

We know the Bible says that God loves a cheerful giver, but does that mean we should give everything away? What does it look like to give generously and still have enough for our daily needs?

If we understand the **heart behind giving and biblical generosity**, we'll see that wise stewardship of the resources God has given us actually frees us to give with a purposeful and cheerful heart!

*Read on for heart attitudes that fuel generous giving and practical ways to steward your finances to be able to give more.*



Redeemer's Grace Church

**Women of Gold Practical Training**



## Heart Attitudes for Giving More

### LOVE FOR GOD

#### **2 Corinthians 8:5**

And this, not as we had expected, but **they first gave themselves to the Lord** and to us by the will of God.

Giving starts with devotion to God! Our money is just part of a whole life that belongs to Him.



♥ Love for God motivates us **to love others** and seek to meet their needs (1 John 3:17-18, Hebrews 13:16).

♥ Love for God also motivates us **to fulfill the responsibilities He has given**—for example, to provide for our families (1 Timothy 5:8) and to earn our own living (2 Thessalonians 3:12).

When we remember that everything we have belongs to God and is meant for His glory, we don't have to choose between generosity and responsibility. Out of love for God, we can make wise decisions with our finances—whether we give, spend, or save.

### GENEROSITY

#### **2 Corinthians 9:7**

Each one must do just as he has **purposed in his heart**, not grudgingly or under compulsion, for God loves a **cheerful giver**.

Generosity isn't only measured by the amount you give, but also a heart that gives willingly and sacrificially according to one's means.

We can give with **a heart of purpose**: Our giving should not be driven by pressure, duty, or fear of others' opinions. Instead of being driven by emotions, we can prayerfully and wisely plan our giving according to our means and with joyful sacrifice.

We can give with **a heart of cheerfulness**: We can see giving as a joy and a privilege when we trust God to use what we offer for His glory. What a joy it is to know that God loves when we give in this manner!



## Saving to Give More



# Practical Tips

How can we steward our money with love for God and generosity towards others? Here are some practical tips to help you start saving to give more!

## 2 Corinthians 8:3-4

For I testify that **according to their ability, and beyond their ability, they gave of their own accord**, begging us with much urging for the favor of participation in the support of the saints.

## ASSESS YOUR ABILITY

("according to their ability")

Begin with an honest evaluation of what God has given you with the goal of **stewarding your resources and responsibilities with faithfulness and generosity.**

**List** all of your income, expenses and savings

<b>Income:</b> Paycheck, financial aid, gifts	<b>Expenses:</b> Purchases, tuition, fees, retreats	<b>Savings:</b> Retirement and savings accounts, investments
--	--	---

**Categorize** your expenses

**Fixed vs Variable:** What expenses stay the same or vary month-to-month?

**Essential vs. Non-essential:** What expenses are true needs and which are wants or luxuries?

**Short-term vs. Long-term saving goals:** Which goals are needed within a year and which will take longer to plan for?

## BE SACRIFICIAL

("beyond their ability")

With a heart of love for God and others, consider what you can give up in order to give more.

*Adjust your savings plan to enable more giving*

**Track** your expenses for 3 months to identify your spending habits.

**Consider** where you can save more (usually will be in non-essential expenses).

**Make** daily spending choices that help you stay on track and even save extra so you can give more.



## CHOOSE TO GIVE

("of their own accord")

See giving as a grace from God, not a burden or obligation. When we see the joy of giving, we will actively look for more opportunities to give to the Lord!

*How saving helps you choose to give more*

### Consistent giving:

Saving allows us to give regularly, not just when we have "extra" money.

### Needs-based giving:

Saving prepares us to help when unexpected needs arise.

### Growth opportunities:

Saving makes it possible to participate in opportunities for spiritual growth, such as missions trips, church retreats, and conferences. Instead of focusing on the cost, we can see the value of being equipped to give more spiritually and serve more fruitfully.

**Plan** your giving budget

- Decide how much you want to give, then calculate how much of your income to set aside each month toward that amount.
- Review your budget regularly and update as your financial situation changes.



We hope these short practical tips provide some helpful encouragement as you steward the resources God has given you! For more tips on saving to give more or other helpful practical trainings, please check out the resources linked in the QR code!

SCAN FOR MORE INFO ON WOMEN OF GOLD PRACTICAL TRAINING:



 [rgcsd.com/kainos-women](http://rgcsd.com/kainos-women)

 @rgckainos

 @CaptivatedByHim