

Rancho Murieta Community Church

Our Theology of Giving

Theology is a fancy word for thinking right thoughts about God and his ways. And when it comes to all that God entrusts to us as well as why and how we *give back* to him and his work, we really want to think rightly. Gratefully, we don't have to guess at this because God's Word has *a lot* to say about money, possessions and giving. There are over 2,350 verses in the Bible about money and possessions. About 15% of Jesus' teaching deals with money and possessions and nearly half of his parables touch on the topic. It seems as though God really cares about how we handle what's he's given us and what we give back to him.

God is...

Any conversation about money, possessions or giving has to start with God, not with us. **God is an abundant and joyfully generous God.** James 1:17 tells us that *"Every good and perfect gift is from above, coming down from the Father of the heavenly lights."* And this joyful generosity of God is ultimately embodied in giving his Son, Jesus, so that we could have eternal life (John 3:16). We can never forget that God gave first and, when we give, we're just following his example.

The second thing we must realize about **God is that he is the owner of all things.** King David declares in Psalm 24:1 that *"The earth is the LORD's, and everything in it, the world, and all who live in it"* (also I Chronicles 29:11). If it all belongs to God, that makes us not owners but managers, custodians, and stewards of what he entrusts to our care (I Corinthians 4:2).

Jesus once told a parable about a master who entrusts his servants with managing his property in his absence. When the master returns, he finds that two servants invested what they were given wisely and earned more, while the third servant buried it away out of fear. These first two are commended for being wise and faithful in their stewardship, while the third was chastised and lost the trust he had (Matthew 24:14-30). What is Jesus' point? All that we have comes from God and is to be invested wisely and for God's glory. Randy Alcorn is famous for pointing out that "You can't take it with you, but you can send it on ahead." When we invest in God's work, it pays eternal dividends.

Godly Giving

So, where does giving come into play? Well, Jesus himself says that *"It is more blessed to give than to receive"* (Acts 20:35). **We don't have to give; we get to give.** And, as we do, we experience God's goodness (II Corinthians 9:6-11).

And because **our hearts will always follow our treasure**, our relationship with God is always intimately connected to how we use the money God has entrusted to us (Matthew 6:20-21). The Apostle Paul challenges us: *"But since you excel in everything – in faith, in speech, in knowledge, in complete earnestness and in the love we have kindled in you – see that you also excel in this grace of giving"* (II Corinthians 8:7). Even the ability and act of giving is a grace of God. And, while

grace always *precedes* responsibility, it also *presumes* responsibility: the responsibility to join God is in his lavish generosity.

Here at Rancho Murieta Community Church, one of our values is to be people of an **Overflowing Generosity**. We believe that this Overflowing Generosity is a glimpse at God's character and we want to follow his example as we become more like him. Think for a moment about what generosity does:

- **Generosity breaks the grip of greed.** Jesus warns us: *"Watch out! Be on your guard against all kinds of greed; life does not consist in the abundance of possessions"* (Luke 12:15). The thing about greed is that it masks a need. But this need will never be fulfilled in anything this world has to offer.

Ecclesiastes 5:10 reminds us that *"Whoever loves money never has enough; whoever loves wealth is never satisfied with their income."* The only effective antidote to greed and materialism is to live *"rich toward God"* (Luke 12:21) and to *"share with the Lord's people who are in need"* (Romans 12:13).

- **Generosity is a testimony of our trust.** Ultimately, this is about trusting the Almighty God rather than the Almighty Dollar. This is about finding our security, our joy, our fulfillment in him first and foremost. In fact, this area of giving back to God is the *only* area in which God specifically invites us to test him. In Malachi 3:10-12, God says *"'Bring the whole tithe... Test me in this,' says the Lord Almighty, 'and see if I will not throw open the floodgates of heaven and pour out so much blessing that there will not be room enough to store it.'"*

When you are tempted to doubt God's goodness or pull back in fear or uncertainty, look back and remember how God has always taken care of you thus far and you commit to trust him with your future as well.

If all of this is true, what is it that holds us back for joining God in joyful generosity? Well, sometimes it is an issue of trust or fear. We can struggle to truly believe in our core that God will provide for us if we release these resources. Or we may have some ingrained habits of money management that hold us back (spending more than we make, not having a spending plan...). Or perhaps we've bought into our culture's lie that this money belongs to us for our enjoyment.

God calls out these temptations to rely on our own strength instead of his or to be deceived by the fallacy that we've earned what we have: *"You may say to yourself, 'My power and the strength of my hands have produced this wealth for me.' But remember the Lord your God, for it is he who gives you the ability to produce wealth..."* (Deuteronomy 8:17-18).

Whatever rises up in our spirit to hold us back from joining God in joyful generosity, we need to lay it down and ask God to transform us as we take the faith step of giving back to him.

On Tithes & Offerings

In the Old Testament, the general rule for giving back to God was to bring a tenth of the crop or the first fruits and firstborn so that they would learn to revere the Lord God and put him first in their lives (Deuteronomy 14:22-23). This tenth is often called a 'tithe' and this practice shows the priority of *giving the first and the best to God*, rather than what's leftover (Malachi 3:10-12).

While the practice of the tithe is implicitly affirmed by Jesus **in the New Testament** (Matthew 5:17-20; 23:23-24), the general expectation became one of *giving our first and best back to God out of joyful generosity* rather than a specific, legalistic percentage (II Corinthians 8:1-15; 9:1-15 & I Timothy 6:6-10, 17-19). This giving should further the work of God through his church, extend the mission of the gospel through respected ministries and ministry partners, and bless the poor and needy around us. All of these are worthy and important goals for our giving, so the faithful Christ-follower may give to many different ministries. That said, the New Testament does also recognize a priority to giving back to the ministry of the local church that is feeding you, and a church that is faithful to the gospel will also further these other ministries of evangelism and care for the needy through the resources given (1 Corinthians 9:7-14; 16:1-4; Galatians 6:6; 1 Timothy 5:17-18).

Based on what the scriptures teach about stewardship of our finances, Rancho Murieta Community Church believes that biblical giving should be:

Proportional: The scriptures tell us to give in proportion to what we have been given. Those who have little can still give a little something and those who have been given much can give much more to partner in God's work. It's not about how much we give but that we're giving generously in line with what God has given us.

Paul notes this in II Corinthians 8:13-15 – *"Our desire is not that others might be relieved while you are hard pressed, but that there might be equality. At the present time your plenty will supply what they need, so that in turn their plenty will supply what you need. The goal is equality, as it is written: 'The one who gathered much did not have too much, and the one who gathered little did not have too little.'"*

Sacrificial: In Luke 21, Jesus contrasts the rich who draw attention to themselves when giving big gifts with a very poor widow who gives the last two coins she has. And he celebrates this poor widow because, while the value of her gift was much less than the big givers, she gave sacrificially from her heart. This story highlights that it is not the amount that matters; it's the heart of sacrifice.

Paul echoes this lesson when he writes to the Corinthian church: *"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"* (II Corinthians 8:1-3). *"Even beyond their ability."* That's sacrificial giving.

For some of us, a 10% tithe is quite sacrificial. It challenges us and makes us trust God more, so it's something to strive for and move toward. For others of us who have been blessed financially, we wouldn't even notice a 10% gift. The New Testament guidance for giving goes

beyond a legalistic percentage and says that our giving should be generous to the point that it stings a bit. It should be sacrificial because God has given sacrificially to us. In other words, this 10% isn't a ceiling for our giving but more of a floor.

Joyful: God wants us to give willingly, not begrudgingly, clenching your fists when we give. II Corinthians 9:7 says that *"Each of you should give what you have decided in your heart to give, not reluctantly or under compulsion, for God loves a cheerful giver."* The most important question with regard to giving is not 'How much should I give?' but 'What is my greatest treasure and how is that reflected in my giving?'

Wrapping It Up

All of this is intended to let God rule and reign in our hearts as we seek him first (Matthew 6:33). We give with the intent that this act will be part of our transformation into the likeness of Christ (II Corinthians 3:18) and will help us to experience *"the life that is truly life"* (I Timothy 6:19).

Wherever you're coming at on your giving journey, here are some practical steps you can take today:

- Commit to what the Bible teaches on how to steward your finances for God's glory.
- Prayerfully examine your current spending habits and level of generosity to God's work.
- Commit to bring your giving in line with what God is revealing to you.
- Join an upcoming [Financial Peace University](#) opportunity.
- Create a spending plan that prioritizes giving, saving, then spending.
- Consider your ability to leave a legacy by including your church or valued ministry partnerships in your will and trust.

If you would like to hear more of our theology of giving, explore past sermons which speak to our approach to generosity and how we handle finances:

[Level Up: Your Finances](#) (2025)

[Gospel of Mark: A Lot with a Little](#) (2024)

[Build Up to Reach Out series](#) (2024)

[Becoming: Overflowing Generosity](#) (2023)

[Half-Hearted: Robbing God](#) (2022)