

# HILARIOUS GENEROSITY

## Five Studies on Stewardship

SEARCHING  
THE  
SCRIPTURES  
BIBLE STUDIES



INSIGHT FOR LIVING MINISTRIES

The Bible-Teaching Ministry of Pastor Chuck Swindoll



INSIGHT FOR LIVING MINISTRIES

# HILARIOUS GENEROSITY

## Welcome to Our Biblical Kitchen!

### *Studying God's Word for Spiritual Nourishment*

People hunger for spiritual truth, but they often have trouble finding it. Pastor Chuck Swindoll counts it his profound privilege to offer spiritual nutrition found only in God's Word—nutrition every soul needs and craves. Solid Bible-teaching stirs people to follow Jesus, praise God, trust in God's plan, and rest in His care. A constant supply of such spiritual nourishment is vital for walking with Christ.

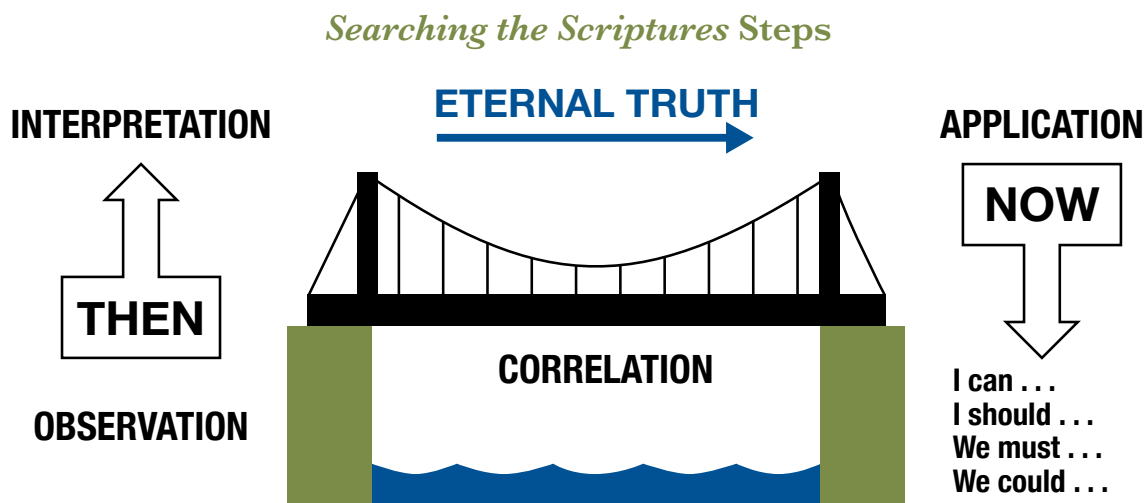
But wouldn't you like to cook up your own biblical meals?

It's easier than you think! Don't be intimidated. You can become your own spiritual chef, and Insight for Living Ministries wants to help you in this journey. The first thing you need is the right method. In his book, *Searching the Scriptures: Find the Nourishment Your Soul Needs*, Pastor Chuck helpfully explains his simple and reliable Bible-study process, which he learned in seminary and cultivated through his decades of ministry.

In the book, he explains four steps to always use to study a passage from God's Word:

- 1) **Observation:** Thoroughly reading the passage to discover what it says
- 2) **Interpretation:** Deeply understanding the passage to determine what it means
- 3) **Correlation:** Carefully comparing multiple passages to know how they relate
- 4) **Application:** Personally applying the passage to live by its truth

It's important to follow these steps without skipping or rushing. Would a chef leave out an ingredient in his recipe, skip a step in the cooking process, or cut the required bake-time short? No. The meal wouldn't taste as good. Likewise, it's important to perform all four steps to really grasp a biblical passage and incorporate it into your life. Here's a diagram to illustrate the process, and on the next page is a chart to summarize how you can apply each of the four steps.



# HILARIOUS GENEROSITY

## SEARCHING THE SCRIPTURES

### Bible-Study Review Chart

#### OBSERVATION

**Read the passage thoroughly.**

Observe the passage by examining:

- 1) The who, what, where, when, why, and how components
- 2) What you can see, touch, taste, hear, and smell
- 3) The logical connections, flow of thoughts, and range of subjects
- 4) What's repeated, emphasized, related, alike, and unlike
- 5) What's written before and after

#### INTERPRETATION

**Understand the passage deeply.**

Interpret the passage by studying:

- 1) The cultural, biblical, and historical context
- 2) The literary genre and use of language
- 3) The author's intent for writing
- 4) The author's beliefs, assumed and stated, about God and life

#### CORRELATION

**Compare the passage carefully.**

Correlate the passage by comparing it with:

- 1) Scriptures that correspond in historical events
- 2) Scriptures that correspond in theological principles
- 3) Scriptures that correspond in application points

#### APPLICATION

**Internalize the passage personally.**

Apply the passage by:

- 1) Reflecting on your daily habits, attitudes, and relationships
- 2) Inviting the Lord to reveal what you should stop and start
- 3) Asking specific questions about how you should respond
- 4) Pursuing new paths that lead to wholeness and spiritual health
- 5) Aligning your beliefs, desires, thoughts, and actions with God's truth and way

*I have rejoiced in your laws as much as in riches.  
I will study your commandments and reflect on your ways.  
I will delight in your decrees and not forget your word.  
(Psalm 119:14–16 NLT)*

# HILARIOUS GENEROSITY

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## What Are *Searching the Scriptures* Bible Studies?

Insight for Living Ministries creates *Searching the Scriptures* studies using the Bible-study methods from Chuck's book. These studies accompany each of Chuck's sermons, focusing on the same Bible passages Chuck focused on, and are like recipes for using your biblical cooking skills. They help you navigate your way through God's Word so that you can better understand God's truth and deepen your relationship with Jesus.

Each study follows this path:

- 1) **Introduction**—learn the topic and relevance of the study
- 2) **Prepare Your Heart**—open yourself to God to receive His Word
- 3) **Turn to the Scriptures**—step into the context of the passage
- 4) **Observation**—look at what the passage says
- 5) **Interpretation**—determine what the passage means
- 6) **Correlation**—compare the passage to other passages
- 7) **Application**—respond to the truth you learned
- 8) **Final prayer**—pray to conclude your time in His Word

## How Can You Use *Searching the Scriptures* Studies?

Insight for Living Ministries creates these studies to be used in a variety of ways. They are available as downloadable PDFs at [insight.org/studies](https://insight.org/studies) and through our mobile app. You can type your notes directly into the digital file, or you can print them. Here are the ways folks like to use these resources:

- 1) **Overview.** In 15 minutes, you can read through a *Searching the Scriptures* study to glean Chuck's key points from his sermon and the biblical passage.
- 2) **Deep Study.** You can spend 2–3 hours, all at once or across a few days, digging into the biblical verses and consulting our recommended resources.
- 3) **Small Groups.** These studies ask questions focused on the biblical text as well as on life application. They're perfect for guiding and fostering a small-group discussion.
- 4) **Sermon Preparation.** Pastors and teachers can use these studies for generating ideas during their sermon preparation.
- 5) **Bible-Study Training.** Those who are preparing for ministry can learn how to study the Bible and use these studies for practice or for help delivering a devotional.

## Download the Digital File of this Study Guide





INSIGHT FOR LIVING MINISTRIES

# HILARIOUS GENEROSITY

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## Five Studies on Stewardship

*Hilarious generosity.* Seems like an odd combination of terms, doesn't it? But when God prompts His people to give, that's precisely how He desires us to respond . . . joyfully and freely!

Join Pastor Chuck Swindoll in this encouraging and practical series on biblical giving. Learn the principles and promises God offers us in His Word when we respond to Him by first giving ourselves and then giving our resources back to Him.

Your attitude toward giving will never be the same!

1. **A Needed Return to Joyful Generosity**  
*Selected Scriptures*
2. **Contentment, Generosity, and You**  
*1 Timothy 6:6–10, 17–19*
3. **Timeless Principles of Money Management**  
*Selected Proverbs*
4. **The Charming Joy of Grace Giving**  
*2 Corinthians 9:6–15*
5. **A Tried-and-True Plan That Still Works**  
*Selected Scriptures*



INSIGHT FOR LIVING MINISTRIES



# HILARIOUS GENEROSITY

## Five Studies on Stewardship

### SEARCHING THE SCRIPTURES BIBLE STUDIES



INSIGHT FOR LIVING MINISTRIES

# HILARIOUS GENEROSITY

## STUDY ONE

### A Needed Return to Joyful Generosity

#### *Selected Scriptures*

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*Being a generous person is far more fulfilling and rewarding than being a selfish person. Happier is the giver than the getter.*

—Pastor Charles R. Swindoll

**J**oy has a way of catching people by surprise. Let's say you're holding an infant when she opens her eyes, gazes at you, and then grins. Suddenly, what do you feel? *Joy!*

Your eyes light up. Your face beams. Love warms your heart, and you can't keep from smiling back and laughing with delight.

People can pursue happiness for years and never attain it. But joy hides in the creases of daily life—whether we're holding a baby, singing a praise song in the car, or lending a hand in Jesus' name to someone in need. Unexpectedly, joy leaps into our hearts, and we can't hold back a smile.

In these *Searching the Scriptures* Bible studies, you won't find steps to joy like some books offer keys to happiness. That's not how joy works. You will, however, find inspiration and instruction from Scripture on living generously. Why generosity? Because, when you give, joy will catch you by surprise. As the Lord Jesus said, "It is more blessed [and brings greater joy] to give than to receive" (Acts 20:35 AMP), and He knew what He was talking about. You'll see!



#### PREPARE YOUR HEART

Do you need a joy lift? If so, talk to the Lord about it. Write a prayer below, inviting the Lord to guide your study of His Word and fill you with His joy.



# A Needed Return to Joyful Generosity

## *Selected Scriptures*

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### TURN TO THE SCRIPTURES

The scriptural centerpiece of joyful giving is [2 Corinthians 9:7](#). Read this verse in a few Bible versions, and then write down Paul's instruction and his reasoning, including something to do and something to avoid.

This verse has a backstory. A year earlier, the prosperous church in Corinth had pledged to send much-needed aid to the struggling, persecuted Christians in Jerusalem. Gentile believers from Corinth showing generosity to Jewish believers in Jerusalem would powerfully demonstrate the oneness of all believers in Christ.

Paul wrote 2 Corinthians, in part, to remind them of their promise and to urge them to gather some funds for him to collect on his next visit. "You should finish what you started," Paul urged (8:11), and he sent some fellow missionaries ahead to make certain of they did (9:4).

While passing the collection plate, Paul passed along some guidelines on giving that believers have followed ever since.



### Observation: Giving Guidelines and Examples

*Observation* is the foundational phase in *Searching the Scriptures*. Ask yourself, "What does the passage say?" Take time to notice the context, action, and dialogue. Observe commands, statements of truth, contrasts and comparisons, and cause-and-effect. Accurate interpretation depends on careful observation.

### Guidelines on Giving—2 Corinthians 9:7

*First, giving is a personal matter.* "You must each decide," Paul said (2 Corinthians 9:7). How do Christians decide how much to give? By consulting a rulebook or obeying someone's dictates? What was Paul's guideline in the first part of [2 Corinthians 9:7](#)?

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# A Needed Return to Joyful Generosity

## *Selected Scriptures*

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*Second, how we give is just as important as how much.* What contrast do you see in the second part of [2 Corinthians 9:7](#)? Explain the difference in attitudes that Paul describes.

*Everything comes from God. The breath in our lungs. The beating of our hearts. The ability to see, hear, taste, smell. These gifts are all from the Lord who cheerfully gives. He loves it when we follow His model, and we give cheerfully.*  
—Pastor Chuck Swindoll

### Examples of Cheerful Givers

Cheerful givers light up the pages of Scripture. In the following chart, write down the people's actions in one column and the people's attitudes in the other.

Givers	Actions	Attitudes
<b>The Israelites</b> <a href="#">Exodus 35:20–29</a>		
<b>The Returned Exiles</b> <a href="#">Nehemiah 4:1–6</a>		
<b>The Magi</b> <a href="#">Matthew 2:9–11</a>		

Although the settings and circumstances were different, these cheerful givers had a lot in common. What similarities do you see in the spirit of their generosity?

# A Needed Return to Joyful Generosity

## *Selected Scriptures*

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*The magi gave with joy. It was a festive setting. They were delighted that the star led them to the Child and that they could worship with their gifts.*

—Pastor Chuck Swindoll



### **Interpretation: What It Means to Give “Cheerfully”**

In [2 Corinthians 9:7](#), Paul used a unique Greek word to portray God’s ideal giver—*hilaros*, from which we derive *hilarious* in English. This word doesn’t appear anywhere else in the New Testament. How would Paul’s readers have defined this word? Let’s explore its meaning.

Use your Bible study resources to define *hilaros*. You can look up the verse in a [commentary](#) or look up how [paraphrases](#) of the Bible translate the word. Write down what you find.

Paul’s word, *hilaros*, is the antithesis of “reluctantly or in response to pressure” (9:7). Have you ever felt reluctant or pressured to give? Describe in your own words a *hilaros* giver who gives freely from the heart.

Now, widen your lens to view the context. Paul pointed to the Macedonian believers as models of *hilaros* in [8:1–5](#). What characteristics described their spirit of giving?

*God blesses those who give willingly, voluntarily, and without obligation.*

—Pastor Chuck Swindoll

# A Needed Return to Joyful Generosity

## *Selected Scriptures*

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### **Correlation: Jesus—The Ultimate Giver**

*Correlation* hunts for similar principles in other Scriptures to deepen our understanding of a passage. No one gave as much and with more generosity than Jesus gave. What do you find in [Hebrews 12:2](#) regarding our Lord's giving heart?

What insight did Paul add in [2 Corinthians 8:9](#)?

Reflect on Paul's guidelines and the models of joyful giving in Scripture and write down a timeless principle or two on giving. A principle is a timeless statement of truth that applies to everyone. Here's a sample:

*“When we give generously and with joy, we reflect the gracious nature of our Lord, who freely gave Himself for us.”*

*God's gift of His Son is generous beyond measure. He gave as an act of love, motivated by joy, resulting in forgiveness . . . and a life of generosity in those who follow Jesus. —Pastor Chuck Swindoll*

# A Needed Return to Joyful Generosity

## *Selected Scriptures*

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### **Application: Practical Steps**

If the light of joy has faded from your giving practices, here are some steps to restore the glow.

*Reflect on God's gifts to you.* Where would you be today without God's saving grace? He gives you health, an occupation, a home, family to love, friends to enjoy. Stimulate the giving spirit in you by naming God's gifts. What blessings has God poured from heaven into your lap?

*Remind yourself of His promises.* God blesses a generous giver. "The one who plants generously will get a generous crop" (9:6). Paul's rule of thumb is to "give in proportion to what you have" (8:11), and then trust God to fill the cup we poured out for the benefit of others. What promise can you claim as you give? Here are some verses to ponder: [Matthew 6:3–4](#); [Luke 6:38](#); [1 Timothy 6:18–19](#).

*Ask some probing questions.* Does your giving match God's blessings? Invite the Holy Spirit to help you decide how much you should give. What is your heart telling you? What resources—not just money but also time, talent, and knowledge—has God given you to help build up the body of Christ? What need do you feel drawn to meet through your giving?

*Change whatever keeps you from being a generous follower of Christ.* Generous giving builds our faith in a God who loves to multiply our meager loaves and fish into a bountiful meal for all. How can you make generosity a way of life?



# A Needed Return to Joyful Generosity

## *Selected Scriptures*

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When we share God's gifts with joy, an amazing thing happens—*worship*. “When [you] take your gifts to those who need them, they will thank God” (2 Corinthians 9:11). Through our giving, God is praised—which is the highest form of joy.



### **A FINAL PRAYER**

*Father, You, the greatest Giver, gave Your only Son to meet the greatest need in the world. He sacrificed Himself for my sin. I give out of the storehouse of blessings You have showered upon me. Guide me into a life of generosity and joy. In Christ's name, amen.*

For the 2024 broadcasts, this *Searching the Scriptures* study was developed by Bryce Klabunde, vice president, *Searching the Scriptures* Ministries, based upon the original outlines, charts, and transcripts of Charles R. Swindoll's messages. Copyright © 2015, 2024 by Charles R. Swindoll, Inc. All rights are reserved worldwide. Duplication of copyrighted material for commercial use is strictly prohibited.

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Insight for Living Ministries

Study 1 • Page 7

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# HILARIOUS GENEROSITY

## STUDY TWO

### Contentment, Generosity, and You

*1 Timothy 6:6–10, 17–19*

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*Put godliness with contentment, and the results are a generous heart and life.*

—Pastor Charles R. Swindoll

**J**OYFUL generosity is like a mountain stream. Sparkling and splashing, the water rushes past boulders and cascades over ledges as it pools into a pond where animals come to be refreshed. The stream sustains life in the ecosystem of the forest. Without its generous flow, the land would be parched and the forest barren.

In a similar way, our joyful giving nourishes the ecosystem of God's kingdom. When we give, ministries thrive. Thirsty souls are satisfied by the life-giving message of Christ, who is the living water bringing salvation and hope to a world in desperate need.

But generosity isn't generated in a vacuum. To find its source, we must search the recesses of a person's heart where character is formed.

As we'll discover in this *Searching the Scriptures* study, the character quality from which generosity springs is *contentment*—which is an outflow of *godliness*. If you want a life flowing with joyful generosity, focus on developing godliness with contentment. Let's find out more about these tributaries of generosity from Paul's teaching in 1 Timothy 6.



#### PREPARE YOUR HEART

Prayer opens our hearts to receive the message God has for us in His Word. Invite the Lord to guide you in His truth.



# Contentment, Generosity, and You

1 Timothy 6:6–10, 17–19

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## TURN TO THE SCRIPTURES

Paul wrote 1 Timothy to his protégé in Ephesus—Timothy, a young pastor whom Paul left in charge when he departed to Macedonia. Paul pressed Timothy to deal with some false teachers in the church who were wasting everyone’s time with “endless discussion of myths” (1 Timothy 1:4).

Their ramblings didn’t help anyone “live a life of faith in God” (1:4) but stirred up “arguments ending in jealousy, division, slander, and evil suspicions” (6:4). Although they put on a show of godliness, these firebrands were corrupt to the core. They wanted only “to become wealthy” (6:5).

Paul urged Timothy to stick to “the wholesome teachings of the Lord Jesus Christ” (6:3) and to pursue “a godly life,” which is marked by “faith, love, perseverance, and gentleness” (6:11). But Paul didn’t stop there. He wrote, “true godliness with *contentment* is itself great wealth” (6:6, emphasis added), and he explained to Timothy the life-changing benefits of this golden quality.



## Observation: The Benefits of Contentment

Read [1 Timothy 6:6–10](#) with a keen eye to *observe* every detail of what Paul was saying. The first word in 6:6 signals a contrast: “Yet.” Look back at [6:3–5](#). Whom does Paul want Timothy to live differently *than*? What vices characterized these people?

Certainly, godliness offers “great wealth”—but not the kind the false teachers craved (6:6). Based on Christ’s teaching in [Matthew 6:19–20](#), what wealth was Paul alluding to in [1 Timothy 6:6](#)?

*Few things are more detestable among people in ministry than greed. It’s all around us. Signs of greed. Wanting to get rich out of false piety.*  
—Pastor Chuck Swindoll

# Contentment, Generosity, and You

*1 Timothy 6:6–10, 17–19*

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Greed bankrupts our souls, but contentment enriches us. In *interpretation*, we'll explore the meaning of contentment. For now, let's observe what contentment does.

## **Contentment Adjusts Our Perspective—1 Timothy 6:7**

According to [1 Timothy 6:7](#), how does contentment adjust our perspective on the things of this world? Compare with Job's cry from his pit of suffering in [Job 1:21](#).

## **Contentment Centers Us on the Essentials—1 Timothy 6:8**

What essentials did Paul list in [1 Timothy 6:8](#)? What is the value of being content with these essentials?

## **Contentment Guards against Greed—1 Timothy 6:9–10**

What pitfalls of greed did Paul list in [1 Timothy 6:9–10](#)? Look closely at Paul's choice of verbs. From what dangers does contentment guard us?

*No one has convinced me that getting more makes you generous. Having more will not result in your giving more. Giving at the current level where you are reveals the true condition of your heart. —Pastor Chuck Swindoll*

# Contentment, Generosity, and You

*1 Timothy 6:6–10, 17–19*

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To conclude this section, in *1 Timothy 6:17–19*, Paul turned his attention from those who long for riches to those who were *already rich*. Put in your own words Paul’s commands to “those who are rich in this world” (6:17).

In summary, contentment helps us “not to be proud” but be humble and thankful (1 Timothy 6:17). It reminds us to trust in God and “not to trust in [our] money” (6:17). It affirms that all our possessions come from God and belong to Him. Contentment does so much for us . . . but what exactly does it mean?



## **Interpretation: What Does Contentment Mean?**

*Interpretation* digs out the meaning of the passage using Bible-study tools and contextual clues. The Greek word for *contentment* is *autarkeia*, which suggests a mind-set that results from having all we need. Look up *autarkeia* in the Greek dictionary at [billmounce.com](http://billmounce.com) and write down what you learn about the meaning.

Contentment isn’t complacency; rather, it’s linked to a sense of sufficiency. When we are content—that is, *satisfied that what we have is sufficient*—then we experience the following:

1. We enjoy our lot rather than strive for more.
2. We applaud the achievements of others rather than envy them.
3. We cultivate gratitude for what we have.
4. We avoid resentment about what we don’t have.

# Contentment, Generosity, and You

*1 Timothy 6:6–10, 17–19*

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In what ways can contentment benefit you in your walk with God?

*We're contented when we're able to say, "That's enough." Contentment lacks the intensity of always needing more to be satisfied. —Pastor Chuck Swindoll*



## Correlation: Free to Give

The writer to the Hebrews echoed Paul's contrast between greed and contentment. What insight does [Hebrews 13:5–6](#) offer? On what divine promises does contentment depend?

Paul also used *autarkeia* in a different form to encourage generosity in the Corinthian believers. We examined these verses in our previous *Searching the Scriptures* study, but below you'll see how Paul used the word for contentment here:

*You must each decide in your heart how much to give. And don't give reluctantly or in response to pressure. "For God loves a person who gives cheerfully." And God will generously provide all you need. Then you will always have everything you need and plenty left over to share with others. (2 Corinthians 9:7–8, emphasis added)*

What is the connection between *cheerfulness* in giving and contentment—that is, a settled assurance that “you will always have everything you need”?

# Contentment, Generosity, and You

*1 Timothy 6:6–10, 17–19*

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Free from the love of money, cheerful givers are free to give. They are content—*satisfied* that what they have is sufficient and *confident* that God will provide for their needs.

*You are content if you have a God-given sense of sufficiency, regardless of your material circumstances. —Pastor Chuck Swindoll*



## Application: From Contentment to Generosity

What happens when contentment overflows into generosity? According to Paul, you have a storehouse of treasure “for the future,” so that you “may experience true life” (6:19).

Most Christians long for the “true life” that joyful generosity offers, but they struggle with releasing things. Instead of letting generosity flow, they build a dam to protect their finances, possessions, and time.

If this describes your struggle, paddle upstream to the source of generosity and examine your contentment. Do you feel satisfied that what you have is sufficient? Are you confident that God will provide everything you need? Search your heart and reflect on your level of contentment in the space below.

What fears over finances do you need to release to the Lord?

In practical terms, how does contentment overflow into a generous lifestyle? Paul tells us plainly in 1 Timothy 6:18:

1. *Use your money for worthwhile causes . . . “do good.”*
2. *Balance giving money with giving yourself . . . “be rich in good works.”*
3. *Stay ready to share . . . “always [be] ready to share with others.”*



# Contentment, Generosity, and You

*1 Timothy 6:6–10, 17–19*

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How can you put these points into practice today?

Close this study by formulating your own prayer of trust in God that He can and will provide for your needs and pray for opportunities to share what He's given you with others.



## A FINAL PRAYER

Write your prayer.

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Insight for Living Ministries

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## This image shows a single sheet of white paper with horizontal ruling lines. The lines are evenly spaced and run across the width of the page. There are no margins, text, or other markings on the paper.

# HILARIOUS GENEROSITY

## STUDY THREE

### Timeless Principles of Money Management

#### *Selected Proverbs*

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*The reason we give is not because God needs our offering but because we need to know the joy of trusting Him and watching Him work.*

—Pastor Charles R. Swindoll

**T**HE book of Proverbs is a gold mine. Glittering nuggets of wisdom pack its pages, ready to be gathered and deposited into our lives.

Proverbs' sayings are never out-of-date and always needed. Who couldn't use practical guidance in dealing with difficult people, managing a business, building trust in relationships, maintaining integrity, resolving conflicts, and many other real-life issues . . . including handling finances?

Search the book for keywords such as *money, gold, silver, lending, borrowing, riches, wealth, giving, spending, saving*, and you'll dig up priceless gems of wisdom. You'd pay thousands to a financial expert for the same insights available free in Proverbs.

So let's put on our mining helmet, flip on the headlamp, step into Proverbs' sparkling caverns, and start filling our sacks with timeless principles on money management.



#### **PREPARE YOUR HEART**

Our expedition guide is the Holy Spirit, who leads us to the treasures and helps us apply them. Invite the Lord in prayer to reveal His truth through the ministry of the Holy Spirit.



# Timeless Principles of Money Management

## *Selected Proverbs*



### TURN TO THE SCRIPTURES

The book of Proverbs isn't organized by subject, like an encyclopedia. Rather, it's a collection of pithy sayings that cover various topics, not always in order. Using a concordance helps us find proverbs on the same theme. For example, here are two proverbs that warn about what happens when money runs your life:

*Such is the fate of all who are greedy for money;  
it robs them of life. (Proverbs 1:19)*

*Trust in your money and down you go!  
But the godly flourish like leaves in spring. (11:28)*

By grouping proverbs by keyword or by similar streams of thought, you can see patterns and draw valuable principles. A principle is a statement of timeless truth, grounded in God's Word, that applies to all people. In this *Searching the Scriptures* study, we've collected six sets of proverbs on finances from which you can learn lessons to live by.



### Observation and Interpretation: Six Principles on Money Management

The following charts feature proverbs on topics related to the wise management of our finances. Read the verses in the New Living Translation and the New English Translation, then, in the *observation* column, write down what the verses say. In the *interpretation* column, write down the verses' meaning, explaining the key words. Peruse the notes in the New English Translation for helpful background information and definitions.

Following each chart, pause to record a principle that sums up the teaching in the verses you have observed and interpreted.

#### Honor God

Proverbs	Observation	Interpretation
<i>Proverbs 3:9–10</i>		

Principle:

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# Timeless Principles of Money Management

## *Selected Proverbs*

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### Be Warned

Proverbs	Observation	Interpretation
<i>Proverbs 15:27</i>		
<i>Proverbs 23:4–5</i>		
<i>Proverbs 28:20, 22</i>		

### Principle:

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### Listen to Wisdom

Proverbs	Observation	Interpretation
<i>Proverbs 8:1, 10–11</i>		
<i>Proverbs 8:12, 18–21</i>		
<i>Proverbs 16:16</i>		

### Principle:

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# Timeless Principles of Money Management

## *Selected Proverbs*

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### Perceive the Pitfalls

Proverbs	Observation	Interpretation
<i>Proverbs 18:11–12</i>		
<i>Proverbs 28:11</i>		
<i>Proverbs 29:3</i>		

#### Principle:

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*Increased riches give a false sense of security. You lack self-awareness. You can become a jerk, but you don't know it. Wealth often creates great temptations.*  
—Pastor Chuck Swindoll

### Know What Has Real Value

Proverbs	Observation	Interpretation
<i>Proverbs 15:16–17</i>		
<i>Proverbs 22:1</i>		
<i>Proverbs 28:6</i>		

#### Principle:

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# Timeless Principles of Money Management

## *Selected Proverbs*

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### Encourage Others

Proverbs	Observation	Interpretation
<i>Proverbs 13:22</i>		
<i>Proverbs 22:9</i>		

### Principle:

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*Missionaries are still on the field because people with money give. Orphans are housed because of the giving by generous people. Those caught in human trafficking are rescued because those who never met them funded their rescue operation. Money buys hospitals to care for the sick. Think of the ministries that benefited from the giving by God's people! —Pastor Chuck Swindoll*



### **Correlation: Jesus' Teaching on Generosity**

Correlation leads us to the teachings of Jesus and the gems of wisdom He offered regarding God's response to our giving:

*"Give, and you will receive. Your gift will return to you in full—pressed down, shaken together to make room for more, running over, and poured into your lap. The amount you give will determine the amount you get back." (Luke 6:38)*

What point was Jesus making?

How does this verse echo the wisdom in Proverbs?

# Timeless Principles of Money Management

## *Selected Proverbs*

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*Honor the Lord with your wealth; handle it wisely, save it carefully, earn it well. Be careful not to overspend, and then give, trusting God to bless . . . and He does. This is a promise. Those who honor Him with their money are blessed by Him in return. —Pastor Chuck Swindoll*



### **Application: Questions to Consider**

Think over the principles from your study on wise money management. In what areas can you grow wiser in your money management? For added insight, here's how Pastor Chuck Swindoll wrote the six principles in the form of a question to consider after each principle.

1. Those who honor God with their money are blessed in return. *How can I honor God with my money?*
2. Those who make money their passion lose more than they gain. *How can I avoid making money my passion?*
3. Wisdom gives wealth needed guidance. *What wisdom about finances can I follow more closely?*
4. Increased riches bring increased complications. *What complications from riches can I guard against?*



# Timeless Principles of Money Management

## *Selected Proverbs*

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5. Money cannot buy life's most valuable possessions. *What is truly valuable in my life that money can't buy?*
  
6. If handled wisely, money can bring great encouragement. *How can I encourage someone or some ministry with my wisely handled finances?*

Pick one of these principles and put it into practice *today*. Wise money management is just as much a part of our spiritual life as worship, evangelism, missions, Bible teaching, and prayer. We honor God with our finances as much as with our praise songs. As you close your study, pray for God's wisdom to help you handle your money in ways that bring honor and glory to His name. Start now!



### **A FINAL PRAYER**

*Father, I confess my need for wisdom in handling the gifts You have given me. I desire to honor You with my finances and all that I own. After all, You own everything, and I am merely Your steward. Let me be faithful in my stewardship, honorable in my character, and worshipful in my giving. In Christ's name, amen.*

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# HILARIOUS GENEROSITY

## STUDY FOUR

### The Charming Joy of Grace Giving

*2 Corinthians 9:6–15*

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*Giving follows when grace flows within us. Let the grace of God go to work within you and you'll see the difference it makes.*

—Pastor Charles R. Swindoll

**L**ISTEN to the lyrics of the beloved hymn, “Amazing Grace,” and you’ll hear its author, John Newton, singing his life story.

John’s mother was a godly woman who taught her son the Scriptures. When John was seven years old, however, his mother died, and he was reared in the home of relatives. Rebellious as a youth, he eventually left to join the British navy—only to desert and flee to Africa where, in Newton’s own words, “I might sin my fill.”

He fell in with a Portuguese slave trader but suffered humiliating abuses. He was treated like an animal, forced to grovel for his food. Emaciated and broken, he managed to escape and to board a passing ship headed to England.

Nearing the coast of Scotland, the ship encountered a violent storm. The howling wind battered the ship for days, while Newton pumped out seawater below deck. He was exhausted, sick, and certain he would die. There was nowhere to go. No one to help. Finally, this prodigal came to the end of his running.

In this wretched condition, the 23-year-old remembered the Scriptures of his childhood, and he cried out to God for mercy. Immediately, God welcomed him into His arms of love and forgave him. The ship made it to harbor, but Newton was never the same. He dedicated his life to serving the Lord and advocating against the slave trade. God’s amazing grace transformed John Newton, and it transforms us as well when we truly receive it.<sup>1</sup>



# The Charming Joy of Grace Giving

2 Corinthians 9:6–15

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## PREPARE YOUR HEART

Come in prayer to the Lord who showers His forgiveness and love over you. Invite Him to reveal to you the wonders of His grace through this study and to inspire you with a spirit of grace in your giving.



## TURN TO THE SCRIPTURES

“God loves a cheerful giver” is the theme of our *Searching the Scriptures* studies on generosity (2 Corinthians 9:7 NASB). As we learned, the word *cheerful* comes from the Greek word, *hilaros*. The word connotes deep-down joy that flows out of us when we are *content* with what we have, *confident* that God will provide for our needs, and *delighted* to share with others what God has given us.

The opposite of cheerful givers are reluctant givers—discontent, uncertain, and tight-fisted. They give grudgingly and only because someone pries their fingers open. How does a reluctant giver become a cheerful giver? By experiencing God’s amazing grace—a truth woven through the context of Paul’s instructions in 2 Corinthians 9.



## Observation: Grace Giving

Read [2 Corinthians 9:6–15](#) carefully and slowly. Note Paul’s agricultural references to “seeds,” “crop,” “farmer,” and “harvest.” Look for commands and promises. Find key words, such as, “share,” “give,” “generosity,” and, especially, “grace.” After reading the verses, answer the observation questions below which are grouped into four subjects.

### Bountiful Sowing—2 Corinthians 9:6

What general principle about planting and harvesting did Paul give in [2 Corinthians 9:6](#)?

# The Charming Joy of Grace Giving

2 Corinthians 9:6–15

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## Cheerful Giving—2 Corinthians 9:7

In [2 Corinthians 9:7](#), Paul addressed the subject of giving. *How much* did Paul say we should give? *How* should we give?

*Until you experience grace within you—clearly and sufficiently—you won't give cheerfully. You'll give because you feel guilty or because someone is talking about the need. You must decide in your own heart. That suggests careful planning.*  
—Pastor Chuck Swindoll

## Liberal Providing—2 Corinthians 9:8–11

A cheerful giver is one who rests in God's promises. In [2 Corinthians 9:8](#), what assurance did Paul give?

What additional assurance do you find in [9:9](#)? Check your Bible's footnotes for the reference of the verse Paul partially quoted. What does this complete verse say?

In [9:10–11](#), Paul returned to a farming metaphor to prove his point. What *promise* did Paul make about God's provision? For what *purpose* does God provide? What are the *positive results*?

# The Charming Joy of Grace Giving

2 Corinthians 9:6–15

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## Joyful Response—2 Corinthians 9:12–15

But there are more! List the additional positive results you find in [2 Corinthians 9:12–14](#).

All of God’s good gifts spill out of His “overflowing grace” (9:14). What praise did Paul lift up in [9:15](#) in response to God’s grace—and all the blessings that come through that gift?

*Generosity is a process. It isn’t an event in which you are suddenly a generous person. You learn by trusting God. —Pastor Chuck Swindoll*



### Interpretation: Experiencing “Overflowing Grace”

The apostle Paul was never at a loss for words . . . except when describing God’s grace. Grace, he wrote, is a gift “too wonderful for words” (2 Corinthians 9:15). It is “indescribable” (9:15 NASB). “No language can praise it enough!” (9:15 MSG).

How would you define *grace*? For help, consult your Bible dictionary or the online [Dictionary of the Bible](#). The Amplified Bible inserts a simple definition in [2 Corinthians 9:14](#).

# The Charming Joy of Grace Giving

## 2 Corinthians 9:6–15

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We can define what grace is, but what does grace do? First, *grace stoops to where we are and lifts us up to God*. Grace “stooped” to lift John Newton out of his pit of sin. How did Paul describe God stooping to him in [1 Timothy 1:13–15](#)?

Second, *grace replaces the harsh demands of the law and offers mercy in its place*. The law would have pointed a finger of shame at John Newton, but grace offered a hand of mercy. How did grace offer mercy toward Paul in [1:16–17](#)?

Third, *grace guides us in responding to God and to others*. The grace that flows into us overflows through us in the form of generosity. What did “overflowing grace” mean in Paul’s farming metaphor in [2 Corinthians 9:10–11](#)?

Through His grace, God saves us, covers us with mercy, and transforms us into grace givers. Let’s explore this theme further in one more passage.

*My hope is that we really let God’s grace sink into our lives so that our living is not only marked by grace but also our giving. —Pastor Chuck Swindoll*

# The Charming Joy of Grace Giving

2 Corinthians 9:6–15

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## Correlation: The Gracious Act of Giving

*Correlation* deepens our understanding through comparison of one passage to another. What did Paul call giving in 2 *Corinthians* 8:6–7?

Giving and grace are related virtues, twins in the family of God. Sum up in your own words what Paul meant by associating giving with grace.

*When grace makes itself known in our giving, we excel in joy and generosity.*  
—Pastor Chuck Swindoll



## Application: Expressing Grace through Giving

When John Newton finally broke the dam of his defiance and rebellion against God, grace flooded every area of his life. When we put our faith in Christ, grace floods our lives, too, producing bountiful abundance wherever it flows.

What harvest of blessing has God's grace produced in your life? How has it changed the way you relate to God? Or the way you think about yourself? Or the way you interact with others?

What abundance does grace produce in your soul when it expresses itself in your generosity?



# The Charming Joy of Grace Giving

2 Corinthians 9:6–15

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The gift of grace that Paul said was “too wonderful for words” is none other than Jesus Christ. Humanity consists of innumerable John Newtons. When God saw His loved ones in desperate need, He sent His Son to rescue humanity from sin’s sinking ship. There’s no greater joy than living under the blessing of God’s grace . . . except when we share it with others.



## A FINAL PRAYER

*Father, Your Son is grace personified, the One who comes to us when we cry out to You for mercy. He stoops into the pit of our sin where we have nowhere to turn and there is no one to help, and He lifts us up. Redeemed. Forgiven. Set free. May others see Your Son’s face in my generosity to them. And may I never cease to worship You for Your amazing grace. In Christ’s name, amen.*

## ENDNOTE

1. See Donald Grey Barnhouse, *God’s Grace, God’s Freedom, God’s Heirs*, vol. 3 (Grand Rapids: Eerdmans, 1959, 1961, 1963, reprint, 1973), 127–29.

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Insight for Living Ministries

Study 4 • Page 7

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# HILARIOUS GENEROSITY

## STUDY FIVE

### A Tried-and-True Plan That Still Works

#### *Selected Scriptures*

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*How do we dethrone money? How do we learn to be truly generous? I want to offer a tried-and-true method that will work.*

—Pastor Charles R. Swindoll

**M**ANY people put off giving because they aren't certain what to give or how to manage their finances in a way that makes giving possible. When the offering plate comes down the row at church, they panic. A quick glance in their wallet reveals a 20-dollar bill, so they drop it in and hurriedly pass the plate along.

Impulse giving may ease our conscience in the moment, but it ultimately lacks satisfaction. Joy in giving is the fruit of a spiritual discipline that God's people have practiced from ancient times—tithing.

Mention the word, *tithe*, and many Christians tense up. Images come to mind of a concerned mother spooning up castor oil and pouring it down her child's throat while saying, "This is good for you."

Actually, tithing is good medicine. It treats the disease of greed that can slip into our spiritual bloodstream and poison our hearts. Tithing flushes out stinginess from our system and keeps us depending on the Lord—who promises to "generously provide all you need" (2 Corinthians 9:8).

So, the way to start building a giving plan is with a balanced, biblical understanding of tithing—a concept that goes all the way back to the days of Abraham.



#### PREPARE YOUR HEART

In *Searching the Scriptures*, we always pray for God's Spirit to illumine our minds as we open His Word. You may wish to pray as Pastor Chuck Swindoll prays before he studies the Word: "Lord, speak to me. Help me understand what this passage is saying. I am listening. I am sensitive to Your truth. Lead me into it."<sup>1</sup>



# A Tried-and-True Plan That Still Works

## *Selected Scriptures*

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### TURN TO THE SCRIPTURES

Abraham had just defeated King Kedorlaomer and rescued his nephew, Lot, who had been captured when Sodom and Gomorrah fell. While Abraham was returning home, a man named Melchizedek came to bless Abraham and acknowledge God's protection and power.

Who was this mysterious Melchizedek? According to Genesis 14:18, he was "the king of Salem [which later became Jerusalem] and a priest of God Most High." The writer to the Hebrews explained the meaning of the king-priest's name and added a stirring insight into his identity:

*The name Melchizedek means "king of justice," and king of Salem means "king of peace." There is no record of his father or mother or any of his ancestors—no beginning or end to his life. He remains a priest forever, resembling the Son of God. (Hebrews 7:2)*

Was this king of justice and peace the pre-incarnate Christ? Possibly. Abraham certainly revered him as an envoy from God. The old patriarch honored Melchizedek in a way that set a pattern for all God's followers. Let's see what Abraham did.



### Observation: Giving Before, During, and After the Law

*Observation* is an essential first step whenever we open the Scriptures. Read the passages thoughtfully and slowly, looking for action words, setting, characters, cause-and-effect, and repetition of key concepts.

#### Before Moses and the Law

Abraham's offering came before the Mosaic law. According to [Genesis 14:17–20](#), what did Melchizedek declare? What did Abraham do as a gesture of honor?

# A Tried-and-True Plan That Still Works

## *Selected Scriptures*

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Abraham's "tenth of all" was his *tithe*, which means "tenth." Jacob, Abraham's grandson, followed Abraham's pattern of worship. The morning after God revealed Himself in a dream to Jacob at Bethel, what did Jacob promise the Lord in [Genesis 28:20–22](#)?

### **Under Moses and the Law**

The Lord codified tithing in the Mosaic law as a regular practice. How were the Israelites to view their tithe according to [Leviticus 27:30](#)? Why do you think God instituted the tithe as a spiritual discipline?

The Israelites considered all their possessions as blessings from God's hand. By giving back a portion, they honored God as their provider. It followed, then, that their offerings would be used to provide for others in their community. What needs would the tithe meet, according to [Numbers 18:23–24](#)?

Being set aside as holy, tithes supported the Levites and their worship duties in the temple. In addition to the tithe, the Israelites were also encouraged to give voluntary offerings during special festivals, for building projects (like the tabernacle and temple), and to help those in need ([Exodus 25:1–9](#); [36:4–7](#); [Deuteronomy 16:10](#); [26:12](#); [2 Chronicles 35:7–9](#)).

# A Tried-and-True Plan That Still Works

## *Selected Scriptures*

### Under Christ

We've observed the tithe before and during the period of the law, but what about those who live after the law under Christ? What giving practices do we find in the early church? Use the following chart to record evidence of systematic giving and spontaneous giving.

Examples of Giving	Observations
<b>Systematic Giving</b> <i>1 Corinthians 16:1–3;</i> <i>1 Timothy 5:17–18</i>	
<b>Spontaneous Giving</b> <i>Acts 2:44–45;</i> <i>2 Corinthians 9:1–5</i>	

Did the early Christians tithe ten percent of their income? There's no indicator that they stopped tithing, so it's reasonable to assume that they continued the practice just as before. Such giving would have supported full-time local ministers (*1 Timothy 5:17–18*), full-time traveling ministers (*1 Corinthians 9:11–14*), and the urgent needs of the church community (*Titus 3:14*).

*When we turn to the New Testament, we do not find one place where the tithe is removed. The tithe is never rescinded as a legitimate plan. We aren't instructed to stop what has been the tried-and-true plan of God. —Pastor Chuck Swindoll*



### **Interpretation: Guidelines on Giving Today**

*Interpretation* draws out timeless truths from the well of the Scriptures we've observed, to drink them in so they can sustain us. We've seen evidence of giving throughout the Scriptures, from the required tithing and voluntary offerings in the Old Testament to the giving practices in the New Testament. From this broad overview, let's zero in on *1 Corinthians 16:1–3* and discover five guidelines we can follow in our giving today.

# A Tried-and-True Plan That Still Works

## *Selected Scriptures*

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From each phrase of *1 Corinthians 16:2*, write a principle. We've filled in the first one to get you started.

**“On the first day of each week . . .”**

Guideline: *My giving should be systematic and regular.*

**“. . . each of you . . .”**

Guideline: \_\_\_\_\_

**“. . . put aside a portion . . .”**

Guideline: \_\_\_\_\_

**“. . . of the money you have earned.”**

Guideline: \_\_\_\_\_

**“Don't wait until I get there and try to collect it all at once.”**

Guideline: \_\_\_\_\_

In light of this verse, how would you like to give? Weave Paul's instructions into a summary statement to guide your giving.

*Giving should be on a weekly basis. It's good for us to break the grip of greed once a week. —Pastor Chuck Swindoll*

# A Tried-and-True Plan That Still Works

## *Selected Scriptures*

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### **Correlation: More Guidelines on Giving**

*Correlation* broadens our view by drawing upon other passages for insight. Carefully read Paul's inspired "advice" on giving in [2 Corinthians 8:10–14](#) and then summarize his thoughts in your own words to help round out your understanding of giving.

*At the heart of it all is the continuation of a tenth, but with that comes gifts for special reasons. First-century needs were much like our needs today. Special offerings for benevolence. There were campaigns of various kinds—festivities, facilities, thanksgiving offerings. Families needed meals, help with children, giving of our time. All this giving helps to break the grip of greed.*  
—Pastor Chuck Swindoll



### **Application: Your Tried-and-True Plan**

Let's construct a giving plan from the biblical principles we've studied.

#### *A Good Place to Start*

A tenth of your income is a good goal to start with for your giving ministry. What would it be for you to set aside ten percent? Can you shave off some unnecessary expenses to reach that goal? How can the guidelines you listed above help you?



# A Tried-and-True Plan That Still Works

## *Selected Scriptures*

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### *A Great Habit to Continue*

Releasing your grip on greed has a domino effect that leads to more giving. Generosity can be habit-forming! In what creative ways can you generate extra cash to donate? Or how about donating quality items you don't need to worthy causes? Can you free up some time to give?

### *A Generous Way to Live*

When giving becomes a habit, it becomes a lifestyle. You don't even think twice about it. The stingy side of you slowly disappears as you become more like Christ. Such transformation is possible through the power of the Holy Spirit. Use your final moments of this study to invite the Spirit to strengthen you in your pursuit of making hilarious generosity a lifestyle.



### **A FINAL PRAYER**

Write your prayer here.

### ENDNOTE

1. Charles R. Swindoll, *Searching the Scriptures: Find the Nourishment Your Soul Needs* (Carol Stream, IL: Tyndale House, 2016), 128.

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INSIGHT FOR LIVING MINISTRIES

## SEARCHING THE SCRIPTURES BIBLE STUDIES

### HILARIOUS GENEROSITY

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