

40 Life Changing Truths

Biblical Wisdom & Warnings on Wealth and Generosity

By Brian Kluth, National-International Generosity Speaker and Author

1. Realize that God is the Owner of everything you will ever have.

Psalm 50:10,11 Haggai 2:8 Leviticus 25:23 Haggai 2:7 Prov 13:22 Ecc 2:26 1 Chron 29 Psalms 24:1 Pr 8:18,19 Job 12:13 Gen 1:16 Isa 45:3

2. Realize that every good thing you have came from God.

James 1:17 1 Chr 29:11-14

3. Realize that you are a trustee, manager and steward of 100% of what God entrusts to you during your lifetime.

Gen 2:15 Col 3:17 Col 3:23-24 Matt 25:14-31 Matt 24:42-51 Rom 14:7-8

4. Realize that it is God who provides for you and prospers you so that you can share with others.

Prov 10:16 Ps 67:6 2 Cor 9:8

5. Realize God sees the size of your gifts.

Mark 12:41-44 2 Cor 8:12 Luke 21:1 Exod 35:22,27,29 2 Chr 24:10-11

6. Realize that you should not become prideful or arrogant about what God has entrusted to you.

Jer 9:23-24 Deut 8:17-18 Ps 62:10 Deut 8:11-14 Prov 23:4 Ps 39:5-8 Ps 52:7 Mark 8:36 Prov 16:18-19 1 Pet 5:5 Prov 21:4 Ezek 16:49-50 Dan 4:30-31 Dan 4:37 Obad 1:3-7

7. Realize you are always to give in proportion to how much God has blessed you materially.

Ezra 2:69 Mark 12:44 Act 11:29 2 Cor 9:3 2 Cor 8:12 2 Cor 9:6,7 1 Cor 16:2 Rom 12:6-8 Ps 37:21 Matt 2:11

8. Realize that God has good works for you to do during your lifetime on earth.

Eph 2:10 Mt 5:16 2 Cor 9:8 2 Cor 9:11-14 Col 1:10 Il Th 2:16-17 1 Tim 6:18-19 Titus 3:14 Heb 10:24 Titus 3:1,14 2 Tim 2:21 Col 1:10 1 Pet 2:12

9. Realize that you should not to trust in your riches, but trust in God.

1 Tim 6:17 Prov 11:28 Job 31:24-28 Ps 49:6-12 Pr 18:11-12 Pr 10:15-16

10. Realize that you will need to actively set up a practical ways to ensure that you give 10% OR MORE of your

resources to God's work. 1 Cor 16:2 Deut 16:10 1 Cor 4:2 Prov 3:9 Deut 14:22 Deut 14:23 Ex 22:29 Gen 28:22 Gen 14:18-20 Ex 23:19, 34:26 Ex 34:26 Mal 3:8-12 Gen 4:4 2 Chr 31:5 Neh 10:35 Ezek 44:30

11. Realize that riches can deceive you.

Rev 3:17 Mark 8:36 Luke 16:19-26 Matt 13:22 Luke 12:15 Prov 23:5 Pr 23:4 Ecc 5:11 1 Tim 6:9-11 1 Tim 6:17 Gal 6:7,8

12. Realize that your giving will be a great help and encouragement to many others.

Acts 4:34-37 Pr 19:4,6 Mt 5:14-16

13. Realize that your giving will allow you to experience a fuller, richer and more enjoyable life this side of heaven.

1 Tim 6:18-19

14. Realize that your life does NOT consist in the abundance of your possessions.

Luke 12:15 Joshua 7:21-26 Job 31:24-28 Ps 62:10 Ps 119:36-37 Pr 23:24-25 Luke 8:14 Lu 16:14 Ps 37:16 Prov 15:16 Ecc 5:10 Ecc 5:11 Ecc 5:13 1 Tim 6:7 Deut 8:17-18 Heb. 10:34-36

15. Realize that you should not to live for this life, but for your heavenly home.

Luke 16:9 John 14:1-3 Heb 11:13-16 Phil 4:17 Heb 13:14-16 Heb 11:10 Rev 21:10-11 Luke 12:15-21 Matt 6:19-21 Lu 12:33 Luke 12:34 James 5:1-3 1 Cor 3:12-15 2 Cor 5:10

16. Realize that God will reward you for your faithful generosity and diligent labors.

1 Cor 15:58 Gal 6:9-10 Heb 6:10-12 Phil 4:17

17. Realize that while you cannot serve God and Money – you must learn to serve God WITH money.

Luke 16:11-15

18. Realize the destructive force that desires for more money can have on your life and faith.

Amos 5:11-15 Prov 20:21 1 Tim. 6:9-11 Heb 13:5 Ecc 5:10 Ecc 5:13 2 Tim 3:1-5

19. Realize that God will bring specific needy people into your life that you can truly help.

James 2:15-16 Prov 14:31 Luke 14:13-14 Deut. 15:7-11 Prov. 22:9 Gal 6:7,8 Prov 21:17 Ecc 2:10-11 Ecc 7:4

20. Realize the dangers of pursuing a life of pleasure

2 Tim 3:1-5 1 Tim 5:5-6 Prov 23:19 Luke 15:12-20 Hag 1:4-12

21. Realize that doing good and helping the poor will give you a reputation among others.

Acts 9:36 Acts 4:34-37

22. Realize that your job is to search out God's plan for the resources He has entrusted to you.

2 Tim 3:16-17 Prov 25:2 Prov 24:5

23. Realize that your generous financial and material support will help Christian leaders advance the gospel.

Titus 3:13 3 Jn 1:5-8 1 Cor 3:7-9 Matt 10:41-42 Phil 4:15-19

24. Realize that large gifts given publicly can sometimes be used as a means to encourage others to also give generously.

1 Chr 29:1-9 Neh 7:70-72

25. Realize that when you give gifts publicly you may possibly jeopardize your reward in heaven if you did it for the wrong motives.

Mt 6:1-4 Mt 23:5-8 Mt 23:28 Luke 16:15 Jn 5:44 Jn 12:43

26. Realize that it is dangerous to overstate the value of your giving in order to impress others.

Acts 5:1-4

27. Realize that your giving can help spur people on to love and good deeds.

Heb 10:24-25

28. Realize that God has a high regard for the Christian in humble financial circumstances.

James 2:5 James 1:9-11

29. Realize that women can have a significant part or partnership in generous giving.

Luke 8:3 Exod 35:21,22,25,26 Acts 9:36-39 Neh 2:4-8 1 Tim 5:9-10

30. Realize that even your small kindnesses and apparently insignificant help will be remembered by God.

Matt 10:42 Prov 19:17 Matt 25:37-40 Mark 9:41 Mark 12:41-44 2 Cor 8:12

31. Realize that generous giving brings great joy to God's people and Christian leaders.

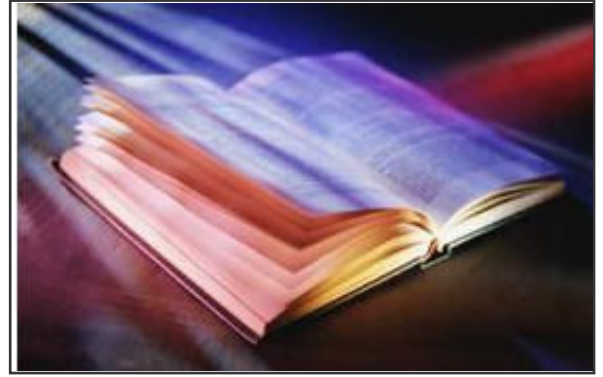
1 Chr 29:1-9

32. Realize the more you have, the more you will be tempted to become harsher with others.

Pr 18:23 James 2:6 Prov 11:16-17

33. Realize that in God's work, the giver and the front-line worker are equal partners and will be rewarded accordingly.

1 Sam 30:24 Josh 22:8 3 Jn 1:5-8 1 Cor 3:7-9 Phil 4:17 Matt 10:41-42



34. Realize that if you want your children to be generous givers, you need to actively train and engage them in the process of giving. Prov 22:6 Gen 18:19 Deut 4:9 Deut 6:6-9 Ps 78:3-7 Eph 6:4

35. Realize that God calls some people to actively distribute their riches so they will be free from the many encumbrances of riches to follow Christ more fully. Ecc 5:12 Ecc 5:13 Mark 10:21-25 I Kings 19:19-21

36. Realize that we are to be content with God's daily provisions.

Prov 30:8-9 Matt 6:9-11 1 Tim 6:6-8 Ph 4:11-13

37. Realize that it is important to honestly talk with those you may choose to significantly help.

Neh 2:2-9 Matt 20:30-34 Mark 10:51-52

38. Realize that any wealth gained by dishonest or unjust means is destructive and will ultimately be 100% redirected by God. Prov 28:8 Prov 13:22 Ecc 2:26 Job 27:16-20 Pr 11:26 Isa 23:18 Jer 17:11 Job 20:17-24 Lev 19:35-36 Prov 11:1-5 Prov 13:11 Hosea 12:8 Ps 62:10

39. Realize that there are a variety of ways you can support God's work.

HELPING THE POOR, WIDOWS, NEEDY, FATHERLESS, SICK, CHILDREN: Acts 9:36-39 1 Tim 5:9-10 James 1:27 Job 29:12-13 Matt 10:42 Acts 4:34-35 Gal 2:10 Job 31:16-22 Matt 25:35-36 Mt 25:40 Rom 12:13 Gal 6:10 I Jn 3:17-18

TRAVELING MINISTERS/EVANGELISTS: Luke 8:3

STRANGERS & PRISONERS: Heb 13:2-3

CHRISTIAN LEADERS WHO HAVE INFLUENCED YOUR LIFE: Heb 13:7 1 Cor 9:11-14

JESUS CHRIST: Matt 2:11

PASTORS/TEACHERS: 1 Tim 5:17,18 1 Cor 9:9-12 Gal 6:6

MISSIONARIES: Phil 4:14 Acts 28:10

GOD'S SERVANTS/WORKERS: I Kings 17:13-15 II Kings 4:8-10 Mt 10:41

OTHER CHURCHES OR GROUPS OF CHRISTIANS IN NEED: Rom 15:27

GOD'S STOREHOUSE: Mal 3:10

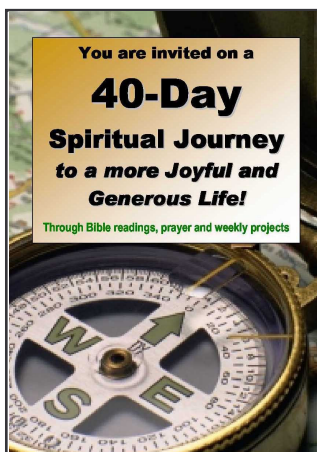
BUILDING PROJECTS: 1 Chr 29:16 Exod 35:29

RENOVATION PROJECTS: II Kings 12:7-12

GENERAL TREASURY: 2 Chr 31:6-13

40. Realize your giving in this life will have an impact on your experiences in eternity.

Phil 4:17 Lu 14:13-14 Matt 6:19-21 Lu 12:33-34 Lu 16:9 John 14:1-3 Heb 11:13-16 Heb 13:14-16 James 5:1-3 1 Cor 3:12-15 2 Cor 5:10



Available booklet from Brian Kluth:
***"40-Day Spiritual Journey
to A More Joyful and Generous Life"***

These 40 principles, with 600+ verses written out, daily quotes, weekly financial projects, and group discussion questions is available in a 40-day devotional guide. This booklet can be ordered for personal or family devotions, for home Bible study or Sunday school groups, or as an all-congregation 40 day focus. A customizable copy of this booklet is available in Microsoft Word for churches that want to use this material during a capital campaign.



ABOUT THE AUTHOR: Brian Kluth is a leading spokesperson nationally and internationally on issues of Biblical generosity. He is the former national president of the Christian Stewardship Association, a branch of the National Association of Evangelicals. He has ministered across America and on 5 continents. His written materials have been distributed to more than 350,000 Christian leaders in more than 100 countries. His website, www.kluth.org offers additional resources and insights into biblical financial and generosity matters. He is also the Senior Pastor at the 1st Evangelical Free Church of Colorado Springs, CO.