Generosity and Giving

SPEAKER	Gustavo Espinosa
DATE	Sunday, September 28, 2025
PASSAGES	Genesis 4; Genesis 8; Matthew 6; Mark 12; 1 Kings 17; Luke 19; Deuteronomy 15; Malachi 3; Hebrews 7
MESSAGE	Begins at 1:00:01 in the service

THE BIG IDEA

God does not need your money. He owns everything already. Giving is commanded because *we* need it — it is the discipline that teaches us to trust him for provision, quietly dismantles the pride that says we built all this ourselves, and forms us into people who come to the Lord's table for love of the master rather than love of what is on it.

KEY TAKEAWAYS

- Giving predates the law. Cain and Abel brought offerings before there was a single commandment written down — Adam and Eve's own children were already bringing something to God.
- Leviticus does not set up one annual transaction. Offerings were daily, monthly, festival by festival. Giving is a discipline, and "you're not going to be disciplined if you just do it one time."
- The Lord does not need the money. If we need to do it, then the point is what it does to us — trust instead of anxiety, dependence instead of pride.
- Jesus was standing close enough to the widow to see what she put in. He cares about our giving, and what pleased him was her obedience, not her amount.
- Prioritize giving first, not last. The giving jar gets filled before the saving jar and the spending jar, and money never moves back out of it.
- Evangelical giving averages about 2.5 percent, and only 5 to 10 percent of evangelicals actually tithe — but 77 percent of committed tithers give *more* than ten percent. Giving breeds giving.
- The prosperity reading of Malachi and Proverbs mistakes the blessing for money. The blessing may well be the opportunity, the presence, the moment with a stranger.

- Don't become obsessed with vetting the recipient. Jesus condemned the scribes who devoured widows' houses — and then commended the widow who gave into their temple anyway.

▶ 1:00:01

Gustavo opened by admitting this was his first time preaching, and then told the story that makes the assignment funny. Twelve years ago, new to Hope Chapel and still deciding whether to stay, he was handed an offering plate by Steve Recodal and asked to help collect. He walked to the back afterward, found one plate already sitting on a table and nobody to hand his to. "I'm thinking, man, these guys like really trust me. I could just like take both plates." He left them. Twelve years later he is the one preaching on giving.

How the message found him

▶ 1:03:42

He and Lisette went through Financial Peace University in 2004, before they were married — which, he pointed out, is the real value of it: they started married life on the same page and have had almost no arguments about money since. They were debt-free by 2011. But this year something started nagging at him about giving. On a summer hike, Chonica recommended Randy Alcorn's *Money, Possessions, and Eternity*, and he had already begun wondering whether this was something to share with the church when Matt asked him to speak on exactly that. "I knew like God had kind of already planned things out as he often does."

He is an engineer, so the message came in four questions: why give, what should I give, who should I give to, and how should I give.

1. Why give?

▶ 1:05:03

A few pages into Genesis, before any law exists, people are already bringing offerings.

> "In the course of time Cain brought to the LORD an offering of the fruit of the ground, and Abel also brought of the firstborn of his flock and of their fat portions. And the LORD had regard for Abel and his offering, but for Cain and his offering he had no regard."
>
> GENESIS 4:3–5 ↗

Noah does the same thing the moment he steps off the boat, building an altar and offering burnt offerings from every clean animal and bird (Genesis 8:20). And by Leviticus 1–2 the Lord is spelling out burnt offerings, peace offerings, sin offerings, trespass offerings — daily, monthly, at Passover, at the Feast of Weeks, at the Feast of Trumpets, at the Day of Atonement. The pattern Gustavo drew out is frequency. "They weren't just trying to save it all for taxes in December."

▶ 1:08:15

So why does God ask? Not because he is short. He owns the cattle on a thousand hills. Which leaves only one answer: we are the ones who need it. And what we need it for is trust.

> "Look at the birds of the air: they neither sow nor reap nor gather into barns, and yet your heavenly Father feeds them. Are you not of more value than they? … But seek first the kingdom of God and his righteousness, and all these things will be added to you."
>
> MATTHEW 6:25–33 ↗

Trusting him for provision is also where pride goes to die. We tell ourselves we earned it — the studying, the career, the sacrifice — and the longer we give, the more obvious it becomes how little of it was ever ours to claim. That is why the passage about anxiety sits so close to the one about masters: "No one can serve two masters… You cannot serve God and money." Jesus knew this would be one of our hardest struggles, and said it plainly.

2. What should I give?

▶ 1:12:18

Time, talent and treasure — and Gustavo was careful to say you should not give only money. In the interest of time, though, this message stayed on treasure.

3. Who should I give to?

▶ 1:12:46

The widow with two small coins has been turning up at Hope for weeks now, and she anchored this section. Jesus was close enough to see what she dropped in, which by itself answers whether he pays attention to our giving. Around her, men with heavy purses were presumably discharging their required offerings; she gave everything she had (Mark 12:41–44).

The engineer surfaced here: two mites came to about a sixty-fourth of a day's wage, which against a $256 daily average works out to roughly four dollars. "The amount is really what wasn't significant." What Jesus honored was a woman doing what the Lord had asked of her. And note where she put it — into the temple, the religious institution of the day. That, Gustavo said, is an excellent place to start. "Matt didn't pay me to say that."

▶ 1:15:34

The second widow, at Zarephath, was gathering sticks to bake a last meal for herself and her son, and then, in her words, to die. Elijah asked her for some of it first. She had been told ahead of time that this was coming, and she obeyed — and the jar of flour and the jug of oil did not run out (1 Kings 17:8–16). One widow gave to the church; the other gave to a ministry standing in front of her.

▶ 1:17:56

Zacchaeus gives for a third reason. A tax collector nobody wanted to be near, he comes down out of the tree, gives Jesus his life, and immediately commits half his goods to the poor and fourfold restitution to everyone he defrauded (Luke 19:8). He is using money to repair relationships — which is the phrase Gustavo wanted the room to keep, and he credited Gino for it: use money to love people, not the other way around.

And then the needy, plainly:

> "You shall give to him freely, and your heart shall not be grudging when you give to him, because for this the LORD your God will bless you in all your work and in all that you undertake."
>
> DEUTERONOMY 15:10 ↗

4. How should I give?

▶ 1:23:37

In secret, first. No trumpet in the synagogue, no plaque, no left hand informed of the right (Matthew 6:1–4). Recognition may come, but it is not the point and it is not the reason.

Generously, second — and here Gustavo admitted he is still wrestling. Gino's line, borrowed from Wesley, is "make all you can, save all you can, give all you can," and he pointed out how differently we cheer each of the three. Make all you can gets applause. Save all you can gets a nod. Give all you can gets "maybe if I have a little bit left over." He also pushed on the first clause honestly: make all you can — to what extent? Enough to miss geometry homework with the kids, or an evening with his wife?

Alcorn's answer for his own children was three jars: giving, saving, spending, filled in that order. Money can move toward giving but never back out of it. "You don't want to steal from these guys to give it to these guys." A rough 10-10-80 gives the shape. It is a lesson designed for kids, which is precisely why it clarifies.

▶ 1:26:23

In Jesus' name, third. He and Lisette look for organizations doing the work overtly as Christians — ADRN rebuilding homes and praying with the people they serve, as against a good secular charity that will not carry the gospel with the money. As for vetting: check what you reasonably can, then stop. Ministries they gave to have imploded. "We gave at that time and it was to the Lord." The widow is the argument. Read what Jesus says immediately before her story:

> "Beware of the scribes, who like to walk around in long robes and like greetings in the marketplaces and have the best seats in the synagogues and the places of honor at feasts, who devour widows' houses and for a pretense make long prayers. They will receive the greater condemnation."
>
> MARK 12:38–40 ↗

Jesus names the corruption of the very institution she is about to give to — and still commends her for giving.

Not for what is on the table

▶ 1:30:07

Prosperity teaching builds itself out of real verses. Proverbs 3:9–10 promises barns filled with plenty; Proverbs 11:25 says the one who waters will himself be watered; and Malachi is the famous one:

> "Bring the full tithe into the storehouse, that there may be food in my house. And thereby put me to the test, says the LORD of hosts, if I will not open the windows of heaven for you and pour down for you a blessing until there is no more need."
>
> MALACHI 3:10 ↗

Gustavo's question is whether the blessing is exclusively monetary — and whether assuming so is settling for less. When we give without expecting a return, what comes back is opportunity, presence, the felt goodness of God. He quoted Hank Hanegraaff: come to the Lord's table for the love of the master, not for the love of what's on the table.

To tithe or not to tithe

▶ 1:32:26

Yes, be Spirit-led. Ask the Lord how much, and ask him for frequent opportunities to give — Gustavo guaranteed that prayer gets honored. But he put a fair question to a room full of people who prefer that answer: how often are we actually asking? If the only mechanism is a prompting we rarely seek, the prompting may not be the reason we are giving so little.

The numbers he brought: giving in evangelical circles averages around 2.5 percent, only 5 to 10 percent of evangelicals tithe — and 77 percent of committed tithers give more than ten percent. Giving builds the muscle for more giving, the same way Chonica described Bible reading and prayer. So his proposal is modest and unembarrassed: work yourself up to a tithe. If you are at nothing, try something. If you are at three, ask about five.

The precedent runs both directions across the covenants. Abraham gave Melchizedek a tenth of everything (Hebrews 7:1–2), and Jesus, rebuking the Pharisees for tithing mint and dill while neglecting justice and mercy and faithfulness, adds:
"These you ought to have done, without neglecting the others." The tithe was never the thing he objected to.

A waitress in Fredericksburg

▶ 1:38:16

Last month, on a weekend trip for Lisette's birthday, they were eating at a Mexican restaurant in Fredericksburg — talking about finances, as it happens — and asked their waitress where she was from. Kerrville. They asked whether the floods had reached her. She and her fiancé had lost their house. They asked if she wanted prayer, and she crouched down beside the table, and everyone at it ended up teary. She walked away; Gustavo and Lisette looked at each other and said, let's do it. They had cash. They had already tipped. They gave her more anyway — "hey, we're with you."

He tied it to something he noticed traveling in Turkey: the world is largely a dark land, and moments like that one are beams of light punched through it. "Through our giving the Lord is bringing his goodness and bringing heaven down to earth."

He closed by refusing the guilt the topic usually generates. The point was never a percentage to feel bad about. "Really the point is for giving to not be burdensome. It is a spiritual discipline… because it forms us to be more like Christ." And the summary he left the room with: we give to the Lord, through his people, for his glory — because he cares about people.

FOR FURTHER STUDY

SCRIPTURE IN THIS MESSAGE

- Genesis 4:3–5
- Genesis 8:20
- Leviticus 1–2
- Matthew 6:25–33
- Matthew 6:24
- Mark 12:41–44
- 1 Kings 17:8–16
- Luke 19:8
- Deuteronomy 15:10
- Matthew 6:1–4
- Mark 12:38–40
- Proverbs 3:9–10
- Proverbs 11:25
- Malachi 3:10
- Hebrews 7:1–2
- Matthew 23:23

FOR YOUR HOPE GROUP

1. If God does not need the money, then giving is doing something to you. What has it done to you so far — and what has it not been allowed to touch yet?
2. Gustavo asked how often we are really asking the Lord about our giving. When did you last actually ask, and what happened?
3. Where do the three jars sit in your life right now — is giving first, or whatever survives the month?
4. "Make all you can, save all you can, give all you can." Which of the three do you cheer loudest for, and what does that reveal?
5. What would working yourself up one step toward a tithe look like this week — an amount, a recipient, a date?

ABOUT THE SPEAKER

Gustavo Espinosa is a Hope Chapel member of roughly twelve years, preaching for the first time at Matt's invitation on generosity and giving. An engineer by background — he warned the room his outline might get nerdy — he and his wife Lisette went through Financial Peace University in 2004 before they married and were debt-free by 2011. One of his first acts at Hope was being handed an offering plate by Steve Recodal and asked to help collect. He recently traveled to Turkey with a group from the church.

Watch the full message:
https://www.youtube.com/watch?v=_vUvwXIX0dU&t=3601s

These notes summarise a message preached at Hope Chapel in Austin, Texas. They are a reader's aid, not a transcript — scripture references link to the full passage so you can read it in context.