



# NEW HOPE CHURCH

A FOUR WEEK DEVOTIONAL GUIDE

The Lord blesses generous people. You are encouraged to take your next step in obedience and honor the Lord with what He has blessed you with. When you do this, He promises to bless you. He even gives you a dare: If we give properly, He will bless abundantly.

*“Bring the entire tithe into the storehouse so that there may be food in my temple. Test me in this matter,” says the Lord of Heaven’s Armies, “to see if I will not open for you the windows of heaven and pour out blessing for you until there is no room for it all. Then I will stop the plague from ruining your crops, and the vine will not lose its fruit before harvest,” says the Lord of Heaven’s Armies. “All nations will call you blessed, for you indeed will live in a delightful land,” says the Lord of Heaven’s Armies.*

Malachi 3:10-12



# NEW HOPE CHURCH

HELPING PEOPLE FIND AND FOLLOW JESUS



## A FOUR WEEK DEVOTIONAL GUIDE

Helping People Find and Follow *Jesus*

with their Finances



love. GROW. go.

# Right on the Money

# EQUAL SACRIFICE NOT EQUAL GIVING



Week of Oct 3 - 10

*Want to Dig Deeper?*

## RECOMMENDED RESOURCES:

*The Treasure Principle* by Randy Alcorn (Easy)

*Your Money Counts* by Howard Dayton (Easy)

*Dollars and Sense* by Cynthia Sumner (Easy)

*Managing God's Money* by Randy Alcorn (Medium)

*Money, Possessions and Eternity* by Randy Alcorn (Medium)

Crown Financial ([www.crown.org](http://www.crown.org))

Right Now Media ([rightnowmedia.org](http://rightnowmedia.org))

*If you don't have access, email [office@newhopeadel.org](mailto:office@newhopeadel.org) for free access*

25712 US Hwy 6, Adel, IA 50003

[www.NewHopeAdel.com/Sermons](http://www.NewHopeAdel.com/Sermons)

**THIS BOOK BELONGS TO:** \_\_\_\_\_

### HOW DO I FIGURE OUT WHAT PERCENTAGE I GIVE?

|  | GIFT AMOUNT | MY INCOME                                   | PERCENTAGE OF GIVING AMOUNT                       |
|--|-------------|---|---|
| EXAMPLE  | \$100       | \$1000                                      | $\frac{\$100}{\$1000} = 10\%$                     |
| <b>ME</b>                                      |             |   |   |
| Gift Amount ÷ My Income = Percentage of Giving |             | Should you give out of gross or net income? | They average church attender gives 2.7% of income |

**Application:**

*What is my/our current percentage of giving? Is this sacrificial? Do I feel convicted to make a change?*

*What is your most significant take-away from the Right on the Money sermon series?*



# Right on the Money

## Giving (PT 2)

Right on the



This week we wrap-up our journey on how to honor God with what He has provided. Last week we focused on the commands to give generously and regularly. This week we highlight two additional commands regarding giving.

### 3. CHRISTIANS ARE TO GIVE SACRIFICIALLY

As you consider what it means to give sacrificially, check out these verses and reflect on what they are saying:

*And now, brothers and sisters, we want you to know about the grace that God has given the Macedonian churches. In the midst of a very severe trial, their overflowing joy and their extreme poverty welled up in rich generosity. For I testify that they gave as much as they were able, and even beyond their ability.*

2 Corinthians 8:1-3

*The point is this: whoever sows sparingly will also reap sparingly, and whoever sows bountifully will also reap bountifully.*

1 Corinthians 9:6

Reflections:

### 4. CHRISTIANS ARE TO GIVE PROPORTIONALLY

The New Testament teaches that each person should give in proportion to the material blessings they have received. In other words, the amount a person gives is not as important as the percentage your gift represents.

*Last year you were the first not only to give but also to have the desire to do so. Now finish the work, so that your eager willingness to do it may be matched by your completion of it, according to your means. For if the willingness is there, the gift is acceptable according to what one has, not according to what one does not have.*

2 Corinthians 8:10b-12

# Welcome

to your *Right on the Money* devotional. This short guide is designed to help you go deeper and think biblically about your relationship with your resources. After all, this topic and how we choose to manage the resources we have impacts every area of our lives. This is likely why the Bible, and Jesus specifically, talked about money so often.

This guide is intended to compliment the accompanying Right on the Money sermon series and works best when you can discuss the content with others in a small group. The Lord bless you as you courageously explore how to honor the Lord with the wealth He has entrusted into your care.

Scott Hamilton  
Caleb Huet  
Ryan Whitson



# Right on the Money

# Generosity

# THE PRACTICE OF GIVING



Week of Sept. 26 - Oct. 3

Generosity, which is the quality of being unselfish, especially with money or other valuables, is something the Bible talks about a lot. For example,

*Proverbs 22:9 says, "The generous will themselves be blessed, for they share their food with the poor."*

The bottom line is that the Lord is generous, and He expects us to follow His example. *How do you see God's generosity displayed in your life?*

Make a list below:

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You can show generosity in several ways. For example, we can give of our time, our talent, and our treasure. *Is it easy or hard for you to be generous with others? What does generosity look like in your life?*

## Building My Giving Strategy:

*Where will I/we give? (my church, another ministry, the poor, etc.)*

*When will I/we give? (weekly, bi-weekly, monthly, etc.)*

*How will I/we give? (Elexio app, check, etc.)*

*How much will I/we give?*

## THE 5 TYPES OF GIVERS

**Non-Givers-** This person does not give. Approximately 40% of church attenders are non-givers.

**Tippers-** This person gives occasionally, usually when inspired.

**Regular Givers-** Gives intentionally and regularly.

**Tithers-** Gives 10% of their income. Only 5% of church attenders are tithers.

**Generous Givers-** Give sacrificially above and beyond a tithe. Studies show 77% of tithers are generous givers.

**WHERE ARE YOU AT ON THIS SCALE? WHAT IS YOUR NEXT STEP?**

# Right on the Money

## Giving (PT 1)

This week we begin to look at the practice of giving. This topic (along with next week) aims to be very practical and answer your questions. This week we look at two important principles from the Bible on giving.

### 1. CHRISTIANS ARE TO GIVE *GENEROUSLY*

Check out these verses and reflect:

2 Corinthians 9:6-8

Luke 6:38

Proverbs 11:25

Deuteronomy 15:10-11

What do you take away from these verses?

The Bible (New Testament) does not tell a person exactly how much they should give. This is something each person should seek the Lord about (see 2 Corinthians 9:7).

Is this something you do? If so, what does this look like practically in your life?

### 2. CHRISTIANS ARE TO GIVE *REGULARLY*

1 Corinthians 16:2 says, "On the first day of every week, each one of you should set aside a sum of money in keeping with your income, saving it up, so that when I come no collections will have to be made."

Notice Paul instructed the Corinthian church to give regularly ("on the first day of every week"). The point is not that this is your exact pattern of giving, but that you give in a routine manner. In other words, you build a giving strategy.



**Key:** A Giving Strategy needs to emphasize First Fruits giving (and not the leftovers). Check out Proverbs 3:9-10.  
What does it mean to give a First Fruits offering to the Lord?

## WHO OWNS MY STUFF?



Week of Sept. 12-19

The Bible shares an important principle that those who practice generosity will themselves find favor. Read the verses below and reflect on what they are saying:

*One person gives freely yet gains even more; another withholds unduly but comes to poverty. A generous person will prosper; whoever refreshes others will be refreshed. People curse the one who hoards grain, but they pray God's blessing on the one who is willing to sell.*

Proverbs 11:24-26

*Give, and it will be given to you. A good measure, pressed down, shaken together and running over, will be poured into your lap. For with the measure you use, it will be measured to you.*

Luke 6:38

*Give to the one who asks you, and do not turn away from the one who wants to borrow from you.*

Matthew 5:42

What is one way you can grow in generosity?

**Application:** God owns everything. To help make this real in your life, fill out a symbolic Quit Claim Deed for everything you have. A Quit Claim Deed is used to relinquish all rights someone has to a possession.



# Contentment

## Right on the Money

Contentment is a “feeling or showing satisfaction with one’s possessions, status, or situation.” (Merriam Webster Dictionary) When this word is used in the Bible (Greek: autarkeia) it means to be able to meet every situation trusting in God’s resources. This is what God wants for us: to have a continual sense of satisfaction as we fix our eyes on him and not on the things of this world.

*How are you doing in the area of contentment?*

Reflect on this verse: *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*

*What stands out to you from this verse and why?*

A common place we get stuck in discontentment is when we covet (want what isn’t ours) and compare ourselves with others. Look at the verses below and discuss:

*You shall not covet your neighbor’s house. You shall not covet your neighbor’s wife, or his male or female servant, his ox or donkey, or anything that belongs to your neighbor. Exodus 20:17*

*And he said to them, “Take care, and be on your guard against all covetousness, for one’s life does not consist in the abundance of his possessions.” Luke 12:15*

When we covet and compare, we believe others must be happier because of what they have. This brings about discontentment as it forces us to focus on that which we don’t have rather than focusing on the things that we have been given. Social media makes this trap incredibly accessible as we have instant access to the lives of millions of people. Studies show that social media usage is directly correlated with lesser well-being as it stokes our anxieties about the “better” lives that others seem to be leading.

## I STILL HAVEN’T FOUND WHAT I’M LOOKING FOR



Week of Sept. 19-26

**Application:** A common outcome to living without contentment is financial debt as our desire for things and to have them instantly leads to bad money decisions. If this is a situation you find yourself in, there are 8 important steps to help you get free from this snare.

**Pray-** Ask the Lord for help and guidance to become debt free.

**Budget-** Few people in debt have been using a written budget. Your budget is your spending plan.

**Give-** This might sound crazy, but when you honor the Lord in generosity, He will honor you.

**Liabilities-** Make a list of what you owe to whom (e.g., mortgage, credit card, loans, etc.) and the interest rates for each.

**Plan-** Build a debt repayment schedule for each creditor. Hint: Pay off small and higher interest debts first.

**Income-** Consider taking on extra work to increase your income and speed of debt repayment.

**Spending-** Commit to not taking on any new debt. Go a step further and lower your overall expenses.

**Persevere-** Don’t give up! Getting out debt is not easy, but it is worth it.

*What step do you need to take today to address debt you may have?*

*Help! If you need personal coaching and support with getting out of debt we are here to help. Please email Office@NewHopeAdel.org and we will set you up with a coach.*