



## Growing in Wisdom

As we've been going through this Generosity Initiative, we are so thankful and encouraged to hear about the many fruitful conversations you've been able to have with one another. Many of you are humbly thinking through honest and thoughtful questions out of a genuine desire to be faithful and generous—we praise God for that.

The goal of this handout is not to answer every question or provide a formula to come up with an amount to give. Rather, the hope is to encourage wisdom towards making a joyful, sacrificially generous, and God-glorifying financial commitment for the Generosity Initiative.

If the only thing that mattered was coming up with a number, God would give it to us. However, because the more important focus is what is going on in our hearts, we need to embrace the process itself as an important means to our growth. With that in mind, take time to go through this slowly to allow God to continue to do his work in you.

**NOTE FOR COUPLES:** It would be helpful to go through this on your own first, and then together as a couple. Don't think of it simply as a way to come to an amount to give, but an opportunity to encourage one another in faith and to grow in love for our Savior.

Three means to encourage humble discernment for faithful giving:

### 1. Prepare Your Heart:

**PRAY** (*This should be an ongoing process and not a one-time event*):

- **Worship:** Praise God for his greatness and goodness (his holiness and love):
  - What amazes you about him?
  - What encourages your heart about him?
  - What makes you tremble about God?
  - What does his love and holiness mean?
- **Thanksgiving:** Take time and praise God for his many graces to you (including physical and material blessings). Make it an exercise in remembering the blessings you too easily take for granted.
- **Intercession for Others:** Ask for God's blessing upon Lighthouse and its mission "to make gospel centered disciples who exalt and proclaim Christ." Ask for God to transform the hearts for our church family that we would treasure Christ above all things and see that giving is gain.

- Asking:
  - For grace to accomplish what he desires of you.
  - For wisdom to know how to steward your resources well.
  - For humility to see God and others as more important than yourself and your wants.
  - For faith to trust in the provision of God and that he will bless your obedience.
  - For love for Christ so that he would be your greatest Treasure.
  - For love for others so that you would be willing to sacrifice.
  - For God to glorify himself through the work he does in your heart.

**REPENT** (Spend time confessing sin and asking God for forgiveness):

- For selfishness, greed, and covetousness, which is idolatry
- For putting too much faith in money rather than God.
- For making material things your treasure when Christ should be.
- For lack of faith in the provision and promises of God.
- For poor stewardship and the tendency to see what you possess as what you own.
- For living as if this earth is our home, and for not living in light of eternity.

**MEDITATE** (Read Scripture and meditate on the truths of God's character)

- Christ's generosity to us far surpasses our generosity (2 Corinthians 8:9, Mark 10:23-31)
- God rewards our faithfulness, including our financial stewardship and generosity, with treasures in heaven (Matthew 6:19-20, Mark 10:17-22, 1 Timothy 6:17-19)
- God will take care of us (Matthew 6:25-34, 1 Peter 5:6-7)
- God loves you and so whatever he brings into your life is for your good and His glory (Romans 8:31-39, Galatians 2:20)
- God's love is better than any earthly blessing (Psalm 63:1-5)
- God is sovereign so you can trust Him (Ephesians 1:11-12, Romans 8:28)
- God will use trials, including financial trials, to grow and mature you in the faith (James 1:2-4, 2 Corinthians 1:9)

## 2. Count the Cost

- **Get a solid understand of your finances:**
  - Looking at your budget, how much is coming in and going out? What is my debt? How much do I have in savings? How much are my total assets worth? How much are my fixed costs? What luxuries am I spending money on? How much am I currently giving to the church? Are there unneeded things I can sell? Are there any expected, additional expenses for the upcoming year? What are the significant things I am saving for?
- **Determine ways you can steward wisely to give more generously:**
  - Are there ways I could decrease my expenses to make a more sacrificial commitment?
  - Are there ways I could increase my income to make a larger commitment?
  - Am I spending so much that it is stopping me from being generous?

- Am I saving so much that it is stopping me from being generous?
- Am I trying to save so much so I don't have to trust God with my future?

### **3. Assess Your Situation in Light of Key Biblical Truths**

#### **Giving as Worship: Giving because Christ is our treasure**

- Read: 1 Timothy 6:6-10, 17-19
- Am I content in Christ? (v. 6) Does this amount reveal to the world that money is not my treasure, Christ is? Does my generosity reveal that I understand the danger in loving money over loving Christ? Do I have a rested heart that thinks, "I have exactly what God wants me to have"?
- Am I thankful to Christ? (v. 17) Does God's generosity to me lead me to thanksgiving and worship of Christ? Am I amazed that God would provide for me in countless ways?
- Am I generous for Christ? (v. 18) Do I see my money as a means to bless others and pursue gospel ministry? Am I living for God's agenda on earth rather than the little purposes of self? How could this money really be a blessing and encouragement to others?

#### **Giving as an act of faith: Giving because I trust that God will provide**

- Read: Matthew 6:25-34
- Does my giving require faith? Does it trust that God will provide what I need? Does my generosity show that I am not trying to be sovereign over my life by building "larger" barns through excessive savings and investments (Luke 12:13-21)? Does my giving show that I have faith in the truth, "there is great gain in godliness with contentment" (1 Timothy 6:6) rather than the lie that security is in money (1 Timothy 6:17)? Does my giving reveal that I am living by faith and not by sight (2 Corinthians 5:7)?

#### **Giving as Stewardship: Giving because all I have belongs to Christ**

- Read: Luke 19:11-27
- Does my giving demonstrate that all I have belongs to Christ? Do I hold my money with open hands because it is not mine but Christ's? Do I recognize that God has given me so much not to raise my standard of living, but my level of giving? Can I say with King David when he gave to the building of God's temple that "For all things come from you, and of your own have we given you" (1 Chronicles 29:14)?

#### **Giving as joy: Giving cheerfully not out of guilt or comparison**

- Read: 2 Corinthians 8-9
- Is my giving a joyful response to the Lord? Am I wrongly being driven by guilt or shame? Do I realize that "God loves a cheerful giver" (2 Corinthians 9:7) doesn't mean that God loves me when I give cheerfully, but that he wants us to be joyful in our generosity? What fears are getting in the way of my joy? Am I encouraged by the fact that when we give, we aren't giving away what we have but what is really God's? What small acts of generosity can I take to grow in joy? Do I understand what it means that giving is gain?

**Giving as Mission: Giving for the ministry of the gospel**

- Read: 2 Corinthians 8-9
- Does the way I am currently spending my money demonstrate that I am using it for the cause of Christ? Are there gospel ends to where my money is going? If I look at my checkbook and credit card statement for the last month, does it show a heart for the ministry of the gospel? Do I recognize this Generosity Initiative as not just giving to a building, but to further Lighthouse's mission to "make gospel-centered disciples who exalt and proclaim Christ"? Does my generosity represent that I recognize the cost of discipleship (Luke 14:25-33) and that I should live with the gospel upon my heart (2 Corinthians 5:20)?

**Giving in light of eternity: Giving that looks beyond our current circumstances.**

- Read: Matthew 6:19-24
- Do I look at my money with an eternal perspective? Does my giving show that I value my hope of eternal rewards more than my interest in material things? Does my giving reflect that I truly believe that God will reward my faithfulness in this world with treasures in the next? Through my giving, am I laying up "treasures in heaven, where neither moth nor rust do not destroy and where thieves do not break in and steal" (Matthew 6:20)? Does my generosity represent my understanding that this day my soul could be required of me and so it is of no use to build "larger" barns (Luke 12:13-21)?

**FINAL QUESTION:** *What does a joyful, sacrificially generous, and God glorifying financial commitment to the Generosity Initiative look like for me or my family?*