

STEWARDSHIP MINISTRIES

BETTER WAY

GIVING SERIES

STUDY GUIDE

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Lesson Three

A RELIABLE GIVER

When you hear the term *reliable giver*, you may think about how your church or your favorite ministry views your regular giving to them. But that is not the kind of reliable giver I am thinking about. Instead, I want us to consider whether *God* views us as *reliable givers*? In other words, when God sees a need or an opportunity that He wants to fund, how certain can He be that if He gets those needed funds to you that you would actually deliver them. So, the question we need to ask ourselves is, “Does God see me as a *reliable giver*?”

Let me frame this reliable giving characteristic with a question. How much would God have to get to you today for you to deploy \$10,000 for Him tomorrow? If He were to deliver \$10,000 to you today, would you be willing to deploy it all tomorrow? Or, might He need to give you \$100,000 in order for you to release the ten grand (the amount many churches would tell you that you “owe” God when you get \$100,000)? Or, might He have to give you \$333,000 before you would deploy the \$10,000 (the national average of giving by Christians)? I think you might agree that this question completely changes our perspective on what it means to be a *reliable giver*, doesn’t it?

Let me illustrate it another way. Imagine God has two stewards. He wants \$10,000 to be directed for a specific cause that is near and dear to His heart. He gives the first steward the needed \$10,000 and the steward obediently passes it all on as directed by God. The second steward receives the same amount but only chooses to deploy \$1,000 and decides to spend the rest on himself. Let me ask you, from God’s perspective, which one of these two stewards is the most *reliable giver*? Keep in mind this important truth: If we want God to get it to us, He needs to be confident that He can get it *through* us! A reliable giver lives and handles his material resources as if he’s a “pipe” – what comes to him, easily flows through him. He refuses to live and give like he’s a “bucket” with a small hole in it – of all that flows into him, very little actually escapes.

So, with these images in mind, let’s examine the three different reliable giving characteristics we find in the New Testament.

A Reliable Giver Is a Committed Giver

Most people miss the very first point Jesus makes in His teaching on giving in the Sermon on the Mount. He begins by telling his audience in Matthew 6:2, “*When* you give...” Notice, He does not say, “*If* you give...” You see, for a *reliable giver*, giving is not *if*, it is *when*. And as such, we must be committed to being obedient giving conduits, delivering what He wants, where He wants it and to whom He wants it to go.

In fact, a *reliable giver*’s commitment to give runs so deep that obedient *deployment* to others will be an even higher priority than immediate *consumption* for himself. The poor widow in Luke 21:1-4 illustrates

this commitment so dramatically. She has only two coins left to her name. Yet, her commitment to *give* exceeds her commitment to *keep*. And so she gladly gives it all. Let me ask you, “Is this how you live and think – God first, me second?”

Here is a challenging, theoretical question to ponder. If this widow would have come to you prior to going to the temple and asked you if you thought she ought to give her last two coins to the Lord, leaving her with nothing at all, how would you have counseled her? Would you have told her to go ahead and give both coins to the Lord and keep nothing for herself? Or, would you have counseled her to *not* do that? I am guessing most of us would give the latter advice. And had she actually followed our “wise” counsel, we would have never heard of this woman or been inspired by her faith or her selfless commitment to giving. We would have robbed her of her greatest testimony and possibly the greatest spiritual moment of her life. When it comes to giving, whose counsel are *you* listening to?

A *reliable giver* is also glad to make giving commitments, as the Holy Spirit directs. He then faithfully trusts God to continue to provide the committed funds to fulfill those giving commitments. In II Corinthians 8:11, Paul had to challenge the believers there to finish their giving commitment to support the poor in Jerusalem. He tells them, “*But now finish doing it also, so that just as there was the readiness to desire it, so there may be also the completion of it by your ability.*” So, a *reliable giver* will be a committed giver.

A Reliable Giver is a Consistent Giver

In I Corinthians 16:2, Paul instructed the believers in Corinth on how to give. He tells them, “*On the first day of every week, each of you should take some of your money and put it in a special place. Save up as much as you can from what you are blessed with. Then you will not have to gather it all after I come.*” Here, Paul gives us three important giving directives. (1.) Be Consistent – “*On the first day of every week*” (2.) Be Sacrificial – “*Save up as much as you can from what you are blessed with.*” (3.) Be Prepared – “*Then you will not have to gather it all after I come.*”

In other words, consistent giving is a central part of how we handle God’s resources. For example, is our first thought when we receive an expected or an unexpected check, “How much of this money can we set aside to bless others when we see the opportunity?” Consistent, Sacrificial and Prepared! I can tell you that there is nothing more fun than having funds set aside in advance for giving and then to be on the constant lookout for where God wants those funds deployed!

What is so sad is that most Christians aren’t consistently and sacrificially prepared to give. Often the thought of giving only hits them as the offering plate is being passed on Sunday and they begin fishing around in their wallets for the bill of choice to drop in the plate. Is it any wonder this kind of unprepared giving produces no real blessing at all for the giver? And in fact may actually do more harm than good. What is even more tragic is how many believers only give when they actually attend a service. If they miss a week of worship, they also miss a week of giving and never even consider making it up when they do attend next.

Brothers and sisters, it shouldn't be this way. To be *reliable givers*, we need to be *consistent* in our giving: We need to be *sacrificial* with our giving: And we need to be *prepared* for our giving.

A Reliable Giver is a Progressive Giver

The old way of giving is percentage giving. Better Way giving is progressive giving. With the old way everybody, regardless of economic condition or financial capacity is taught to give the same fixed percent of their income. Unfortunately fixed percentage giving places the greatest financial burden on the poorest believers and places the least burden on those who make the most.

Let me illustrate what I mean. Imagine a poor widow barely surviving on a paltry \$12,000 a year of Social Security. Now envision a successful businessman making an impressive \$350,000 annually. If 10%, for example, is considered the fixed percentage, then the widow would be expected to give \$1,200 of her already inadequate income leaving her with a meager \$10,800 to exist on for the entire year. The businessman, on the other hand, after the same percentage giving still has \$315,000 left over to enjoy a quite comfortable lifestyle. You see, with the old way of fixed percentage giving the widow is *over-burdened* while the businessman is *under-challenged*.

Progressive giving, conversely, teaches that as my income climbs, I allocate an ever-increasing portion of what I receive for Kingdom use and an ever-decreasing portion for my personal use.

Jesus describes this progressive giving principle this way, “*From everyone who has been given much, much will be required; and to whom they entrusted much, of him they will ask all the more*” (Luke 12:48b). The more God entrusts to us, the more God expects of us!

One biblical example of progressive giving can be found in Acts 11:29. Believers who had a *surplus* voluntarily chose to deploy their surplus to help those who had a *shortfall*. Luke reports, “*And in the proportion that any of the disciples had means, each of them determined to send a contribution for the relief of the brethren living in Judea.*” Those who had more, gave proportionately more. Those who had less, gave proportionately less and maybe gave nothing at all.

A very wealthy gentleman once shared, “People always tell me that I am so generous because I give \$2 million a year away. But in proportion to my annual income of \$8 million, I am really not all that generous.” And he is right. With the old way of fixed percentage giving as the measurement, his giving is over the top – 25%. But with the Better Way progressive giving, he is still proportionately giving way too *little* and proportionately consuming way too *much*. Remember, *our degree of generosity is not based on how much we give, it is based upon how much we have left over after we give!*

Let me give you a more normal scenario to illustrate this idea. Assume you currently make \$60,000 a year and deploy \$6,000 of that for Kingdom purposes – 10% giving.

Then, you get a big promotion and your income jumps to \$80,000 annually. Old way giving would apply the same fixed percentage to this new, surplus income. Progressive giving, however, calls you to increase the percentage. So, out of your \$20,000 increase, let's say the Holy Spirit directs you to give \$10,000 and keep \$10,000 for your personal use. Now you are giving 20%.

You get another big promotion and your income increases to \$100,000. With this new \$20,000 pay raise, you choose to allocate only \$5,000 to your personal use and allocate the remaining \$15,000 to Kingdom giving. Now your giving has jumped to 31%.

Do you see how this progressive giving model works? As our income and assets continue to increase, what we *give* proportionately *increases* while what we *consume* proportionately *decreases*. Believe me, this is a very exciting way to live and give.

Let me say one last thing on this matter. There is no standard formula to calculate what your specific living-to-giving ratio should be. It will be different for everyone and even different for us at different times in our lives. You will discover the right number for yourself as you sincerely seek to align your mind and your heart with the mind and the heart of God. In that search He will reveal it to you.

Do you want God to see you as one of His most *reliable givers*? Then be (1.) *committed*, (2.) *consistent* and (3.) *progressive* in your giving? And in so doing you will now become a most valuable and effective tool for Kingdom impact in the hand of our Reigning King.

Discussion Questions

1. What is your initial reaction to this lesson?
2. What do you think of the idea of God seeing you as a reliable giver? On a 1-10 scale how would you currently rate yourself as being one of God's reliable givers?
3. How would you rank your giving to God and His Kingdom in your list of financial priorities? What can we learn from the widow in Luke 21:1-4 who gave all she had?
4. On a 1-10 scale, how would you rank the following three giving directives Paul gives us in 1 Corinthians 16:2:

_____ Consistent giver

_____ Sacrificial giver

_____ Prepared giver

Which of these three do you most struggle with and why?

5. How do you think your giving would change if you always had a certain sum of money already set aside for giving whenever the Lord showed you a place He wanted it deployed?
6. Why is the old way of fixed percentage giving over-demanding to the poorest and under-challenging to the richest among us? How does progressive giving fix this inequity? Read Acts 11:29 and discuss it.
7. What do you find most challenging about the idea of progressive giving – that being the more we make and have the more proportionately we give?
8. Luke 12:48b says, "From everyone who has been given much, much will be required; and to whom they entrusted much, of him they will ask all the more." Compared to the rest of the world, how can this verse easily apply to everyone of us here in America? How does this
9. What most excites you and/or most troubles you about the idea of making, say, 50% of your income available to the Lord to advance His Kingdom and serve His people?
10. What is both liberating and scary at the same time that God has given us no fixed formula that applies to everyone to calculate our specific living-to-giving ratio?
11. Share what is going to change in how you think and how you give because of what you have learned in this lesson?