



non-giver

Possible Reasons: unawareness of need to give • insufficient teaching on, or models of giving • bad timing • in debt • worldly priorities • unorganized finances • see money as own, not God's • low concern for others needs • simply forget

Possible Spiritual condition: heart strongly tied to the stuff of earth • little satisfaction with money and things • possibly in debt and feeling of never having enough • likely a self-consumed outlook • prefer receiving to giving • low intimacy with God • the idea of giving is burdensome • frustrated by requests for giving • in bondage to money • materialistic outlook •

Steps to freedom: meditate on Jesus becoming poor that we might become rich • create budget • create plan for getting out of debt • take Financial Peace University course • determine regular percentage giving goal and try to keep regardless of income • get accountability for spending, saving and giving • read Treasure Principle



reluctant giver

Possible Reasons: no plan for giving • unaware of giving opportunities • poor budgeting • low concern for Gospel advancing • unwilling to live within means • low commitment to local church's well-being • not proactively looking to give

Possible Spiritual Condition: sense of insufficient income • low contentment • sporadic intimacy with God • perhaps in debt • little amount of time spent in prayer for ministries

Steps toward cheerful giving: meditate on God's generosity to you • acknowledge all you own belongs to God • live on budget • determine giving opportunities that excite you and start supporting • keep abreast of your local church's needs • set ambitious giving goals that require much faith • get more involved in a ministry in your church or a cause you believe in since your money will follow your heart • ask God what you own that He would have you give away



cheerful giver

Possible Reasons: God's grace has melted their heart and they want to be like him • earth is not home • giving brings great joy • deeply invested in life eternal • robust compassion for people has developed • heart to see the world reached with the Gospel grips them • see themselves as God's money manager

Possible Spiritual Condition: great joy in giving • highly content • have/use material goods, but not engrossed in them • known as a joyful and generous person • strong intimacy with God likely normal • selflessly aware of other's needs

Steps toward extravagant giving: bask in God's grace He has shown you • continue to hone your giving skills • determine which ministries and giving opportunities really excite you • set ambitious giving goals • increase percentage of giving • include church/ministries in your last will and testament • help others become cheerful givers