . . ?*<sup>17</sup>

*Pure and genuine religion in the sight of God the Father means caring for orphans and widows in their distress and refusing to let the world corrupt you.*<sup>18</sup>

By giving, we are simply being obedient to His commands.

With all these rewards, it is easy to see why Americans gave an estimated \$485 billion to charity in 2021. Giving has grown over last five years despite the problems created by the pandemic. Over 27 percent of giving, or \$135 billion, was given to religious institutions and faith-based charities.<sup>19</sup>

Unfortunately, this huge number creates two myths. First, as Christians, we have heard about tithing all our lives and we believe that most people tithe. However, per the Bureau of Labor Statistics Consumer Expenditure Surveys, third quarter 2019 through second quarter 2020, the average American family gave only 2.5 percent of their income to charitable organizations.<sup>20</sup>

The second myth is that we give more as we earn more. Again, the BLS statistics in 2020 on consumer expenditures dispute this. In fact, the 26 million families that earned less than \$24,000 per year gave away 5.4 percent of that income. The 26 million families that earned over \$124,000 gave only 2.3 percent to charitable organizations. On top of these disappointing numbers, giving to churches and religious organization is only about a quarter of the total giving.<sup>21</sup>

In December 2008, the midst of the Great Recession, *Christianity Today* published "Scrooge Lives," an article based primarily on data from a 2008 study called *Passing the Plate*.<sup>22</sup> The authors concluded that one in four churchgoers gives away no money at all per year—not even a token \$5. The average, regularly attending churchgoer gives 6 percent of after-tax income, but that's a mean skewed by a handful of very generous givers. The median annual giving for Christians in the US is actually \$200, just over a meager half percent of after-tax income. The people who skew the average are the 5 percent of American Christians who

provide 60 percent of the money that churches and religious groups use to operate. The study concluded that a small group of truly generous Christian givers are essentially covering for the vast majority of Christians, who give nothing or quite little.<sup>23</sup>

## 6.3 Developing an Effective Giving Process

The “Why don’t we give more?” question is one that churches, ministries, and givers have wrestled with for years. Ministries believe if they could understand why Christians do not give, they would be better equipped to help potential givers overcome the obstacles. Then, if the donors themselves could understand the specific issues hindering their generosity, they might be motivated to give more.

It is highly probable that the most ignored issue and the area of greatest disobedience in the Christian life is tithing and giving. But you don’t have to fall into this trap. Remember—you have been challenged to think differently:

*Don’t copy the behavior and customs of this world, but let God transform you into a new person by changing the way you think. Then you will learn to know God’s will for you, which is good and pleasing and perfect.*<sup>24</sup>

All of the reasons for not giving can be eliminated if you spend time with God studying what the Bible says about giving and then carefully develop a financial plan that includes generous giving of your time and money.

Earlier in this chapter, we looked at Paul’s five Ps of giving that came from his letter to the Corinthians. *On the first day (priority) of each week (periodic), you (personal) should set aside a portion of the money you have earned (proportionate). Don’t wait until I get there and then try to collect it all at once (planned).*<sup>25</sup> You can use these five Ps to change your thinking and your life to experience the financial and eternal contentment rewards of giving.

The underlying cause limiting our ability to give is a spiritual problem. We don’t believe the Bible when God says, *Try it. Put me to the test . . .*<sup>26</sup> and when Jesus says, *The amount you give will determine the amount you get back.*<sup>27</sup> Rather than trusting God for our peace and security, we fear there will not be enough for our own needs. Obviously, the first solution to this issue is spending time with God and strengthening your personal relationship with Him. Beyond this, you can develop relationships with fellow Christians who have conquered the same fears. Many churches host small financial study groups to share ideas concerning this lack of trust issue.

Ultimately, you will have to “test God” by changing your budget to provide room for giving and seeing if He really does “pour a blessing greater than you can imagine” on you. Randy Alcorn says that God gave us instructions to tithe because the tithe is similar to a child’s first steps or a bicycle’s training wheels. It is a way to get started and experience the joy of giving. Then you will want to do more giving. You can develop the faith to make giving a priority.<sup>28</sup>

Aside from lack of faith, our many financial commitments and their resulting challenges also prevent many people from giving. The pressure to keep up with monthly payments is intense. For many individuals and families, the largest commitments are a home mortgage or rent, as well as utilities, insurance, and auto loans, but student loans and credit card debt also add to the burden. So, it’s understandable that you may be reluctant to even think about giving away some of your income. That’s where budgets and longer-term financial plans come in—they help you plan room for giving.

Even a spiritually mature and financially secure person may not give because they don’t know how to or haven’t planned what can be done, according to Rusty Leonard, founder of a Christian-oriented investment firm and the nonprofit Ministry Watch, which helps people become effective givers. Leonard says that many Christians simply do not have a financial plan, especially one that includes a giving plan—instead, we give our money the way we spend it, haphazardly and without intention. He points out that Christians act no differently with their money than other Americans who don’t save for retirement, buy houses they can’t afford, or invest only when stocks are rising. This leads to the common reason for not giving frequently: “I don’t have enough income to give right now. I’ll have to do that later.”

Somehow, the prevailing belief is that giving should be spontaneous and emotional. Paul did say, *You must each decide in your heart how much to give. And don't give reluctantly or in response to pressure. For God loves a person who gives cheerfully.*<sup>29</sup> We frequently translate this into, "I'll give when I feel like it," but the problem is this: If we wait to give at the end of the month when money is tight, it's hard to feel cheerful about giving. Paul anticipated this issue when he advised us to make giving a priority and periodic by giving the first part of our paycheck every time we get paid. Budgeting to give may seem almost legalistic, but it's a challenge to make people feel like giving more generously than they already are. If your budget does not include a line item for giving, it's very likely that you're giving less than you can.

Paul also urges you to make your giving proportionate to your income. This means that you give more as you earn more. The tithe was a requirement of the first 10 percent of income throughout the Old Testament, but it is not mentioned in the New Testament. However, we do see *proportionate* as one of Paul's guidelines, and Jesus says that generosity is the key.

How much to give can be one of the most difficult questions for a Christian to answer. We may desire to be obedient, but this decision could cause us to become "accountants" by trying to calculate carefully so that we don't give more than we have to. If we ask questions such as whether we are supposed to tithe off of our gross paycheck or wait until the taxes and other withholdings have been removed and tithe off of what we actually receive (the net), we're missing the point. The idea is to be less concerned with a quantitative number and more concerned with having a generous and cheerful attitude. Paul also said, *If I gave everything I have to the poor and even sacrificed my body, I could boast about it; but if I didn't love others, I would have gained nothing.*<sup>30</sup>

After the question of how much to give is the question of "Whom do I give to?" When looking at your spending and the multitude of needs that surround you, you may be wondering, "How can I give to all those others and still meet my family's needs?" Certainly, your first priority is to meet your and your family's needs by purchasing food, clothing, housing, transportation, and other necessities. The Bible says, *But those who won't care for their relatives, especially those in their own household, have denied the true faith. Such people are worse than unbelievers.*<sup>31</sup>

God does not ask us to meet every need everywhere, and He is not trying to get us to give away all of our money. He does not give us a magic formula to determine our proper amount to give. All He asks is that we be good managers of the resources He gives us. This means making wise decisions regarding how we use our money.

This can range from how much you spend on your upcoming wedding to how you maximize the effectiveness of your contributions to the church and God's work. Instead of looking for a formula or rule, we should ask, "What ultimate purpose will this expense fulfill?" If God owns it all, we are always using His resources, and then every spending or giving decision becomes a spiritual decision.

This is another area where Paul's idea of planned giving is important. Not every individual or organization will make effective use of your contributions. Since you can't meet all the world's needs, you must choose whose needs to meet, and this should be planned out as carefully as the amount. Throughout the Bible, we are taught to support the local church that we attend. *Those who are taught the word of God should provide for their teachers, sharing all good things with them.*<sup>32</sup> However, careful planning requires that you be involved with the ministry work of any organization that you give to. If your local church is not worshipping or ministering in God-directed ways and you cannot influence a change in their ministry, don't use this as an excuse to not give. Instead, pray about your choices, and then start supporting and attending a church that you do believe God is leading. One option of planned giving is to do it online, which allows giving on a regular basis despite the inability to attend a regular church service. The basic principle is to be involved with the organizations and individuals so that you know how your gifts are being used.

This principle applies to any organization or individual. If you do your research and do your best to give to those who you believe will use the money effectively, don't feel guilty if they abuse the gift. You should simply follow God's direction about changing your giving.

You may believe God is leading you to regularly respond to special gift requests from friends, organizations, or others. You may want to buy a meal for a homeless family whenever the opportunity is presented, or lunch for a friend who has become discouraged by an upset



in a relationship. The list goes on, but once again, you can't do everything. However, if you are called to respond in these situations, you have to budget your finances so that you have an emergency giving fund. Otherwise, you won't have the money to respond.

These are not easy questions to answer, nor easy choices to make. There will always be needy people. There will always be a more altruistic way to use your money. When you come up against wedding questions or other spending decisions, you might encounter a guilt-laden trap of thinking you *always* have to give your money to the poor, the hungry, or the homeless. The answer, however, is personal, between you and God—and will be found by reading the Bible and listening to what God is saying. He might want you to give away every cent you have, or He might want you to take a beach vacation over spring break. You will never know unless you ask how He wants you to use the resources He has entrusted to you.



Giving too much is not a common problem. Giving from the wrong motivation is much more common. A great example of legalistic and ritualistic giving without continuing to ask God what His purposes are comes from an American missionary in Kenya. This missionary was having difficulty providing for his family. The money always ran out before the end of the month, leaving him unable to purchase even food and other basic necessities for his wife and three daughters. Increasing his salary was out of the question, as the organization he worked for put strict limits on the amount that missionaries could receive from their financial supporters.

When I asked how he was spending the money he earned, he said, "Right off the top, I give 36 percent of it away." He explained, "When I was younger I went to a youth conference where the speaker challenged us to start tithing, and then increase our giving by 1 percent each year.

I began by giving away 10 percent, as the man suggested, and ever since then I've upped my giving every year. I've been doing this for 26 years." For this missionary, giving had become a ritualistic response to a teenage commitment. He needed to think about whether or not he was using the money God gave him in the right way. Had form replaced faith? Was he violating the scriptural principle of providing for his family in order to comply with a self-imposed rule someone else made up? It is in making the hard choices and answering the hard questions where we learn to listen to and rely on God and His word. Do not be afraid to ask God the question, "What do you want me to do with this money?" Listen for His leading, and then respond.

## 6.4 Giving Examples

### An Example of Giving From Jesus

Jesus sat across from the temple treasury, watching people make their contributions. Many rich people dressed in fine clothes approached the offering box with a sense of religious pomp and ceremony. Then a poor widow came along. She went almost unnoticed in the hustle and bustle that marked the temple courtyard, and she probably liked it that way. Unlike her wealthy neighbors, she could not afford to make a hefty donation. In fact, she could not really afford to give anything. But still she came, hoping to slip unobtrusively alongside the money box and quietly drop in her offering of two small coins that were all but worthless.

Unwilling to embarrass the woman, Jesus did not make a scene. Yet he called His disciples to His side to let them know what the woman had done.

*I tell you the truth, this poor widow has given more than all the others who are making contributions. For they gave a tiny part of their surplus, but she, poor as she is, has given everything she had to live on.<sup>33</sup>*

For that woman, two cents was everything—and unlike her wealthy neighbors, she gave out of love, not seeking any praise. The Lord singled her out from both the temple crowd and from all the other examples in Scripture. The poor widow's story stands as the only direct reference Jesus makes to the manner in which Christians should give. That widow gave God all that she had, without expectation of personal gain. An interesting question is "Does God measure generosity by how much we give or by how much we keep?"

## Liz Learns She Really Can Give

Liz was in college, and was making an effort to limit any student borrowing. She always ignored any fundraising appeals made at her church, figuring that she had no money to give, and hearing about the poor just depressed her. She felt that she didn't need to hear about problems that she couldn't do anything about. One day her mother asked, "Now that you have a part-time job, are you tithing from that income?" Liz replied, "Are you kidding? I'm saving that money for next semester. There's only a little left after I pay for gas and insurance on my car. Tithing is for people that make a lot of money. Besides, I can't save the world by giving \$20 a week. But I sure can miss out on some things I want."

The next Sunday at church, a visiting missionary and his wife spoke about life in the country where they were currently assigned. They said, "Twenty dollars can buy two chickens or maybe a mosquito net to help prevent malaria, or maybe several Bibles for people who have never been able to read one in their language." Liz suddenly realized that while her \$20 wouldn't come close to saving the world, it might make a big difference in one person's life. Later, she found out that she could sponsor a child for \$30 per month. She committed to do that—and she decided to replace the savings she was giving up by stopping her Saturday morning coffee-shop visits and by watching two movies a month with her friends on Netflix rather than at the theater. She enjoyed getting letters from the child she sponsored, and as time went on, she developed a different outlook and began to explore additional giving opportunities and ways to help others. She also found more ways to save money and was surprised by extra birthday gift money and an unexpected raise in salary at work. Her mother said, "Your generous giving has made you a different person who looks beyond just yourself, and I am really proud of you for that."

## John Makes New Friends

As part of the final exam in my Personal Finance course, each student is asked to give \$25 and answer four questions about the giving experience. John and his wife were already tithing from their income, and they chose to give more.

Q1. Why did you choose to give to this cause or individual?

A1. My wife and I live in a townhome community in North Charleston, and each night we go for a walk together and discuss our day. Our community is not a wealthy place, and the neighborhood kids are always hanging around outside. They know my wife because she's a nursing student and has interned at their school, but I always got the sense that they were afraid of me. I try to smile and be polite, but I'm not the most approachable-looking person, especially to a young child. Because the kids are always outside playing, they're usually hungry and thirsty, and it breaks our heart because they always ask us for food. Well, we decided to take the \$25 initially and buy some snacks to give the kids whenever they asked. I think we have now

spent around \$80, but it has been worth it because the kids are much happier, and they seem less hungry. The snacks are usually fruits, granola bars, and some water, so nothing major.

Q2. What did the gift enable the children to do?

A2. The children just always looked so sad and hungry. I really feel like they are locked out of their houses from the afternoon until sundown and not given much to eat. One of the little girls had a Pop Tart and told me that was her dinner for the evening. Our little snacks help them when they are hungry. We also know we can't feed 20 kids on a daily basis, so we have a deal with them that they get a snack only when they are really hungry.



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Q3. What blessing did you receive from the giving?

A3. Well, now the kids like to come up and to say hey and ask me how my day is going. That's a pretty fun thing for me. I can definitely say I have a bunch of "friends" in the neighborhood.

Q4. Explain Alcorn's "Treasure Principle" and how your gift relates to it.

A4. Pastor Alcorn reminds us of what Jesus said in Matthew 6:19-24 about storing up treasures in heaven instead of chasing after earthly wealth. Yes, you may feel good by being generous, but that "feeling" isn't just a feeling, because there is actually a reward waiting for you in heaven. Jesus tells us that where your heart is, there will your treasure be also. So again, if you strive for more things/materials/wealth on Earth, that is all you will be achieving, but if you strive for more heavenly treasures, you will have them for all eternity.

I think my gift helped me remember that it is better to give than to receive. The kids are so much happier to see me now, and I like that. And I'm sure I like having a bunch of friends over the 80-some dollars we have spent on snacks for them.

## **Greg and Alison Commit to Giving Before They Have the Money**

Greg and Alison were earning a high income and living a luxurious lifestyle before Greg decided to go to graduate school. Alison and Greg both admitted to having a spender mindset. At grad school, Greg's fellow student introduced him to a Bible study called "God and Money." His final paper was to develop a financial plan for managing wealth if they ever were blessed with more than they needed.

Soon after getting his MBA, Greg joined a startup company. Greg and Alison were blessed with a windfall income when the startup was bought out by a larger company. They quickly recognized this as a test from God to see if they would stick with the giving plan. They followed through and were blessed abundantly when the new company was bought out again, generating an even larger windfall. And it happened again.

Greg and Alison stuck with their commitment to give as income went up. They adopted a child and became involved in a ministry that helped foster children and assisted families with adoptions. They soon sponsored 15 adoptions in their church. Watch their story in this video from Generous Giving. You will be inspired. <https://vimeo.com/548034924.34>

## **Jack and Lisa Decide How Much is Enough**

When Jack and Lisa bought their first home, the real estate agent who sold it to them figured it would not be long before the \$130,000 house would be on the market again. The real estate agent knew Jack was a doctor, fresh out of medical school—and she reasoned that he would want to upgrade to a larger home in a fancier neighborhood within two or three years. She did not know any young professionals who would live in such a modest little home—but then, she did not really know Jack and Lisa.

Throughout med school and his subsequent residency, Jack had seen other doctors pursue wealth and prestige, usually at the expense of their families. Many had wrecked their homes as they concentrated on their careers, and Jack wanted no part of that life. Instead, he felt compelled to reach for something more, and, as he read his Bible, he unconsciously found himself at the start of the generosity process, the preparation phase. "Maybe," he confided to Lisa, "the extra money I'm making is not meant for us. Maybe God is increasing my income so we'll have more money to give away."



(Adobe Stock)

Jack and Lisa had an eternal perspective. They understood the basic truth that God owns it all. And they asked the question “How much is enough?” As a result of their convictions, Jack and Lisa made a remarkable decision: They set a cap on the lifestyle they wanted to attain. They resolved not to move the lifestyle boundaries as their income rose; instead, they planned to use the extra cash flow margin for strategic “investing” by giving it to God’s kingdom. Right away, they recognized the financial implications their decision would have. They knew they could not, for example, always follow their friends as they moved into larger homes. Instead, the couple stayed in their three-bedroom house for seven years—despite the increasingly crowded conditions as the first four of their five children were born. “It was cramped,” Jack admits, “but the kids learned a lot about how to share space.”

Likewise, their self-imposed lifestyle cap meant that every spending decision had to be made with the big picture and an eternal perspective in mind. As Jack continued to drive the Buick sedan he had bought from his mother during medical school, his friends and colleagues must have wondered at his priorities. Why would a doctor drive such an old car? Why didn’t Jack and Lisa take many vacations or live in a fancier home? And why, they might have asked, if they had they known, would anyone walk around with holes in his shoes when he could easily afford to buy a new pair?

The matter of his shoes taught Jack an important lesson. Making his rounds at the hospital, Jack was on his feet almost constantly. He had to wear costly orthopedic shoes and he knew that to replace them when they began to wear out would leave that much less to give away. One day, as Jack knelt at the bedside of a young patient, the boy’s father noticed the holes in the doctor’s shoes. “Please,” the man asked, “allow me the privilege of putting new soles on your shoes. It’s my business, and I want to thank you for the care you have given my son.” Jack recognized the man’s offer for what it was: God’s way of providing for his material needs in order to free up more money for giving. He accepted the man’s proposition, and from that day on he took his worn-out shoes to his friend whenever they needed repair.

Over the years, Jack and Lisa’s willingness to receive God’s provision became a critical factor in their ability to live within the parameters of their chosen lifestyle. Jack and Lisa can recount the times when God met their expenses in ways they had not imagined—from family vacations to the kids’ education (which Jack’s father unexpectedly offered to help fund). Had they been too proud or unwilling to receive from others, none of these blessings would have come to pass.

By maintaining their lifestyle boundaries, Jack and Lisa were able to steadily increase their giving over the years. Even with five children to feed, clothe, and educate, they still manage to give away half of everything they earn. The road has not always been easy, and many times they felt and still feel the pinch of sacrifice. Sometimes they battle self-pity or the temptation to increase their living expenses and upgrade their lifestyle. In effect, what Jack and Lisa did was to set a “finish line” or a cap on their lifestyle.



# Endnotes

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|----|---|----|--|----|---|
| 1  | Malachi 3:8–10  | 14 | 1 Timothy 6:18–19  | 23 | Moll, "Scrooge Lives!"  |
| 2  | Acts 20:35  | 15 | Matthew 6:20   | 24 | Romans 12:2   |
| 3  | Matthew 19:22   | 16 | John 14:15   | 25 | 1 Corinthians 16:2  |
| 4  | Matthew 6:24  | 17 | James 2:15–16  | 26 | Malachi 3:8–10  |
| 5  | Luke 6:38   | 18 | James 1:27   | 27 | Luke 6:38   |
| 6  | Proverbs 28:27  | 19 | Cole, "Giving USA: Charitable Giving in 2021 Outpaced 2020 But Not Inflation." | 28 | See note 8, 194.  |
| 7  | 2 Corinthians 9:6–7                                       | 20 | Bureau of Labor Statistics, "Consumer Expenditure Surveys Tables (CEX)."       | 29 | 2 Corinthians 9:7   |
| 8  | <i>Alcorn, Money, Possessions, and Eternity, revised.</i> | 21 | See note 21.   | 30 | 1 Corinthians 13:3  |
| 9  | Matthew 6:19–22   | 22 | Smith and Emerson, Passing the Plate.  | 31 | 1 Timothy 5:8   |
| 10 | 1 Corinthians 16:2  |    |  | 32 | Galatians 6:6   |
| 11 | Malachi 3:8–10  |    |  | 33 | Mark 12:43–44   |
| 12 | Luke 6:37–38  |    |  | 34 | Generous Giving, "Greg and Alison Baumer – Five Years Later." |
| 13 | Proverbs 11:24–25   |    |  |    |   |

