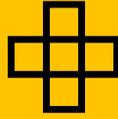


Guide to Giving for 18-30s

How to grow into
a generous giver

Stewardship 
Active generosity





About Stewardship

We help over 30,000 people give generously and sacrificially to support the causes they love. For more than a century, we have served those pioneering Christian mission. We are driven by our desire for the world to encounter Jesus through the generosity of his people and the transformational work of the causes they support.

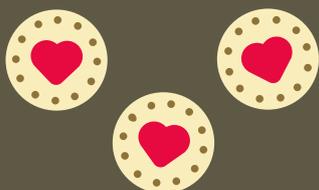
We call this *Active Generosity*.

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“I remember as a child examining a collection jar in church for a charity. I was with two other children at the time, who were talking about how giving was a waste of money and anyone putting anything in the jar would regret it. I put some money in, and they teased me saying they bet I regretted it now. But I didn’t regret it at all: I felt joy and peace for the first time. I realised that this was a secret happiness which so many others were blind to.”

Suzy



The challenge to give



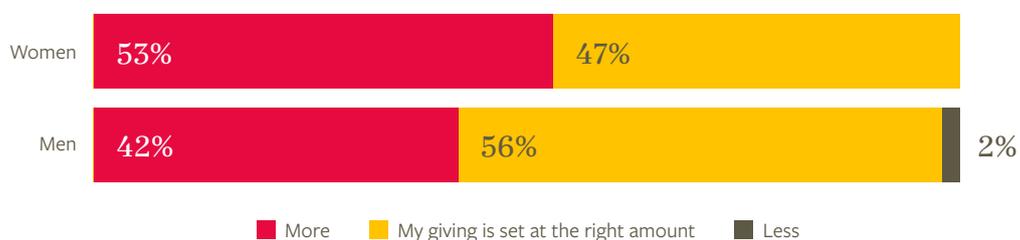
You open your banking app, and there it is. A number on the screen that you've never seen before... Maybe it was payday at your first proper job or a student loan instalment in your first semester at university. What is the feeling you get when an amount that you've never personally had access to before appears in your bank account?

Excitement, responsibility, possibility?

The question is, as someone who loves Jesus and wants to put him first, what do we do with that number before it disappears into rent, food in our fridge, parcels at our doorstep and everything else?

Most of us would love to be more generous – in our recent survey of 18-30-year-olds, 42% of men and 53% of women said they would like to be giving more.

Would you like to be giving more or less than you do currently?



But how do we do this with all our financial hang-ups: student debt, soaring bills and high rent, the wild idea of one day getting onto the housing market? What habits can we set up so that we start out in a good place, ready to go against the grain and live a life of radical generosity?

Do you want to answer the Bible's call to a life of generous giving? If so, this guide is for you. We can all experience the joy that comes from knowing that we're making a difference and part of something so much bigger than ourselves.



What does the Bible say about giving?

A quick Google search can bring up multiple articles as to why giving is good for us, but we're also constantly bombarded by a million other things we could spend our money on. The Bible calls us to giving that is sacrificial and extravagant, but also incredibly freeing.

We'll look at three biblical ideas to hold onto as we think about our giving.

56%

of all participants in our recent survey said following biblical guidelines is the most motivational factor behind their giving.



Giving starts with recognising it all belongs to God

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

(Psalm 24:1)



This one's the real clincher. That moment of realising that absolutely *everything* we have has been given to us by God is the lightbulb in many believers' choices on giving. Our salary is a gift, our student loan is a gift. Our ability to work, the opportunity to study, the way we've been made. Life itself is a gift from God.

We know our Creator made it all for us, but sometimes the temptation is to think that we're the ones who've worked hard for what we own. The enemy wants us to think about all that we lack instead of all that we have. And the world encourages us to splash the cash on ourselves – because we're worth it?

Giving breaks the power of money. We need money to live, but 1 Timothy 6:10 paints a vivid picture when it says that the love of money is the root of all kinds of evil and seeking after it can pierce us with many griefs. When we give, we break the lies of the enemy and the world and live free.

Being grateful to God as the maker and sustainer of everything transforms our mindsets. In giving, we are only returning to him what he has poured out on us.

“The first time I gave was after listening to our pastor speak about giving in such an encouraging and joyful way that it made me want to give back to God what already belonged to him. I was very nervous, but I was led by the Spirit to give in that moment what little money I had.”

Timothy



Reflect

If God owns it all then how does that change my view of 'my' finances?

2

Giving is an act of worship

“Leave her alone,” said Jesus. “Why are you bothering her? She has done a beautiful thing to me.”

(Mark 14:6)



Matthew, Mark, Luke and John all recall the story of a woman who, according to those present, wasted (Mark 14:4) her expensive perfume. She broke an alabaster jar to pour the equivalent of £25,000 of perfume on Jesus.

Why would anyone do that? We're used to a world where even giving has a secondary motive to make yourself feel better, fix a problem or gain influence. But this move was so bold and extravagant that it offended everyone around her. Except Jesus. He called it a *beautiful thing*.

The woman recognised who Jesus was and gave all that she could in thanksgiving and worship. She was motivated by love and adoration. In giving, we thank God for blessing us with eternal life and meeting our material needs today. Are we prepared to give like the woman with the perfume – so extravagantly that it offends?



“Are we prepared to give like the woman with the perfume – so extravagantly that it offends?”



Reflect

What would change if I viewed every financial decision I make as an act of worship?

3

Giving is a declaration of trust

“Do not be afraid, little flock, for your Father has been pleased to give you the kingdom. Sell your possessions and give to the poor. Provide purses for yourselves that will not wear out, a treasure in heaven that will never fail, where no thief comes near and no moth destroys.”

(Luke 12:32-33)



Money can sometimes breed fear. Especially at the moment, when all we hear is the cost of everything shooting up each day. Worrying about not having enough stops us from giving. Whether it's the fear that we won't have sufficient funds for the future or if we have so little that we don't even know how we're going to get through the week. The enemy loves to undermine our trust in a God who provides.

“When we give, it’s a real declaration that we trust God to look after us.”



In Hebrews 13:5 it says to keep our lives free from the love of money and to be content with what we have, because God has promised to never leave or forsake us. When we give, it's a real declaration that we trust God to look after us. It's acting out that breastplate of righteousness that shouts down the enemy's lies of fear encouraging us to hoard and hold onto the things that don't last.



Reflect

Where am I being called to trust God more in the area of finance right now?



How do we decide how much to give and what to give to?

Are you ready to live a life of joyful, thankful generosity? Let's look at some steps we can take to get our giving on the right track.

35%

of all participants in our recent survey identified 'I find it hard to work out who to give to' as a barrier to giving.

1

Sort your giving first

On the first day of every week, each one of you should set aside a sum of money in keeping with your income, saving it up, so that when I come no collections will have to be made.

(1 Corinthians 16:2)



Something mysterious happens when we, as an act of worship, give first. Paul encourages the Corinthian church to set aside the giving before anything else. When we give from our leftovers, we don't give as much – but also, the money we keep doesn't last as long. This is an Old Testament principle too:

Honour the Lord with your wealth, with the first-fruits of all your crops; then your barns will be filled to overflowing, and your vats will brim over with new wine.

(Proverbs 3:9-10)

When you sort out your giving first, you establish a rhythm for life as a generous giver. It's easy to think, "I'll wait until I've got more – then I can give more." But putting off prioritising our giving doesn't work. It's much harder to get into regular giving once you've got used to spending your own way for a number of years.

When we look at our finances, we honour God when we choose to sort out what amount we will give away as our first priority. Many people start with 10% of what they earn (more on that in FAQs later). If it's daunting, you can start with a small amount. Whatever level you choose to set your giving at, the key principle is to make a habit of giving as the first thing that comes out of your account. Then all the other choices about how we spend our money come after that. As we have seen already, God promises to look after us when we put our trust in him.

“At one point in my early twenties I was between churches and hadn't settled where to go for a few months – I decided to still put aside the amount I wanted to give as a tithe and remove it from my main bank account, even if I didn't know where I was going to give it away to yet.”

Ali

This could look like:



Set a reminder for payday and practice the discipline of not making any other payments on your card until you know your giving has been completed for the month.



On payday, move what you want to give straight into a **Stewardship Giving Account**, before any other regular payments come out. Set up a single Direct Debit payment to your **Giving Account** and then add the charities you want to support and set up regular or one-off payments.



You might even want to push back other regular payments by a few days so that your giving is symbolically separate to other things happening in your account.

2

Find your passion and make it your focus

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.

(2 Corinthians 9:7)



Working out where to give can be confusing. Many people give to their church first: 71% of our 18-30-year-old survey respondents listed their 'local church' as their favourite place to give. But over a third of respondents said they found it hard to work out who to give to. It can be overwhelming to see how much need there is. And with so many charities doing good work, how do you know who to choose?

It's easy to feel guilty if you say 'no' to a good cause, but we can't give to every single one. Our giving should cause us joy, even when it feels like a leap of sacrificial faith. 2 Corinthians 9:8 promises that when we give willingly to causes that stir up our heart, we receive abundant blessings that money can't buy.

Top five causes supported from our 18-30-year-old survey respondents



Local Church

71%



Evangelism

40%



International Aid

36%



Global Mission

33%



Children and Youth

27%

This could look like:



Spend some time working out what causes really stir up your heart and connect with your passions. (See [FAQs](#) for a set of questions that help when deciding whether to respond to a specific ask for money.)



Find charities to support in a diverse range of causes – from UK Poverty and Debt, to Art and Media, to Global Mission – by visiting Stewardship's [Causefinder](#) pages where you can explore the areas that interest you.



A [Stewardship Giving Account](#) is an easy and effective way to give to multiple charities. You have 24/7 access and can add and remove the charities you care about as the need arises. Stewardship will add 25% on all eligible donations with our Instant Gift Aid feature.



3 Commit to a lifetime of generosity

“Do not store up for yourselves treasures on earth, where moths and vermin destroy, and where thieves break in and steal. But store up for yourselves treasures in heaven, where moths and vermin do not destroy, and where thieves do not break in and steal.”

(Matthew 6:19-20)

Making sure we’ve always got more than enough feels like the safest way to live. But Jesus reminds us in this verse how quickly it can disappear. A feeling of control over our money is just an illusion. And money usually ends up having more control over us.

A financial advisor would encourage us to budget and plan so that we’re prepared for emergencies and set goals for the future, which is sensible. It can be the same with our giving. We might have dreams and ambitions for the future that God has placed in our hearts, but we’re all called to give, and we can be ambitious with that too.

The most secure path is to plan for the eternal future that really counts.

This could look like:



Set aside and save some money each month to respond to emergency appeals or to make spontaneous and unexpected gifts. We’d recommend a **Stewardship Giving Account** to build an account balance over time so there are funds available for you to give from when the time arises.



Fix a regular time to review your monthly giving. It might be at the start of every year. It might be every time there’s a change in what you earn. If done regularly and faithfully, it can become part of a life of deep-rooted trust in God.



If you’re unsure over the amount to give away, you can pray that God would show you. But be prepared that the Holy Spirit can often lead us into sacrifice!



Giving FAQs

Q: Should I be giving when I am in debt with a student loan or owing someone else money?

One of the specific things the Bible says about debt is that you should repay it: *'the wicked borrow and do not repay, but the righteous give generously'* (Psalm 37:21). There's some debt we can't easily avoid – like a student loan or a mortgage. So they're not necessarily alternatives; it's right to honour the repayment but doesn't mean our giving has to go on hold.

Q: How do I balance providing for the future through saving and giving generously when I am on a tight budget?

John Wesley said that we should 'earn as much as we can, give as much as we can and save as much as we can'. But these things aren't a balancing act – when we give as an act of worship, it works best at the beginning of our decision-making. It may mean that our savings start low and increase over time, and we keep trusting God with the future. *You will keep in perfect peace those whose minds are steadfast, because they trust in you.* (Isaiah 26:3)

Q: What counts as my income when I'm working out how much to give? Should I give when my income comes from benefits, a student loan or support from parents?

Any addition to our bank account is a gift from God – whether it comes through Universal Credit, a supportive family or a generous payslip. But when we're struggling financially, we can remember that there are many other ways to give, like through our time or our talents. So it's still great to give financially, but if you are supported by friends, family or charity then it might also be a good idea to let them know that's what you're doing.

Q: A charity/fundraiser is asking me for money. How do I decide whether to give to it or not?

Firstly, we can pray about it. But here are some questions to think through to help you work this out:

1. Is this really important to me? Does this line up with the course of my life? Are there other ways I can tell that this issue is a God-given priority for me?
2. Is there a history to this purpose or can I see it being significant in my future?
3. Am I involved in the cause? Am I in communication with them? Do I care enough to be giving time, energy or prayer to this?

4. Is the recipient transparent? If I wanted to know about the mission or the money, is it straightforward to find out?

None of these are deal-breakers, but they might help whittle down all the possibilities for giving to a few priorities.

Q: Do I really need to give 10%? Should a tithe be based on what I earn before or after tax?

It's a challenge to ask ourselves the opposite question: if it all belongs to God, how much should we keep?

The principle of tithing comes into the Bible as early as Genesis 4, when Cain and Abel bring offerings to God. In chapter 14 Abram gives a tenth of his loot from battle to the local king. Later, when the Israelites were given the Law, Leviticus 27:30 describes an instruction to give a tenth of their produce to God.

Tithing was an act of worship first and foremost, but also provided for the priests and Levites; the upkeep of the temple; the care for widows, orphans and foreigners; to feed the hungry and to provide for worship and celebrations.

In the New Testament, Paul says to *'give what you have decided in your heart to give, not reluctantly or under compulsion, for God loves a cheerful giver'* (2 Corinthians 9:7). We could interpret this to mean a tithe is not necessary, but Jesus' teaching on money and selflessness leans towards being even more generous rather than less.

To make the choice about how much to give, we can come before God expectantly in prayer, with thanksgiving for everything he has given us, and be ready for an answer that might take us out of our comfort zones.

Q: I work freelance and don't have a fixed monthly income – how should I give regularly?

A Giving Account is a handy way to smooth out an irregular income flow, meaning you can top it up every time you get paid. You can pay into your **Giving Account** as and when you receive wages – this creates a fund which you can then use to set up regular gifts out to your favourite causes.

Giving Account

A simple way to organise your giving

We hope you found this guide helpful. If you haven't done so already, we'd also recommend you open a [Stewardship Giving Account](#) so you can manage all your giving in one place online, providing visibility and flexibility of how much you give and who you give to.



Say goodbye to multiple Direct Debits

You can use your Giving Account to support all the causes you love, including your local church, with a single Direct Debit. Simply top up your account with how much you want to donate and make as many regular or one-off donations to as many charities as you like.



Increase your impact with an immediate boost of 25% to your gifts

With Stewardship's Instant Gift Aid, we will automatically add the Gift Aid to your eligible donations so the charities you love can focus on the things that matter most, saving them the time and hassle of having to claim it themselves from HMRC.



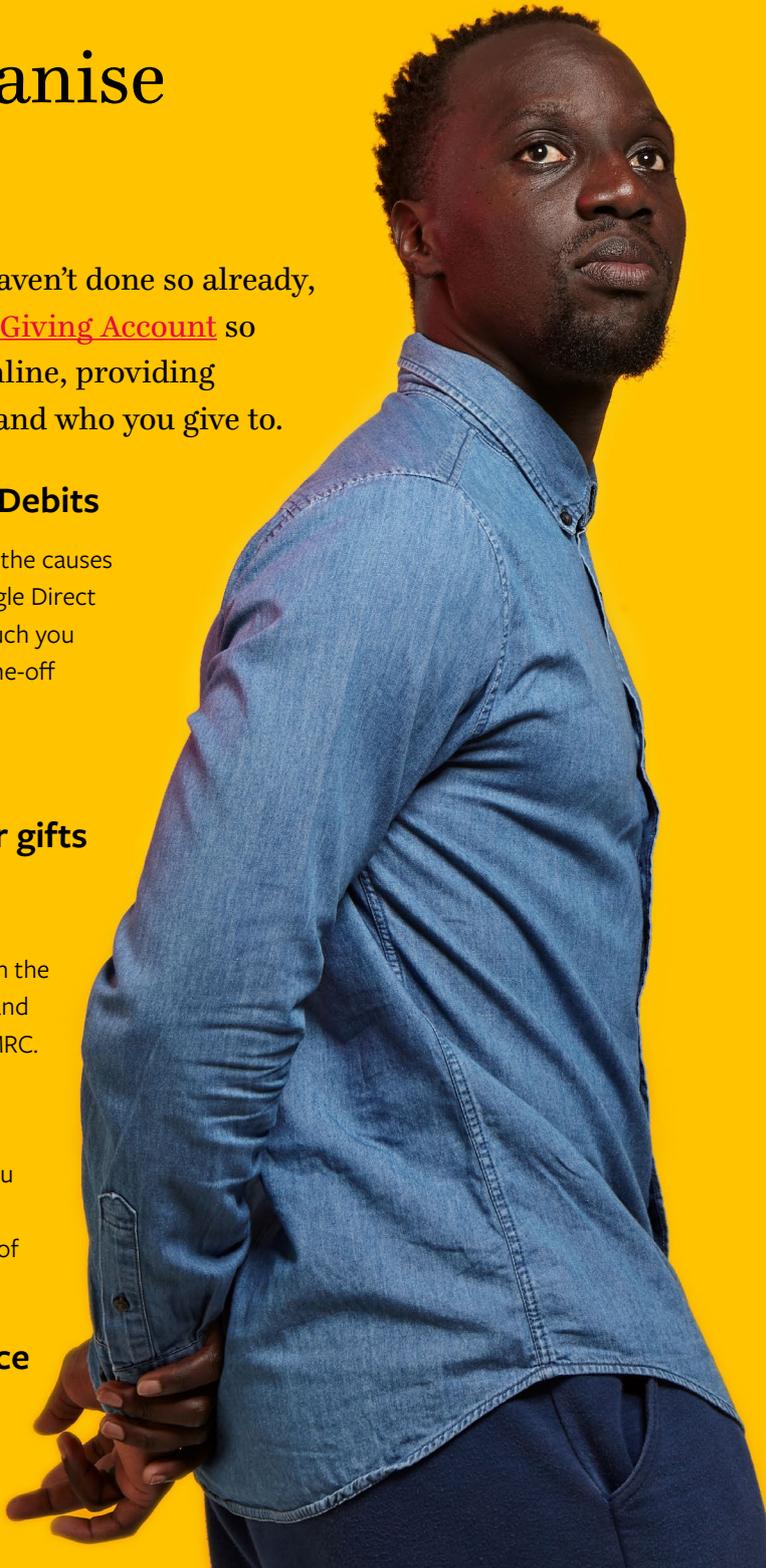
Create your giving portfolio

Add and remove as many charity partners as you like, whenever you like. You will get 24/7 access to your account, giving you complete flexibility of when you give, how much and to whom.



Start building your giving balance

Top up your account so there are always funds available for when you want to respond to emergency appeals or make ad hoc gifts.



Open your Giving Account today

You can move over all your charitable giving in minutes. All you need to do is open an account, add the charities you want to support and make a regular or one-off gift. [Email us](#) or call our amazing Giving Stewards on **020 8502 8560** if you need any help and they'll happily assist you with any questions or issues you may have.

[OPEN YOUR ACCOUNT →](#)

Authors



Catherine Durant

Catherine writes and edits for Stewardship, having joined the team in 2014. Previously, she worked in marketing for a theatre, spent time in mission focused on anti-trafficking in Asia and studied History of Art and English Literature at university. She now uses this love for words and images in her role at Stewardship.



David Flowers

David Flowers is co-Senior Pastor of the Leeds Vineyard church and a director of Flowers McEwan Ltd, a financial planning firm in Leeds.

Stewardship 1 Lamb's Passage, London EC1Y 8AB 020 8502 5600 enquiries@stewardship.org.uk stewardship.org.uk

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