

You are invited on a
40 DAY
Spiritual Journey
to a more

GENEROUS LIFE

Includes:

Giving Ideas
Bible Readings
Inspiring Articles
Weekly Worksheets
Discussion Questions

BESTSELLER - 600,000 copies plus translations in 40+ foreign languages

About the Author

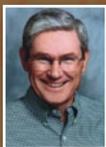


Brian Kluth's life was transformed by Jesus Christ as he learned to live and give generously based on the truth of God's Word found in this booklet. Today, his generosity materials have been distributed in over 150 countries among pastors, leaders, and people in thousands of churches. Brian has created popular websites on generosity, giving, and finances (GodsLoveForYou.com, GenerosityDevotional.com, GiveWithJoy.org, GodIsYourProvider.com, LegacyOrganizer.com and MAXIMUMgenerosity.org). Brian is a pastor, speaker, and he is frequently interviewed by national media. He lives with his family in Denver, Colorado. His email address is: bk@kluth.org



"Brian Kluth has a passion for teaching people to give generously. This is a highly effective tool based on God's Word and will produce generous hearts and extraordinary generosity."

HOWARD DAYTON, Co-founder with Larry Burkett of Crown Financial Ministries and now President of Compass



"Brian's booklet takes the idea of generosity and makes it workable and practical. I recommend this booklet without reservation."

RON BLUE, President
Kingdom Advisors



"Dr. Brian Kluth's generosity devotional is being used by God in a tremendous way. He has been called by God to communicate and demonstrate God's generosity principles to people everywhere."

LEE JENKINS, Investment advisor, Financial Author, Speaker

~3000+ CHURCHES are ordering this booklet for every family.
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To order, go to: www.GenerosityDevotional.com



Dear Fellow Shipmate,

Welcome aboard!

You are about to embark on a journey to a brave new world—a world of experiencing God in life-changing ways. It is not a world of buying and keeping, but of receiving and sharing. A world not focused on fleeting pleasures and momentary happiness, but discovering true contentment and everlasting joy.

To make this journey more meaningful and memorable, I invite you to take this journey with others. This trip is designed to be an all-hands-on-deck experience. Be sure to include any family members, friends, Bible study group, or people from church with you on this journey since what you discover will change all of your lives forever!

In addition to the daily readings, on the next few pages you will find #LoveInAction & #PayItForward **IDEAS** for children, individuals, families, and groups. You will also find instructions on how to download or get #LoveInAction/#PayItForward **CARDS**. Each day pray for opportunities to show and share God's love with others. When you bless someone, give them a **CARD** and invite them to #PayItForward and view the short video at **GodsLoveForYou.com**.

So, by invitation of the King of Kings, I welcome you aboard on one of the most adventurous and thrilling journeys you'll ever experience—a journey to a more generous life.

I look forward to seeing you on the far shore!

Brian Kluth

*Pastor and Founder of GodsLoveForYou.com, GiveWithJoy.org,
GenerosityPledge.org and MAXIMUMgenerosity.org*

#LOVEINACTION & #PAYITFORWARD Ideas

Experience the JOY! Download copies of this card at GodsLoveForYou.com. When you do something kind for someone, give them a card and invite them to **#PayItForward** and watch the short video at GodsLoveForYou.com.



IDEAS FOR CHILDREN

Use these ideas for children in your family, school classroom, group, or Sunday school class. Have children see how many items they can do over the #40DaysOfGenerosity.

- Look at this list and check at least 5 generous things you can do for others.
- Make 3 money envelopes or jars: Giving, Savings & Spending. When you get money, put some in each one.
- Draw a picture for someone.
- Make a dessert or snack to share.
- Take food to someone you know is sick.
- Go through your things and give away what you don't need or use anymore.
- Make someone's bed for them.
- Do chores without complaining.
- Give a compliment or express your appreciation to a teacher.
- Pick up any litter or trash you see.
- Do something kind to a person who doesn't have any/many friends.
- Write a note to someone telling them why they are special to you.
- Help set the dinner table.
- Tell someone you are sorry when you know you upset them.
- Let someone else win at a game you're playing together.
- Offer to pray for someone who is upset.
- Memorize "It is more blessed to give than to receive." Acts 20:35
- Give a toy or book to someone.
- Remove and clean the dishes without being asked.
- Spend time visiting and talking with an older person.
- Give some of the money in your Giving envelope or jar to a church, charity, or a needy person.
- Be a good sport. Don't hog the ball. Compliment the other players.
- Play with or read a book out loud to a younger child.
- Talk with someone who is shy or lonely.
- Draw a picture or make a card and give it to an elderly person or neighbor.
- Give someone a big hug.
- Participate with a group in doing a service project together.
- Give someone a compliment about their hair, eyes, smile, clothing, smarts, singing, or sports abilities.
- Decide to forgive someone that hurt or upset you.
- Tell someone that you love them.
- Write 5 things you're thankful for.
- When someone has something heavy to carry, help carry it for them.

IDEAS FOR INDIVIDUALS & FAMILIES

Check off some things you can intentionally do during the #40DaysofGenerosity...

- Cook a meal for someone who is sick or has been in the hospital.
- Give a book you have to a friend who would be helped by it.
- Let someone go in line ahead of you.
- Smile and greet people when you are walking.
- When you buy a snack, buy two and share it with someone.
- Plan a #LoveInAction project you can do with a group.
- If you buy a coffee, give the cashier \$\$ to pay for the next person's drink.
- Help return shopping carts in the parking lot to where they belong.
- Take donuts to the fire or police station and thank them for their service.
- Send a thank you text, email, or note to someone who helped you in life.
- Go for a walk and introduce yourself to neighbors you haven't met yet.
- Be kind or do something nice for someone you dislike.
- Put some "God money" in a special place in your wallet (\$5, \$10, \$20, \$50, or \$100) to give away when God prompts you to help someone.
- Offer to care for someone's pet, plants, or mail when they go on a trip.
- When cooking, make some extra and share it with someone in need.
- Make a "baby kit" for a new mother (diapers, formula, food, clothes, etc.).
- Give someone or several people a hug .
- Offer to pray with someone who is going through a difficult time.
- Ask a single parent, widow, or retiree if there is any way you could help them.
- Share a funny story or joke that will help someone smile or laugh today.
- Call a friend you haven't talked to for a year or more.
- Bake or buy some snacks and share them at work or school.
- Tip someone 50% (or ___%) on your restaurant bill.
- Give someone who is without a car a ride to church, work, the store, or a doctor's appointment.
- Treat someone to the movies, event, or an activity.
- When you notice someone that seems lost or needs help, offer to assist them.
- Invite someone in your neighborhood over for a meal or dessert.
- Go through your things and give away or donate items you no longer use.
- Have a garage sale with family or neighbors to raise money for a cause.
- Make a donation to a nonprofit in honor or memory of a loved one.
- Give or send someone flowers.
- Go visit an elderly person and take them a snack or gift.
- Help a neighbor, single parent, or elderly person/couple with needed house projects or repairs (yard work, painting, fix-it projects, etc.).
- Let someone "in" when traffic is tight. Wave to them and smile.
- Watch someone's children so they can go out on a date or outing.
- Loan a car to someone who needs it.
- Take a single parent and/or their child(ren) to an outing or event.
- Purchase an extra bag of groceries for a single parent, widow, or needy family.
- Invite foreigners to your home to celebrate a national or religious holiday.

"Let your light shine before others, so that they may see your good works and give glory to your Father who is in heaven."

MATTHEW 5:16

GIVING IDEAS FOR GROUPS

Use these #LoveInAction ideas to plan a group project for your church, youth group, Sunday school or small group, business, sports team, club, nonprofit, community group, civic organization, medical practice/clinic, employee group, etc.

- Work with local officials to paint over graffiti in your community.
- Clean up trash at a park, sports field, beach, school, road, lake, or river,
- Put on a special program, talent show, or event at a nursing home.
- Help clean and paint at a school, nonprofit, or needy neighborhood.
- Collect clothing, school supplies, instruments, or gifts for needy kids.
- Fix up a run-down playground OR convert an empty lot into a playground.
- Organize an after school program (tutoring, sports, theater, or music).
- Organize a special event for foreigners, elderly, or needy families.
- Do yard and/or repair work at the homes of needy families.
- Trim overgrown trees/bushes on walking paths or in parks.
- Offer a free car wash and/or dog wash.
- Collect unused make-up and clothing for a center for abused women.
- Organize free haircuts, eye exams, dental care, medical check-ups, etc.
- Paint fire hydrants, park benches, fences, or no parking curbs.
- Offer career testing and resume help for people needing work.
- Look at your community's events calendar and provide needed volunteers.
- Conduct a food drive.
- Organize an Appreciation Event for a group of professionals in your community (police, fireman, first responders, teachers, etc.).
- Work with officials to help serve troubled at-risk youth.
- Work with a local non-profit and provide volunteers and/or raise funds for a special project.
- Put together a clothing or eye glasses drive to benefit people in need.
- Organize a free water, snack, or sun glasses give-away day at an event.
- Get permission to organize a flash mob singing event.
- Organize a local blood drive.
- Organize free oil changes and fluid checks for singles and the elderly.
- Offer bicycle safety checks.
- Organize a 40 cents off gas discount with a local service station.
- Organize a Volunteer Fair for local non-profits, schools, etc.
- Provide volunteers for a local feeding program or event.
- Build needed wheel hair ramps for the disabled.
- Put safety equipment in the homes of the elderly.

Help spread generosity across your community and beyond!

Share your

#40DaysofGenerosity

stories with family, friends, and others.

We also encourage you to share your stories/pics/videos on Facebook, Twitter, Instagram, or with your local news media.

In your posts, use any of the following terms:

#40DaysofGenerosity, #LoveInAction, or #PayItForward.



May God bless you and make you a blessing to any and many!

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Just tell me what to do and I will do it, Lord. As long as I live I'll wholeheartedly obey. Make me walk along the right paths, for I know how delightful they really are.^{TLB}

Psalms 119:33-35



DAY 1

God is the Owner of everything

(including all that you currently have or ever will have)

Think about, discuss or pray about the verse that relates most to your life:

Psalms 50:10-12 (God says) “Every animal of the forest is mine, and the cattle on a thousand hills...and the creatures of the field are mine...the world is mine, and all that is in it.”

Haggai 2:8 “The silver is mine and the gold is mine,” declares the LORD Almighty.”

1 Chronicles 29:11-12 “Everything in heaven and earth is yours (O Lord)...Wealth and honor come from you; you are the ruler of all things.”

Leviticus 25:23 (God says) “The land is mine and you are but aliens and my tenants.”

1 Chronicles 29:14-16 (David’s prayer after people gave generously to a building project) “But who am I, and who are my people, that we should be able to give as generously as this? Everything comes from you, and we have given you only what comes from your hand. We are aliens and strangers in your sight, as were all our forefathers. Our days on earth are like a shadow, without hope. O LORD our God, as for all this abundance that we have provided for building you a temple for your Holy Name, it comes from your hand, and all of it belongs to you.”

Psalms 24:1 “The earth is the LORD’s, and everything in it, the world, and all who live in it.”

*If we belong to Christ, it’s logical
that everything we have truly belongs to Him.
When we give to God, we are just taking
our hands off what already belongs to Him.*

DAY 2

God is the provider of every good thing in your life

Think about, discuss or pray about the verse that relates most to your life:

James 1:17 “Every good and perfect gift is from above, coming down from the Father of the heavenly lights.”

Ephesians 1:3 “Praise be to the God and Father of our Lord Jesus Christ, who has blessed us in the heavenly realms with every spiritual blessing in Christ.”

Matthew 7:11 “If you, then, though you are evil, know how to give good gifts to your children, how much more will your Father in heaven give good gifts to those who ask him!”

2 Chronicles 1:11-12 “Since you [Solomon] have not asked for a long life but for wisdom and knowledge to govern my people over whom I have made you king, therefore wisdom and knowledge will be given you. And I [the LORD] will also give you wealth, riches and honor.”

Proverbs 8:18-21 (God says) “Unending riches, honor, justice, and righteousness are mine to distribute. My gifts are better than the purest gold or sterling silver! Those who love and follow me are indeed wealthy. I fill their treasuries.” ^{TLB}

Isaiah 26:12 “All that we have accomplished you [Oh LORD] have done for us.”

*As thunder follows lightning, giving follows grace.
When God's grace touches you, you can't help but
respond with generous giving. Randy Alcorn*

Give to God what's right—not what's left.

Practical Advice about Giving

By Brian Kluth, Pastor and Founder of www.MAXIMUMgenerosity.org

Here is some practical advice for people who have questions, doubts or fears about giving to the Lord's work.

If you are NOT a Christian: Don't focus on giving to God. Instead, realize and accept what God wants to give to you—complete forgiveness, a brand new start, the power to be good and to do good for others, help for your problems, the ability to forgive, and a home in heaven. If you recognize your need for these things, pray and invite Jesus Christ to bring these things into your life.

For all Christians: Always make it a priority to faithfully support the work of your local church first. Then give special gifts and offerings to other Christian causes, projects, missions or the needy as God leads you.

If you're fearful about giving 10% or more of your income to the Lord, try a 90-day test: In Malachi 3:10 God invites people to “test Him” in the matter of tithing (giving the first 10% of your income to God's work). Therefore, I encourage people to try a 90-day test. Begin giving 10% of your income to the Lord's work and watch and see if God does not begin working in your life in ways you haven't previously experienced. If you regret that decision OR if you feel you never experienced God's divine help in your finances during this time period, then discontinue the test. However, if you experience God's help, joyfully continue giving 10% or more to the Lord's work.

If you want to begin to actively give to God FIRST: Here are four different ideas to choose from:

- 1) Whenever you get any money, set aside 10% or more to give as the Lord directs.
- 2) Whenever you put a deposit in your checkbook, write out the first check(s) to God's work for 10% or more.
- 3) If you track your finances through a book-keeping system or computer program, set up a category for church giving and another one for other Christian causes. Then begin to faithfully set aside 10% or more of your income into these accounts.

4) If you like to handle your finances electronically, consider using www.networkforgood.org or the electronic giving option from your church (if available) to faithfully give 10% or more to the Lord.

If you are married to a Christian, but the two of you do not agree on how much you should give to the Lord's work: See if your spouse will read through this material and/or listen to some of the internet messages at www.MAXIMUMgenerosity.org. Then talk and pray together about a mutually agreeable “testing period” concerning your giving 10% or more.

If you are married and your spouse is not a Christian: Identify any money you have freedom to spend (read Luke 8:3) and set aside 10% or more of this money to give to the Lord's work AND/OR show this material to your spouse and see if you can try the 90-day testing period.

If you are deciding whether to give off the gross or the net of your income: Pray and ask God what He wants you to do. If He prompts you in your heart to give off the gross amount, go ahead and do this, trusting Him with the results. If you don't have a peace about this, begin giving 10% off the net amount for a few months and see what happens. After a few months, if you experience God's creative care in your life, then begin to give 10% or more off of your gross income.

If you're wondering about how much to give to your church and how much to give to other places: A good practice I have used is to give 10% of my main source of income to my local church (i.e. my main income goes to support the work of my main source of Christian fellowship and teaching). Then, I use 10% or more of all other incomes sources and unexpected blessings to help fund other Christian needs and opportunities that God brings into my life (see pages 23-24).

If you have children at home: Help your children set up a place where they can set aside “God's portion” of any money they receive (i.e., allowances, work projects, gifts of money, etc.). Have them give at church, to missions, and/or to help people in need.

If you have “fallen behind” in your giving to God's work: If you knowingly or accidentally have fallen behind in your giving to God's work, you will never regret the decision to “get right” in this area. Review your financial records from the past several months and pray about “making up” the amount you have fallen behind. One elderly lady in her 90's I heard about sent a tithe check to the church office with the note, “I want to be prayed up, paid up, and ready to go!”

DAY 3

Your role is to be the trustee, manager and steward of 100% of what God entrusts to you during your lifetime.

Think about, discuss or pray about the verse that relates most to your life:

Colossians 3:17, 23-24 “Whatever you do or say, let it be as a representative of the Lord Jesus....Work hard and cheerfully at whatever you do, as though you were working for the Lord rather than for people. Remember that the Lord will give you an inheritance as your reward, and the Master you are serving is Christ.” NLT

Romans 14:7-8 “None of us lives to himself alone and none of us dies to himself alone. If we live, we live to the Lord; and if we die, we die to the Lord.”

Matthew 25:19-21, 24-26 “After a long time their master returned from his trip and called them to give an account of how they had used his money. The servant to whom he had entrusted the five bags of gold said, ‘Sir, you gave me five bags of gold to invest, and I have doubled the amount.’ The master was full of praise. ‘Well done, my good and faithful servant. You have been faithful in handling this small amount, so now I will give you many more responsibilities. Let’s celebrate together!’... “Then the servant with the one bag of gold came and said, ‘Sir, I know you are a hard man, harvesting crops you didn’t plant and gathering crops you didn’t cultivate. I was afraid I would lose your money, so I hid it in the earth and here it is.’ “But the master replied, ‘You wicked and lazy servant!’” NLT

1 Corinthians 4:2 “It is required in stewards, that a man be found faithful.” KJV

*Martin Luther said, “People go through 3 conversions:
The conversion of their head,
their heart and their pocketbook.
Unfortunately, not all at the same time.”*

Have you gone through all 3 conversions yet?

DAY 4

The LORD watches your giving.

Think about, discuss or pray about the verse that relates most to your life:

Mark 12:41-44 “Jesus sat down opposite the place where the offerings were put and watched the crowd putting their money into the temple treasury. Many rich people threw in large amounts. But a poor widow came and put in two very small copper coins, worth only a fraction of a penny. Calling his disciples to him, Jesus said, “I tell you the truth, this poor widow has put more into the treasury than all the others. They all gave out of their wealth; but she, out of her poverty, put in everything— all she had to live on.”

Luke 21:1 “Jesus saw the rich putting their gifts into the temple treasury.”

2 Corinthians 8:12 “For if the willingness is there, the gift is acceptable according to what one has, not according to what he does not have.”

Exodus 35:22,27,29 “All who were willing, men and women alike, came and brought gold jewelry of all kinds: brooches, earrings, rings and ornaments. They all presented their gold as a wave offering to the LORD...The leaders brought onyx stones and other gems... All the Israelite men and women who were willing brought to the LORD freewill offerings for all the work the LORD through Moses had commanded them to do.”

2 Chronicles 24:10 “All the officials and all the people brought their contributions gladly, dropping them into the chest until it was full.”

Your bank and credit card statements are theological documents. They tell who and what you worship.

With the price of everything else going up these days, aren't you glad the Lord hasn't increased the tithe to 15%?

DAY 5

Don't become prideful about anything God has entrusted to you.

Think about, discuss or pray about the verse that relates most to your life:

Deuteronomy 8:17-18 “You may say to yourself, “My power and the strength of my hands have produced this wealth for me.” But remember the LORD your God, for it is he who gives you the ability to produce wealth.”

Psalms 62:10 “If your riches increase, don't be proud.” TLB

Deuteronomy 8:11-14 “Be careful that you do not forget the LORD your God... Otherwise, when you eat and are satisfied, when you build fine houses and settle down, and when your herds and flocks grow large and your silver and gold increase and all you have is multiplied, then your heart will become proud and you will forget the LORD your God.”

Jeremiah 9:23-24 “The Lord says, “Let not the...rich man boast of his riches, but let him who boasts boast about this: that he understands and knows me.”

Psalms 39:5-6 “Proud man! Frail as breath! A shadow! And all his busy rushing ends in nothing. He heaps up riches for someone else to spend.” TLB

Mark 8:36 “What good is it for a man to gain the whole world, yet forfeit his soul?”

Proverbs 16:19 “Better to be poor and humble than proud and rich.” TLB

Obadiah 1:3-7 “The pride of your heart has deceived you, you who... make your home on the heights, you who say to yourself, ‘Who can bring me down to the ground? Though you soar like the eagle and make your nest among the stars, from there I will bring you down,’ declares the LORD... ‘Oh, what a disaster awaits you...Your friends will deceive and overpower you.’”

When a man becomes rich, either God gains a partner or the man loses his soul.

DAY 6

Even the poor are to give to God from what they have.

Think about, discuss or pray about the verse that relates most to your life:

Deuteronomy 16:16 “No man should appear before the LORD empty-handed.”

1 Kings 17:10-15 (Elijah asked a widow) “Would you please bring me a cup of water?” As she was going to get it, he called to her, “Bring me a bite of bread, too.” But she said, “I swear by the LORD your God that I don’t have a single piece of bread in the house. And I have only a handful of flour left in the jar and a little cooking oil in the bottom of the jug. I was just gathering a few sticks to cook this last meal, and then my son and I will die.” But Elijah said to her, “Don’t be afraid! Go ahead and cook that ‘last meal,’ but bake me a little loaf of bread first. Afterward there will still be enough food for you and your son. For this is what the LORD, the God of Israel, says: There will always be plenty of flour and oil left in your containers until the time when the LORD sends rain and the crops grow again!” So she did as Elijah said, and she and Elijah and her son continued to eat from her supply of flour and oil for many days. For no matter how much they used, there was always enough left in the containers, just as the LORD had promised through Elijah.” ^{NLT}

Genesis 28:20-22 (While a single young man with no job or income) “Jacob made a vow, saying, ‘If God will be with me and will watch over me... then the LORD will be my God...and of all that you (O God) give me I will give you a tenth.’”

2 Corinthians 8:2-4 “Though (the Macedonian Christians) have been going through much trouble and hard times, they have mixed their wonderful joy with their deep poverty, and the result has been an overflow of giving to others. They gave not only what they could afford but far more; and I can testify that they did it because they wanted to...They begged us to take the money so they could share in the joy of helping the Christians in Jerusalem.” ^{TLB}

*If a pauper gives to God, he'll feel like a prince.
If a prince doesn't give to God,
he'll feel like a pauper.*

DAY 7

Set up a plan to faithfully give 10%
OR MORE of your financial
resources to the Lord's work.

Think about, discuss or pray about the verse that relates most to your life:

Luke 11:42 (Jesus said) "Though you are careful to tithe even the smallest part of your income, you completely forget about justice and the love of God. You should tithe, yes, but you should not leave these other things undone." ^{TLB}

Deuteronomy 14:22-23 "Be sure to set aside a tenth of all that your fields produce...The purpose of tithing is to teach you always to put God first in your lives." ^{TLB}

Exodus 22:29 "You must be prompt in giving Me the tithe..." ^{TLB}

Genesis 14:20 "Abram gave...a tenth of everything."

Malachi 3:8-11 "Will a man rob God? Surely not! And yet you have robbed me. 'What do you mean? When did we ever rob you?' 'You have robbed me of the tithes and offerings due to me. And so the awesome curse of God is cursing you...Bring all the tithes into the storehouse so that there will be food enough in my Temple; if you do, I will open up the windows of heaven for you and pour out a blessing so great you won't have room enough to take it in! Try it! Let me prove it to you! Your crops will be large, for I will guard them from insects and plagues. Your grapes won't shrivel away before they ripen,' says the Lord Almighty." ^{TLB}

2 Chronicles 31:5,12 "The people responded immediately and generously with the first of their crops and grain, new wine, olive oil, honey, and everything else...a tithe of all they owned. They faithfully brought in the contributions, tithes and dedicated gifts." ^{TLB}

*Giving 10% isn't the ceiling of giving;
it's the floor. It's not the finish line of giving;
it's just the starting blocks.*

THE FAITHFUL GIVER'S 7 GREAT SURPRISES...

When you begin to actively and faithfully return 10% or more of all your income to the Lord's work, you will be surprised at...

1. The generous amount of money you will be able to give to the Lord's work.
2. The deepening of your spiritual life through trusting the Lord to meet your needs.
3. The increased ease in which you meet your other financial obligations on the 9/10th's of the income you have left.
4. The way that starting to give 10% leads to more generous giving than you ever dreamed possible.
5. The effect faithful giving has in making you a wiser manager over all the rest of the money and possessions you have.
6. The unexpected provisions that God brings into your life.
7. And the surprise you have when you wish you had started giving 10% or more much sooner.

"I absolutely believe in the power of tithing. My own experience is that the more I give away, the more that comes back."

KEN BLANCHARD, AUTHOR OF THE "ONE MINUTE MANAGER"



1st Week Project Focus on your giving in view of your **INCOME**

IDENTIFY: "WHERE IS THE MONEY COMING FROM?"

"Honor the Lord by giving him the first part of all your income." ^{TLB}

Proverbs 3:9

*"The purpose of tithing (giving 10% of your income)
is to teach you always to put God first in your lives." ^{TLB}*

Deuteronomy 14:23

Step 1 Check all items that are sources of God-given cash flow or income that you anticipate in your life during the next 12 months.

Step 2 Determine an approximate "financial value" (\$ amount) for each item checked. Indicate the frequency of how often you receive these funds (W=Weekly, B=Bi-weekly or twice a month, M=Monthly, Q=Quarterly, Y=Yearly/annually, S=Sporadically or O=One-time amount).

Step 3 Indicate the amount (10% of the value) IF you were to honor the Lord with the first 10% of this God-given resource.

Step 4 Prayerfully review the list and circle any areas where you feel you should begin to faithfully give at least 10% to God's work.

Step 5 Prayerfully identify and star (*) any items you feel God is prompting you to dedicate a larger percentage (even up to 100%) to meet a special need or giving opportunity. Possibly this is income you are not counting on, do not actively need, or that could be given as a sacrificial offering.

<input checked="" type="checkbox"/>	CASH & INCOME FOR 12 MONTHS	AMT \$	FREQ	TOTAL Annually	IF 10% = \$
<input type="checkbox"/>	Income, wage or salary from:				
<input type="checkbox"/>	Income, wage or salary from:				
<input type="checkbox"/>	Income, wage or salary from:				
<input type="checkbox"/>	Overtime pay				
<input type="checkbox"/>	Bonuses				
<input type="checkbox"/>	Tax returns/refunds				
<input type="checkbox"/>	Commissions				
<input type="checkbox"/>	Business income				
<input type="checkbox"/>	Severance Pay				
<input type="checkbox"/>	Part-time work or moonlighting				
<input type="checkbox"/>	Consulting fees				
<input type="checkbox"/>	Sale of products or assets				
<input type="checkbox"/>	Home-based business or services				
<input type="checkbox"/>	Sale of stuff I/we own				
<input type="checkbox"/>	Social Security				
<input type="checkbox"/>	Pension/Retirement accounts				
<input type="checkbox"/>	Military or union pay				
<input type="checkbox"/>	Annuity				
<input type="checkbox"/>	Disability income				
<input type="checkbox"/>	Unemployment or Workmen's Comp				
<input type="checkbox"/>	Spousal or child support				
<input type="checkbox"/>	Trust fund				
<input type="checkbox"/>	Inheritance monies				
<input type="checkbox"/>	Insurance settlement				
<input type="checkbox"/>	Legal settlement				
<input type="checkbox"/>	Income from rental or leased property				
<input type="checkbox"/>	Interest and /or Dividends				
<input type="checkbox"/>	Repayment of personal loans				
<input type="checkbox"/>	Royalties from copyrights/patents				
<input type="checkbox"/>	Rebates/Refunds>Returns/Coupons				
<input type="checkbox"/>	Government welfare, food stamps, etc.				
<input type="checkbox"/>	Other:				
<input type="checkbox"/>	Other:				
TOTAL					
CHILDREN					
<input type="checkbox"/>	Work projects				
<input type="checkbox"/>	Allowances				
<input type="checkbox"/>	Cash gifts (b-day, Christmas, etc.)				
<input type="checkbox"/>	Part-time jobs or home business				
<input type="checkbox"/>	Babysitting, lawn mowing, etc.				
<input type="checkbox"/>	Other:				



Week 1

SHARING YOUR TREASURES

Possible questions to think about or discuss

1. As a child, what was one of your earliest or most vivid recollections about giving money to God OR what do you recall about your parent's practices and attitudes about giving to God?
2. When you filled out the worksheet for this week's project, "Income", what surprised you or caught your attention in doing this exercise?
3. What truth or Bible verse from the past seven days of reading stood out to you the most?
4. Who is the most financially generous person you know?
5. How old were you when the idea of tithing (giving 10% of your income) came into your conscious thoughts?
6. If you do not faithfully give 10% or more of your income to the Lord's work, what do you think are the real reasons you're holding back from doing this?
7. If you do faithfully give 10% or more of your income to the Lord's work, how old were you and what were the financial circumstances in your life when you first started tithing?
8. If you do faithfully give 10% or more of your income to the Lord's work, what are the values and benefits you've seen by faithfully doing this?
9. What do you feel is the difference between giving tithes and giving offerings?
10. How do you make sure that giving to your local church is the first priority in your Christian giving?

Week 2

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*Your word is a lamp to my feet
and a light for my path.*

Psalms 119:105



DAY 8

Don't trust in your riches, but trust in God.

Think about, discuss or pray about the verse that relates most to your life:

Proverbs 11:28 Whoever trusts in his riches will fall, but the righteous will thrive like a green leaf.

1 Timothy 6:17 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.

John 14:1 Do not let your hearts be troubled. Trust in God.

Job 31:24-28 (Job said) "If I have put my trust in gold or said to pure gold, 'You are my security,' if I have rejoiced over my great wealth, the fortune my hands had gained...so that my heart was secretly enticed...then these also would be sins to be judged, for I would have been unfaithful to God on high."

Psalms 49:6-12 (Sinners) trust in their wealth and boast of great riches. Yet they cannot redeem themselves from death by paying a ransom to God. Redemption does not come so easily, for no one can ever pay enough to live forever and never see the grave. Those who are wise must finally die, just like the foolish and senseless, leaving all their wealth behind. The grave is their eternal home, where they will stay forever. They may name their estates after themselves, but they leave their wealth to others. They will not last long despite their riches—they will die like the animals. ^{NLT}

Are you rich?

Did you realize that if you personally make more than \$1500 per year you are richer than 75% of the world's 6+ billion people!

To find out how your income compares to everyone else in the world go to: www.globalrichlist.com

DAY 9

Understand riches can deceive you.

Think about, discuss or pray about the verse that relates most to your life:

Revelation 3:17 “You say, ‘I am rich, with everything I want; I don’t need a thing!’ And you don’t realize that spiritually you are wretched and miserable and poor and blind and naked. ^{TLB}

Mark 8:36 What good is it for a man to gain the whole world, yet forfeit his soul?

Mark 4:18-19 Others, like seed sown among thorns, hear the word; but the worries of this life, the deceitfulness of wealth and the desires for other things come in and choke the word, making it unfruitful.

Luke 12:15 (Jesus said) “Watch out! Be on your guard against all kinds of greed; a man’s life does not consist in the abundance of his possessions.”

Proverbs 23:4-5 Don’t weary yourself trying to get rich. Why waste your time? Riches can disappear as though they had the wings of a bird! ^{TLB}

Ecclesiastes 5:11 The more you have, the more you spend, right up to the limits of your income. So what is the advantage of wealth— except perhaps to watch it as it runs through your fingers! ^{TLB}

1 Timothy 6:10 The love of money is the first step toward all kinds of sin. Some people have even turned away from God because of their love for it, and as a result have pierced themselves with many sorrows. ^{TLB}

Galatians 6:8 If (a person) sows to please his own wrong desires, he will be planting seeds of evil and he will surely reap a harvest of spiritual decay and death. ^{TLB}

*The poorest man in the world
is the man who has nothing but money.*

Count Your Blessings

A pathway to more joyful and generous giving and living

A number of years ago, I discovered a wonderful verse in I Corinthians 16:2, “On the first day of each week let each of you lay something aside, storing up as he may prosper.”

At first, I didn’t understand how the verse could apply to my life. But my wife and I began a Sunday evening practice of “looking back and writing down” how God provided for us in the previous seven days. Each week, we discovered there were many ways that God provided for us outside of our normal income. We began giving 10% of my main income to our local church and we then started a “Blessings Fund” that represented 10% or more of the myriad of blessings God creatively brought into our life week by week.

At the end of the first year, even though my main income only brought in \$15,000; I discovered we had given \$1500 to our local church and an additional \$2500 out of our “Blessings Fund” to other Christian causes. This meant that God had blessed us with \$25,000 of blessings during the past year that was over and above my \$15,000 salary!

We did this for several more years and discovered that each year God doubled and tripled what we were able and willing to give to the Lord’s work because we counted our blessings. Here are the lessons we learned and practiced that helped us live a more joyful and generous life:

1. Plan a time each week where you will begin to write down God’s provisions from the previous week in a “Blessings Notebook.”
2. When you meet together, think back over the following areas and write down anything that comes to your remembrance:

Main Income If you were paid during the week, write down that amount. For us, we gave 10% of this amount to our local church.

Additional Income or Unexpected Cash? Write down any cash gifts, overtime pay, bonuses, second salary, moonlighting, investment returns, sale of any possession, refunds, inheritance, etc.

People's Hospitality? Meals, lodging, or entertainment that others gave to you/or paid the cost.

Special Help or Assistance? Help with car, house, equipment repairs, free babysitting, etc.

Discount or Sale Items? Any money saved on discounted clothing or household items, garage sale/thrift shop savings, discounts on recreational activities, etc.

Purchase of New Possessions? When my wife and I were buying a major item or a luxury item, we sometimes included the cost of these items in our blessings fund in order to give an additional 10% or more to the Lord's work.

3. Write down the financial value for each item OR (very important) write down the amount you "WOULD HAVE BEEN WILLING TO SPEND" for the item. For example: A family member gave me a \$1000 radial arm saw. I would have never been able or willing to afford a \$1000 tool like this, but I might have "been willing to spend" \$200 on a used radial arm saw at a garage sale. So, in this example, I put down the value of the blessing at \$200 (not \$1000). Therefore I ended up giving an extra \$20 to the Lord's work, not an extra \$100.
4. Add up the value of the total number of blessing items for the week and take 10% or more of the total and decide where to give it OR set aside the week's amount in your notebook or put the money in a special place or account and consider this your "BLESSINGS FUND".
5. Faithfully give your church 10% or more of your main income. Then begin to joyfully and generously use your "Blessings Fund" to help support missions, missionaries, special projects and needs, building programs, the needy, Christian workers and organizations.

4-Week Challenge:

I am confident that the LORD has been blessing most people's lives week by week. But most people don't "see" the blessings because they don't take time to "look back over the last seven days to see what God has done to provide for them." Because of this, I challenge you to try this for at least four weeks to see what God is doing for you! I believe it will truly lead you to a more joyful and generous life!

DAY 10

Train your children to be faithful and generous givers.

Think about, discuss or pray about the verse that relates most to your life:

Proverbs 22:6 Train up a child in the way he should go: and when he is old, he will not depart from it. ^{KJV}

Genesis 18:19 I have chosen him, so that he will direct his children and his household after him to keep the way of the LORD by doing what is right and just.

Deuteronomy 6:6-7 These commandments that I give you today are to be upon your hearts. Impress them on your children. Talk about them when you sit at home and when you walk along the road, when you lie down and when you get up.

Psalms 78:4-7 We will tell the next generation the praiseworthy deeds of the LORD, his power, and the wonders he has done. He decreed statutes...which he commanded our forefathers to teach their children, so the next generation would know them, even the children yet to be born, and they in turn would tell their children. Then they would put their trust in God and would not forget his deeds but would keep his commands.

Ephesians 6:4 Bring them (children) up with the loving discipline the Lord himself approves, with suggestions and godly advice. ^{NLT}

John D. Rockefeller said, "I never would have been able to tithe the first million dollars I ever made if I had not tithed on my first salary, which was \$1.50 a week."

Giving a child money to put into an offering plate does not produce a generous adult. If you want to produce a generous adult, you must train a child to tithe from any money he or she receives from family, friends or work projects. This child will grow up to honor God.

DAY 11

Focus on being content with God's daily provisions.

Think about, discuss or pray about the verse that relates most to your life:

1 Timothy 6:6-8 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.

Ecclesiastes 5:10 Whoever loves money never has money enough; whoever loves wealth is never satisfied with his income.

Proverbs 30:8-9 Give me neither poverty nor riches! Give me just enough to satisfy my needs! For if I grow rich, I may become content without God. And if I am too poor, I may steal and thus insult God's holy name. ^{TLB}

Matthew 6:9-11 This is how you should pray: "Our Father in heaven, hallowed be your name, your kingdom come, your will be done on earth as it is in heaven. Give us today our daily bread..."

Philippians 4:11-12 I have learned to be content whatever the circumstances. I know what it is to be in need, & 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.

You are only poor when you want more than you have.

*The trouble with most people is their earning capacity
doesn't match their yearning capacity.*

*The most expensive vehicle to operate,
per mile, is the shopping cart.*

DAY 12

You cannot serve God “and” Money, but you must learn to serve God “with” money.

Think about, discuss or pray about the verse that relates most to your life:

Luke 16:11-13 (Jesus said) “So if you have not been trustworthy in handling worldly wealth, who will trust you with true riches?... No servant can serve two masters. Either he will hate the one and love the other, or he will be devoted to the one and despise the other. You cannot serve both God and Money.”

Proverbs 10:16 The good man’s earnings advance the cause of righteousness. The evil man squanders his on sin. ^{TLB}

Matthew 6:19-21 (Jesus said) “Do not store up for yourselves treasures on earth, where moth and rust destroy, and where thieves break in and steal. But store up for yourselves treasures in heaven, where moth and rust do not destroy, and where thieves do not break in and steal. For where your treasure is, there your heart will be also.”

Proverbs 16:16 How much better to get wisdom than gold, to choose understanding rather than silver!

Proverbs 17:16 Of what use is money in the hand of a fool, since he has no desire to get wisdom?

1 Corinthians 4:2 It is required in stewards, that a man be found faithful. ^{KJV}

*The world asks: “What does a person own?” God asks,
“How is the person using what they have been given?”*

*A Christian is one who does not have to consult his
bank book to see how wealthy he really is.*

DAY 13

There are dangerous consequences if you live for pleasure.

Think about, discuss or pray about the verse that relates most to your life:

Proverbs 21:17 He who loves pleasure will become poor.

Galatians 6:7 If a man sows to please his own wrong desires, he will be planting seeds of evil and he will surely reap a harvest of spiritual decay and death. ^{TLB}

Ecclesiastes 2:10-11 I denied myself nothing my eyes desired; I refused my heart no pleasure...Yet when I surveyed all that my hands had done and what I had toiled to achieve, everything was meaningless.

Ecclesiastes 7:4 A fool thinks only of having a good time now. ^{TLB}

2 Timothy 3:1-5 There will be terrible times in the last days. People will be lovers of themselves, lovers of money, ...lovers of pleasure rather than lovers of God—having a form of godliness but denying its power.

1 Timothy 5:6 The widow who lives for pleasure is dead even while she lives.

Proverbs 23:20-21 Don't carouse with drunkards and gluttons, for they are on their way to poverty. And remember that too much sleep clothes a man with rags. ^{NLT}

Luke 15:13 The younger son got together all he had, set off for a distant country and there squandered his wealth in wild living.

Your use of money shows what you think of God.

Many people have “getting” goals, but very few people have “giving” goals. What are your “giving” goals?

DAY 14

Don't live for this life, but for your heavenly home.

Think about, discuss or pray about the verse that relates most to your life:

Luke 16:9 (Jesus said) “I tell you, use worldly wealth to gain friends for yourselves, so that when it is gone, you will be welcomed into eternal dwellings.”

Hebrews 11:13-16 These men of faith...agreed that this earth was not their real home but that they were just strangers visiting down here...they were looking forward to their real home in heaven. If they had wanted to, they could have gone back to the good things of this world. But they didn't want to. They were living for heaven. And now God is not ashamed to be called their God, for he has made a heavenly city for them. ^{TLB}

Hebrews 13:14,16 For this world is not our home; we are looking forward to our everlasting home in heaven...Don't forget to do good and to share what you have. ^{TLB}

Hebrews 11:10 (Abraham) was looking forward to the city with foundations, whose architect and builder is God.

1 Corinthians 3:12-15 If any man builds on this foundation using gold, silver, costly stones, wood, hay or straw, his work will be shown for what it is, because the Day will bring it to light. It will be revealed with fire, and the fire will test the quality of each man's work. If what he has built survives, he will receive his reward. If it is burned up, he will suffer loss; he himself will be saved, but only as one escaping through the flames.

2 Corinthians 5:10 For we must all appear before the judgment seat of Christ, that each one may receive what is due him for the things done while in the body, whether good or bad.

Our real worth is what will be ours in eternity.

GOD'S DESIRE IS FOR CHRISTIANS TO LEARN TO...

Give Cheerfully

2 Corinthians 9:7

Give Generously

2 Chronicles 31:5, 1 Chronicles 29:14-17,
1 Timothy 6:17-19

Give Systematically

Deuteronomy 14:22, Genesis 28:16-22,
Proverbs 3:9-10

Give Reverently

Matthew 2:11, Deuteronomy 14:23,
Leviticus 22:20, Malachi 1:6-9

Give Proportionally

1 Corinthians 16:2, Deuteronomy 16:17,
Exodus 35:5, Ezra 2:69

Give Joyfully

2 Chronicles 24:10 and 29:36,
2 Corinthians 8:2

Give Willingly

2 Corinthians 8:12, Exodus 35:21-22,
1 Chronicles 29:6

Give Regularly

Deuteronomy 16:16, 1 Corinthians 16:2,
Nehemiah 10:35-39

Give Faithfully

Deuteronomy 14:27, 2 Chronicles 31:4-8

Give Expectantly

Malachi 3:8-10, Genesis 28:20-22,
Luke 6:38, 2 Corinthians 9:6-11

Give Eternally

Matthew 6:19-20, 1 Timothy 6:19,
Mark 10:21, Hebrews 11:13-16

Give Extravagantly

John 12:1-8, Mark 12:41-44,
1 Chronicles 29:2-9, Exodus 35

Give Thoughtfully

Haggai 1:3-11



2nd Week Project

Focus on your giving in view of your LIFESTYLE

IDENTIFY: "WHERE IS YOUR MONEY GOING?"

*"Riches certainly make themselves wings;
They fly away like an eagle..." AMP*
Proverbs 23:5

Money talks: It says, "good bye!" Where is your money going?

Step 1 As best as you can, estimate how much money you are spending on a "monthly basis" in each area listed on the next page (Helpful hint: Take ANY quarterly, yearly, sometimes and one-time expenses and prorate this amount on a monthly basis).

Step 2 Prayerfully review the list. Are there any items the Lord may be showing you that:

- ✓ You don't really need and could eliminate from your spending in order to be more generous?
- ✓ You could meet this need more affordably by shopping around or by lowering your expectations so you could be more generous?
- ✓ You should decrease or eliminate because you realize this expenditure is hurtful to your personal health OR your spiritual growth and service?
- ✓ You could postpone or trust God to meet this need in another way so that you could be more generous?

Step 3 Based on items you identified in step 2, determine any increased amount you could give to the Lord monthly to meet a special need or giving opportunity: \$ _____/month.

HELPFUL NOTE: If you would like to find out how your spending compares to recommended national budget averages, visit: www.crown.org and click on tools and their budget guide calculator.

WHERE IS YOUR MONEY GOING?

GIVING: Church: \$ _____ Building: \$ _____ Needy: \$ _____
Missions: \$ _____ Other: \$ _____ Other: \$ _____ Other: \$ _____

HOUSING: Rent/Mortgage: \$ _____ Utilities: \$ _____ Trash: \$ _____
Lawn: \$ _____ Maintenance/Repairs: \$ _____ Furnishing/Decorations: \$ _____
Special Projects/Purchases: \$ _____ Other: \$ _____ Other: \$ _____

TELECOMMUNICATIONS: Phone: \$ _____ Long Distance: \$ _____
Cell Phone/s: \$ _____ Internet: \$ _____ Other: \$ _____

VEHICLES: Payments: \$ _____ Gas: \$ _____ Insurance: \$ _____
Maint/Repair: \$ _____ License: \$ _____ Other: \$ _____

GROCERIES AND HOUSEHOLD: Groceries: \$ _____ Supplies: \$ _____
Miscellaneous: \$ _____

ENTERTAINMENT AND RECREATION: Health Club: \$ _____ Cable: \$ _____
Videos/Movies: \$ _____ Lessons: \$ _____ Crafts/Hobbies: \$ _____
Sports: \$ _____ Events/Concerts: \$ _____ Music: \$ _____ Vacations: \$ _____
Trips: \$ _____ Vacation Home: \$ _____ Camping: \$ _____
Hunting/Fishing: \$ _____ School/Scout/Civic Activities: \$ _____ Other: \$ _____
Alcohol*: \$ _____ Tobacco*: \$ _____ Gambling*: \$ _____

**These are not recommended uses, but rather are listed to help someone determine how much money they may be spending unwisely on these items.*

INSURANCES: Medical: \$ _____ Life: \$ _____ Disability: \$ _____ Other: \$ _____

CLOTHING: Man: \$ _____ Woman: \$ _____ Children: \$ _____

MISCELLANEOUS: Meals out at work: \$ _____ Childcare: \$ _____
Toiletries: \$ _____ Hair: \$ _____ Pets: \$ _____ Vet: \$ _____
Subscriptions: \$ _____ Other: \$ _____

GIFT GIVING & CELEBRATIONS: Anniversaries: \$ _____ Birthdays: \$ _____
Weddings/Babies/Grad: \$ _____ Holiday Parties: \$ _____ Other: \$ _____

MEDICAL: Doctors: \$ _____ Hospitals: \$ _____ Dental: \$ _____
Prescriptions: \$ _____ Therapy: \$ _____ Other: \$ _____

SAVINGS/INVESTMENTS: Savings: \$ _____ Pension: \$ _____ College: \$ _____
Investment: \$ _____ Other: \$ _____

EDUCATION: Tuition: \$ _____ Books: \$ _____ Fees/Activities: \$ _____
Room & Board: \$ _____ Other: \$ _____

DEBTS: Credit Card Payments: \$ _____ Personal Loans: \$ _____
Student Loans: \$ _____ Medical Bills: \$ _____ Other: \$ _____



Week 2

SHARING YOUR TREASURES

Possible questions to think about or discuss

1. What financial situation did you grow up with (i.e. not enough money, just made ends meets, more than enough, it varied, etc.)?
2. What did your parents do, if anything, to help train you to manage your finances?
3. What did you think about the “Count Your Blessings” article? Could this practice have any impact on your life and giving?
4. When you filled out the “Lifestyle” worksheet for this week’s project, what surprised you or caught your attention in doing this exercise?
5. What was the most painful or difficult financial experience you ever recall going through?
6. Have you ever intentionally curtailed your normal spending in order to be more generous to the Lord’s work? If so, when?
7. What truth or Bible verse from the past seven days of reading stood out to you the most?
8. What was the best financial advice or teaching you’ve ever received (from reading, seminars/conferences, personal example, or personal advice)?
9. What is one thing you spend your money on that is unhealthy for you or is a waste of money?
10. What is something you bought on impulse that you realized later you didn’t really need?
11. If you begin to experience tough times financially, will you try to take care of your own needs first or will you make sure you first give to God from whatever minimal resources you have available? Why?

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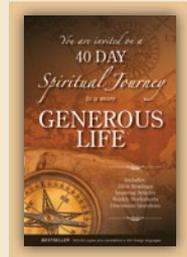
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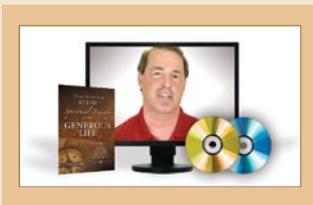
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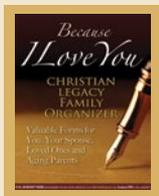


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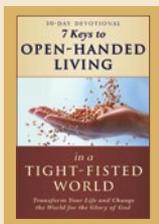
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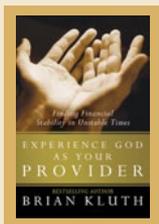
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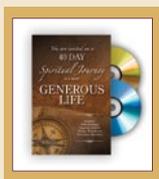
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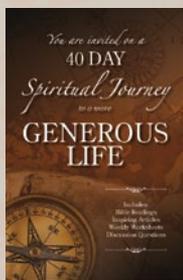


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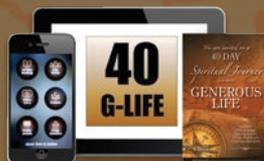


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