


ALIGN...

[Your finances with the Heart of God]

A close-up photograph of two hands, one from a person with darker skin and one from a person with lighter skin, reaching towards each other and forming a heart shape with their fingers. The background is white with several diagonal grey stripes. A dark brown horizontal bar is positioned below the hands, containing the text 'Pursuing Financial Freedom – Giving & Saving | Don Reed'.

Pursuing Financial Freedom – Giving & Saving | Don Reed

Americans who do not give away 10 percent of their income run the significant risk of ending up less happy than they might have otherwise been. In fact, as a group they are less happy. So, whatever Americans lose by giving away 10 percent of their income is offset by the greater likelihood of being happier in life.... Rather than leaving generous people on the short end of an unequal bargain, practices of generosity are actually likely instead to provide generous givers with essential goods in life—happiness, health, and purpose—which money and time simply cannot buy. That is an empirical fact well worth knowing. (Christian Smith and Hilary Davidson, "The Paradox of Generosity," Oxford University Press, 2014.)

Remember...

What we want for you; not what we want from you.

Romans 12:2 Do not conform to the pattern of this world but be transformed by the renewing of your mind. Then you will be able to test and approve what God's will is—his good, pleasing and perfect will.

Giving

In God's economy, the first thing to do with your material wealth is to give some away.

Proverbs 3:9-10

Honor the Lord from your wealth and from the firstfruits of all your crops; then your barns will be filled completely and your vats will overflow with new wine.

Exodus 34:26

Bring the best of the **firstfruits** of your soil to the house of the LORD your God.

I Corinthians 16:2

On the **first day** of every week, each one of you should set aside a sum of money in keeping with your income, saving it up, so that when I come no collections will have to be made.

Ephesians 4:28

Anyone who has been stealing must steal no longer, but must work, doing something useful with their own hands, **that they may have something to share with those in need.**

(Consumption Assumption! – Andy Stanley)

2 Corinthians 9:6-11

Remember this: Whoever sows sparingly will also reap sparingly, and whoever sows generously will also reap generously.

Each of you should give what you have decided in your heart to give, not reluctantly or under compulsion, for God loves a cheerful giver. And God is able to bless you abundantly, so that in all things at all times, having all that you need, you will abound in

every good work. As it is written: **“They have freely scattered their gifts to the poor; their righteousness endures forever.”** Now he who supplies seed to the sower and bread for food will also supply and increase your store of

seed and will enlarge the harvest of your righteousness. You will be enriched in every way **so that you can be generous on every occasion**, and through us your generosity will result in thanksgiving to God.

2 Corinthians 8:7

But since you excel in everything—in faith, in speech, in knowledge, in complete earnestness and in the love we have kindled in you—see that you also excel in this grace of giving.

Emphases

Proverbs 3:9-10; Exodus 34:26 – first fruits

1 Corinthians 16:2 – first day of the week, set aside..

Ephesians 4:28 – give generously to others (Poor!!)

2 Corinthians 9:6ff – sow generously/get generously

2 Corinthians 8:7 - Intentionality + Focus = Excellence

2 Corinthians 8:7 a & c

But since you excel in everything—...—see that you also **excel** in this **grace of giving**.

Ask/receive – (health/wealth/prosperity) **CONSUME**

Ask/receive – (biblical) – **GIVE/SHARE**

(increase our standard of giving – not living!)
(increase our righteousness/godliness)

**Our generosity is an expression of the
character of our God!!**

Luke 6:38 Give, and it will be given to you. A good measure, pressed down, shaken together and running over, will be poured into your lap. For with the measure you use, it will be measured to you.

MAKING CHOICES...TRENDS



CONSUMPTION – what we buy

When goods increase, they increase
who eat them...

Ecclesiastes 5:11

MAKING CHOICES...TRENDS



INVESTING - what we save & multiply
Proverbs 6:6-8 MSG

You lazy fool, look at an ant.
Watch it closely; let it teach you a thing or two.
Nobody has to tell it what to do.
All summer it stores up food;
at harvest it stockpiles provisions.

MAKING CHOICES...TRENDS



KINGDOM – getting eternal treasure
Matthew 19:29

And everyone who has left houses or
brothers or sisters or father or mother or
children or lands, for my name's sake, will
receive a hundredfold and will inherit
eternal life.

MAKING CHOICES...TRENDS



CONSUMPTION – what we buy

Ecclesiastes 5:11



INVESTING - what we save & multiply

Proverbs 30:25



KINGDOM – getting eternal treasure

Matthew 19:29

**God's generosity to us is intended
to raise our standard of giving, not
our standard of living!!**

2 Corinthians 9:10

Most of my spending would leave zero impact after I die anyway. But money invested in the Kingdom, in the local church, and in others has the potential to make an eternal impact.

Carey Nieuwhof 8.24 Rise

Finish Lines:

—Spending

—Accumulation

We ask – “How much will we give to God?”

We might (better) ask – “How much does God want me/us to keep?”

Finish Lines



God's generosity is meant to be shared with others in need.

James 2:15-17 Suppose a brother or a sister is without clothes and daily food. If one of you says to them, "Go in peace; keep warm and well fed," but does nothing about their physical needs, what good is it? In the same way, faith by itself, if it is not accompanied by action, is dead.

Is it the thought that counts?

No one would remember the Good Samaritan if he only had good intentions; he had money as well!

Margaret Thatcher
Prime Minister/England

This is the principle of the
strong helping the weak.

2 Corinthians 8:13-14

Our desire is not that others might be relieved while you are hard pressed, but that there might be equality. At the present time your plenty will supply what they need, so that in turn their plenty will supply what you need. The goal is equality.

When God Doesn't Say Yes..

James 4:3

When you ask, you do not receive, because you ask with wrong motives, that you may spend what you get on your pleasures.

Giving how much?

- The tithe - a starting point for giving, not the finish line! (The tithe is 10% of one's income)
- Goal: Giving what is 'acceptable' to God from your circumstances – ability, life stage, desire
- Hebrews 11:4 – Abel...acceptable sacrifice...he still speaks! (Levitical offerings/our lives Romans 12:1 & our offerings I Timothy 6:18 & 19)

Acceptable Giving

The amount matters

- It 'costs' in a meaningful way
 - David: "I will not offer my God gifts that cost me nothing" (2 Samuel 24:22-25)
- It is often a planned transaction
 - EFT, Bank draft, reminder on phone, etc.
- It has impact on my spending plan

Acceptable Giving

We determine the amount

- We have a responsibility to give
 - 2000+ verses on giving in Bible
 - **Give, and it will be given to you.** A good measure, pressed down, shaken together and running over, will be poured into your lap. For with the measure **you** use, it will be measured **to** you." (Luke 6:38)

Acceptable Giving

We determine the amount

- We have the freedom to choose a standard
 - 2% rule of giving
 - Of 8 kinds of gifts in Old Testament, 4 were decided by the giver

Acceptable Giving

We give according to our abilities

- 2 Corinthians 8:12 - ..the gift is acceptable according to what one has, not according to what he does not have.
- Profit ability – income from all sources
- Possession ability – savings, investments, inheritances
- Providential ability – family, spiritual legacy, job, health, etc.

Acceptable Giving

The heart makes the gift count

Matthew 5:23-24

Therefore, if you are offering your gift at the altar and there remember that your brother or sister has something against you, leave your gift there in front of the altar. First go and be reconciled to them; then come and offer your gift.

Giving to where/what?

Giving by geography:

Acts 1:8

But you will receive power when the Holy Spirit comes on you; and you will be my witnesses in **Jerusalem**, and in all **Judea** and **Samaria**, and to **the ends of the earth**.

Jerusalem - our city/local ministry

Your Local church - First priority

1 Timothy 5:17-18

The elders who direct the affairs of the church well are worthy of double honor, especially those whose work is preaching and teaching. For Scripture says, "Do not muzzle an ox while it is treading out the grain," and "The worker deserves his wages."

Jerusalem - our city/local ministry

1 Corinthians 9:13-14

Don't you know that those who serve in the temple get their food from the temple, and that those who serve at the altar share in what is offered on the altar? In the same way, the Lord has commanded that those who preach the gospel should receive their living from the gospel.

Galatians 6:6

Those who are taught the word of God should provide for their teachers, sharing all good things with them.

Other local ministries

- community ministries and outreaches

Judea - our state/region

Ministries to the state of Arkansas

Campus ministries to universities

Christian radio ministries to our state

State prison ministries

Mercy ministries - Gospel missions

Other Christian outreaches beyond the local church

Samaria - our nation

National ministries

Television/radio, Evangelism, Family Life, Prison Ministries, Church Planting, Men/Women/Youth/Children, Bible distribution, etc.

Ends of the earth - International/cross cultural

Mission organizations that are reaching other cultures by means of evangelism, Bible translation, media, mercy ministries, education/training, church planting (concentrate on unreached people groups)

Giving by category/function

Matthew 28:19-20

Therefore, go and make disciples of all nations, baptizing them in the name of the Father and of the Son and of the Holy Spirit, and teaching them to obey everything I have commanded you. And surely I am with you always, to the very end of the age.

Giving by category/function

Evangelism, discipleship, church planting, leadership training, Bible translation, community development, compassion

Discounts to our Giving!!

Giving for recognition/ostentation – widow's mite – Luke 21:1-3

Obligation – giving to meet expenses – 2 Cor. 9:7

Grudgingly – not cheerfully - 2 Corinthians 9:7

Without love – 1 Corinthians 13:3

With broken relationships – Matthew 5:23-24

With deceit – Acts 5:1-2

Final Words...

Give strategically!! Be open to God's direction. (Charity Navigator, Guidestar, ROI Ministries-Top Ten, Ministry Watch, BlessBig.org)

Always include giving to the poor! (God always includes it in His talks about giving!!)

ROI Ministries

Rating ministry for the top mission agencies and their impact for Kingdom work – updated regularly.

TOP 10 MINISTRIES

Invest your money in lives changed, souls saved, disciples made, and people fed. Our Top 10 Ministries have proven themselves, both qualitatively and quantitatively, that they are some of the most effective ministries in the world.



MEDICAL AMBASSADORS
INTERNATIONAL



GLOBAL MEDIA OUTREACH



DOULOS PARTNERS



JESUS FILM HARVEST
PARTNERS



FAITH COMES BY HEARING



JESUS FILM PROJECT



THE MAILBOX CLUB



NEVERTHIRST



HEART FOR AFRICA



SERV

WARNING!!

Only give to organizations displaying
the ECFA symbol - Evangelical
Council for Financial Accountability.



Saving: A biblical principle

Proverbs 21:20

The wise have wealth and luxury, but fools spend
whatever they get.

Short-term Saving (3-5 years):

- Emergency fund/cash buying reserve
- Minimum need: \$1,000. Better to have three to six month's living expenses.
- Many people are always in debt because they have no emergency fund!

Long term saving (over 5 years):

For major purchases/retirement/long-term health care - a responsibility to your family when you start working and earning an income.

2 Corinthians 12:14

After all, children should not have to save up for their parents, but parents for their children.

Money Mindset in U.S. Population:

Spender

Majority

Present

Consumption

Saver

Minority

Future

Hoarding

Servant

Unusual

Eternal

Treasure

From God and Money, Baumer & Cortines (2016), 113.

Week 5 – Investing for Your Retirement

