



A PATHWAY TO G R A C I O U S G E N E R O S I T Y

growing in the spiritual practice of
financial generosity together

Money is Spiritual.

One of Jesus' top three most talked about topics was money. Why? Because Jesus understood that money has a remarkable ability to shape what we value, where we place our trust, and how we live. It competes with God for our attention and desire. That's why financial generosity isn't simply about paying the church's bills. Giving is a spiritual practice. Through generosity, we learn to loosen our grip on what we possess, order our priorities around what matters, participate in God's work, and become more like the generous God we worship.

GENEROSITY IS A JOURNEY.

We don't all begin in the same place, and faithful giving isn't about comparison. The invitation is simply to recognize where you are and prayerfully consider your next faithful step.



IMPULSE GIVING

*"I'm generous when
I feel moved"*

I give when I encounter a particular need, person, ministry, or opportunity that moves me to respond.



COURAGEOUS GIVING

*"Generosity is part of my
plan"*

I give regularly and intentionally, making generosity a part of the way I manage my finances.



INTENTIONAL GIVING

*"I'm growing toward a
target"*

I choose a meaningful percentage or goal for my giving and intentionally work toward it (even when doing so requires sacrificial trust).



GRACIOUS GENEROSITY

*"Generosity is becoming
a part of who I am"*

I increasingly give freely, joyfully, and sacrificially from an abundant spirit, continually asking how God's generosity can flow through me.

So... what about 10%?



The Bible calls a tenth a *tithe*, but Scripture's witness on giving is more expansive than a single percentage. Abraham offers a tenth to Melchizedek (Gen. 14:18–20), and Israel later practices tithing as part of its covenant life. Yet Jesus never establishes 10% as the required standard for his followers. When Jesus speaks about tithing, he warns that legalistic giving can still miss the "weightier matters" of justice, mercy, and faithfulness (Matt. 23:23). Paul likewise emphasizes giving that is intentional, proportional, and freely chosen: "as you have made up your mind," not reluctantly or under compulsion (2 Cor. 9:7 (see also 1 Cor. 16:2)). So we treat 10% not as a magic number or a requirement for earning God's favor, but as a historic and useful target. The spiritual question isn't simply, "Have I reached 10%?" but, "Am I becoming more intentional, trusting, and generous with what God has entrusted to me?" For some, the next faithful step may be 1% or 3%; for another, 10% of net or gross income; and for others, generosity may grow well beyond 10%. The goal isn't compliance with a percentage or number. The aim is continual, ongoing growth in generosity.

WHERE ARE YOU ON THE JOURNEY?

Generosity isn't something we master. It's something we practice.
Wherever you find yourself today, consider what growing one step further might look like.

☐ IMPULSE

I mostly give when needs arise.

☐ COURAGEOUS

I give regularly, accordingly to a plan.

☐ INTENTIONAL

I've established a meaningful target and am intentionally growing toward it.

☐ GRACIOUS

I'm learning to give increasingly freely, joyfully and sacrificially.

Wherever you checked is okay. The question is: **What's your next faithful step?**

THREE PRACTICES OF "GRACIOUS GENEROSITY"

These practices help us move toward a deeper, more faithful way of living where generosity is a part of our spiritual life.



PRAY

Gracious Generosity is prayerfully prepared

Paul encourages the Corinthians to prepare their gift in advance rather than responding under pressure (2 Cor. 9:5-7). Generosity begins with discernment, not guilt, impulse, or obligation.

Ask: "God, what are you inviting me to do with what you've entrusted to me?"

Your giving can become an actual practice of discernment rather than an impulse of feeling of obligation.



GIVE JOYFULLY

Gracious Generosity is freely & cheerfully given

"Each of you must give as you have made up your mind, not reluctantly or under compulsion, for God loves a cheerful giver" (2 Cor. 9:7). The spirit in which we give matters, not because generosity should always be easy, but because Christian giving is a response to grace, not coercion.

Ask: "Can I offer this freely and gratefully?"

Generosity rooted in guilt or resentment doesn't form us in grace.



GROW

Gracious Generosity keeps moving

Jesus teaches that "where your treasure is, there your heart will be also" (Matt. 6:21), while Paul encourages believers to give in proportion to what they have received (1 Cor. 16:2). Generosity is therefore not simply a number we reach, but a practice that continually forms our hearts and priorities.

Ask: "What would one faithful step of growth look like for me?"

There isn't a finish line. Our goal is to continual becoming people through whom God's love and grace can flow.

FIND YOUR NEXT STEP...

Take a few minutes to prayerfully reflect using this guide:

STEP 1: MY CURRENT GIVING

I currently give approximately:

\$_____ per [] week [] month [] year

This represents approximately: _____% of my income.

STEP 2: MY TARGET

After prayer and reflection, a meaningful target for my generosity is _____%

STEP 3: MY NEXT STEP

My next step toward that target is: _____%

That would mean giving approximately:

\$_____ per [] week [] month [] year

ENTRUSTED

A WHOLE-LIFE APPROACH TO STEWARDSHIP

Everything we have is a gift from God. Stewarding invites us to:



RECEIVE

everything begins as a gift



MANAGE

what I receive deserves faithful care



SHARE

God's gifts are meant to bless others



RETURN

Ultimately, nothing belongs to me

2026's *Entrusted* series reminds us that financial generosity is only one part of stewardship. Everything we have—our time, relationships, abilities, resources, spiritual gifts, and our very lives—has been entrusted to us. Gracious Generosity is one way we learn to SHARE what God has entrusted to our care.

DON'T UNDERESTIMATE A SMALL STEP.



Moving from 1% to 2% is growth. Moving from occasional giving to a regular amount is growth. Moving from 8% of net income toward 10% is growth. Moving beyond 10% because you have discovered greater capacity for generosity is growth. **The invitation is not comparison. It's movement.**

READY TO TAKE YOUR NEXT STEP?

Submit an Estimate of Giving.
Set up recurring giving.
Or learn more here...

