

STUDY GUIDE: OVERCOMING BARRIERS TO GENEROSITY (MODULE 203)

Lesson #6 – Now or Later: Immediate Gratification vs. Deferred Gratification

If we really believed that what we gave was perishable and temporary, and would come back to us later and be imperishable and eternally ours, who in their right mind would not gladly trade temporary, immediate gratification for eternal, deferred gratification?

One of the greatest challenges for all of us is the tension between immediate gratification and deferred gratification. Over the past few generations, there has been a substantial shift from a mindset of deferred gratification to a near obsession with immediate gratification. There are a number of factors that have contributed to this shift, most notably the advent of easy credit.

In previous generations, families would scrimp and save in order to make a major purchase, but now with easy credit, people can get it now and pay for it later (with interest). The media has also contributed greatly to this immediate-gratification thinking, with its never-ending enticements, claiming that you will never be truly happy until you buy this product.

Research confirms that savings among Americans is as low as it has ever been, primarily because after paying for all that has been bought on credit there is little, if anything, left over to save for the future (deferred gratification). This scenario is all too common across all economic classes, and wealthy believers are no exception. In fact, for people of wealth this is not a new phenomenon. Immediate gratification among the rich has been around for centuries.

One of the best examples of this struggle between immediate gratification and deferred gratification can be seen when a rich young man approaches Jesus about what is necessary to get to Heaven.

A ruler questioned Him, saying, 'Good Teacher, what shall I do to inherit eternal life?' And Jesus said to him, 'Why do you call Me good? No one is good except God alone. You know the commandments, Do not commit adultery, Do not murder, Do not steal, Do not bear false witness, Honor your father and mother.' And he said, 'All these things I have kept from my youth.' When Jesus heard this, He said to him, 'One thing you still lack; sell all that you possess and distribute it to the poor, and you shall have treasure in heaven; and come, follow Me.' But when he had heard these things, he became very sad, for he was extremely rich. (Luke 18:18-23, NASB)

When asked what Jesus is calling for this rich young ruler to do, most of us would say he is to sell all his possessions, give the proceeds to the poor, and follow Jesus. But this completely misses a major point in what He told the young man. Look at the statement again. *One thing you still lack; sell all that you possess and distribute it to the poor, and you shall have treasure in heaven; and come, follow Me.* Did you notice the phrase, *and you shall have treasure in heaven?*

Jesus is not asking this rich young ruler to go and sell all his possessions, give the proceeds to the poor, and never see or enjoy them again. Jesus is telling him to trade the temporary immediate gratification of his treasures for the deferred gratification of his treasures for all eternity. He wasn't asking him to give up anything; He was simply calling for him to send it on ahead to be enjoyed later, forever. He was calling this young man to trade immediate gratification for deferred gratification.

The blessings of deferred gratification should not be new to us, as Jesus teaches us this same principle in His Sermon on the Mount. *Do not store up for yourselves treasures on earth, where moth and rust destroy, and where thieves break in and steal. But store up for yourselves treasures in heaven, where neither moth nor rust destroys, and where thieves do not break in or steal; for where your treasure is, there your heart will be also.* (Matthew 6:19-21)

When we give in this lifetime we may be reducing our earthly net worth, but we are simultaneously increasing our eternal net worth (*you will have treasures in Heaven*).

These heavenly treasures, whatever exactly they are, will not fluctuate with the rise and fall of the stock market or the economy. They will not be vulnerable to changing interest rates or inflation. We will not need to worry about getting “ripped off” or making a bad investment choice and maybe losing it all. These heavenly investments that you have sent on ahead are guaranteed by the Creator of the universe—the One who is in control of all things.

Do those of us who have surplus material possessions find ourselves more like the rich young ruler, with his extreme affection for things, than we might like to admit? Are we hesitant to sacrificially give today because of what it might cost us in reduced current circumstances, financial capacity, or earthly security? Do we walk away from opportunities that Jesus sets before us because we are not willing to send some of the earthly wealth that He has entrusted to us on ahead for our future enjoyment?

If we really believed that what we gave was perishable and temporary and would come back to us later and be imperishable and eternally ours, who in their right mind would not gladly trade temporary, immediate gratification for eternal, deferred gratification? If we want to learn to live by faith, we need to learn to give by faith. How much have you deposited into your heavenly investment account to date? It will be waiting for you!

STUDY GUIDE QUESTIONS

1. How does knowing that “what you give up is perishable and what you get back is imperishable” encourage you in regards to giving?
2. Would your lifestyle be more reflective of immediate or deferred gratification? Why?
3. Share how using credit cards can allow us to exchange deferred gratification for immediate gratification?
4. One hundred years from now, how much you accumulated on this earth will be irrelevant and how much you sent on ahead will be yours to enjoy forever? If you really believed this was true, why wouldn't you give everything away in this life so you can have it all back in multiples in the next one?
5. If you really believed God and his Word, fully and earnestly, why would we not be willing to do what Jesus asked the rich young ruler to do? What might cause you to respond the same way he did?
6. Read and share how Matthew 6:19-21 can or should impact your life choices today.
7. What is your greatest hindrance to living out this “deferred gratification?”
8. How do you respond to this statement? “If we want to learn to live by faith, we need to learn to give by faith.”
9. What is going to change in your life going forward because of this lesson? What are you going to start doing differently?