

# Practice

**Exercise: Begin listening to God about money and generosity.**

- Find a quiet, distraction free place and put away your phone and devices.
- Center yourself in God: take a few deep, slow breaths, ground yourself in the moment, and become aware of God's presence all around you.
- Ask the Holy Spirit to come and guide your mind into his will for your finances and future.
- Then journal through the prompts on the next pages.

# Practice

## Imagine living a generous life:

Take a moment to imagine living without financial anxiety or discontentment. What would it feel like? What would your experience be when you open your banking app? Or when an opportunity to meet a need comes along?

### Name the financial worries that stand between you and that peaceful place ...

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### Name any unsated desires that are driving you away from generosity (and are causing greed, discontentment, etc.)

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### Name whatever practical obstacles that keep you from living a more generous life (debt, a car payment, unemployment, etc.)

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# Practice

Identify the lies that keep you from living a generous life:

What lies do I believe about God's ability or willingness to provide for my needs?

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Where did that lie come from (a childhood experience, word from an authority figure, etc.)?

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What is the truth? (Consider Philippians 4v19 or 2 Corinthians 9v11)

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How would my financial life change if I started living into the truth over the lie?

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You may want to pause here and slowly read Psalm 23, replacing your name for every "I" and "me." Such as, "The LORD is Sarah's shepherd. Sarah shall not want ..." Read it prayerfully and meditate on God as your shepherd and yourself being led and cared for perfectly.

# Practice

## Identify what you have to give:

The first step toward generosity is not necessarily giving your money away. The first discipline is bringing order. If your finances are chaotic, you don't really know what you have (or don't have) to give.

Proverbs says, "Pay close attention to the condition of your flocks and herds." In the ancient Near East, wealth was measured not in investments and brokerage accounts, but in land and flocks and herds. Land was easy to measure. You knew what you had. But flocks and herds took a little more work. You had to walk out in the field and count them, and make sure they were healthy. So Proverbs invites us to pay attention: know what you have. Don't obsess on it and don't give yourself anxiety by watching every market fluctuation, but know what's going on.

## Take a moment to list some of the financial and material possessions ("flocks and herds") God has gifted to you:

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Note: we recommend you list both income (from your job or another source) and assets (such as a home or investments or possessions). We'd also recommend you calculate your "disposable income," whatever you have left after your basic expenses are covered.

# Practice

## Imagine a new future:

Some things that God gives into our life are for us. Some of us may accidentally dishonor God's generosity by not receiving the gifts he wants to give us. If a father gives a bike to his son for Christmas, he'd be a bit dismayed to see him pawning it, misusing it, or even giving it away.

The problem is that most of us just assume that whatever we have is for our consumption. The key question of formation that we must learn to ask is: "God, what's for me to enjoy? And what's for me to share?"

Jesus called the evil one a "thief," meaning, he wants to steal God's gifts away from us and others. "The thief comes to steal, kill and destroy."

What's the opposite of stealing? Giving. What's the opposite of killing? Living. And what's the opposite of destroying? Building.

Give, live, and build. These are three healthy outlets for our finances. Some of our finances are for us to give away; some are to live on, and even to deeply enjoy our lives before God; and some are to build for the future God has put in our heart and his calling upon our life.

Take a moment to think about your finances through this threefold rubric of give/live/build.

**What do you give (write out what you give to others, the church, the poor)?**

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**What do you live on (shelter, food, healthcare, transportation, etc.)?**

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**What do you build with (savings, investments, retirement, your business, debt reduction, etc.)?**

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# Practice

Now, begin to listen to God ...

Take a few deep breaths, and invite the Holy Spirit to fill your mind and heart. Just quietly wait after each prompt for the Spirit to bring to your imagination any thoughts or feelings or desires he has for you.

**God, is there anything about my current stewardship (giving, living, or building) that you want me to change?**

**Do you want me to give differently?**

**Do you want me to live differently?**

**Do you want me to build differently?**

If you've genuinely asked the Spirit to speak over your life, and you sense peace over the way things are, enjoy your life with joy and contentment. But if you sense the Spirit moving you to change your budget or to give in a new way, move quickly to obey, and watch what happens in your heart and life.

As we follow Jesus, "surely [his] goodness and mercy will follow us."

# Practice

**Reach Exercise: Enjoy something good in your life and share it with another.**

The goal for this Reach Exercise is to pair sacrificial giving with deep enjoyment and celebration of the gift of life. In one of the Apostle Paul's hallmark passages on money and generosity, he both commands the rich "to be generous and willing to share," and he reminds them (and us) that God "richly provides us with everything for our enjoyment."

The responsibility of generosity is designed to function best when held in tandem with the discipline of celebration.

Here are a few ideas to spark your imagination:

- Take someone out to a nice dinner.
- Open that bottle of wine you've been saving with a good friend.
- Watch a sunset with your family and give thanks for your life.
- Take a kid from your community who doesn't have a healthy family situation out for ice cream.
- Cook a really good dinner and savor it with your family or friends.
- Throw a party to celebrate a milestone in your life or someone in your community.
- Go take in an art museum or public park with someone you love, and pay close, unhurried attention to beauty and goodness.

# Go Deeper

## Read

*Giving Is the Good Life* by Randy Alcorn

Chapters 9-12 (pages 111-166)

## Listen

Rule of Life Podcast on Generosity

Episode 03

## Reflect

Before your next time together with the group for Session 04, take five to ten minutes to journal out your answers to the following three questions.

- 01 Where did I feel resistance?
- 02 Which emotions did I expect to experience? Which was I surprised by?
- 03 In what ways did I encounter God in this exercise?



🎯 Reflect

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## Discuss (Optional)

For those of you who would like to slow down and integrate this practice more deeply into your life, here is an *optional* group session you can do before you move on to Session 04 of this Practice.

### Read this introduction

In our various practices, we have shared at length about how spiritual disciplines are not religious mechanisms to twist God's favor towards us or behavioral checkboxes on a Christian scorecard. Much more profoundly, they are ways we open up our deepest selves to be transformed by the life and love of the Trinity. The disciplines can ultimately transform our lives because they are portals for the Spirit to transform our hearts.

In today's verse from Ecclesiastes, the author invites us to take an honest journey into the subterranean movements of our inner life: moving the magnifying glass from our behaviors around wealth to our love of it. This is, perhaps, one of the most important reflections we can undertake in this Practice of generosity, for in the poignant words of the Italian saint St. Clare of Assisi, "we become what we love."

## Discuss (Optional)

### Read this Scripture

Whoever loves money never has enough;  
 whoever loves wealth is never satisfied with  
 their income.

This too is meaningless.

As goods increase,  
 so do those who consume them.  
 And what benefit are they to the owners  
 except to feast their eyes on them?

The sleep of a laborer is sweet,  
 whether they eat little or much,  
 but as for the rich, their abundance  
 permits them no sleep.

I have seen a grievous evil under the sun:  
 wealth hoarded to the harm of its owners,  
 or wealth lost through some misfortune,  
 so that when they have children  
 there is nothing left for them to inherit.  
 Everyone comes naked from their mother's womb,  
 and as everyone comes, so they depart.  
 They take nothing from their toil  
 that they can carry in their hands.

This too is a grievous evil:

As everyone comes, so they depart,  
 and what do they gain,  
 since they toil for the wind?  
 All their days they eat in darkness,  
 with great frustration, affliction and anger.

This is what I have observed to be good: that it is appropriate for a person to eat, to drink and to find satisfaction in their toilsome labor under the sun during the few days of life God has given them—for this is their lot. Moreover, when God gives someone wealth and possessions, and the ability to enjoy them, to accept their lot and be happy in their toil—this is a gift of God. They seldom reflect on the days of their life, because God keeps them occupied with gladness of heart.

—Ecclesiastes 5:10-20

Here is how Randy Alcorn summarizes the wisdom in verses 10-15:

- v10: The more you have, the more you want.
- v10: The more you have, the less you're satisfied.
- v11: The more you have, the more people (including the government) will come after it.
- v11: The more you have, the more you realize it does you no good.
- v12: The more you have, the more you have to worry about.
- v13: The more you have, the more you can hurt yourself by holding onto it.
- v14: The more you have, the more you have to lose.
- v15: The more you have, the more you'll leave behind.

## Discuss (Optional)

### Discuss the text

- 01 In what ways have you seen the “love of money” negatively impact our world?
- 02 Pay attention to what the author of Ecclesiastes considers “grievous evils.” How does the evil identified there differ from what might be deemed evil by our surrounding culture?
- 03 The line between making more money and beginning to love it can be difficult to spot. How do you think people can discern and avoid that trap?
- 04 Read Randy Alcorn’s above summary of Ecclesiastes 5v10-15. Which summary line most stands out to you and why?

### Discuss the Practice

- 05 Do you see generosity primarily through the lens of sacrifice or joy? Why do you think that is?
- 06 How was your experience beginning this week’s Practice with listening prayer? What did you sense the Spirit leading you towards?
- 07 Did you experience hesitancy or excitement in inviting God to speak directly to your generosity? Why?
- 08 If you are willing, share with the group part or all of your response to question 03 of your Practice Reflection.