



Next Steps - Foundations



A GENEROUS LIFE

giving from the heart

www.c3churchgoulburn.com

Welcome

Welcome to [Next Steps - Walking the Discipleship Pathway](#).

We are so glad you are here. Whether you have just made a decision to follow Jesus, or you have been a Christian for a while and want to grow deeper in your faith, this pathway has been designed with you in mind.

At C3 Church Goulburn, we believe that following Jesus is the greatest adventure life has to offer.

Yours in Christ
Ps Ken & Fiona Hayward & the team

How to Use This Booklet

This booklet is yours to work through at your own pace. There is no rush.

You can:

- Read through it on your own and reflect personally.
- Work through it with a leader or mentor.
- Do a bit of both — read ahead, then chat it through

Each section includes some teaching, key bible passages to look up, reflection questions and space to journal your thoughts.

Don't skip the writing spaces — sometimes the most important discoveries happen when we put pen to paper.

When you have finished this booklet, speak with a leader about your next step.

Why do we Give?

To understand why we give, we need to start not with our wallets but with the character of God. Because giving is not primarily a financial decision — it is a reflection of who God is and who He has made us to be.

God is the Ultimate Giver

Everything begins with God. He is the source of every good and perfect gift (James 1:17). He created a world of breathtaking abundance and placed us in it. He gave us life, breath, relationships, beauty and purpose. And when we walked away from Him, He gave the greatest gift of all:

God didn't just teach generosity — He modelled it at the cost of everything

John 3:16

"For God so loved the world that he gave His one and only Son, that whoever believes in Him shall not perish but have eternal life."



Read James 1:17

† What does this verse tell us about the nature and character of God as a giver?

The Circle of Blessing

The Hebrew word for blessing — *barak* — is a beautifully multidirectional word. It describes a circle of grace that flows in three directions:

God blesses us — He pours out His goodness, grace and provision on us freely and generously.

We receive with gratitude — The New Testament word for thanksgiving is *eucharistia* — literally meaning "good grace." True gratitude is not just a feeling — it is a recognition that everything we have is a gift from God.

We bless others — As we receive God's blessing with genuine gratitude, something remarkable happens. Our hands naturally open. We become channels of the same grace that has been poured out on us.

This is the heartbeat of biblical generosity — not a transaction, not an obligation, but a beautiful cycle of grace flowing from God, through us, and out to the world around us.

Matthew 10:8b

"Freely you have received, freely give."



Read 2 Corinthians 9:8

† How does Paul describe God's ability to bless us, and what is the purpose of that blessing according to this verse?

Giving as Worship

When we give generously we are doing something profoundly spiritual — we are declaring that God is our source, that we trust Him, and that we hold the things of this world loosely. We are saying with our actions what we say with our lips — that God is Lord of every area of our lives, including our finances.

Giving is not a burden God places on us — it is an *invitation* into the very nature and character of God Himself. Every time we give generously we become a little more like Him — the ultimate giver, the one from whom all blessing flows.

A Theology of Generosity

Generosity is not just something we do — it is something we become. It is a whole-life posture that shapes how we see everything we have, everything we earn, and everything we own. At the heart of a biblical theology of generosity is one foundational truth:

Psalm 24:1

"The earth is the Lord's, and everything in it, the world, and all who live in it."

Everything we have — our money, our home, our possessions, our time, our talents — belongs to God. We are simply managers of what He has entrusted to us. This single shift in perspective changes everything about how we relate to our finances and our possessions.



Read Psalm 24:1 and Deuteronomy 8:17-18

† *What do these verses tell us about the true source of everything we have?*

Holding Things Loosely

Jesus spoke more about money and possessions than almost any other topic — because He understood how easily the things of this world can capture our hearts and compete with God for our affection.

Matthew 6:24

"No one can serve two masters. Either you will hate the one and love the other, or you will be devoted to the one and despise the other. You cannot serve both God and money."

This is not a condemnation of wealth — it is a warning about where we place our trust. The issue is never money itself but our relationship with it. Are we holding our possessions loosely, with open hands? Or are we gripping them tightly, allowing them to define our security and identity?

**Read 1 Timothy 6:17-19**

† *What does Paul tell those who are wealthy to do with what they have, and what does he promise will result?*

2 Corinthians 5:17

"Therefore, if anyone is in Christ, the new creation has come: the old has gone, the new is here!"

Treasure That Lasts

One of the most liberating truths in scripture is that there is a form of investment that never loses its value — Kingdom investment. When we give generously we are not losing something — we are transferring it to an account that cannot be touched by economic downturns, inflation or decay.

**Read Matthew 6:19-21****Read Luke 12:15-21**

† *the parable of the rich fool. What was the rich man's mistake, and what does Jesus say true richness looks like?*

The Tithe - A Biblical Principle

The word tithe simply means a tenth. It is one of the oldest principles of worship and generosity in all of scripture — and it predates the Mosaic Law by hundreds of years.

The first recorded tithe in the Bible was given by Abraham — long before the Law of Moses was ever written:

Genesis 14:20

"Then Abram gave him a tenth of everything."

Abraham gave a tenth of everything he had to Melchizedek — the priest of God Most High. This was not a legal requirement. It was a spontaneous act of worship and gratitude — an acknowledgement that God was the source of everything he had. The tithe was never primarily about money. It was always about the posture of a grateful heart.



Read Genesis 14:18-20.

† *Who did Abraham give his tithe to, and what does this tell us about the connection between tithing and worship?*

The Storehouse Principle

One of the most well known passages about tithing is found in the book of Malachi — and it contains one of the most extraordinary invitations in all of scripture:

Malachi 3:10

"Bring the whole tithe into the storehouse, that there may be food in my house. Test me in this," says the Lord Almighty, "and see if I will not throw open the floodgates of heaven and pour out so much blessing that there will not be room enough to store it."

This is remarkable — God actually invites us to test Him in this area. He is saying — try it. Be obedient in your giving and watch what I do. This is not a promise of instant wealth or material prosperity. It is a promise that God honours obedience and that a generous life opens us up to receive His blessing in ways we cannot anticipate or manufacture ourselves.

A Starting Point - Not A Ceiling

At C3 Church Goulburn we see the tithe — the 10% — as a helpful biblical benchmark and a wonderful starting point for generous living. It is not a law that binds us but a principle that guides us. Many of our church family tithe regularly and have discovered personally that God is faithful to His promise in Malachi 3.

We don't tell people they must tithe. But we do encourage everyone to prayerfully consider what faithful, generous giving looks like for them — and the 10% principle is a great place to start.

It is also worth remembering that for most of us, 10% is not the finish line — it is the starting blocks. As we grow in faith and generosity, many people find that they give more and more freely — and experience more and more of the joy and freedom that comes with it.



Read 2 Corinthians 9:6-7

† *What two qualities does Paul say should characterise our giving?*

New Testament Giving

Some people assume that the New Testament relaxes the standards of the Old Testament when it comes to giving. In fact the opposite is true. Jesus and the apostles consistently raised the bar — moving giving from a legal obligation to a grace-motivated, joy-filled, whole-life response to the generosity of God.

2 Corinthians 8-9

"For you know the grace of our Lord Jesus Christ, that though He was rich, yet for your sake He became poor, so that you through His poverty might become rich."

The ultimate model for New Testament giving is not a percentage — it is a Person. Jesus Himself, who gave everything.



Read 2 Corinthians 8-9 (above)

† How does Paul use the example of Jesus to motivate generous giving?

The Macedonian Church — A Model for Giving

In 2 Corinthians 8, Paul holds up an extraordinary example of New Testament generosity — the churches of Macedonia. These were not wealthy congregations. They were believers living in severe poverty, facing significant hardship and suffering. And yet:

2 Corinthians 8-2-4

"In the midst of a very severe trial, their overflowing joy and their extreme poverty welled up in rich generosity. For I testify that they gave as much as they were able, and even beyond their ability. Entirely on their own, they urgently pleaded with us for the privilege of sharing in this service to the Lord's people."

Let that sink in for a moment. They gave:

- Out of severe trial — not from comfort and abundance
- Out of overflowing joy — not reluctantly or under compulsion
- Beyond their ability — not just what was safe or comfortable
- Urgently pleading for the privilege — not waiting to be asked

This is perhaps the most extraordinary giving testimony in all of scripture. People with almost nothing, begging for the opportunity to give more. How was this possible? Paul gives us the answer:



Read 2 Corinthians 8-5

† *What do you think was the key to the Macedonian generosity?*

Paul describes giving as a **grace** — a spiritual quality to be developed and grown in every believer's life:

Notice in the 2 Corinthian passage that giving is listed alongside faith, speech and knowledge — it is a spiritual grace of equal importance. Just as we grow in faith and in our knowledge of God, we are called to grow in generosity. It is not a static decision but a lifelong journey of increasing openness and trust.



Read 2 Corinthians 8-7

† *What does it mean to you that giving is described as a spiritual grace to excel in?*

The Blessing of Generosity

One of the most consistent themes in scripture is this — God honours generosity. Not as a transaction or a formula, but as a natural outflow of His own generous character. When we align ourselves with His heart for giving, we position ourselves to receive His blessing in return.

It is important to be clear about what we mean by blessing. Biblical blessing is not a guarantee of instant wealth or material prosperity. It is something far richer and more comprehensive than that — God's favour and provision flowing into every dimension of our lives, spirit, soul and body.



Read Philippians 4:15-19

† *What was the connection between the Philippians' generous giving and Paul's confidence in God's provision for them?*

Blessed in Every Way

Paul makes a remarkable promise to the generous church at Corinth:

2 Corinthians 9:11

"You will be enriched in every way so that you can be generous on every occasion, and through us your generosity will result in thanksgiving to God."

Notice the purpose of the enrichment — not so we can accumulate more for ourselves, but so that we can be generous on every occasion. God blesses us so that we can bless others. This is the circle of grace we explored in "Why Do We Give?" — coming full circle in the most beautiful way.

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This is perhaps the most extraordinary giving testimony in all of scripture. People with almost nothing, begging for the opportunity to give more. How was this possible? Paul gives us the answer:



Read 2 Corinthians 9:10-11

† *What does Paul say God provides to the generous giver, and what is the ultimate purpose of that provision?*

Blessed to be a Blessing

Ultimately the greatest blessing of generosity is not what we receive — it is what we get to participate in. When we give generously we become part of God's answer to someone else's prayer. We become instruments of His provision, His grace and His love in the world.

The blessing was never meant to stop with Abraham — and it was never meant to stop with us. We are blessed so that we can bless. We receive so that we can give. We are enriched so that we can enrich others.

This is the generous life — and it is the most fulfilling, most meaningful, most joyful way to live.



Read Genesis 12:2

† *How does God's promise to Abraham shape your understanding of why God blesses us?*

Practical Steps to Generous Living

Understanding the theology of generosity is one thing — putting it into practice is another. Here are some practical steps to help you develop a lifestyle of generous living:

1. Start Somewhere

The most important step is the first one. Don't wait until you feel financially secure enough to give — that day may never come. Start with what you have, where you are, right now.

2 Corinthians 8:12

"For if the willingness is there, the gift is acceptable according to what one has, not according to what one does not have."

† *What is one practical step you could take this week to begin or grow in your giving?*

2. Make it Regular and Intentional

Spontaneous giving is wonderful — but systematic giving is transformative. When we decide in advance what we will give and give it regularly, we are making a deliberate statement of faith and trust in God as our provider.

1 Corinthians 16:2

"On the first day of every week, each one of you should set aside a sum of money in keeping with your income."

† *What principles of giving can you identify in this verse?*

3. Give with Joy and Gratitude

Before you give — pause. Remember what God has done for you. Remember the cross. Remember His faithfulness in your life. Let gratitude fill your heart. And then give — not reluctantly, not out of guilt, but as an act of joyful worship to the God who has given you everything.

2 Corinthians 9:7

"Each of you should give what you have decided in your heart to give, not reluctantly or under compulsion, for God loves a cheerful giver."

4. Make it a Faith Step

Generous giving always involves an element of faith — giving more than feels completely comfortable, trusting God to provide. This is where the adventure begins! It is in the faith step that we discover God's faithfulness in ways we never could have experienced by playing it safe.

Malachi 3:10

"Test me in this," says the Lord Almighty, "and see if I will not throw open the floodgates of heaven and pour out so much blessing that there will not be room enough to store it."

† *Is there a faith step in giving that you have been sensing God calling*

Generosity is a journey not a destination. Regularly review your giving — not out of guilt or obligation but out of a genuine desire to grow. As God blesses you, look for opportunities to increase your giving.

As your faith grows, let your generosity grow with it.

Reflect and Respond

Take some time to work through these questions honestly. There are no right or wrong answers — this is between you and God.

1. Read Luke 12:34 Jesus says "*where your treasure is, there your heart will be also.*" What do you treasure most in life?

2. Reflect on the three-part blessing cycle from "Why Do We Give?" — God blesses us, we receive with gratitude, we bless others. Where are you in that cycle right now?

3. Read 2 Corinthians 8:5. The Macedonian church "*gave themselves first to the Lord.*" What would it look like for you to give yourself fully to God in the area of finances?

4. What is your biggest obstacle to generous giving right now — fear, debt, uncertainty, habit? Bring that obstacle honestly to God in prayer.

5. What is one specific commitment you are willing to make in the area of giving as a result of what you have learned?

A Prayer of Commitment

Heavenly Father,

I acknowledge today that everything I have comes from You. My income, my possessions, my home, my talents — all of it belongs to You and has been entrusted to me as a steward of Your grace.

I confess that I have not always held these things loosely.

Sometimes I have gripped them tightly, allowing fear and uncertainty to govern my giving rather than faith and trust in You.

Today I choose to change. I commit to growing in generosity — not out of obligation or guilt, but out of a heart overflowing with gratitude for everything You have done for me. I want to be like the Macedonian church — giving joyfully, freely and beyond what feels comfortable.

I trust You as my provider. I take You at Your word. And I step forward in faith — open handed, open hearted, ready to be a blessing to others just as You have blessed me.

In Jesus' name,

Amen.

2 Corinthians 9:8

"And God is able to bless you abundantly, so that in all things at all times, having all that you need, you will abound in every good work."

What's Next?

Generosity is not a one-time decision — it is a lifelong journey of growing trust, increasing faith and deepening gratitude. Here is what we encourage you to do now:

1

Take Your First Step

Whatever generous living looks like for you right now — take that step. Start somewhere. Start today. Don't wait for the perfect moment because it may never come.

2

Make it Regular

Set up a regular giving pattern — whether weekly, fortnightly or monthly. Systematic generosity builds faith and creates a rhythm of worship in your financial life.

3

Talk to Your Pastor or Group Leader

If you have questions about giving, tithing or stewardship — please speak to your pastor. We are here to help you navigate this journey with wisdom and grace.

4

Keep Growing

Ask God regularly to expand your capacity for generosity. As He blesses you, look for opportunities to give more. Let generosity become one of the defining characteristics of your life.

Notes

Continue Your Journey

Scan the QR code to explore more **Next Steps** resources online



A Christ-Centred Community

C3 Church Goulburn

Goulburn Community Centre
155 Auburn St Goulburn

Ph 02 48639942

Email get-in-touch@c3hurchgoulburn.com

Service Times Sundays @ 4pm



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