

Generosity: Giving Sparingly/Begrudgingly vs. Giving Bountifully/Cheerfully

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[0 : 00] My main point today is that generosity should be the first priority in your budget, past the essentials. And so this kind of incorporates it into the financial planning aspect. I think that this makes sense as a good first lesson because it should be one of your first priorities.

I don't know if you guys have ever heard the illustration of time management with the big rocks, small rocks, sand. I'm seeing some yeses, some noes. It's basically like if you have a... I got my laser pointed back. I'm so excited.

If you have a jar to fill with rocks and you have varying sizes, you should start with the biggest rocks first so then you can shake in the little rocks around it and then finally the sand to cap it off.

If you start with the sand, you're going to not be able to fit in the big rocks at the end like this picture. And so I'm arguing today that generosity and giving is a big rock in your budget. You know, there's food, shelter, housing.

But the generosity should be on the same scale as that, if not bigger. This, for the video game nerds in the audience, this also reminds me of Suica game where you have to fit in the things. So there's some good principles of like you should fit in the big fruit and then still under the small fruit here.

[1 : 01] Those who don't know, they made a second one where it's a globe now. I haven't tried this yet. This looks really fun though. Which reminds me that all of life is just Tetris, right? We plan ahead, but we have to kind of take things as they come and we fill in the gaps. And it's a good thing Sean's not here to monitor me while I'm talking here.

Back to the thing we're meant to talk about here. So the very first part I'm going to start is with a question. Are you rich? Are you specifically rich? What do you think?

Yes or no question. And it's not a great discussion question, honestly. It should be like, you know, I'm not really prompting many words here. All right. I ask this because I think it's actually a very important exegetical question.

Because if you notice, the Bible has some things to say about rich people. And so you need to decide, are those passages for you or not, basically, right? Like, is that written for you or is it not? So this is a very important question, actually.

Are you rich? And once you know that, you can determine how you're reading scripture and how it applies to you directly. So I'm going to argue, I would put myself at the 98% point, right about there.

[2 : 03] Answer is probably yes, right? So there is, I get the 98% from one of the websites that I thought was best in terms of, like, world wealth, essentially, as it stands right now. You can scan the QR code and take the test if you want while I'm talking.

That's totally fine. I found some numbers here in terms of, like, how do things compare for us globally currently, right? So close to 46% of the world lives on less than 550 a day.

25% of the world is subsistence agriculture, which is, to my limited understanding, equivalent to what Sean was talking about today, essentially, of, like, you don't know if you're going to make your living for the day.

It's a little different because agriculture, obviously, and so it's planning. But similar in the sense of, like, you're living hand to mouth, basically. I think that within, my argument would be that given the, that most of scripture, most of the people that scripture was originally written to are kind of in the subsistence agriculture bucket, basically.

Like, living hand to mouth, like, the work that you do that day depends on the good food you have that night, essentially. And considering that, I really like Nat's point about, like, coffee on demand for, like, three bucks.

[3 : 09] That's pretty incredible. You know, feudal kings in the Middle Ages didn't have that, right? They didn't have electricity. They didn't have air temperature control. They might have, but not to

the degree that we do.

So I think within the scale of both what scripture is specifically speaking about and speaking to and where we stand in the events of world history, that's why I put myself on the, like, 2% line. Also because the website told me to.

So I think that when we read these passages, we, I can't see my notes. That's fine. I'll just talk. I think that when we read these passages about people who are rich, most of us should go into this bucket, right?

Now, caveat. I'm mostly talking to people that I think will fit in this bucket. I'm mostly talking about generosity. I think that there are probably people in this room that are not in this bucket, right? Maybe you are living hand to mouth. Maybe there is something that is keeping you back. We will read passages today, too, about where those who have means give generously to those who are in need. And so if that is you, where it's like you're not sure where the next meal is coming from or you're in a really tight spot or you're in crippling debt, I really would encourage you to talk to our deacons.

[4 : 18] Because our church definitely works to provide for people in that scenario. That's the application specifically for this point right now. And you should not feel bad that you're in that position necessarily just by default.

There might be choices you made that you regret or something like that. That might be something to work through. But it's clear that there have been Christians in history that have been in need and it's been the church's command to give to them generously so that they can be cared for.

That could be a very humbling role. And I think that being married to a deacon, I've definitely seen that before, being involved with some of the things when needed, essentially. And so it can be very hard to be in that position and I acknowledge that.

But most of what I'm going to talk about today is assuming that you're not in that position. That you have some amount of certainty where your next meal is coming from. That you're not in a cripplingly stopping you from doing anything amount of debt.

Maybe even you don't have good family support, right? Like my parents would totally let us move into their house if something devastating happened, even though it would be super uncomfortable. Like that in itself is a sense of wealth, a sort of wealth, right?

[5 : 17] To have that like good family support, like you're talking about, Charles, like you're the liability to your family, which is funny. But like it's good to think like, yes, your generational wealth is also something to consider too, that your parents are there to support you.

I'm going to move on from here to our first passage because we are talking about rich people. So we're going to need to, now that we've, maybe I've convinced you that you're rich, maybe not, that's fine. Um, we're going to read a passage in Luke, uh, that's related to this.

And so I'm going to start with the parable. Um, could someone volunteer to read the first paragraph for me? Okay.

And then could I volunteer to read the second paragraph right after that? All right. Thank you both for reading that. All right. So, uh, quick intro before I ask a couple more questions. Um, there's this guy when Jesus is teaching, just yells out randomly, like tell my brother to divide the inheritance with me.

Uh, pretty bold, like pretty out of the ordinary. We don't even get a named person here or a long conversation. Uh, reading through some commentators on this, uh, they generally think this is probably a legitimate question, actually.

[6 : 25] So for those of you that are on the year long Bible reading plan, we're in the middle of like Leviticus, Numbers, Deuteronomy, like in that zone, basically. And so sometimes what will happen is, uh, you'll get a whole list of commands and then all of a sudden someone will show up who's the exception.

I can never remember the guy's name, but the one that, uh, died and left all his daughters and they don't have any inheritance and they make the argument for the inheritance immediately after all the rules are laid out about it. And then Moses inquires of the Lord and we get some more specific instructions like, okay, fine.

Like the daughters can get the inheritance first and then like the long list of like associated men, basically. Um, so it is likely that the law does not address this person's actual specifics and coming to someone who is practiced in the law and wise in the things of the Lord is actually a really

sensible thing to do.

Might've been like a younger brother who, whose older brother is holding back maybe his rightful share because of some complex legal scenario. Um, so this isn't necessarily Jesus saying, this is not a legitimate question.

This is Jesus kind of questioning the priorities of what's going on here. And so he says, man, who made me a judge or arbitrator over you? It's like, well, Jesus, like you are, but much like Jesus responds to the rich young ruler.

[7 : 33] Uh, why do you call me good? It's like, Jesus is good. He's saying, this is not my role, nor is it the thing you should be focused on necessarily. Um, and then he says, take care, be on guard against all covetousness for life does not consist in the abundance of his possessions.

Um, we'll get into the parable here. So parables, uh, I'm flattening the scholarship a little bit here. Parables generally have one point to them, right? This isn't like, uh, the Pilgrim's Progress where there's like all of these stories and like all of these different points through like different phases and like lots of everything's a perfect allegory.

Usually, uh, teachers using this to drive home one point. Of course, certain things stand for certain other things. Um, but generally it's just to make the point like culturally relevant and also like easily communicable.

Um, so the nice thing about parables is that once we pick them apart, we can potentially reconstruct them for our own scenario too. Once we kind of are in agreement of like, okay, this is what this means. This is who it's addressed to.

And then we can put that because the story here would be very familiar to the hearers back then.

Um, I happen to have married into a family that has some farmers in it. That's not going to be most people's experience and I'm not super familiar with it either.

[8 : 38] So the analogy here is probably a little abstract for us starting out. Um, so I'm curious, uh, what do people think the main point of this parable is?

Okay, yeah, so, uh, you're not taking your, taking wealth with you. So the, the, the focusing on wealth in this life is not, not a priority.

Okay, that's good. Other thoughts? Laying up treasure for yourself is not doing the right thing. What is like in the context of this parable or generally, what are you thinking of when you think of laying up treasure for yourself?

Hoarding wealth? Okay, yeah, that's good. Not being generous, that's true. Yeah, yeah, it's interesting, right? He says, what shall I do for I have nowhere to store my crops? Like, what's the right answer there? Give it away to people who are hungry?

Okay, it's a good option, right? Um, I think, I think that's accurate. I think that Jesus is kind of like putting a twist on it of like, it's kind of obvious. If you have so much grain, you literally can't store it in the barn you have currently that you've been living off of.

[9 : 39] You probably don't need to like hoard it. You probably could give it away. Like, I think that that's, that's the illusion that's going on here. Um, something to note too is that this guy like talks about himself a lot, right?

It's like, I work, I store my crops. I will do this. I will tear down. I will store all my grain of my goods. I will even talk to myself about this. Um, so very like self-focused, right?

Um, yeah. Any other, any other thoughts on main point here or our main character? So we started talking about him a little bit too. Yep.

Yeah. So he's, he's, he's talking to his soul. That's a good point. Like he is, he's been continuing with his soul about wealth. Uh, financial independence, retire early, fire movement. Anybody heard about this? Uh, be careful if that's you.

I don't know. That sounds really familiar to me. Um, right. There's not even like ecclesiastical wisdom here of enjoying what you do have. There's only floor planning about like, how could I stash up more for myself, uh, and keep things.

[10 : 46] That's a good point. Yeah. No, these are all helpful. I think one thing to observe about this parable, uh, before I remake it in our like own modern day image is that, uh, God calls him a fool.

God does not call his own people fools. Right. We know this guy is, I mean, obviously he is not someone to emulate, but I think Sean's point today, like it's super off-line Sean preach about the parable too. Cause I can contrast to that. Sean's point's like the people who are grumbling about the unfair wages, like probably Christians, probably like considered people within his kingdom.

He's giving a warning. Uh, this guy, not a Christian, absolutely, like absolutely unchristian behavior. Uh, we know this cause he talks about himself all the time. We know this cause God calls him a fool. That's the strong language reserved in Proverbs for like people who are not following the wisdom of God.

So like the exact opposite. Um, so if you are considering this or convicted by this, that's a good thing. I'm not saying you shouldn't be convicted by this parable. Um, I think the behavior he's describing here is probably stronger than any growing Christian I would expect to feel basically. Or if you feel that way, you would feel quickly convicted otherwise, essentially after considering scripture and fellow brothers and sisters. Um, I do think like the financial independence retire early is like a really good analogy to this actually.

[11:56] Uh, that it's like, Hey, like imagine that there's a guy that, um, probably a software engineer. Let's be honest. I'm a software engineer. Uh, who heard about financial independence retire early when he was in his twenties.

And it's like, you know, I can make that work. I've worked for a company. It's just IPO. I have a lot of cash on hand. Uh, and so he plans out his like make it to \$2 million saved so you can live off of like the 3% interest pretty safely.

And it's like, okay, so he's, he's gauging for like 40 right now. I just know what's going to happen. But then large inheritance comes through the family unexpectedly. Grandparent passes away, leaves way more money to all the grandchildren that were ever expected.

He's like, oh man, like this, I can retire like five years earlier than I thought I was going to. This is great. Uh, and then that night he dies from carbon monoxide poisoning in his bed. Like, um, and like, that's, that's the effect of this parable, I think.

And someone who's going through that, like, obviously you are cutting all of the corners on your budget, right? You are not giving because there's not space for that. And I think that like, I could even see people or have heard people justify like, oh, when I'm set, then I will be generous essentially.

[12:59] Right? Like, oh yeah. Once I get to this like chill life phase, I'm not going to be spending much money anyways. I'm already going to own a house. Like, yeah, why not? Like, we can just wait and then I'll, I'll be generous then, obviously. Um, cutting maybe a little closer to the grain.

Uh, maybe there's a postdoc who has, uh, become wildly successful. Uh, they, through voluntary pro bono work with a leading professor in the field, uh, have gotten co-published on a paper much earlier than they expected to.

And their name is much higher on the co-authoring than they expected it to be. Uh, and all of a sudden they're kind of at the front of the application line for their selected, uh, professorships. Um, and they've landed the dream one.

Uh, it's very exciting. And obviously like postdoc, right? You don't really have time to be as involved with church stuff. You can't give money, right? You're, it's a really tight budget. When you get settled in your academic position, you have a reliable salary and tenure.

You're, that's the time to be like generous and with time and, you know, things be more flexible. Um, and that person dies in a car crash moving to the new school. Like, and that's it. Like, I think that that's the kind of place that this parable is going.

[14:02] Um, since I'm being mean to other people, I can tell one for more in my, my target range. Uh, it is very tempting as someone either as a parent or planning to be a parent to get things very settled beforehand.

So maybe you're looking to like own a house first. Maybe you're looking, okay, our debt is at a certain level or a manageable level, or we've gotten rid of it entirely. It's like, okay, we've got the college forecasting, correct? Uh, P.S.

They recommend you save \$800 per month per kid from birth to be able to send your kid to a good college at this point. Uh, we'll see my budget later. I'm not doing that. Um, and neither could I. Um, but that's what my financial planner seriously told me.

Um, and you know, so they've got everything settled. Maybe they, you know, the, uh, they got a large, they moved up in the world. Uh, they're at director levels and businesses like very surprising. They're much closer than they thought they would. And they're thinking about having kids. And I can't end the story because this is too close to me. Like, I can't tell you a tragic ending to that one. Cause I feel that temptation. And like, that makes a lot of sense to me of like planning ahead perfectly to make sure things are arranged.

[15 : 02] Um, and all of those scenarios, like, I'm not saying like, obviously I'm telling the most tragic version and the most strong version. Like, I'm not saying like, don't push in your postdoc or like, don't plan for savings or like, don't plan for kids.

I'm saying that the story that we're telling here is when that gets to idolatry and it's, it goes to hoarding up and not giving to others generously, basically. And I think that the, the tempting thing and the alluring thing we need to be careful of is that the reasonability of aggressively saving money is, sounds right.

When you are paying close attention to it, right? Like this guy is not only building, like, yeah, he's trailing brown barns and building larger ones. That feels ridiculous. But like, think about it financially, right? He is anticipating, like he tears it down now and builds it for later.

Now he has larger barns for the future too. Cause he anticipates he can keep up this crop production basically with the new profit that he's got. He also gets to control the market at this point, right? Like most farmers do not do this, right? Most farmers are subsistence farmers at this, at this time.

And so the need for grain on the market is probably largely controlled by this guy. And so now he gets to determine the prices more strongly because he holds more of the total overall sales. And like financially, you can start tricking yourself into, I can make more money and things will be better this way.

[16 : 16] And I can just make it to that next thing and then I'll be fine. Um, or maybe you're, you know, I am a, I'm more of a chill guy. I'm not like necessarily that driven by those things. Uh, maybe you are just necessarily driven by that.

Like saving up money feels good. Like that could, could be you. I feel the desire for money too. I'm not saying that, but I think some people are a little more oriented, like high achievers and salary or prestige can like map to that and like really feed what you're looking for specifically.

Um, I really found the quote helpful, uh, Craig Blomberg, uh, he wrote one of the books on parables basically. Um, and this is his diagnosis of the main point says it's, it's this guy's refusal to use his abundant resources to help others, which most directly demonstrates his lack of a right relationship with God.

Right. And so his lack of generosity is the thing condemning him from space in the kingdom.

Basically. Um, let's, let's think into a little more of what it means to be rich toward God.

Okay. So let's look at the, let's look at the rest of the passage. I'm not gonna spend too long on this because John's preached on very similar passages in Matthew recently. Um, but they tie in more specifically to this parable in the Luke context. Um, I'm gonna pull up my Bible.

[17 : 21] I'm gonna need a couple of volunteers for reading. Anyone for, I gotta get there to, someone read 22 through.

31. Lucas on the right. Uh, and then the last couple of verses 32 through 34. Can someone take that? Gary.

All right. Go for it, Lucas. All right. So Luke uses this to hit in a little bit different of a way than Matthew does.

Right. You'll notice he says, uh, you know, the Ravens don't have storehouses or barns. It's like, hmm, interesting. You know, says that in Matthew, but not quite with the same, uh, oomph. Uh, and he says, you know, which view by being anxious can add a single hour to a span of life.

It's like, oh, okay. Interesting. Like he's, he's driving across the point here of like, we don't actually control these things that we think we do through growing wealth essentially. Um, and so that gives a good context of like, we as Christians can trust God to provide what we need essentially is not, we don't have to hoard up wealth.

[18 : 24] We don't have to take care of ourselves, right? God's going to provide for these things.

Um, and then I think this passage also answers kind of the, what it means at the end there where it says the rich man is not rich towards God.

So what do we think these verses say? What's it mean to be rich towards God? Use your mind for the thing God cares about. Yeah, that's true. Resources that you have. Yep. That's true.

What's the passage say? What does it tell us? What do you think? You trust that you will be provided for, right? It's part of being rich towards God, right? It's like, I don't have to provide for myself that God's going to take care of me. Seek his kingdom.

What does seek his kingdom mean in this context? Yeah. Don't worry about tomorrow. That's true. Yeah. Yes. Yeah. Using things that will pass away in order to gain things that will not. Um, so that's an interesting other piece of context here.

It's like Jesus tells us we can trust him to provide for us. And then he takes it a step further here in terms of like pursuing the kingdom. Sell your possessions and give to the needy, right?

[19:19] Um, so there's this idea of this exchange going on. Treasure in heavens that do not fail. Um, and so there's actually like, it's, we're doing this like John was talking about.

It's like a temporal for external exchange, right? It's like different investment account, right? When you're giving, uh, and, uh, Lucas on the left talked about this helpfully in community group this week of giving is not just of a benefit to the person you're giving to is a benefit to yourself too.

Like it is, God is specifically commanding when he commands to give, he is saying like, you get treasure in heaven. It's, I think sometimes we think about this in terms of like, oh, like I'm just losing money.

Like, and, uh, the, yeah, again, the disgusting community group this week was really good.

Someone brought up like, what do I do if I think someone's taking advantage of me and asking for money? And it's like, okay, there's a lot of good thoughts around that.

And there's how do you be cautious and how do you be generous and how do you lean towards grace as opposed to towards like selfishness? And it's just like, there's a whole lot of good questions there. Um, but if you are generous, you still get the benefit, right?

[20:19] The money can be misused by the other person. That's their responsibility. Your responsibility is to be generous in giving. That's where the reward's coming from for you. So I think it's very helpful in like freeing perspectives that Lucas and others helped us land on while we were discussing that.

And I think we see that in this passage too. Um, so hopefully I've convinced you about maybe you're rich. Maybe you should be generous. Um, so I have a practical question to move on to for this then that I think is probably one of the first questions that comes from generosity.

Are you required to tithe? What do you think? Uh, it doesn't matter. I don't care. Uh, Sean's not here, right? Okay. Yeah, we're good. Uh, oh, that's weird.

It didn't update. Uh, Sean requested that I put in on the right side that that we do not agree with tithing. Like we think tithing is something that's passed with the old covenant basically.

So we being Ed and him. I also agree with that. Uh, I'm being facetious with it doesn't matter. What I mean is that usually when I've heard this question brought up, not by like me trying to provoke everybody, but by general honest people like trying to figure out like am I required to tithe?

[21:24] I've definitely heard it before where it's like, do I have to give 10% or not? Like that tends to be where the question's going. It's like, well, I'm kind of in a tough spot. Like 10% is a lot. Uh, does it have to be like before tax or after tax?

Like what exactly are we doing here? Uh, I can do this after I get the new job, like all that kind of stuff. Uh, I think it doesn't matter in terms of like generosity specifically. And so I linked a couple articles, uh, like 10 years ago, Gospel Coalition did a few articles specifically on like before against. Um, and I have the bullet points there that are like, I think are their most convincing points. I think the real slam dunk is the, you know, Leibut's and Priest no longer exist. That's specifically what the tithe was for.

But it's interesting on the, both of them agree that, uh, the actual requirement was probably, probably something like 23.3%. If you count up all of the like first fruits giving and the regular offerings and all of these things, it's like, oh, if the question is like, how much should I give? Maybe you don't want to be on the tithing side. I don't know. You know what I'm saying? It's like, there is, both of them conclude that from their position, you should probably be more generous than 10%, right? So I found that interesting in reading.

[22:30] Um, all right. So I think the next fair question is like, heck man, just tell me, give away all my money. Like, what are you actually doing? Okay, fair. Here's September, 2025 in the Miller household.

Um, this is not a budget. I want to be clear. This is actual expenditure. Um, and it's expenditure from, I'm not talking about how much I even made here, which I can talk about in a second.

Uh, cause sometimes, Justin will talk about this. I'm not going to tell you about this. Uh, sometimes what you budget for is the anticipation of bigger expenses in a given month. So for example, in this

month, we pay \$600 a month, uh, pre-tax for our like insurance.

However, the rest of the money there was the fact that Lauren and I were both in two a week PT sessions for the entire month. And so it's like, you can budget for that, but the expense is what it is. This was the most average month I could find going back.

November, we bought a new water heater and it just like threw the whole thing off. It's like \$5,000 for like something, uh, big. Um, and so this is like, I'm trying to get the, like on the average Miller month, like what's actually going on in the household here, uh, actual cash throughput.

[23 : 35] Um, this does total to about what we pull per month. So I make about 13,000 a month total for my engineering job. I'm going up a little bit because of raise recently. Uh, but this is for last year.

And then Lauren is making about a thousand dollars a month from art on average a couple years ago. Um, some of you are looking at me like, why are you just sharing all this money information? This is kind of crazy. Um, I thought about this a long time and I thought like, yeah, you know, Matthew says, don't let your right hand know what your left hand's doing.

It's like, should I say like what I make or what I give? Um, and I talked with Sean about it and, and then Ed preached last week very helpfully on like, maybe we should all be transparent about this. And Gary just told me a salary randomly one day and was like telling me about the raise that he got. And he's like, why are we all weird about like what we make and what we spend? And I was like, you know what? This feels more like accountability to me than it feels like, uh, than it feels like, uh, showing off, particularly because like giving us the fifth pie section too.

It's like, I don't know. It's like, we're trying. Uh, so the, um, it feels more like I've talked for like men's groups about like lust and pornography before and, or I've attended those two.

[24 : 41] And so like usually in those conversations, it helps to have somebody who's leading, who is transparent about like both their past struggles and their victories. And so it's, that's a very helpful thing. And so I was like, I think I, I, I've changed my opinion on this to obviously where I'm like screen sharing it and recording it.

Uh, and I think this is an accountability thing at this level. I think it would not be an accountability thing if I just showed you how much I gave each month and I didn't put it in a percentage context and I bragged about it.

And like, there's like a lot of things I could do that would be kind of like letting the left hand know what the right hand's doing. Um, but I'm trying to present to you, like, I have a slide with like our giving plan and a slide with like my current financial temptations too.

Cause like, I feel like that's, that's kind of what we should aim for. Um, questions about this slide at all? Cause I know this is maybe a surprise for some of you. Yeah.

Everything is pre-tax. So, cause I put taxes in here. Uh, I greatly reduced my tax giving this year. I may know the government money. I don't know. That feels a little bit low when I was, when I was making the chart, I was like, that's a little low.

[25 : 38] But then I was like, this is the problem with like actually budgeting and finances is like, Lauren expenses most of the stuff that she does currently cause art is costly. So like the money she makes usually ends up not on tax and we own a house and we have three kids and we give.

And it's like, I think that's accurate. We're going to, I'll let you know in like a month when I do my taxes, if I owe the government like \$2,000 or if I nailed it because I'm aiming for like zero, I get, I've gotten way too much money back in the past is my opinion.

So I'm trying much lower this time. But yes, this is pre-tax. That's the answer. And I'm trying to, yeah, this is not usually a view you see for yourself or that I even recommend. This is just kind of like, I was trying to think of the best way to be transparent and putting all the numbers up there made sense.

So, yep. We double paid, uh, HOA this month. I don't know why. That was also fun to learn. Uh, the compost bills apparently due in September.

There's all these things that you learn when you start like pulling things apart. It's like, we pay for compost annually. I was like, Lord, do you know how much we pay for compost? She's like, yeah, I signed us up. Okay. Okay, cool.

[26 : 39] Wait, do you have a nature away? Uh, yes. Me and my upstairs neighbor, cause it's a condo. So we, yep. Uh, so it's, uh, the two of us, it's gone pretty well. Yeah, good.

Um, so something I'm noticing is you do give 10%. We do. Yes. Great question. I picked 10% or I should say we, sorry.

Uh, we picked 10% a long time ago, basically. It's like a good anchor, like before tax as the goal. Before I had thought through, like, do I believe in the tithe or not? Uh, I think honestly, David, like I appreciate your answer.

And like, that's generally how I thought about things for a long time is like, hey, like church does give 10% for after tax for it makes sense. Like Jesus kind of pulls the coin out of the fish's mouth to pay the tax. So like, it's not that important. Like it's going to be taken care of.

Like that's kind of, so like 10% tithe before tax, uh, to the church that I'm attending specifically. Um, so that's kind of like how we're thinking through this. Um, yes, I think that my conclusion from like thinking through it and probably over the years I've become like, it's not essential, if that makes sense.

[27 : 40] But I think that anchoring to a percent can be practically helpful because then as your salary goes up, your inclination to give can also go up with it basically. Um, so I would say 10% not required practical to anchor on a percent, if that makes sense.

So, um, and I feel it, we'll get this later, but I, or not that much later. Uh, I feel strongly that, uh, main giving should be towards the church that we're in essentially.

Um, I'll share a quote later about this, but I think that Christians giving into ministry specifically in the community or in as well is like very important. Um, uh, we, and then also commit to a few others for regular giving or try to at least.

Uh, so right now covenant mercies came through in November and they sponsor kids in orphanages that they run. It's through our denomination. So we signed up for someone there. Uh, we sponsored, it's getting close to a year ago now.

We, we sponsored an intervarsity staff member who used to be at our church. Uh, I did not ask for permission to share the other person we're sponsoring. Uh, so I don't know if I can. Um, and then we keep a pretty open and prompt to giving budget.

[28 : 46] Um, and so we have about six months worth of expenses and savings right now. If I lost my job, not to keep paying 14,000 a month. Uh, I don't have that much sitting around in savings, but, um, my, my viewpoint, and this has changed over the last few years too, is like our emergency budget is for family and family is church.

And so if someone is in need, it goes to them basically. Um, and so we have a line item budget of like, uh, a certain amount per month that I don't remember cause I'm Lauren's better at the budget part than me. Um, where it's like, Hey, like we're just kind of buffering into like acknowledge giving, but generally we want to treat this as like, I want this to, I want this to be my brother or sister basically if they're in need.

Um, obviously like to the question of like, what if you were like suspicious of the person? It's like, we give less to that person, but we still give to that person though, because they are in need.

You know what I'm saying? Like it's just, there, there's definitely some wisdom there. And I, I, we have, we have given much more generously to people that were like, I know you're in a tough spot. Like I've, I've seen your character, like not worried about it. Let's just get you out kind of thing.

Um, and if I have more questions, maybe not that way. Um, I think right now, uh, financial temptations for me, uh, you might've noticed I talked about video games. Uh, there's a really interesting thing.

[29 : 59] And this is not like, this is for someone making my salary. Maybe not like I, I, I've made much less money than this in the past, uh, where like spending a hundred dollars outside of budget would be like devastating.

Like I've been at that level before I went to seminary after college. Like I get it. Like you can't make that mistake. Or if you do, like I might've, your wife might get mad at you. Uh, I can't speak to that too much.

Um, but now like, Hey clicker. Now, like burying a hundred dollars in like \$14,000 is actually pretty easy.

Like somewhere in here in the like shopping category, which we have more specific categories in real life, but like somewhere in there, Steve is like spending a little too much on some, like, I don't remember what came out in September, 2025, but there's some Mario game that I spent too much money on there.

Uh, and in the food, you know, this gets rolled up for like eating out too. And it's like, did I need to order the coffee or whatever? Like there's, I think that there's questions there and I'm very much not a like, you know, if you just didn't buy that coffee two times a week, you could own a house person. [31 : 03] Like I get that. Like, that's not true. Uh, however, yeah, exactly. However, if you didn't buy that coffee twice a week or you cut back once, you could probably support a missionary in a meaningful way. Um, and I think that that's a much better and more helpful way to think about like the cutting of the corners, even if you have some flexibility.

Um, yeah, impulse spending, talk about that. Uh, a couple of other things that are interesting to me, like for last year, uh, I was very interested in living in a bigger place. Uh, I have three kids. We live in a two bedroom. Um, the only thing that keeps me humble about this is that the Wu's have three kids and live in a smaller two bedroom, one bedroom technically. Uh, and so I'm grateful to have a pastor who sets a good example there.

Um, and so there was a, there was a few months last year where I was like, we got to figure this out. Like full, like non-work, non-family resources committed to like, we got to find a bigger place and we got, it's got to be close to where we live and it's got to be like somewhat affordable and like doing the math.

I'm like, this is not possible. But you know, maybe if I watch Zillow long enough, like something will appear like magically. Uh, and if I'm anxious enough about it, it'll happen. Right. Um, and I'm like looking at the numbers and it's like, uh, it's not adding up.

[32 : 08] And one day I'm surfing Zillow, uh, at the end of a workday. Um, and I sent just some fun, like open studio concept that I would never buy because it wouldn't work for us.

I was like, Hey, like send it to like a manager friend who's not a Christian. I was like, look at this. Does this look cool? He's like, Oh yeah, that is cool. And he's like, you know, you don't really need a bigger house. Like just out of nowhere. He just tells me, he's like, that's not gonna make you happier.

Like there's gonna be more problems. Like he should just generally be content. Right. Uh, and I don't think it was like directed specifically to me. Like in that sense of like, Steve, like he's not saying, he's just a very straightforward guy. He says what he thinks in terms of like generally his opinion.

He's a pretty thrifty guy. I was like, man, I just got called out by a non-Christian from the Lord directly. Like, fine. I've looked in Zillow since then. That's fine.

Uh, whatever. Uh, but I actually have not looked in Zillow since then or like mostly have not. Unless my dad sends me something different story. Uh, so yeah, I think that there's temptations there of like the numbers feel bigger.

[33 : 03] It's like, I could make this bigger thing work. Like I could totally build another barn. Like I'm almost there. Um, that's not a helpful inclination. I don't think. And there's been other, I can share, I'm running behind, so I could share other details about that at another time.

Um, I'm also getting a really big yearly bonus this month, uh, which is very exciting. Um, 10% of it is going to, or whatever, 9%, 10% is going to retirement automatically.

Some absurd number is going to the government, unfortunately. Um, but I'm going to be sitting on some nice amount of money. I did buy new AirPods. My own one's broke. Uh, I did get a new laptop because my old laptop is not great, but there's still a lot of money left over.

And it's like, what do I do with that? Um, we looked into putting a, well, we looked into putting a bathroom downstairs in our place, but I can't talk about that on recording because there are reasons we can't, um, that I wouldn't want anyone to listen to.

Uh, I can tell you later. Um, but this, this is interesting to me. It's like, huh, it's very tempting. Like, that's a large amount of money all at once. Um, and yeah, I don't know.

[34 : 10] I'd be interested for feedback at some point there. Um, those are the things with me. And so I think the question comes like, I'm going to, I'm going to fly through a couple of like practical slides here and then I'm going to skip a passage I was going to talk about.

Um, unfortunately. Uh, so how can I be generous? Right? Uh, so I, I share my example as like, here is a guy that's trying to live by this. Take what you want.

I think I've seen people who are much more like radically generous than myself. Uh, I remember having a breakfast with this guy and I was like, we were talking about giving and like, I was feeling pretty good about the amount that we give at that point basically.

And, and he just drops. He's like, yeah, I give 20% cause I just like, I feel like I was just prideful in giving 10% and like, I want to check myself there and I want to make sure like I'm, I'm generous. Like, and it actually hurts. And I was like, oh, you gotta be kidding me.

Like, Lord, you know what's up. Uh, another past church member. Uh, would regularly, if she would start a new job, she'd give the entire first paycheck to the church, uh, which was kind of crazy.

[35 : 10] And particularly if you think about like switching jobs, usually you're like waiting some gap of time and then you're waiting for the first paycheck a few weeks in and learning that was just very, uh, encouraging. Um, a visiting parent mentioned, uh, that they hosted their current church when it started because they had the biggest house.

And I was like, what a, like a great attitude of just like, they like self-selected into this. I'm like, yeah, sure. Let's just like host church for however long that we need to basically to make this happen. Um, and so I just like, I really appreciate the stories that this is a few, but I really appreciate the stories I've heard of people like giving strongly.

Um, I also, I'm not going to read, you can read the slide if you want. Uh, I think generally something I've seen that's helpful from past Christians is a fixed income principle. So at some point, maybe not living in this city, but at some point you will hit a point at which you do not need the extra money that you're making basically.

Like it does not make sense to stash it for retirement anymore. It doesn't make sense to like, you've got enough savings. And a lot of people have taken this in the past and basically said, who are already generous and said anything I make above like X point, I'm just going to give it away. And so John Wesley, uh, sorry, I didn't get the conversion rates for pounds here. I, and I, I don't have my notes either. I thought that might've grabbed it, but I did not. Um, 30 pounds is like low salary basically like survivable, but low salary essentially.

[36 : 27] Um, and so imagine just getting like, I don't know, 300 times or 400 times your normal salary in a year and just being like, yeah, I'm just going to give away like 98% of it.

Like I thought about that. I was like, I don't know if I'd do that. Like think about the, not that without any like mental preparation. Uh, and I love that like the tax commissioners like came after him. They're like, he must be like somehow like money laundering. Like there's no way he makes this much money and like does not pay all these taxes. And he's like, guys, I just like, I don't have anything. Like, I don't know what you're talking about. Like, I'll just keep giving it away.

Um, so I think that's like a, I'm not saying most of us are at that point necessarily, but I think that's a good planning point basically of like, there may come a point in your life and I think for a number of people in this room, y'all are smart.

You just happen to be in school right now. Um, so at least some of you will have to consider this at some point of like, am I making enough and what do I do with the rest basically? Um, and I think there's some like just practical stuff.

[37 : 25] Uh, I watched Gary, uh, give an unhoused guy, uh, a \$5 dunking card on the way back to the men's retreat. And I was like, nice. Like that's cheap. That's easy. It's like a really like good gesture to give out just freely.

Uh, works really well in New England where there's dunks everywhere. Um, just like FYI, uh, I can say this cause I went to Gordon Conwell. It's on the partnership program. Uh, if you know a Gordon Conwell student, they're probably on the partnership program, in which case they need fundraising support.

Um, so talk to that Gordon Conwell student or Gordon Conwell students if you know them and you are in the spot to give. Um, someone, I'm sorry, I'm totally blanking on the name. Some people just announced that Reform University Fellowship is going on a missions trip.

Like that's a great like one-time gift kind of thing. Perfect. Uh, you could ask our pastors about the current missionaries our church supports. Um, and then I, like I said, I think that committing to tie the percent as opposed to like a flat rate is super helpful because that will scale with you over time. Uh, it's sort of like an upward motion. And then there's the downward motion of fixed income basically. Um, and then final point and then I'll take some questions. Uh, I obviously like I, a lot of our giving, all of our regular giving right now is towards like specifically Christian causes.

[38 : 36] Um, I would really like our next like regular giving commitment as a family to be towards something not explicitly Christian, like a community, like outreach kind of thing. Um, or if there's like a really good community outreach as a Christian, I'd be up for that.

It's something that's like more in the like poverty section essentially. Um, but I think that, uh, I read a book called Gospel Patronage, super helpful.

Um, probably geared towards people that make more money than me reading over it. Uh, but still a good thought process basically of like people throughout history, uh, like, um, uh, sorry, George Whitfield, uh, famous revivalist preacher in America, uh, actually funded by someone named Lady Huntington, who was a English aristocrat, one of the few Christians in the group.

Uh, she gave away lots of money, sponsored a lot of seminarians. She specifically put George Whitfield on like her personal payroll, um, which enabled him to be able to preach. Um, she didn't just financially fund people. She also like invited him to preach to the English aristocracy.

And so she was very instrumental in like partnering with him in ministry work. And so she talked about this. John Reinhardt is the actual like book author and founder of a group that encourages, uh, what I would consider like the ultra wealthy to give away their wealth essentially.

[39 : 46] Um, and so both she and John talk about this, right? Proclaiming the gospel is exclusive to the people of God. No one else will do it. No one else will fund it. Um, and I think Lady Huntington's words were even stronger where it's like, yeah, lots of people care about those in need, but even few Christians care about spreading the gospel.

And so the need to give there is very great. Um, and so I have, I have had to do some considering of that. It's like, my giving is very like spiritually oriented right now. And I'm like, no, I, I'm open to change there, but I feel, I feel fine with that right now.

Like, I think that this is specifically like a convicting, uh, thought process for me and a lot of, uh, guidance in the Bible. There is general guidance to giving to those in need. Absolutely. But a lot of guidance is specific to either giving to God's people who are in need or to giving to ministry work.

Um, so I think that that waiting that for you to consider, we can discuss them in here, but I think that waiting is appropriate generally, um, for generosity. I'm going to skip the last passage. We can talk about it later if we want.

Okay.