

*THE*  
**GENEROUS**  
*LIFE*

*40 DAYS OF GENEROSITY*



# INTRODUCTION

Welcome to **40 days of Generosity**. Generosity is not just something we do - it's a way of living that flows from God's love for us and our love for Him and people. Over the next forty days, we'll take a journey together as a church to discover what it means to live with open hands, open hearts, and open lives. This isn't about guilt or pressure; it's about freedom, faith, and joy that comes from the Lord as He works in and through us.

Inside this workbook, you'll find:

- **Sermon Notes:** a space for you to take notes during the Sunday's sermon each week.
- **Daily Devotionals:** short readings rooted in Scripture to help you reflect on God's generous character and His calling on our lives to be a generous people. Each week's reading should serve as a supplement to Sunday morning's sermon.
- **Reflection Questions:** prompts to help you apply each week's truth to your own life.
- **Generosity in Action:** challenges and practical steps to stretch your faith and grow your generosity in real ways. Resources to help you take action steps can be found at [thechapel.com/generosity](http://thechapel.com/generosity).
- **Live it Out Opportunities:** tangible actions you can take to reflect on your personal generosity habits and how to improve them individually and alongside our church community. All specific Live it Out exercises can be found on the series website [thechapel.com/generosity](http://thechapel.com/generosity)

As you engage with these devotionals, take on the weekly challenges, and allow Scripture to reshape your perspective, prepare to be amazed by what God can accomplish through a heart surrendered to His purposes. Our hope is not just that you learn about generosity, but that you experience it - we want you to see firsthand how God transforms hearts as we trust Him with everything we have. We believe that as we grow in generosity together, we'll not only meet needs, but we'll make Jesus' love visible in our homes, neighborhoods, and city.

Let's ask God to do immeasurably more than we could ask or imagine (Ephesians 3:20) - not just through our giving, but through our living. May this be a season where we become a people marked by the same radical generosity shown to us in Christ.

# WHO OWNS IT ALL?

## Sermon notes

This image shows a single sheet of white paper with horizontal blue or grey ruling lines, typical of notebook paper. The lines are evenly spaced and run across the width of the page. There is no handwriting or other markings on the paper.

## Devotional

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

When we open our wallets, check our bank accounts, or walk through our homes, it's easy to think, "This is mine." We work hard, we save, we invest—surely we own what we've earned. But Scripture challenges this very human assumption with a profound truth: everything belongs to God. This is one of the simplest truths in Scripture - and one of the hardest to live by: nothing we have is truly ours.

King David declares in Psalm 24:1 that the earth and everything in it belongs to the Lord. This isn't just poetic language—it's a foundational reality that reshapes how we view our possessions, our money, and even our lives. We are not owners; we are stewards, managers of what ultimately belongs to our Creator.

This perspective transforms everything. When we realize that our paycheck, our car, our home, even our abilities and opportunities all come from God's hand, generosity becomes less about giving away "our" stuff and more about faithfully managing what was never ours to begin with. The wealthy executive and the minimum-wage worker both serve the same Master, stewarding different amounts of the same Lord's resources.

Consider the widow in Mark 12 who gave her last two coins. She understood something profound: her security didn't come from what she possessed, but from the One who possesses all things. Her "everything" wasn't much by worldly standards, but it represented a heart that recognized God's ownership over her life.

In a culture that tells us to accumulate and protect, the gospel calls us to trust and release. When we truly grasp that God owns it all, worry about our financial security diminishes. Fear of not having enough fades. Instead, we find freedom in faithful stewardship, asking not "How much do I have to give?" but "How can I best manage what my Father has entrusted to me?"

## Reflection Questions

1. What area of your life do you struggle most to recognize as belonging to God rather than to you?
2. How might viewing yourself as a steward rather than an owner change your daily decisions about money and possessions?

## Generosity in Action

*Choose 3-4 challenges to complete this week.*

- Memorize Psalm 24:1-2 and recite it daily, praying “God, help me live like this is true.”
- Track every dollar you spend for 3 days and reflect on your spending. Ask: “Does this spending reflect that God owns it all, or that I do?”
- Automate your giving to the church and see what God does through consistent faithfulness.
- Practice hospitality by inviting someone over to share a meal—use your home and resources to bless others.



### Live it out:

Complete the **Budget Worksheet**

with a “God owns it all” filter, evaluating each expense through the lens of faithful stewardship.

# WHEN TO WORRY

## Sermon notes

[illegible]

## Devotional

*"Then the Lord said to Moses, 'I will rain down bread from heaven for you. The people are to go out each day and gather enough for that day. In this way I will test them and see whether they will follow my instructions.'" Exodus 16:4*

Financial anxiety has a way of consuming our thoughts. We lie awake calculating bills, wondering if we'll have enough for next month, next year, or retirement. We live in constant tension between wanting to be generous and needing to feel secure. But what if our worry reveals something deeper about where we place our trust?

The Israelites in the wilderness faced this exact struggle. God's people were only a few weeks removed from their miraculous deliverance out of Egypt when the grumbling began. Freed from slavery, led by cloud and fire, they found themselves in the wilderness—hungry, uncertain, afraid. Their immediate reaction? Worry.

But God, rich in mercy, didn't rebuke them. He provided. Manna in the morning. Quail in the evening. Just enough for each day.

Exodus 16 isn't just a story about food in the desert—it's a revelation of God's character. He doesn't promise His people excess. He promises enough. Enough grace for today. Enough strength for this hour. Enough bread for each morning. His message, then and now, is clear: Trust the Giver.

Psalms 23 reminds us: "The Lord is my shepherd; I lack nothing." This is not wishful thinking—it's a declaration of trust. The Shepherd knows His sheep. He knows where we are. He knows what we need. In every season of scarcity or uncertainty, the invitation is the same: Don't just look at the gift—trust the Giver.



### Reflection Questions

1. What financial worries keep you awake at night, and what might God be inviting you to trust Him with?
2. How does the daily provision of manna challenge your current approach to saving, spending, and giving?

### Generosity in Action

Choose 3-4 challenges to complete this week.

- Memorize Matthew 6:25-26. Write the Scripture somewhere you'll see it daily and be reminded of God's care for you.
- Give away an extra meal this week—cook or order food with the purpose of blessing someone else.
- Delete a shopping app or unsubscribe from store emails to remove sources of financial temptation.
- Share a testimony with someone about a time God provided when you were worried about finances.
- Create a “worry vs. trust” journal for one week. Each time you feel financial anxiety, write down the worry, then write a corresponding truth about God's character and faithfulness.



### Live it out:

Create a **Profile of a Generous Person** and reflect on how you can move toward these qualities.

# THE VALUE OF A DOLLAR

## Sermon notes

[illegible]

## Devotional

*"This is how we know what love is: Jesus Christ laid down his life for us. And we ought to lay down our lives for our brothers and sisters...Let us not love with words or speech, but with actions and in truth." 1 John 3:16-18*

We often undervalue what we can give. Our time, money, or energy can feel too small to matter. But in the economy of the Kingdom, value isn't measured by size - it's measured by faith and love, and a heart that trusts God.

In John 6, a crowd of thousands has followed Jesus, and they're hungry. The disciples panic—how could they possibly feed so many? Then a young boy steps forward with what little he has: five loaves of bread and two fish. It's not much, but he's willing to give it. Jesus takes the small gift, blesses it, and multiplies it until everyone is fed—with leftovers! The miracle wasn't the size of the offering—it was the willingness to give it and the power of Jesus to multiply it.

Over 1800 years later, another child in Philadelphia made a seemingly small offering—57 cents, saved by Hattie May Wiatt, a six-year-old girl who loved attending Sunday School. Her church was often overcrowded, and many couldn't find a seat or participate. Before that dream could be realized, Hattie became ill and passed away. Shortly after, her parents gave the pastor a small bag of coins Hattie had saved with the hopes of building a bigger church. As the pastor shared her story, others began to give. Her small act of generosity ignited a movement. Her gift became the seed for not only a new church building, but ultimately for the founding of Temple University and Temple Hospital—impacting generations to come.

These two children didn't just say they cared—they acted. They gave what they had, and God did the rest. Whether it's a few coins, a simple meal, or even a quiet act of kindness—God is not looking for abundance in your hands. He's looking for love in your heart and faith in His power to multiply what you give.

Jesus didn't just tell us He loved us - He gave Himself for us. The Son of God

became poor so that we might become rich in grace. He offered His life on the cross to meet our deepest need: forgiveness and restoration with God. This is the heart of generosity: not guilt, not pressure, but grateful imitation. We give because He first gave to us. We love because He first loved us. And even when what we offer feels small, the same power that raised Jesus from the dead can multiply it for eternal impact.

You may not feel rich. Maybe you feel tired, stretched, or overwhelmed. But what do you have? A little money? A little time? A little faith? Don't dismiss it. Don't underestimate it. Generosity isn't measured in dollars or what's in your wallet. It's measured in love and faith: a small gift, a ride to work, a shared meal, or an hour of your time. In God's hands, your "57 cents" or "five loaves and two fish" can be multiplied beyond anything you can imagine. In the hands of Jesus, a little becomes more than enough.

### **Reflection Questions**

1. What's something in your life that feels "too small to matter"?  
How might God be inviting you to offer it anyway?
2. How would your view of generosity change if you believed that love and faith—not size—were the real measure?

## Generosity in Action

*Choose 3-4 challenges to complete this week.*

- Memorize 1 Corinthians 8:2-5 and let it shape your understanding of giving out of trust in the Lord and love for others.
- Give something you'd normally keep—whether it's a (old/unused) gift card you were saving or an item you love.
- Pool small donations (\$1-\$5) with friends or family to meet the needs of a local partner organization. Watch how little gifts add up!
- Give a small but meaningful gift with intentional love—a \$5 bill, handwritten note, or homemade treat.



### Live it out:

Complete the **Generosity Inventory Worksheet**. This exercise will help you to reflect on what you do have - not just money, but skills, time, relationships, and resources.

# INVESTING MYSELF

## Sermon notes

[illegible]

## Devotional

*"And whatever you do, whether in word or deed, do it all in the name of the Lord Jesus." Colossians 3:17*

We've been talking a lot about finances and money so far. You may even be thinking, "OK, I get it! I should be generous! Message received." Maybe you've even taken some new steps of obedience in this area of financial generosity. Perhaps you already had healthy habits in that area, but this discussion has increased your resolve to continue.

But it's at this point that we need to clarify something: *this isn't just about your money*. After all, God doesn't need or want your money. He has all the resources of the universe at his immediate disposal and command! What God wants is you. And he knows how tangled up we allow our hearts to get with money. So as an all-wise Father, he will seek to get your heart by inviting you to lay your money down.

Remember what we heard earlier: "For where your treasure is, there your heart will be also" (Matthew 6:21). Financial generosity is a necessary step. But it's not the *last step*. God knows that our hearts naturally attach themselves to where we invest money. So he calls us to invest money into his Kingdom so that our hearts will follow. And when our hearts attach to Kingdom things, then our whole lives fall into alignment as well.

True generosity means I invest all of my life into eternal things, not just my money. Paul said, "And whatever you do, whether in word or deed, do it all in the name of the Lord Jesus" (Colossians 3:17). That inherently prevents me from creating partitions in my life, as though Jesus can have access to this percentage of my money, this percentage of my time, this percentage of my abilities. No! If I am truly living the generous life it means I am on the lookout for how I can join Jesus on his mission *wherever I am, whatever I am doing*.

True, Kingdom-minded, eternity-focused generosity means I wake up each day and ask God, "Lord, how would you like me to steward this day for you? Open my eyes to see ways that I can join you on your mission. You already have my wallet—but I surrender everything I have to you."

## Reflection Questions

1. Beyond your finances, what other areas of your life (time, talents, relationships) might God be calling you to invest more generously?
2. How can you join Jesus on His mission in your current everyday situations—at work, home, or in your community?

## Generosity in Action

*Choose 3-4 challenges to complete this week.*

- Memorize Matthew 25:23 and pray for discipline and obedience to be a faithful steward of God's blessings.
- Identify one talent or skill you have and find a way to use it to serve others this week.
- Discover your spiritual gifting. Visit [thechapel.com/spiritualgifts](https://thechapel.com/spiritualgifts) to learn about spiritual gifts and take a gifting test.
- Look for opportunities to serve at church or in your community using your unique gifts and abilities. Visit [thechapel.com/serve](https://thechapel.com/serve)
- Watch a Generous Giving video at <https://generousgiving.org/videos/> and talk about it with a friend, spouse, or your community group.



### Live it out:

Review the **30 questions worksheet** with a friend, spouse, or community group. The purpose of this task is to help you wrestle with the topic of generosity.



# THE LORD PROVIDES

## Sermon notes

[illegible]

## Devotional

*"Elisha replied to her, 'How can I help you? Tell me, what do you have in your house?' 'Your servant has nothing there at all,' she said, 'except a small jar of olive oil.'" 2 Kings 4:2*

It's easy to talk about generosity when we're seemingly in a season of abundance; when our needs are met and we feel secure, the idea of giving to others doesn't feel threatening—it feels good. But what about when we feel broken? Poor? Empty? How could we possibly even consider living generously, when we're just trying to hold it all together?

In 2 Kings 4:1-7, we meet a widow in this very state. Her husband has died, creditors are coming, and she's terrified of losing her sons. Her entire world feels like it's crumbling. All she has left is a small jar of oil—a painful symbol of lack, not abundance.

Elisha, the prophet of God, instructs her to do something that makes no practical sense: borrow as many empty jars as she can from her neighbors and start pouring out the tiny bit of oil she has left. Miraculously, the oil flows until the vessels are full, and she has enough money to cover the debt and provide for her future.

Every jar she brought in faith was filled by God's provision. God can turn our emptiness into overflowing, and our scarcity into abundance. This story isn't just about physical provision—it's a picture of how God meets needs when we trust Him with what we have, however small it seems.

The miracle didn't happen before she acted—it happened as she poured. She had to borrow jars before she saw provision—this was an act of courage and exercising faith. The miracle was given according to the measure of her faith.

God doesn't ask us to give from our abundance—He invites us to trust Him in our lack. We don't give out of overflow—we give out of faith, and God creates the overflow. Generosity isn't about the size of the gift—it's about the size of our faith in the Giver.

## Reflection Questions

1. How does the widow's act of faith challenge your current view of giving or serving?
2. What would it look like for you to live with open hands in this season, even if you feel stretched?

## Generosity in Action

*Choose 3-4 challenges to complete this week.*

- Memorize Philippians 4:12-13 and pray for contentment and trust in all circumstances.
- Pray specifically over the Thanksgiving offering we'll be collecting at church this upcoming Sunday. What is God calling you to faithfully give?
- Pray every morning this week. Ask God: what have you given me? How do you want me to use it? Show me today and help me respond in obedience.
- Practice faith-filled giving. Contribute to a need before you feel completely secure financially.
- Spend time in reflection: prayerfully journal about a time when God provided for you in an unexpected way. How can this memory strengthen your faith to give generously, even when resources are seemingly limited?



### Live it out:

Do a **More or Less Experiment** - intentionally add more of what draws you closer to God and cut back on what distracts you from Him.

## Sermon notes

[illegible]

## Devotional

*"A good name is more desirable than great riches; to be esteemed is better than silver or gold" Proverbs 22:1*

When you were a kid, who did you want to be like? Even in adulthood, we have trouble shedding the I want to be like \_\_\_\_\_ mentality. Perhaps we still wrestle with this thought: *if I was wealthy like they are, then most of my problems would go away*. Even the extremely wealthy can be caught in the comparison trap, because there is always someone who has *more*.

Hopefully, through this series, God has revealed to you that money is important, but it is not ultimate. It can be a powerful tool, or it can be an enslaving master. But even as you start to pry open your hands to be generous, these thoughts can still float through our consciousness: *if only I was rich*.

But that is an empty pursuit, because earthly wealth is temporary. Scripture is full of warnings:

"Do not wear yourself out to get rich; do not trust your own cleverness. Cast but a glance at riches, and they are gone, for they will surely sprout wings and fly off to the sky like an eagle" (Proverbs 23:4-5).

In contrast to the unsatisfying and fleeting pleasure of money, righteousness and integrity are shown to be enduring: "Wealth is worthless in the day of wrath, but righteousness delivers from death" (Proverbs 11:4).

"A good name is more desirable than great riches; to be esteemed is better than silver or gold" (Proverbs 22:1).

What does this teach us? We may have our eyes on the wrong target. What if we started to imagine ourselves at retirement age differently? What if we looked forward to righteous character? What if we "invested" in a future of having a good name?

Imagine yourself at the end of your life: not sinlessly perfected, but less dominated by sin's power. More gentle and patient. Less selfish and less harsh. Increasingly generous. Increasingly like Jesus. When it comes time for you to draw your last breath, what do you want your legacy to be? You want it to be about your character: He loved us well. *She gave of herself so generously.*

So, who do you want to be like when you grow up? If righteousness is the only thing that endures, pursue the Righteous One—Jesus himself. Make it your aim, by the Spirit's power in your life, to look more like Jesus each day. Then, and only then, will you truly be rich.

### Reflection Questions

1. What would you want people to say about your character and generosity at the end of your life?
2. How can you “invest” in righteousness and integrity now, rather than just focusing on financial wealth?

## Generosity in Action

*Choose 3-4 challenges to complete this week.*

- Memorize 1 Timothy 6:6-7, reminding yourself that true contentment is found in Christ, and not in our material possessions.
- Participate in the Thanksgiving offering, and commit to participating in Christmas offerings this season. See these offerings as an act of worship and generosity.
- Identify someone whose godly character you admire and ask them to mentor you in an area of spiritual growth.
- Purchase and commit to read *Treasure Principle*.
- Register for the Financial Peace University waitlist at [thechapel.com/generosity](http://thechapel.com/generosity).



### Live it out:

Complete the **Next Steps Personal Inventory** and decide how you will continue living generously beyond this series.



# CLOSING ENCOURAGEMENT

Remember, generosity is not just about what we give - it's about who we are becoming in Christ.

Every Scripture you read, every prayer you pray, every question you wrestle with, and every step of obedience you take is shaping you into a reflection of His love. Let's believe that God will use our open hands and willing hearts to make an eternal difference - in our church, in our community, and in the world. Let this be just the beginning of our generous lives.

For more resources as you continue living a generous life, visit [thechapel.com/generosity](https://thechapel.com/generosity).







716.631.2636 | [thechapel.com](http://thechapel.com)