31 Radical, Liberating Questions to ask God about your Giving

from The Treasure Principle
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Asking specific questions of God is a great tradition in Scripture.
Abraham stood by the oaks of Mamre and asked the Lord, "Will not the Judge of all the earth do right?"

At a great hinge point in his life (2 Samuel 2:1), David asked the Lord two very specific questions:

"Shall I go up to one of the towns of Judah?"
The Lord said, "Go up."
David asked, *"Where shall I go?"*
"To Hebron," the Lord answered.
So David went up.

As God's children, we should ask Him more than just rhetorical questions. We should ask and seek and knock, expecting some kind of response or provision from our God (see Matthew 7:7). The Lord has no trouble handling our most challenging questions. His answers won't always be as unmistakable as they were to David, but He invites us to ask Him nonetheless. When it comes to financial stewardship, God hasn't handed each of us a standardized checklist with little boxes to mark off one by one. Rather, He has provided us His Word with principles for effective financial stewardship—principles we have to wrestle with. In the process of this struggle, God expects us to seek His face and to pursue the counsel of godly believers who have traveled further than we along Stewardship Road.

God is the owner of all and we are His stewards, His money managers. A responsible steward consults the owner, seeking His direction. Financial stewardship decisions require insight and wisdom beyond our own. Scripture says, "If any of you lacks wisdom, he should ask God, who gives generously to all without finding fault" (James 1:5).

Do you truly desire God's wisdom and empowerment in making difficult stewardship decisions (and evaluating your own heart on the subject)? *Then ask*. He won't leave you in the dark. He has given you His Word and His Spirit to guide you.

The following thirty-one questions are designed to assist you in your quest. (You can ponder consecutively as many as you wish, or meditate on one per day for a month.) After each question, I've listed a key passage of Scripture that has bearing on the issue at hand, as well as other passages I'd encourage you to look up.

God's Word has a power that my words and yours can't come close to matching. He promises that His Word won't return to Him without accomplishing the purpose for which He sent it (see Isaiah 55:11). So in each of these brief meditations, focus first and foremost on the Scriptures and secondarily on the questions.

Ask the Holy Spirit to speak to your heart and give you direction. He will. Count on it.

Questions to Ask God

1. Time and again in Your Word, Lord, You make a direct connection between experiencing grace and expressing grace through giving. Grace is Your lightning, and giving is our thunder in response. So here's my question: Has the degree of my giving suggested that I have recognized and embraced the full extent of Your grace in my life? Or does it suggest I need to recognize and respond to Your grace in deeper and more heartfelt ways?

   See that you also excel in this grace of giving … For you know the grace of our Lord Jesus Christ, that though he was rich, yet for your sakes he became poor, so that you through his poverty might become rich. (2 Corinthians 8:7, 9)

   See also 2 Corinthians 9:15 and Romans 8:32.

2. Father, could it be that You have raised me up — with the financial assets You've entrusted to me — for just such a time as this? Is it more than a coincidence that You have entrusted me with such resources just at that point in history when an unparalleled number of people have such great needs and there are unprecedented means and opportunities to help them?

   "And who knows whether you have not come to the kingdom for such a time as this?" (Esther 4:14, ESV)

   See also Acts 17:26 and Ephesians 2:10.

3. Is my life revolving around You? Open my eyes, Father. What am I holding onto that's robbing me of present joy and future reward? What am I guarding and keeping for myself that's preventing me from having to depend wholeheartedly on You? Since money and things have mass, and mass exerts gravity, and gravity holds us in orbit, what can I give away that will bring me greater freedom? Which of "my" assets can I give to You, so that You will be my center of gravity?

   "No servant can serve two masters. Either he will hate the one and love the other, or he will be devoted to the one and despise the other. You cannot serve both God and Money." (Luke 16:13)

   See also Psalm 42:1–2 and Matthew 5:6.

4. Lord, am I honoring You as owner and CEO/CFO of the assets You've entrusted to my care? Or am I treating You as a mere financial consultant, to whom I pay a fee? (2 percent, 10 percent, or …). Have I been acting as if I own the store, and You work for me, rather than recognizing that You own it and I work for You?

   "The land is mine and you are but aliens and my tenants." (Leviticus 25:23)

   See also Deuteronomy 10:14 and 1 Chronicles 29:11–12.

5. Where in my community — or in the whole world — do You want me to go, to see and participate in meeting physical and spiritual needs through Christ-centered ministries? A soup kitchen? The inner city? Prison ministry? Pro-life work? Is a short-term mission trip or long-term service overseas part of Your exciting plan for me and my family?

   "[Josiah] *defended the cause of the poor and needy, and so all went well. Is that not what it means to know me?"* (Jeremiah 22:16)

   See also Proverbs 28:27 and Romans 10:13–15.

6. Lord, I'm wondering: Why have You entrusted me with greater financial blessings than I once had? I guess I've assumed You've done it to raise my standard of *living*. But now I'm asking, "Is it, instead, to raise my standard of *giving*?" Do I really see myself as Your delivery person? Or do I assume that because You've put something in my hands, I'm supposed to keep it for myself? (If I hold on to something You wanted me to give, might someone You intended it for go without?)

   "You will be made rich in every way so that you can be generous on every occasion and … your generosity will result in thanksgiving to God." (2 Corinthians 9:10-11)

   See also 2 Corinthians 8:14 and Acts 11:29.

7. Lord Jesus, have I over-accumulated? Have I allowed unwise spending and accumulating debt to inhibit my giving to You? Have I said, "There's not enough left to give," while maintaining spending habits that make *sure* there's not enough to give? Am I giving in proportion to Your great blessing of me? Considering that You required three tithes of the poorest Israelite, is it really possible You would expect less of me who lives in comparative wealth, knows the grace of Jesus, and am indwelt and empowered by your Holy Spirit?

   "Honor the LORD with your wealth, with the first fruits of all your crops; then your barns will be filled to overflowing, and your vats will brim over with new wine." (Proverbs 3:9–10)

   See also Proverbs 22:7 and 1 Corinthians 16:2.

8. Lord, I've sometimes wondered why You're not blessing me more financially. Could it be that I've been spending money on myself first, rather than giving You the first fruits of what You've provided?

   "Is it a time for you yourselves to be living in your paneled houses, while this house remains a ruin? Now this is what the LORD Almighty says: 'Give careful thought to your ways. You have planted much, but have harvested little. You eat, but never have enough. You drink, but never have your fill. You put on clothes, but are not warm. You earn wages, only to put them in a purse with holes in it.'

   This is what the LORD Almighty says: 'Give careful thought to your ways. Go up into the mountains and bring down timber and build the house, so that I may take pleasure in it and be honored,' says the LORD. 'You expected much, but see, it turned out to be little. What you brought home, I blew away. Why?' declares the LORD Almighty. 'Because of my house, which remains a ruin, while each of you is busy with his own house. Therefore, because of you the heavens have withheld t

heir dew and the earth its crops. I called for a drought on the fields and the mountains, on the grain, the new wine, the oil and whatever the ground produces, on men and cattle, and on the labor of your hands.'" (Haggai 1:4–11)

See also Malachi 3:8–11 and Luke 6:38.

9. Lord, You commended the poor widow for giving everything she had to You, leaving nothing for herself. So is it ever irresponsible for me to give to You now — no matter what my situation — rather than wait until later? Have I fallen for the lie that I just don't have enough to give, despite the fact that the greatest examples of giving in Scripture were poor people?

   "Calling his disciples to him, Jesus said, 'I tell you the truth, this poor widow has put more into the treasury than all the others. They all gave out of their wealth; but she, out of her poverty, put in everything — all she had to live on.'" (Mark 12:43-44)

   See also 2 Corinthians 8:1–4 and Galatians 6:9–10.

10. Let me know Your mind on this, Father, because it's such a different way of thinking: Would it honor You if I determined a basic level of income and assets sufficient to live on, then simply gave away whatever You provide beyond that? In the process, would You teach me to be more grateful and more content?

    "Whoever loves money never has money enough; whoever loves wealth is never satisfied with his income. This too is meaningless. As goods increase, so do those who consume them. And what benefit are they to the owner except to feast his eyes on them? The sleep of a laborer is sweet, whether he eats little or much, but the abundance of a rich man permits him no sleep." (Ecclesiastes 5:10–12)

    See also Hosea 13:6 and Philippians 4:11–13.

11. Lord Jesus, since financial assets will burn at Your second coming, will the assets, accounts, and holdings I've stored up on earth be wasted if You return in my lifetime? Like those big chests of Confederate currency left after the Civil War, will it all be worthless? Was Luther right when he said, "Everything I've kept, I've lost, but all that I've given to God I still possess"? Was A. W. Tozer right when he said, "Any temporal possession can be turned into everlasting wealth; whatever is given to Christ is immediately touched with immortality"?

    "But the day of the Lord will come like a thief. The heavens will disappear with a roar; the elements will be destroyed by fire, and the earth and everything in it will be laid bare. Since everything will be destroyed in this way, what kind of people ought you to be? You ought to live holy and godly lives as you look forward to the day of God and speed its coming. That day will bring about the destruction of the heavens by fire, and the elements will melt in the heat. But in keeping with his promise we are looking forward to a new heaven and a new earth, the home of righteousness." (2 Peter 3:10–13)

    See also Ecclesiastes 5:15 and 1 Corinthians 9:24–25.

12. I need some help thinking this through, Lord. Doesn't the fact that You entrusted Your money to me, not others, indicate You want *me*—during my lifetime—to invest it in eternity, rather than passing along that responsibility to my children? (Shouldn't I let *You* decide what money You want to entrust to them? And in the case of children who've demonstrated lack of wisdom in money management, wouldn't it be mismanagement of Your funds to pass them on?) Once my children have finished college or are working on their own, would inheriting my wealth (beyond items of special sentimental or heritage value) help their eternal perspective and walk with You—or would it be a complicating or even a corrupting influence that could cause them to stumble? Should I, like John Wesley, seek to make my own hands, while I still live, the executors of the greater part of "my" estate?

    "An inheritance quickly gained in the beginning will not be blessed in the end." (Proverbs 20:21)

    See also Proverbs 13:11 and 17:26 and 1 Corinthians 4:2.

13. How can I be sure that the assets You've entrusted to me will serve You after I die? How can I know that those to whom I leave these resources will use them to advance Your kingdom? I guess this is the bottom line: If my children are adults and independent, should I just give away now what I can and, when I die, leave most of what remains to my church or missions or ministries that are close to your heart? Shouldn't I guide my children to look for the inheritance that comes from *Your* hand, not mine? Shouldn't both I and they fix our eyes on the inheritance in heaven that can be enriched through our faithful giving here and now?

    "Come, you who are blessed by my Father, take your inheritance, the kingdom prepared for you since the creation of the world. For I was hungry and you gave me something to eat …" (Matthew 25:34–35)

    See also 1 Peter 1:3–4 and Colossians 3:23–24.

14. Father, what's the eternal downside in giving as much as I can give to You now? In contrast, what's the eternal downside of minimizing my giving or delaying giving until later? Is there really a danger in giving too much too soon? Or is the true danger giving too little too late?

    "Whoever can be trusted with very little can also be trusted with much, and whoever is dishonest with very little will also be dishonest with much. So if you have not been trustworthy in handling worldly wealth, who will trust you with true riches? And if you have not been trustworthy with someone else's property, who will give you property of your own?" (Luke 16:10–12)

    See also Luke 19:17, Mark 10:29–30, and 2 Corinthians 5:9–11.

15. Okay, Lord, let's say that You're prompting me to give now. If I delay that giving — for whatever reason — is it possible I may die before I get a chance to give it later? (Or might the money disappear before I get around to giving it?)

    "Show me, O Lord, my life's end and the number of my days; let me know how fleeting is my life. You have made my days a mere handbreadth; the span of my

years is as nothing before you. Each man's life is but a breath. Man is a mere phantom as he goes to and fro; He bustles about, but only in vain; he heaps up wealth, not knowing who will get it. But now, Lord, what do I look for? My hope is in you." (Psalm 39:4–7)

See also Ecclesiastes 5:13–14 and 8:8.

16. If I don't release my resources now for Your kingdom causes, will I be in danger of becoming more wrapped up in earthly, rather than heavenly, treasure? By postponing giving, will my heart become hardened to Your promptings to give? Will I then leave myself unprepared for eternity?

    "Command those who are rich in this present world not to be arrogant nor to put their hope in wealth, which is so uncertain, but to put their hope in God, who richly provides us with everything for our enjoyment. Command them to do good, to be rich in good deeds, and to be generous and willing to share. In this way they will lay up treasure for themselves as a firm foundation for the coming age, so that they may take hold of the life that is truly life." (1 Timothy 6:17-19)

    See also Matthew 6:21 and Hebrews 3:15.

17. Since I have no choice but to leave money behind when I die, is it really "giving" to designate to charitable causes through my will? Certainly it's wise to designate funds for good purposes, but since it involves no sacrifice and requires no trust in You, is it really "giving" in the full sense? Will I rob myself of joy and reward and rob You of my trust by holding on to significant assets I could have joyfully given to You while still alive?

    "Not that I am looking for a gift, but I am looking for what may be credited to your account." (Philippians 4:17)

    See also Hebrews 9:27 and Ephesians 6:8.

18. Father, Wall Street or real estate can't touch the eternal returns of investing in Your kingdom. Who could match Your promise of ten thousand percent (a hundred-fold)? So why are my eyes so often focused on temporary, earthly investments with such pitifully small returns? Lord, please broaden my perspective, increase my faith and expand my eternal investment mentality.

    "Peter answered him, 'We have left everything to follow you! What then will there be for us?' Jesus said to them, 'I tell you the truth, at the renewal of all things, when the Son of Man sits on his glorious throne, you who have followed me will also sit on twelve thrones, judging the twelve tribes of Israel. And everyone who has left houses or brothers or sisters or father or mother or children or fields for my sake will receive a hundred times as much and will inherit eternal life.'" (Matthew 19:27–29)

    See also Hebrews 6:10 and 2 Corinthians 4:18.

19. Lord, please help me to see clearly when it comes to *where* I give Your money. Help me to use discernment to determine which recipients can most benefit from the money I give, and which are likely to mismanage it. And am I giving it to causes You truly value most? Opera? Art Museums? The Humane Society? As good as those things may be, are they as close to Your heart as evangelism, discipleship, church planting, or helping the poor, the disabled, the imprisoned, and the unborn and their mothers?

    "And this is my prayer: that your love may abound more and more in knowledge and depth of insight, so that you may be able to discern what is best." (Philippians 1:9–10)

    See also 1 Timothy 5:3–5 and Proverbs 14:7.

20. Since You called the rich young ruler to give away all that He had and follow You in faith, is it possible — could it *ever* happen — that You might actually call me to do the same? Have I bothered to even ask You about this? You called Zacchaeus to give away half of all he had. Since I make twice as much money as some people do, might giving away half of what I have be a reasonable Christ-honoring option for me?

    "But Zacchaeus stood up and said to the Lord, 'Look, Lord! Here and now I give half of my possessions to the poor, and if I have cheated anybody out of anything, I will pay back four times the amount.' Jesus said to him, 'Today salvation has come to this house, because this man, too, is a son of Abraham. For the Son of Man came to seek and to save what was lost.'" (Luke 19:8–10)

    See also Matthew 19:21 and Luke 14:33.

21. If I were to make a list of all the assets You've entrusted to me, Lord, and ask what You want me to give away, is there *anything* — house, car, real estate, retirement funds, bank accounts — that I'm leaving off the list or treating as untouchable? Am I acting as if not *everything* belongs to You, but only the leftovers, that part I haven't already committed to something else? If I'm not putting everything on the table and asking You what You want me to do with it, am I really Your disciple?

    "The earth is the Lord's and everything in it, the world, and all who live in it." (Psalm 24:1)

    See also 1 Corinthians 6:19, Psalm 50:12, and Haggai 2:8.

22. Father, You know my heart inside out. Why do I hang on to my possessions with a white-knuckle grip? Am I trying to prove something? Is it about pride? Power? Prestige? Selfishness? Insecurity? Fear? Without realizing it, am I making money my God-substitute? In material pleasure-seeking, am I failing to experience the pleasures that can be found only in You? Do You want me to do something different — maybe *radically* different to enhance my longing for You and my dependence on You?

    "My soul thirsts for Thee, my flesh yearns for Thee, in a dry and weary land where there is no water." (Psalm 63:1, NASB)

    See also Colossians 3:4–6 and Psalm 34:8.

23. Am I living to hear others say of me, “He’s a great success!” — or to have *You* say to me, “Well done, My good and faithful servant”? When I meet You face-to-face, will I wish I had given away less — or more? God, help me by Your grace to close the gap between what I’m giving now and what I’ll one day wish I would have given.

    “Watch out! Be on your guard against all kinds of greed; a man’s life does not consist in the abundance of his possessions.” (Luke 12:15)

    See also 2 Corinthians 8:7 and Acts 10:1–4.

24. Lord, is my fear of health-related catastrophes and old age causing me to hold back my giving? I know you call me to be wise, but have I gone too far, to the point of hoarding and stockpiling instead of trusting? When it comes right down to it, am I hanging onto excess as a backup plan in case You fail me?

    “Therefore do not worry about tomorrow, for tomorrow will worry about itself. Each day has enough trouble of its own.” (Matthew 6:34)

    See also Proverbs 3:5–6 and Philippians 4:6, 19.

25. Father, are material assets competing with You for lordship over my life? Has my spiritual life — and my family’s — been harmed by our wealth and our infatuation with wealth? Is it true that giving is the only antidote to materialism? Have I been giving enough to experience a release from materialism and a joyful liberty from the tyranny of money and things?

    "For we brought nothing into the world, and we can take nothing out of it. But if we have food and clothing, we will be content with that. People who want to get rich fall into temptation and a trap and into many foolish and harmful desires that plunge men into ruin and destruction. For the love of money is a root of all kinds of evil. Some people, eager for money, have wandered from the faith and pierced themselves with many griefs. But you, man of God, flee from all this, and pursue righteousness …" (1 Timothy 6:7–11).

    See also Ezekiel 28:4–5 and Revelation 3:17–18.

26. What specifically am I hanging onto that You want me to give away? Since You promise me, “It is more blessed [happy-making] to give than to receive,” what blessings and happiness am I robbing myself of by holding on to what You want me to give away?

    "A generous man will himself be blessed, for he shares his food with the poor." (Proverbs 22:9)

    See also Acts 20:35 and 2 Corinthians 8:13–15.

27. Please show me, Jesus: How can I better communicate with and pray with my spouse and children so we can walk together down this exhilarating road of giving? Help us, Lord, to lead and encourage one another, without leaving each other behind.

    "A prudent wife is from the LORD." (Proverbs 19:14)
    See also and 2 Corinthians 9:7 and Ephesians 5:22, 25.

28. What am I doing — and what *should* I be doing — to train my children to be regular, joyful, and generous givers?

    "Train a child in the way he should go, and when he is old he will not turn from it." (Proverbs 22:6)

    See also 1 Corinthians 11:1 and 16:2.

29. Lord, I realize that in most places around the world, in most eras of history, I would be regarded as extremely wealthy (even if I am lower- or middle-class in this place and time). Have You put so much into my hands because You have blessed me with the gift of giving and want me to learn to use that gift for Your glory? Have I been missing out on blessing and joy by not exercising this gift?

    "In Christ we who are many form one body, and each member belongs to all the others. We have different gifts, according to the grace given us. If a man's gift is prophesying, let him use it in proportion to his faith. If it is serving, let him serve; if it is teaching, let him teach; if it is encouraging, let him encourage; if it is contributing to the needs of others, let him give generously." (Romans 12:5–8)

    See also 2 Corinthians 9:7 and Galatians 6:9.

30. If I am a giver, who have I been teaching and *mentoring* in giving? In a spirit of humility, how can I share with others the joy of giving? If some are prayer warriors called to teach others how to pray, are others of us to be *giving warriors*? Are you calling some to be examples who show others how to give and stir them to raise the bar of giving? (Should I aspire to become a giving warrior, and/or seek the counsel and guidance of one?)

    "And now, brothers, we want you to know about the grace that God has given the Macedonian churches. Out of the most severe trial, their overflowing joy and their extreme poverty welled up in rich generosity… For I know your eagerness to help, and I have been boasting about it to the Macedonians, telling them that since last year you in Achaia were ready to give; and your enthusiasm has stirred most of them to action." (2 Corinthians 8:1–2; 9:2–3)

    See also 1 Chronicles 29:1–14 and Hebrews 10:24.

31. Five minutes after I die, what will I wish I would have given away while I still had the chance? Father, surely I don't have to wait till I die to figure this out. Please show me now, while I still can give to causes close to Your heart — while I can experience the joy of knowing others are being fed and helped and reached with the gospel, receiving from my hands the help they need. Please empower me to live each day, the rest of my life here, looking forward to Heaven and storing up treasures there. Help me to anticipate the words I long to hear from You: "Well done, my good and faithful servant…enter into the joy of your Lord" (Matthew 25:21, NKJV).

    "For the Son of Man is going to come in his Father's glory with his angels, and then he will reward each person according to what he has done." (Matthew 16:27)

    See also Proverbs 19:17 and Matthew 10:42.