

SC Church 8.9.2025

## Joyride Living Generously

- A. Intro: What are some of the generosity experiences of your life?
- B. Big Idea: God wants us to live generously!
- C. Scripture: Philippians 4:15-19 NLT – <sup>15</sup> As you know, you Philippians were the only ones who gave me financial help when I first brought you the Good News and then traveled on from Macedonia. No other church did this. <sup>16</sup> Even when I was in Thessalonica you sent help more than once. <sup>17</sup> I don't say this because I want a gift from you. Rather, I want you to receive a reward for your kindness. <sup>18</sup> At the moment I have all I need—and more! I am generously supplied with the gifts you sent me with Epaphroditus. They are a sweet-smelling sacrifice that is acceptable and pleasing to God. <sup>19</sup> And this same God who takes care of me will supply all your needs from his glorious riches, which have been given to us in Christ Jesus.
- D. How do we set ourselves up for generous living?
  - a. Give to God First
    - i. Tithes & Offerings
      1. Malachi 3:10 NLT – <sup>10</sup> Bring all the tithes into the storehouse so there will be enough food in my Temple. If you do," says the Lord of Heaven's Armies, "I will open the windows of heaven for you. I will pour out a blessing so great you won't have enough room to take it in! Try it! Put me to the test!
      2. Proverbs 3:9-10 NLT – <sup>9</sup> Honor the Lord with your wealth and with the best part of everything you produce. <sup>10</sup> Then he will fill your barns with grain, and your vats will overflow with good wine.
      3. Philippians 4:19 NLT – <sup>19</sup> And this same God who takes care of me will supply all your needs from his glorious riches, which have been given to us in Christ Jesus.
  - b. Eliminate Debt
    - i. Credit Cards
      1. Average credit card balance \$6434 at 21.91%
    - ii. Car Payments
      1. The average car payment is \$745/mo for a new car (6.84% interest) and \$521 for a used car (12.01% interest) - 5 year term

iii. Student Loans

1. The average student loan payment is \$393/mo
  2. Average time to pay off 10-20 years.
- iv. Proverbs 6:1-5 NLT – <sup>1</sup> My child, if you have put up security for a friend's debt or agreed to guarantee the debt of a stranger— <sup>2</sup> if you have trapped yourself by your agreement and are caught by what you said— <sup>3</sup> follow my advice and save yourself, for you have placed yourself at your friend's mercy. Now swallow your pride; go and beg to have your name erased. <sup>4</sup> Don't put it off; do it now! Don't rest until you do. <sup>5</sup> Save yourself like a gazelle escaping from a hunter, like a bird fleeing from a net.
- v. Proverbs 10:22 NLT – <sup>22</sup> The blessing of the Lord makes a person rich, and he adds no sorrow with it.
- vi. Proverbs 22:26-27 NLT – <sup>26</sup> Don't agree to guarantee another person's debt or put up security for someone else. <sup>27</sup> If you can't pay it, even your bed will be snatched from under you.

c. Live with Margin

- i. How do you live with margin?
  1. Use a Budget – a written plan for your money
    - a. Psalm 24:1 NLT – <sup>1</sup> The earth is the Lord's, and everything in it. The world and all its people belong to him.
    - b. Proverbs 27:23-24 NLT – <sup>23</sup> Know the state of your flocks, and put your heart into caring for your herds, <sup>24</sup> for riches don't last forever, and the crown might not be passed to the next generation.
    - c. Proverbs 21:5 NLT – <sup>5</sup> Good planning and hard work lead to prosperity, but hasty shortcuts lead to poverty.
    - d. 1 Timothy 6:18 NLT – <sup>18</sup> Tell them to use their money to do good. They should be rich in good works and generous to those in need, always being ready to share with others.
    - e. Proverbs 21:26 NLT – <sup>26</sup> Some people are always greedy for more, but the godly love to give!

E. Close: How can I position myself to live generously?

a. Next Steps

- i. Memorize: Proverbs 10:22 NLT – <sup>22</sup> The blessing of the Lord makes a person rich, and he adds no sorrow with it.
- ii. Think: Am I able to be generous? If not, what steps do I need to take that will create the margin I need?

- iii. Action: Give to God first, eliminate debt and live on less than you make so you can be generous!