

# STUDY GUIDE: EXPERIENCING TRANSFORMATIONAL GIVING (MODULE 303)

## Lesson #5 – Giving While You’re Living: Giving or Leaving

*If we are willing to trust God for our eternity, surely we can trust Him for the short time we have left here on this earth. If we will focus our energies on maximizing our lifetime Kingdom giving, we will find to our delight that the rest of our lives will actually prove to be the best of our lives!*

A gentleman recently posed a thought-provoking question. He asked, “Do you think testamentary giving is really giving?” The answer to this question at first blush might seem quite obvious. But upon further contemplation, it may not be all that obvious. Think about this. With lifetime giving, you are voluntarily separating yourself from your possessions. With testamentary giving, you are involuntarily being separated from your possessions when you can no longer keep them.

With the former, your possessions are leaving you. With the latter, you are leaving your possessions. The first is voluntary; the last is involuntary. With one you are *giving*. With the other you are *leaving*. Viewed this way, there emerges a huge difference between these two. It has been observed over many years that most people who have made plans to leave something behind for the Kingdom after they eternally relocate could certainly make most, if not all, of those gifts while they are still alive. This being the case, an important question must be asked. Why don’t people do all the giving they can while they are still here? There are three reasons why people might opt for testamentary *leaving* instead of lifetime *giving*.

### **Reason #1: Uninformed**

It is surprising how often believers work with unbelieving advisors (attorneys, money managers, insurance agents, accountants, etc.). For advisors with a secular worldview, the idea of giving is seldom a central part of their planning considerations. (In many cases, they may actually be opposed to the idea of giving because their incomes would go down if you did.) If you bring up giving, it is very easy for them to drop a testamentary gift into your plan since it requires no real strategic planning or sacrifice to give it. You might say, “I’d also like to leave a little something for God in our plan.” Simple. Easy. No need to carefully plan how to maximize your lifetime giving. No need to stretch your faith in any way, because after all, you are not really giving anything away—which leads to the second reason why people might choose testamentary *leaving* instead of lifetime *giving*.

### **Reason #2: Uncertain**

Uncertainty breeds fear, and fear is one of the great paralyzers to lifetime giving. There is often a fear, spoken or unspoken, that if I really get generous in my lifetime giving I might inadvertently give too much away and then run short of funds to live on later in life. But no one has ever given themselves

into poverty. In fact, it isn't even possible. But fear, driven by our fallen, lack-of-faith nature, kicks in, reducing or altogether stopping our ability to joyfully and generously give while we are still "on this side of the grass." Testamentary *leaving*, as opposed to lifetime *giving*, often can be a practical manifestation of fear—a lack of trust in God to provide for us in the future.

### **Reason #3: Unengaged**

If believers don't have a "fire in their belly" about something eternal, if they are not passionate about seeing God work in people's lives, if they are not personally, spiritually, and emotionally engaged in doing something with their lives and resources that will matter forever, then there will be little perceived difference between lifetime *giving* and testamentary *leaving*. With either giving or leaving one may think, "Whenever I do give, I am sure I will do some good, somewhere, for someone in some way, at some time." In these cases, both *giving* and *leaving* can be devoid of any urgency or passion. When it comes to your giving, would you be able to say with Jeremiah in Lamentations 1:13 (NASB), *From on high He sent fire into my bones?* If you are unengaged in Kingdom work, *giving* or *leaving* can feel about the same.

Even the unbeliever Andrew Carnegie had a goal to give away everything he had while he was still alive. He even made the bold statement, "He who dies rich, dies disgraced." His problem was that he was so rich he could not give it away faster than his financial empire was making it, so in spite of all his efforts, he still died rich—disgraced.

Tom Monaghan, the founder of Domino's Pizza, is a compelling, contemporary example of a man who is trying to give it all away before he relocates. His personal testimony of *A Millionaire's Vow of Poverty* is a compelling story regardless of our own personal financial situation.

Should you choose to *upgrade* your testamentary *leaving* to lifetime *giving*, how would you decide how much lifetime giving you should be doing? Here is a three-step process to ratchet up your lifetime giving and experience more fun, more joy, and more Kingdom impact during your lifetime than you ever dreamed possible.

### **Step #1: Imagine**

*...what you could do for the Kingdom while you are still here on earth.*

Helen Keller recognized, "I can't do everything, but I can do something." And so can you. If you don't know where God is at work in the world today, start looking. You will not have trouble finding Him working all over the world in amazing and supernatural ways. Choose the work and the places He is working that most excite and motivate you. Discover what unfunded opportunities are there that you could help continue or expand. Imagine who or what could be changed for eternity if you were to give now. Ask, "Is God calling me to help fund this Kingdom opportunity?" Just imagine. You could be part of something big, something eternal, right now!

## **Step #2: Plan**

*...for maximum Kingdom impact with all you have.*

Most people have little idea how much lifetime giving capacity they really have. Sit down with your advisors and charge them with the task of presenting you a plan on how to maximize your Kingdom giving and impact before you relocate to your permanent home with the Lord. Start with determining what you have in the way of surplus income and assets. These are immediately available for lifetime giving. Then ask the Lord if He might even like you to reduce your lifestyle consumption so as to increase your lifetime giving. This can be a scary question to ask because it seems we are all afraid our Lord might say, "Yes, I want you to reduce your lifestyle for My Kingdom's sake."

By developing this kind of strategic giving plan, you will be absolutely amazed at how much you will be able to deploy of your income and resources if lifetime Kingdom impact becomes the top priority in your planning.

## **Step #3: Trust**

*...God to take care of you while you focus on taking care of others.*

This is where the "rubber meets the road." Are you willing to trust God to take care of you so you can stop worrying about whether you have enough to take care of yourself? When we can answer "Yes" to this question, we will now be free to focus on making sure others have enough.

Faith and fear are mutually exclusive. One clear indicator that we are lacking in faith is when we become fearful about not having adequate provisions in the future. Do you believe that God is powerful enough, wise enough, and loving enough to take care of you without your help? If God feeds the birds of the air and clothes the lilies of the field, will He not all the more take care of you? (Read Matthew 6:25-34.) When you can finally and fully trust God for your care and provision, you will never again need to worry about giving too much away during your lifetime.

Do you remember the story of the widow of Zarephath and Elijah? With her last bit of provisions she fed Elijah. As a result, God kept her bowl of flour and her jar of oil perpetually full. (Read I Kings 17:8-16.) Isaiah 59:1 (NIV) reminds us, *Surely the arm of the Lord is not too short to save, nor His ear too dull to hear.* Think about it. If we are willing to trust God for our eternity, surely we can trust Him for the short time we have left here on this earth. If we will focus our energies on maximizing our lifetime Kingdom giving, we will find to our delight that the *rest* of our lives will actually prove to be the *best* of our lives!

## STUDY GUIDE QUESTIONS

1. How can fear be a major factor in whether we choose to give to the Lord now or after we no longer need it?
2. What can you do to kindle a “fire in your belly” about kingdom work?
3. Have you sought help in planning to maximize your lifetime giving – the sooner the better? What plans have you made to accomplish this?
4. What do you think about the statement that faith and fear cannot co-exist?
5. How does the story of the Widow of Zarephath challenge you to be more generous?
6. How would it make you feel to make plans so that as much as possible you’ll be “doing your givin’ while your livin’, so you’re knowin’ where it’s goin’”?
7. What would it take for you to trust God to such a degree that you can focus your attention on taking care of others and let Him take care of you? Why is this such a radical thought for so many believers?
8. Are there fears in your life that paralyze you from giving more now? If so, what are they?
9. What is going to change in your life going forward because of this lesson? What are you going to start doing differently?