

Who Can Afford to Give?

“Americans at the bottom of the income-distribution pyramid are the country’s biggest givers per capita. ... [H]ouseholds with incomes below \$20,000 gave a higher percentage of their earnings to charity than did any other income group: 4.6 percent, on average. As income increased, the percentage given away declined: Households earning between \$50,000 and \$100,000 donated 2.5 percent or less. Only at high income levels did the percentage begin to rise again: For households with incomes over \$100,000, the number was 3.1 percent.

“If the poor are doing so much giving, who are the folks who claimed ... that they can’t afford to? Ironically, this is a typical upper-income excuse. Among the people with above-average incomes who did not give charitably in the year 2000, a majority of survey respondents said they didn’t have enough money. And they probably believe it. We live in a country in which three out of five families carry balances on their credit cards from month to month”

Arthur C. Brooks, *The Poor Give More*, Portfolio.com (2/19/08)

As we will see this week, God wants all of us: our time, our talents, our possessions, everything. It’s not a matter of giving 2.5 percent or 4.8 percent or 10 percent. It’s a matter of giving sacrificially and worshipfully out of glad hearts to our Lord.

Is that where you are in giving both of your life and your money? Wonderful! Let this week’s study encourage you in your joyous worshipful giving. If you are not practicing this type of giving yet, then explore this week how God views us and our possessions. You’ll see that in the end God has so much more to give you than you will ever be able to give back to him.

Monday – Making the Most of Your God-given Opportunities

“All to Jesus, I surrender; Lord, I give myself to Thee.” I Surrender All, Judson W. Van DeVenter (1896)

1. Please read Ephesians 5:15-16. How do wisdom and carefulness lead to making good on opportunities?
2. What evidence do you see of the days being evil? How can you do good in these circumstances?
3. What practical tips can you find in Galatians 6:8-10 and Colossians 4:2-6 for living in a way that pleases God, even when the things going on around you are not godly at all?

Making it Personal: Ask God to guide you in making the most of the opportunities he gives you.

Tuesday – Putting Talent to Good Use

“Take my life, and let it be consecrated, Lord, to Thee.” Take My Life and Let it Be, Frances Havergal (1874)

1. Please read Exodus 31:1-11. What did God expect these people to do with the talent he had given them?
2. Look at Romans 12:1-8 and 1 Peter 4:9-11. What are you to do with the talent God has given you?
3. Read Romans 12:6a and 1 Peter 4:10. How could you use these verses to explain to someone their responsibility to serve God and others with their God-given talents?

Making it Personal: Ask God to show you what he wants you to do with the talent he has given you.

Wednesday – Ownership

“Take my silver and my gold; not a mite would I withhold.” Take My Life and Let it Be, Frances Havergal (1874)

1. Please read Psalm 24:1. How did the psalmist view the concept of ownership?
2. In Malachi 3:8-10, what did God point out to the nation of Israel? What does this mean to you today?

Text Insight: The word “tithe” is the original English word meaning one part out of ten.

3. How should you view your belongings in light of Exodus 19:5b, Job 41:11 and Haggai 2:8?

Making it Personal: Tim Keller in his book, Counterfeit Gods writes, *“Human beings have very little real power over their lives. Ninety-five percent of what sets the course of their lives is completely outside their control. This includes the century and place they are born in, who their parents and family are, their childhood environment, physical stature, genetically hardwired talents, and most of the circumstances that they find themselves in. In short, all we are and have is given to us by God. We are not infinite Creators, but finite, dependent creatures.”* After considering Keller’s words take some time to pray for wisdom as to how you should view and use the things you have been given by God.

Thursday – Giving Your All

“All to Jesus I surrender; all to him I freely give.” I Surrender All, Judson W. Van DeVenter (1896)

1. Please read Mark 12:41-44. What is the difference between giving out of wealth and out of poverty?

Text Insight: The widow did not give half her property. She put in both coins, holding nothing back.

2. What did the Pharisees do right in Matthew 23:23? What did they do wrong?
3. What example do you see in 2 Corinthians 8:1-5? What do you think Paul means by God’s grace (v.1)?

Prayer Focus: Pray that the people of our church will give generously by the grace of God.

Friday – Cheer Up

“My life and my love, I leave in your hands; I’ll gladly perform as your will demands. I know it’s not much, your gift to repay; but it’s all I can do, and all I can say is I’m yours Lord.” I’m Yours Lord, Gary Chapman (1982)

1. Please read 2 Corinthians 9:6-10. What should be our attitude while giving (v. 8)? What has God promised?
2. According to 1 Corinthians 16:1-2, how can you give effectively?
3. Now read Philippians 4:18-19. How would you use this passage to explain giving as an act of worship?

Making it Personal: Do you give regularly and worshipfully. Ask God to guide you in giving to him from what he has already given to you.

For the Weekend: Compare Matthew 6:19-20 and Luke 12:13-21. Where, truly, is your life’s treasure? Why?