**Barriers to Giving Generously**

**Review**

Last Sunday, our study focused on generosity.

The Greek word for generosity means, “open handed”. It includes a readiness to give and liberality in giving.

Christians should be the most generous folks on earth. God is love. The 2nd greatest commandment is loving others. Giving is an act of love.

God wants us to be funnels, not buckets, be like the Red Sea not the Dead Sea!

Last Sunday, we discussed giving to the ***right things*** in the ***right ways***.

**Right things – rather than material things and pleasures alone, give generously to:**

* Advancing the gospel to the ends of the earth
* Disciple making
* Loving people by meeting human needs

**Right ways – our attitudes of giving**

* Gratefully
* Sacrificially
* Cheerfully

**Barriers to Generous Giving**

Today, our focus of study is *barriers to generous giving.*

**Barriers are obstacles that prevent movement, progress.** I am sure you want to give generously but you have allowed some barriers to pop up slowing or even stopping your progress.

***Analogy – traffic jam***

Many of us want to move faster, make better progress driving around Austin but a common barrier is a traffic jam, most often caused by construction projects, accidents and more. Often times, these barriers are out of our control.

But sometimes, our lack of progress in traffic is our fault. We could have left earlier but chose to sleep in. We tried to accomplish too much in too short amount of time and the rush hour is there. We could have used a traffic app revealing the problem areas and took another route.

When it comes to giving generously, sometimes things happen that are out of our control and serve as barriers to giving but often times we build the barriers ourselves.

**Barriers to Generous Giving**

**1st Barrier - Debt**

**God in His word, teaches us to avoid debt.**

[**Proverbs 22:7**](http://www.learnthebible.org/bible/3/PRO/22/7)

The rich rules over the poor, and the borrower is servant to the lender.

**One statistic revealed that the average American spends 118% of their income.**

How is this possible? Debt is financial cancer plaguing most families in America today.

**Debt enslaves us.** The “borrower is servant to the lender.” Debt obligates your money to someone else. Debt is loss of freedom. To the degree that you are in debt is the degree to which you have lost freedom. Debt presumes you’ll be able to pay it back in the future.

**So, is debt sin?**

No, the Bible does not say that. But debt is dangerous. It must be handled carefully and if possible avoided altogether.

**Debt is expensive.**

Let’s say the average American family has **credit card debt of $8,000.**

**How long will it take to pay off $8,000 making only the monthly minimum payment?**

* At 18% interest and paying the monthly minimum payment of $200, it will take 320 months to pay off that credit card. That’s 27 years.
* And will cost $11,000 in interest. That $8,000 debt will actually cost $19,000.

But if a person would **double the monthly payment to $400**, it would only take 24 months, only 2 years, and cost $1,600 in interest. That $8,000 credit card debt would only cost $9,600.

**People get into debt** because of poor budgeting, failing to plan for emergencies, and impulsive spending.

**Getting into debt is quick, it’s easy, and it’s fun.**

But getting out of debt takes a long time, it’s hard, it’s painful. That’s why God says avoid it.

**Proverbs 21:5**

"The plans of the diligent lead surely to advantage, but everyone who is hasty comes surely to poverty."

Most of us have experienced debt in one form or another: home loans, car loans, student loans, credit cards, you name it.

**Debt is** binding, limiting, frustrating, controlling, annoying, burdensome, and most of the time it’s just plain foolish.

**There are only two ways fix this problem:**

* Increase your income
* Decrease your outgo

**Teachers, I am sure the pot is stirred up pretty good by now.**

The subject of money carries a lot of emotion. Most divorced couples state that money was one of their chief problems. So, before you ask the question I suggest below, encourage members to speak for themselves. This is not spouse shaming time. Encourage them to use “I” statements not “You” statements.

**Examples:**

I have a problem choosing to go out to eat too often.

I don’t lead our family to design and keep a budget like I should.

**Question – Does Anyone Have a Climbing Out of Debt Story?**

Brainstorm together discussing best ways to get out and stay out of debt.

**Good topics to discuss…**

Difference between a want and a need

Delayed gratification – pay now, play later

**2 Most Common Purchases Leading to Unmanageable Debt**

* *Buying too much house* – becoming mortgage poor. Your house payment is too high of a percentage of your income.
* *Buying too much auto* – Larry Burkett used to say, "The best car to drive is probably the one you’re driving now." If you must buy, a good quality used car from a trusted source will save you the thousands of dollars that you would lose when driving a new car off the lot.

**Closing point on debt**

Generous people hate debt because it hamstrings them from giving so they work hard to avoid it. They knew that if they did not, they ran the risk of, at year’s end, discovering they gave less than they desired. They keep track of their generosity. Because they had goals, they watch their giving to ensure that they remain on track.

**Suggested Resources**

**The Top Christian Websites**

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

Daveramsey.com

[eChristianFinance.com](http://echristianfinance.com/)

[Generousgiving.org](http://www.generousgiving.org/)

[Moralmoney.com](http://moralmoney.com/)

**The Top Christian Blogs**

[Biblemoneymatters.com](http://biblemoneymatters.com/) [Borrowfromnone.com](http://www.borrowfromnone.com/)

[Crackerjackgreenback.com](http://crackerjackgreenback.com/)

[Gatherlittlebylittle.com](http://www.gatherlittlebylittle.com/)

[Richchristianpoorchristian.com](http://www.richchristianpoorchristian.com/)

[Sensiblesteward.com](http://sensiblesteward.com/)

**2nd Barrier - Discontentment**

Giving generously is much easier when you learn to be **content.**

**Contentment** is being satisfied, gratified in your current situation.

**Philippians 4:11-12**

He said, “I have learned to be content whatever the circumstances. I know what it is to be in need, and I know what it is to have plenty. I have learned the secret of being content in any and every situation, whether well fed or hungry, whether living in plenty or in want” 13I can do all this through him who gives me strength.

**Some members in our church were asked about their money challenges and shared…**

“Our struggle is the world’s influence on us. The more you have the more you’re admired and seen as successful. It’s the constant comparison of my car or my house to a friend’s car or house.”

“I confess that how other people see me influences how I spend my money. I know I shouldn’t, but I care what people think of me.”

“Our struggle is contentment. We don’t have a big house or go on expensive vacations, and we don’t want to live in luxury. But it’s still hard to be content.”

**King Solomon, wealthiest man in biblical history, said,** “Whoever loves money never has money enough; whoever loves wealth is never satisfied with his income” (Ecclesiastes 5:10)

When people making $50,000 a year are asked how much more they need to be content, they say $60,000. When people making $60,000 a year are asked how more they need to be content, they say $70,000. How much do you need to be content? Just a little bit more. We always need just a little bit more.

**Discuss the two questions below:**

**“Why does learning to be content help you become more generous?”**

Because choosing to be content takes ***desire for more*** out of the decision making process**.** If the desire is gone, the focus stays on what you have, not what you do not have. Contentment removes the desire that craves more. If the desire is gone, nothing exists as an object to be purchased.

**Simple example**

I am content with my used Toyota that has $130,000 miles, faded paint and a few dents. I don’t care what people think. I would rather be debt free than have a little nicer car with a monthly payment.

**What helps you learn to be content?**

Paul says he **learned** to be content**.** What did Paul’s learning process look like?

Paul didn’t expound on it in great detail but he made it clear ***who*** gave him the strength to do it and that was Jesus. V.13

**Paul’s new philosophy of living is captured in Galatians 2:20:**

I have been crucified with Christ and **I** **no** **longer** live, but Christ lives in me. The life I **no**w live in the body, I live by faith in the Son of God, who loved me and gave himself for me. Galatians 2:20

**Jesus influenced Paul…**

* To not be preoccupied with “self” ever again. Galatians 2:20
* To live in light of eternity. Jesus declared, “my food is to do the will of the Father”
* To trust the heavenly father to provide for Paul’s needs.

**19And my God will meet all your needs according to the riches of his glory in Christ Jesus.**

 Philippians 4:19

I am sure these influences of Jesus empowered Paul to care very little about material things and very much about eternal things, the pathway to being content.

**Generous givers are content with their possessions but not their generosity.** Generous people know that the more they give away, the more content they become. And yet, they are discontent, but not with their possessions. They always want to give more. Generosity has become their passion, not their stuff.

**3rd Barrier - Disbelief**

Generous people possess an **abundance mind-set** not a scarcity mind-set!

Generous people discover you cannot **out give God**. Sow and you will reap. It is the economy of God.

**Give first and trust that God will take care of your needs.**

We could always stop and logically reason that the money we invested in the church and other ministries could help pay off debt or increase the balance of our savings.  But the act of giving involves **trust and faith** in that enough will be provided to do these other things as well.

In both the Old and New Testaments we hear from God His promise to respond to our acts of faith.

**Ask the class to listen to these promises from God our Father and God our Savior and let His word dwell in them richly as Colossians 3 requests.**

16Let the word of Christ dwell in you richly, teaching and admonishing one another in all wisdom, singing psalms and hymns and spiritual songs, with thankfulness in your hearts to God.

 Colossians 3:16

**Ask them to meditate on these words awhile and let God speak to them.**

"Test me in this," says the Lord Almighty. "bring the whole tithe into the storehouse and see if I will not throw open the floodgates of heaven and pour out so much blessing that you will not have enough room for it." Malachi 3:10

Jesus said, “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

**Ask your members, what did God say to you?**

**Also, ask for faith testimonies –** does anyone have a cool story of giving first and experiencing God’s provision.

Teachers, you could end the class time by reviewing the attached document, **Investing in Eternity, The Church at Canyon Creek and with Southern Baptists** and reviewing differing ways people can give to the church described below.

**Ways to Give at the Church at Canyon Creek**

**Methods of Giving** As mentioned above, the church budget is funded almost entirely by the contributions of church members and regular attenders. The most common methods of giving are:

***Worship Service Offerings*** – An offering is collected every Sunday morning during the main worship service. Personal checks and cash may be given at this time.

***ACH, Debit and Credit Card Payments*** – Church members who have a personal MyTcacc account are able to give to general and designated funds online or from their mobile device. Gifts can be made as one time payments, or set up as recurring payments. Please keep in mind that there are fees incurred by the church for both ACH and debit/credit card payments, and that the fees for debit/credit card payments are considerably higher than for ACH payments. While any of these payment methods are welcomed, the church would obviously prefer ACH payments whenever possible. Specific instructions for setting up a personal MyTcacc account and downloading the ”Church Life” mobile app can be found on the member page at the church website.

***Online Banking Payment*** – Many members choose to set up the church as a payee through the online banking system of their personal bank. Once a payment is authorized the bank will mail a check to the church drawn from the member’s account.

***Stocks and Mutual Funds*** – Stocks and mutual funds can be given to the church through the church brokerage account. If you would like to make a contribution in this way, please contact the church office for the account and routing information.