

MAKE CHANGE

A Guide to Making Changes in Life that Help Make Change in the World

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Make Change

A Guide to Making Changes in Life that Help Make Change in the World

Change is difficult. That is worth repeating. Change is difficult. How difficult? Have you ever set New Year's resolutions...how long did you stick with them? Have you ever tried to stop smoking, lose weight, give up soft drinks or coffee...how did it go? Have you ever tried to set up a budget and stick to it? On the surface, change doesn't seem like it should be that difficult. Set a goal, add some willpower, take action, and in no time, you will be the new and improved version of yourself. Wouldn't it be great if it were that simple?

In the bible, the word "fruitfulness" is used to draw our attention toward the results, outcomes, impact, and Christ-like character that shapes lives for God's glory. Making fruitful changes in your life is essential for your growth and development as a person and as a follower of Christ. That's why this guidebook is important for you, for others, and your future reality. It will help guide you to **make a change that makes change in the world.**

Although there are countless changes you can make to continue growing as a faithful disciple of Jesus, this guidebook will focus primarily on changes regarding finances and financial generosity. However, before we get there, we're going to take a look at some of the obstacles that get in the way of making any significant changes in your life and ways to overcome them.

Believe it or not, many of the obstacles we face we create ourselves, usually unconsciously, that serve some sort of purpose at the time they are created, but over time become tremendous barriers to making fruitful changes. These barriers are driven by our most basic needs, such as, to feel in control, competent, and connected. Although they may serve a purpose in the short-term, they become intractable and end up preventing us from changing and growing into the people God longs for us to become. So, what are these obstacles?

Past Experiences & Limiting Beliefs

As we evolve from children into adults, we all go through positive and negative developmental experiences. The experiences themselves differ from person to person, as does the meaning we make of them. The not-so-good things, what is commonly called one's "baggage," can make a person feel disempowered, and lower their self-esteem. For example, if a parent or teacher was constantly critical and demeaning, a child may grow into an anxious and stress-prone adult. Children can also receive well-meaning, but ultimately unhealthy messages from adults. For example, if your parents emphasized the need to clean your plate every meal, you may feel that you need to continue this behavior into adulthood, which can lead to overeating and weight problems. As we dwell on these negative experiences, they become limiting beliefs. See if any of these resonate with you...

- Bad things always happen to me
- I'm not as smart as most people
- I'm not good enough to achieve what I want
- I've made too many mistakes for anyone to love me

- I'll never be healthy and in shape
- People like me don't...
- I'm not tech-savvy
- If I let my guard down and trust people, they will hurt me
- One day I'll change
- Life is not fair
- I don't have enough...money, support, connections, will power.
- Rich people are greedy
- I'm not creative.
- I'm a procrastinator
- All the good ones are taken
- I have no choice.
- It takes money to make money
- Money is the root of all evil

Make Change

You are fearfully and wonderfully made, God's works (YOU) are wonderful (Psalm 139:14). You are not who others say you are. You are who God says you are – wonderful, loved, valued, and worth Christ dying on the cross for your redemption. Remember, "if anyone is in Christ, the new creation has come. The old has gone, the new is here!" (2 Corinthians 5:17), and "Man shall not live on bread alone, but on every word that comes from the mouth of God (Matthew 4:4).

Use these steps to make fruitful change:

1. Do a thought audit. Take note of your thoughts and write down those thoughts that are negative, toxic, unhealthy, and are limiting who God longs for you to be.
2. For each limiting thought you are going to replace it with biblical truth. "We demolish arguments and every pretension that sets itself up against the knowledge of God, and we take captive every thought to make it obedient to Christ" (2 Corinthians 10:5).

Examples:

Limiting Belief: I'm a victim; nothing good ever happens to me.

Biblical Truths: If God is for us, who can be against us?...In all these things we are more than conquerors through him who loved us (Romans 8:31, 37).

For I know the plans I have for you," declares the Lord, "plans to prosper you and not to harm you, plans to give you hope and a future. (Jeremiah 29:11)

Limiting Belief: God can't really be trusted. I need to be in control of my own life.

Biblical Truths: God demonstrates his own love for us in this: While we were still sinners, Christ died for us (Romans 5:8).

Trust in the Lord with all your heart and lean not on your own understanding; in all your ways acknowledge God, and he will make your paths straight. (Proverbs 3:5-6)

Limiting Belief: This is who I am. I can't change. God created me this way.

Biblical Truths: I have been crucified with Christ and I no longer live, but Christ lives in me. The life I now live in the body, I live by faith in the Son of God, who loved me and gave himself for me. (Galatians 2:20).

Therefore, if anyone is in Christ, the new creation has come: The old has gone, the new is here! (2 Corinthians 5:17)

Comparison Gap

Have you ever measured yourself or your situation against others or even your ideal future? Of course, you have – everyone does it. Many of the measures used to evaluate success, happiness, holiness, etc. stem from comparing oneself to someone more successful. This type of comparison focuses on the gap, the loss, or what's missing in your life. Ironically, this comparison gap can even happen when you compare your current self to your ideal self. For example, you want to lose 20 pounds in three months. At the end of three months, you lose 18 and not 20 pounds. Instead of celebrating losing 18 pounds you are sad and frustrated about the last 2 pounds. You've compared yourself to your ideal future and not your past growth. The comparison gap leads to frustration, disappointment, low self-esteem, guilt, depression.

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First, realize there are only two comparisons that matter in life. Comparing yourself to who God is calling you to be and comparing who you are today to who you were yesterday. Are you growing forward into the person God wants you to be. If so, way to go! "Whatever you do, work at it with all your heart, as working for the Lord, not for human masters, since you know that you will receive an inheritance from the Lord as a reward. It is the Lord Christ you are serving" (Colossians 3:23).

Second, be grateful and celebrate the growth. Look around and give God thanks for the blessings, people, and opportunities in your life. Keep a thankful journal, start and end the day listing three things you are thankful for, or send a thankful note to someone. Also, look back at where you were this time last week, last month or last year and celebrate the growth that has happened in your life. "Rejoice always, pray continually, give thanks in all circumstances; for this is God's will for you in Christ Jesus" (1 Thessalonians 5:16-18).

Existing Habits

Habits can be a friend or an enemy. Studies by neurobiologists, cognitive psychologists, and others indicate that from 40 to 85 percent of human behavior—how we think, what we say, and our overall actions—falls into the habit category. If about half of our daily actions are habitual the question becomes, “Are my habits helping me grow into the person God longs for me to be?”

When you decide to make a healthy change and it becomes part of your routine, this positive habit helps you to live better without having to think about it very much. An example of a healthy habit is if you and a co-worker routinely decided to walk every day after lunch. On the other hand, you might have developed unhealthy habits that make positive change harder to achieve. For example, you may be used to taking smoking breaks as an opportunity to connect with co-workers. Your enjoyment of this social habit might make it hard to quit smoking, if you’re wanting to quit.

Again, we know change is difficult. The Apostle Paul wrote, “I do not understand what I do. For what I want to do I do not do, but what I hate I do” (Romans 7:15). Understanding why we do things and the habits that make up our daily lives can help us make fruitful changes. Habits are mental shortcuts learned from experience. In a sense, a habit is just a memory of steps you previously followed to solve a problem in the past. The process of building a habit can be divided into four simple steps:

1. Cue – The cue triggers your brain to initiate a behavior. It is a bit of information that predicts a reward.
2. Craving – Cravings are the motivational force behind every habit. Without some level of motivation or desire – without craving a change – we have no reason to act.
3. Response – The response is the actual action (habit) you perform.
4. Reward – Rewards are the end goal of every habit.

The cue is about noticing the reward. The craving is about wanting the reward. The response is about obtaining the reward. We chase rewards because they serve two purposes: 1) they satisfy us and 2) they teach us.

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Paul writes in Romans, “Those who live according to the flesh have their minds set on what the flesh desires; but those who live in accordance with the Spirit have their minds set on what the Spirit desires. The mind governed by the flesh is death, but the mind governed by the Spirit is life and peace” (8:5-6). Are the cravings and rewards you seek Spirit-led?

Use these steps to make fruitful change:

- 1) Identify your habits and what rewards you are receiving from them.
- 2) Classify each reward as either: a) helping me become more Christlike, b) neutral – not helping or hindering, or c) hindering Christlikeness.
- 3) For those habits that are neutral or hindering your faith growth, make a plan to change the habit.
 - a) Change the cue. For example, you come home most days from work, and watch a couple of hours of television. This habit likely does not help you honor God with your

body (1 Corinthians 6:20) or deepen relationships with your loved ones (Hebrews 10:24-25). So, change the cue...get rid of the TV, have your spouse hide the remote until you have spent adequate time with the family, or whatever else might work.

- b) Change the reward. When the reward is not going to grow you closer to Jesus. Stop and identify a God-honoring reward that is more attractive. Then take the necessary actions that lead to the reward. Repeat often until it becomes a life-giving habit.

Ultimately, your habits matter because they help you become the type of person you wish to be. They are the channel through which you develop your deepest beliefs about yourself. Quite literally, you become your habits.

Emotions

Some emotions can make you feel like you are incapable of making a change. For example, many people don't change out of fear of failure. They might think, "What if I can't change, then I'll prove myself to be even more of a failure than I am now?" Emotions, such as fear, anger, sadness, confusion, frustration, and hopelessness, are often perceived as negative, and can act as a powerful deterrent to life change.

For example, you may want to start exercising, but you're embarrassed to ask how to use the weight machines at the gym. Or you'd like to start a budget, but excel sheets are confusing and talking about finances with your spouse ends in frustration. You might also feel a little selfish making the effort that change requires. For example, if you decide you'd like to lower your sugar intake, you might decide to stop making your family's favorite high-calorie foods and dessert. This can create conflicting emotions since you associate making these foods with a way of expressing love for your family.

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Treat the source and not the symptoms. Imagine you had a continuous painful cough and went to the doctor to discover you had throat cancer. Would you solely take cough drops to calm the cough and be done with it? No, you would treat the source (cancer) and not the symptoms (cough). Do the same for your emotions. When negative emotions become barriers to fruitful change, do the honest reflection to diagnose the source of the problem. Then take the steps or get the help necessary to make change. "Like a city whose walls are broken through is a person who lacks self-control" (Proverbs 25:28).

Bear good fruit (Matthew 7:15-20). When negative emotions begin to bud, prune them by asking, "what fruit of the Spirit should I produce in this moment?" "But the fruit of the Spirit is love, joy, peace, forbearance, kindness, goodness, faithfulness, gentleness and self-control. Against such things there is no law. Those who belong to Christ Jesus have crucified the flesh with its passions and desires. Since we live by the Spirit, let us keep in step with the Spirit. Let us not become conceited, provoking and envying each other" (Galatians 5:22-23).

Environment

Your environment can have a powerful influence on your ability to make desired changes. Motivational speaker, author, and entrepreneur Jim Rohn famously said that we are the average of the five people we spend the most time with. The natural desire for ease and comfort creates a tendency to seek out others who encourage us to stay just the way we are, instead of helping us make changes we consider important.

For example, you might have a friend who is your Saturday afternoon shopping buddy. If you decide to reduce your debt or save for a future expense, you may create confusion and resentment in that friendship. Environment can also refer to ways our physical surroundings can be a barrier to change by triggering unhealthy behaviors. Have you ever tried to avoid things like sweets or high-calorie foods while a spouse or roommate continues to stock a refrigerator with them?

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Change your peer group. One of the most effective things you can do to make fruitful change is to join a culture where your desired behavior is the normal behavior. “Walk with the wise and become wise, for a companion of fools suffers harm” (Proverbs 13:20). Seek out and surround yourself with people who display the qualities and characteristics you aspire to live in your own life.

Change your physical environment. It’s easier to practice self-restraint when you don’t have to use it very often. Many of the actions you take each day are shaped not by purposeful drive and choice but by the most obvious or simple option. Here are a few ways you can redesign your environment to bring about fruitful change:

- Want to start the day by taking a daily vitamin, put the bottle directly next to the faucet on the bathroom counter.
- Want to write more thank-you notes, keep a stack of stationery on your desk.
- Want to read your bible daily, place it on your pillow after making your bed and commit to reading at least five minutes before you go to sleep that night.
- Want to drink more water, fill up a few water bottles each morning and place them in common locations around the house.
- Want to eat healthy, get rid of all the junk food in your house.

Make sure the right choice is the most obvious one. Making a fruitful change is easy and natural when the best choice is right in front of you. Be the designer of your world and not merely the consumer of it.

MAKE FINANCIAL CHANGE

Making financial change leads to freedom! Specifically, two types of freedom: 1) Freedom *from*, and 2) Freedom *to*. Making God-honoring financial decisions frees us from debt, stress, worry, worldliness, greed, and more. In turn, we are free to give generously, live joyful lives, grow spiritually, and do ever greater things for God's glory. John Wesley, the founder of Methodism, knew the transforming power of extravagant generosity. As a college student his personal commitment to giving was about 6% of his income. Over the years that percentage grew to over 70% of his income.

Earn all you can, save all you can, and give all you can are the three basic points of John Wesley's famous sermon entitled, "The Use of Money." Wesley made note in 1789 that the Methodists of his day were ignoring the third part of his sermon. In fact, Wesley argued that the primary reason for the ineffectiveness of the Methodist movement was due to their failure to give all they could. Wesley came to the profound conclusion that "If Methodists would give all they can, then all would have enough." Wesley's admonition for Methodists to give all they can was not pious rhetoric designed to increase contributions to the church budget. It was a plea for generosity and a plea for compassion for the poor and needy.

John Wesley wasn't against people having money, nor did he think that money was evil. What mattered most was what people did with their money. For Wesley, "money is an excellent gift of God, answering the noblest ends. In the hands of his children, it is food for the hungry, drink for the thirsty, raiment for the naked."

So, here we are, more than 230 years later, living in a world where people are portrayed in the omnipresent media as being willing to give up their reputations, their morals, their privacy, their ethics and their sense of personhood for monetary rewards. We are bombarded with the artificial desire to acquire – acquire the latest, most chic, the "in thing," and go deeply into debt to do it – with no money down, no interest and no payments until 2025.

It's time to make a change! It's time to live into the dream Wesley had for Methodists to give all they can so all would have enough. More importantly, it's time to live into the people God calls us to be through scripture...

- For where your treasure is, there your heart will be also. ~ Matthew 6:21
- Let no debt remain outstanding, except the continuing debt to love one another, for whoever loves others has fulfilled the law. ~ Romans 13:8
- It is more blessed to give than to receive. ~ Acts 20:35
- Keep your lives free from the love of money and be content with what you have, because God has said, "Never will I leave you; never will I forsake you." ~ Hebrews 13:5
- "No one can serve two masters. Either you will hate the one and love the other, or you will be devoted to the one and despise the other. You cannot serve both God and money. ~ Matthew 6:24
- For the love of money is a root of all kinds of evil. Some people, eager for money, have wandered from the faith and pierced themselves with many griefs. ~ 1 Timothy 6:10
- If anyone is poor among your fellow Israelites in any of the towns of the land the LORD your God is giving you, do not be hardhearted or tightfisted toward them. ~ Deuteronomy 15:7

- Honor the LORD with your wealth, with the first fruits of all your crops; ~ Proverbs 3:9
- 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, who richly provides us with everything for our enjoyment. Command them to do good, to be rich in good deeds, and to be generous and willing to share. In this way they will lay up treasure for themselves as a firm foundation for the coming age, so that they may take hold of the life that is truly life. ~ 1 Timothy 6:17-19

Make Change 2022

Around this time each year, countless churches talk about stewardship and making a financial commitment to the church. *Make Change is our church's 2022 financial stewardship focus.* It is an opportunity to make financial changes and commitments in our lives that help make fruitful changes in the world.

What is stewardship?

In the Bible, stewardship is another way of talking about how you live your life. In the New Testament, the word “steward” is rooted in the Greek word “oikonomos,” which means “the manager of a household.” Stewardship has to do with understanding that your life is not your own. In Christ, you are a new creation (2 Corinthians 5:17), are called to deny yourself and follow Jesus (Matthew 16:24-27) and live into the will of God (Romans 12:1-2). Therefore, Christians manage the household of God. To be a good steward is to care, manage, and protect all that has been given to us by God. Good stewardship leads to God’s glory and the betterment of all that God has created.

Why should I give?

The regular habit of joyfully giving to God is as much a spiritual practice as is prayer and worship. Stewardship and generosity are ways of life that recognize that everything we have is God’s and we are simply managing those resources. Through giving, we offer ourselves in service and devotion to God. We become stronger in faith, more aware of others’ needs, and we experience the joy of sharing with others in Christ. “Each of you should use whatever gift you have received to serve others, as faithful stewards of God’s grace in its various forms” (1 Peter 4:10)

I Give Regularly, Why Should I Pledge?

Making a financial commitment to the church is the next step in our giving and acts as the promise that we will return to God a portion of our resources. Your pledge also enables the church to be good stewards by responsibly budgeting for the many missions and ministries that God has set before us throughout the year.

How much should I pledge?

The Old Testament guideline for giving was a “tithe” or one tenth of total property/income (Genesis 14:19-20, Genesis 28:22, Leviticus 27:30-34). In the New Testament, generosity is focused on God’s glory and the spiritual growth of Christ’s followers. Jesus affirmed tithing as a form of stewardship but was

more concerned with the “heart” of the giver (2 Corinthians 9:6-15). Jesus knew that if we start giving with joy and continue giving faithfully, we will be surprised at how our lives can be transformed through generosity. A generosity that gladly exceeds tithing.

Overall, the Bible teaches giving in proportion to the material blessings we have received – to share generously of whatever talents, abilities and wealth God has entrusted to us. If you are not in the spiritual habit of making a financial commitment to God through the church, we encourage you to prayerfully consider making a pledge this year. The chart below is one way to determine an appropriate monthly pledge. Before you select your pledge amount, we hope you will pause and consider the abundant gifts God has entrusted to you.

Suggested Monthly Giving Chart

ANNUAL INCOME	2%	4%	6%	8%	10%	12%
\$40,000	67	133	200	267	333	400
\$60,000	100	200	300	400	500	600
\$80,000	133	267	400	533	667	800
\$100,000	167	333	500	667	833	1,000
\$150,000	250	500	750	1,000	1,250	1,500
\$200,000	333	667	1,000	1,333	1,667	2,000

Go online for details and pledge options: www.sharingtheheart.org/change

Weekly Make Change Reflection

Giving helps us become what God wants us to be. Giving is not merely about the church's need for money but about the Christian's need to grow in generosity. Generosity is a fruit of the Spirit, a sign of our spiritual growth. You're invited to take time each week to work through the questions and read over the Scripture, reflecting on the changes you need to make for a lifetime of growing generosity.

Week of October 24 – Less is More

1. How much closet space do you have for yourself? Is it enough?
2. If you lost all your stuff tomorrow, how would you feel? Why?
3. In the Bible, read Ecclesiastes 4:4-6.
4. Do you spend more energy finding tranquility with "one handful" or chasing after that second handful?
5. What is your top-three of what matters most in your life? Is any of your "stuff" a part of this list? Why or why not?
6. Do you spend most of your energy on the top three things that matter most? Why or why not?
7. What do you think of this statement, "Being rich isn't having the most, it's needing the least."
8. What change could you make in order to need less so you can do more for God?
9. Spend time in prayer.

Week of October 31 - Stress is Bad

1. What is your worst buyer's remorse story? What made it so bad?
2. Take a minute to write down your three greatest financial stressors. How are they holding you back from being more generous?
3. If money were not an issue, how do you think your life would look different?
4. In the Bible, read Proverbs 22:7.
5. What do you think "the borrower is slave to the lender" means? Is there any place in your life where this is true?
6. What changes can you make to get out of debt? Visit www.ramseysolutions.com/debt for free resources for getting out of debt.
7. In the Bible, read Romans 13:8.
8. According to this verse what debt is worth continuing?
9. What change could you make to love others more deeply?
10. Spend time in prayer.

Week of November 7 – Giving is Good

1. What's the best thing you have ever been given? What made it so great?
2. What is the most meaningful thing you have ever given? What made it so great?
3. How do you think your life would look in five years if you increased your generosity now? And if you didn't?
4. In the Bible, read Acts 20:35, and Proverbs 11:24-25.
5. Why do you think we still struggle to be generous?
6. When do you find yourself living in a scarcity mindset? When do you act more from an abundance mindset?

7. Do you have any stories of how giving to God or someone else led to breakthrough in your life? If so, how could you repeat those situations? If not, who do you know in need right now that you could be a blessing to through your generosity?
8. What change can you make today to grow in your generosity?
9. Spend time in prayer.

Week of November 14 – Tomorrow Matters

1. What do you just hate to wait for?
2. What are some things you wish you were saving for?
3. If you lost your income this week, how long do you think you could make it on what you have?
4. Why do you think it's so hard to save and invest?
5. In the Bible, read Proverbs 6:6-8, and Proverbs 21:20.
6. How does being a good steward today set you up for greater generosity in the future?
7. Start the *The Legacy Journey* Bible Plan online at <https://www.bible.com/reading-plans/818-the-legacy-journey>
8. Visit <https://www.ramseysolutions.com/retirement> and look around to find answers for many of your investment questions.
9. What change can you make to start building a legacy of generosity among your loved ones?
10. What financial commitment will you make to the church to support its future ministries?
11. Spend time in prayer.

Make Change Ideas to Become More Generous

1. Study what the Bible says about giving

This is a must. If we take the Bible seriously, it must be our go-to authority for deciding how we're going to view and use our resources. For a good place to start digging into the topic, check out the section of *Bible Verses on Generosity*.

2. Be thankful

Part of being firmly rooted in our faith is to be overflowing with thanksgiving. Learning to be thankful for the blessings in our lives makes us more content, satisfied, and less likely be striving for more. This totally frees us up to be more charitable.

3. Start paying attention to the needs around you

When you're having conversations with others, become a detective of their needs—even if they're unspoken. Are your neighbors stressed about their trip because they're going to need someone to water their plants? Does your pastor's wife need someone to talk to? Is there a family at your daughter's school that needs financial help?

Recognizing needs is a skill you develop by learning to pay close attention to people and read between the lines. Once you know their needs, offering to meet them (or rallying others who can) is the logical next step.

4. Celebrate the victories and special moments of others

A generous person isn't threatened when others do well. They're not overcome with jealousy, and they don't fear the success of people around them. They're happy to celebrate people's achievements because they truly want the best for them.

5. Learn to accept generosity

It can be difficult to put yourself in a position of vulnerability, but it's important. Learning to accept generosity from others can help you become more empathetic and better recognize the need we all have for the kindness of others. It's also a helpful way to teach others to become more generous.

6. Give regularly to your church

Learning to give regularly is an important part of becoming unselfish. Think of it as the training wheels of generosity. We'd like to think that the more we keep, the more we'll have to give when someone really needs it. But the truth is that we learn generosity through giving.

7. Find charities you can support

Whether you're passionate about digging wells in the desert, feeding the hungry, or supporting the persecuted church, find organizations that do work you think is important. Pray for these organizations, volunteer for them, or make donations.

8. Prepare for spontaneous generosity

Invest in a couple gift cards to grocery stores, restaurants, or hotels and keep them with you to give to people who may need them.

9. Give something up and divert that cash

Do you eat out on Thursday afternoons? Do you make frequent trips to Starbucks? Take a break for a month and donate the money you would have spent to your church, a local food bank, or a charity.

10. Get rid of everything you haven't used for a year

Because generous people don't tend to find personal happiness in acquiring stuff, they often choose to live simply. Their closets aren't full of clothes they never wear or equipment they never use. Take some time and go through and donate or dispose of things that are just filling up space.

11. Start really small

If you've never given away money, start by giving away \$1. If you are embarrassed to give just \$1, don't be. Of course, the point of this exercise is not to report a \$1 tax deduction on your year-end tax return. The point is to get started. If you'll feel more comfortable giving \$5, \$10, or \$20, start there. But no matter what dollar amount you choose, jump right in with something small. You can afford it... and that little push can help build momentum in your life towards generosity.

12. Make giving your first priority

With the best of intentions, we tell ourselves that we'll give from what we have left when we've taken care of everything else. The problem is that there's seldom anything left. Decide a percentage you'd like to give and do it first—right off the top. You'll find it energizing and life-giving.

13. Don't think of generosity as being "nice"

Becoming a giving person isn't about being cordial and pleasant; it's about making people a priority. You don't have to become a pushover or afraid to tell people no. Many are afraid to become givers because they think they'll be taken advantage of. It's not true. It's important for altruistic people to do the work of finding the right causes and opportunities.

14. Become more forgiving

You cannot separate forgiveness and the gospel—they're inexplicably united. But forgiveness is a powerful element of generosity. Sometimes people end up in difficult situations, and it's entirely their fault. A generous person doesn't simply say, "You made your bed, now sleep in it." They'll often say, "Let's work on a solution to get you out of this situation." This often requires an element of forgiveness.

15. Give praise

People are starving for appreciation. Recognizing and acknowledging what's praiseworthy in others is truly benevolent behavior. It not only blesses them, but it also helps you become someone who sees the world with a more generous eye.

16. Consider the benefits of generosity.

Generous people report being happier, healthier, and more satisfied with life than those who don't give. Generosity produces within us a sense that we can make a difference in the world, that we are actively addressing the needs of those around us, and that we are shaping our community into a healthier one. While generosity is typically seen as the opposite of self-serving, counting the ways generosity makes us more like Christ can be self-encouraging.

17. Spend time with people in need

It's pretty easy to become isolated from actual needs. If you want to become more generous, you need to get closer to people with real obstacles. Volunteer at a homeless shelter, food pantry, or soup kitchen. Actually, getting to know people who are struggling can really change your perspective.

18. Set aside time each week to pray for others

Christians often tell each other, "I will pray for you." I think we'd be surprised at how seldom it actually happens. But bringing petitions to God on behalf of others is one of the most compassionate things we can do. Set aside a specific time each week to pray for the needs, and asking for wisdom on how to help them. You'll find you benefit as much as they do.

19. Be patient

If you want to be a person that puts others first, learn to cultivate patience. Patience tells others that they matter. It's no wonder that you often hear the descriptors "patient" and "generous" spoken together.

20. Spend time with generous people

Go out of your way to find generous people and get to know them. Ask them questions to better understand how they got that way, "Where did you start? What advice would you give to someone who wanted to be more generous? How do you decide what and when to give?"

21. Visit seniors

It's amazing how many seniors live in assisted living facilities and have no one who comes to spend time with them. Volunteer your time to go sit and talk with them. Not only will you find you really enjoy it, but you'll also immediately see how much it means to them.

22. Practice generosity in secret

It's not always possible to give in secret but do your best to try. Nothing will undermine the spirit of generosity like doing good for the purpose of being noticed by others.

Generosity matters! When the church truly becomes generous, the whole world will benefit. It's one of the most profound ways that we can communicate the truth of the gospel.

Scriptures on Generosity

1. LEVITICUS 25:35–37, GIVING TO THOSE IN NEED

If your brother becomes poor and cannot maintain himself with you, you shall support him as though he were a stranger and a sojourner, and he shall live with you. Take no interest from him or profit, but fear your God, that your brother may live beside you. You shall not lend him your money at interest, nor give him your food for profit. I am the Lord your God, who brought you out of the land of Egypt to give you the land of Canaan, and to be your God.

God commanded the Israelites to be generous and merciful to each other. Your brother's (relative/friend) need was not to be capitalized on for personal gain. If you loaned money to a fellow Israelite, you were not to charge interest. Because the Israelites were delivered from Egypt, and therefore recipients of God's generosity, they were to show impartial generosity to each other.

2. DEUTERONOMY 15:7–8, GIVING SUFFICIENTLY

If among you, one of your brothers should become poor, in any of your towns within your land that the Lord your God is giving you, you shall not harden your heart or shut your hand against your poor brother, but you shall open your hand to him and lend him sufficient for his need, whatever it may be.

Here we see a sentiment similar to the one we saw in Leviticus, but God widens its scope. If you know of a brother in need in any of the towns in your land, you are to lend him whatever he lacks.

3. PSALM 41:1–3, GOD'S PROMISE TO THE GENEROUS

*Blessed is the one who considers the poor!
In the day of trouble the Lord delivers him;
the Lord protects him and keeps him alive;
he is called blessed in the land;
you do not give him up to the will of his enemies.
The Lord sustains him on his sickbed;
in his illness you restore him to full health.*

The Psalmist kicks off Psalm 41 by acknowledging the covenant that exists between God and the generous. God responds to the kindness and generosity of his people with protection, health, and abundance. As we will see in a bit, this is to enable them to be even more generous.

4. LUKE 6:37–38, HAVING A GENEROUS SPIRIT

Judge not, and you will not be judged; condemn not, and you will not be condemned; forgive, and you will be forgiven; give, and it will be given to you. Good measure, pressed down, shaken together, running over, will be put into your lap. For with the measure you use it will be measured back to you.

Generosity comes in more forms than commerce. To withhold judgment, condemnation, and unforgiveness is to act generously, and, in God's economy, it is rewarded with the same kind of benevolence—pressed down, shaken together, and running over.

5. GALATIANS 6:2, FULFILLING THE LAW OF CHRIST

Bear one another's burdens, and so fulfill the law of Christ.

What is the law of Christ? Love the Lord with our heart, soul, mind, and strength, and to love our neighbor as ourselves. And it is fulfilled by bearing one another's burdens.

6. PSALM 119:36, ESCHEWING SELFISHNESS

Incline my heart to your testimonies, and not to selfish gain!

The key to living a life of generosity is in having a heart that delights in the Lord. When we find our purpose and joy in conforming to Christ's image, we shed the inclination to indulge in materialistic fantasies and desires.

7. PROVERBS 21:13, MAINTAINING GENEROUS EARS

Whoever closes his ear to the cry of the poor will himself call out and not be answered.

It is interesting that God attaches intention to not responding to the needs of the poor. No matter what justification we might fabricate to excuse ourselves, the Lord calls it a willful "closing of our ears." In the same way that we lend to the Lord by giving to the poor, we withhold from the Lord when we respond selfishly to need—that gets repaid as well.

8. MATTHEW 6:19–21, INVESTING IN FUTURE TREASURE

Do not lay up for yourselves treasures on earth, where moth and rust destroy and where thieves break in and steal, but lay up for yourselves treasures in heaven, where neither moth nor rust destroys and where thieves do not break in and steal. For where your treasure is, there your heart will be also.

In keeping with some of these Old Testament passages, Jesus challenges us with a choice: accumulate stuff here (which ultimately has no value) or use it in such a generous way that we are investing it in the coming Kingdom. When we are generous with the things that come through our life, we are actually sending it ahead, and we will be compensated by God.

The beauty in this passage is found in Jesus' promise that as we invest our resources in God's Kingdom, our heart will also be pulled in that direction. If you ever find yourself praying that God would awaken a desire in your heart for Kingdom things, try practicing generosity for a couple months.

9. PROVERBS 11:24–25, YOUR GENEROSITY DEFINES YOUR EXPERIENCE

One gives freely, yet grows all the richer; another withholds what he should give, and only suffers want. Whoever brings blessing will be enriched, and one who waters will himself be watered.

This passage communicates a principle sewn into the fabric of God's world. The more you grasp and hoard, the more you need. Those who give freely and generously find that they are happier, healthier, and experience more blessings.

10. PROVERBS 19:17, LENDING TO THE LORD

Whoever is generous to the poor lends to the Lord, and he will repay him for his deed.

Can you imagine being in the Lord's debt? How much more would you give to the poor if you knew that God himself planned to pay you back? True, altruistic generosity requires a certain amount of faith.

11. PROVERBS 22:9, EXPECTING THE LORD'S GENEROSITY

Whoever has a bountiful eye will be blessed, for he shares his bread with the poor.

Many people live from deficit, believing that there is only so much to go around—and if you do not get yours, someone else will. It is nearly impossible to see the world that way and be a generous person. However, if you live with a “bountiful eye” that sees the world ruled by a magnanimous God who “owns the cattle on a thousand hills” (Psalm 50:10), you are more apt to be open-handed with the resources you have, because you know that God will repay you.

12. MATTHEW 10:42, GOD KEEPS TRACK OF OUR GIVING

And whoever gives one of these little ones even a cup of cold water because he is a disciple, truly, I say to you, he will by no means lose his reward.

Again, we see a relationship between how we treat the needy and vulnerable around us and our future reward. The Lord is keeping intricate accounts and does not even neglect to record water given in his name.

13. LUKE 21:1–4, JESUS' ENTHUSIASM ABOUT GENEROSITY

Jesus looked up and saw the rich putting their gifts into the offering box, and he saw a poor widow put in two small copper coins. And he said, “Truly, I tell you, this poor widow has put in more than all of them. For they all contributed out of their abundance, but she out of her poverty put in all she had to live on.”

True generosity does not come from our excess; it comes from sacrificial hearts. The beauty of this passage is in Jesus' enthusiasm to point out this woman's magnanimity out to the disciples. To think that God gets this excited when we are openhanded is inspiring.

14. JOHN 3:16, LOVE GIVES. PERIOD.

For God so loved the world, that he gave his only Son, that whoever believes in him should not perish but have eternal life.

Is it any wonder that the Bible verse that most explicitly expresses the beauty of the gift we have received in Christ Jesus would also communicate something about God's gracious generosity? Because God loved the world, he gave. Love blossoms into generosity—always.

15. 1 JOHN 3:16–18, GIVING LIKE CHRIST

By this we know love, that he laid down his life for us, and we ought to lay down our lives for the brothers. But if anyone has the world's goods and sees his brother in need, yet closes his heart against him, how does God's love abide in him? Little children, let us not love in word or talk but in deed and in truth.

Our generosity should model our savior's selflessness. He gave his life for us, so we are called to be willing to do the same. It is not enough to talk about our love; it needs to be expressed in concrete examples of generous sacrifice.

16. 1 JOHN 2:5–6, FOLLOWING CHRIST'S EXAMPLE

By this we may know that we are in him: whoever says he abides in him ought to walk in the same way in which he walked.

Paul encourages us to examine ourselves to see whether we're in the faith (Cor. 13:5). One important way we do that is by taking stock in whether our lives are beginning to take on the self-sacrificial and cruciform nature of Jesus. We'll give of ourselves and our resources.

17. ACTS 20:32–35, SET A GENEROUS EXAMPLE

And now I commit you to God and to the message of His grace, which is able to build you up and to give you an inheritance among all who are sanctified. I have not coveted anyone's silver or gold or clothing. You yourselves know that these hands have provided for my needs and for those who were with me. In every way I've shown you that by laboring like this, it is necessary to help the weak and to keep in mind the words of the Lord Jesus, for He said, "It is more blessed to give than to receive."

Paul's visit with the Ephesians ends with these words. He wants to leave them an example to follow. The pattern he wants to impart is one of hard work and sacrifice because he wants them to understand the virtue of generous living.

18. 2 CORINTHIANS 8:12–15, GIVING SHOULDN'T BE A BURDEN

For if the readiness is there, it is acceptable according to what a person has, not according to what he does not have. For I do not mean that others should be eased and you burdened, but that as a matter of fairness your abundance at the present time should supply their need, so that their abundance may supply your need, that there may be fairness. As it is written, "Whoever gathered much had nothing left over, and whoever gathered little had no lack."

The generosity that we are called to isn't intended to be a burden. It is intended to create a culture of equitability.

19. 2 CORINTHIANS 9:6–8, GOD DOESN'T WANT TO COERCE GENEROSITY

The point is this: whoever sows sparingly will also reap sparingly, and whoever sows bountifully will also reap bountifully. Each one must give as he has decided in his heart, not reluctantly or under compulsion,

for God loves a cheerful giver. And God is able to make all grace abound to you, so that having all sufficiency in all things at all times, you may abound in every good work.

God's ultimate desire is that we would give happily. God does not want us to have to give out of obligation or coercion. He wants to bless his children. Not so that we can live in complete comfort and luxury, but so that we can be even more generous—abounding in every good work.

20. 1 TIMOTHY 6:17–19, BEING RICH IN GOOD WORKS AND GENEROSITY

As for the rich in this present age, charge them not to be haughty, nor to set their hopes on the uncertainty of riches, but on God, who richly provides us with everything to enjoy. They are to do good, to be rich in good works, to be generous and ready to share, thus storing up treasure for themselves as a good foundation for the future, so that they may take hold of that which is truly life.

God richly provides everything for our enjoyment. It is not God's desire to withhold or diminish our pleasure. In fact, God wants us to experience true pleasure. God wants us to experience the joy of being rich in goodness and generosity. Once again, Paul echoes the sentiment so prevalent throughout the scriptures: our benevolence now is an investment in eternity. Who would turn that down? It is obvious that being conformed to the image of Christ includes emulating his sacrificial, giving nature. We should be using our own generosity as a gauge for our own spiritual health.