

The GIVER



*A Bible Study
by
Jim & Jen Cowart*

2024

Welcome to



Good job joining us for our new series: *The Generous Life!* Living generously may seem like an impossibility... inflation, the economy, (maybe less-than-great financial decisions in our past). It is so easy to get caught up in marketing hype and the “more-stuff-is-better” lifestyle.

But Jesus has called us to live a life of generosity. He has called us to care and even provide for the poor and disadvantaged. He has called us to support the spreading of His love and Good News to “every tribe, tongue and nation.” In order to be obedient to His calling, we must get our own financial houses in order. *The Generous Life* is a good place to start doing just that.

Facing our finances can be a daunting challenge. But it’s worth it! We are eager to see what Jesus wants to do both for, and through, you as you strive to live *The Generous Life*.

Blessings,

Jim and Jennifer Cowart



The Generous Life
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Week 1: Developing a Generous Heart

Opener

- What's the best gift you ever received as a kid?

Key Verse

"Remember this, whoever sows sparingly will also reap sparingly, and whoever sows generously will also reap generously." 2 Corinthians 9:6 (NIV)

- Who in your life do you know to be a "regularly generous" person?
- Can you share specifics of when you've seen someone else generously, even sacrificially, giving to the needs of others?
- Ask a few people to explain what they perceive to be the difference in living "Close Fisted" vs "Open Handed." (In short, the difference is an attitude of *"All that I Have is Mine"*, versus *"All that I Have is for God's Use"*).
- What traits do you observe in how generous people approach money, people and resources as opposed to those who live close-fisted?
- Generosity, and money in general, is a tough topic for many people to discuss. Why do you think that is?

Read

Matthew 6:19-24

It's good to save, but Jesus warns in this passage that His followers should be careful not to store up (save) *in excess*.

- How do we find a balance, between saving and generosity, that is pleasing to the Lord? Get specific.

Before reading, from Exodus,
(here's the situation):

The people of God have left Egypt where they were slaves. God has now told Moses to have a Tabernacle built. A Tabernacle was the **portable** worship center, elaborately constructed according to God's instructions. This is where the Ark of the Covenant was kept. And the Holy Spirit dwelt in the center of the Tabernacle - the Holy of Holies. This was the center of worship before the permanent Temple was built in Jerusalem.

Now, turn to the Old Testament to read...

Exodus 35:4-21

(preparation to build the tabernacle)

Exodus 36:1-7

(building the tabernacle)

There was more than enough when all the people shared generously.

- If believers had this attitude today, how would that impact our church, our community, and our world?

"Anyone who has two shirts should share with the one who has none, and anyone who has food should do the same." Luke 3:11

Consider and respond to these 3 questions:

- What do I need?
- What do I have to share?
- What does my community/church need?

Pray

As you close ask people to start the prayer time with a "closed fist." Then, as you pray ask God to help you each develop an "open-handed" attitude toward Him, His church and His people. As you pray, slowly open your hands to God as a gesture of an "open attitude" to His will and His way.



Week 2: Overcoming the "Desire to Acquire" – Getting out of Debt

Opener

- What's the worst job you ever had?
- (More serious) What are two things you own that are very meaningful to you?

Key Verse

"God loves a person who gives cheerfully. And God will generously provide all you need. Then you will always have everything you need and plenty left over to share with others."

2 Corinthians 9:7-8

Today our topic is how to defeat the **disease of materialism**. In a society where we often try to keep up with the Joneses, it's easy to become distracted from what's most important.

- How has the "desire to acquire" affected your joy in life?
- Does "comparison" play into that for you?

Read

Mark 10:17-27

Jesus met a man – a devoted follower - who wants to be sure he is going to heaven. Sounds like the guy has lived a good life, but Jesus points out a problem...

Being wealthy is not the man's problem. But, he chose his wealth **over** following Jesus. That's a problem. Jesus knew his heart and that his materialism outweighed his faith.

Luke 21:1-4

This is a story of a woman with very little; but she gives away generously. She didn't hoard the little she had; but trusted God to provide for her future.

The issue is not "amount" but "dependence on the Lord." When we hoard what we have (or at the least hold back what we have for own uses as opposed to sharing for God's purposes), it's a problem. Jesus uses many illustrations throughout His ministry to contrast those who live with open-handed generosity with those who don't.

Luke 10:25-37

This is the classic story of the Good Samaritan. What made this so shocking was that: 1) a Samaritan, an outsider, was the good guy; and, 2) he so freely and so extravagantly used his own resources to help someone – a stranger in need.

Generosity often shows up in three ways: 1) Money, 2) Time, 3) Skills

- Which of these is the easiest for you to give?
- Which is the hardest for you?

2 Corinthians 8:7

- Put this verse into your own words.
- What is God teaching you about yourself through this study?
- How does debt affect your ability to be generous?

Pray

End by asking each person how you can pray for them, specifically?



Week 3: Honoring God with My Resources

Opener

- What movie scene makes you laugh out loud?
- (More serious) How do you honor God on a daily basis?

Key Verse:

“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.’”
Malachi 3:10

- Was generosity a part of your family history? Explain.
 - If so, how has that affected your attitude toward giving?
 - If not, how do you think it has impacted how generously you share what you have?

Read

Malachi 3:7-12

This is the only place in scripture God says to test Him.

- What is the primary point of this passage? Discuss.
- Read Malachi 3:8-10 again. Put these 2 verses into your own words. What is the prophet telling us here?

“On the first day of the week, you should each put aside a portion of the money you have earned.”
1 Corinthians 16:2

- What is God trying to teach us through the practice of setting aside the first tenth of our resources for Him?

At Harvest, we teach generosity at three levels:

- **Giving** – financially sharing regularly or on occasion
- **Tithing** – faithfully giving back to God a tenth of our income
- **Offering** – anything given above/beyond the tithe

Let's spend a bit of time talking about how to apply these characteristics of "*Honoring God with My Resources*" to ourselves.

- Would someone in the group be willing to briefly share your own generosity story?
- For those who tithe, how has that affected:
 - Your life?
 - Your faith?
 - Your journey with God?
- For those who don't, what holds you back from tithing or at least from being more generous?

Pray

End by asking each person how you can pray for them, specifically?



Week 4: Success Redefined

Opener

- What's your strangest quirk?
- (More serious) What has God been teaching you lately?

Key Verse

"Honor the Lord with your wealth and with the best part of everything you produce. Then He will fill your barns with grain, and your vats will overflow."

Proverbs 3:9-10

- How do you think most Americans define success?
- What would a Biblical definition of success be?
- What do you think keeps most Christians from giving generously to the church and to those in need?

Read

Have someone look up these verses and put them into their own words:

- **Ecclesiastes 6:9**
- **Hebrews 13:5**
- **Psalms 37:5**
- **Deuteronomy 30: 8-10**

80% of Americans carry consumer debt; and the average of that consumer debt is \$38,000. This following formula is simple, but may be helpful to discuss for those struggling with consumer debt:

10 – 10 – 10 – 70

1. Give first to God – first 10%
2. Pay down debt – second 10%
3. Save, investment or give to offering – third 10%
4. Live on no more than the 70%
 - Do **NOT** add debt
 - Do **NOT** overspend

- What advice would you have to someone drowning in debt?

Matthew 6:19-20

“¹⁷Command 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. ¹⁸Command them to do good, to be rich in good deeds, and to be generous and willing to share. ¹⁹In 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.”

1 Timothy 6: 17-19

Pray:

End by asking each person how you can pray for them, specifically?

[illegible]

Additional Resources

Books

Randy Alcorn

- The Treasure Principle
- Money, Possessions and Eternity

Ron Blue

- Master Your Money: A Step-by-Step Plan for Gaining and Enjoying Financial Freedom

Larry Burkett

- How to Manage Your Money: An In-Depth Bible Study On Personal Finances

Christian Ministries

Crown Financial Ministries

- <https://www.crown.org/>

Dave Ramsey' s Financial Peace University

- <https://www.ramseysolutions.com/ramseyplus/financial-peace>

Harvest Ministry

- **Get Ahead:** Practical Bible Help to Manage Our Money
(Six-week class beginning, Wednesday April 10th @ 6:15pm)