



Course 5, Session 5 Student Notes: The Generosity Engine

Making Giving the First Gear, Not the Leftover

Big Idea: Giving is not the leftover at the end, it is the first gear of the whole machine. Build it in, off the top, on purpose, and watch what God does.

How to use these notes. These are yours to study on your own, before or after the session. Read each section slowly. Under every principle there is a **Notes** space to write what stands out to you, and a **Reflect** question to answer honestly in writing. Keep your Bible nearby, and if you use online banking, keep your phone or laptop close so you can set up an automatic giving transfer as you go. Take about 30 minutes, and end in prayer. Bring your notes and questions to the group.

Open in Prayer

Before you begin, pray this simple prayer, or your own: "Father, You own it all and You gave me everything I have. Teach me to give first, off the top, as an act of trust and worship, and loosen the grip that money quietly has on my heart. In Jesus' name, Amen."

The Scripture for This Session

Read these slowly, out loud if you can:

- **Malachi 3:10**, "Bring ye all the tithes into the storehouse, that there may be meat in mine house, and prove me now herewith, saith the Lord of hosts, if I will not open you the windows of heaven, and pour you out a blessing, that there shall not be room enough to receive it."
- **Proverbs 3:9 to 10**, "Honour the Lord with thy substance, and with the firstfruits of all thine increase: so shall thy barns be filled with plenty."
- **2 Corinthians 9:7**, "Every man according as he purposeth in his heart, so let him give; not grudgingly, or of necessity: for God loveth a cheerful giver."

Reflect: When you get paid, what is the very first thing your money does? And where does giving sit in that order, first, last, or somewhere it never quite reaches?

The Big Picture

Imagine two people who make exactly the same income. The first pays every bill, buys what they want, covers a few extras, and then, at the very end of the month, looks at whatever is left and decides how much to give. Some months that is a little. Most months it is nothing, because there is a strange law of money that whatever is left at the end is always smaller than you expected. The second person does it in the opposite order. The moment income comes in, before a single bill is paid, a fixed portion goes to God, off the top, automatically. Same income, same bills, and yet one of them gives consistently and the other almost never does. The difference is not the amount of money. The difference is the order.

Last session you handled Caesar, paying every honest dollar you owe and using every lawful tool the law provides. Tonight you turn to the part of the system most people treat as an afterthought and God treats as the starting point. You are going to move giving from the last thing that happens with money, if there is anything left, to the first gear that turns before anything else moves. And you are going to look at the one place in all of Scripture where God says, in effect, go ahead and test Me on this. Read each principle, write your notes, and answer the reflection.

Principle 1: Give First, Off the Top, Honoring God With Firstfruits.

Giving that waits for leftovers almost never happens. Giving built into the system always does. That is the whole lesson in one line, and Proverbs 3:9 names the mechanism exactly: "Honour the Lord with thy substance, and with the firstfruits of all thine increase." Firstfruits. Not last fruits, not leftover fruits, firstfruits. In the ancient world you brought the very first and best of the harvest to God before you knew whether the rest of the harvest would even come in. That took faith. You were declaring, before the results were guaranteed, that God comes first and God will provide.

That is what firstfruits giving still is today. It is putting God at the front of the line as a statement of trust, while the leftovers approach puts Him at the back as an afterthought. When you give first, off the top, you are saying with your actions, before you say it with your mouth, that God is your provider and money is not your master. The amount matters far less than the order. A person who gives first, even a modest amount, is walking in a completely different posture toward God than the person who intends to give whatever remains and finds nothing remains. Change the order, and you change your whole relationship with money and with God.

Reflect: Is your giving firstfruits or leftovers right now? What is one concrete step toward giving first, before anything else clears?

Notes:

Principle 2: Build a Fixed Giving Percentage Into Your System.

The way to make giving reliable is to build it in, the same way you built your reserve in Session 3. Decide on a fixed firstfruits percentage. For many, that starts at the tithe, ten percent, and for some it is more, or, if you are just beginning or under real pressure, it is an honest step toward it. Then name exactly where it goes, your church, this ministry, a specific Kingdom work, not a vague someday. Then make it automatic, off the top, so it happens before your daily spending can quietly eat it.

This is exactly how Crown Revenue is built, and it is worth seeing because we do not just teach this, we live it. There is a giving covenant, a fixed percentage of what comes in that goes out to Kingdom work off the top, before operating expenses, as the first gear, not the last. It is not the amount that is left when everything else is handled. It is the first thing handled. And that decision has never once made the ministry poorer in any way that matters. It keeps the whole operation pointed outward, it keeps money in the servant's seat, and it keeps hearts free. Build the same engine into your own system. When giving is a fixed percentage set in advance and made automatic, it runs whether you feel generous that week or not, and that is the point. Willpower fails. A system that runs without you succeeds.

Reflect: What fixed firstfruits percentage could you commit to, and exactly where would it go? What mechanism (an automatic transfer, a recurring online gift) would make it happen first, every time?

Notes:

Principle 3: Giving Breaks Money's Grip on Your Heart.

Here is the part most worth catching, because it is the reason giving belongs at the front of the machine and not the back. Giving is not mainly about the money. It is about your heart. Jesus said where your treasure is, there your heart will be also. Money has a gravitational pull on the human heart. It quietly promises to be our security, our identity, our master. And the single most effective way to break that grip is to regularly, deliberately, give some of it away.

When you give first, off the top, you are declaring with your actions, before your words, that God is your provider and money is not your master. Every firstfruits gift is a small act of defiance against the power money wants to have over you. That is half the purpose of giving, maybe more than half. It loosens the grip. This is why the person who gives first every payday is training their own heart to keep money in the servant's seat where it belongs. It is not that God needs your money. He owns everything already. It is that your heart needs the practice of releasing it, again and again, so money never quietly climbs onto the throne. Generosity is the repeatable act that dethrones it.

Reflect: How does regularly giving money away break money's grip on your heart? Where do you feel money trying to become your security or your master, and how could giving loosen that?

Notes:

Principle 4: You Cannot Out Give God, but You Will Never Know It Until You Start.

Turn to Malachi 3, the one place in all of Scripture where God says, in effect, test Me. Confronting a people who had grown cold and were giving Him the scraps, God says in verse 10, “Bring ye all the tithes into the storehouse... and prove me now herewith, saith the Lord of hosts, if I will not open you the windows of heaven, and pour you out a blessing, that there shall not be room enough to receive it.” Do not rush past that word, prove. God, who everywhere else tells us not to put Him to the test, here says go ahead, test Me on this one thing. Bring the whole tithe, give first, off the top, and watch what I do.

Be careful and honest here, because this verse gets abused. This is not a promise that if you give ten dollars God will mail you a hundred. God is not a vending machine, and giving is not a trick to get rich. Anyone who preaches it that way has turned worship into a transaction, which is exactly the heart Malachi is rebuking. What God is actually saying is deeper and better: I am trustworthy. When you put Me first with your resources, you will discover that I am a provider you can count on. The blessing may come as provision, it may come as peace, it may come as doors opening in ways you never engineered, but you will not out give Me. And here is the beautiful catch: you can only run the experiment from inside it. The person still waiting for proof before they give will wait forever. The person who gives first finds the windows open in ways they never planned, most of all in a heart finally free of money's grip.

Reflect: This is the one place God says "prove Me." What fear would you have to hand Him to actually take Him up on it, and give first this month before you can see how the rest of it will go?

Notes:

The Story: Bring the Whole Tithe (Malachi 3:8 to 10)

Read the passage. This is the last book of the Old Testament, and God is confronting a people who have grown cold and cynical. He says something startling in verse 8: “Will a man rob God? Yet ye have robbed me.” They are stunned, and they ask how, and God answers plainly: “In tithes and offerings.” They had been holding back what belonged to God, bringing the blind, the lame, and the sick animals to the altar, the ones they did not want anyway, while keeping the healthy firstfruits for themselves, and calling it worship.

Notice how this happened, because it is a warning for good people. Nobody decides one day to rob God. It creeps in one leftover month at a time, so gradually that giving God the scraps starts to feel normal. The people were genuinely surprised, because they had drifted so slowly they no longer felt the distance. The heart of the sin was not the amount, it was the order and the attitude behind it. God was getting last place and the

leftovers, dressed up as devotion. And then comes the astonishing invitation of verse 10: bring the whole tithe, the firstfruits, off the top, into the storehouse, and prove Me. The promised blessing, windows of heaven opening, a blessing without room enough to receive it, is real, but it is God's to define, and it flows toward the heart that trusts Him enough to give before the leftovers, never toward the heart trying to manipulate Him into a payout. Watch the order of your own giving before you assume you are fine, because the drift is quiet and it happens to sincere people.

Reflect: God's people had drifted into robbing Him slowly, without noticing. Where might the order of your own giving have drifted without you noticing it?

Notes:

Put It Into Practice

1. Set the engine. Decide a fixed firstfruits percentage, name exactly where it goes, and choose how you will make it automatic and first. If you have your phone, consider actually setting up the recurring transfer right now.

Right now, giving sits in my money order at (first / last / nowhere consistent):

My fixed firstfruits percentage, off the top, and exactly where it goes:

How I will make it automatic and first:

2. This week's assignment. Give first this week, before anything else clears, at the percentage you set, to the destination you named. If you can, set up the automatic transfer so it is built into the system and not left to willpower. Then write down what it cost you, and what it did in you. Bring both to Session 6, where you learn to multiply wisely and escape the debt trap.

What it cost me:

What it did in me:

Go Deeper (Optional)

- **Read:** *The Treasure Principle* by Randy Alcorn.

- **Listen:** the *Faith Driven Entrepreneur* podcast.
 - **Study:** Malachi 3:8 to 10; Proverbs 3:9 to 10; 2 Corinthians 9:6 to 7; Matthew 6:19 to 24. For a reputable outside look, the research in *The Paradox of Generosity* by Christian Smith and Hilary Davidson found that people who give generously tend to report greater happiness, health, and purpose, and that the causation runs from giving to flourishing. Run it through a biblical filter and it confirms what Malachi and Proverbs said long ago.
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Close in Prayer

“Father, thank You that You gave first, You gave Your own Son before I had done anything to deserve it, and You call me to live the same way with what You have entrusted to me. Teach me to give off the top, in faith, before the leftovers and before the fear. Break money’s grip on my heart, make me a cheerful giver, and prove Yourself faithful as only You can. Keep my motives clean, my hands open, and my trust fixed on You. In Jesus’ name, Amen.”

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