

# FORMED BY GENEROSITY



**the way of giving in a world of spending**



**Passion Creek**  
CHURCH

**Formed by Generosity:  
the way of giving in a world of spending**

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# TABLE OF CONTENTS

<b>Generosity and the Way of Jesus</b> .....	<b>4</b>
What is Mammon? .....	<b>5</b>
Generosity .....	<b>6</b>
<b>1. Disciples, Not Donors</b>	
Greed Inventory .....	<b>8</b>
<b>2. Abundance, Not Scarcity</b>	
Money Narratives .....	<b>12</b>
<b>3. Stewards, Not Owners</b>	
Making a Budget .....	<b>20</b>
<b>4. Tithing, Not Tipping</b>	
Taking a Next Step .....	<b>24</b>

# GENEROSITY AND THE WAY OF JESUS

Jesus had a lot to say about money. In fact, it was often Jesus' teachings on money that left his listeners confused and discouraged.<sup>1</sup> He warned against greed, commanded us not to worry about our finances, and condemned the rich who looked down on and ignored the poor.

While most of us would agree that these teachings are good and true on a surface level, those who have tried to live them out realize how difficult they actually are.

**And yet, Jesus' teachings on money have historically freed people from their enslavement to money and greed.**

Those who learn to trust in the God of abundance and leverage their wealth for the Kingdom have had an incredible impact on those around them, and they've found that Jesus really meant what he said: "it is more blessed to give than to receive."<sup>2</sup>

But as much as we love the idea of living minimally, giving generously, and being blessed, we all have the same problem; we are all prone to believe the destructive and deceptive lies of mammon.

## What is Mammon?

Not many people would confess to literal idolatry – worshipping a pagan false god. And yet, this is exactly how the historic church has understood greed. The word that the Bible most often uses to describe the selfish pursuit of wealth, riches, and greed is mammon.<sup>3</sup> It's the Latin translation of the Aramaic word mamona which describes the natural bent that we all have toward gaining more and giving less.

**Mammon is a false god that promises pleasure and blessing in return for our sacrifice: our time, our priorities, and our values.**

Jesus warns in Matthew 6:24 that we cannot serve both God and money. When we reject the practice of generosity, we are serving this pagan god, mammon. Unless we are wholeheartedly devoted to God and God alone, our hearts and habits will naturally drift toward this default master.

## Generosity

However, as dangerous and alluring as mammon is, not even Jesus would argue that having money is inherently sinful. Jesus himself benefited from the wealth of others, and his entire earthly ministry was sustained by people who had lots of money.<sup>4</sup>

But to counteract the natural drift toward greed and mammon that all of us struggle with, we must intentionally engage in a practice from the way of Jesus to redirect our hearts from our financial status and toward our Savior.

### **The practice of generosity is living like disciples who trust the God of abundance by giving like stewards who tithe to God's kingdom.**

As disciples of Jesus, we are committed to resisting the lie that we serve a God of scarcity. We choose to see all of our possessions, wealth, and finances as primarily belonging to God, and we choose to give a portion of that wealth as a way to steward what God has blessed us with. The only way to free ourselves from being enslaved to our money is to freely give it away.

Like all of our other practices, the practices in this guide are a means to an end. Our end goal is to become disciples who reorient our lives (all of our lives, finances included!) to be formed by Jesus, together, for others. We want to abandon the false god of mammon and invite the Spirit to loosen the grip that greed has on our hearts and habits.

**To get the most out of your practice, use this guide in the order it is laid out.**

Each of the practices builds on one another and will help you make space to hear from the Holy Spirit. By starting with the first two practices, you may begin to see why generosity may feel more or less natural to you.

**While there is deep work to be done in each of us individually, the best way to engage with any practice is within community.**

Lastly, remember that it is not our discipline, but the Spirit who does the work of transformation.

# DISCIPLES, NOT DONORS

## Greed Inventory

Fewer sins are as deep-rooted and hard to detect as greed. Not many of us would admit to being greedy or materialistic, but greed, by default, lives inside each one of us.

Before we get to the practical habits of generosity, budgeting, and tithing, we must examine our hearts in honest reflection. Like David in Psalm 139, we ask God to search us for any idolatry and greed within us, and we respond in repentance.

### **Here's a simple way to do that this week:**

**First, decide on a specific time when you'll prayerfully reflect on the ways greed has crept into your heart.**

Set aside 10-20 minutes for prayer. If you'd like, come with a Bible or journal to write down your reflections.

**Then, pray through the following questions.** <sup>5</sup>

Start with one prayer at a time. After you read the prayer, pause for a few minutes to allow yourself time to reflect on what God brings to your mind. Be aware of how you respond to each question. Notice your body tense up, the things your mind wanders toward, and the material possessions or wealth you feel immediately defensive about.



**Father, what am I guarding and keeping for myself that's preventing me from depending wholeheartedly on You? Which of "my" assets can I give to You, so that You, not money and things, will be my center of gravity?**

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**Lord Jesus, have I over accumulated? Have I allowed unwise spending and accumulating debt to inhibit my giving to You? Have I said, "There's not enough left to give," while maintaining spending habits that make sure there's not enough to give?**

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**If I were to make a list of all the assets You've entrusted to me, Lord, and ask what You want me to give away, is there anything—house, car, real estate, retirement funds, bank accounts—that I'm treating as untouchable?**

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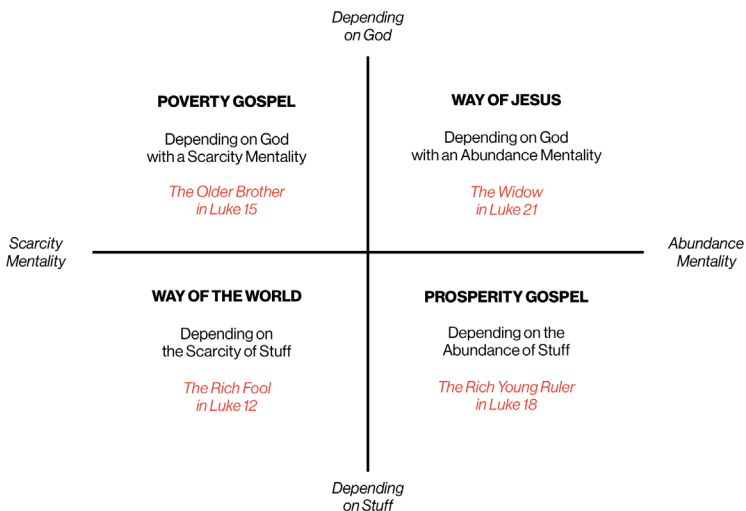


# ABUNDANCE, NOT SCARCITY

## Money Narratives

Like all of our beliefs, the attitudes and dispositions we have toward money are largely shaped by our past – our family of origin, our cultural background, and our church experiences. Many of us have been blessed with godly parents, mentors, and pastors in our past who have positively shaped our attitudes around money by reminding us to trust and depend on the God of abundance. But just as many of us have been negatively shaped by our parents, mentors, pastors, and the world around us to live from a scarcity mindset. We find it difficult to believe Jesus when he tells us not to worry and that God is a good Father who loves to provide for and bless his children.<sup>6</sup>

**Generally speaking, most of us fit into at least one of the following categories:**



To figure out our starting point as we begin to practice generosity, we're going to assess our own personal money narratives:

**First, take the following assessment to determine which money narratives you're predisposed to believing.<sup>7</sup>**

For each statement, choose the response that resonates with you the most. Do your best to reflect honestly on where you are, not where you want to be or where you think you should be.

**1. When it comes to financial wealth:**

- a. I find myself rarely asking God for material or financial blessings.
- b. One of my primary goals in life is to make money and become financially successful.
- c. The more I have, the harder I have to work so I don't lose it.
- d. The more money I have, the more capable I am of hurting myself by holding onto it

**2. When it comes to talking about money:**

- a. I often talk more about my money problems and what I can't afford than what God has blessed me with.
- b. I often talk more about my future investments because I know my fortunes will turn around since God loves me and wants what is best for me.
- c. Success is defined by what I can accomplish in my work, vocation, or career, and I often try to talk about my success.
- d. I enjoy talking about money and generosity, not because I'm wealthy, but because it's a critical part of the discipleship journey for every Christian.

**3. When thinking about other people and money:**

- a. I find it hard to trust wealthy or highly successful people, or I feel jealous when others are more successful than me.
- b. I often believe that if someone is poor, it's a reflection of their lack of faith.
- c. The best way to determine someone's success in their career is by how much money they make.
- d. I see myself as a steward of all my possessions and seek to consistently and generously bless people, not use them.

**4. When it comes to giving financial gifts:**

- a. I would only give to a biblical church that uses its financial gifts on the poor, not itself.
- b. God promises to bless me financially if I give, which is the primary reason I practice generosity.
- c. I often feel I don't have enough financial stability, wealth, or freedom to give regularly.
- d. I regularly give 10% or more of my income to my local church.

**5. When I think about God and my money:**

- a. It's wrong to ask God to bless me financially.
- b. If I'm experiencing hardship or financial difficulty, it's likely because God is disciplining or punishing me.
- c. There is no relationship between God and my finances as long as my heart is in the right place.
- d. I often give financial gifts without any expectation of thanks or reward from God.

**Next, add up your totals for each section.** Whichever answer choice you chose the most reflects the money narrative you're the most predisposed to believe in and live out.

**A.** \_\_\_\_\_

**B.** \_\_\_\_\_

**C.** \_\_\_\_\_

**D.** \_\_\_\_\_

If your highest score is in section A,  
your propensity is toward the Poverty Gospel.

If your highest score is in section B,  
your propensity is toward the Prosperity Gospel.

If your highest score is in section C,  
your propensity is toward the Way of the World.

If your highest score is in section D,  
your propensity is toward the Way of Jesus.

**Finally, spend some time meditating (hagah) on Psalm 23 using the following breakdown.**<sup>8</sup> Reading the Bible likely won't completely change your money narratives overnight, but slowly redirecting your heart toward the truths of scripture can begin the marathon of living out the way of Jesus as it relates to your material wealth.

## **Hagah Psalm 23**

### **The Lord is my shepherd.**

In other words, I'm in the care of someone else. I'm not the one in charge. I've taken my kingdom and surrendered it to the kingdom of God. I am living the with-God life. The Lord is my shepherd. And what follows from that?

### **I shall not want.**

That's the natural result. I shall not lack anything. That's what Jesus teaches: "Seek first the kingdom of God and His righteousness," and everything else will be added (Matt. 6:33).

### **He makes me to lie down in green pastures.**

What kind of a sheep lies down in a green pasture? A sheep that has eaten its fill. If a sheep is in a green pasture and she's not full, she'll be eating, not lying down.

### **He leads me beside the still waters.**

A sheep that is being led beside still water is a sheep that is not thirsty. Jesus said to the woman at the well, "Whoever drinks of this water will thirst again, but whoever drinks of the water that I shall give him will never thirst. But the water that I shall give him will become in him a fountain of water springing up into everlasting life" (John 4:13-14).

### **He restores my soul.**

The broken depths of my soul are healed and reintegrated in a life in union with God: the eternal kind of life.

## **He leads me in the paths of righteousness for His name's sake.**

The effect of the restoration of my soul is that I walk in paths of righteousness on his behalf as a natural expression of my renewed inner nature. As I walk these paths, my trust in the Shepherd runs so deep that I can declare:

## **Yea, though I walk through the valley of the shadow of death, I will fear no evil.**

A life without lack is one that carries no fear of evil. Our confidence in God soars far above wants and fears. Would you like to have a life without fear, a life of soaring faith? It seems like Jesus was constantly saying to his friends, "Fear not! Fear not!" Imagine what that would be like. No fear of life, aging or death, disease or hunger, no fear of any person or creature, not even the loss of all your possessions. You can live without fear even in the midst of a world dominated by fear... While the psalmist clearly knows about life's dangers, he can still say, "I will fear no evil." Why? Please read his answer out loud:

## **For You are with me.**

The central truth of this book is that the complete sufficiency of the life without lack is based upon the presence of God, and he is most clearly and fully present to us in Jesus Christ, Immanuel, God with us.

## **Your rod and Your staff, they comfort me.**

I know from experience that the rod and staff represent the Shepherd's strength and protective care. In this safe place where I have no fear, I am at liberty to enjoy the overwhelming generosity of my Shepherd.

## **You prepare a table before me in the presence of my enemies.**

Since I love my enemies, I would not feast upon a delicious meal in their presence and let them stand there hungry. The abundance of God's provision and safety in my life is so great, I would invite them to enjoy what God has prepared for me.



## **You anoint my head with oil.**

Here you might think in terms of hot showers and warm fluffy towels, things that make us feel clean, comfortable, and special, and how God makes that possible. He is not only interested in my having something wonderful to eat, but also in blessing me with a life that is full and free and powerful in him—including clothing, comfortable furnishings, joyful experiences, and deep relationships. So much so that the abundance of God's provision rings out from the psalmist's pen:

## **My cup is full!**

Is that what it says? No. "My cup runs over." I have more than my cup will hold. So much that I can be as generous as my Shepherd without fear of ever running out. So much so that I am convinced:

## **Surely goodness and mercy shall follow me all the days of my life, and I will dwell in the house of the LORD forever.**

This is a description of the eternal life available to us now in the kingdom of the heavens. It's the abundant with-God life that comes from following the Shepherd, where we dwell and abide with God in the fullness of his life—a life in which all the promises of Christ's gospel are realized. Because of this we have no reason to be anxious (Phil. 4:6–7); the world is a perfectly safe place for us to be.





# STEWARDS, NOT OWNERS

## Making a Budget

In order to habituate our generosity, we must learn to see ourselves as stewards of the things God has blessed us with rather than as owners. Scripture is clear that God blesses us so that we can steward those blessings for the benefit of others and the glory of God.<sup>9</sup>

In Leviticus 19:9-10, God commands the Israelites to leave a portion of their crops, fruit, and wages when gathering their harvest. As stewards, the Israelites were to leave this part of their wealth for “the poor and the resident alien.”<sup>10</sup>

For many of us, we don't feel that we have the capacity to give generously to the church or to those in need because we don't know what portion of our wealth we should give.

**Simply put, we have no margin. And yet, God still holds us accountable to serve others generously.**

To that end, the practices listed here all have to do with creating or modifying your budget. The practices are gradual – some will seem really easy, and some will require a bit of sacrifice.

**As you choose from the following practices to engage with this week, consider these 8 principles of budgeting:<sup>11</sup>**

1. Buy things for their usefulness, not their status.
2. Reject buying anything that produces or feeds an addiction within you.
3. Develop a habit of giving your stuff away rather than selling it.
4. Don't upgrade your entire life at once.
5. Buy things that will last, not things you'll have to replace often.
6. Pay cash for everything you can.
7. Don't spend money that you don't have.
8. Nothing you buy is as good as you think.

## **Very Easy**

Reflect on the 8 principles listed above. Think about which ones you naturally live by, and which ones you feel resistance toward.

## **Easy**

Create an actual budget based on your current spending habits and rhythms, if you don't already have one.

## **Moderate**

Analyze your current budget for margin. Look at what your optional expenses are, including big ticket items (car payment, vacations, mortgage, etc.) and small ticket items (subscriptions, media, eating out, etc.)

- What's taking up your margin?
- Where could you free yourself up to create more margin?
- What in your bank statement are you the most resistant to giving up?

## **Hard**

Create an aspirational budget based on the 8 principles listed above. Dream big here, and imagine what your budget might look like if you create enough room to give until it actually hurts a bit.



# TITHING, NOT TIPPING

## Taking a Next Step

We find it helpful to think of the tithe as a starting point, not a stopping point. Some of us have yet to reach the financial freedom that would allow us to give a whole 10% of our income to the local church.

Others of us have stopped at 10%, though God has blessed us and commanded us to give more. It can be helpful to use these categories in order to gauge what kind of givers we are.

### **1. Sporadic Givers** – People who give randomly.

- These people think of giving like tipping; if the service is good, they'll give God a little extra money.
- If there's a specific need, like a giving campaign or GoFundMe, these people will give toward it.

### **2. Systematic Givers** – People who practice a regular rhythm of tithing or giving.

- These people understand that everything they have comes from and belongs to God.
- Regular giving to a local church is an allocated portion of their budget.
- They have learned to delay instant gratification for the sake of God's mission.



### **3. Sacrificial Givers** – People who give above and beyond 10%.

- These people give generously and often.
- There's a level of sacrifice or hurt to their generosity.
- They model Jesus' sacrifice on the cross with their wealth, and are committed to giving above the 10% tithe.

**The practices this week are all aimed to help you take one next step in generosity, regardless of how financially stable or blessed you are:**

#### **Very Easy**

Create margin in your budget from last week. By now you should have a general budget, so if you didn't analyze for margin last week, do it this week. Again, look at what your optional expenses are, including big ticket items (car payment, vacations, mortgage, etc.) and small ticket items (subscriptions, media, eating out, etc.).

- What's taking up your margin?
- Where could you free yourself up to create more margin?
- What in your bank statement are you the most resistant to giving up?

#### **Easy**

Give sporadically. If you've never given or practiced generosity before, here are some ways to begin at the base level of giving as you can:

- Bless the next person you see who's in need.
- Pay for someone's meal or groceries.
- Give once, any amount, to your local church.

## **Moderate**

Give systematically. If you're used to giving every now and then, here are some ways to begin practicing generosity on a regular basis:

- Start tithing 10% every month or paycheck to your local church.
- Set up recurring or automatic giving to hold yourself accountable.

## **Hard**

Give sacrificially. If a regular practice of tithing is already a part of your financial habits, here are some ways to take the next step in generosity:

- Commit to regularly giving above 10%.
- Give generously to someone or something, but do it in secret.





# ENDNOTES

- 1 Matthew 19:21-25
- 2 Acts 20:35
- 3 <https://www.britannica.com/topic/mammon>
- 4 Luke 8:1-3
- 5 Adapted from “Giving is the Good Life” by Randy Alcorn.
- 6 Matthew 6:25-34
- 7 Adapted from “True Riches: What Jesus Really Said About Money and Your Heart” by John Cortines and Gregory Baumer.
- 8 Taken from “Life Without Lack” by Dallas Willard
- 9 Matthew 25:14-30
- 10 Leviticus 19:9-10
- 11 Adapted from “Money from the Master’s Hand” by Jason Mayfield and “Celebration of Discipline” by Richard Foster.

# RECOMMENDED READING

## **Gospel Patrons**

by John Rinehart

## **The Paradox of Generosity**

by Christian Smith & Hilary Davidson

## **The Grace of Giving**

by John Stott & Chris Wright

## **Neither Poverty Nor Riches**

by Craig Blomberg

## **The Treasure Principle**

by Randy Alcorn

## **God and Money**

by John Cortines & Gregory Baumer



Giving is  
central, not  
incidental,  
to being  
formed  
by Jesus.