# session 3 resources $APPENDIX\,C$

# APPENDIX C

#### FEAR AND IDENTITY IN GENEROUS GIVING

By Patrick Johnson | From Generous Church | August 16, 2021

I recently led a survey of more than 20,000 U.S. Christians about their giving. Pouring over the results, I learned something critical: the two biggest obstacles to living generously are fear and identity. The data showed that all believers, whether they are rich or poor, wrestle with these same insecurities.

It's no surprise that fear and identity are huge barriers to generosity. In the U.S., narratives of scarcity surround our culture and stoke fear that we must accumulate as much wealth as possible to secure a future of "taking life easy." Modern marketing tells us that if we don't have a certain car, a 401k, or particular lifestyle, then we don't have enough.

This mindset runs counter to the mental maps that Jesus gave us, which is the biblical narrative of abundance. The Bible tells us that Christ is enough for us and that, through our loving Father, we have everything we need. We can seek first the Kingdom of God and know that what we need will be provided.

Think about this: During his ministry, Jesus gave up all worldly possessions. The Son of God, who owned everything, became poor to walk the earth. He wasn't getting rich in ministry. In fact, he was funded by a group of women who provided for him with their own means (LUKE 8:1-3). Yet when he spoke, he had this amazing abundance mindset because he knew who his Father was.

"Fear not, little flock, for it is your Father's good pleasure to give you the kingdom."

Jesus compassionately urged his followers not to fear. But it was not empty encouragement. The reason they didn't need to fear is that their Father owns everything. That's why Jesus could tell them, "Sell your possessions and give to the poor. Provide purses for yourselves that will not wear out, a treasure in heaven that will never fail, where no thief comes near and no moth destroys" (Luke 12:32-33).

Our Father owns everything, and he has given us the role of stewarding all of it. And he's generous, which means he has given us the role of being generous sowers in his image. As we are faithful stewards, we can also be generous sowers... without fear.

How do we shift (or maintain) a mindset that leads to fearless generosity? Here are three questions that can help.

#### 1. Who is God?

Knowing who God is has to be the first step, and we only need to look at nature to see he is generous. If we think about how he provides for our daily needs and gives us a life and a world full of wonders we could have never dreamed up ourselves, we will see God's generosity. We can walk with gratitude and without fear, knowing God is enough and, through him, we have enough.

#### 2. Who am I?

If we believe God is a generous Father, and that we are made in his image, then we must believe that we are invited to reflect that generosity too. He shares the joy of generosity with us, making us his generous disciples. We are made in the image of God to live gratefully and generously—to live with an abundance mindset. If we chase the things of this world, we live a counterfeit life, because we are hardwired to reflect the image of a generous God. In him, we are enough.

# 3. How can we live together?

When we know who God is and are grateful that we are created in his image, then we can live out who we are made to be. And that brings joy. When Jesus came to announce the good news of the kingdom, it was one of sharing, community, and relationship. It was not a kingdom of saving money so that we would, one day, be financially independent. Imagine what it might look like if we poured ourselves out for those around us in a generous way. We could truly change the world for good!

In Proverbs 30:7-9, a wise man named Agur prayed that God would not give him more than he could handle, either in wealth or poverty. In both cases, Agur was afraid that he might fail. There's that fear and identity again. But what a precious, humble, relatable prayer. Agur knew who God was and wanted nothing to separate him from his Father's love.

May we, too, know who our Father is, and generously sow all he has entrusted to us with joyful gratitude every day.

Patrick Johnson is the founder of GenerousChurch and has a passion to see a revolution of whole-life generosity flourish in churches and ministries. Over the last 15 years, he's partnered with Leadership Network, the Wesleyan Denomination, Converge, and other church networks to equip leaders to unleash generous disciples.

# JOHN WESLEY ON STEWARDSHIP

"Gain all you can, save all you can, and give all you can."

John Wesley, The Use of Money, 1744

John Wesley's emphasis on stewardship began with his theological understanding that everything we are and have comes from God. God is at the very beginning of our existence—we did not bring it about ourselves. We are not the creator—we are the created. We did not create the materials that we use to make various items. God has provided us with life, but even more importantly, God provides the grace that leads us to the full life of salvation.

Just as our lives come from God, the ways we use the gifts of life and grace are our offerings back to God. Therefore, Wesley emphasized that both inward and outward holiness matters. How we respond in various circumstances, how we utilize our time, how we spend funds, or how we treat others can be gifts to God when they reflect the holiness of Christ.

One of John Wesley's famous statements of advice is, "Gain all you can, save all you can, and give all you can." Why? What did he really mean? Wesley talked and wrote at length about how to carry out this advice. Sarah Heaner Lancaster has summarized his thoughts well:

- Wesley put restrictions on the way we gain all we can. Earning money was
  discouraged if it came at the expense of our own health, whether physical or
  spiritual. This caution rules out gaining all one can through "workaholism" or
  through any means that leads us to cheat, lie, or in any way violate the standards
  that Christians ought to hold. Nor should we earn money at the expense of
  another person's physical or spiritual health. The business we conduct should be
  fitting to a life dedicated to God.
- Similarly, the way we save all we can also matters. Wesley's idea runs much deeper than getting a good deal or buying things on sale. What we buy matters as much as what we pay for it. For Wesley, saving meant avoiding any expense that was simply for our own pleasure, rather than for taking care of a legitimate need. He understood that indulging our desires could lead us away from God. He also understood that spending money on unnecessary items left less for us to give to others. The point of saving is not hoarding; it is giving.
- To give all we can is to reflect God's own generosity and thus to participate in God's work. We are to manage our money and property to be able to use it for God's purposes. If we think about the use of money as a spiritual discipline, then we can see that the point is not to give away what we think is extra. The point is to play our role in distributing God's resources equitably, not denying our own needs, but seeing the needs of others to be as legitimate as our own.

From A Year with John Wesley and Our Methodist Values (Nashville: Discipleship Resources, 2008), 48.

# **COACH TURNS DOWN "SIGNIFICANT" RAISE:**

#### THE 'FIVE PILLARS' OF TRUE PROSPERITY

Jim Denison | Daily Article | September 19, 2019

In The Daily Article today:

- · A coach has found the purpose of life
- Why money is both "a test and a trust from God"
- How the temporal can affect the eternal

Ask the average American to identify "Tony Bennett" and they'll point you to the big band singer. They might even have "I Left My Heart in San Francisco" playing in their mind as they do so.

Today, however, the "other" Tony Bennett is making headlines.

The one who just declined what his employer called a "substantial" raise so others could make more money. The one who, after his Virginia Cavaliers won this year's NCAA national basketball championship, told his players: "Promise me you will remain humble and thankful for this. Don't let this change you. It doesn't have to."

That Tony Bennett is making news not just for what he does, but for who he is.

#### The "Five Pillars" of Life

When his team won the national title last April, Bennett told a post-game interviewer, "I do want to thank the Lord and my Savior." He regularly prays for his players in the hope that "they'll be able to find the truth in their lives that has really transformed my life."

He has built his basketball program around the biblical principles of humility, passion, unity, servanthood, and thankfulness. He calls them the "Five Pillars." He posted them in Virginia's locker room and emphasizes them in everything the team does.

It's therefore not surprising that when the University of Virginia offered Bennett a large raise as a reward for winning the national title, the coach turned it down. "I have more than I need," he said. "I'm blessed beyond what I deserve."

He credits his wife, Laurel, with the decision to redirect the money into additional compensation for his staff and improvements for their program. He and Laurel have also pledged \$500,000 toward a career-development program for current and former Virginia basketball players.

Coach Bennett has life figured out: "If my life is just about winning championships— if it's just about being the best—then I'm running the wrong race," he says. "That's empty. But if it's about trying to be excellent and do things the right way, to honor the university that's hired you, the athletic director you work for and the young men you're coaching—always in the process trying to bring glory to God—then that's the right thing."

#### "A test and a trust from God"

Jesus would agree with Tony Bennett. Our Lord taught us to "be on your guard against all covetousness, for one's life does not consist in the abundance of his possessions" (Luke 12: 15). Scripture warns: "He who loves money will not be satisfied with money, nor he who loves wealth with his income" (ECCLESIASTES 5: 10).

In fact, the love of money is actually dangerous. In Ezekiel 7 we find God's warning to his sinful people: "Their silver and gold are not able to deliver them in the day of the wrath of the Lord. They cannot satisfy their hunger or fill their stomachs with it. For it was the stumbling block of their iniquity" (v. 19).

Here we find the folly of materialism. What we need most, our money is completely unable to buy. Trusting money not only relies on that which cannot save—it depends on that which corrupts and condemns.

By contrast, using money to glorify God and advance his kingdom turns the material into the spiritual and the temporal into the eternal. Abraham, Isaac, Jacob, Joseph, Nicodemus, Joseph of Arimathea, and Barnabas come to mind as wealthy people whose wealth served a higher purpose.

Rick Warren is right: "Most people fail to realize that money is both a test and a trust from God."

# HOW TO LOVE GOD MORE THAN MONEY: 8 STRATEGIC WAYS

By Lauren Terrell

October 20, 2022 | Perspective and insights | National Christian Foundation

There is not a greater commandment in the Bible. Jesus ranks loving the Lord with our hearts, souls, minds, and strength of first importance. Loving our neighbor comes next, probably because how we treat our neighbor is important to him and evidence of how we value God (1 JOHN 4:7-8, 16, 19-20).

But what happens when we start to love money a little more than God, a little more than our neighbor?

# Here are eight strategic ways to keep your heart from straying:

- 1. Refuse to be mastered by money. Money is a dangerous rival to God. With it comes a unique power that can make you think you don't need other people, and that you don't need God either. Unlike all other forms of power, money is impersonal, enabling you to operate in a world that doesn't require relationships to get what you want or need. Learn more about how Jesus viewed money and where it will lead you if you make it your master.
- 2. Stay connected to the heart of God. 1 Thessalonians 5:17 tells us to pray continually. While it is impossible to have your eyes closed and head bowed 24/7, the more you abide with God through prayer, the more you will be transformed into the image of Christ. It will become second nature for you to see the needs of others through God's eyes and act when God calls you to give. Love God more. Love people more. Exactly the two things Jesus said were most important.
- 3. Go on a mission trip. A mission trip can take you out of the cares of your everyday life (and the thorns Jesus mentions in Matthew 13:22) and put you in another place with only one goal—serving others. As an individual, with a group, as a family, or even with your employees, a mission trip can take your eyes off yourself and put them squarely on pleasing God and caring for others. This may transform your heart like nothing else can.
- 4. Serve someone. 1 Peter 4:10 (NASB) says, "As each one has received a special gift, employ it in serving one another as good stewards of the multifaceted grace of God." We've all been given gifts from God for the purpose of serving others, but it's more than that. It's stewarding the grace of God. When we give ourselves to serving, we are more like Christ (MATTHEW 20:28). We grow to love him more when we follow his example and lay self down for others.
- 5. Earmark money to give away first. Remember that giving is worship. And we're called to give from our first and best things. So, when a check arrives from a consistent salary, a royalty, or a large bonus, make sure you plan to first

set aside a significant portion for giving. We may intend to be generous when giving from whatever is left over, but when we put giving first, we learn to hold money with an open palm instead of a clenched fist.

- 6. Give what's waiting to be given. Is there money in your Giving Fund? Once you have set money aside for generosity, be sure to start actually being generous! This is one area in life where it's not the thought that counts; it's the action. Tune in to God's gentle prodding by discovering your God-given passions. Then, give generously every time you feel led. Being trusted to faithfully distribute God's wealth to his people is one of the greatest joys this side of heaven (1 CHRONICLES 29:14).
- 7. Love God with all he has given you, not just money. Many times, what we have been given and the things we are called to hold loosely are not just cash. Sometimes it's time. Sometimes it's talent. Sometimes it's a business or an asset. When you learn to see all of God's gifts as ways to love him more, you may see the joyfulness of your giving increase substantially.
- 8. Remember who gives us the ability to make money. So much of our temptation to accumulate and hoard comes from the belief that it is all ours—we earned it. As often as possible, aim to recalibrate. Where have you been placing your trust? Meditate on the truth of Deuteronomy 8:18: It is God who gives us the ability to make money; it is God to whom our money belongs.

If you're still looking for more ways to love God with all you have, consider studying through our 10 principles of biblical generosity or browse our Generosity Library for more resources.

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#### AIMING FOR IMPACT:

A QUICK, SIMPLE METHOD FOR GIVING DECISIONS. NCF Heather Larson | January 13, 2023 | Causes and charities

Sometimes it seems as though the opportunities are endless. Another important cause. Another powerful vision or worthwhile investment. The world is full of deep needs, and it can feel like the options for doing good are boundless. It can also seem like there's a long line of people who know exactly what you need to say "yes" to. So, how do you decide where to give?

I have worked with many families over the years who have felt frustrated that they were saying "yes" based on other people's expectations. Some felt like they were diluting their impact by saying "yes" to too many things that weren't central to their giving values or goals.

I was in a conversation with a CEO who felt like he was constantly faced with great opportunities like this. Requests for funding, requests for time—he was annoyed with himself that he said "yes" too often for fear of disappointing someone or having to deal with the hassle of turning down the opportunity in a gracious way.

Though he and his wife had been through a robust strategic planning process, sometimes they needed a simple way to determine whether or not to move ahead with a giving decision. We landed on "AIM"—three basic questions they can ask right away when faced with a new opportunity.

# A – Does it ALIGN?

Does this align with my mission and values?

The prerequisite to this question is that you have to know what matters most to you. Whether you do this work as a personal reflection, with your family, or with a trusted advisor, there is nothing that can replace the progress that is made from declaring what you want to accomplish and the values that matter most to you. It can be easy for any of us to get overwhelmed by thinking that we have to have our whole lives figured out in order to declare a mission or values. But clarity can be found when we ask ourselves: "At this point in time, based on my current circumstances and what I know today, what is most true of what I feel called to do?" Your mission and your values don't need to be printed on family t-shirts, and they don't need to last for perpetuity, but they do start to become a grounding force in decision-making. The thought work behind those questions starts to build your own intuition of whether or not something aligns with what is important to you. It is the top of the filter. If something aligns, then we move to the next question.

There is nothing that can replace the progress that is made from declaring what you want to accomplish and the values that matter most for you.

# I - Is it IMPORTANT enough?

Is it important enough to be prioritized above my other commitments? Am I willing to say "no" to other things in order to do this?

When I look at a portfolio of potential giving opportunities with a family, it is usually obvious which grants are the give-ins, the easy answers, or the clear wins. The energy in the room goes up, people lean in, the conversation has a higher level of passion, and there is animated discourse about the potential of the organization when considering the clear winners, and they become the bar. If those decisions are obvious, we can then ask if the new opportunity is important enough to make the cut and to say "no" to other things. If the response is neutral, that is very telling. If someone starts to advocate vigorously for why this opportunity is important enough, you know you have some clarity.

That brings us to the final level of the filter. It may "align" with my mission and values. It may be "important" enough for me to say no to other things, but there is still one test it must pass.

# M - Is it MINE to do?

Am I uniquely wired and resourced to take this on, and do I feel compelled that this is personally my job to do?

I got an email from a friend today asking me to give to a cause that she is passionate about. It is a really great organization doing work that is the best in their specific field. I know the organization well and respect them deeply. But it isn't work my husband and I feel personally called to do.

I want to encourage my friend and this organization. But I am also okay turning down opportunities that are not in the center of our target. It is definitely my friend's priority, but it is not "mine" to do. It is such a freeing feeling to know how important something is and to see how it aligns and still be able to say, "it is not mine to engage with in this season."

In the book of I Corinthians, we are reminded that there are many parts to a body, and it is important that each part fulfills its own function. Each of us has a unique role to play. St. Catherine of Sienna said it this way: "Be who God meant you to be, and you will set the world on fire." Being able to confidently say, "This is mine to do!" will help you as you consider a new opportunity in front of you.

There is no perfect framework, but sometimes it's helpful to have a quick way to analyze an opportunity and make a strong decision. Your time and your resources are too valuable to get distracted by half-hearted "yeses."

# 3 SHIFTS TO EARN AND GIVE MORE

## From Bob Lotich, SeedTime Money (seedtime.com)

I still remember the day I made that final mortgage payment.

After years of sacrifice and discipline, we'd finally done it.

Emergency fund? Check. Budget that actually worked? Check. Room to breathe?

Check. I'd reached that promised land of "financial peace" I'd heard so much about.

## But something strange happened AFTER I reached financial stability...

Instead of feeling completely satisfied, I felt... restless.

Like I was missing something.

"Is this really it?" I caught myself thinking.

"Work, save, retire someday... is that the whole story?"

It was almost embarrassing to admit. After all, I'd achieved what so many people are still struggling for. But the nagging feeling wouldn't go away.

What I didn't realize then was that I'd hit a ceiling in my financial journey... not because I was doing anything wrong, but because I'd outgrown the very mindset that got me there.

I learned something that changed everything for me:

# The mindset for a stable life isn't the same as the mindset for an abundant life

For years, I'd operated with a preservation mindset.

Save more. Spend less. Avoid risk. Stay safe.

That mindset was exactly what I needed when I was climbing out of debt.

But now it was holding me back from what God had next.

My breakthrough came when I realized I needed to make three fundamental shifts in how I thought about money:

# 1. I had to shift from preservation to multiplication.

My entire financial strategy had been built around protecting what I had.

But the parable of the talents (Matthew 25) showed me something profound - God rewards those who *multiply* resources, not just those who *preserve* them.

I started asking different questions.

Not just "How can I protect what I have?" but "How can I grow what God has entrusted to me?"

## 2. I learned to distinguish between foolish risk and faith-filled risk.

For years, I'd avoided risk at all costs.

But as I studied Scripture, I noticed something: **Nearly every person God used took** significant risks.

Abraham left everything familiar. Moses confronted Pharaoh. David faced Goliath.

I began to see that avoiding all risk wasn't faithful stewardship - it was fear disguised as wisdom.

# 3. I had to start seeing with God's eyes, not just my own.

I'd become excellent at managing money according to conventional wisdom - tracking every dollar, maintaining control, following systems.

But I was still seeing resources through my limited human perspective.

God was inviting me to see resources the way He sees them - as tools for Kingdom impact, not just personal security.

To recognize opportunities that my spreadsheets couldn't calculate.

To make decisions based on eternal impact rather than just temporal protection.

That shift didn't happen overnight. There were plenty of false starts and mistakes along the way.

But as my thinking changed, new doors began to open.

If you're feeling that tension between stability and a sense that there must be more to your financial story, know this:

That feeling isn't ingratitude - it's growth.

It's not discontentment - it's discernment.

God has more for you on the other side of stability!