



Take time to pray through the following scriptures and 40 questions as you decide how to spend God's money for His kingdom purposes (God's People, People Far From God; The Poor). Please send us a short blurb to share the story of how you spent God's money! [info@thewellsilverspring.org](mailto:info@thewellsilverspring.org)

*"Some of these are one-a-day questions; others could be asked several in succession. Decide according to your preference. You can ask these questions over a forty day period, ten days, or in a single setting, depending on whether you want to spread out the self-examination, or go for the cumulative effect. You can also read them through once, then go back over them slowly to digest them. It's up to you."*

-Randy Alcorn from Money Possessions and Eternity

### **God's Word to Guide Your Answers:**

"You may say to yourself, 'My power and the strength of my hands have produced this wealth for me.' But remember the LORD your God, for it is he who gives you the ability to produce wealth" (Deuteronomy 8:17-18).

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

"The land is Mine and you are but aliens and My tenants...the silver is Mine and the gold is Mine" (Leviticus 25:23; Haggai 2:8).

"Your plenty will supply what they need...You will be made rich in every way so you can be generous on every occasion" (2 Corinthians 8:14; 9:11).

"God loves a cheerful giver" (2 Corinthians 9:7).

"Do not store up treasures on earth...Store up for yourselves treasures in heaven" (Matthew 6:19-20).

"We will all stand before God's judgment seat. Each of us will give an account of himself to God" (Romans 14:12).

"To whom much is given, of him will much be required" (Luke 12:48).

"It is required of a steward that he be found faithful" (1 Corinthians 4:2).

"But who am I, and who are my people, that we should be able to give as generously as this? Everything comes from you, and we have given you only what comes from your hand" (1 Chronicles 29:14).

"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).

### **40 Questions to Ask:**

1. "Have You raised me up, with the financial assets and opportunities you've entrusted to me, for just such a time as this? (Esther 4:14) Have You called me to join a great team of your children in freeing up money and possessions to reach out to the needy and fulfill the great commission?"
2. "Is the fact that you've entrusted me with so many resources an indication You have given me the gift of giving and You want me to learn to exercise it more frequently and skillfully?"
3. "What am I holding onto that's robbing me of present joy and future reward? What am I keeping that's preventing me from having to depend on You? What am I clinging to that makes me feel like I don't have to depend on You to provide, like I used to before I had so much? What do You want me to release that could restore me to a walk of faith?"
4. "In light of 2 Corinthians 8:14 and 9:11, do You want me to assume that each financial blessing You entrust to me is not intended to raise my standard of living, but to raise my standard of giving?"
5. "Am I being held in orbit around the mass of treasures I've stored up? Have I over accumulated? Like the five loaves and two fish, have You multiplied 'my' assets not so I'd stockpile them, but so I'd distribute them to the needy?"
6. "Where in the world (and in my community) do You want me to go, to see and participate in Christ-centered ministries meeting physical and spiritual needs?"
7. "Am I treating You as owner and CEO/CFO of 'my' assets, or am I treating You merely as my financial consultant, whom I pay a fee (10% or greater)?"
8. "If I make a list of all assets you've entrusted to me, and ask what You want me to give away, is there anything I'm leaving off the list? Is there anything I'm treating as if it were untouchable, as if it were mine, not yours? Retirement funds? Don't they belong to You too? What doesn't?"

9. "Do You want me to set a basic level of income and assets to live on, then immediately give away whatever You provide beyond that? (Regardless of whether that's 50%, 90%, 99% or more?)"
10. "How can I be sure that the assets you've entrusted to me will serve You after my death? How do I know that those I leave them to, or those they leave them to, will use it for your glory? If I want money to go to your kingdom later, and it's more than I need, why not give it to you now?"
11. "If the world and everything in it will burn at your second coming (2 Peter 3:10-13), will my assets, accounts and holdings (Confederate currency) I've stored up on earth be wasted if You return in my lifetime? Once my present opportunity to give is lost, will I get a second chance? Do You want me to adopt a 'use it or lose it' approach to my current opportunities for eternal investment?"
12. "Once they've finished college or are working on their own, would inheriting wealth (beyond items of special sentimental and heritage value) help my children's eternal perspective and walk with God? Or would it have a corrupting influence on their character, lifestyle, work ethic or marriage?"
13. "If my children would resent me giving your money to your kingdom instead of leaving it for them, doesn't that indicate they're not qualified to receive it? If so, why would I give them your money? If my investment manager died, what would I think if he left my money to his children? 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? (Through their diligence and service, won't You provide for them the money You expect them to manage?)"
14. What's the eternal downside to giving now? What's the eternal downside of delaying giving until later? Am I really in danger of giving too much too soon? Or is the only real danger giving too little too late? 'But if I give away most of my assets now, what will I give from later?' Is the answer 'From whatever You choose to provide?'"
15. "If I don't give something now is it possible I may no longer have it to give later?"
16. "If I don't give something now is it possible I may die before I get a chance to give it later?" (If my desire is to give it away before I die, and I can't know when I'll die, shouldn't I give it now?)
17. "If I don't give it now, am I in danger of my heart getting further wrapped up in earthly treasure, rather than heavenly treasure? Will the same heart that's prompting me to give today, later persuade me to keep because I ignored your prompting to give?" (Since where I put my treasure today, my heart follows, see Matthew 6:21.)
18. "Since I have no choice but to leave money behind when I die, is it really 'giving' to designate money in my will? These may be the wisest places to leave it (and all of us will have some assets at our deaths), but it involves no sacrifice or need for faith. Will I rob myself of joy and reward and rob You of my trust by holding onto, until death, significant assets I could have given while still alive?"
19. "In James 4:13-17 You say I can't know how much money I'll make (or lose) tomorrow, or even whether I'll be here. Is it presumptuous of me to accumulate a large amount of Confederate money that may not be used for You in the future, when it could definitely be used for You in the present?"
20. "Would You ever say to me, when I stand before your judgment seat, 'You blew it—you sold those shares and gave them to feed the hungry and evangelize the lost, and then two years later the market peaked'? Or would You say 'Well done, my good and faithful servant'?"
21. "Can You produce higher eternal returns from money I give to You today than Wall Street can? Can anything match your promise of a hundredfold return (ten thousand percent)?"
22. "Is it ever wrong to give to You now rather than wait until later? If Christ commended the poor widow (Mark 12) for giving to God everything she had—considering her faithful, not irresponsible—how much would I have to give away before he would consider me irresponsible?"
23. "Do You want me to set up a foundation, or give money out as You bring it in? If I have a foundation, do You want me to give assets away now, or implement a phase-out plan so the principal doesn't end up wasted at your return?"
24. "Since You called the rich young ruler (Matthew 19:16-30) to give away all that He had and follow You in faith, is it possible You might call me to do the same? (If I assume the answer's no, am I really recognizing your lordship?)"
25. "Why do I want to hold on to my wealth? Am I trying to prove something? What, and to whom? Is it pride? Power? Prestige? Selfishness? Insecurity? Fear? Am I a control freak? Or is it just because it's normal, and I'm going with the flow of my culture? Do You want me to go with that flow? Or to do something different, maybe radically different?"
26. "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'?"
27. "Instead of asking 'Why should I give this away?' do You want me to ask 'Why shouldn't I give this away?' Should I put the burden of proof on keeping rather than on giving? When money comes in, should giving rather than keeping be my default, the rule not the exception? Unless there's a compelling reason to keep, should I normally give?" (Why give?

The answer, biblically, couldn't be more obvious. Why keep? When we already have so much, that's what demands an explanation.)

28. "Am I hanging onto excess money as a backup plan in case You fail me? Is my fear of health catastrophes and old age creating an inertia in my giving, because I imagine I must provide everything for myself in case something goes wrong? Considering that the vast majority of people in history and most in the world today have nothing stored up for retirement, am I too preoccupied with putting treasures in retirement funds? Are You calling me to work without a net—or with less of a net—trusting you'll catch me in case of a fall?"

29. "Has Money become my idol? Are material assets competing with You for lordship over my life? Is generous giving your lifeline to rescue me from bondage, your leverage to allow me to tear down the idols? If materialism is the disease, is giving the only cure?"

30. "What specifically am I hanging onto that You want me to give away? I want to submit everything to your review and ask You to guide me as to what I should do with your money and possessions."

31. "Am I giving your money to people of weak character and materialistic values? While they may be good causes, are the Humane Society or opera as close to your heart as evangelism, church planting, and helping the poor?" (And do the ministries I'm giving to help the poor in Christ's name, not just in the name of humanitarianism? Is the gospel offered to dying people once they've been fed?)

32. "How can I better communicate with and pray with my spouse so we can walk together down this exhilarating road of giving, leading each other but not leaving each other behind?"

33. "What am I doing to train my children to be generous givers—and not just donors but disciples?"

34. "What handful of people in my unique sphere of influence do You want me to pray for and talk with about generous giving?" (Have You called me to mentor others who may end up giving more than I do? In helping someone become a great giver, will I be like the man who led D. L. Moody to Christ?)

35. "What simple reminder of God's call to stewardship and giving can I make for myself, then pass on to others? Maybe something they can put in their wallet or Bible, on their dashboard or refrigerator or exercise machine. Maybe a business card or a bookmark with central verses or quotations. (How about Deuteronomy 8:17-18 or Matthew 6:19-21?)

36. "What giving-oriented, mission-oriented and eternity-oriented books and magazines can I pass on to those in my sphere of influence? What messages or videos can we listen to and watch together?"

37. "What can I set up to provide a discussion forum concerning stewardship and giving? A dinner? A weekly breakfast? A weekend retreat? A weekly study using The Treasure Principle, or Money, Possessions and Eternity, or Crown Ministries material?"

38. "What conferences can I invite them to? What ministries can I introduce them to? What vision and ministry trips can we go on together?"

39. "How can I help my pastor(s) encourage biblical training in stewardship and giving, and assist them in creating an open church dialogue regarding lifestyle choices and kingdom investments?"

40. "Five minutes after I die, what will I wish I would have given away while I still had the chance? Help me spend the rest of my life closing the gap between what I'll wish I'd given then and what I'm actually giving now. Empower me to help others do the same. Would you, for your eternal glory?"