



FLOURISH

FINANCIAL PLANNING

BIBLICAL STEWARDSHIP & GENEROSITY



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THE PURSUIT OF WEALTH

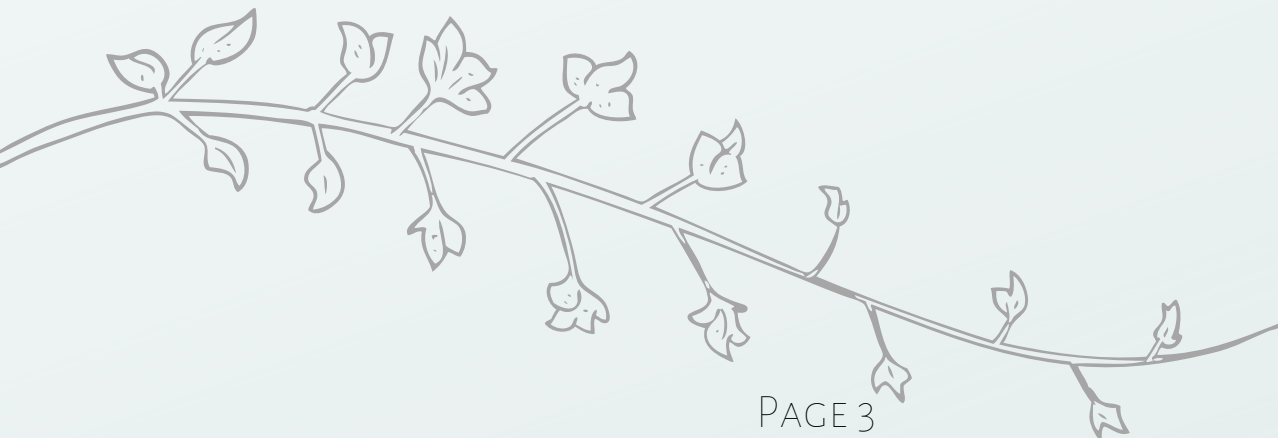
Everyone seems to be pursuing money, and sometimes, it seems that if we step out of the pursuit we might miss out on something incredibly significant. So, we keep chasing because maybe, just around the corner, we will find enough to be happy. Evidence in the field of behavioral finance suggests that people never reach a feeling of having “enough.” One particular study found that a group of millionaires saw \$2 million dollars as “enough,” the five-millionaires stated that ten-million would be enough, etc.

The stunning truth in this study tells us that regardless of immense wealth, not a single millionaire in the study stated that what they currently had was “enough.” Perhaps wealth does not satisfy our deepest longings and is meant to be used as a means to an end, not just an end.

"He who loves money will not be satisfied with money, nor he who loves wealth with his income; this also is vanity." Ecclesiastes 5:10.

Another explanation for our insatiable desire for “more” is Charles Darwin’s theory on resource scarcity. He states that because there are only so many resources (money, food, shelter), our natural instincts tell us to hoard as much as possible in order to survive. The Sermon on the Mount (seems to be the answer to a lot of things) flips this type of economy on its head, calling us to entrust our needs to the Lord who clothes the lilies of the fields and cares deeply about His children.

A third reason we might cherish our money and hold it with such a tight fist is simply that we work so hard for it. We spend approximately one-third of our waking hours working. Our minds naturally connect this significant portion of our time with the compensation we receive for it—our time has a value. To give radically and generously is not only to give of monetary resources but also to give of our time. There was a reason that Jesus said our hearts are revealed in our bank statements (definitely a paraphrase). Giving is a sacrifice. Giving is dying to self. Giving is a way we carry our cross.





RICHES FOUND IN CHRIST

As believers, we have an inheritance that is “undefiled, unfading, kept in heaven for you.” We are already undeniably rich! God, Himself took great pleasure in adopting us as sons and daughters giving us new hope, a new identity, and a new purpose. The difficult question we need to ask ourselves is, “Where is my treasure?” What do my decisions reflect about my priorities? Am I holding my finances with a tight fist or an open hand, ready to see what God would have me do with it?

We are adopted into the King’s family through Jesus. There are so many beautiful implications in this truth. In 2nd Samuel, King David paints a picture of this kind of life-transforming adoption. He adopts Mephibosheth, a member of King Saul’s family, into his own royal family. The tradition called for Mephibosheth and all other members of Saul’s family to be put to death. But David pulls him from death to life, despair to hope, and purposelessness to significance. This is our story for those have accepted Christ as Savior.

“And Mephibosheth the son of Jonathan, son of Saul, came to David and fell on his face and paid homage. And David said, “Mephibosheth!” And he answered, “Behold, I am your servant.” And David said to him, “Do not fear, for I will show you kindness for the sake of your father Jonathan, and I will restore to you all the land of Saul your father, and you shall eat at my table always. Mephibosheth bowed down and said, “What is your servant, that you should notice a dead dog like me?” Then the king summoned Ziba, Saul’s steward, and said to him, “I have given your master’s grandson everything that belonged to Saul and his family. You and your sons and your servants are to farm the land for him and bring in the crops, so that your master’s grandson may be provided for. And Mephibosheth, grandson of your master, will always eat at my table.” (Now Ziba had fifteen sons and twenty servants.) Then Ziba said to the king, “Your servant will do whatever my lord the king commands his servant to do.” So Mephibosheth ate at David’s table like one of the king’s sons.” 2 Samuel 9:6-11

As children of the King, we eat at His table, share His inheritance, and, perhaps most stunning, we have the King’s ear. The king, who has all the riches in the world, listens to our requests. Not only does He listen, He answers. And this makes us undeniably rich. We can approach the throne of grace with confidence.

“Or which one of you, if his son asks him for bread, will give him a stone? Or if he asks for a fish, will give him a serpent? If you then, who are evil, know how to give good gifts to your children, how much more will your Father who is in heaven give good things to those who ask him!” Matthew 7:9-11



"And he said to him, 'Son, you are always with me, and all that is mine is yours.'" Luke 15:31

The riches we have in the mercies of Christ are new every morning. We have an inheritance that is undefiled and unfading, kept in heaven for us. The words of Scripture beautifully reveal the glory of our hidden treasure in Christ.

"To me, though I am the very least of all the saints, this grace was given, to preach to the Gentiles the unsearchable riches of Christ, and to bring to light for everyone what is the plan of the mystery hidden for ages in God who created all things, so that through the church the manifold wisdom of God might now be made known to the rulers and authorities in the heavenly places. This was according to the eternal purpose that he has realized in Christ Jesus our Lord, in whom we have boldness and access with confidence through our faith in him. So I ask you not to lose heart over what I am suffering for you, which is your glory." Ephesians 3: 8-13

The promises of God give us abundant life on earth as well as infinite riches in heaven. The emptiness people attempt to fill with money is only filled with the presence and glory of God Himself, and as believers, we are filled with Him. Riches unimaginable.

EARTHLY RICHES

I believe we need to clarify that having earthly riches is by no means wrong. The Bible is filled with godly men and women who had earthly riches, and He invites to enjoy these blessings with the open hand of a generous heart. The key is in asking our hearts good questions. Would we be content if God took it all away? Are we willing to give it away to those in need? Do we think about our money in light of the Gospel? Is Jesus alone enough for us?

"He who loves money will not be satisfied with money, nor he who loves wealth with his income; this also is vanity." Ecclesiastes 5:10

"Behold, what I have seen to be good and fitting is to eat and drink and find enjoyment in all the toil with which one toils under the sun the few days of his life that God has given him, for this is his lot. Everyone also to whom God has given wealth and possessions and power to enjoy them, and to accept his lot and rejoice in his toil—this is the gift of God." Ecclesiastes 5:18-19





SAVED THROUGH GRACE

As we dive into concepts of Biblical generosity, it should be clear that we are saved through grace by faith. Tithing or not tithing is not an issue of salvation but rather, how to live an abundant life, enjoy God, and walk in obedience. The Lord overwhelms us in the richness of his unconditional love and grace, and this character of God will never change based upon your behavior. For those of you reading this blog post and feeling inadequate, please know that “all have fallen short.” If we hadn’t we wouldn’t need a Savior.

The Gospel gives you a place at God’s table in the midst of your inadequacy, and as you gaze on the beauty of the King, He will transform you more into His image. The more we see the generosity of our Father towards us, the more our hearts pursue that kind of generosity toward others. We are imitators of God BECAUSE we are dearly loved children. Generosity is not behavior modification. It is a response to love that we did not deserve. Regardless of where you find your heart lining up against the Word of God in this area, you are loved, cherished, pursued, and redeemed by the King of glory. And because of that, you are rich beyond measure.



PRACTICAL GENEROSITY

Radical Generosity: A lifestyle characterized by selfless giving of time, energy, and resources birthed out of the natural response to the love and generosity of Christ.

In the first part of this guide, we lay a foundation for the motives, purposes, and beauty of radical generosity. This post provides practical examples of what it might look like to live a radically generous life and walk in obedience to God's call for us to deny ourselves and follow Him.

Most people associate Christian giving as a 10% tithe to the church or setting aside a section of the budget to donate to those in need. However, true generosity has nothing to do with a number and everything to do with offering 100% of our lives as a "living sacrifice" in response to Jesus' generosity toward us. His generosity was total. Complete. Perfected. Therefore, our generosity is an outworking of the knowledge that He gave more than we could ever give, and everything we have to give is not our own, to begin with.

CONSIDER YOUR HEART

Understanding and discerning your beliefs and feelings regarding money can be difficult. A first step toward establishing a generous life is assessing where your heart currently stands on the issue. Here is a link to a quick quiz (www.flourish-fp.com/generosity) from the book "God and Money" by John Cortines and Gregory Baumer (1).

How do you score? Is your natural reaction to save as much as possible in order to make life easier for you and your family down the road? Do you tend to spend now and enjoy the material blessings God has provided you? Do you find yourself excited about using your money to care for others? Spend some time reflecting on the desires of your heart regarding money and how the Lord may be calling you to faithful obedience in this area.



ASK YOURSELF WHY

When making a financial decision, big or small, make a habit of asking yourself why you made that decision. This simple step will force you to voice your financial beliefs and priorities to yourself. Through this, God may reveal blind spots in your awareness of motives and desires behind your decisions. For example, you write a check to the IRS during tax season and ask “why.” You realize that God commands you to pay taxes, and now, paying your taxes is in obedience to Christ.

*“Therefore render to Caesar the things that are Caesar's, and to God the things that are God's.”
Matthew 22:21b*

Or asking, “Why am I adding an additional payment to my mortgage?” The answer could be “to get out of debt sooner,” or it may be, “Because I think it’s a better investment than the stock market,” or a multitude of other things. The answer that we find ourselves giving will reveal our heart and help bring us into a habit of wise decision making.

GIVE AWAY MORE THAN JUST YOUR MONEY

Our generosity should not only consist of giving money. God calls us to give our time, money, efforts, gifts, etc. The things we find difficult to give away reveal to us where we are treasuring things more than Christ. In other words, not only is generosity a way to demonstrate the Gospel to the world, it is also a method the Lord uses to teach us to let go of the things we hold with a tight fist. He gently nudges us to give away what we are most inclined to hold close because He knows our greatest good is found in being satisfied in Him alone.

Make it a point to pay attention to the things you talk about the most, spend the most money on, and delegate the most time to. These areas are your opportunities for growth in giving. This kind of giving is uncomfortable because it requires faith that Christ will sustain and provide. However, it leads to abundant life and is infinitely worth it.





WHAT IF YOU DON'T FEEL LIKE GIVING?

A discipleship group I was a part of in college asked an important question. "If forced behavior isn't valuable in the Kingdom of God and actions should flow from the motives of the heart, should we force the right behaviors until our heart is in it?" For example, God commands us to read and study His Word. If our heart is not in it, should we continue spending time in the Word until our hearts respond? If we feel disengaged with church and don't want to tithe, should we continue tithing even though our heart is not in it? The Bible seems to suggest that faithful obedience and discipline usually come first. Our hearts and passions tend to follow.

The same goes for radical generosity. It is natural in our materialistic and individualistic culture that this lifestyle makes us feel uncomfortable and even vulnerable. Generosity is formed in us slowly through deliberate small choices. If it is so difficult and counter-cultural, why should we pursue it?

First, it is a call on our lives as believers. The early church drew many of its converts through their simple sharing and generosity. Generosity is powerful for the sake of the Gospel. Second, we are promised joy in giving. Many find that a year of disciplined, generous giving eventually produces a heart that genuinely loves to give. The initial stress we feel gives way to tremendous joy and unshakeable trust in God's promises.

WHAT IF YOU DON'T HAVE ENOUGH TO GIVE?

Our culture places value on numbers, the bigger the better. We may feel that our ability to contribute is too small to make a difference. However, Jesus turns that philosophy on its head in the parable of the poor widow. A heart bent toward generosity always has something to give, no matter how little."

And a poor widow came and put in two small copper coins, which make a penny. And he called his disciples to him and said to them, "Truly, I say to you, this poor widow has put in more than all those who are contributing to the offering box. For they all contributed out of their abundance, but she out of her poverty has put in everything she had, all she had to live on." Mark 12:42-44

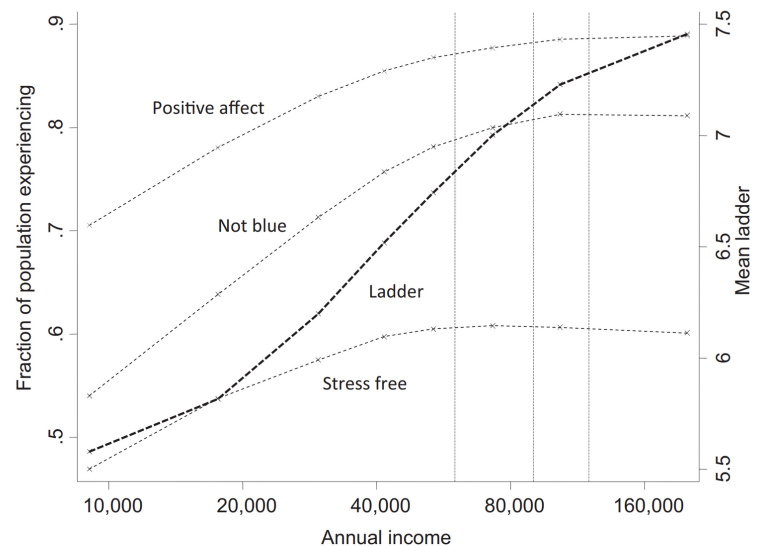
"Every man shall give as he is able, according to the blessing of the Lord your God that he has given you." Deuteronomy 16:17



LIFESTYLE CREEP

Lifestyle creep refers to the tendency for our income and expenses to increase in proportion to each other. In other words, our standard of living increases with our salary bumps and raises. With each increase, expenses that used to be “discretionary” become “necessities” to us. You may wonder how you survived on the salary you made in your 20s. As your lifestyle “crept” upward, your expectations followed, and now, you are unable to live on less.

What if we could change our “lifestyle creep” to “generosity creep?” What if we couldn’t help but give more away as our income increased? In the book, *God and Money*, Cortines and Baumer suggests setting a “finish-line” for your expenses, and every dollar earned after that amount is to be given away. What income is the “finish-line?” A study done by Angus Deaton and Daniel Kahneman with Princeton University (2) found an possible “secular” answer to this by researching the correlation between money and happiness. They found that the happiness and utility associated with income increased up to the \$75,000 income mark. They found the marginal happiness gained from each dollar after that was significantly diminished. This number does not account for inflation, or cost of living.



A hard and fast rule, although simple, cannot be applied here. Prayer and searching the Word of God is necessary to discern your specific threshold or the method in which God is calling you to give. Understanding lifestyle creep and devising a plan to prevent it is important when pursuing radical generosity.



NON-DEDUCTIBLE GIVING

Typically, financial giving is incentivized through tax benefits, but recent changes in the tax-law made it much harder to benefit from charitable giving deductions. Should we prioritize tax-deductible organizations in our giving? After all, it does free up more money (in the form of a reduction to your tax liability) that you could then give away.

It may be wise to use these tax deductions to further your giving. However, this decision must also be balanced with giving to organizations that manage funds responsibly and pursue a mission you are passionate about funding. We must also consider the value of giving to individuals in our community as well as organizations. The Bible places a high priority on giving to those in need, especially in the body of Christ. Seeing a need in your personal community and meeting that need allows us to see the first-hand impact of our generosity.

WHERE ARE YOU GIVING?

There are many non-profits, foundations, groups, churches, and people that you could be giving your time and resources to, and it can be overwhelming to discern where to give. This decision may be one of personal preference and conviction. Jesus didn't say, "Give to the dog shelter over the soup kitchen." As believers, however, our first priority should be to make disciples by spreading the Gospel, and to care for our spiritual family of believers.

"So then, as we have opportunity, let us do good to everyone, and especially to those who are of the household of faith." Galatians 6:10

Organizations that prioritize this as their ultimate mission are probably the best choices. We are bombarded by campaigns and causes vying for our generosity, and there is pressure to say yes to everything. It is important to weigh these decisions carefully to ensure that our money and resources are being used effectively to further the Gospel and love people.



GLEANING

"When you reap your harvest in your field and forget a sheaf in the field, you shall not go back to get it. It shall be for the sojourner, the fatherless, and the widow, that the Lord your God may bless you in all the work of your hands. When you beat your olive trees, you shall not go over them again. It shall be for the sojourner, the fatherless, and the widow. When you gather the grapes of your vineyard, you shall not strip it afterward. It shall be for the sojourner, the fatherless, and the widow." Deuteronomy 24:19-21

Don't consider all of the income that you have. Farmers in the old testament would specifically leave part of their crops unharvested for others in the community to eat. The farmers could have taken 100% of their harvest, and sold or used it all for themselves, but this was an act of generosity to those in need. For us, this concept can play out in our budgets. Do not expect to utilize 100% of your income for your expenses in your budget. Leave a portion of your income not budgeted, so you can freely and spontaneously give that as needed, to those who you may encounter.





SPEND RADICALLY

The term “radically” does not mean “a large amount” but rather is defined as “something that is far-reaching and different.” In other words, the way we spend our money can be transformed by God and look distinctly different to others looking in. We are not called to wear grey, clothes, live in a port-o-potty, eat ramen, and give away the rest. God gives us gifts to point us past the gift and to the giver.

What in your life takes you to a place of worship because God is so good to give that particular gift? Maybe you really enjoy a good cup of coffee and after a sip, you marvel at the fact that the Lord can create a fruit that produces a bean that can be roasted and brewed into a perfect cup of coffee. In that case, don’t drink Folgers and spend more buying a fresh bag of coffee beans.

“and wine to gladden the heart of man, oil to make his face shine and bread to strengthen man's heart.” Psalm 104:15

Then he said to them, “Go your way. Eat the fat and drink sweet wine and send portions to anyone who has nothing ready, for this day is holy to our Lord. And do not be grieved, for the joy of the Lord is your strength.” Nehemiah 8:10

“Great is the Lord, who delights in the welfare of his servant!” Psalm 35:27b

“As for the rich in this present age, charge them not to be haughty, nor to set their hopes on the uncertainty of riches, but on God, who richly provides us with everything to enjoy.” 1 Timothy 6:17

With all this generosity talk, we may think it is time to sell all we have and give it away. We may even begin feeling guilty about the money we have. However, wisdom is found in wealth building as well. J.D. Greear (3) sums up wealth in the Proverbs this way:

- *“The crown of the wise is their wealth.” (14:24)*
- *“The plans of the diligent lead surely to abundance.” (21:5)*
- *“A good man leaves an inheritance to his children’s children.” (13:22)*
- *“Honor the Lord with your wealth, and with the firstfruits of all your produce; then your barns will be filled with plenty and your vats will be bursting with wine” (3:9–10)*
- *“Wealth gained hastily will dwindle, but whoever gathers little by little will increase it.” (13:11)*
- *“Go to the ant, o sluggard, and consider her ways... she prepares (and saves!) her bread in summer and gathers her food in harvest.” (6:6–8)*
- *“The blessing of the LORD brings wealth, and he adds no sorrow with it.” (10:22)*



11 PRACTICAL WAYS TO GIVE

I wanted to conclude borrowing something that Randy Alcorn said in an interview about Christian finances (4). He lists out 11 ways that we should give. Giving affirms Christ's lordship. It dethrones me and exalts Him. It breaks the chains of mammon that would enslave me and transfers my center of gravity to Heaven.

Give generously. How much is generous? There's no one-size-fits-all answer. If you've never tithed, start there—then begin to stretch your generosity. Give regularly. Stewardship is not a once-a-year consideration, but a week-to-week, month-to-month commitment requiring discipline and consistency.

- Give deliberately. Giving is at its best when it's a conscious effort that's repeatedly made.
- Give voluntarily. When we catch a vision of God's grace, we will give beyond our duty.
- Give sacrificially. We don't like risky faith. We like to have our safety net below us. But we miss the adventure of seeing God provide when we've really stretched ourselves in giving.
- Give excellently. Paul says, "See that you also excel in this grace of giving" (2 Corinthians 8:7).
- Give cheerfully. If we're not cheerful, the problem is our heart, and the solution is redirecting our heart, not withholding our giving.
- Give worshipfully. Our giving is a reflexive response to God's grace. It doesn't come out of our altruism—it comes out of the transforming work of Christ in us.
- Give more as you make more. Remember: God prospers us not to raise our standard of living, but to raise our standard of giving.
- Give quietly. Showiness in giving is always inappropriate. (But sometimes our acts of righteousness will be seen by men and even should be.)

(1) Cortines, J., & Baumer, G. (2016). *God and money: How we discovered true riches at Harvard Business School*. Carson, CA: Rose Publishing.

(2) Kahneman, D., & Deaton, A. (2010). High income improves evaluation of life but not emotional well-being. *Proceedings of the National Academy of Sciences*, 107(38), 16489-16493. doi:10.1073/pnas.1011492107

(3) <https://jdgreear.com/blog/the-generosity-matrix/>

(4) <https://www.epm.org/blog/2013/Oct/9/giving-materialism>