

LESSON 10

HOW TO BE MORE BLESSED

You'll have more happiness when you become more generous.²⁹

CRAIG GROESCHEL

The billion-dollar self-help industry—yes, it's so pervasive and lucrative that it's become a recognized industry—may not be helping as many selves as you'd expect. In fact, according to some experts, self-help products, such as books and seminars, may actually have a harmful impact on people seeking positivity, motivation, and self-confidence. A recent study revealed that frequent readers of self-help books had higher levels of cortisol, the hormone released when the human body is stressed, than average. They also tended to struggle with symptoms of depression more than nonreaders of self-help material.³⁰

Psychologist Mark Travers, PhD, believes part of the problem with popular self-help material is “a one-size-fits-all approach to mental health.” Compared to personal therapy and counseling, Travers points out, mass-market self-help content fails to personalize the information and instruction provided. “When you approach a mental health practitioner for help, they listen to you, understand you, and offer

solutions that work for your unique situation. On the contrary, when someone writes a self-help book, their goal is to sell to as many people as they can."³¹

The other problem with general self-help material is the additional pressure many people experience when reading and hearing about what others seem to have done successfully that they cannot. Today, many self-help gurus base their content on science and neurology. Instead of being perceived as con artists or slick promise-sellers, these authors, speakers, and life coaches have highly reputable medical, academic, and entrepreneurial backgrounds. They offer what appear to be proven methods, leaving those unable to succeed with their techniques feeling more discouraged.³²

Nonetheless, people will continue looking for ways to find peace, fulfillment, purpose, meaning, health, and well-being in their lives. You know this is a spiritual longing only Jesus can fill. And he told us that the key to being blessed is to be a blessing to others.

- How often do you tend to read a self-help book, watch a video, or attend a seminar? What has been your general experience with self-help material?

- Have you ever engaged with a self-help product only to feel disappointed or discouraged afterward? Why did you feel this way?

- Do you believe that Christians can benefit from most self-help content? Or does it depend on its faith content and the beliefs of the author?

- How would you describe what it feels like when you're being blessed by someone else? When you are blessing someone else?

EXPLORING GOD'S WORD

Thinking ahead and pre-deciding to be a generous person reflects the character of God and the example set by Jesus. Just because you're a believer, though, does not mean generosity will automatically come easier for you. You'll recall from chapter 5.1 in *Think Ahead* how humans are wired to underestimate our own selfishness in comparison to others. In other words, we may think we're being generous, even selfless, but objectively we're not. Cultural conditioning also reminds us constantly that we cannot be happy without material gain. The problem, however, is that enough is never enough.

Which is why generosity may seem countercultural or even counterintuitive. But God's Word remains consistently clear about using what he's entrusted to us to bless others, meet their needs, and advance his kingdom. We are merely stewards, not permanent owners, of everything we have. When we hold our blessings loosely and give generously, we discover the joy of being more like Christ. We realize the truth of what Jesus said, that earthly treasure will not last—it's subject to decay, theft, and fire. Heavenly treasure, however, endures forever (Matthew 6:19–21).

Remember, "where your treasure is, there your heart will be also" (Matthew 6:21). When you faithfully risk and invest what you've been given, you will be entrusted with more. The more you receive, the more you have to give. Once you begin experiencing this reality, you discover that no feeling on earth compares to giving away what you cannot keep.

⁶ Remember this: Whoever sows sparingly will also reap sparingly, and whoever sows generously will also reap generously. ⁷ Each of you should give what you have decided in your heart to give, not reluctantly or under compulsion, for God loves a cheerful giver. ⁸ And God is able to bless you

abundantly, so that in all things at all times, having all that you need, you will abound in every good work. . . .¹¹ You will be enriched in every way so that you can be generous on every occasion, and through us your generosity will result in thanksgiving to God.

2 CORINTHIANS 9:6-8, 11

- What does it mean to you to be a “cheerful giver”? Why do you suppose God does not want us to give “reluctantly or under compulsion”?
- On a scale of 1 to 10, with 1 being “It’s all mine!” and 10 being “I’m giving it all away!”, how would you rate your generosity? What’s the basis for your score?
- When has God provided what you needed through the generosity of others? How did this experience reinforce the last half of this passage?
- What do you struggle with giving away? Right now is it easier to give money or to give your time and attention?

EMBRACING THE TRUTH

Deciding to be generous includes a willingness to give all you have. This does not necessarily mean you give away everything God has entrusted to you all at once. Or, it might, depending on his prompting. When giving generously, you're usually forced to trust that God will meet all your needs even as your generosity may be meeting needs for others. If this style of generosity sounds extreme, just remember what Jesus said after witnessing a relatively small gift being made by someone:

¹ As Jesus looked up, he saw the rich putting their gifts into the temple treasury. ² He also saw a poor widow put in two very small copper coins. ³ "Truly I tell you," he said, "this poor widow has put in more than all the others. ⁴ All these people gave their gifts out of their wealth; but she out of her poverty put in all she had to live on."

LUKE 21:1-4

- Why do you suppose Jesus said that this widow's meager gift—two small coins—had more value than all the other gifts given that day?
- How would you explain the difference between sacrificial generosity and giving out of one's wealth? Why is generosity relative to what you have been entrusted to steward?
- When have you given sacrificially in order to bless others? What were you giving up in order to practice generosity?

- What stands out most to you about the scene in the temple that Jesus witnessed?

CHOOSING HOW YOU CHOOSE

If you struggle with being generous, you may sometimes think, *Once I have more and get out of debt, I'll give more. Then I'll be in a place where I can afford to be more generous.* Or you tell yourself, "I'm as generous now as I can afford to be based on what I earn. Eventually, as my earning power increases and my savings add up, then I'll give more."

Sadly, if this is the case, then you're not telling yourself the truth.

Generosity does not seem to work this way for anyone, regardless of their beliefs or income level. As it turns out, generosity is not about what you have or don't have. Generosity is about your heart. Which explains why Jesus valued the gift given by the poor widow in the temple. She gave all she had—without a safety net, savings, or a 401(k). She demonstrated her faith in God to meet her needs by giving all she could possibly give.

You have likely observed the truth of this in action. You've seen poor people who are stingy and other impoverished people who, like the widow Jesus saw, give extravagantly and sacrificially. You also know of wealthy people who are changing the world with intentional, open-handed generosity, and rich people who aren't willing to give anything at all.

Generosity is not about how much you have; it's about your heart.

You may think you would give more if you made more, but studies consistently show that people who make more also spend more. Their purchasing power and level of consumption rises to match their increased income. Or they save more and invest the rest. They don't suddenly become generous once they have more money.

Having more money never made anyone more generous. Having more money simply reveals more of who you are and what you value. If you're not generous now, you will not be generous when you win the lottery. Generosity is never about your finances—generosity is about your heart.

- Based on your experience and observations, do you agree that having more does not determine generosity?
- Have you experienced a time when you unexpectedly had more money? How did you handle your windfall?
- Can you think of people you know who demonstrate generosity despite having meager means to give? How about people who clearly seem to prioritize wealth accumulation over generosity?
- What does generosity look like for you in your current season of life?

DETERMINING YOUR DECISIONS



Your views of generosity, like most other character traits and qualities, have probably been shaped at least in part by the examples and attitudes you were taught growing up. If your parents and family practiced generosity regardless of what they had or didn't have, then you likely learned the joy of being generous as a worthwhile practice. On the other hand, if your family and primary caregivers

struggled financially, worried about money, and reinforced a sense of deprivation, then you may view generosity as a luxury for people who have more.

For most people, money has an emotional and psychological charge to it. We live in societies and cultures with economies that promote accumulating wealth, often in order to be more independent and to enjoy more of whatever money can buy. Fear, anxiety, stress, and worry are sparked when we struggle to have enough to pay our bills and purchase the items we consider necessities. We may view wealthy people with envy and assume that they have it made and never worry or struggle in their relationship with money.

In order to pre-decide to practice God-glorifying, outrageous generosity, you may need to examine some of your associations, beliefs, and assumptions about money and how it's used. Under the spotlight of what God says is true and what he promises us, you may discover that now is a good time to reconsider your perspective on money, finances, and wealth. So spend a few moments in prayer, asking God to give you wisdom and discernment, and then reflect on your relationship with money by asking yourself the questions below.

- What were the lessons or principles you learned about money growing up?

- Who did they come from and how were they reinforced?

- What has been the impact of these lessons on how you view money now?

- Which lessons do you feel need to be revised by God's truth or eliminated from your thinking?

LESSON 11

STANDING FIRM IN GENEROSITY

Generous people pre-decide to round up. . . . They strategically orient their lives around the value of blessing others.³³

CRAIG GROESCHEL

Jeff Bezos is now renowned as one of the world's wealthiest people, estimated at well over \$100 billion thanks to the incomparable success of Amazon, which he founded in 1994. Less well-known is the name of his former wife of twenty-five years, MacKenzie Scott, who consistently avoids attention even as she proceeds to be one of the most generous philanthropists in history. Since their divorce in 2019, Ms. Scott has quietly donated more than \$14 billion to over 1,600 nonprofits "to use as they see fit for the benefit of others," according to her website.³⁴

An Ivy League-educated writer who studied with Nobel Prize winner Toni Morrison, Ms. Scott came from a life of privilege but almost dropped out of college when her family lost their assets and filed for bankruptcy. A friend willing to loan her tuition money convinced her to finish her degree, which she did. After

graduation Ms. Scott took an entry-level job at a financial firm in New York, hired by the man she would soon marry, Jeff Bezos.

The couple soon moved to Seattle to fulfill Bezos's dream of launching the online retailer that would eventually dominate the market. They used all their personal savings, along with loans from family and investors, to launch Amazon. Apparently, they weren't always sure how they would pay their rent, but within a relatively short few years, the success of the online juggernaut ensured that they would never have to answer that question again.

Awarded cash and Amazon stock from their divorce settlement fluctuating around \$50 billion, Ms. Scott immediately set out to give away as much as responsibly possible. Committed to maintaining her privacy and living her life out of the media's glare, she has nonetheless been clear about her objective as a philanthropist. Less than a year after her divorce, Ms. Scott publicly stated on the website for The Giving Pledge, an organization started by Bill Gates and Warren Buffett to encourage billionaires to give away at least half their wealth, that she promised to "keep at it until the safe is empty."³⁵

In the almost five years since then, she continues to fulfill her promise.

- What's your take on the promise made by MacKenzie Scott to give away her considerable fortune? What surprises you about her?
- What does Ms. Scott's style of giving reveal about her understanding of generosity? How does her definition of generosity compare to your own?
- Do you think it likely that she was known for being generous prior to her wealth? Why or why not?

- How would you go about giving away billions of dollars if they were yours to give? Who or what would be one of the first recipients of your windfall?

EXPLORING GOD'S WORD

Generosity requires a commitment. And a commitment to generosity requires strategic pre-decisions about how you will exercise and sustain your generosity. Generous people make a plan with their finances and resources that ensures they give consistently. They look for opportunities to round up and give more than is requested or expected. And they think ahead and make sure their generosity is a fundamental part of their lifestyle, not one-off decisions depending on their income and circumstances. Basically, even in their generosity they're extra-generous.

This type of kindness, forethought, and above-and-beyond giving emerges in a parable Jesus told as part of a conversation with an expert in the law. When the command to "love your neighbor as yourself" came up, this man asked Jesus whom he should consider his neighbor.

³⁰ In reply Jesus said: "A man was going down from Jerusalem to Jericho, when he was attacked by robbers. They stripped him of his clothes, beat him and went away, leaving him half dead. ³¹ A priest happened to be going down the same road, and when he saw the man, he passed by on the other side. ³² So too, a Levite, when he came to the place and saw him, passed by on the other side. ³³ But a Samaritan, as he traveled, came where the man was; and when he saw him, he took pity on him. ³⁴ He went to him and bandaged his wounds, pouring on oil and wine. Then he put the man on his own donkey, brought him to an inn and took care of him. ³⁵ The next day he took out two denarii and gave them to the innkeeper. 'Look after him,' he said, 'and when I return, I will reimburse you for any extra expense you may have.'

³⁶“Which of these three do you think was a neighbor to the man who fell into the hands of robbers?”

³⁷The expert in the law replied, “The one who had mercy on him.” Jesus told him, “Go and do likewise.”

LUKE 10:30-37

- Why do you suppose Jesus included other passersby in the parable? Why did he identify them as a priest and a Levite—familiar Jewish religious leaders?
- How does the Samaritan go above and beyond and round up his generosity to the man who was robbed and beaten?
- What plan does the Samaritan put in place in order to sustain his generosity in his absence? What does this reveal about his willingness to meet the needs of the wounded man?
- What resonates most for you in this parable? How does it inspire you to be more generous in loving your neighbors—even those you’re not supposed to like?

EMBRACING THE TRUTH

In our age of scams, hacked accounts, and deceptive manipulation, you might understandably feel skeptical at times when encountering someone in need. You may have seen someone on a busy street corner with a homemade sign, declaring

themselves homeless and asking for money one day, and then driving around in a new truck the next. You might have fallen for an online scam where an individual who claimed to be someone you knew said that they were in desperate need of funds to get home or to pay emergency medical bills. Perhaps you donated money to pay for cancer treatment for someone you followed on social media, only to discover later that they were arrested for fraud.

While it's true that you should use good judgment and biblical discernment, there will inevitably be situations where you're not sure whether someone's need is legitimate or not. Or you might wonder whether their need is greater than someone else's you know about, or even your own. In the midst of those moments, however, is not the time to decide. Generosity blankets who you are and flows from the attitude of your heart. There might be times when your generosity is exploited, but that is on the conscience of the one who misled you. Your generosity reflects your reliance on, trust in, and love of God.

When your relationship with the Lord is the basis for your generosity, you love giving just to glorify his goodness and to draw others to him. This is the motivation we see mentioned in describing the early believers in the churches of ancient Macedonia:

¹ Now I want you to know, dear brothers and sisters, what God in his kindness has done through the churches in Macedonia. ² They are being tested by many troubles, and they are very poor. But they are also filled with abundant joy, which has overflowed in rich generosity. ³ For I can testify that they gave not only what they could afford, but far more. And they did it of their own free will. ⁴ They begged us again and again for the privilege of sharing.

2 CORINTHIANS 8:1-4 NLT

- What stands out to you the most about the generosity of these believers? Why?

- How often are you filled with “abundant joy” when giving to those in need? How would you describe your usual feelings after giving generously to someone who was in need?
- Have you ever begged someone for the privilege of giving to them or blessing them with your generosity? Why do you suppose these early believers considered giving such a privilege?
- How does giving generously, like these Macedonian Christians, reflect the kindness of God in action?



CHOOSING HOW YOU CHOOSE

Pre-deciding to be generous depends on planning as well as prompting. Planning keeps it practical and consistent. And responding to God’s prompting becomes easier when you have a financial plan in place that’s built on generosity. Once again, this may seem like a big ask, because we often have so many feelings and so much baggage attached to our views on money. But if you’ve struggled financially or haven’t been following a budget consistently, then now is a great time to align your finances with your faith. And if your budget is already working for you and includes generosity, then it’s a good time to review it for ways to give even more.

So log in to your bank accounts, open your apps, grab your checkbook, your cash envelopes, your file folders, whatever you’ve been using that indicates where your money goes—and conduct a generosity audit. Your goal is to identify what’s been working well for you and your family in how you handle money and what

needs some kind of adjustment, whether minor or major. Once you've reviewed the numbers and have a general sense of where you are, then it's time to look for ways to be more generous.

And it doesn't have to be giving more to your church, a local charity, or a global nonprofit. It could be partnering with your power company to pay a little extra to help others cover the cost of staying warm over the winter. It could be cleaning out your closets—or, if you want to get really generous, your garage—and donating as much as possible, anything and everything that's usable that no one in your household is using.

You might decide to go on an entertainment fast for a month—no online gaming, no new movies or streaming services, no books of any kind, no new music purchases. Then use what you would have normally spent on those items to help someone in need—a neighbor, a kid at your school, an elderly member of your church, a single parent, whoever has a need you have noticed. After you've completed your generosity audit and brainstormed ways to give more, reflect on the experience by answering the following questions.

- What was your biggest takeaway from reviewing your budget and conducting a generosity audit? What expense or ongoing expenditure surprised you?
- How could you immediately be more generous in giving to others?
- Who is someone you feel prompted to bless through a financial gift right now?

- Where can you cut back or tighten the budget in order to give above your tithe?

DETERMINING YOUR DECISIONS

Whether you relate more with the poor widow Jesus observed in the temple or billionaire philanthropist MacKenzie Scott, you know that generosity reflects who you are and how you choose to live. It's not a matter of how much you make, how much you have in savings, or how much you want to invest for retirement. How you give now reflects how you will give tomorrow and for the rest of your life—unless you choose to become more generous right now.

This is because if you want to be generous someday, you need to make today your someday. Decide today to be more generous. Whether you later have more or have less, whether you inherit millions from a long-lost relative or have to take on another job to make ends meet—regardless of your circumstances, you don't have to think about whether to be generous because you've already decided.

You were made in the image of a generous God who gave his Son for you. Your generous God says it's more blessed to give than receive. He knows you will be happier. You will better represent him. You will have more of an impact and leave a better legacy. You will be blessed because you were such a blessing to others.

The biggest change I'm making right away in order to be more generous is _____

No longer will I use the following excuses for reasons not to be generous: _____

Instead, I pre-decide to be generous right here and now because _____
