

More Than > Sunday. Us. Now.

#5: Levels of Generosity

2 Corinthians 8:7-9

Dr. Matt Cassidy ---- September 20, 2026

In our time together we're working our way towards an experience of growing in faith in God. And we're talking specifically about our finances. And there's a purpose for that. You might have heard this sentence before: God loves you and has a wonderful plan for your life. And He does. He does love you, and He has a wonderful plan for your life.

And if I were to explain that plan simply, I would use the phrase "He wants to do scary things together. Let's do scary things together." That's His offer. And "scary things" means growing in your faith. And "together" means with Him and with your brothers and sisters in Christ. Let's do scary things together. And "scary things" means growing in your faith. "Growing" is just a church phrase again. It means to grow in your dependence upon God for things that you're trusting to yourself: your provisions, your protection, your identity, your significance. And we start off our lives living independently and hard, and God wants us to soften our souls and trust Him for these important values of significance and security and identity, and to release ourselves into His trustworthy arms.

I think the theme that is going to be running through our time together about "Let's do scary things together" is getting your faith in shape. Think of it like exercise, because it works a lot like exercise. Get your faith in shape.

And let me use this as an example. If I were to (just trust me ... don't trust me, but just give this to me) ... The simplest and most elemental way to stay in shape, using the simplest tool, would be a jump rope. If you pick up a jump rope, and you use it regularly and you get good at it, you're going to get in shape. There's a lot of reasons that that's going to happen. That's a little theme there. That's the simplest way to get in shape.

Do you know the simplest way to get your faith in shape? It's growing in generosity. It's so elemental because growing in generosity is not about the money. It's not about the wealth. It's about what's you're holding onto and what you're trusting. And in our culture (and every culture), for our future safety, we hold onto money. For our current buzz, we love spending. And

God is seeing that it's all about us, and that wealth is what we're holding onto, and it's keeping us from holding onto the Lord.

So, the reason that Jesus talks about wealth so much is because that's what is keeping us out of shape. And so, we're going to look today at a series that, when we talk about growing in our faith, we're talking about generosity. And that's why, again, one hundred percent participation and first-time givers are important. If you've been part of a gym where there's a gym culture and you see someone walk in the door and it's their first time, you say, "Come on, man! Come in! This is great! Pick up a jump rope and stay!" And when they're leaving, you say, "Come back again! Come back! I know the first week is the hardest." That's why we're celebrating it.

I want you to see that in the guide that we've been giving out, pages 24 and 25 inspired me, because it shows five stages or levels of being in shape—five levels of generosity that can show and help you understand where you are in this particular area. And so, when we go through this, here's what I want you to do while we're listening today. First of all, I want you to be thinking, *Where am I in these five steps, these five levels?* And then ask yourself, *Where do I want to be?* And then the third question will be, *What do I need to do next?*

Where are you, where do you want to be, and what do you want to do next?

Level 1: Crisis/Cause Giver

Here are the five levels of generosity. Level one is the most basic. It's where we start, or where most of us start. That's why I put it at the bottom here. It's the crisis or cause giver. And this is the level where we find ourselves giving because of what the Bible has said or what the Spirit has told our souls to give towards.

Grace Covenant Church is famous for giving at this level around the city, and maybe even around the country. Because when we find ourselves in the midst of a crisis, we respond. If there's a flood, whether it's local, or in Central Texas, or sometimes even around the world, we raise significant resources almost immediately. When it comes to cause giving, sure, there we go again. Just to harken back, we were looking to sponsor a translation of the Bible in East Asia a few years ago. We had an opportunity to give towards that on a Sunday, and we raised enough to sponsor two translations for that country. Life Care—called The Source now—is our pregnancy center that we enjoy supporting. They came to us because they knew that we could help. They

needed a 3-D machine for sonograms. And so, one Sunday we raised enough money to buy two 3-D ultrasound machines. We respond in that crisis/cause method because we just want to help every way we can.

And that's a good place to start in your giving. It's kind of sporadic, though. It's not a lifestyle of giving. It's more like (back to getting in shape) working out once or twice a year. Mostly you're just sore.

Level 2: Crisis + Responsible Consumer Giver

So, we go to level two giving. Level two giving is crisis giving (level one) plus. It's also, as I put it, responsible consumer giving. It's when we give to the church for personal self-interest. It's when we give to the church because we're paying for what we're getting, and we want to keep the doors open.

You can look at it this way. Sometimes when you enter your children in some sort of sports league, you pay. You pay a lot in many of these leagues. But you get what you pay for, or you complain about it. But you're going to get uniforms and fields that are well-kept, and, hopefully, good coaches—that sort of thing. And you know that this machine called children's sports doesn't run for free. It needs funding. If you were to quit paying, let's say, the monthly bill, then it would just go away. So, you give for the sake of your child being able to play on that field. It makes sense.

And so, that model of consumer giving comes over to the church with some people. And it becomes less sporadic than crisis giving. It's a little more regular. And it's the person who says, *You know, I'm a responsible adult, and I know how things work. And I know that the programs and the things that happen on this campus need to be financed.*

My children are going to that building, and it's climate controlled, and I'm glad. And those diapers that are fresh are not free. And I want to help pay for some of these expenses.

I see what's going on in our youth ministry, and I realize that there are multiple salaried staff workers. They need help getting paid, or it will go away.

Our marriage is doing great because of the ministries that we have going on at Grace Covenant Church. Again, more staff, more air conditioning, more electricity.

I'm just trying to be a consumer that's responsible, who is seeing what is going on. And I want to play my part. Because if I don't, Grace will go away. I'm getting my money's worth here. And I want to make sure the doors stay open.

Again, that's a kind of giving that's not like sporadic giving, but just to be clear, that kind of giving—consumer-type giving—there's no mention of that in the Bible. That's not generosity; that's an exchange of goods. And while it's great to do that to keep the lights on and the doors open, it's not what the Bible talks about when it talks about generosity. But, you know, at least you're not just taking, right? But you're paying for services rendered.

Level 3: Crisis + Consumer + Intentional Giver

The third level of giving is where we're entering a more consistent biblical description of what generosity is. And this is the intentional giver. The intentional giver is giving when there's a crisis, the intentional giver understands the pragmatic nature of the church. But this is a person who is looking at giving as a spiritual discipline, just like he or she looks at other spiritual disciplines. There's giving, and there's prayer, and there's Bible study. And this is part of the discipleship process. It is a spiritual discipline. That's what makes you a disciple.

And a disciple isn't reactive; a disciple is proactive in the disciplines. So, a person who isn't a disciple reads his or her Bible when life is in a panic. *Quick, get me a Bible verse!* And now they're reading their Bibles, hoping they find the right verse.

But a disciple is regularly reading the Bible, intentionally, so he or she can know the mind of God. A reactive non-disciple follower of Christ is reactive in his or her prayers. *Oh, no, I have a promotion coming. I better pray.* Or, *A friend is in the hospital. Oh, dear God, I know we haven't talked since our last drama, but ...*

And a disciple is intentional about his or her prayer life, so that he or she can hear the voice of God, so that when those events take place, he or she can hear that whisper, because there's a relationship going.

So, what's taking place here (going back to sports) in the area of this discipline, is that you've gone from a crash dieter (*Oh, no, swimsuit season is coming—I'm not going to eat for two months*) to a person who says, *You know, I'm going to become (mildly) an athlete and change my lifestyle so that my diet and exercise keep me fit.* See, this is how that's happening.

Now, to become this type of giver, an intentional giver, something radically is changed within this person's soul. There are two major motivations that have caused this change from sporadic to intentional. Here are the two main motivational changes.

The first one is overflowing generosity. It's just love—uncontainable love. Here's a great picture. Jesus is dining with some Pharisees, the house is filled, they're dining at the table New Testament style where they're lying down. And then an uninvited woman of ill repute (more than likely a prostitute) comes in. And she comes and throws herself at Jesus's feet. And then she washes his feet with her tears. And then after that she dries them with her hair, all while everyone is having dinner.



And if that weren't enough, everybody is just trying to ignore what's going on over there, and she opens up this expensive vial of perfume and pours it over His feet. Now that aroma can't be ignored. It's filled the house. And now everyone is talking. And they're saying the same thing: *None of this makes sense. If Jesus knew what kind of woman that is, He wouldn't allow Him to touch her.* Have you seen that picture of this woman? (This painting is actually in our house.) This woman is kissing His feet and washing His feet.

And so, since they're perplexed and it doesn't add up to them, Jesus does the math for them. He says, *Here, I'll help you make sense out of this.* And He tells a story, and then He just

says, *Look, it's simple. This is addition. I'm just going to lay this out so that everybody can understand this. Watch this. People who sin much are forgiven much. And if they've been forgiven much, they're going to love much. And then they're going to give much. It's just people who have been convicted about how much they've sinned and how much they've been forgiven. They're going to love and they're going to give.*

Now when He explains this, it's a backhand indictment to everyone in the room who is self-righteous. Because they're doing the same math, thinking, *Oh, right ... the reason I'm not down there crying at His feet is because I didn't sin much.* And that's where the knife gets twisted, but they don't even feel it.

Let's not worry about them. Let's talk about this woman who cannot contain her love. And so, she shows it in her works and her generosity.

And now, because love has entered the equation, the math works. The sum comes to a perfect total. What Jesus has done is to take a situation that looks and appears to be insane and add sanity to that by adding gratitude. He's explained what is inexplicable unless you're grateful. This was not a rational event; but it is now. It's reasonable because this woman has been forgiven much, and so she loves much, and so she gives much. And if this woman could talk through her tears, she'd say to that crowd, *Do you know what Jesus has done for me? I'm not who I was. And for the rest of my life on earth, I will walk forgiven. I have a new future hand in hand with Jesus. And my eternal life is secure. There's no shame in my life. You can't say or do anything to me to make me feel regret. I have no guilt, and I have power now to change my life. So, yeah ... I'm compelled to wash His feet and to pour this expensive perfume all over Him.*

The primary point here is that love changes you. And the primary reason that people give to God or to the church is out of love. It's out of gratitude.

Jesus said, "Where your treasure is, there your heart will be." But where's our treasure? I mean, our treasure is in a bloody cross and in an empty tomb. And because of that, our souls are chained to that cross. Our hearts are tied to that old rugged cross. And that causes us to be overflowing with love and generosity.

Let's put the picture up again. "Those who have sinned much" ... every true believer has found himself at the feet of Jesus weeping. I mean, that's the job of the Holy Spirit. If the soul is tender towards His Spirit, He's going to bring you to a place where you're going to want that prostitute to move over to make room for you. And if you realize that you've sinned much, then

you'll realize that you've been forgiven much, and then you're going to love much, and then you're going to give much.

You're overflowing with gratitude. That's the big change that makes an intentional giver.

The second big motive for change is spiritual obedience. Kind of a back way of saying this is that it's the answer to spiritual ignorance. When you come to this compulsive place where you want to love and give, you ask the question, *What do I do now? King, order me. Master, what do I do?*

You might have felt that way around the house a few times. *Hey, honey, is there something I can do for you? Just tell me what I can do, and I'll do it. Just tell me—I can't read your mind. Tell me.*

It's a little bit of that, except with a deity involved. *Help me understand what I should be doing to just show that I'm giving back.*

And in the Bible, the answer is ten percent. From the front of the Bible to the back, there's something that's called a tithe. A tithe means giving ten percent. And what is interesting about it is that before there was ever a nation of Israel, five hundred years before Moses was born, Abraham is giving ten percent of his income to a high priest. For some reason, ten percent is the old standard. And it's so strange that God mentions it multiple times. He's saying, *This is the entry level. And I know that some of you will do it begrudgingly. But it should be done joyfully. And if you do, if you fill my storehouse, I'll overflow yours.*

Malachi 3:10

Bring the whole tithe into the storehouse so that there will be food in my house and test me now in this, says the Lord of hosts. See if I won't open the windows of heaven and pour out for you a blessing until it overflows ...

He puts it out as a challenge. Look what He says in Malachi 3:10: "Bring the whole tithe"—bring all the ten percent—"into my storehouse so that there will be food in my house. Test me now in this, says the Lord of the armies. See if I won't open the windows of heaven and pour out for you a blessing until it overflows ..."

You fill my storehouse, God says, and I will blow the doors and windows off yours. But you've got to test me and see. Give me that first ten percent.

And I'm going to throw this out to a couple of you nerds out there who like to do research. There's something anthropologically and spiritually mystical about the percent. (I didn't have time to go into this, but you can go do the homework.) Here's why. In multiple cultures and multiple religions all over the world and in all epochs, ten percent is the bottom line. It's the standard.

Now here's the stranger thing. *Forbes* magazine wrote an article on how to manage your finances years ago. And it said that you should give away ten percent of your income because it's good for you. It's healthy for your soul. *Forbes* says that!

I watched a PBS series on financial management a number of years ago. (That's how boring my life is.) And it said to give ten percent away because it's good for your soul. I don't know, but I think it's anthropologically intuitive within our souls to start at ten percent.

I know many of you are thinking, *How do I get to ten percent? I haven't budgeted for that. I'm just feeling terrible about what I could be giving, and I'm not. I'm up to my eyeballs in debt ... or whatever it might be.*

So, the question I've heard for forty years is: *How do you start tithing?* I've heard two answers, equally, for forty years. And they're both right and they're both very hard. The answer is found in the other unrelated question: *How do you get into Barton Springs Pool?* There are two ways to get into Barton Springs Pool. You can either walk in slowly—go down one of the stairways slowly (well, that's painful), or you can jump in all at once. And that's painful.

So, we've got pain down. It's just how you're going to do it. So, I've heard for forty years, equally, here's what you do. *You're not ready for this, this is new, but you want to start it. Here's what you do. You start at one percent, then you go to three percent, then five percent, then eight percent, then ten percent. Woo! There you are. You're in the game! Let's go. Okay.*

And then I know other people who say to give ten percent, trusting the Lord and seeing what happens. *Just jump! Don't go down the stairs. That's too painful! Just jump and see what the Lord does.*

That was our experience at the Cassidy household. We felt like ten percent was the lowest that was ever mentioned in the Bible, so we started there. We weren't going to talk about

New Testament giving. And we gave ten percent, and God showed Himself. He paid our bills for us.

And I want to tell you that it was still painful. The first ten years I didn't like doing this, because I would do our taxes and I would see how much we gave, not in percentage, but in real numbers. And I'd think, *You know what kind of stereo I could buy with that? Do you know what kind of speakers I could get for that stereo?* Everything was in high fidelity equipment for ten years.

And then after that I just got over it, and then I started being somewhere in the middle. And then in the third stage I couldn't wait to do taxes so I could see (boy, I never said that again) just how much we gave. I could not wait to find out what percentage of our income we gave. It just became fun. I got used to Barton Springs.

But anyway, whatever method you want to go with, I'll tell you that two people will tell you two different things. We jumped in and it worked for us.

That's regular giving, intentional giving.

Level 4: Crisis + Consumer + Intentional + Surrendered Giver

The fourth level of giving is surrendered giving. Now we're getting into New Testament generosity. It's all the other three levels (so, you're at ten percent to start off with), but you're starting to really come to grips with a deeper understanding that everything belongs to God, every breath you take. You're starting to understand that your personal safety and security, your identity—all of that—you're trusting God for that. *No matter what happens, I'm God's son. I'm a prince. I'm a princess.* And you can't say or do anything to keep that from happening.

And then you realize that life is short and you're living for the line, not the dot. And when that starts happening, you start looking at generosity as a spiritual adventure. It honestly starts becoming a game. When all these other areas in your soul life ... in other words, when your faith is getting strong enough, you start having fun with the sport of giving. Yeah.

I've seen some people express it this way. Every year they give one percent more. So, they start at ten percent, and in fifteen years they're giving twenty-five percent of their income. And they just keep giving one percent more each time.

I know that the way some people play the game is by deciding to cap their income or their lifestyle at a certain level. And they say, *God, anything you bring to my checkbook after that, I'm giving it away.* And if you want to see “test me and see,” you’ll see that God usually throws a lot of money their way, because they decided to live in this surrendered way and just give everything away to the Lord.

Personally, the way we do this (I’ll show you some details in a minute) ... But this level of surrendered generosity has been absolutely the single most enjoyable spiritual discipline I’ve ever been part of. Because nothing has changed greater in my life than the area of generosity. I had never been enslaved by anything so brutal and so bullying as greed and fear of being without. And I think it’s really fun for me. I’ve turned it into an adventure. Because it just reminds me of the bully it used to be and how now I’m winning. And I love winning. When that greed and insecurity about financial well-being starts to grip me, I feel like I’m just going outside. Remember how in *Back to the Future* at the very end, the old man McFly walks out in the driveway and says, “Bif!” Remember Bif? “McFly, McFly.” “Bif, it needs a second coat of wax. Right, Bif?” “Yeah, Mr. McFly, yeah.” The bully is now a slave. (There’s another word for it ...) It’s not my bully anymore. That’s why I love it.

And that’s why I’m loving this campaign that we’re doing right now—More Than. I can’t wait to see how it ends in the Cassidy house.

A surrendered giver is becoming like Christ in generosity. And in that generosity, it almost gets competitive. Again, going back to a sports analogy, God is looking at your sport and saying, *Hey, let’s clean that part up.* And your weakness becomes your strength. It’s like your backhand. *Let’s work on your backhand.* And the next thing you know, no one wants to hit it to your backhand. Or maybe your worst shot in basketball is your free throw, and now you’re hitting them at one hundred percent. Now you cannot wait to get fouled.

2 Corinthians 8:7

But just as you excel in everything—in faith, in speech, in knowledge, in complete earnestness and in your love for us—see that you also excel in this grace of giving.

That's what Paul is doing here. This passage just pinned me to a wall a number of years ago because of that. He's looking at aspects of your spiritual growth, and he's saying, *What about that part?* Look what he says in 2 Corinthians 8:7: "But just as you excel in everything—in faith"—I was excelling in faith—"in speech"—I was watching my tongue, and it was working—"in knowledge"—I was growing in my understanding of God—"in complete earnestness and in your love for us"—I was learning how to love people. And then he says this: "...see that you also excel in this grace of giving." And I thought, *Man, you're meddling now. I mean, what?*

What I was doing in this area was volunteering a lot. And so, I was excelling in volunteering so that I didn't have to do the giving part. And now he calls out volunteering specifically and says, *Okay, you've got a great free throw. Let's work on your layup.*

2 Corinthians 8:8-9

I am not commanding you, but I want to test the sincerity of your love by comparing it with the earnestness of others. ⁹ For you know the grace of our Lord Jesus Christ, that though He was rich, yet for your sakes He became poor, so that you through His poverty might become rich.

And that's where we enter New Testament giving. He's going to use that as an example. Here's New Testament giving—the next two verse in 2 Corinthians 8: "I am not commanding you to do this, but here's what I want. I want you to test the sincerity of your love by comparing it with the earnestness of others." Look what they're doing. "For you know the grace"—the

gift—“of our Lord Jesus Christ, that though He was rich, yet for your sake He became poor, so that you through His poverty might become rich.”

So, there’s New Testament giving. The standard is that Jesus was infinitely wealthy, and He became infinitely impoverished, so that in our sinful state of impoverishment, we became infinitely righteous. The righteousness of Jesus makes us rich. So, do that. Be gracious like that, like Jesus was gracious.

And here’s how we practice surrendered giving, just for the sake of application, at the Cassidy house. We’ll give ten percent to Grace Covenant Church. And what happens is that it’s not about us—Grace. It’s about them. It’s this realization that there are things happening all over the world that we can’t do much about. But we can help finance them. So, with issues of sanctity of life such as LifeCare or Austin Source, we’ll give above that ten percent to them. For sanctity of life around the world, we’ll give to multiple orphanages around the world. We look for opportunities to give to missionaries to go to countries we’ve never heard of and don’t want to go to. We can’t wait for the summer when a lot of our students at Grace and even families will go on mission trips. That’s above and beyond that ten percent. We’re looking to be surrendered givers. It’s not about us. It’s about all these other ways that the Gospel needs to touch the whole world, and we can’t reach it from our little house.

Level 5: Crisis + Consumer + Intentional + Surrendered + Exceptional Giver

So, just to review, there’s a sporadic kind of giving that is crisis giving. And then there’s consumer giving. And then you get to intentional giving. Now let’s go! And then you get to the surrendered giving. And there’s one last kind of giving that we’ll bring up, and that’s called exceptional giving. It’s all the other four, but now it’s exceptional.

There are sometimes, just a few times in your whole life, when you’re going to see opportunities where God is working in such a way that there’s potential. You don’t know it, but there’s potential that this thing could change a city or a country or the world. And you jump in and say, *I must be part of this. I cannot miss this. I won’t die without getting in on this somehow.* There’s a sense that it’s a one-time event, there’s an urgency to it. In the classic Old Testament stories, as when they built the ark of the covenant ... if I’m Moses, and I’m giving this talk, I

would say, *It's the only ark we're ever going to build. Bring your tithes and offerings.* (Actually, they're not tithes.) *Just bring your offerings. Become exceptional givers. We're going to build this ark. It's going to go through our entire future. It's going to end up in a film in 1981 with Indiana Jones trying to find this thing. It's the same ark. It's the only one!*

And people would say, *I want to get in on this!* So, if you read the passage, people gave to the point that Moses has to turn them away. *Go back—all the vaults are full and overflowing. Stop, go home.*

It's grasping this bigger, overarching movement of what God is doing. You've studied how He's worked in history and even in eternity past. And you're looking at where He is now and in the immediate future, and in eternity future. And you think, *There is a moment before us that could change the city or the country or the world. And it's going to go way past my lifetime. I don't care. I might not see the end of it.*

Some of you were here when the Soviet Union fell. It became Russia. The Soviet Union fell. The first five years were absolutely essential. And my roommate in seminary sold everything and took his wife and his kids over to Moscow for four years. I went over as many times as I could and had a chance to teach. We raised money for anything and everything, to bring the Gospel. Because we knew that those eleven time zones were open for the first time in seventy years. *I want to be part of this.* It was a now-or-never moment.

That's what this exceptional giving is. And what happens with exceptional giving is that it's scary. It's not like the surrendered giving. You do something you wouldn't do otherwise. You make scary choices. Sometimes, for many, it's sacrificial. Sometimes it means that risks are going to be taken.

Again, in our Cassidy family experience, when we needed to raise money for this building, we felt like this was the only time and the only building. This was it. There weren't very many of us. So, we had finally started making enough money to save for retirement. And we looked at each other and said, *You know, it's not the smart thing, but we've waited this long. We can wait another three years.* So, we did something that you're not supposed to do. I'm not suggesting you do that. That's what the Spirit put on our hearts. But it was not responsible. And we had no regrets.

I'll tell you, when we built the Live Oak building, we didn't feel like that was a now-or-never event. And we gave in a surrendered way—above our tithe, for sure. But not in a crazy way.

And now there's this. I think this project is a now-or-never event. And it might be because I know a lot of stuff behind the scenes. I'm sure the city is not going to give us another permit to build the way we want to once this permit expires. If we don't do it now, it won't get done, or it will get done in a way that's like nothing you will see. I also think it's a now-or-never moment because of the health of this church. And so, at least in our family, we're looking at this as an exceptional giving event. And we're going to try to do something heroic and even sacrificial. And we're going to have stories, because we don't want to leave this life without being part of this. We don't want to leave this life without being part of something like this.

So, let me conclude very quickly here. Here are the five levels of giving. Where are you? Where do you want to be? And what do you need to do next?

I have never, ever regretted being generous. And I don't know anyone, and I have never heard of anyone, that has climbed the stairs of the levels of giving that wanted to go back down. I don't even know a rumor of someone who went from intentional giving to surrendered giving and then wanted to go back. And I don't know anyone who's ever gone from exceptional giving and wanted to keep it at just ten percent after that.

And it's because, once you get in this kind of shape and you start enjoying running, you want to keep running. When you start getting into this place of becoming like Christ in generosity, you start seeing the other disciplines open up, and you start seeing things the way that Jesus did. And it's a gateway discipline. For many people, giving opens up the other parts of your soul.

So next week, September 27th, one hundred percent participation, people filling out these cards and bringing them up front and enjoying the peace and the joy of singing "I Surrender All." It's going to be an amazing Sunday. Please don't miss it.

Let's pray.

There's coming a day in the not-too-distant future when Grace Covenant Church will be known all over the world, and certainly in the heavenly realm, for its scandalous outpouring of

resources and generosity toward the kingdom of God. Because a revival took place, and souls were transformed and gave into the compulsion to love God and love others.

Lord, I ask that that would happen now. For Your name's sake, I would ask that Your Spirit would convict us of our sin and remind us of our forgiveness and let our joy fill the air with the aroma of Your victory.

Lord, help us surrender our lives to You and enjoy You forever. We pray this in Jesus' name. Amen.