



# Gospel Guided Giving

3 Biblical studies to help provide a Gospel framework for understanding our giving at church.

## Introduction

These studies have been prepared in love!

**The aim of these studies is to explore again what God desires we should do with our money and how we can help each other be obedient in these areas.**

The primary concern is that our church is always moving towards a godly attitude in everything that we do including finances. Our method for doing this is, as always, to prayerfully read the Scriptures and expect that the Spirit will shape our hearts and actions as we read God's Word.

We would be fooling ourselves if we believed the way we used our money was merely a practical issue. Scripture teaches us that where our treasure is, there our heart will be also (Luke 12:34). And since the dangers of materialism are vast and deceptive we need to regularly listen to God's Word allowing it to penetrate our minds, hearts and actions. As we work through this material, some of us may feel encouraged and thankful while others may feel guilty and rebuked. All of these are right responses to a faithful hearing of God's Word.

The aim of these studies is not to make us feel guilty, or to lay a heavy burden upon members of NCAChurch nor to increase offertory, speed up the payment of the PMC or raise funds for the Cammeray Building Project! The Aim of these studies is to promote sacrificial generosity prompted by love.

Love for God.

Love for each other.

Love for the lost.

Love for the privilege of being God's partners as he grows his Kingdom through NCAChurch.

What follows:

**Study #1: Grace and the **Groundwork** of giving**

**Study #2: Grace and the **Obligation** of giving**

**Study #3: Grace and the **Generosity** of giving**

Some of these studies are longish and each leader will need to decide which elements are best done altogether and which could be read over and completed at home. For Studies 2&3 it would be best to complete the introductory exercises BEFORE you come to Biblestudy. If you are working through these studies on your own and would like to discuss them, please contact someone on the ministry team.

# Study1: Grace and the **GROUNDWORK** of Giving

Before we look at the issues of giving financially to the Gospel we are going to take a step back and see some broader Biblical principles about money...

In studies 2 and 3 we will look more specifically at financial giving.

## Opening Prayer:

*Our loving Heavenly Father, we thank and praise you for your generosity towards us, expressed supremely in Christ and also in our material blessings. As we open your word, please align our hearts with yours in the area of money. Strengthen us to resist worshipping money and provide us with a peaceful contentment in all that you have given us. Amen*

### Introduction

How do you view money? Indicate on the line below where your attitude towards money may be.

Money is a sign of God's blessing (the richer someone is the more blessed they are)

Money ruins our relationship with God (we must rid ourselves of material wealth in order to truly love God)

Of course, these are two extremes. Yet, both ends of the spectrum have been strongly affirmed by Christians through the centuries.

Read 1 Timothy 4:3-5, what error have those on the right-hand made?

Read 1 Timothy 6:17, what error have those on the left-hand made?

## From the Bible

We're now going to quickly sketch some of the groundwork principles when it comes to building a Biblical perspective on money and human attitudes towards it.

### **Principle #1: Everything in creation belongs to God: money is part of God's good creation**

Read Job 41:11, Psalm 24:1, Psalm 50:9-12: who owns everything in this world?

How should this shape our attitude to our own possessions and wealth?

Notice how people like Abraham, Job and Solomon are described in Gen 12:5, 13:2; Job 1:2, 1 Kgs 3:13. Their wealth seems to be one of the ways that God has blessed them. Remember how the story of Job concludes (Job 42:12-15) - material wealth is part of God's reward for Job's faithfulness.

These verses show us

- **God has made and 'owns' everything in creation – including all money and material wealth**
- **There is nothing *intrinsically* wrong with money**

Read 1 Timothy 4:3-5. This confirms the idea there is nothing *intrinsically* wrong with money. However certain principles need to govern our attitudes towards money. What are they?

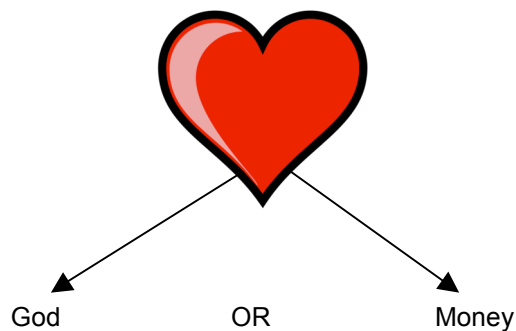
## Principle #2: Humans misuse money: we turn it into an object of worship

Although there is nothing intrinsically wrong with money, humans adopt a very sinful attitude towards it. All of us, at different times, are gripped by **greed**. We deeply desire more than we have and continually set our hearts on increasing the volume and quality of the things around us.

In **Ephesians 5:5**, what is greed identified as?

Read **Romans 1:21-25**. It describes idolatry as worshipping 'created things rather than the Creator'. Do you think that in general, the attitude of humans towards money could be described in this way?

In the Sermon on the Mount, Jesus makes the consequences of 'serving money' on our relationship with God absolutely clear. Read **Matthew 6:19-24**.



What does it mean to 'serve money'?

If you 'serve money', what does Jesus say your attitude to God will be?

So many of us believe we are the exception to this rule. Why are we so reluctant to accept Jesus' teaching here?

## Antidote #1: Do not trust money.

Read **1 Timothy 6:17**. Re-write this verse in your own words.

What would the life of someone who 'put hope in wealth' look like?

To 'put your hope in wealth' would be to put money in the place of God (who is our eternal hope, Psalm 46). Why is God, rather than money, worthy of our hope?

## Antidote #2: Be content with what you have.

Read **Philippians 4:11**. A second antidote to a sinful attitude towards money is to be content with what you have. How do you think Paul 'learned the secret of being content'?

How will this change your attitude towards money?

Perhaps the prayer of Argur from Proverbs 30:8-9 is one we should also adopt.

*Give me neither poverty nor riches,  
but give me only my daily bread.  
Otherwise, I may have too much and disown you  
and say, 'Who is the Lord?'  
Or I may become poor and steal,  
and so dishonor the name of me God.*

Discuss the dangers of both ends of the spectrum. How do you see the dangers of 'riches' expressed in the area we live?

**Is this a prayer you could pray now or do you need first to deal with your desire for riches?**

### Summary

- 1) Money is part of God's good creation: to be received with thanksgiving
- 2) Humans misuse money and turn it into an object of worship
- 3) Antidote #1: do not trust money!
- 4) Antidote #3: be content with what you have

How do you see points 1 and 2 reflected in your situation?

Share how the antidotes have been expressed in your life?

### **Spiritual diagnosis: Where is your heart?**

**Luke 12:13-34 says that where your treasure is, your heart will also be. The way we deal with finances is not merely a practical issue, but more deeply, a spiritual issue. Our actions with money are an expression of where our heart is. This is why giving at church is not merely a perfunctory duty like paying the phone bill. It is a spiritual matter because you need to decide which Kingdom you will invest in.**

**Use these questions to examine your own heart and attitudes towards money.**

If the way you spend, save, invest and give your money is an indication of what is important to you – what would the cold hard facts of your bank statements say about your priorities?

If all your financial transactions were made public what would you be embarrassed about?

If all the bank statements of the people in your street got mixed up, would yours, as a child of God, be noticeably different? Why/why not?

## Study 2: Grace and the OBLIGATION of Giving

### Opening Prayer:

*Generous God, we thank you for all that you provide us with. Help us to understand the financial responsibilities that you have charged us with. Please release us from greed, materialism and selfishness so that we may joyfully fulfil our obligations to contribute financially where we should. Amen*

### Introduction

Are all obligations burdensome by nature? Are there some obligations that you have (not necessarily financial) that you rejoice in?

[select an exercise to begin with]

#### Exercise #1: Getting financial

List the financial obligations that you have at the moment.

What are the consequences for not keeping these as regularly as we should? Which of these obligations could we decrease if we wanted to?

#### Exercise #2: Getting thinking

Tick statements that you agree with, then discuss with the group

Giving financially to our church is a matter of Christian freedom – we are free to give, but not compelled to

Giving financially to our church is non-negotiable – but we are free to decide the amount and regularity

Giving financially to Christian ministry is non-negotiable – but we are free to decide who we give to

It is sinful to not give financially to any Christian ministry

We should meet all other financial obligations before we give to church

We don't 'give' to God, but rather 'return' to him what he has given to us

God requires us to 'give' but not necessarily financially, its OK to give time or other resources instead of money

### From the Bible:

Look at the following verses and note down what financial obligations the New Testament lays on Christians. Then complete the other columns.

Passage	What are the financial obligations? (some passages have more than one)	What are the reasons for these obligations?	What is the equivalent in our society and church structure?	What would happen if these obligations were not met?
<b>Matthew 6:24</b>				
<b>Matthew 25:31-46</b>				

<b>Mark 12:13-17</b>				
<b>Romans 13:1-7</b>				
<b>Galatians 6:6-10</b>				
<b>1 Corinthians 9:3-15</b>				
<b>2 Thessalonians 3:10-13</b>				
<b>1 Thessalonians 4:11-12</b>				
<b>1 Timothy 5:3-16</b>				
<b>1 Timothy 5:17-18</b>				

Look over the list of our financial obligations. Do *all* of these apply to *all* Christians?

What broader principles can we derive from these financial obligations that we may be able to apply more specifically to our situation?

## Supporting your church:

Three of these passages firmly establish the responsibility and obligation that we have to financially support our **own teachers** (Gal 6:6-10, 1 Timothy 5:17-18) **and the ministry that we benefit from** (1 Cor 9:3-15).

Why is it important for members of the church to primarily support the church they belong to (what would happen if they don't)?

**Is this priority reflected in your giving?**

## Principles of giving

Next week we will look in depth at the question of 'how much to give?' Today we will conclude with looking at some principles, which should guide our giving...

### Exercise

*From discussions with many Christians it appears that it is the regularity of our giving that lets us down. Many of us are well intentioned, but when it comes to actually transferring money either physically or electronically from our possession to the church we are not as diligent as we should be.*

Which of the following barriers to *regular* giving resonate with you?

Laziness		Unexpected expenses that crop up just before Sunday
	Disorganization	
Forgetfulness		Not having money in your wallet on Sunday
	Irregularity at church	
		Being busy at work and not getting around to transferring money

Paul's instructions to the Galatians and the Corinthians contain some practical tips that we would all do well to implement. Find where each principle is described in the verse, then circle and connect it to the word.

REGULAR	PROPORTIONAL	INTENTIONAL
DISCIPLINED	<p><i>Now about the collection for God'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 his income, saving it up, so that when I come no collections will have to be made.</i></p>	WISE
ORGANIZED	TRUSTING	SYSTEMATIC

1 Corinthians 16:1-2

**What extra principle does Matthew 6:1-5 teach us?**

**What practical steps can you take in order embed these principles in your habits?**

## **Spiritual diagnosis: Where is your heart?**

**Luke 12:13-34 says that where your treasure is, your heart will also be. The way we deal with finances is not merely a practical issue, but more deeply, a spiritual issue. Our actions with money are an expression of where our heart is. This is why giving at church is not merely a perfunctory duty like paying the phone bill. It is a spiritual matter because you need to decide which Kingdom you will invest in.**

**Use these questions to examine your own heart and attitudes towards money.**

How faithful are you being with the money God has given you?

Have you used Christian freedom to shirk financial responsibilities?

Have you lavishly provided for yourself so that there is nothing left for others?

What sinful attitudes do you need to work on in order to adopt a godly attitude towards financial obligations?

What practical steps do you need to take in order to be faithful in paying what you owe?

To family, government, church, other Gospel ministry

Do you need to review how you are deploying the money God has given you to manage?

## Study #3: Grace and the **GENEROSITY** of Giving

### Opening Prayer:

*Heavenly Father, we thank you for the blessings we have received in Christ. Please open our hearts to enable us to be generous as you have been generous to us. Strengthen us in our partnership with the Gospel through enabling us to use all of our resources to support the spread of your Kingdom.*

In what areas of your life is it easy to be generous in? In what areas of your life is it difficult to be generous in? Why the difference?

### Introduction

In the previous study we began to establish some New Testament principles for financial giving. In this study, we are going to focus in on the question, 'how much should I give?'

We live in a culture where price tags are clear-cut. In so many areas we know precisely how much things cost – down to the cent and even the GST value! This means we know the exact expense of sending our children to school, living in our house, paying council rates and how much to send to the tax-man.

Yet, when it comes to giving at church is it more like shopping at Bing Lee where EVERYTHING IS NEGOTIABLE? Let's take a look...

### In the Old Testament

If we lived in the Old Testament era things were clear-cut. Read Deuteronomy 14:22-29; 26:12. **How much were Israelites required to put aside AND for what purpose?**

See also Lev 27:30-33, Num 18:21-24, Deut 2:6-7, Matthew 23:23

**What would be the benefit of being told exactly how much to give financially? What would be a down-side of being told exactly how much to give financially?**

### In the New Testament...

The Old Testament practice of setting aside 10% has become known as tithing (literally from the Old English word for 'tenth'). Many Christians continue to use this Old Testament principle as a helpful bench mark... yet the New Testament has much more to say!

Living in the New Testament era we are now free from the Old Testament law (the 10% law is not referred to in the New Testament). This means that New Testament Christians are **not commanded** to set aside the precise figure of 10% to give to the church. However the Old Testament law pointed to key principles, which still apply to those living in God's family (for example 1 Corinthians 16:2 urges the Corinthians to set aside money from the *beginning* of the week).

This study will focus on two of the principles which need to guide how much we decide to give.

## Principle #1: Generosity

We now turn to some passages to do with a collection Paul was gathering for a church in Jerusalem which was gripped by famine.

Recap which principles should govern the Corinthians giving towards this collection from 1 Cor 16:1-4.

**Divide these passages and questions amongst the group. Report the answers back to the whole group and see if there is anything to add in the MAIN IDEA column**

		MAIN IDEA
2 Cor 8:1-9	<p>In what sense has God first given to us?</p> <p>How is giving related to understanding the Gospel?</p> <p>How did the Macedonians view their financial giving to the church in need (v4)?</p> <p>To what extent did the Macedonians give?</p>	Christian giving is <b>motivated by grace</b> and is a response to receiving extraordinary blessings from God.
2 Cor 8:10-15	<p>How do we determine how much to give?</p> <p>In what sense is giving merely 'redistributing' blessings that God has given to us?</p>	Christian giving should be <b>proportional to our means</b> : in accordance with the amount of riches God has given us.
2 Cor 8:16-24	<p>What steps does Paul take to ensure the money collected will be managed properly?</p>	Christian giving should be <b>carefully supervised</b> : to guard against accusations of financial mismanagement
2 Cor 9:1-7	<p>What attitudes should shape and control our giving?</p> <p>How do we determine how much to give?</p> <p>What is God's attitude towards cheerful giving?</p>	Christian giving should be <b>willing and cheerful</b>
2 Cor 9:8-11	<p>How will God bless those who are generous?</p> <p>How are we to use those blessings that God gives us?</p>	Christian giving is a source of <b>spiritual blessing</b>
2 Cor 9:12-15	<p>What will be the result of the Corinthian giving?</p> <p>In what sense is the Corinthian giving 'service' and 'obedience' (v12,13)?</p> <p>How will the receivers of the giving bless the Corinthians in return?</p>	Christian giving is an expression of <b>thanksgiving to God and result in others praising God</b>

Summary: Find verses in 2 Corinthians 8-9 do we find that our giving should be  
Generously sharing possessions:  
Deliberate:  
Enthusiastic:  
Sensible:  
Modelled on God's generosity to us in Christ:

## Principle #2: Generous Gospel Partnership

In Philippians 1:5 how does Paul describe his relationship with the Philippian church?

Throughout the letter this partnership is expressed in many ways:

- Prayer (1:3-7)
- Suffering (1:29-30)
- Sending and receiving people (2:19-30)
- Love and concern for (4:10)
- Shared trouble (4:14)
- Giving and receiving finances (4:15)
- Sending aid again and again (4:16)

As Paul receives aid from the Philippians, what is God's response (4:18)?

In what sense do you partner with the Gospel ministries that you contribute to financially?

How could we express partnership in other ways?

What would you say to someone at church who was simply receiving ministry, but not partnering in it?

## Summary: how much should we give?

As we mentioned above, many Christians still use the 10% rule as a helpful benchmark, but the principles we have just explored urge us to be guided by generosity and partnership, rather than a raw figure.

So **HOW MUCH** should we give?

- What you have decided in heart to give (2 Cor 9:7)
- According to your means (1 Cor 16:2, 2 Cor 9:11)
- What you are able to give cheerfully (2 Cor 9:7)
- So that you are sowing generously (2 Cor 9:6)
- An amount that expresses your partnership with the Gospel (Phil 1:5, 4:10-18)

How have you incorporated these principles into your regular giving?

And **HOW** should we give? (from last week)

- Regularly (1 Cor 16:1-2)
- Intentionally (1 Cor 16:1-2)
- In a disciplined way (1 Cor 16:1-2)
- In an organized way (1 Cor 16:1-2)
- Trusting (1 Cor 16:1-2)
- Systematically (1 Cor 16:1-2)
- Wisely (1 Cor 16:1-2)
- Secretly (Matt 6:1-5)

What further action do you need to take in this area?

**A Great reminder!**

*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  
creatures of the field 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

This is a wonderful reminder that God doesn't actually need our money! Yet we give because of the blessing it is to others and ourselves.

**Spiritual diagnosis**

**Luke 12:13-34 says that where your treasure is, your heart will also be. The way we deal with finances is not merely a practical issue, but more deeply, a spiritual issue. Our actions with money are an expression of where our heart is. This is why giving at church is not merely a perfunctory duty like paying the phone bill. It is a spiritual matter because you need to decide which Kingdom you will invest in.**

**Use these questions to examine your own heart and attitudes towards money.**

What stops you being generous?

Not trusting God

Being selfish

Storing treasures on earth instead of Heaven

Trusting in earthly possessions

Loving money

Greed (which is idolatry)

What else?

At the moment, what determines your giving amount?

Give according to need (you give when some need arises)

Give according to means (you give according to how much you have)

Give according to percentage (you give a fixed percentage and adjust the amount as your income rises or falls)

Give according to amount (you give a fixed amount)

Give according to sacrifice (you give to the point where you need to sacrifice something else in your budget)

Do you need to address this?

Is there room in your budget for:

Responding to an unexpected need of someone at church

Trusting God to provide

Supporting multiple Christian ministries and others in need

## Frequently Asked Questions

### **1. What should I give my money towards?**

1 Corinthians 9 develops the principle that we are obligated to give financially to the ministry that we benefit from. This is not merely providing a wage for ministers, but includes financially giving towards all the running costs of ministry as well. Thus, your local church offertory should be the primary recipient of your financial giving.

Of course, there are no limits on generosity(!) so you may want to support other ministries on top of giving to your local church. However these other ministries shouldn't hinder your ability to support your local church. A helpful guideline people have used is to give 10% to their local church and then decided how much more they want to support other ministries.

In desiring to support ministry further a field it is helpful to remember that NCAChurch gives away 10% of all offertory money to support ministries such as missionaries in other countries and Moore Theological College. So, if you want to increase your giving to, say, global mission a good way to do that would be to increase your giving to NCAChurch.

Many Christians also like to give to charities. This is a good example to the wider community, yet we need to remember that the greatest need in the world is for humans to be saved from sin through the death of Jesus Christ our Lord. This priority should be reflected in the causes we give to and so those involved in the mission of preaching the Gospel to the lost should be our main financial focus. We must be careful never to close our hearts to the poor and needy, yet giving towards Gospel missions should always be our priority.

### **2. What about the building project? I have been giving a lot towards the PMC and so haven't been able to give as much into the offertory.**

The building of the PMC is an important project that will provide a wonderful centre for Gospel ministry. Yet giving towards the PMC should be above and beyond regular offertory rather than in place of regular offertory. This is because there are current running costs and ministry expenses that need to be met in order to maintain ongoing ministry until the PMC is completed.

Most of us have a tendency to give towards new and exciting projects because we feel this is where the real action is. However we need to remember that there is nothing more important or exciting than the week by week preaching of the Gospel to children, youth and adults that happens each week across our 8 services. This is, as always, where our financial priority should be.

### **3. What method of giving should I use?**

Currently at NCAChurch there are two main means of giving: in offertory on Sunday services; and through electronic transfer. Both are appropriate ways to give and both have strengths and weaknesses.

Some people find the physical act of placing money in the offertory a helpful way to acknowledge they are continually contributing to Gospel ministry. Giving in envelopes is a good way to maintain anonymity for those embarrassed about giving large amounts or smaller amounts and they enable you to think about how much you will give before you come to church. Yet this requires us to be very well organized and disciplined and proves to be something that many of us are not good at sustaining.

Others counter this by setting up automatic transfers so that they always give regularly and on time. This helps both the giver and the church to budget accordingly. One danger here is to fall into the attitude of 'set and forget' and so not think at all about how much you are giving. Because you never really 'see' this money it is possible to forget that you are giving at all.

You need to find which way suits you and which method of giving will help you to be intentional, thoughtful and prayerful about your giving AS WELL AS be organized and disciplined.

### **4. If the Gospel is free, why are we obligated to give? I feel guilty whenever we talk about money, what if I'm responding out of guilt?**

The Gospel is a free gift from God – we really are recipients of grace. Yet it would be wrong to suggest that once we receive this free gift we remain unchanged. Having freely become children of God through Jesus' death on the cross, the Gospel lays all sorts of claims on our lives: we are to put to death the sinful nature (Romans 6) we are to store up treasure that does not spoil or fade (Matt 6:19-21), we are to share the Gospel with those around us (Matt 28, 1 Peter 3) the list could go on.

It is helpful to see these, not as obligations, but as various ways in which we express the fact we are a new creation in Christ – the old has gone, the new has come (2 Cor 5:17). Christians see the world differently and must weigh every decision through a Gospel lens. Every choice we make must be in light of the fact that we are now members of God's family – and this includes financial decisions. As we saw in 2 Corinthians 8-9 (Study 3) we have all benefited from God's giving (in Christ) and this is the basis for our giving. God doesn't want us to give out of obligation, but rather out of generosity and a cheerful heart (2 Cor 9:5-7). Spiritually, it doesn't matter how much we give, but generosity is a matter of the heart, not of size. (read about the poor widow in Mark 12:41-44) to be This is one way we demonstrate our thankfulness to God for the way in which he has blessed us.

If you feel guilty when we talk about money, it may mean you are responding rightly to God's Word. If, for example, financial giving is something you have ignored or avoided then you may need to repent, seek God's forgiveness and ask for the Spirit to work on your heart so that you bring your actions in line with God's desires.

If you are giving generously and you still feel guilty whenever we talk about money you may have slipped into thinking that your worth before God is dependent or somehow connected to how much you give. This means you will always feel guilty whenever the issue of money is addressed because you will always feel as though there is more you could give so that God would love or value you more. If this describes you it would be helpful to remember that we are saved by grace alone through Jesus' actions on behalf of us. Our Christian lives are a response to this, and are shaped by this, but never contribute to, add to or adjust our standing before God.

**5. I don't make as much as other people, so while I'm happy to chip in to buy some toys for crèche or provide supper I can't afford to give every *single* week. Also, rather than give financially I try to make up for this by serving in other ways. Is it OK to see my service as my giving?**

In Philippians Paul speaks about the variety of ways that the church partners with him in Gospel ministry, they pray for him, send people to be with him and help in very practical ways. So, partnering in Gospel ministry through serving each week is a wonderful way to express your partnership with the ministry staff and others involved.

However serving each week on various rosters still won't provide for the living expenses of those who have stopped working in the secular realm in order to labor full time amongst us at NCAChurch. Serving each week won't contribute to maintaining running costs of ministry or contribute to the missionaries and other ministries that NCAChurch gives money towards.

We shouldn't set serving and giving against each other as two different options members of our church may choose in order to contribute to the ministry. Both are right responsibilities of members of our church. As we have seen in the studies all of us should give financially (1 Corinthians 9, Galatians 6, 1 Tim 5) and as we have seen in our recent sermon series, all of us should use our gifts in loving service to build up the body (1 Cor 12-14). One does not replace the other.

Finally, giving financially allows you to partner in ministry far beyond your immediate sphere. Through financial giving at NCAChurch you can partner with missionaries around the globe and support the training of ministers for generations to come. This is a God-given privilege that each of us should view with joy.

**6. We had some unexpected expenses this year, so we had to decrease our giving, now we are going through further financial difficulty and so we will need to stop giving for the time being.**

Unexpected expenses can be a nightmare in a family budget because often you need to adjust so many other areas of expenditure. When it comes to how unexpected expenses affect your weekly giving to church there are two things to keep in mind. First the Biblical principle of giving out of our 'first fruits' (Ex 34:26, Numbers 18:12-13) which Paul builds on by asking the Corinthians to set aside money at the *beginning* of the week (1 Cor 16:1-3). Often we are able to budget over a whole year because generally we have a fixed income for a year. A good principle would be to decide at the beginning of the year how much you are going to give, based on your yearly budget, and 'set it aside' at the beginning of the year.

Secondly, it is worth thinking through your budget and categorizing fixed expenses and variable expenses. Some things like mortgage, rent, groceries and school fees are largely fixed. If unexpected expenses arise you are not able to lower payments towards rent or groceries in order to adjust – you simply cannot renege on those financial obligations. Yet there are other expenses, perhaps like clothing, holiday spending and so on, that vary depending on how much we choose to spend – these are adjustable if unexpected expenses do arise.

The question is: in which category do you view giving to church? In study 2 we explored the idea that giving to church is a financial obligation closer to the 'fixed expense' category. If you are budgeting giving from the beginning

of the year this is a helpful mindset to be in. Yet Paul does allow for us to give 'according to our incomes' (1 Cor 16:2), so if unexpected expenses genuinely lower your ability to give to church you are free to decrease until your means improve. If you are to apply this principle, then you need to apply both ends of the spectrum. If you had an unexpected windfall, and your income increased for a short period, then perhaps your giving should also reflect this.

#### **7. We have a huge credit card debt we need to get down before we begin to give again.**

We do need to provide for our families and organize our finances in such a way that we are not stuck in or getting deeper into debt. If you were in large credit card debt with high finance charges it would be foolish to ignore this, while giving a large amounts of your money away. This is because if your debts catch up with you you may end up being a burden to others financially and you will no longer be able to support the ministries you are currently supporting.

It may be helpful to treat paying off credit card debt as a regular budgeted expense that you pay over time (like a mortgage), this way you can continue to give responsibly in a sustainable way, according to your current means.

If you did fall into the mind-set of allowing an expense like credit card debt to prevent you from giving, you may always find something that will prevent you from giving.

#### **8. Why do we need to give into a general fund, when I am only part of one congregation**

Our 8 congregations at NCACHurch all support each other – not just financially, but prayerfully and through other practical ways. All of us benefit from ministry conducted by those who are not strictly our congregational leaders, even if this is not always obvious. Through pooling our resources and supporting each other we are able to streamline our costs as well as finance projects that we would not be able to do if each congregation were financially independent.

On a deeper level, the mutual support congregations provide reflects the one-ness of the church body that makes up NCACHurch. Our 8 congregations are part of one body and if one is growing or receiving more through offertory the entire church benefits, likewise, if one congregation is struggling financially, the whole church is able to share the burden.

Part of giving to a general fund is also an expression of trust and submission to our leaders at church. You may not entirely agree with all of the financial decisions the church makes, however we must respect the fact that our leaders have a much broader perspective on NCACHurch that many of us do.

#### **9. We've never been good at budgeting so giving just falls off the radar, what should we do? My income varies each week and each month, it is very difficult to give a set figure regularly**

Even when we are not good at budgeting there are certain expenses that we always pay. By and large, not being good at keeping track of money and planning what to spend on doesn't prevent us from buying dinner each night and paying the rent each week. So, in the same way you wouldn't let your lack of budgeting discipline prevent you from eating, please don't let it prevent you from giving to church.

In the case of a varying income each week or month there is still generally some level of fixed money coming in. Perhaps you could give faithfully and regularly from the fixed income, then increase giving depending on the variable amount. For example if one spouse works full time, and the other works when the need arises, perhaps you could set up an electronic transfer based on the full-time wage, then contribute into the offertory at church based on the part-time wage when it comes in.

#### **10. I am currently not working and on I am on government benefits, am I obligated to give?**

Thankfully we live in a country where our government supports those who are not working. This means that even if we do not have a job we are able to apply for benefits which provide a regular income. Once again 1 Cor 16:1-3 is helpful here. It suggests that each person, no matter how low or high the income is in a position to give.

#### **What next...**

If you would like to continue thinking through these issues please chat to someone on the ministry staff. Two helpful resources to continue with are:

**Beyond Greed** by Brian Rosner, published by Matthias Media 2004

**Cash Values, 5 topical Bible Studies for small groups and individuals** by Tony Paine, published by Matthias Media 1993.

