**Ice Breaker.** Let’s pretend you received a phone call today from a distant relative notifying you that you received an inheritance of a large sum of money. What would you do with that money? Who would you like to bless with some of the money? Follow up question: What keeps you from being a blessing, no matter what the size, without inheriting any money?

1. Read Proverbs 11:24-25. **Generous giving leads to abundance.** Our lives are meant to be a conduit of God’s generosity as we share what we have received. Yet too often we live like a dead end, hoarding and withholding “our” stuff. God’s Word describes how the one who scatters will be watered and the one who withholds will be without. How have you experienced the principle of generosity and being watered? How have you experienced the principle of withholding and being without?

2. Financial partnership with God brings incredible blessing. God is searching for followers who generously and wisely use possessions. To these He pours out more blessings so they might continue to bless others. Describe a person you know who is regularly generous. How does this person reflect an “attitude of gratitude” that gives them a heavenly perspective that blesses others?

3. Read Malachi 3:6-8. **Generous giving begins with tithing.** Go ahead! Test God in this! In one of the most remarkable challenges of Scripture, God calls us to put Him to the test with our tithes and offerings. Although it often feels like a test for us to give tithes and offerings, God turns the equation upside-down and makes it His test. Why do you think God asks us to put Him to the test? What is He trying to tell us about Himself? What is He trying to tell us about ourselves?

4. Giving is like driving on the highway. Tithing is the on-ramp that start us on the freeway of generous joy. Sadly, many churchgoers are sitting at the bottom of the on-ramp asking how slow they can go. They are more concerned about the amount when God is concerned about the heart. Why do we have a tendency to focus on the rules of giving rather than the heart of giving? When did you first start tithing? When have you experienced the joy of generous giving?

5. Read Malachi 3:9-10. **Generous giving tests my faith.** Scripture defines a tithe as an immediate gift of 10% at the first opportunity. The tithe symbolizes God’s ownership of everything. Pastor James taught that our tithing is the starting place of discipleship and a thermometer of our spiritual vitality. How would you describe your attitude in tithing? Why is it important that you give the **first** 10% at the **first** opportunity?

6. God challenges us about “throwing down the gauntlet” to test His faithfulness. He wants to prove He can provide for us. As a small group, share a time when you tested God’s faithfulness and discuss the result. When was have you stepped out in faith and waited on God’s provision? When has it been hard for you to give to God?

7. Read 2 Corinthians 9:6-7. **Generous giving is a personal decision.** If you want to reap in abundance, you have to sow abundantly. Yet often we hope to sow sparingly and reap abundantly. We want the greatest return for the least amount of effort. Where are you tempted to sow sparingly with the hope of reaping bountifully? How does this truth reach beyond finances and apply to relationships and spiritual maturity? Consider a specific area of desired growth, whether financial, spiritual, or relational. What would it look like for you to sow bountifully in that area?

8. Sometimes we give out of an obligation. But God isn’t forcing under compulsion or guilt to give. He doesn’t need something from you. He wants something for you. What makes us feel like God is a landlord demanding payment? Based on Scripture, what is God’s heart towards us regarding giving?

9. Read 2 Corinthians 9:8-15. **Generous giving is abundantly blessed.** God promises blessings to those who are generous, but those blessings can come in many forms. What are some of the different forms of blessings we can experience? Why do you think Pastor James said financial blessing is one of the worst blessings you can receive? Is it okay to give in order to receive a blessing?
STEP 1: 2012 PERSONAL GIVING ASSESSMENT

2012 Giving Summary*

<table>
<thead>
<tr>
<th>Component</th>
<th>Amount</th>
<th>Percentage</th>
</tr>
</thead>
<tbody>
<tr>
<td>Tithe (Local Church)</td>
<td>$__________</td>
<td>%____ of annual gross income</td>
</tr>
<tr>
<td>Offerings (Church/Christian Organizations)</td>
<td>$__________</td>
<td>%____ of annual gross income</td>
</tr>
<tr>
<td>Charitable Giving</td>
<td>$__________</td>
<td>%____ of annual gross income</td>
</tr>
<tr>
<td>TOTAL 2012 GIVING (tithe+offerings+other giving)</td>
<td>$__________</td>
<td>%____ of annual gross income</td>
</tr>
</tbody>
</table>

*$$ figures should reflect cash contributions and Fair Market Value of any non-cash contributions

STEP 2: PERSONAL GIVING QUESTIONNAIRE

1. My giving is in alignment with the stewardship principles in God’s Word.
   A) Rarely       B) Sometimes       C) Most of the time       D) Always

2. Systematic Giving: I am giving on a regular basis (weekly/monthly).
   A) Rarely       B) Sometimes       C) Most of the time       D) Always

3. Strategic Giving: I prayerfully direct my giving to those needs/ministries that align with God’s heart (evangelism, discipleship, mercy).
   A) Rarely       B) Sometimes       C) Most of the time       D) Always

4. Spontaneous Giving: I reserve a portion of my monthly giving for “spontaneous” giving opportunities.
   A) Rarely       B) Sometimes       C) Most of the time       D) Always

5. Sacrificial Giving: As God directs, I give in a manner that requires me to sacrifice financially on a personal level.
   A) Rarely       B) Sometimes       C) Most of the time       D) Always