

**Feature Article**

## The Joy of Generous Giving: Unlock the Secret to God's Ultimate Blessing

(Part two in a six-article series on the bible and money)

By Matt Schoenfeld

Jane and Steve were tithing, but surprisingly, their financial life was still in chaos. Several risky and ill-timed business ventures had led them into deep debt. While they were giving 10% of their income to God's work at their church, they were neglecting critical financial principles like living within their means, planning, and following a spending plan. Despite their giving, their financial life was skating on thin ice, and they were actually spending more money than they brought in each month. Disaster was literally one emergency or missed paycheck away.

To be successful at managing money, it takes more than just generosity. We need a holistic approach to our finances that draws on all facets of the wisdom found in God's Word. Tithing is not a spiritual slot machine that always pays off with a jackpot of personal wealth. Giving is part of a broader biblical plan for both your finances and your spiritual growth. At times I think we treat tithing as if it were some type of magic financial cure-all. Generous giving is absolutely essential and the foundation of good stewardship, but if we neglect other sound financial principles, financial troubles will most likely persist.

To unlock the secrets to finding financial peace in your life and to help you learn to be effective at managing your personal finances, I would like to suggest that there are five key biblical principles for financial success. These five foundational truths are giving generously, fleeing the love of money, living within your means, planning for the future, and using a spending plan. Today we will explore the first of the five principles which will lead us into financial success, generous giving. How would you define financial success? Better yet, what do you think *biblical* financial success looks like? The answer will revolutionize your spiritual and financial life.

Now, when you use the term *financial success*, people can easily get nervous that the health-and-wealth gospel will quickly follow. For years, it's been common place to hear teaching that God will make you rich if you will just tithe, or support a certain ministry, or pray the right prayers.

Randy Alcorn debunks this falsehood in his powerful book, *The Treasure Principle*: "Prosperity theology is built on a half-truth. God often does prosper givers materially. But He won't let us treat Him like a no-lose slot machine or a cosmic genie who does our bidding...God's payoff is very real, but it comes at the "proper time," which may not be today or tomorrow but in eternity...God prospers me not to raise my standard of living, but to raise my standard of giving." Biblical financial success comes when you let the Fruit of the Holy Spirit invade your financial dealings. When love, joy, peace, patience, self control, and the like flow through your financial life, then you've hit biblical financial success. It has nothing to do with your salary, nest egg, or car.

So here is the first secret that will bring you financial peace—giving generously leads to the ultimate blessing.

Hmm. Ultimate blessing, sounds pretty dramatic. It is. Check this out. In 2 Corinthians 9: 6-7, Paul tells us that whoever sows generously will also reap generously. He goes on to say that our giving should be cheerful and not motivated by guilt. But the big payoff comes in verse 10 where he teaches us that if we sow generosity we will reap the ultimate blessing—He will increase the harvest of our righteousness. This echoes back to Malachi 3:10 in the Old Testament where God issues the “double dog dare” to the Israelites. After accusing the Hebrews of being pick-pockets because they are not giving Him ten percent of their income, God dares them to bring the whole tithe into His house. What will happen if we honor Him with ten percent? He says he’ll pour out so much blessing we won’t know what to do with it. Fast forward to 2 Corinthians 9:10 and we see that this ultimate blessing from giving generously is not a new BMW or summer house in Vail. The pinnacle of blessing is growing deeper in faith and intimacy with Him. Do you want to experience the ultimate blessing? Do you want to experience a bumper-crop of righteousness (accelerated spiritual growth in the Lord)? It all starts with giving our money generously to Him.

While it seems like a paradox, giving our money away forms the foundation for building a strong financial house. Excelling at this, the first of the 5 Biblical Principles for Financial Success, will set you on a collision course with blessings. Remember how the football players dump the bucket of water on their coach when they win the big game? Likewise, the Lord wants to shower us with blessings of increased intimacy as we give our financial resources back to the One who provided them in the first place.

Go ahead and test Him and see if He’s telling the truth. I double dog dare you! It’s OK; this is the one time in Scripture where God says it’s alright to test Him (Malachi 3:8-10). As you grow in the grace of giving and the harvest of your righteousness increases, you can begin to focus on the next biblical principle for financial success, fleeing the love of money. Strap on your running shoes and get ready to sprint. In the next issue of *Transformations* we’ll explore one of the key places where the devil tries to derail the disciples.

Matt Schoenfeld is the National Director of the Abundant Living ministry. In his first book, *Abundant Living: The five biblical principles for Financial Success*, Matt reveals five key biblical truths that will help us manage our money wisely. Abundant Living teaches biblical principles for money management to people across the nation through their personal finance seminars and small group bible study. Matt can be reached at: [matt@hfcinc.org](mailto:matt@hfcinc.org) or 877-434-9878.

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## Notes and Quotes

► In the 1970’s, the average house cost around \$26,000. By 2004, the average car cost about \$28,000.

► **We trust God with our eternity, but will we trust him with our money?**

► For each dollar donated to a congregation, denominations spent 2¢ on overseas missions in 2003, down from 7¢ in the 1920s. —[www.emptytomb.org](http://www.emptytomb.org)

► **How has God faded out of the mind of this age? Well, the age, like thoughtless children, believed that the toy land of material wealth was a sufficient world; then God faded out, smothered by preoccupation.** —E. Stanley Jones

### **Funny Money**

During a church meeting, a very wealthy man rose to give his testimony.

"I'm a millionaire," he said, "and I attribute it all to the rich blessings of God in my life. I can still remember the turning point in my faith, like it was yesterday. I had just earned my first dollar and I went to a church meeting that night. The speaker was a missionary who told about his work. I knew that I only had a dollar bill and had to either give it all to God's work or nothing at all. So at that moment I decided to give my whole dollar to God. I believe that God blessed that decision, and that is why I am a rich man today."

As he finished it was clear that everyone had been moved by this man's story.

But, as he took his seat, a little old lady sitting in the same pew leaned over and said: "Wonderful story! I dare you to do it again!"

### **Tips and Encouragement**

## **10 “Creative” Ways to Increase Giving in Your church**

**Here are some tongue-in-cheek ways to boost those Sunday offerings.**

1. Charge for parking. This has worked like a charm in the NFL.
2. An oldie but a goodie...sell indulgences!
3. Redecorate your sanctuary with an island motif in hopes of luring in destination-wedding business.
4. Hire Mr. T to be your stewardship pastor, “I pity the fool who doesn’t tithe to this church!”
5. Recently, there was a thought provoking article in *World* magazine entitled, “Jedi Christians?” You could try the Obi-wan Kenobi approach to stewardship, while waving your hand at the congregation, say, “These are not the twenty’s you want to keep in your wallet.”
6. Install billboards in the sanctuary...hey, Christians buy product too!
7. Get your search committee to be really productive. Have them recruit and secure a pro athlete or PGA tour member for your membership.
8. Re-sell the altar flowers to guys in the single’s group. Can you say, “Cheap date-night bouquet?”
9. Register your church as a “double the cash back bonus” option on members’ credit cards.

10. With apologies to George Barna—For some sound strategies for church leaders, read Barna's book, *How to Increase Giving in Your Church*. It's an excellent resource.

### **Tool Box**

Resources to Help you Grow in Financial Discipleship

Legacy of Love Estate Planning Workshop

Would it be helpful for your church to receive a \$500,000 gift annuity to fund ongoing ministry in your church? Yeah, we thought it would!

The Nazarene Foundation, in partnership with Abundant Living, helps churches on a regular basis create and receive gifts such as this that can generate income to support the church's ongoing ministries. But how do you identify and encourage these kind of legacy gifts?

Abundant Living now offers the Legacy of Love estate planning workshop. In addition to teaching powerful gift planning strategies that encourage making bequests to support Christian ministry, Legacy of Love will also help attendees with important tax and estate planning considerations.

Nearly 91% of the wealth held in America is in the form of non-cash investments, yet nearly all donations are in the form of cash gifts. This workshop will show creative ways for people to fund ministry now and on into the future after we are gone.

If you would like more information about offering Legacy of Love at your church, please call Abundant Living today at 1-877-434-9878.

Let Abundant Living help your church create a lasting legacy of love.

### **Faith in Action: Abundant Living Testimonies**

*How God is using Abundant Living around the globe to help His people.*

Since completing one-on-one financial coaching with Abundant Living, I've been able to:

- Limit/end my use of credit cards—I am on 4 months without using a personal credit card.
- Stay current with my finances/bills. Instead of dealing with bills and finances once a month, I now work on it at least once a week.
- Pay my taxes on time without borrowing money!! I'm self-employed and I've paid 2 quarters from accrual reserves I've saved.
- I've also figured out how to set up monthly escrow accounts.
- Go on vacation!! I paid in full and stayed within an accurate and realistic budget. I even had \$25 to spare upon my return!
- Most important, I feel like I'm being more obedient to God.

Laura – Prairie Village, Kansas