Dear Christian Friend:

Wherever I've ministered around the world I've met Christians that are hungry for helpful ideas on how they can grow in the reality of God in their life. I have found that anyone who is willing to allow their lifestyle, finances, and work to be governed by biblical principles, will experience God's direction and care in their life in ways they've never dreamed possible.

It is my hope that you will find helpful and scripturally based ideas in this handout on how you can become all that God wants you to be.

May the Lord Jesus Christ richly bless you as you seek to know and follow Him more closely.

Yours for His glory,

Brian Kluth

GIVING YOUR LIFE TO CHRIST

You cannot present to God any amount of money, good works, or possessions in order to merit His favor. The Christian life actually begins when you yield your heart and life to Christ and receive what He wants to give you -- eternal life, forgiveness of sins, assurance of heaven when you die, a brand new start, and a relationship with Himself!

1 - Ezekiel 36:26,27 God's promise to give you a brand new heart, mind, and desires.
2 - Romans 12:1,2 Give your whole life and body to God.
3 - 1 John 5:11-13 God's promise of eternal life.
4 - II Cor. 5:17 God's promise of a new start.
5 - II Cor. 8:5 People that gave themselves to the Lord.
6 - Rev. 3:20 Giving Christ permission to enter your life.
7 - Jeremiah 29:11,12 God's has plans for your life.
8 - Phil. 3:7-11 Personally knowing Jesus Christ takes precedence over everything else in life.
9 - Psalms 1:1-3 God's promise to help you in everything.

GIVING - NOT BECAUSE YOU HAVE TO, BUT BECAUSE YOU WANT TO

Christian giving is not a natural act, but a supernatural act of God in your life. It is God's grace and love that will give you the ability to give and share according to what He's given you. Your Christian giving is to be more delight than drudgery, more privilege than pressure, and more anticipation than anxiety.

10 - II Cor. 9:7 God loves a cheerful giver.
11 - Lev. 22:17,18 Giving through your own free will.
12 - Exodus 35:5 Giving voluntarily.
13 - Prov. 3:5,6 Recognizing the apparent foolishness of giving but believing God is greater than your limited understanding.

GIVING FINANCIALLY

Each act of financial giving to the Lord is a testimony to your willingness to TRUST God in your life. Each time you give, you are acknowledging your total and complete dependence on Him as your Heavenly Father. Not to give faithfully to the Lord's work is a sign that you're unwilling to trust God in your life. D.L. Moody, the famous Christian leader once said, "If you don't have much, but give - you will have more. But if you don't give, whatever you have will never be enough."

14 - Haggai 1:3,11-15 What happens to people that withhold from giving to God in order to try to make end's meet.
15 - Genesis 28:22 Someone who promised to give a tenth of everything they received in the future, even though they were destitute at the time.
16 - Deut. 14:22,23 The purpose for giving: learning to continually reverence God in your life.
17 - Prov. 3:9,10 Give to God first instead of giving Him the leftovers.
18 - Mal. 3:8,9 Not giving a tenth is stealing from God.
19 - Mal. 3:10 If you give a tenth, God promises to help you in your life.
20 - Genesis 14:20 Giving a tenth of everything.
21 - Matt. 23:23 Jesus acknowledges that it is right to give a tenth of everything you receive to God.
22 - I Kings 17 A starving widow who gave to God first above her own family's needs and then saw God provide for her and her family.
23 - Gal. 6:6, III John 5-8, I Tim. 5:17,18 Instructions to share generously with those who have spiritual ministries in your life and/or in the lives of others.
24 - Lev. 27:30 A tenth of everything belongs to God.
25 - Phil. 4:18 Giving financial gifts to missionaries.
26 - Prov. 11:24,25 Give and gain; withhold and lose.
27 - Prov. 28:27 God's promise if you share with others.
28 - I Cor. 16:2 Each Sunday look back over the past seven days to see how God has provided for you and then lay aside your giving to the Lord accordingly.
29 - I Tim. 6:18-19, Matt. 6:19-21, III John 8, Phil. 4:17, I Samuel 30:22 Your giving on earth will allow you to store up treasures in heaven.

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30 - Matt. 6:19-21, 24-34, Luke 12:16-21, 1 Tim. 6:6-10, 17-19 Giving will bring greater order and wisdom to your finances and will help harness the dragon of materialism in your life.

GIVING OF YOUR TIME, SKILLS, VOCATIONAL ABILITIES

Some practical ideas to consider:
31 - Become more active in serving at your church.
32 - Take time or offer some of your time to help others who have specific needs.
33 - Volunteer some of your time to a Christian camp, ministry, or mission organization.
34 - Consider a short-term or long-term position with a Christian ministry or organization.

Scripture references:
35 - Genesis 39:4-5 Someone who served God by being faithful in his work, regardless of who he worked for.
36 - Daniel 1-12 Someone who served God faithfully while working for the government.
37 - Esther 1-10 A person who used her position and influence for God's people.
38 - Acts 18:1-4 People whose work supported their ministry efforts.
39 - 1 Kings 19:19-21, Mark 1:16-19, Mt 9:9 Men who left their business to serve God full-time.

"But just as you excel in everything . . . see that you also excel in this grace of giving."
II Corinthians 8:7

GIVING GOD CONTROL OF YOUR LIFESTYLE

Some practical ideas to consider:
40 - Give the Master charge of your life instead of giving your life to the use of credit, borrowing, and loans.
41 - Seek to de-clutter, simplify, and scale down your lifestyle.
42 - Learn to practice godly hospitality by opening your meal times and home to others.
43 - Actively pray about needs you feel you hate and see if God won't meet your needs according to His "FAITH SHOPPING" principle (see Prov. 13:22b). This life changing practice is learning to allow God to creatively provide for your needs (not your greed!) through a variety of creative ways.
44 - Don't set your lifestyle based on your income, set your lifestyle based on how you believe God wants you to live. If God provides you with extra funds, pray about what He wants for this excess.

45 - Faithfully monitor your finances and actively pursue becoming 100% debt-free (note: most people can eliminate all short-term debt within 2-4 years and can even have their home paid off within seven to fifteen years!)

Scripture references:
46 - Ecc. 5:10 The way to recognize if the "love of money" is creeping or storming its way into your life. (Also see Heb 13:5-6, 1 Tim. 6:10, Luke 3:14)
47 - Luke 12:14 Realize that the important thing in life is NOT how much you can accumulate or possess.
48 - Matt. 6:19-21 Actively "de-accumulate" those things which you no longer use or need.
49 - Matt. 6:19-21 Be cautious and careful about spending too much money on clothes, luxury items, electronic goods, items made out of metal, etc. (also see James 5:1-6)
50 -II Kings 4:8-10 Opening your home to God's servants.
51 - Acts 2:44, 45 Selling things you have so that you can give to help meet some special needs.
52 - Acts 4:32 Sharing what you have with others in need.
53 - Rom. 12:13 Feeding, helping, and lodging people in your home.
54 - Luke 19:28-40 Freely use your possessions for the Lord's work and to be of help to others.
55 - Prov. 13:22b Giving items you no longer have use for to the Lord's work or to a Christian in need.
56 - I Cor. 16:2 Instructions on the first day of EACH WEEK to look back over the last seven days to count your material and financial blessings. Once you've identified these blessings, lay aside offerings that you can give to the Lord's work as He directs you.
57 - I Tim. 6:17-19 Using your wealth to do good and benefit others.
58 - Romans 13:8 Owing no man anything.
60 - Num. 5:7, 8 Need for confession and restitution for things you've taken dishonestly in the past.
61 - Exodus 22:3 Instructions for those who have stolen things in the past.
62 - Ecc 2:26 Giving what you have to God's servants.
63 - Luke 6:38 Learn to give and see God give back.
64 - Matt. 6:33 Seek God FIRST, and then watch and experience His Father's care in your life.
65 - Proverbs 11:25 Hold back on your giving and you'll experience loss.
66 - Mark 12:41-44 A poor woman who gave to God all she had.
67 - I Kings 17:15, 16 A poor widow who gives her "last meal" to feed God's servant before meeting her own family's needs.
68 - II Cor. 8: People in poverty who still gave generously.

USING YOUR INFLUENCE IN A BUSINESS OR ORGANIZATION

Some practical ideas to consider:
69 - Give of your personal time and skills.
70 - Underwrite the cost of your employee's time when assigning them to help with a Christian ministry you care about.
71 - Help provide your company's products or services on a donated or discounted basis to Christian ministries.

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72 - Help pass along items your company no longer needs to Christian ministries.
73 - Earmark certain proceeds, sales, or earnings for God's work.
74 - Establish a company tithing or benevolence fund.
75 - Lev. 19:9,10 A plan to have and to give "leftovers" to the needy who would work to receive them.
76 - II Kings 4:42-44 God multiplying the quantity of food a man was willing to give.
77 - Gen. 44:1 A top leader giving a needed product at no charge.
78 - Ezra 7:21-23 A top leader instructing all of his employees to help God's man with a specific project.
79 - Neb. 1:7,8 A top leader approving major expenditures of resources under his control for a special project for God's people.
80 - Esther 1-10 A person that used her important position and influence for God's people.

GIVING OF YOUR WEALTH
(i.e. - investments, real estate, profits, holdings, inheritances, luxury items, etc.)

"Give careful thought to your ways...You expected much, but see, it turned out to be little. What you brought home, I blew away. Why?" declares the Lord Almighty. "Because of my house which remains a ruin, while each of you is busy with his own house."

Haggai 1:9

Some practical ideas to consider:
81 - Give at least a tenth of any gain or profit from any investment to the Lord's work.
82 - Earmark proceeds from a specific investment to the Lord's work.
83 - Give a specific item entirely to the Lord's work.

Scripture references:
84 - Hebrews 6:10 God will remember all the giving you did in this life because of your love for Him.
85 - Luke 8:2,3 Women giving to support Jesus' ministry out of their own resources.
86 - II Cor. 9:11 Part of the reason why God may have given you more income than you formerly had.

87 - John 12:3 Someone who gave a costly, luxury item.
88 - Matt. 19:21-24 A rich man that was unwilling to give.
89 - I Kings 19:19-21 A rich man that was willing to let go of his business to go and serve God full-time.
90 - Exodus 35:5 People that gave to a building project.
91 - I Chron. 29:2-19 Someone who gave a great deal of their wealth in order to help build God's temple.
92 - II Chron. 24:8-14 People that gave generously to help accomplish needed building renovations.
93 - Mark 12:41-44 Jesus notices and expects rich people to give generously to the Lord's work.
94 - Luke 12:16-20 The story of a man who tried to keep his riches for himself instead of being rich towards the Lord's work.
95 - Mark 12:41-44 Giving up houses and property in this life for the work of the kingdom of God.
96 - II Kings 4:8-10 Preparing your home so it could be used by God's servant(s) when they are in the area.
97 - Acts 4:34-36 Selling lands and houses to help meet some of the needs that God shows you.
98 - Luke 12:13-15 Someone who was overly concerned about their inheritance.
100 - Prov. 20:21 The type of an inheritance that can cause more harm than good.

CLOSING CHALLENGE

Go through this flyer and find at least 5-10 Scriptural passages and look them up. Prayerfully consider how God would want to use these truths in your life. Ask yourself: "IF WHAT THESE BIBLE VERSES SAY ARE TRUE, WHAT DIFFERENCE SHOULD IT MAKE IN MY LIFE?"

If you are presently NOT faithfully giving to the Lord at least 10% of your income, I would encourage you to read Haggai 1:4-11 and Malachi 3:8-10. Then immediately begin to give to God at least 10% for the next 30-90 days and see if the Lord will not work in your life in creative ways. You will never regret this decision!

ABOUT THE AUTHOR

Brian Kluth is a national and international stewardship speaker and author. His materials have been distributed to Christian leaders in more than 100 countries. Brian is one of America's leading experts on matters of finance, faiths and Biblical generosity. He is the former president of the Christian Stewardship Association. For speaking opportunities on college or seminary chapels or for groups of church leaders, please contact:

Rev. Brian Kluth, Founder
Maximum Generosity
5201 Pinon Valley Rd  ■ Colo Springs, CO ■ 80919  ■ USA
PHONE: 719-634-3144  ■ FAX: 719-634-7933
E-Mail: bk@kluth.org  ■ Website: www.kluth.org

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