



## **Tool** Deciding What and How to Give

**The goal** We learn in 2 Corinthians 9:6-7 that God loves a cheerful giver and that we should not give out of compulsion. Our giving should flow out of gratitude for what God has given to us—not only our physical possessions, but also ultimately his Son.

God has entrusted different amounts to each of us, and we are each at different stages in life. This means our answers to the following questions will never be identical. My current life stage of marriage, paying off debt, and my wife and I making the decision to move into my parents' home to save money on rent all affects how my family gives.

### **How much should I give?**

If you are not in the habit of giving regularly, prayerfully start with a small amount and ask the Lord to work in your heart. Remember, the Lord wants us to give cheerfully and not out of guilt. Whether you have given all of your life or are just beginning to develop a habit of giving, keep the following in mind:

- Give regularly (either with each paycheck or monthly).
- Give sacrificially. Giving should be more than just surplus in the home. Try naming something you are not buying or doing because those funds have been redirected towards giving.
- While making your budget, do not mainly focus on the percentage of your income that you give, but rather on maximizing the amount you can give while not neglecting the other financial responsibilities God entrusts to you.
- Decide on the standard of living that you will continue to live at no matter what raises or financial gains you receive. This will ensure your giving is not hindered by accidental “lifestyle inflation.”

### **Where or to whom should I give?**

God has given us different opportunities to be a blessing to others. Here are some things to consider as you contemplate how God has gifted you:

- First and foremost, the Christian's priority in giving is the local church. We are members of one another and God has given us the blessing to share in taking care of the needs of the church.
- Then, consider other opportunities to share in gospel work as God would have you. This could include supporting missionaries, giving to Christian crisis pregnancy centers, or working with an organization that allows you to fund the education and well-being of a child in another country.
- Your life stage may change how you go about responding to additional opportunities outside of regularly giving to the church. Since my wife and I are working through large student loans, we have made the decision to focus on giving faithfully to the church. We will occasionally make a one-time contribution to a mission trip or other item if we desire and are able, but we have decided for this season to focus on giving to the church and reducing our debt so that we are in a better position to give and serve in the future.
- Finally, follow your conscience as you are prompted to give in special ways. Feeding a homeless person or buying a struggling friend their coffee can always be figured into the budget. Occasionally, you may even feel prompted to give to someone or something in an extravagantly generous way that may feel shocking or foolish. It is generally good to follow godly desires that continue to show themselves over several days or weeks, and you can always ask a trusted brother or sister in Christ if you are unsure that you should give.

### **How do I establish a pattern of giving in our home or in discipleship?**

- Involve your children if you have them. If they receive an allowance for chores, have them participate by giving some of it. Let them know where it's going towards and help them learn to have a cheerful giving heart.
- Participate in service projects together as a family or as a part of discipleship. This can grow your marriage, relationships with your children, and relationships with church family around the topic of giving.
- Though we must never brag about our giving, we are called to train one another in godliness. This sometimes means sharing with another believer a way that you were led to give in an effort to encourage them or teach them.
- Reflect out loud on the ministries that your giving supports. It is a joy that the Lord allows us to participate in spreading the gospel by sharing it with others and giving to support others who are taking the gospel of Jesus Christ to Tempe and around the world.