

The Generosity Factor

A Discipleship Group Discussion Guide: Winter, 2012

Fellowship of Faith
McHenry, Illinois

This study is about becoming a more generous person.

We believe all that we are and all that we own ultimately comes from God. A life of faith means giving back to Him. The Way of Jesus means giving the first of what we receive in proportion to what He has given us. It is about embarking on a way of life where we continually become more generous and more sacrificial with our time and money—towards our church, our families, and the needs of others in this world. We find this a challenge. We find this a joy!

Teaching on money in church settings makes many of us suspicious that the discussion is a sale's pitch or some kind of bait-and-switch meant to get us to give more to fuel the machine.

That is not our purpose.

Nor is the purpose to pressure people to self-disclose their finances, give financial advice, or guilt them into giving. This study simply stems from the reality that many of us want to become more generous people and do what God wants us to do with our money and things. Because it is impossible to become a fully developed follower of Jesus without also becoming a fully developed steward of our money and possessions.

How To Use this Study Guide

This group study goes in conjunction with our Sunday morning series, "The Generosity Factor." This study and the Sunday messages are in relationship with each other, but not in lock-step.

This study offers insights, pushback, and discussion points spread out over three 60-90 minute sessions. It can be done as a supplement to Nelson Searcy's *The Generosity Ladder*, or you can work through this study independently.

Discussion questions follow points raised in *The Generosity Ladder*. The book is meant to generate discussion and get you thinking. FOF does not agree with every point Searcy makes. Challenge and push back on points he makes. Spiritual growth happens when we wrestle.

Should you choose to read *The Generosity Ladder*, we suggest the following division (read each section *before* you meet).

SESSION 1

Prologue: Welcome To Your New Reality	7-8
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At times sub-headers will correspond to the flow of the book. At other times they will not. When they do, page numbers will be listed. Each section has a "Taking this Step" section. You can do these together as a group or use them for personal reflection at home.

Chances are, there's more here than you'll be able to cover. Use this study as a tool, not a master. Assign readings at a pace that fits your group. Abbreviate, skip, and modify sections. Come up with your own insights as you listen, read, and discuss.

A number of print and audio resources are available on the Giving page of the FOF website. We encourage you to use these and refer others to them as need arises.

Above all, let God guide you and your group into a life of ever-deepening generosity.

Prologue: Welcome To Your New Reality (7-8)

In reading Searcy's introduction, you'll notice how much it focuses on our own financial peace. Interesting, isn't it, that discussions about generosity begin by asking "What's in it for me?"

My first inclination was to think this put the focus in the wrong place. But the more I thought about it, the more I realized that this is how Jesus often begins. Rarely do we come to a place of caring deeply about honoring God until we first realize how we are impacted. Jesus is not afraid to start at this point and use it as a means to draw people to the deeper way of the Father.

Chapter 1: Shifting Perspectives (9-19)

Examining Our Perspectives on Money

Our Theology of Money

The way we think God views money will shape how we view money. Below are some attitudes that have pervaded Christian's thinking.

- God wants me to save everything I can for times of need. Provide for my family by providing for the future. Wealth and financial security are a blessing from God that should not be squandered. (Proverbs 6:1-11, 28:19-21; 1Timothy 5:4; Job 40:12-17)
- Except for the most basic of needs, God wants me to give everything away. Learn to live every day dependant on the grace and providence of God. Show love to my neighbor by giving them what I have. (Matthew 6:19-34; Luke 3:11)
- Money is temporary. Spend it now for the enjoyment of everyone. Life is fleeting and our home is in heaven. Use temporary blessings with a temporary attitude. Make the most of today. (Luke 16:9)
- Money is spiritually dangerous and destructive, but we are forced to deal with it as a necessary evil. Tread carefully and resist its temptation! (1 Timothy 6:10; Heb 13:5)

Which of these views most closely describes you? Which most convicts you?

Consider the following statement:

"It is impossible to become a fully developed follower of Jesus without also becoming a fully developed steward of our money and possessions."

Do you agree or disagree? Why?

Money Matters (12-15)

Do you consider money as something spiritual? Why or why not?

How was money treated and discussed in your home when you grew up?

How was giving treated and discussed by your parents when you grew up?

How is money and giving treated and discussed in your home now?

Which more closely describes you.

- Spend, Save, Give
- Save, Spend, Give
- Give, Spend, Save
- Give, Save, Spend
- Save, Save, Save, Save... Spend and Give
- Spend, Spend, Spend, Spend, Spend, Spend, Spend, Spend... Save or Give

If you had to write your own pattern, what kind of person would you want to be?

What pattern do you think God wants you to have?

Searcy says that most of our money problems boil down to bad financial choices (p14). Sometimes that's true. Sometimes it's not. What are some things that hinder you from being a more generous person? (You can compare the list on p. 14-15 for some examples.)

What is one thing in your power that you could do today to start overcoming that hindrance?

Taking this Step

This study is predicated on the idea that God wants to develop us into more generous people. To grow, Searcy argues two things have to take place in each of us (p.16).

- Acknowledgement that my current way of viewing and managing money isn't getting me where I want to be.
- A commitment to question my own view of money and see my financial life through a different lens.

Pray this week—

- That God would reveal to you this week what step of generosity is leading you to.
- That God convict you, teach you, and encourage you in that step.
- For an open heart to where God might be leading.
- For any financial worries, struggles, addictions you have.

Chapter 2: Stepping Toward Excellence (21-38)

Adopting a Biblical View of Possessions and Generosity

Stewardship

A steward is someone who has been entrusted with caring for what belongs to another. Today we might call it a manager. Jesus talks frequently about stewardship. (Searcy will say the Bible talks about money in 2350 verses; p. 33).

Read Psalm 24:1. What belongs to the Lord?

In Luke 14:33, Jesus lays out for his followers what percentage of our money and possessions is his and what is ours. What is your reaction to this verse?

What's the moral of the story in Luke 16:10-13?

In the same passage, verse 12, who is the owner of the property?

What is the implication of these verses for your possessions?

Recognizing the Source (24-27)

Consider two passages.

James 1:17 *Every good and perfect gift is from above, coming down from the Father of the heavenly lights, who does not change like shifting shadows.*

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.*

Who is the source of all that we have?

What is God's attitude towards material things?

Many of us have worked hard, sacrificed, made brilliant decisions, or experienced sheer luck in acquiring our wealth. Read Deuteronomy 8:17-18. What is God's perspective on how we acquire our wealth?

A Life of Giving (27-34)

Knowing exactly what God wants of us can be difficult to determine. On page 33, Searcy says God wants for each of us is to live an open-handed life (and to avoid being a primate).

Paul writes—

2 Corinthians 8:7 *But just as you excel in everything—in faith, in speech, in knowledge, in complete earnestness and in your love for us—see that you also excel in this grace of giving.*

A difficulty many of us face is understanding what exactly it means to “excel” in this way. What makes this more difficult is that the Bible often speaks in very extreme ways on the matter.

Mark 10:21 *"Go, sell everything you have and give to the poor, and you will have treasure in heaven."*

Luke 3:11 *John answered, "The man with two tunics should share with him who has none, and the one who has food should do the same."*

Matthew 6:19-21 *"Do not store up for yourselves treasures on earth, where moth and rust destroy, and where thieves break in and steal. ²⁰ But store up for yourselves treasures in heaven, where moth and rust do not destroy, and where thieves do not break in and steal. ²¹ For where your treasure is, there your heart will be also."*

Matthew 6:31-34 *Do not worry, saying, 'What shall we eat?' or 'What shall we drink?' or 'What shall we wear?' ³² For the pagans run after all these things, and your heavenly Father knows that you need them. ³³ But seek first his kingdom and his righteousness, and all these things will be given to you as well. ³⁴ Therefore do not worry about tomorrow, for tomorrow will worry about itself. Each day has enough trouble of its own.*

Luke 12:15-21 *"Watch out! Be on your guard against all kinds of greed; a man's life does not consist in the abundance of his possessions." ¹⁶ And he told them this parable: "The ground of a certain rich man produced a good crop. ¹⁷ He thought to himself, 'What shall I do? I have no place to store my crops.' ¹⁸ Then he said, 'This is what I'll do. I will tear down my barns and build bigger ones, and there I will store all my grain and my goods. ¹⁹ And I'll say to myself, 'You have plenty of good things laid up for many years.*

Take life easy; eat, drink and be merry." ²⁰ *"But God said to him, 'You fool! This very night your life will be demanded from you. Then who will get what you have prepared for yourself?'"* ²¹ *"This is how it will be with anyone who stores up things for himself but is not rich toward God."*

Matthew 8:19-20 *A teacher of the law came to him and said, "Teacher, I will follow you wherever you go." ²⁰ Jesus replied, "Foxes have holes and birds of the air have nests, but the Son of Man has no place to lay his head."*

These passages might cause you to dream of what that kind of radical life of generosity might be like. Or, they might crush you.

Do you find that these passages motivate you? Or do you find yourself like the “rich young ruler” who hears these words and walks away sad?

Discuss with your group the tension you face when confronted by these passages.

Taking this Step (34-38)

The path to deeper generosity is often a process. Searcy says: “We can’t go from zero to sixty without learning how to shift gears in between” (36). As the Chinese proverb goes: “The journey of 1000 miles begins with one step.”

Searcy introduces the concept of a ladder to help each of us gauge where we are in pursuing the generous life God calls us too.

1) Determine which step on the ladder best describes you.

- I give beyond a tithe
- I tithe
- I give regularly and proportionally, but not a tithe
- I give sporadically and randomly
- I don't give

2) Determine which rung do you want to climb to next.

3) Commit to making that rung a reality over the next 90 days.

- If you'd like weekly encouragement and accountability, check the appropriate box under “My Next Step Today Is To” on the FOF Connection Card. If you attend another church, contact your pastor or accountability partner and tell them about your commitment.

Chapter 3: Mastering the Basics (39-51)

Learning How to Give an Accountable, Proportional, Consistent, and First-Fruits Way

Basic Level Giving (42-46)

On page 44 Searcy lists several reasons why people are afraid to give. Discuss which of these have hampered you. Has anything else?

Searcy says the first step for someone just learning to give is to return an initial gift to God in a way that is identifiable and accountable (p. 45, 49). Hebrews 10:24 says:

Let us consider how we may spur one another on toward love and good deeds. 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.

What level of encouragement, teaching, and accountability do you receive from your local church regarding how you treat your money and possessions? Would you like more or less?

What are struggles and resistances towards church accountability? Are they founded and justified?

What benefits have you found from accountability in other areas of your life?
Also name some well-intentioned plans without accountability that never came to fruition.

What is a way you can move towards greater accountability in becoming a fully devoted steward before your spiritual leaders, brothers, and sisters?

Learning to Give (46-49)

Paul gives us a basic pattern for learning how to give.

1 Corinthians 16:1-2 *Now about the collection for God's people... On the first day of every week, each one of you should set aside a sum of money in keeping with his income.*

At least three parameters for giving are mentioned: First-fruits, regularly, and proportionately. (Contextually, we see that the purpose of this is to help God's people.)

1. First Fruits

Proverbs 3:9-10 says—

Honor the LORD with your wealth, with the firstfruits of all your crops; then your barns will be filled to overflowing, and your vats will brim over with new wine.

“Firstfruits” is a Bible term that means the first portion of what you receive, not what’s left after other things are taken care of.

Firstfruits giving is ultimately an act of faith. By giving God what we need to survive, we tell God that we trust him to provide us with what we need. It extends faith from a wish to reality.

Discuss a time in your life when God provided for you against circumstances and expectation.

Discuss a time when you did not have enough. What happened? In retrospect, would you say that God did or did not provide?

2. Regularly (p 48)

A question by many who start a regular life of giving is “How often?”

1 Corinthians 16 says you should set aside a portion of your income on the first day of every week. In today’s terms the idea is to set aside an amount every time you receive money or get paid.

- It is weekly? Then set aside a portion of your income every week.
- Is it every other week? Set it aside then.
- Is it bi-monthly? Well, do it then.
- What if I get a surprise check, an unexpected gift, or a one-time amount out of the blue? The same applies. Set aside a portion of that immediately with which to honor God.

What's most important is that this is the first check you right *every time you receive*. Doing so will make giving a regular part of your life.

Discuss personal practices you can engage in to develop a pattern of giving regularly.

3. Proportionally

1 Corinthians 16 says it should be an amount in proportion to our income. Instead of giving a random amount, decide on a percentage of your income and give that.

People who start to develop a life of giving often ask, "How much?" Later on we'll look at a concept called tithing. For now, consider the following.

2 Corinthians 9:6-8 *Remember this: Whoever sows sparingly will also reap sparingly, and whoever sows generously will also reap generously. Each man should give what he has decided in his heart to give, not reluctantly or under compulsion, for God loves a cheerful giver. 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.*

Based on this, how would you answer the question, "How much should I give?"

God's word says, "The heart is deceitful above all things" (Jeremiah 17:9). It can be dangerous to rely on what we feel when it comes to money. Which do you find to be more true when we "rely on our hearts?"

- We spend/save more and give less
- We give more and spend/save less

Discuss ways to guard against "the deception of the heart" when deciding what to give.

Searcy writes:

"Honoring God by bringing a gift back to him acknowledges his importance in your life. By choosing to return a gift to God, you are essentially saying, "God I am thankful for the life, health, breath, and intelligence you have given me to be able to earn this money. Apart from you, I wouldn't have anything in my life. So I am going to honor you by returning a part of what you've given me." (48)

Is this your attitude and thought process when you give? What can you do to make it more so?

Taking this Step

If you would like to step from sporadic generosity towards making it a regular part of your life, do the following—

1) Develop a budget.

- Determine how much you make per month.
- Determine how much you spend each month. (Save every receipt for one month if you have no idea where your money goes.)
- Budgeting tools and worksheets are available at www.fellowshipoffaith.org/giving.php.
- Consider Financial Peace University (FPU), 13-week class offered at FOF, to help you eliminate debt, build savings, and better manage your finances. See www.fellowshipoffaith.org/giving.php for details.

2) Commit a percentage of your income towards giving.

- Stretch yourself, but make sure it's realistically within your means.
- Never steal by not giving to someone you owe (a creditor, debtor, or someone you're obligated to) in order to give.
- Consider ways to reduce costs what you spend on yourself in order to give. A list of ideas can be found at www.fellowshipoffaith.org/giving.php.

3) Give that amount before anything else every time you receive money or get paid

- Make it the first check you write. Put it in an offering envelope and save it till Sunday.
- Set up automatic back withdrawal and have your offering automatically deducted from a bank account of your choice. See www.fellowshipoffaith.org/giving.php to get started.
- Give it online via a credit or debit card. (Only use a credit card if you have a consistent history of spending within your means and pay it off every month. NEVER go into debt by giving.)

4) Commit to this new pattern of giving for 90 days. See what God develops in you and does in your life.

- If you'd like weekly encouragement and accountability, check the appropriate box under "My Next Step Today Is To" on the FOF Connection Card. If you attend another church, contact your pastor or accountability partner and tell them about your commitment.

Chapter 4: Being Obedient (53-77)

Tithing

The subject of tithing is debated in churches today, and is tied to a greater debate as to the Christians relation to the OT law. Searcy is very direct in this chapter with a specific interpretation. You may agree or disagree. We encourage that discussion. (For FOF's position on tithing, see the audio resource at www.fellowshipoffaith.org/giving.php.)

Discuss the Rockefeller quote.

"I never would have been able to tithe the first million dollars I ever made if I had not tithed my first salary, which was \$1.50 per week."

Do you find this logical or counter-intuitive? Have you personally found it to be true? (Compare Searcy's statement on p. 89-90 as well.)

Read the following passages:

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

Leviticus 27:30,32 *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 entire tithe of the herd and flock—every tenth animal that passes under the shepherd's rod—will be holy to the LORD.*

How much is a tithe? Do you think Christians should adopt this historic OT standard? Why or why not?

If you tithe, why? If not, what gets in the way?

“Obedience-Level Giving” (56-61)

Tension often comes from words like “obedience” and “sin.” Searcy says on p. 57 that if we do not tithe, we are being disobedient. Do you agree or disagree? Why?

If you take tithing as a God-ordained requirement, the question arises as to what we should tithe off of (cf. p. 59). Gross or net income? Dividends and Interest? Tax returns? House appreciation? Birthday money and gifts?

If the life of a believer is to be one of continually increasing gratitude through generosity, how are these questions an adventure in missing the point?

Testing God, Blessings, and Financial Peace (60-77)

Read Malachi 3:8-12.

Malachi 3:8-12 *"Will a man rob God? Yet you rob me. "But you ask, 'How do we rob you?' "In tithes and offerings. You are under a curse—the whole nation of you—because you are robbing me. 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 you will not have room enough for it. I will prevent pests from devouring your crops, and the vines in your fields will not cast their fruit," says the LORD Almighty. "Then all the nations will call you blessed, for yours will be a delightful land," says the LORD Almighty.

Sum up this passage. Have you found this to be true? Share stories or experiences of times when you've experienced (or haven't experienced) this.

Searcy makes a number of statements based off this passage. He writes:

When you begin to be obedient by bringing the full tithe back to God, you move from being under the curse into the blessing zone. (p. 65).

Later, he says:

Since you are honoring him [by tithing], he honors you. I'm not promising his blessings are always going to be tangible. But they will be there, tangible and intangible. (p. 73).

and...

Strangely, people who tithe have more money left at the end of the month than people who don't....

Do you agree or disagree? What are some of the strengths and weaknesses of Searcy's statements?

Personally, have you found Searcy's statements to be true?

Are God's blessings dependent or precipitated on our initial obedience?

What advantages are there to tithing? What disadvantages?

What has God done, developed, or revealed to you through tithing?

Fundamentally, giving is an act of worship (p.70). Do you think about your offerings in that way? Why or why not? What is something you can start doing today to adopt that mindset towards giving?

Taking this Step

The best way to begin tithing is simply by jumping in. If you haven't already worked through the principles found under "Taking the Next Step" in "Chapter 3: Mastering the Basics," make sure to do that first. After that,

1) Calculate 10% of your income.

- See www.fellowshipoffaith.org/giving./php for a tithe worksheet and calculator. (Searcy also provides a worksheet on p. 66.)

2) Commit to tithing for 90 days. See what God develops in you and does in your life.

- If you'd like weekly encouragement and accountability, check the appropriate box under "My Next Step Today Is To" on the FOF Connection Card. If you attend another church, contact your pastor or accountability partner and tell them about your commitment.

Chapter 5: Living a Life of Extravagance (79-93)

A life of ever-growing generosity

Many people think that once they tithe, they have achieved the totality of what God calls them to. But God often calls to deeper generosity. In God's economy, this is considered a joy!

How do your finances tie into your life purpose and dream?

How do they tie into God's purpose or dream?

What is something big, outlandish, crazy, or radical you would like to do even though it might cost you more than 10%?

What is something amazing God could do through you if you would fund it?

Read Mark 10:17-31 and Acts 4:32-36. What was the attitude and approach to giving among the first followers of Jesus? How should that influence our giving patterns? What would be some joys and pitfalls?

Have you ever considered setting portions of your giving to various needs and works of God (whether planned or reserved for spontaneity)? What would that look like for you?

Taking this Step

Searcy says on p. 83 that giving beyond the tithe will require three things: a willingness to stretch yourself, a desire to be generous, and a willingness to use your income for God's purposes.

1) Write down some things you think God is calling you to.

- A ministry dream you can't shake.
- A need in the world or your community.
- A holy discontent in an area you wish God would work mightily.

2) List various ministries, projects, and people you feel compelled to bless.

- Consider people you'd like to help.
- Consider activities going on in your church.
- Consider other ministries you're blessed by.
- Consider needs in this world that strike you.
- Talk to your pastor about possible ideas in your local church or community.

3) Commit a certain amount or percentage of your income to these works of God.

- Consider a small incremental increase in the percentage of what you give (10% to 11%, 10% to 15%, etc.)
- Consider a lump-sum gift from the excess of what you have.
- Be open to radical calls from God, but
- If you make a formal pledge to help someone, be up-front with the amount and length of time you're committing to.
- Revel in the joy of what you see!

4) Commit to this new pattern for a fixed period of time. See what God develops in you and does in your life.

- Reevaluate your increased giving every 6-12 months. Decide whether to increase or scale-back, and whether to continue giving towards the same need or reallocate elsewhere.
- If you'd like weekly encouragement and accountability, check the appropriate box under "My Next Step Today Is To" on the FOF Connection Card. If you attend another church, contact your pastor or accountability partner and tell them about your commitment.

Chapter 6: Taking Your Next Step (95-107)

This final chapter reiterates a plan for getting started. You can discuss Searcy's suggestions as you'd like. Below are recaps of our suggestions from each "Taking this Step" section.

Remember, the amount you give is not what's important. It's the inclination of the heart and its response in relation to what God has given you. In whatever way God has determined to bless or burden you financially, the end goal is to step closer towards greater Jesus-like generosity.

Taking this Step 1: Shifting Our Perspective

This study is predicated on the idea that God wants to develop us into more generous people. To grow, Searcy argues two things have to take place in each of us (p.16).

- Acknowledgement that my current way of viewing and managing money isn't getting me where I want to be.
- A commitment to question my own view of money and see my financial life through a different lens.

1) Pray this week—

- That God would reveal to you this week what step of generosity is leading you to.
- That God convict you, teach you, and encourage you in that step.
- For an open heart to where God might be leading.
- For any financial worries, struggles, addictions you have.

Taking this Step 2: Deciding to Step Forward

The path to deeper generosity is often a process. Searcy says: "We can't go from zero to sixty without learning how to shift gears in between" (36). As the Chinese proverb goes: "The journey of 1000 miles begins with one step."

Searcy introduces the concept of a ladder to help each of us gauge where we are in pursuing the generous life God calls us too.

1) Determine which step on the ladder best describes you.

- I give beyond a tithe
- I tithe
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- I don't give

2) Determine which rung do you want to climb to next.

3) Commit to making that rung a reality over the next 90 days.

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Taking this Step 3: Mastering the Basics

If you would like to step from sporadic generosity towards making it a regular part of your life, do the following—

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2) Commit a percentage of your income towards giving.

- Stretch yourself, but make sure it's realistically within your means.
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Taking this Step 4: Tithing

The best way to begin tithing is simply by jumping in. If you haven't already worked through the principles found under "Taking the Next Step" in "Chapter 3: Mastering the Basics," make sure to do that first. After that,

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2) Commit to tithing for 90 days. See what God develops in you and does in your life.

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Taking this Step 5: Extravagant Giving

Searcy says on p. 83 that giving beyond the tithe will require three things: a willingness to stretch yourself, a desire to be generous, and a willingness to use your income for God's purposes.

1) Write down some things you think God is calling you to.

- A ministry dream you can't shake.
- A need in the world or your community.
- A holy discontent in an area you wish God would work mightily.

2) List various ministries, projects, and people you feel compelled to bless.

- Consider people you'd like to help.
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- Talk to your pastor about possible ideas in your local church or community.

3) Commit a certain amount or percentage of your income to these works of God.

- Consider a small incremental increase in the percentage of what you give (10% to 11%, 10% to 15%, etc.)
- Consider a lump-sum gift from the excess of what you have.
- Be open to radical calls from God, but
- If you make a formal pledge to help someone, be up-front with the amount and length of time you're committing to.
- Revel in the joy of what you see!

4) Commit to this new pattern for a fixed period of time. See what God develops in you and does in your life.

- Reevaluate your increased giving every 6-12 months. Decide whether to increase or scale-back, and whether to continue giving towards the same need or reallocate elsewhere.
- If you'd like weekly encouragement and accountability, check the appropriate box under "My Next Step Today Is To" on the FOF Connection Card. If you attend another church, contact your pastor or accountability partner and tell them about your commitment.