

## **IX** 9Marks

# **Why Should I Give to My Church?**



**Jamie  
Dunlop**

**Church Questions**

## Endorsements for the Church Questions Series

“Christians are pressed by very real questions. How does Scripture structure a church, order worship, organize ministry, and define biblical leadership? Those are just examples of the questions that are answered clearly, carefully, and winsomely in this new series from 9Marks. I am so thankful for this ministry and for its incredibly healthy and hopeful influence in so many faithful churches. I eagerly commend this series.”

**R. Albert Mohler Jr.**, President, The Southern Baptist Theological Seminary

“Sincere questions deserve thoughtful answers. If you’re not sure where to start in answering these questions, let this series serve as a diving board into the pool. These minibooks are winsomely to-the-point and great to read together with one friend or one hundred friends.”

**Gloria Furman**, author, *Missional Motherhood* and *The Pastor’s Wife*

“As a pastor, I get asked lots of questions. I’m approached by unbelievers seeking to understand the gospel, new believers unsure about next steps, and maturing believers wanting help answering questions from their Christian family, friends, neighbors, or coworkers. It’s in these moments that I wish I had a book to give them that was brief, answered their questions, and pointed them in the right direction for further study. Church Questions is a series that provides just that. Each booklet tackles one question in a biblical, brief, and practical manner. The series may be called Church Questions, but it could be called ‘Church Answers.’ I intend to pick these up by the dozens and give them away regularly. You should too.”

**Juan R. Sanchez**, Senior Pastor, High Pointe Baptist Church, Austin, Texas

“Where can we Christians find reliable answers to our common questions about life together at church—without having to plow through long, expensive books? The Church Questions booklets meet our need with answers that are biblical, thoughtful, and practical. For pastors, this series will prove a trustworthy resource for guiding church members toward deeper wisdom and stronger unity.”

**Ray Ortlund**, President, Renewal Ministries

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## Church Questions

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# Why Should I Give to My Church?

Jamie Dunlop

 **CROSSWAY**<sup>®</sup>  
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*Why Should I Give to My Church?*

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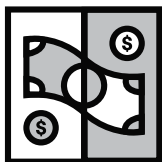
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Each one must give as he has decided in his heart, not reluctantly or under compulsion, for God loves a cheerful giver. And God is able to make all grace abound to you, so that having all sufficiency in all things at all times, you may abound in every good work.

2 Corinthians 9:7-8







## **God Doesn't Need Your Money (But He Cares That You Give)**

*The Question: Why Give?*

Why should you give to your church? It's an important question for two reasons. First, while giving seems as popular as ever in society, giving to a *church* is falling out of style. In the United States, at least, the portion of charitable giving going to churches dropped from 53 percent to 32 percent over the last thirty years.<sup>1</sup> The average Christian today gives 2.5 percent of their income to their church, versus 3.3 percent during the Great Depression.<sup>2</sup>

But second, it's an important question because the Bible's answer is quite different from what we might expect. Answering this "why" question is

critical if we're going to answer other questions about giving, like how much you should give, to whom you should give, and how you should give.

Most of this book will focus on answering the “why” question. Then, with that foundation laid, we'll ask what role your church should play in your giving. Finally, we'll get to some more specific questions you might have.

### *The Bible: A Radically Different Perspective*

To answer this “why” question, we must see how different the Bible's motivation for giving is from why most people give to charitable causes. Why do people generally give? Two words come to mind: need and obligation.

- Need: we give because good things need to get done—like relief after a natural disaster or sharing the gospel in an unreached city.
- Obligation: we give because we're supposed to. It's the right response to how much we've been blessed.

Yet the New Testament presents different motivations for giving. Two quick examples.

First, 1 Corinthians 13:3 tells us that “if I give away all I have . . . but have not love, I gain nothing.” Fascinating! In God’s eyes, the value of the gift comes not from how badly it’s needed, but from whether or not I give in *love*. Give for the wrong reasons and what you’ve done is of no value at all, no matter the worthiness of the need you’re meeting.

Second, we read in 2 Corinthians 9:7 that “God loves a cheerful giver.” Really? Does the Red Cross care about your motives when you write a check? Do politicians care about *why* you’re supporting their campaigns? Yet it is the *cheerful* giver who pleases God. That’s quite contrary to giving because you have to.

Obligation and need don’t factor very prominently in the New Testament’s teaching about giving.<sup>3</sup> Instead, we see things like opportunity and joy, God’s glory and reward. Why is this?

### *The Problem with Obligation*

Let me give you an illustration. My wife is an excellent cook. Of course, my three school-aged

kids don't always see it that way. At times, they complain. So picture this: on one day, they eat ravenously, raving about how good dinner is. The next day, they aren't fans of the food, but they eat it anyway without complaining. Which day shows off my wife's culinary skills? The first, of course. Day two merely extols my kids and their obedience.

In the same way, giving out of obligation shows off how obedient *we* are. But giving with joy (or with "cheer" [2 Cor. 9:7]) glorifies God.<sup>4</sup> When we gladly part with our money in order to follow Christ, it proclaims how good and worthy he is.

Remember that God in no way *needs* our giving. In Psalm 50:12, God says "If I were hungry, I would not tell you, for the world and its fullness are mine." *Everything* belongs to God. Even the money we think we're "giving to him" already belongs to him. God has never once been frustrated for lack of money.

So why does God care about our giving? Not because he needs our money, but because he wants our hearts. That's why God wants a cheerful giver.

### *Joyful Giving*

I remember meeting Jeff Bezos the year after he started Amazon. If you're reading this in a different part of the world, think of meeting Jack Ma of Alibaba or Marcos Galperin of MercadoLibre. At the time, he was a nobody with a big idea. Now, let's imagine (sadly, this is only in our imaginations) he asked me for a few thousand dollars in exchange for a piece of the company. Looking back, I wouldn't see that exchange as doing *him* a favor, would I? By now, that stake would be worth millions of dollars. I'd consider it one of the greatest, most spectacular opportunities I'd ever encountered!

*That* is the attitude God calls you to have as you give to your church. That excitement, that joy, that anticipation—and beyond—are foundational to giving well. We should strive to see giving as opportunity, not obligation. Not in the way some religious hucksters tell us to give on TV that distorts and profanes God's promises in Scripture, those who say "give to my ministry and God will make you wealthy." No, we give

to gain something much, much better—both in this world and the world to come.

To see that, we'll spend the next three sections asking the question, *Why should we give?* These sections will be much more useful if you can compare them with your honest answers to the same question. So in the spaces below, take a moment (without peeking ahead!) and write down the three main reasons you give to your church. Yes—for real—take a moment to do this; it'll make the next three sections much more useful for you.

Why I give to my church:

1. \_\_\_\_\_  
\_\_\_\_\_
2. \_\_\_\_\_  
\_\_\_\_\_
3. \_\_\_\_\_  
\_\_\_\_\_

## **Why Give? For Your Heart**

### *When Money Flies Away*

I once took a business trip to London in the years before I became a pastor. My last night

there, I decided to call into a church meeting back home—and it turned out to be a long, six-hour meeting. The next morning, two things happened that I'll never forget. First, I learned I was getting a sizable bonus from my employer, which immediately got me thinking how I would spend it. How much should I spend? How much should I give? And the more I thought of ways to spend it, the smaller the portion I intended to give away grew.

Second, as I was checking out of my hotel, I learned that the toll-free number I'd dialed into for the long church meeting wasn't actually toll-free, and I was being charged £10 per minute for my phone call. Do the math . . . that's thousands of dollars! Who knew the Lord had such a sense of humor? He'd given me a sizable chunk of money, I'd immediately thought about how to spend it on myself, and then he'd taken it away.

What a wonderful illustration of how Proverbs 23:4–5 describes the fleeting nature of wealth.

Do not toil to acquire wealth;  
be discerning enough to desist.



When your eyes light on it, it is gone,  
for suddenly it sprouts wings,  
flying like an eagle toward heaven.

Don't give your heart to something like that!  
As it turns out, losing that money was good  
for my heart! Suddenly I realized the trap I'd  
fallen into with the "good fortune" of my bonus.

Thankfully, I was able to negotiate with the  
hotel manager and got my phone bill reduced to  
just a few dollars. I gave the bonus to my church  
and a missionary. I needed God's reminder that  
this money belonged to God, and that my stew-  
ardship of it could be quite fleeting. That under-  
standing released the money's stranglehold on  
my heart, and it was a joy to be generous.

### *Our Hearts Follow Our Treasure*

That's just what Jesus told us, isn't it? "Lay up for  
yourselves treasures in heaven. . . . For where  
your treasure is, there your heart will be also"  
(Matt. 6:20–21). Our hearts naturally follow our  
treasure. If you buy stock in Nike, you'll have  
a sudden interest in how Nike is doing. If you  
give—and live—such that most of your treasure

is waiting for you in heaven, that's where your heart will be.

Laying up treasure in heaven is one of the Bible's main arguments for why we should give: it protects our hearts from becoming attached to the things of this world.

In fact, this connection between hearts and treasure works in two directions. Your heart will *follow* your treasure. But in addition, the condition of your heart *reveals* your treasure. If you're a Christian, you should be living so that if heaven turns out not to be real, your life will have been an utter failure, a calamity (1 Cor. 15:19). Your calling is to put all your eggs in one basket: the basket of Jesus's promises. And you'll know how well you're doing that by looking at your heart.

How much do you long for heaven, and how much do you long for the enticements of *this* world? That's Matthew 6 as a thermometer, taking the temperature of your life.

But what if you discover that your heart is overly consumed with the things of this world? Give those things away. Put your treasure in heaven, and your heart will follow. That's

Matthew 6 as a thermostat, *adjusting* the temperature of your affections.

*What Does Your Giving Say about Your Heart?*

God asks you to give because he wants your heart. He wants your desires and dreams and affections and ambitions to be built on *him* and *his* promises, not on the things of this world that will surely disappoint and disappear. Do you see how kind and loving that is?

So take a moment to ask yourself these questions. Consider writing down your answers in the space provided:

What do you tend to daydream about?

What fears crowd in when you're alone?

What kind of goals do you set for yourself?

What mistakes do you most regret?

What do you most often talk about?

And what do these descriptors of your heart tell you about where your treasure really is?

*God's Amazing Love*

It's astounding, isn't it, that God cares about all this? The God who created and sustains the universe, the one who rules continents, planets, star systems, galaxies, time, and eternity—this God cares about what *you* do, and beyond that, *why* you do it. And he cares about what you do because he loves you. He is jealous for your joy.

So be generous with what God has entrusted to you—you need to, for the sake of your heart.

Statistics show that while charitable giving is as popular as ever in America, giving to the church has dropped significantly in the past several decades. The Bible, however, stresses the importance of Christian giving—specifically for the benefit of the local church. In this short booklet, Jamie Dunlop addresses the question *Why should I give to my church?* by demonstrating how giving to the local church is spiritually rewarding, accomplishes God’s purposes, and brings God glory.

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**Church Questions** is a series that seeks to provide ordinary Christians with sound and accessible biblical teaching by answering common questions they have about church life. Each volume offers biblical answers and practical applications with the goal of nurturing healthy church practice and commitment.

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**Jamie Dunlop** has served as an associate pastor of Capitol Hill Baptist Church since 2009. Prior to that, he managed a line of business for a large management consultancy. He is the coauthor (with Mark Dever) of *The Compelling Community*.