



Our Goals

- 1. By God's grace, lift up the hearts of the people of our congregation to give joyfully and generously from God's abundance.**
- 2. Motivate God's people to give from what God has given them to their God and Savior out of thanksgiving.**
- 3. Give clear information to the members of our congregation so that they know how their gifts are being used.**
- 4. Give our members a variety of opportunities for using their gifts to the glory of God and according to their abilities.**
- 5. Give thanks to God for the people in our congregation who often give even above and beyond their abilities.**

Our Givens

- 1. God changes hearts through the gospel. We will not be shy about teaching people the joy of giving generously.**
- 2. Our focus will always be on the hearts of God's people. Our aim is not to raise money, but to raise up the hearts of God's people.**

Desired Outcomes of This Bible Study

- 1. God's people find it a joy to give from the generous hearts that God has given them.**
- 2. God's people learn to give regularly and proportionately.**
- 3. God's people create an annual plan for their giving.**
- 4. God's people have a good understanding of how their gifts are being used for the kingdom.**
- 5. God's people are afforded a variety of different methods and opportunities for their gifts.**



"Have a single-minded purpose in your giving."

2 Corinthians 8:1-7

And now, brothers and sisters, we want you to know about the grace that God has given the Macedonian churches. ² In the midst of a very severe trial, their overflowing joy and their extreme poverty welled up in rich generosity. ³ For I testify that they gave as much as they were able, and even beyond their ability. Entirely on their own, ⁴ they urgently pleaded with us for the privilege of sharing in this service to the Lord's people. ⁵ And they exceeded our expectations: They gave themselves first of all to the Lord, and then by the will of God also to us. ⁶ So we urged Titus, just as he had earlier made a beginning, to bring also to completion this act of grace on your part. 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.

† Paul was conducting a stewardship “drive” among the churches of Asia. What need was being met?

These churches were assisting distressed Christians in Jerusalem.

† Paul holds up the Macedonians (Philippians) as an example of grace-driven giving. What was outstanding about their generosity?

“They gave as much as they were able, and even beyond their ability,” even “in the midst of a very severe trial . . . and their extreme poverty.” In fact, “they urgently pleaded . . . for the privilege of sharing in this service to the Lord’s people.”

† The word generosity could also be translated “single-mindedness of heart.” What forces in the world today would divert our attention away from our main purpose in life—to grow and to live as children of God?

The devil, the world, and our sinful nature tempt us to focus on ourselves and worldly goals like success and pleasure rather than on God and his goals, including our growing closer to him in our faith, glorifying him, and showing love to others.

† Paul encourages us to “excel . . . in this grace of giving.” What does that mean? How is that accomplished?

For you know the grace of our Lord Jesus Christ, that though he was rich, yet for your sakes he became poor, so that you through his poverty might become rich.

To “excel in the grace of giving” means to overflow in faithful, grace-prompted giving as God gives to us: freely, without looking for anything in return. As Paul shares elsewhere in 2 Corinthians (5:14), it’s Christ’s amazing love for us that compels us to this kind of giving.

A. What does “single-mindedness” generosity mean? It means that we worship God and use our money, not the other way around.

1. Our money is a gift from our loving Father in heaven. “All that we have is thine alone, a trust, O Lord, from thee” (Christian Worship, 485 v. 1).

† 1 Chronicles 29:14: “But who am I, and who are my people, that we should be able to give as generously as this? Everything comes from you, and we have given you only what comes from your hand.”

† James 1:17-18: “Every good and perfect gift is from above, coming down from the Father of the heavenly lights, who does not change like shifting shadows. ¹⁸ He chose to give us birth through the word of truth that we might be a kind of firstfruits of all he created.”

2. Someone said that we create idols for ourselves, not when we love bad things, but when we love good things too much. Can you give some examples in our culture today?

Success, relaxation, even focusing on other people—all are good things until they replace God as the most important thing in our lives.

3. Money can be a danger to us if we find our identity in our money and not in our relationship with Jesus.

† 1 Timothy 6:9-10: “Those who want to get rich fall into temptation and a trap and into many foolish and harmful desires that plunge people into ruin and destruction. ¹⁰ For the love of money is a root of all kinds of evil. Some people, eager for money, have wandered from the faith and pierced themselves with many griefs.”

† Matthew 6:24: “No one can serve two masters. Either you will hate the one and love the other, or you will be devoted to the one and despise the other. You cannot serve both God and money.”

For you know the grace of our Lord Jesus Christ, that though he was rich, yet for your sakes he became poor, so that you through his poverty might become rich.

4. How do people in our culture identify themselves with wealth and riches? How is that true of you as well?

Wealth and riches tend to identify somebody as talented and hard-working, successful. We also use riches as security that we can always be happy because our money can be used for worldly pleasures that distract us from sin and suffering of the world.

5. As Christians, what is our goal in regard to our relationship to God and to our money? Draw a diagram to illustrate it below.

Our goal should be to keep things in perspective. God is the only God. He gives us money, along with our other possessions, as a means to glorify him by serving others. (One possible diagram would be a circle of arrows showing God providing for us, then us giving back to God—as well as using our gifts to serve others.)

A. “Single-mindedness” generosity means that we use our money and don’t let our money use us.

- † Psalm 73:21-26: “When my heart was grieved and my spirit embittered, ²² I was senseless and ignorant; I was a brute beast before you. ²³ Yet I am always with you; you hold me by my right hand. ²⁴ You guide me with your counsel, and afterward you will take me into glory. ²⁵ Whom have I in heaven but you? And earth has nothing I desire besides you. ²⁶ My flesh and my heart may fail, but God is the strength of my heart and my portion forever.

1. Unwise use of credit cards can put tremendous strain on a family’s budget. At home this week, take out your credit card statements and highlight everything you spent that wasn’t necessary. Is it harder to budget your money wisely when you have little to spend or when you have a lot to spend?

Answers will vary. When you have little to spend it may be difficult to find money for your family’s needs. When you have a lot to spend it may be more tempting to spend your money on items that aren’t necessary.

2. How can developing a family budget and monitoring your spending help you maintain the right relationship regarding God and your money?

A budget allows you to pre-plan your spending according to the priorities you determined. You can list God first in your spending plan and give your offerings to him before you pay other bills.

For you know the grace of our Lord Jesus Christ, that though he was rich, yet for your sakes he became poor, so that you through his poverty might become rich.

3. Discuss: We live in the most prosperous culture in the world. The danger for a Christian living in our culture is that we lose focus on Jesus because the riches of this world are bigger than life. It's like looking through binoculars from the wrong end. In your group discussion, answer these two questions.

a. What in my life makes me lose my focus on Jesus?

Anything that bumps Jesus from his proper place as our top priority.

b. What in my life makes me keep my focus on Jesus?

The means of grace—God's Word and sacraments—allow the Holy Spirit to grow our faith in Jesus so that we make wise decisions in life.

*For you know the grace of our Lord Jesus Christ, that though he was rich,
yet for your sakes he became poor, so that you through his poverty might become rich.*



"Give from a joyful and generous heart."

2 Corinthians 8:8-15

⁸ I am not commanding you, but I want to test the sincerity of your love by comparing it with the earnestness of others. ⁹ For you know the grace of our Lord Jesus Christ, that though he was rich, yet for your sakes he became poor, so that you through his poverty might become rich. ¹⁰ And here is my advice about what is best for you in this matter: Last year you were the first not only to give but also to have the desire to do so. ¹¹ Now finish the work, so that your eager willingness to do it may be matched by your completion of it, according to your means. ¹² For if the willingness is there, the gift is acceptable according to what one has, not according to what he does not have. ¹³ Our desire is not that others might be relieved while you are hard pressed, but that there might be equality. ¹⁴ At the present time your plenty will supply what they need, so that in turn their plenty will supply what you need. Then there will be equality, ¹⁵ as it is written: "He who gathered much did not have too much, and he who gathered little did not have too little."

† Jesus made himself nothing so that you could have everything. Take a moment to count your blessings, especially your spiritual blessings.

† The Lord gives us some key basic principles of Christian giving in verse 11-12. What are they?
Give eagerly and willingly, according to your means (what you have).

† Discuss this statement: "Asking people to give ten percent of their offerings (tithe) may not be fair in every circumstance."

A tithe is proportionate to income, so every person is asked to give the same percentage. But perhaps it depends on what is meant by "asking." If you're "ordering" all Christians to give that set percentage, that would be neither fair nor right since our Lord doesn't dictate a certain percentage and we wouldn't want to limit people's response to Christ's love. If you're "encouraging" all Christians to consider that percentage as an initial goal, there's nothing unfair about that. People can use it as a guideline, remembering the example of Old Testament believers and the abundance God has given us, and work towards or beyond that guideline as the Spirit moves them (e.g., the Macedonians in the text).

For you know the grace of our Lord Jesus Christ, that though he was rich, yet for your sakes he became poor, so that you through his poverty might become rich.

† It's amazing that Paul doesn't talk about the tithe in these verses. This is what God asked his people to do in the Old Testament, but he does not do it in the New Testament. He asks for our hearts instead! He gives us the freedom to choose what portion of our income we will give back to him. Even if God did ask us to give ten percent, would that be a burden to us? Imagine that you borrowed ten thousand dollars from your father. He told you that he expected you to pay off the loan, but that you would only have to give him a thousand dollars. Would that be fair? "We give Thee but thine own, whate'er the gift may be. All that we have is Thine alone, a trust, o Lord, from Thee!"

Since God owns and provides all that we have, we can find joy in giving back to him instead of worrying about not having enough. He promises to take care of us.

Here are some other passages in Scripture that talk about our joyful generosity. What do you learn from each of these passages?

† 1 Timothy 6:17-19: "Command those who are rich in this present world not to be arrogant nor to put their hope in wealth, which is so uncertain, but to put their hope in God, who richly provides us with everything for our enjoyment. ¹⁸ Command them to do good, to be rich in good deeds, and to be generous and willing to share. ¹⁹ In this way they will lay up treasure for themselves as a firm foundation for the coming age, so that they may take hold of the life that is truly life."

Faith in Jesus leads us to believe how rich we are in him and to trust that God will take care of us. This, then, leads to joyful generosity instead of selfishness and pride. This faith leads to the reward of treasures in heaven.

† 1 Corinthians 16:1-2: "Now about the collection for the Lord's people: Do what I told the Galatian churches to do. 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."

A Christian's giving should be intentional and regular, which is another way to show that God is our highest priority.

† Leviticus 27:30: "A tithe of everything from the land, whether grain from the soil or fruit from the trees, belongs to the Lord; it is holy to the Lord."

The Lord wants us to give our firstfruits, which are a sign of our gratitude and our trust in him to provide more.

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† Malachi 3:10: “Bring the whole tithe into the storehouse, that there may be food in my house. Test me in this,’ says the Lord Almighty, ‘and see if I will not throw open the floodgates of heaven and pour out so much blessing that there will not be room enough to store it.’”

The Lord graciously promises to bless our faithful giving.

† 1 Chronicles 29:14: “But who am I, and who are my people, that we should be able to give as generously as this? Everything comes from you, and we have given you only what comes from your hand.”

God gives us the privilege of finding joy in giving from what he has given to us.

Fill in the chart below and give examples of law motivated giving versus gospel motivated giving.

<i>Law Motivated</i>	<i>Gospel Motivated</i>

For you know the grace of our Lord Jesus Christ, that though he was rich, yet for your sakes he became poor, so that you through his poverty might become rich.

Proportionate Giving Chart

Annual income	2%	3%	5%	6%	10%	11%	14%	15%
\$10,000	\$200	\$300	\$500	\$600	\$1,000	\$1,100	\$1,400	\$1,500
\$20,000	\$400	\$600	\$1,000	\$1,200	\$2,000	\$2,200	\$2,800	\$3,000
\$30,000	\$600	\$900	\$1,500	\$1,800	\$3,000	\$3,300	\$4,200	\$4,500
\$40,000	\$800	\$1,200	\$2,000	\$2,400	\$4,000	\$4,400	\$5,600	\$6,000
\$50,000	\$1,000	\$1,500	\$2,500	\$3,000	\$5,000	\$5,500	\$7,000	\$7,500
\$60,000	\$1,200	\$1,800	\$3,000	\$3,600	\$6,000	\$6,600	\$8,400	\$9,000
\$70,000	\$1,400	\$2,100	\$3,500	\$4,200	\$7,000	\$7,700	\$9,800	\$10,500
\$80,000	\$1,600	\$2,400	\$4,000	\$4,800	\$8,000	\$8,800	\$11,200	\$12,000
\$90,000	\$1,800	\$2,700	\$4,500	\$5,400	\$9,000	\$9,900	\$12,600	\$13,500
\$100,000	\$2,000	\$3,000	\$5,000	\$6,000	\$10,000	\$11,000	\$14,000	\$15,000

For you know the grace of our Lord Jesus Christ, that though he was rich, yet for your sakes he became poor, so that you through his poverty might become rich.



"Have confidence in the ministry of your congregation."

2 Corinthians 8:16-24

¹⁶ I thank God, who put into the heart of Titus the same concern I have for you. ¹⁷ For Titus not only welcomed our appeal, but he is coming to you with much enthusiasm and on his own initiative. ¹⁸ And we are sending along with him the brother who is praised by all the churches for his service to the gospel. ¹⁹ What is more, he was chosen by the churches to accompany us as we carry the offering, which we administer in order to honor the Lord himself and to show our eagerness to help. ²⁰ We want to avoid any criticism of the way we administer this liberal gift. ²¹ For we are taking pains to do what is right, not only in the eyes of the Lord but also in the eyes of men. ²² In addition, we are sending with them our brother who has often proved to us in many ways that he is zealous, and now even more so because of his great confidence in you. ²³ As for Titus, he is my partner and fellow worker among you; as for our brothers, they are representatives of the churches and an honor to Christ. ²⁴ Therefore show these men the proof of your love and the reason for our pride in you, so that the churches can see it.

† Paul takes great care to make sure that the offering will be handled correctly and entrusted to faithful men to bring it to Jerusalem. In ancient times, religious personalities were often in the business for their own gain. Is that still true today? Can you give some examples?
Yes. Certain TV preachers, for example, are known for their lavish lifestyles.

† Paul certifies the qualifications of the people who will receive their gifts and take them to Jerusalem. Why is it still important for the church today to have a good accounting of the gifts of God's people?
It is proper stewardship of what God has given us through his people for his work. We also want to provide a worthy witness to the God we serve.

† Look at verse 21. Paul says he takes great pains not only to do what is right in the eyes of God, but also in the eyes of men. Can you give examples of how we do that in our congregation as well?
We want to have procedures in place for making sure offerings are counted, recorded, and used correctly according to donor designation. We provide regular reports to the congregation and individuals so that there is transparency.

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A. How does our congregation make sure that the generous offerings of God’s people are properly administered? [Adjust the following points according to your congregation’s practices.]

1. Our annual budget details how the money you give to the Lord is spent for ministry in our congregation.
2. An annual audit is done by competent members of our congregation on the treasurer’s books and on all the checkbooks of the organizations of our congregation.
3. Counting teams count the offerings each week. There is always more than one person on each team.
4. Our secretary records the gifts that each member gives so that a tax statement can be given at the end of the year.

B. What is our purpose as a Christian congregation?

Matthew 28:18-19: “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, ²⁰and teaching them to obey everything I have commanded you.”

Our purpose is to go and make disciples of all nations, baptizing them (evangelism) and to teach them to obey everything God has commanded (discipleship).

Ephesians 4:11-13: “So Christ himself gave the apostles, the prophets, the evangelists, the pastors and teachers, ¹²to equip his people for works of service, so that the body of Christ may be built up ¹³until we all reach unity in the faith and in the knowledge of the Son of God and become mature, attaining to the whole measure of the fullness of Christ.

The human resources we have for our ministry are _____ pastors, _____ teachers, and _____ spiritually gifted lay people.

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What Do Our Offerings Do?

[Complete this report template to share with your members.]

Budgets can seem complicated. There are a lot of expenses involved in operating any organization, including our church. We want our members to know that every offering given to Christ's work at our church is used in the best possible way to share Christ with our members and our community. Here is a summary of the important ways our offerings are used to carry out Christ's work.

Where does our church's income come from?

Our current church budget runs from [fiscal year start date] through [fiscal year end date]. Over the course of this year, we are expecting to receive around \$[#] in income to operate our church. Our church receives income in the following ways.

- First, # percent of our income (\$#) comes from **offerings to our general fund**. Our regular, weekly offerings to God's work at our church is by far the most important way we support the ministries we carry out at our church.
- Second, # percent of our income (\$#) comes from **tuition** paid by families who use our [Congregation Name] Lutheran School and Preschool, along with some special gifts that have been given to our school.

What do our offerings do?

Our congregation does everything it can to use our offerings to God's glory. Over the course of this year, we expect to have around \$# in expenses. Our expenses can be divided into # categories.

- First, # percent of our expenses (\$#) are to pay the **salaries and benefits of our called workers**, including [list called workers and whether they work full- or part-time]. By far, the majority of our offerings are used to support the people who share the gospel on a regular basis on our behalf.
- Second, # percent of our expenses (\$#) are to cover **other ministry costs**, including [e.g., paying our secretary, office supplies, educational materials, music for our choirs, and our outreach events].
- Third, # percent of our expenses (\$#) are to take **care of our property and building**, including [e.g., janitorial services, insurance, maintenance and repairs, and utilities].
- Fourth, # percent of our expenses (\$#) are our congregation's **mission offerings** to support God's work in other places, including WELS and [list any parasynodical organizations].

What does the future look like?

We are thankful for all of God's people's gifts to his church! This year we plan to . . . [Provide further highlights here.]

For you know the grace of our Lord Jesus Christ, that though he was rich, yet for your sakes he became poor, so that you through his poverty might become rich.

[Insert your congregation’s ministry plan here. If you don’t have one you can start from the sample below.]

[CHURCH NAME, LOGO HERE]

MAKING DISCIPLES OF JESUS...

GATHERING → GROWING → GOING

At [Congregation Name], we are focused on “**Making Disciples of Jesus.**” A disciple isn’t just a member of a church. A disciple is a follower of Jesus whose entire life is impacted by Jesus’ love and forgiveness. A disciple of Jesus is constantly **Gathering, Growing, and Going.**

GATHERING

A disciple of Jesus is constantly gathering with other Christians to praise our Savior and hear his Word. The Bible encourages us, “Let us not give up meeting together, as some are in the habit of doing, but let us encourage one another—and all the more as you see the Day approaching” (Hebrews 10:25). The focal point of our congregation’s ministry is gathering with each other each weekend in our worship services. A disciple is never done **GATHERING!**

GROWING

An hour or two in church each week isn’t the end goal, however. A disciple of Jesus is constantly growing in his or her faith in Christ and knowledge of his Word. The Bible encourages us, “Grow in the grace and knowledge of our Lord and Savior Jesus Christ” (2 Peter 3:18). Our congregation is making disciples by encouraging everyone to be growing in their faith by making personal and family devotions a priority and by seeking opportunities to dig deep into God’s truth in our regular Bible studies. A disciple is never done **GROWING!**

GOING

A disciple of Jesus is constantly going out to share the message of Jesus’ forgiveness and to serve others with the selflessness of Jesus’ love. Jesus encourages us, “Go and make disciples of all nations” (Matthew 28:19). Jesus has given us something far too great to keep to ourselves. Our congregation is making disciples by equipping everyone to go into our community to serve selflessly and share boldly the message of Jesus. A disciple is never done **GOING!**

Did you notice how the description of a disciple uses a lot of words ending in “-ing”? That’s because being a disciple of Jesus is never-ending, at least not until we reach Jesus’ side in heaven. Our congregation is focused on the never-ending ministry of making disciples of Jesus who are constantly gathering, growing, and going with the gospel of Christ.

For you know the grace of our Lord Jesus Christ, that though he was rich, yet for your sakes he became poor, so that you through his poverty might become rich.

What can you do to support our congregation's ministry?

1. Pray for our congregation, our called workers, and our members.

2 Thessalonians 3:1: "As for other matters, brothers and sisters, pray for us that the message of the Lord may spread rapidly and be honored, just as it was with you."

When will you do this in your daily prayers?

2. Grow your faith in the knowledge of God's Word.

Are you attending church every Sunday? If not, why not? How can you make this a priority in your life?

Are you involved in a Bible study with other Christians?

What are you doing for your devotional life?

3. Volunteer your time and abilities in carrying out the ministry of your congregation.

What are you doing now?

What other areas of ministry would benefit from your abilities?

4. Create a giving plan for yourself or your family (see pp. 17-20).

What have you committed to giving on a weekly or monthly basis?

Consider supporting special efforts in our congregation (over and above your regular gifts) from the abundance God has given you (accumulated assets).

For you know the grace of our Lord Jesus Christ, that though he was rich, yet for your sakes he became poor, so that you through his poverty might become rich.

"Be thankful for special opportunities to give to the Lord."

2 Corinthians 9:1-5

There is no need for me to write to you about this service to the saints. ² For I know your eagerness to help, and I have been boasting about it to the Macedonians, telling them that since last year you in Achaia were ready to give; and your enthusiasm has stirred most of them to action. ³ But I am sending the brothers in order that our boasting about you in this matter should not prove hollow, but that you may be ready, as I said you would be. ⁴ For if any Macedonians come with me and find you unprepared, we—not to say anything about you—would be ashamed of having been so confident. ⁵ So I thought it necessary to urge the brothers to visit you in advance and finish the arrangements for the generous gift you had promised. Then it will be ready as a generous gift, not as one grudgingly given.

† If someone said to you, "The church shouldn't talk about money so often," how would you answer?

The Bible teaches a lot about the stewardship of our blessings. Specifically, 2,350 verses relate to God's gift of money and possessions (that's one of every 10 verses including 16 of 38 parables). So as we teach Christ's Word we should not neglect the topic. Skipping the topic of stewardship is harmful for several reasons. We may ignore the warnings our Lord gives regarding improper attitudes and use of possessions. We would miss our Savior's encouragement to live by faith each day, honoring him for all he's done for us while trusting God's promises that joyful generosity will be rewarded with his constant provision (Malachi 3:10, Matthew 6:33).

† Why are special opportunities to give to the Lord (over and above our regular offerings or for special projects like a capital fund campaign) an opportunity to give thanks to God in a special way?

All we do in life, including our regular offerings to the Lord, are opportunities to thank him for his faithful love. Special offerings are opportunities to express additional gratitude to God for his daily spiritual and material blessings.

† If we are already giving our firstfruits to the Lord, where might we look for money to give on special occasions? See 1 Corinthians 16:2.

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We might set aside extra money toward a special offering, perhaps by putting off purchasing other items. Another idea is to designate a portion of gifts or additional income/wealth we receive for a special offering.

- † Paul contrasts a gift given “generously” to one that is given “grudgingly.” Paul isn’t measuring the amount of the gift. What is he measuring?

Paul is looking for faith demonstrated in the willingness to give.

A. God’s people love to give on special occasions.

1. Abraham gave a tenth in thanksgiving for the victory that God gave him.

Genesis 14:18-20: “Then Melchizedek king of Salem brought out bread and wine. He was priest of God Most High, ¹⁹and he blessed Abram, saying, ‘Blessed be Abram by God Most High, Creator of heaven and earth. ²⁰And blessed be God Most High, who delivered your enemies into your hand.’ Then Abram gave him a tenth of everything.”

2. David and his leaders gave for the building of the temple.

1 Chronicles 29:6-7: “Then the leaders of families, the officers of the tribes of Israel, the commanders of thousands and commanders of hundreds, and the officials in charge of the king’s work gave willingly. ⁷They gave toward the work on the temple of God five thousand talents and ten thousand darics of gold, ten thousand talents of silver, eighteen thousand talents of bronze, and a hundred thousand talents of iron.”

3. God has given each of us different gifts. To some he has given the gift of generosity.

Romans 12:6-8: “We have different gifts, according to the grace given us. If a man’s gift is prophesying, let him use it in proportion to his faith. ⁷If it is serving, let him serve; if it is teaching, let him teach; ⁸if it is encouraging, let him encourage; if it is contributing to the needs of others, let him give generously; if it is leadership, let him govern diligently; if it is showing mercy, let him do it cheerfully.

B. God gives some of his people a greater capacity to give than others.

1. “Planned giving is the grateful, intentional management of God’s blessings to care for family and to honor the Lord with offerings for his kingdom work both now and at life’s end.”
2. Planned gifts may be immediate gifts of stock, real estate, crops, collectibles, etc.

For you know the grace of our Lord Jesus Christ, that though he was rich, yet for your sakes he became poor, so that you through his poverty might become rich.

3. Planned gifts may be deferred gifts—established now and resulting in a gift at a future date.
 - a. Through estate plans
 - b. Through beneficiary designations on life insurance, retirement funds, mutual funds and more
 - c. Through gifting instruments (i.e. charitable gift annuity, remainder trust), which provide an income stream for a period of years with the remainder being distributed to ministry

4. Planned giving is also about wise financial planning.
 - a. Tax-wise use of deductions
 - b. May provide a life-long steady stream of income
 - c. May provide a life-long stream of income with growth potential
 - d. May turn a non-income or low income producing asset into an income stream
 - e. May be used to offset taxes resulting from retirement

C. Benefits of planned giving

1. Personal benefits
 - a. Planned giving considers both family and the kingdom in a balanced way.
 - b. Planned giving often benefits both the donor and ministry from the same gift.
 - c. Planned giving may provide an income to the donor, then children/others, as well as a gift to the Lord's work.
 - d. Planned giving can be done anonymously.
 - e. Planned giving uses the best asset for providing for family as well as for ministry (charity) to minimize taxes and maximize assets given to both.
 - f. Planned giving witnesses to family and friends of the Lord's importance in your life.
 - g. Planned giving allows you and your family to maximize tax advantages.

2. Congregational benefits
 - a. Planned giving provides special opportunities to further a church's gospel ministry.
 - i. Planned gifts are often "special occasion" gifts, such as a portion of inheritance, sale of real estate, sale of appreciated stock, etc.
 - ii. Planned gifts are often "over and above" offerings.
 - iii. Planned gifts can be predictable (endowment income, gifts made during life that are received by the congregation after providing years of income to the donor).
 - iv. Planned giving may enable a donor to make a significant gift without threatening ongoing faithful stewardship in the congregation.

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b. The benefits seen in planned giving will encourage others to do the same thing.

Find your WELS Christian giving counselor online at wels.net/givingcounselors, or by calling WELS Ministry of Christian Giving at 800-827-5482. Their services are free and confidential.

“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).

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"Recognize the blessings in God's all-encompassing grace of giving."

2 Corinthians 9:6-15

⁶ Remember this: Whoever sows sparingly will also reap sparingly, and whoever sows generously will also reap generously. ⁷ Each man should give what he has decided in his heart to give, not reluctantly or under compulsion, for God loves a cheerful giver. ⁸ And God is able to make all grace abound to you, so that in all things at all times, having all that you need, you will abound in every good work. ⁹ As it is written: "He has scattered abroad his gifts to the poor; his righteousness endures forever." ¹⁰ 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. ¹¹ You will be made rich in every way so that you can be generous on every occasion, and through us your generosity will result in thanksgiving to God. ¹² This service that you perform is not only supplying the needs of God's people but is also overflowing in many expressions of thanks to God. ¹³ Because of the service by which you have proved yourselves, men will praise God for the obedience that accompanies your confession of the gospel of Christ, and for your generosity in sharing with them and with everyone else. ¹⁴ And in their prayers for you their hearts will go out to you, because of the surpassing grace God has given you. ¹⁵ Thanks be to God for his indescribable gift!

† What is the promise God attaches to his encouragement of generous, single-minded giving? (See also Proverbs 3:9-10 and Malachi 3:10-12.)

Whoever sows generously will also reap generously.

† The "decided" in verse 7 is a choosing beforehand, that is, planning. How does the Christian decide and plan for giving back to the Lord?

A Christian will willingly, cheerfully, prioritize God in his or her plans. One way to accomplish this is to decide beforehand what portion of our income/wealth we'll give to God and what portion we'll use for our daily and future expenses for family and others.

† What confidence does God give me in verses 8-11 so that I can afford to be generous in my giving? **Consider God's math versus our math when it comes to giving: We subtract and divide when considering our offerings; God adds and multiplies!**

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God will fill us with joy and contentment so that we will gladly give to others from the abundance he gives to us.

† What is the chain reaction that takes place when a group of Christians willingly, joyfully, eagerly, and generously give this service to God in their offerings?

Others will praise God and be filled with thanks due to our Christian generosity.

† “Grace” marks the beginning and the end of these two chapters talking about Christian giving!

A. Understanding the Life of a “Steward”

1. How do you explain stewardship?

Luke 12:42: “Who is the faithful and wise manager, whom the manager puts in charge of his servants to give them their food allowance at the proper time? It will be good for that servant whom the master finds doing so when he returns.”

2. A steward is . . .

1 We give thee but thine own, Whate'er the gift may be;
All that we have is thine alone, A trust, O Lord, from thee.

2 May we thy bounties thus As stewards true receive
And gladly, as thou blessest us, To thee our firstfruits give. (*Christian Worship*, 485)

B. Three guidelines for deciding in our hearts what we will return to the Lord

1. Priority = firstfruits giving (to God first and living wisely with the rest)

† Malachi 1:6,8: “If I am a father, where is the honor due me? If I am a master, where is the respect due me?’ says the LORD Almighty . . . ⁸ ‘When you sacrifice crippled or diseased animals, is that not wrong? Try offering them to your governor! Would he be pleased with you?’”

† Proverbs 3:9: “Honor the LORD with your wealth, with the firstfruits of all your crops.”

† Discuss ways to approach “priority” or firstfruits giving.

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Firstfruits giving is to show God as our highest priority by giving to him first and trusting him to take care of our needs. It helps if we view firstfruits giving as an act of worship, not an obligation or a transaction.

† How do you personally make firstfruits giving a habit?

It helps to regularly be in God's Word to be reminded of his promises, to plan ahead (setting and remitting one's offering), to have a Christian friend (such as a spouse) who will encourage you, and to periodically review and update the plan.

2. Personal = freewill giving (each giving cheerfully from the heart)

† 2 Corinthians 9:7: "Each man should give what he has decided in his heart to give, not reluctantly or under compulsion, for God loves a cheerful giver."

† 1 Corinthians 16:2: "On the first day of every week, each one of you should set aside a sum of money in keeping with his income, saving it up, so that when I come no collections will have to be made."

† In what ways are a person's offerings to the Lord not only personal, but a public testimony of faith?

See 2 Corinthians 9:12-14. Humble, joyful generosity reflects the personal peace that we have through Jesus, and it tells others (Christians and non-Christians) what we think about the Lord and the blessings he's given us.

† How do you teach your love for giving to your children?

See Deuteronomy 11:18-20. We teach our children by showing them God is our priority in all we do and say and by taking them to God's Word.

Practically speaking, we can teach them how to plan to regularly give a proportionate amount of what they receive.

3. Proportional = beginning with an understanding of percentage giving

† 1 Corinthians 16:2: "On the first day of every week, each one of you should set aside a sum of money in keeping with his income, saving it up, so that when I come no collections will have to be made."

† 2 Corinthians 8:12: ". . . according to your means. For if the willingness is there, the gift is acceptable according to what one has, not according to what he does not have."

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What about tithing (giving ten percent)?

A famous preacher, Timothy Keller, put it this way:

“Zacchaeus wanted to follow Jesus, and immediately he realized that, if he was to do that, money was an issue. So, he made two remarkable promises.

“He promised to give away 50 percent of his income to the poor. This was far beyond the ten percent that the Mosaic Law required. Today, to give away even ten percent of our income to charity seems an enormous sum, though wealthy people could do much more and still live comfortably. Zacchaeus knew that when he made this offer. His heart had been affected. Since he knew salvation was not through the law, he wanted to go beyond it.

There have been times when people have come to me as their pastor, and asked about ‘tithing,’ giving away a tenth of their annual income. They notice that in the Old Testament there are many clear commands that believers should give away ten percent. But in the New Testament, specific, quantitative requirements for giving are less prominent. They often asked me, ‘You don’t think that now, in the New Testament, believers are absolutely required to give away ten percent, do you?’ I shake my head no, and they give a sigh of relief. But then I quickly add, ‘I’ll tell you why you don’t see the tithing requirement laid out clearly in the New Testament. Think. Have we received more of God’s revelation, truth, and grace than the Old Testament believers, or less?’ Usually there is uncomfortable silence. ‘Are we more “debtors to grace” than they were, or less? Did Jesus “tithes” his life and blood to save us or did he give it all?’ Tithing is a minimum standard for Christian believers. We certainly wouldn’t want to be in a position of giving away less of our income than those who had so much less of an understanding of what God did to save them . . .

“In response to these promises, Jesus said, ‘Salvation has come to this house.’ Notice, he didn’t say, ‘If you live like this, salvation will come to this house.’ No, it has come. God’s salvation does not come in response to a changed life. A changed life comes in response to the salvation, offered as a free gift.

“That was the reason for Zacchaeus’s new heart and life. If salvation had been something earned through obedience to the moral code, then Zacchaeus’s question would have been ‘How much MUST I give?’ However, these promises were responses to lavish, generous grace, so his question was ‘How much CAN I give?’

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Feeling free to give above the tithe

- † Consider the abundance God has given you.
- † Consider the standard of living God intends for you to live.
- † Consider the potential impact all your gifts can make for others.

IN THANKFUL RECOGNITION . . .

- that all I am and possess comes from God,
- that my sincere desire is to give God glory,
- that God has given me the opportunity to be part of his work in this place . . .

MY PERSONAL GIVING PLAN

1. My/our present income is \$_____ (per week/month/year).
2. 10% would be \$_____.
3. Presently I/we give \$_____ (which equals ____% of my/our income).
4. In view of how God treasures us, I/we will increase our offering by ____ % (1%, 2%, 5%, 7%, etc.) of my/our income to carry out gospel ministry.
5. This will amount to a total of \$_____ per week/month/year that I/we will give through my congregational offerings to honor the Lord.

How do your offerings reflect your faith? How do they honor your God?

- † After prayerfully considering my identity as a treasured soul through Christ and all the spiritual and physical blessings he has given me/us,
- † After carefully considering the priority God has in my life as I/we manage his gifts for his glory and purposes,

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- † After prayerfully considering my/our monetary offerings as an investment in our God-given mission, which brings eternal dividends as it touches treasured souls,
- † After prayerfully considering what proportion of all God has entrusted to me/us that I/we intend to set as a regular offering to him, I/we ask God to bless our written plan for giving.

*For you know the grace of our Lord Jesus Christ, that though he was rich,
yet for your sakes he became poor, so that you through his poverty might become rich.*