



### 1. WELCOME & OPENING PRAYER (4 MINUTES)

Welcome the group to Week 5. Acknowledge that for many people, generosity can feel inconsistent or sporadic—and this week’s focus is about making giving a rhythm rather than a reaction.

Pray for open hearts and for God to inspire a long-term vision for living generously.

### 2. ICEBREAKER (5 MINUTES)

**Question:** “What’s one good habit you’ve built that’s made your life better—and how did you build it?”

### 3. WATCH THE VIDEO: “GIVING REGULARLY – BUILDING HABITS THAT SHAPE THE HEART” (12 MINUTES)

Play the video filmed in the Zehnder’s garage and at the Cross Church. Zach shares his personal journey of brokenness and redemption—from financial failure to consistent generosity—highlighting the joy that comes from regular giving.

### 4. BIBLE READINGS (3 MINUTES)

Invite a few participants to read aloud:

- **Luke 16:10-13** – “Whoever can be trusted with very little can also be trusted with much...”
- **1 Corinthians 16:1-4** – “Each one of you should set aside a sum of money in keeping with your income...”
- **Proverbs 3:9-10** – “Honor the Lord with your wealth... then your barns will be filled to overflowing...”

### 5. PERSONAL ASSESSMENT TIME (5 MINUTES)

Take a few minutes and complete this exercise to help you understand more about where your heart is in relation to today’s topic. This exercise is also the challenge for Day 27 of **Giving Challenge**.



# GIVING

## CHALLENGE

### CONTROL OR OBEDIENCE CHECK

Place a checkmark next to the statement that best describes you currently—not who you aspire to be, but how you're living right now.

- |  |  |
|--|--|
| <input type="checkbox"/> You anticipate negative outcomes if you're not in charge.                               | <input type="checkbox"/> You trust God to bring about His best outcomes.                                 |
| <input type="checkbox"/> You want to hoard resources for security.   | <input type="checkbox"/> You freely share, trusting God to provide.                                      |
| <input type="checkbox"/> You don't have regular habits of generosity in your life.                               | <input type="checkbox"/> You have regular habits of generosity in your life.                             |
| <input type="checkbox"/> Your money is not tied to your overall purpose.   | <input type="checkbox"/> Your money reflects your overall purpose.                                       |
| <input type="checkbox"/> If someone looked at your financial accounts, they wouldn't know if you followed Jesus. | <input type="checkbox"/> If someone looked at your financial accounts, they would know you follow Jesus. |
| <input type="checkbox"/> You do everything you can to make sure things go according to your plan.                | <input type="checkbox"/> You trust God's plan even when you don't understand it.                         |
| <input type="checkbox"/> You give less than 10 percent of your income to advancing God's kingdom.                | <input type="checkbox"/> You give 10 percent or more to advancing God's kingdom.                         |
| <input type="checkbox"/> You worry about things going wrong.   | <input type="checkbox"/> You rest in God's sovereignty.  |
| <input type="checkbox"/> There is no discernable difference between you and someone who doesn't follow Jesus.    | <input type="checkbox"/> You are discernably different than someone who doesn't follow Jesus.            |
| <input type="checkbox"/> You give after everything else is paid for.   | <input type="checkbox"/> You give the first opportunity you have.  |
| <input type="checkbox"/> Your lifestyle continues to get more lavish the more money you make.                    | <input type="checkbox"/> Your lifestyle remains consistent no matter how much money you make.            |
| <input type="checkbox"/> You think more about your net worth than your annual giving.                            | <input type="checkbox"/> You think more about your annual giving than your net worth.                    |
| <input type="checkbox"/> You do not deny yourself anything.  | <input type="checkbox"/> You deny yourself of things daily.  |

Count the number of checkmarks on the right side and circle the number below.

If your number is low, you are likely living with a posture of control with your finances. If your number is high, you are living in obedience to God with your finances.

**Control** 1 2 3 4 5 6 7 8 9 10 11 12 13 **Obedience to God**

Whatever your number might be, set a goal to improve by at least two or three points. What action or next steps can you take this week to get better? Write it down and act on it.



# GIVING

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## CHALLENGE

### 6. DISCUSSION QUESTIONS (40 MINUTES)

1. Take some time to discuss the previous week's readings and/or challenges. Here are some things to discuss. Celebrate a win and a struggle that you had in **Giving Challenge** over the past week.
2. What did God reveal to you during the readings and/or challenges this past week?
3. What part of Zach's story—his success, failure, or redemption—spoke to you the most?
4. Have you ever made a financial decision you later regretted? What did you learn from it?
5. Why do you think regular generosity matters to God—not just one-time gifts?
6. What's the connection between faithfulness in little things and being entrusted with more?
7. What spiritual or emotional barriers make it hard to give consistently?
8. Zach talked about how forming a regular giving habit changed his heart over time. Have you experienced something similar with any spiritual habit?
9. 1 Corinthians 16 emphasizes setting aside money "in keeping with your income." What does generosity look like for different people in different life seasons?
10. What do you think it means to "honor the Lord with your wealth"?
11. Share where you ranked yourself on the control vs. obedience assessment. Reflect on why you settled on that number and identify something you can do to be more obedient?
12. How can we make generosity part of our spiritual routine—like prayer or reading Scripture?
13. What's one step you could take this week to begin (or deepen) a habit of regular giving?

### 7. WEEKLY CHALLENGE PROMPT (2 MINUTES)

Challenge: Give a recurring or rhythm-based gift.

- This could mean starting to tithe, scheduling a monthly gift, or building a weekly plan.
- The goal is to set a habit—not just give in the moment.

Ask God: "What rhythm of giving would You have me build into my life?"



# GIVING

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## CHALLENGE

### 8. CLOSING PRAYER (3-5 MINUTES)

Encourage group members to reflect quietly: What does God want to build in me through consistency?

#### Pray for:

- Strength to begin or sustain healthy habits
- Freedom from guilt or shame tied to past mistakes
- Deep joy in becoming faithful, regular givers

### 9. READING CHALLENGE ENCOURAGEMENT (1 MINUTE)

For a deeper, daily experience, continue reading the devotional ***Giving Challenge***: A 40-Day Life-Changing Journey to Give Like Jesus.

**This week:** Read Days 27-33, and complete the daily challenges.