

1. Read 1 Corinthians 13:3 and 2 Corinthians 9:7-8.
 - a. What do these passages communicate about the importance of the proper attitude in giving?
 - b. After prayerfully evaluating your attitude in giving, how would you describe it?

One of the things that strikes me about these two passages is how they differ from what I have learned about the teaching about giving in Islam. We cannot buy heaven. We cannot buy God's favor. The point of Christ-centered giving is not to earn anything for one's self, but to express love to God for all that He has already given us. Whether we are giving to church, missionaries, or the poor, is all designed to be out of a place of love and gratitude for what God has given us freely. It is not designed to be a box to check off a list but an act of worship.

I (Annie) can have a bit of an achievement or standard of excellence mindset. Give me a set of expectations and I will find my identity in trying to achieve them. I am not very intentional or prayerful about our giving. When an opportunity arises to give or we assess how much we should be giving to our church in a certain season, I respond with something like, "Sure! Let's give! More is better." It's not that I am actively thinking that I want to earn God's favor; it's that I feel like I need to meet the standard to be an "excellent Christian". I want an A+. And yet I struggle with frustration that living expenses are so high in Vermont. I complain about the cost of groceries. So I don't think my giving is an act of worship to God coming from a place of trust that my every need is in his hands. I think it comes from a desire to achieve excellence.

I (Jonathan) probably struggle more with wanting to have the money to use for things I want to do, rather than giving it away. Either that, or giving as a means to feel good about myself.

2. Read Acts 20:35. How does this principle from God's economy differ from the way most people view giving?

This verse communicates that our vocation itself is not for self-fulfillment or just earning money to live, but is always considering the needs of the weak. Whether we are giving with our time or our money, it is good to give to others because Jesus gave himself for us. This is different than people giving just because it feels good to give or because they find themselves with a surprise surplus or because they want to look good for giving to others.

3. List the benefits for the giver found in these passages:

- a. Proverbs 11:24-25
- b. Matthew 6:20
- c. Luke 12:34
 - a. A giver is enriched, blessed, and "watered" (provided for or grown?) by his own giving.
 - b. A giver is laying up his treasures in heaven, not on the earth. His treasure is eternal, not able to be ruined or stolen.
 - c. A giver has placed his heart on eternal things. He considers God's kingdom more valuable than this world.

4. Read 2 Corinthians 8:1-5.

Name three principles from this passage that should influence how much you give.

- We can see giving to God's work as a privilege to take part in
- We can give of our own free will, even beyond our means if appropriate
- We can take great joy in giving to God's work

5. Read Genesis 41:34-36; Proverbs 21:20; and Proverbs 30:24-25.

a. What do these passages communicate to you about savings?

b. Some would say that saving shows a lack of faith in God. How would you respond to this?

- a. The passage in Genesis shows it is wise to place savings aside when you are in a time of abundance to provide for a time of lack. Joseph saved a fifth of seven years' abundance to provide for the seven years of famine. Proverbs 21 describes how a wise man uses his resources wisely and thinks ahead of how long he will need them for. A foolish man does not consider whether what he has will be needed for the future but devours it without planning or thought. Proverbs 30 describes how ants are small and yet provide for what they need. This makes me think of how they work diligently and in cooperation, and by doing that with consistency, they provide for their needs. We do not have to be exceedingly talented people or work in high paying jobs to have enough money to live, save, and give.
- b. Pointing to these passages would be a good place to start in responding to this statement. I would say that God asks us to be wise, patient, and trust him with our desires. He does not promise that things will always be easy, but he does promise to care for us. I would say that relying on God's wisdom and following his lead to save is a way he teaches us and cares for us.

6. Read Luke 12:16-21.

What is the difference between wise saving and hoarding?

The man in this parable is hoarding in assumption that he can enjoy it all, stop working diligently, and have everything he needs. He doesn't seem to be coming from a place of trust or of wisdom, but he seems to see his goods as his own and feel in control of his life. This parable doesn't communicate a heart of stewardship. Wise saving has specific purposes in mind for the well being and health of the individual or family. It is stewardship that says, "this money is not ours; it is what God has given to us. We want to set things aside to be able to live and give in the future. If we die before we get to the place where we want to use this money, it will go to some other good purpose for our God's kingdom." Wise saving is not placing your identity in your money, your security in your money, or hoping you will not have to work hard in the future.

7. Prayerfully (with your spouse if you are married) seek the Lord's guidance to determine how much you should save and how much you should give. Please describe any insights you gained.

Overall, I think our biggest concern is with our hearts' position towards giving. As Annie mentioned above, she may struggle with an achievement mindset, while I may struggle with not wanting to "give up" money that I could use for something I want to do. We had been giving more than 10%, but maybe without a loving heart towards the Lord, so we're planning on decreasing that a bit to 10% and seeking the Lord's help to change our hearts. We'd like to be active about reading and learning more about giving in the Bible, but can't promise a very in-depth or consistent focus at the moment.

Regarding savings, we're still working through balancing a budget, so I think we'll try to just apply these principles as we go along and see if anything sticks out.

8. Gambling is defined as playing games of chance for money, betting, taking great risks, and speculating. Some of today's most common forms of gambling are casino wagering, betting on sporting events, and state lotteries. Read Proverbs 13:11, Proverbs 28:19-20, Matthew 6:24 and Luke 12:15.

a. Think about why people gamble. Are these motivations pleasing to the Lord?

People may gamble because they feel like they may have a chance to make a lot of money quickly without much expense or effort on their part. Some people may gamble because they feel like it is fun. Some people may gamble because they are addicted. I don't think gambling is a pursuit that pleases the Lord since it is not a task of hard work, faithfulness, trust, or wisdom.

b. Do you think someone striving to follow Christ should gamble? Why or why not?

I don't think gambling on any large or consistent scale is something a follower of Christ should do. I could see it being fine if you were going to a sporting event and for fun you bet with your friends \$5-10 who would win. Or if you want to play a game and you were betting some amount of that kind. I would call that entertainment, not gambling. I think, however, that one would have to be careful even with this involvement because of other aspects, such as not causing others to sin by seeing you do it, or putting oneself in dangerous situations. Overall, I don't think it honors Christ to try to increase one's own financial circumstance through betting or gambling.

- wealth gain hastily will dwindle but gather little by little increase, work land and have plenty of bread but worthless pursuits will have poverty, whoever hastens to be rich will not go unpunished, faithful man will abound with blessings, guard against covetousness for one's life does not consist in the abundance of his possessions, no one can serve two masters