

## CHAPTER THREE: Pursuing Financial Freedom

### GIVING AND SAVING

#### Giving

- In God's economy, the \_\_\_\_\_ thing to do with your material wealth is to \_\_\_\_\_ away. Proverbs 3:9-10, Exodus 34:26, 1 Corinthians 16:2, Ephesians 4:28, 2 Corinthians 9:6

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

- Our generosity is an expression of the \_\_\_\_\_ of our God! Luke 6:38

#### Making Choices/Trends

- ↓ **CONSUMPTION** – what we buy Ecclesiastes 5:11
  - ↕ **INVESTING** - what we save and multiply Proverbs 30:25
  - ↑ **KINGDOM** – getting eternal treasure Matthew 19:29
- God's generosity is intended to raise our standard of \_\_\_\_\_, not our standard of \_\_\_\_\_!
  - God's generosity is meant to be \_\_\_\_\_ with others in need. 2 Corinthians 8:13-14, James 2:15-17

- This is the principle of the \_\_\_\_\_ helping the \_\_\_\_\_.
- When God doesn't say \_\_\_\_\_, James 4:3

### **Giving how much?**

- The tithe—a \_\_\_\_\_ for giving, not the \_\_\_\_\_!
- The tithe is \_\_\_\_\_% of one's income.
- The Goal: Giving what is \_\_\_\_\_ to God from your current circumstances—ability, life stage, desire. See *Plastic Donuts*, Anderson.

## **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
  - The engagement ring
- **It is often a planned transaction.**
  - EFT, bank draft, reminder on phone, etc.
- **It has impact on my spending plan.**

## **We Determine the Amount**

- **We have a responsibility to give.**
  - There are 2000 verses on giving in the 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
- **We have the freedom to choose a standard.**
  - 2% rule of giving
  - Of eight kinds of gifts in the Old Testament, four were decided by the giver.

## **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.

## **The Heart Makes the Gift Count**

- *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.*  
Matthew 5:23-24

From *Plastic Donuts*, Jeff Anderson, Multnomah Press, 2017.

## **Giving to where and what?**

- Giving by \_\_\_\_\_ . Acts 1:8
  - Jerusalem—our city/local ministry

1 Timothy 5:17-18; 1 Corinthians 9:13-14; Galatians 6:6

- Your local church— \_\_\_\_\_
  - \_\_\_\_\_
- Judea—our \_\_\_\_\_
- Samaria—our \_\_\_\_\_
- Ends of the earth— \_\_\_\_\_
- Giving by \_\_\_\_\_ Matthew 28:19-20

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

### **Discounts to our giving**

- Giving for \_\_\_\_\_  
widow's mite. Luke 21:1-3
- \_\_\_\_\_ —giving to meet expenses.  
2 Corinthians 9:7
- Grudgingly not \_\_\_\_\_  
2 Corinthians 9:7
- Without \_\_\_\_\_ . 1 Corinthians 13:3
- With broken \_\_\_\_\_  
Matthew 5:23-24
- With deceit. Acts 5:1-2

**Final words...**

- Give \_\_\_\_\_!  
Be open to God's direction.
  - Always include giving to the \_\_\_\_\_!  
(God always includes it in His talks about giving!)
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**WARNING!**

Only give to organizations displaying the \_\_\_\_\_ symbol  
Evangelical Council for Financial Accountability  
(unless you personally know of their ministry  
and leadership).



**Saving: A Biblical principle** Proverbs 21:20

**Short-term saving (3-5 years):**

\_\_\_\_\_ fund/ \_\_\_\_\_ buying reserve

Minimum need: \$ \_\_\_\_\_. Better to have \_\_\_\_\_  
\_\_\_\_\_ month's living expenses.

Many people are \_\_\_\_\_ in debt because they have  
\_\_\_\_\_!

**Long-term saving (over 5 years):**

For major purchases/retirement/long-term health care—

a \_\_\_\_\_ to your family when you start  
\_\_\_\_\_ and \_\_\_\_\_ an income.

2 Corinthians 12:14