

Overcoming the Barriers to Generosity

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Generous Living & Giving](https://stewardshiplibrary.com/biblical-stewardship/Generous-Living-&-Giving)

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Barriers to Generosity

INTRODUCTION: When Christians are asked if they were able to, would they like to give more to Kingdom causes than they currently do, 100% of them will say, “Yes, they would like to give more.” So, the question that must be asked is, “What is preventing you from giving more?”

Below is a comprehensive list of barriers that prevent Christians from increased giving. Below each listed barrier are specific resources that you can use to address that barrier and encourage them to remove that barrier from their thinking and lives.

If you can remove the “rocks” (barriers) in your “field,” the Lord will be able to greatly increase the (personal and financial) harvest in your life.

I. Spiritual Barriers to Generosity

- A. Failure to understand the Biblical concept of stewardship at the intellectual level
 - 1. Article: [What is My Relationship to My Stuff](#)
 - 2. Article: [Generous Giver or Obedient Courier?](#)
 - 3. E. G. "Jay" Link's Book: [The Steward's Way](#)
 - 4. E. G. "Jay" Link's Sermon: [Who's in Charge Here?](#)
 - 5. Scripture Outline: [What is the Biblical Basis for Stewardship - The Biblical Basis for Possessions and Giving](#)
- B. Failure to apply the biblical concept of stewardship at the practical level
 - 1. Article: [The One question that Changes Everything](#)
 - 2. Article: [Keeping the Heart of God at the Heart of Living](#)
 - 3. Article: Getting Directions from the Owner, [Part 1](#); [Part 2](#); [Part 3](#)
 - 4. Article: [The Defining Characteristics of a Good and Faithful Steward](#)
 - 5. Article: [Created to be Generous](#)
- C. Focused on material accumulation and not on Kingdom deployment
 - 1. Article: [Are you Living Like a Pipe or a Bucket?](#)
 - 2. Article: [Living on Less](#)
 - 3. Article: [A Different Kind of Needy](#)
 - 4. Article: [Slave or Master](#)
 - 5. Article: [How Do You Calculate How Much You Are Worth?](#)
 - 6. Article: [Manna in the Wilderness](#)
 - 7. Outline: [The Collision of Worldviews in Planning and Giving](#)
 - 8. Randy Alcorn's Book: [The Treasure Principle](#)
- D. Focused on personal consumption and not Kingdom deployment
 - 1. Article: [Immediate Gratification vs. Deferred Gratification](#)
 - 2. Article: [How Much is Enough?](#)
 - 3. Article: [How Does the Love of God Abide in Him?](#)
 - 4. Article: [It is More Blessed to Give than to Receive](#)
 - 5. Randy Alcorn's Book: [The Treasure Principle](#)
- E. Failure to understand the dangers of material possessions
 - 1. Article: [A Blazing Fire](#)
 - 2. Article: [Judas in Me](#)
 - 3. Article: [Do You Love the World?](#)
 - 4. Article: [Being Poor in Spirit While Being Rich in Things](#)
 - 5. Article: [Double Trouble](#)
 - 6. Article: [The Numbing Effect](#)
 - 7. E.G. "Jay" Link's Book: [Spiritual Thoughts on Material Things](#): Chapter 7: *Coming to Christ Through the "Eye of the Needle"*
- F. Failure to know their life purpose
 - 1. Article: [Are You Living Your Life on Purpose or By Accident](#)
 - 2. Article: [Discovering your Fire Within](#)
 - 3. Article: [What is Your Life Purpose?](#)

4. Article: [The Deeper Meaning of Life](#)
5. Article: [Casting a Shadow Beyond the Grave](#)
- G. False theological teaching that tithing is the standard of giving for New Testament Christians
 1. Article: [Releasing a Spirit of Generosity](#)
 2. Article: [Tithes and Offerings](#)
 3. [Tithing Quiz & Answers](#)
 4. Bible Study: [The Better Way Giving Series \(Parts 1-6\)](#)
 5. E.G. “Jay” Link’s Book: [To Whom Much is Given](#): Chapter 7: How Much Should I Be Giving and When?
 6. E.G. “Jay” Link’s Book: [To Whom Much is Given](#): Chapter 8: Sacrificial Giving
- H. Failure to understand the law of eternal rewards
 1. Article: [The Law of Resupply: Barns and Vats](#)
 2. Article: [For Richer or For Poorer](#)
 3. Article: [Barns and Vats](#)
 4. Randy Alcorn’s book, [The Law of Rewards](#)

II. **Emotional/Psychological Barriers to Generosity**

- A. Fear of loss – “Things could happen that could cause us to lose everything.”
 1. Article: [A Bridge or a Barrier](#)
 2. Article: [Trust Matters](#)
 3. Article: [Giving or Leaving](#)
 4. Article: [Fear and Uncertainty](#): The Great Planning Paralyzers
- B. Lack of clarity – “I don’t know how much I should or even can afford to give.”
 1. Article: [Fear and Uncertainty](#): The Great Planning Paralyzers
 2. Article: [Understanding the Psychological Pyramid of Priorities](#)
 3. Article: Getting Directions from the Owner, [Part 1](#); [Part 2](#); [Part 3](#)
 4. E.G. “Jay” Link’s Book: [To Whom Much is Given](#): Chapter 7: How Much Should I Be Giving and When?
 5. E.G. “Jay” Link’s Book: [To Whom Much is Given](#): Chapter 8: Having a Master Giving Strategy
- C. Loss of Identity – “My business and my net worth is the primary way I judge my success in life.”
 1. Article: [How Do You Calculate How Much You are Worth?](#)
 2. E.G. “Jay” Link’s Book: [To Whom Much is Given](#): Chapter 5: Getting Off the Business Merry-Go-Round Safely
- D. Lack of clarity on the next chapter of life – “What am I going to do with myself if I sell and retire.”
 1. Article: [To Whom Much is Given](#): Chapter 1, The Bigger Barns Dilemma
 2. Bob Buford’s Book: [Halftime](#)
- E. Limited positive giving experiences – “I really have not found much joy in giving.”
 1. Article: [The Deeper Meaning of Life](#)
 2. Article: [Taking Hold of Life Indeed](#)
 3. Article: [The Greatest Gift You Have to Give](#)
 4. Article: [When Giving Got Out of Control](#)
 5. Article: [When You Really Love](#)

6. Bible Study: [The Better Way Giving Series \(Parts 1-6\)](#)
- F. Personal uncomfortableness with their wealth – “I have trouble really believing I am wealthy.”
 1. Article: [Getting Comfortable with My Wealth](#)
 2. Article: Why Do Some People Prosper Materially While Others Do Not [Part 1](#); [Part 2](#); [Part 3](#)
- G. Failure to be personally involved in any Kingdom work – “I have more money than time, I’ll give money.”
 1. Article: [Where are All the Wealthy Christians?](#)
 2. Article: [What is Your Most Valued Possession?](#)
 3. Article: [Giving or Leaving](#)
 4. E.G. “Jay” Link’s Book: [To Whom Much is Given](#): Chapter 9: Having a Master Giving Strategy
 5. E.G. “Jay” Link’s Book: [To Whom Much is Given](#): Chapter 10: The I Surrender All Dilemma

III. Financial Barriers to Generosity

- A. Majority of wealth is made up of non-liquid assets (national average is 91% illiquidity)
 1. Article: [Stop Writing Checks](#)
 2. Video Presentation: [Extraordinary Opportunities for Extraordinary Believers](#)
- B. Limited cash flow limits capacity to make substantial cash gifts which is most often requested by ministries
 1. Article: [Stop Writing Checks](#)
 2. Video Presentation: [Extraordinary Opportunities for Extraordinary Believers](#)
- C. Giving of limited cash flow hinders/limits future and ongoing investment opportunities.
 1. E.G. “Jay” Link’s Book: [To Whom Much is Given](#): Chapter 7: How Much Should I Be Giving and When?
- D. They have never answered the question, “How much is enough? They have set no financial finish lines.
 1. Article: [How Much is Enough?](#)
- E. They have gotten themselves too deeply in debt.
 1. Article: [Immediate Gratification vs. Deferred Gratification](#)
 2. Article: [How Much is Enough?](#)

IV. Tax Barriers to Generosity

- A. 60% AGI limitation – “Isn’t that the maximum you should give if you want to be a good steward?”
 1. Article: [Who Sets the Limits on your Giving?](#)
 2. Video Presentation: [Extraordinary Opportunities for Extraordinary Believers](#)
- B. Belief that taxes limit capacity to give – “After I get my heirs their inheritance and pay the estate taxes, there isn’t much left to give.”
 1. Article: [Are You an Informed or An Uninformed Taxpayer?](#)
 2. Article: [Don’t Render Unto Caesar One Penny More Than You Owe](#)
- C. Capital gains taxes hinder liquidity events – “I don’t want to sell these assets because of the capital gains taxes that I would trigger.”
 1. Video Presentation: [Extraordinary Opportunities for Extraordinary Believers](#)
 2. Article: [How Did You Do That?](#)

V. **Advisor Barriers to Generosity**

- A. Generosity is not part of the typical advisors' worldview or practice.
 - 1. Article: [Are Your Advisors Asking You the Right Questions?](#)
 - 2. Video Presentation: *Are Your Advisors Asking You the Right Questions?*
 - 3. Outline: [The Collision of Worldviews in Planning and Giving](#)
- B. Advisors' are not believers, (So, they fail to ask the right questions – The wrong questions produce the wrong answers.)
 - 1. Article: [Are Your Advisors Asking You the Right Questions?](#)
 - 2. Video Presentation: *Are Your Advisors Asking You the Right Questions?*
 - 3. Diagram: [The Transformational Stewardship Process](#)
 - 4. Outline: [The Collision of Worldviews in Planning and Giving](#)
- C. Advisors have a conflict of interest: (i.e. Advisor will lose money if you give your assets away.)
- D. Advisors may discourage “excessive” charitable giving – “You’re losing charitable deductions.”
 - 1. Article: [Who sets the Limits on Your Giving?](#)
 - 2. Video Presentation: [Extraordinary Opportunities for Extraordinary Believers](#)
- E. Failure of advisors to present to their clients creative, integrated giving strategies
 - 1. Article: [Combining Compression Planning with Charitable Planning](#)
 - 2. Article: [The Dynamic Duo](#)
 - 3. Article: [Making a Profit Giving it Away](#)
 - 4. Article: [The Banks Family: Multigenerational Planning at its Best](#)
 - 5. Article: [The Palmer Case](#)
 - 6. Article: [Keeping the Family Business in the Family](#)
 - 7. Article: [The IRS Funded Kingdom Buy-Sell](#)
 - 8. Article: [Combining Compression Planning with Charitable Planning](#)
 - 9. Article: [The Deferred Inheritance Trust – A Powerful Family Planning Tool](#)
 - 10. Article: [Deferred Inheritance Trust with Instant Gratification](#)
 - 11. [Before and After Case Studies](#)