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GENEROSITY

A GUIDE FOR CHRIST-FOLLOWERS

Revised and updated by Blackhawk Church, April 2024

INTRODUCTION

*In everything I did,
I showed you that by
this kind of hard work
we must help the weak,
remembering the words
the Lord Jesus himself said,
“It is more blessed to
give than to receive.”
Acts 20:35 (NIV)*

Most of us at Blackhawk Church have heard these words before. They are not new to us. Most of us believe them, but at a deeper level, we struggle to put them into practice. In this passage, Jesus reminds His followers to be people of generosity.

Generosity is considered the virtue of giving good things to others freely and abundantly. To be generous means that one is liberal with one's stuff (time, talent, and treasures) and freely offers those things to others. Generous people do not track or keep count of things; they give freely and abundantly. When they give, they are thrilled to do so. They are overflowing with a feeling of joy and thankfulness because they have learned what Jesus taught.

In today's world, generosity is often misconstrued and misunderstood. However, at Blackhawk, we hold certain biblical truths about generosity that we will explore in this resource. We hope you will find that generosity is more a matter of the heart and a way of life rooted in God's extravagant generosity towards us. We pray as a church that we would all experience the truth of these words from Acts: "It is more blessed to give than to receive."

GENEROSITY IS ABOUT OUR HEARTS

Generosity is often associated with money, but it is not primarily about that. Generosity is largely about our hearts. This is why people with no money can be generous, and wealthy people can be ungenerous. Study after study shows that as the level of one's income increases, the level of generosity decreases.

Those studies would not surprise Jesus. He said, "For where your treasure is, there your heart will be also" (Matthew 6:21). We tend to put it the other way around. We tend to say, "Where my heart is, that's where I'll put my treasure." But Jesus didn't say that. He said the opposite. Essentially, He was saying that our hearts will follow our treasure.

This concept is easy to illustrate. Imagine you donate money to a school your child or grandchild attends, contribute to a friend's mission trip, or invest in a company's stock. Suddenly, you find yourself becoming more interested. You start following the school's educational focuses and sports teams, the mission trip's location or ministry strategy, or the decisions that the company is making for the future. Before, you may not have paid much attention. But now you care and perhaps a lot! Your heart just followed your treasure.

GENEROSITY IS PARADOXICAL

Those who give receive back in return. "It is more blessed to give than to receive." By giving things away, we are blessed. By giving ourselves away, we move toward flourishing. This is a paradox. The generosity paradox can also be stated in a negative way. By grasping tightly onto what we currently have, we lose out on a blessing we might have gained. By always protecting ourselves against future uncertainties and misfortunes, we are affected in ways that make us more anxious about uncertainties and misfortunes. It is no coincidence that the word "miser" is embedded in and related to the word "miserable."

It is hard for people to believe that some of the most miserable people in the world are the super-rich. Many of us have heard the expression, "More money, more problems." Despite prompting understandable eyerolls from the non-super-rich, research tells us this phrase does ring true. In various studies over the years, researchers have prompted the very rich to speak candidly about their lives. The result: a surprising litany of anxieties, including a sense of isolation, worries about work and love, and, most of all, fears for their children. And, like most people, a little bit more money would help them feel financially secure.

Paul warned his friend Timothy, a pastor in Ephesus, "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. 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" (1 Timothy 6:9-10).

GENEROSITY IS A LIFESTYLE

Paul told Timothy, "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. Command them to do good, to be rich in good deeds, and to be generous and willing to share" (1 Timothy 6:17-18).

Generosity is not about a one-time offering or some big gift that one gives to people experiencing poverty. Generosity is about a way of living. It is about putting our hope in God and being "rich in good deeds" and "generous and willing to share" all the time.

In short, generosity must be woven into the fabric of our lives. Random acts of giving, such as donating blood, contributing to a crowdfunding campaign, or giving to a school fundraiser, are not associated with greater happiness or a sense of purpose. These "one-off" acts can be good to perform and beneficial for everyone involved. However, to truly transform our hearts, they must be a regular part of our lives. Generosity changes people through consistent actions, not isolated behaviors.

GENEROSITY IS AN EFFECT OF THE GOSPEL

When Paul wanted to encourage the Corinthians to give a generous offering to the poor in Jerusalem, he did not pressure them or assert his authority over them. He didn't put a guilt trip on them. He didn't tell them stories about how all the people in Jerusalem were suffering. He didn't remind the wealthy how much better they had it than those suffering in Jerusalem.

Instead, he reminded them of the gospel. He wrote: "You know the grace of our Lord Jesus Christ, that though he was rich, yet for your sake he became poor, so that you through his poverty might become rich" (2 Corinthians 8:9).

Paul told them to think about the costly grace of Jesus so that the gospel might shape them into generous people. Paul was telling them – and us – that we need the gospel to transform us. Unfortunately, it's not that simple. Most of us are not motivated to give by the gospel. Most of us are more motivated by appeals that make us feel good about ourselves. We might call them moralistic appeals. A moralistic appeal goes like this: there are many hurting people in the world; you have resources, and you should give those resources to help meet the needs of people.

People who are taught to act morally so that they might feel better about themselves are subtly putting themselves above God. They are not loving God and putting Him first; they are putting themselves first. In those cases, giving is motivated and reinforced by how people will feel about themselves. People are doing good, not for God's sake, but for their own sake. The power of their own self-interest is changing their behavior.

The key to becoming a generous person is not merely to think more about the poverty around us but to think deeply about God's incredible generosity towards us through Christ. When we do that, it shapes us into more generous people.

GENEROSITY IS A PRACTICE

Christ-followers who are generous have reoriented their lives because they understand that generosity is a practice. It is a spiritual discipline. They have gone through a process of thinking differently about their stuff. This did not happen overnight, and it did not happen without serious prayer and reflection and perhaps some intentional conversations with loved ones.

Whatever might be said about generous Christ-followers, one must admit they do not think like the rest of the world. They are different. How did they get that way? By the power of the Holy Spirit, they have put into practice some basic principles that sound strange to the rest of the world.

1. Generous people believe that everything really belongs to God.

"The earth is the Lord's and everything in it, the world and all who live in it" (Psalm 24:1). It is easy to think that all our stuff is really ours. That is the way the world thinks. The people of Israel made this same mistake when they brought their offerings and sacrifices to God. They felt that they were being generous, but the Lord pushed back on their mistaken notions when He said, "I have no need of a bull from your stall or of goats from your pens, for every animal of the forest is mine, and the cattle on a thousand hills. I know every bird in the mountains and the insects in the fields are mine. If I were hungry, I would not tell you, for the world is mine, and all that is in it" (Psalm 50:9-12).

They thought they were helping God by giving Him some of their stuff. Even today, that is the way that the world thinks.

Truly generous people see themselves as caretakers or stewards of God's stuff. Generous people also know that an accumulation of wealth can often deceive us into believing it's a result of our hard work, brilliance, or whatever, and therefore, it all belongs to us.

The Bible, of course, tells us otherwise.

2. Generous people are content with God's current provisions.

Contentment and generosity are two sides of the same coin. Generous people are content with whatever financial situation they are in. Therefore, they give liberally whether they have a lot or very little. They give because they are content. Paul refers to contentment when he writes:

“But godliness with contentment is great gain. For we brought nothing into the world, and we can take nothing out of it. But if we have food and clothing, we will be content with that.” (1 Timothy 6:6-8)

“I know what it is to be in need, and I know what it is to have plenty. I have learned the secret of being content in any and every situation, whether well fed or hungry, whether living in plenty or in want. I can do all this through Him who gives me strength.” (Philippians 4:12-13)

For many of us, we hardly see or handle our money. Paychecks get deposited, purchases get deducted, we pay back our friends – and it all happens digitally. When things can arrive within a couple of days, it’s easy to find ourselves on a path of debt that remains out of sight and out of mind.

We constantly meet sincere, devoted Christ-followers who love God but spend more than what God has chosen to provide. They end up getting “upside down” financially, and their lives become miserable. They accrue large amounts of debt and experience the shame and pressure accompanying it.

Some might respond with, “I’m in too deep. I can’t get out.” That voice is not from God and is not true. It is a lie. You can get out. It will be challenging and take a lot of work, but you can do it. There is freedom in living within our means and being content with what God provides.

3. Generous people have a giving plan.

When Christ-followers talk about giving to the church, they often talk about a “tithe.” This is a word used in the “church world.” But when we use the word in this way, we are not using it the way that it is used in the Bible.

Tithe means tenth. It was practiced before the Law was given to Israel. Giving a tenth to the support of a deity was common in the ancient Near East. The tithe in the Old Testament was given to support the priests and the Levites and assist the poor. In reality, all the different tithing requirements would have accounted for around 23% of one’s income. Leviticus 27:30-33, Numbers 18:8-32, and Deuteronomy 14:22-29 contain the most complete description of Israel’s tithing laws.

The apostle Paul never used the word “tithe” in any of his letters. As a Jewish Rabbi himself, he knew that tithing was an obligation. In ancient Israel – like paying taxes today – tithing was not optional. So, when he was encouraging Christ-followers to be generous, he used different terms. He told the Corinthians:

“Now about the collection for the Lord’s people: Do what I told the Galatian churches to do. 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.” (1 Corinthians 16:1-2)

“Each of you should give what you have decided in your heart to give, not reluctantly or under compulsion, for God loves a cheerful giver.” (2 Corinthians 9:7)

Paul told the Corinthians to think about the proportion of their income they are giving away (“a sum of money in keeping with your income”) and about a regular giving pattern (“On the first day of every week”). Studies – and common sense – reveal that people who plan their giving to the church and give it every month or at other regular intervals are far more generous than those who give only when in church or give periodically or impulsively.

Like Paul, we hold strongly to the idea that a gospel-focused heart and a lifestyle built around a consistent pattern of generosity are the real drivers of transformation in our lives. We suggest that you sit down and make a plan. First, pray. Ask God what is an appropriate “sum of money that is in keeping with your income” (1 Corinthians 16:1-2). Then, develop the habit of giving that away. Finally, give it away freely and joyfully (“God loves a cheerful giver”).

Sometimes, people ask if they should start a giving plan if they are wracked with debt. Every situation is unique, but there are seasons in our economic life. There are financial responsibilities to our families, friends, and sometimes creditors. Good planning is necessary in any stage of life to increase our giving over time without neglecting our legal and personal financial obligations. The goal is to reverse the downward spiral into debt and set up a plan that brings you out of slavery and into freedom. Setting up a giving plan can be a part of your overall plan, no matter how deep you are in debt.

4. Generous people plan for the future.

“Go to the ant, you sluggard; consider its ways and be wise! It has no commander, no overseer or ruler, yet it stores its provisions in summer and gathers its food at harvest” (Proverbs 6:6-8).

To be generous, we must plan for the future. We do that at Blackhawk Church through our annual budget because we are responsible for appropriately stewarding the generosity that God provides through our church body. And so it is with our homes and our own budgets, as well.

We can all become more generous if we adopt the ant’s wisdom by setting aside money from each paycheck. Choose a percentage that you feel will adequately meet your “unplanned” needs – whether for emergencies or a previously unknown giving opportunity – and put it into a savings account. That way, you will be prepared no matter what unexpected bills or opportunities to give come your way.

As an idea, adopting a simple 10-10-80 principle can prepare most people for whatever challenges might arise. Set aside the first 10 percent of your earnings for God’s kingdom initiatives, save the next 10 percent for emergencies and the future, and live on the 80 percent that remains.

Making generosity a practice in our lives means being intentional with our resources. Here are some practical next steps wherever you find yourself on the journey toward becoming more generous:

- **START**

If you're not giving, start. Freely giving away some of the resources God has blessed you with is one the most important ways to break the power money has in your life. Give a gift to your local church or a worthy cause you believe is doing good work in our community. Growing in generosity means starting somewhere.

- **PLAN**

If you're giving sporadically, make a plan to give regularly, consistently, and intentionally. Look at your finances and decide on an amount or percentage you believe you can give consistently. Planning is one way you can choose to give cheerfully – not out of compulsion – to the work God is doing.

- **GROW**

If you're giving regularly, consider growing in this area of generosity by setting an intentional goal. For some, it might be reaching a certain percentage of your income. For others, you might feel challenged to give in a way that is a big stretch for you. Whatever it looks like for you, set a goal amount or percentage, and grow your giving incrementally to reach that goal.

Choosing to be generous doesn't simply happen by accident. You need a plan for whatever step is right for you.

GENEROSITY TOWARDS BLACKHAWK CHURCH

We talk about generosity a lot because, well, Jesus did, too.

Christ-following pastors address the issue of generosity because they cannot ignore the countless passages about money in the Bible. Judging by the sheer number of verses in the Bible about money, it is evident that the right attitude about our finances is of great importance to God. Directly or indirectly, Jesus spoke often about both money and wealth. At Blackhawk, we take seriously the responsibility of helping other Christ-followers understand what the Bible teaches about money and wealth.

Today, our pastors and others are unapologetic when talking about giving money to Blackhawk Church. We know that contributions from the church body fuel our mission of building a community to reach a community. We know people can be skeptical of churches and how money is handled and stewarded. We make every effort to be above reproach and maintain others' trust. We think of every gift received as something that has been given through Blackhawk and not to Blackhawk. Therefore, we are an extension of the giver as a steward of God's generosity.

All people who regularly attend should meaningfully give to Blackhawk.

In smaller congregations, nearly all regular attendees financially support their church. The larger the church, however, the smaller that percentage becomes. The reasons are understandable. A large church looks well-furnished, and it is tempting to think, "They don't need my giving; I'll give to these other causes I am committed to." The challenge, however, is that larger churches have higher costs and need everyone to give in the same ways that smaller congregations do.

If everyone who considers Blackhawk their church home financially supported Blackhawk, it would make a dramatic difference to our mission.

The local church is God's primary plan for reaching the world.

Some spiritually nourished people at Blackhawk don't give to Blackhawk because they give to other Christian organizations. Of course, Christ-followers have many opportunities to support great causes. In reality, we pay for all types of things that bring us value, such as gym memberships, season tickets, subscriptions, and more.

Similarly, you also benefit from the church when you are fed spiritually on Sunday through teaching, helped through a family crisis by a pastor, or attend a community group. And that is a good thing. You are supposed to benefit from the church.

But those things don't happen without financial costs attached to them. The building and land must be purchased and maintained. Heating, air conditioning, and other supplies are not free. The pastors and other staff are paid. If you are volunteering at church, that is wonderful. Volunteers really do make the church run, but it is the sharing of our finances that pays the bills. If you are part of the family, you should do your part to support the family.

Please give to other worthy Christian ministries and noble causes as well. At Blackhawk, we do not see it as an "either/or" proposition but as a "both/and." But the priority in our giving should be to the local church. We think that is where the Bible places the emphasis.

CONCLUSION

Blackhawk Church exists because people have discovered the joy of giving. They have learned the truth of what Jesus taught and, as a result, have found freedom from the tyranny of finances. They have established a generous lifestyle and released their resources to allow their heart to follow. Our prayer is that each of us will grow to experience this deep and universal truth and apply it to our lives.

*"It is more blessed to give than to receive."
Acts 20:35*

NOTES

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Thanks also to the many authors, researchers, and scholars who have devoted time to exploring this topic. In this document, we benefited from thoughts and ideas from, among others:

The Paradox of Generosity | Christian Smith and Hilary Davidson

Center Church | Timothy Keller

Why Give to the Local Church? | Amie Streater

For more information on giving to Blackhawk Church, visit blackhawk.church/give.

Additional Resources:

God and Money | John Cortines and Gregory Baumer

Generosity | BibleProject Podcast, BibleProject

Our Hearts and Our Treasures | *Becoming: The Sermon on the Mount* teaching series, Ben Knox, 2022

God or Money | *The Generous Life* teaching series, Chris Dolson, 2019

Reluctant or Cheerful | *The Generous Life* teaching series, Chris Dolson, 2019