



GENEROUSGIVING



The Impact of Generous Giving

Results from 101 In-depth Interviews
2024

The Aim of Generous Giving

The vision of Generous Giving is to see the generosity of God displayed through the generosity of God's people.

Generous Giving envisions a movement of Christians who give extravagantly of all that they are in response to God's radical grace. Their primary motivation is to see people liberated to live and give in God's image in order to see God's kingdom come on earth.

They desire individuals to be transformed and find greater joy, freedom, and purpose as they trade saving and consuming on earth for eternal treasure in heaven. As a result, billions of dollars will be released for God's Kingdom — sharing the gospel, serving the needy, and healing the world.

To understand the significance of the impact on people's lives in addition to the dollars released, Generous Giving commissioned a qualitative evaluation to explore the ways people have been affected by their experience of generosity through Generous Giving.

Evaluating the Impact in Generous Giving

This is a qualitative study of impact. A qualitative study focuses on **qualitative change in people**. Qualitative change is not more or less of something about someone, but a different kind and quality of someone. We often use the word "transformation" to describe this kind of change.

Because this is a qualitative study, we did not seek any numbers from this study, nor did we translate sentiment into numbers. Instead, we explored qualitative data.



By qualitative data we do not mean the following:

1 We were not simply listening to stories.

We care about stories. Stories are powerful as illustrations. Stories make lessons meaningful and teaching memorable. Stories inspire people. However, using stories as data can be misleading. One story does not mean that a life has been changed. It means only that someone has done something at some point. Evaluating deep and durable impact requires a rigorous qualitative approach.

2 We were not simply listening to feedback.

We value feedback as it provides insight into how people experience our programs and materials. It gives us a sense of participants' thoughts and feelings about their journey. However, it's important to note that feedback primarily focuses on the experience with Generous Giving, rather than measuring its impact.

When people experience qualitative change, there is often evidence of transformational impact in three dimensions of human experience:

1. The mental dimension (how people think)
2. The behavioral dimension (how people live)
3. The emotional dimension (how people feel and love)

This evaluation sought to answer the question: **How have the thinking, behaviors, and deep affections of people been durably and deeply impacted by Generous Giving?**

The methodology for this study was based on structured interviews with 101 individuals (and occasionally couples) who participated in Generous Giving over the past seven years.

What Questions Guided the Study

Since a qualitative study can explore the depth and breadth of transformation in people's lives, our intent was to discover the kind and quality of impact in six different facets of impact. The questions in our interview protocol focused on the ways Generous Giving is making a difference in these six areas of intended impact:

- 1 People become more generous
- 2 People build the capacity of local ministries and local churches
- 3 People live more surrendered to Jesus
- 4 People orient their lives to the Kingdom work of God
- 5 People have greater clarity about their identity
- 6 People create, sustain, and enjoy healthy relationships

Asking people to reflect on the impact of Generous Giving in these areas has given us a substantial picture of the effects of the Generous Giving experience in people's lives.

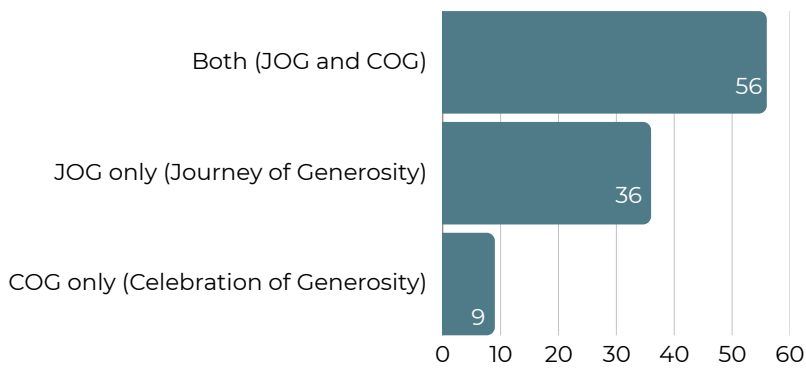
Who We Interviewed

We interviewed those who fit within Generous Giving's primary target demographic: Christians with an annual household income of \$250,000 and/or net worth of \$2 million or more.

Because we wanted to understand the lasting impact of Generous Giving, and not just the immediate reaction to a Generous Giving program, we interviewed people who were at least 1 year removed from their first interaction with Generous Giving.

To ensure representation, we conducted 101 interviewees representing the following demographics:

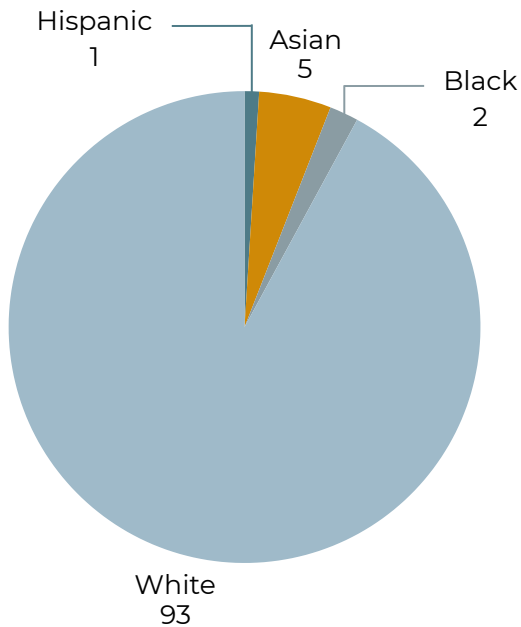
Type of Engagement:



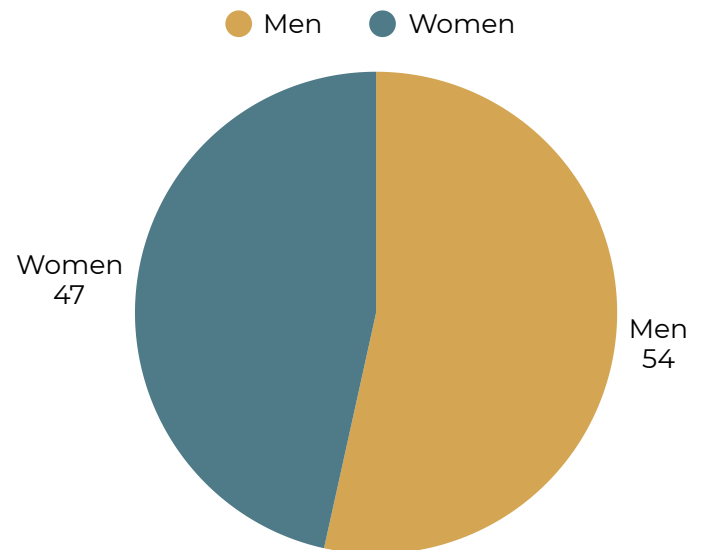
State/Province:

TX	17
FL	16
MI	9
CA	7
WA	6
IL	5
TN	4
NY	3
CO	3
AZ, SC, GA, AL, CT, KS, MN, MA, NH, NE, OH, OR	1-2 each
Ontario, CA	2

Race/Ethnicity :



Gender:



How We Interviewed

This evaluation was a hybrid self-study and third-party study. Generous Giving, after being trained in qualitative interview techniques, conducted 71 interviews. An external evaluation firm, Dialogues In Action, conducted 30 interviews. Most interviews lasted between 30 minutes and an hour. Each interview was recorded and transcribed. The interviewer conducted the first round of thematic analysis on each interview. Dialogues in Action conducted a secondary analysis, which generated themes and findings.

Limitations

Limitations of sample

As with many interview projects, accessing a range of participants is challenging. Those who have experienced positive change and have embraced generosity are usually more available for interviewing than those who have not. We worked diligently to interview people who struggled and did not have the depth of transformation that others displayed. However, our sample is likely skewed toward those with positive perceptions of impact.

Limitations of participatory methodology

Since this was a participatory evaluation, using many interviewers, there is some variability in the interviewing. This is both a positive, for it provides triangulation of people with a variety of perspectives, and a limitation, for there are challenges of continuity and standardization throughout the interview and data corpus. We have sought to mitigate the challenges by using Dialogues in Action to conduct one-third of the interviews and analyze all of the transcripts.

Limitations of perceptions

People's perceptions are sometimes unreliable. We found there to be evidence of authenticity and candor in people's self-reflection. However, we recognize that there is, at times, a disconnection between what people believe to be true and what is actually true in their lives. These interviews are based on people's perceptions and not tested against the perceptions of others in their lives.



Presentation of Findings

The following discussion presents the primary findings from the study's data corpus. The findings are organized by the six thematic evaluation questions. In addition to impact findings, we discuss challenges, key causes and catalysts, and recommendations. We have included numerous quotations from the interviews to illustrate the core concepts in this study. These quotations are meant to be illustrative, not comprehensive or exhaustive.

Findings: Question 1

Are people more generous through Generous Giving?

The interview data are clear and compelling. People who have participated in Generous Giving are profoundly impacted to be more generous. The impact is not only in the level or amount of giving, but also in their heart for giving, the way they think about giving, and the posture of their lives toward giving. They experience a transformation in their minds that shifts their perspective about who ultimately owns their resources and possessions, even their very lives. They experience a release of joy and freedom in giving that gives them liberty and buoyancy in their lives. They experience maturity in giving, developing a sense of wisdom and strategy in giving as they learn not only what to give, but how to give. In ways fundamental to the human experience and consequential for the trajectory of human life, Generous Giving impacts the giving of people.

Evidence of Impact

The evidence of impact is demonstrated in the following findings. A substantial number of direct quotes are provided to illustrate the perspectives of the interviewees.

1.1 Increasingly generous in many ways

Key Insight: People develop a lifestyle of generosity.

Many participants described moving far beyond tithing to much higher levels of giving. Their understanding of generosity expanded beyond just financial giving to include time, talents, and everyday acts of kindness. They are now setting "financial finish lines" to cap their lifestyles and increase giving. Participants often experienced greater joy and freedom as they became more generous, finding fulfillment in giving rather than accumulating. There was also a shift towards more thoughtful and strategic giving, with participants carefully considering how to maximize their impact through their generosity.

I think Generous Giving redefined how I think about generosity. I've been learning more about what giving may look like in more creative ways.

As a couple, we've always been intentional about our giving, focusing on the right level of stewardship and generosity for us. We want to have an impact and have found it insightful to see how others have been generous with their time, talent, and other resources, not just money.

We strive to live by the principle of keeping our hands open. We believe in allowing others and God to use our resources as He sees fit.

It's just one of those decisions we made about our financial goals. At one point, we were giving about 20% of our gross income. As we earned more, we reached a point where we decided to give 100% of every additional dollar we earned.

1.2 Shift in perspective on ownership of possessions

Key Insights: People view their money and possessions as belonging to God.

Those who have been a part of Generous Giving show a significant shift in understanding that all of their resources belong to God. One of the core realizations is that all possessions, not just the 10% tithe, ultimately belong to God. This perspective redefines personal finance from viewing money as "my money" to understanding it as "God's money." Through Generous Giving, people see themselves as stewards rather than owners of their money and possessions. If all they have belongs to God, and if God owns everything, then the primary question is not about how much they should give to God and his work, but rather how much they should keep for themselves.

This shift in thinking also redefines concepts of what is enough and what it will take to be content. For many, Generous Giving has prompted a fundamental transformation in their understanding of sacrificial living and contentment. This change in mindset encourages a broader, more holistic view of generosity. Some have experienced a change in emphasis from a dollar-centric approach to a more creative and holistic form of giving. Others have undergone a wholesale transformation in thinking about their entire lives as instruments for God's work in the world.

I think it fundamentally changed my perspective on what generosity is and how I live it sacrificially.

[Generous Giving] really taught us to live with our hands open.

The obvious impact has been ownership versus stewardship mentality.

At our very first Generous Giving event, we began to understand and comprehend that God owns it all, which was really life-changing for us.

1.3 Transformed heart and mindset toward generosity

Key Insight: People experience a deep inner transformation about wealth.

Generous Giving provides a biblical view of money, and the truths of Scripture about money are transformational. In a North American context, where honesty and transparency among peers about money is taboo, where houses of faith can neglect the fundamental teachings of Scripture about money, and where individualism of career and privacy about money are the custom of the day, clarity from Scriptures about money and openness among believers about money are new, challenging, refreshing, clarifying, and transformational for so many.

Evidence from interview data reveals that the truths of Scripture as communicated through Generous Giving rewrite the story of people's lives by touching their hearts and renovating their minds. This impact bears fruit in people, which appears from the data to be lasting fruit.

I would say that it was a heart change. When your heart changes, your mind changes, and when your mind changes, your whole life changes.

[Generous Giving] reorients your thinking.

Instead of thinking about how much I should give away, [I am] rather [thinking about] how much I should keep.

The common American mindset is to save everything until retirement and then live off a big pot of money. However, hearing various stories has helped us see that this isn't necessarily what God intends. These stories [from Generous Giving] aren't there for us to mimic but to inspire us to be open to different ways of giving.

1.4 Increased freedom and joy in giving

Key Insight: People experience greater liberty through generosity.

Participants have found that generous giving can lead to profound freedom, joy, and fulfillment in their lives. A transformation of the relationship people have with money shifts their thinking from viewing giving as a financial burden to experiencing it as a source of excitement and joy. This change in perspective has alleviated anxieties about money. It helps people replace a sole focus on financial gain with a newfound vision for giving. It removes the sense of duty and obligation. People become reinvigorated with the joy of giving.

The joy comes from a renovation of priorities for givers, a radically different perspective that leads people to see the concerns of this world in light of the work of God. Being invited into God's story helps people experience deep contentment at the privilege of participating in God's work in the world. The approach to generosity experienced through Generous Giving has, for many, relieved the pressure of duty-based giving. Overall, the emphasis on joy and fulfillment has redefined the giving experience, making it a source of pleasure and a meaningful part of participants' lives.

[Our] initial reaction was that these [people at the Celebration of Generosity] are the 500 happiest people I've ever met."

It's magical. It's like walking through the door to another dimension where worldly concerns do not operate under the same gravitational pull as this world.

I now love giving. And I used not to like it. But now, this is so fun.

My relationship with money has changed. There's a joy in being generous. It's shifted from what or how I will receive to what I can give.

1.5 Greater intentionality in giving

Key Insight: People become more purposeful in their giving.

Generous Giving helps people be more thoughtful about their giving. They are better able to consider various channels for their generosity and develop strategies for embedding generosity into their lives and careers. People gain greater clarity about how giving can be a purposeful expression of their hearts for generosity.

We have a building where we run our business, and we've been discussing with a ministry about what it would look like if we donated part of that space to them.

We thought that maybe we could give a million dollars. So, we set our lifestyle to live on \$50,000 a year. In the first year, we gave away \$50,000, \$60,000, or \$70,000, using our second checkbook—the giving checkbook.

I decided to take my \$100 and break it into all one-dollar bills. For every homeless person I see, I give them \$2 and ask if I can pray for them.

In this next season, I want to get better at planning my giving. I want to have the capacity for spontaneous, radically generous gifts, but also be thoughtful and prayerful about where those gifts should go.

Areas of Struggle

Against the backdrop of the evidence of positive impact, interviewees also reveal areas of struggle in generosity.

The North American culture of prosperity is difficult to stand against.

We tend to hold onto money, and it becomes our heart. It's hard in our culture.

Control is hard to let go of.

One thing that came out is that money reveals your real sin. For me, it's control. I need to be in control, so having money puts me in control. God is challenging me on that because He's in control. I shouldn't be relying on money or anything else.

Prosperity is alluring.

I still worry about whether we'll have enough money to live on. I also want to have free time to do the things I enjoy. I don't necessarily want to spend my vacation on a mission trip. Sometimes, I just want to go on a nice cruise.

Contentment is elusive.

I think I'm not at my finish line for net worth. [My business] is not making any money right now. There's tension now because we're not making any money.

Fear is real.

The numbers get bigger, but the fear doesn't necessarily go away. Maybe it's a little less scary, but as the numbers grow, so do the risks.

Finding security in wealth is attractive.

The need for security holds me back.

Exercising trust in Gods' provision is challenging.

It's easier to gain knowledge than to internalize it at a heart level. As much as I hate to admit it, trusting that God will provide is still hard, even though He has always come through. It's almost embarrassing, but sometimes it still feels difficult to fully trust.

Getting started is a struggle.

I think the struggle we're facing right now is that I'm almost there, but not completely. If [my wife] came to me and said, 'Yes, let's do it,' that would probably push me over the edge. She's not there yet, so I'm trying to convince myself while also letting the Lord work in her life.

Knowing what to support through giving is challenging.

It's hard to find the time to decide which organizations to support, even though we know there are many great ones. We're just trying to discern where God wants us to direct these funds.

Giving when joy is absent is a struggle.

Sometimes giving isn't always naturally joyful. There are moments when it is, but other times it's a bit harder to find that joy.

Finding wisdom in how much to give is difficult.

My wife and I are close to some community families who are just surviving, partly due to their own actions and partly due to the systems they're in. We're constantly challenged by when to freely give and when to withhold. I want to give freely but also apply wisdom in our decisions.

Findings: Question 2

Do people build the capacity of local ministries and local churches through Generous Giving?

Along with giving more and giving better, the data from 101 interviews reveal that people involved in Generous Giving have a marked increase in their involvement with local and global ministries. Giving of finances is not the only resource people are generous with. They give their time and their talents as well. For many who were interviewed, the giving of money opened the door for them to begin to give with their lives. This was evidenced by increased involvement in local churches and local ministries, increased mobilization to volunteer and support ministries and ministry initiatives worldwide, and an increase in the exercise of their gifts, talents, and areas of expertise to serve the ministries they are giving to.

Evidence of Impact

The evidence of impact is demonstrated in the following findings. A substantial number of direct quotes are provided to illustrate the perspectives of the interviewees.

2.1 Increased involvement in church and ministry.

Key Insight: People have increased engagement with churches and ministries through both financial and personal involvement.

The interview data show that through growing in generosity, people become more deeply engaged in other forms of ministry involvement. They become roused to service, awakened to the possibilities of supporting other ministries, sharing their time and talent, not only their treasure. In the interviews, giving financially was often spoken of in conjunction with other kinds of ministry service. In many cases, participants did not see giving as something separate from serving and supporting ministries in other, non-financial ways. For some, the expression of generosity for a particular ministry prompted them to get involved, volunteering time and effort to join in other forms of service to the ministries. In this way, there is a ripple effect of financial generosity to sharing of lives as well (1 Thessalonians 2:8).

Over the years, as we've traveled to Mexico, we've wanted to learn the language better. As a result, we've been supporting some Hispanic ministries.

I'm on the board of the National Christian Foundation here in Palm Beach.

I support Young Life through my involvement with Generous Giving. For me, giving generously isn't just an end in itself; it's a means to the greater purpose of serving Young Life.

Right now, a lot of what I have to give is my time.

2.2 Increased capacity building of local ministries and local churches.

Key Insight: People invest in the capacity of ministries and churches through money, expertise, and partnerships.

Participants reported significant increases in their support for local churches and ministries, both through financial and active involvement. Many took on leadership roles, encouraged others to serve, and used their professional skills to help ministries grow. There was a shift towards more strategic and thoughtful giving, with participants carefully considering where to direct resources for maximum impact. Some used innovative approaches like donor-advised funds or targeted support for specific projects. However, others struggled with finding the right balance in their giving or identifying the most appropriate ministries to support.

We've been partnering with our church to help people find jobs.

It helps you step outside of yourself and see the many different ways you can be generous. It's not just about passing the plate at church or clicking a button on your donor-advised fund once a year.

We've been going to Africa freely for 12 years, initially focused on child sponsorships, but now we're also involved in water filters, high efficiency cookstoves, Farming God's Way, and solar lamps. We've helped over 100,000 people in Africa.

We recently bought a new building and needed to raise a couple of million dollars. I challenged the students to contribute by promising to match their donations with a \$100,000 gift if they could raise the amount. They ended up raising \$130,000!

2.3 Improved strategy for giving.

Key Insight: People are more strategic in their giving.

Generous Giving provides the context for givers to talk to one another not only about what they give, but how they give. Being around people who are generous creates greater awareness among givers of the methods and approaches of giving. They become more comfortable with the mechanics of giving and develop strategies for giving.

Over the years, one of the things I've learned from Generous Giving is the variety of creative options and ways that generosity can serve the Lord.

We have a building where we run our business, and we were discussing what it would look like if we donated part of that building to [a ministry partner]. The Lord provided us with this building, and we're exploring how it can be part of our giving.

I have no ambition or envy for anything else—I don't need a different car or house. At 55, I've reached a place of contentment. With our kids out of college and no big expenses ahead, I'm excited to be thoughtful and prayerful in how we're generous with what we have.

At least once a year, we review the charities we support and assess whether continuing to support them aligns with honoring God. Even if a ministry is not bad, if it no longer resonates with our hearts, we may choose to redirect our giving.

Areas of Struggle

Against the backdrop of the evidence of positive impact, interviewees also reveal areas of struggle in generosity.

Feeling overwhelmed by the number of worthy causes.

It's challenging to find time to figure out which organizations we want to support. We know there are many great ones out there, but we're trying to discern where God wants us to allocate these funds.

Disappointment and disillusionment with ministries.

We've put a lot of effort into supporting a ministry only to later discover major failings within it.

We've been supporting various ministries for a long time. While we've had the privilege of supporting ministries close to us, we've also faced disappointments, discovering significant issues in some of the ministries we were heavily involved with.

Finding the right balance in giving across different organizations.

One of the hardest things is knowing when to stop giving to certain organizations or when we need to make a change. It's something we talk about often, but it's a difficult decision.

Challenge in maintaining motivation over time.

We review our giving at least once a year. At the beginning of the year, we go through all the charities, take their 'temperature,' and ask ourselves if supporting them still honors God. It may not even be about the ministry being bad, but sometimes it's just not in our hearts anymore, and it fades.

Unclear about how to be more deliberate in giving.

I'm wrestling with how proactive I should be as a giver. I feel locked into the ministries I support, even setting aside funds for events, but I'm asking God if I should take more initiative because everything feels pretty passive right now.

Perplexed about who to support.

I think there's a real struggle with knowing where to give, especially when you're talking about big numbers. Who can I trust?

Generosity feels very different when more than one person is involved in deciding how much to give, where to give, and what moves our hearts. For me, even the timing of when to talk about it becomes much more challenging within the context of marriage.

Inability to research and evaluate organizations.

It's just hard to find the time to research and decide which organizations to support.

We know there are a lot of great organizations out there, but it's tough to find the time to figure out where God wants us to put these funds.

Balancing generosity with long term financial planning.

I've been giving away so much money that I now need to go on a budget. If I don't, there won't be enough for later in life. So, that's what I'm working on right now.

Findings: Question 3

Do people live more surrendered to Jesus because of Generous Giving?

The data from 101 interviews demonstrate that people who grapple with generosity from a perspective of Biblical truth and avail themselves of the work of the Holy Spirit find that God works in their hearts to draw them to Himself. Through generosity, people are invited to face issues of submitting to God, depending on God, and yielding to God. Being generous reveals areas in people's lives yet to be given to God. The constant prompting of the Spirit of God through a consistent walk toward generosity shapes the heart of the giver toward a truer posture of surrender to His ways and His will.

Evidence of Impact

The evidence of impact is demonstrated in the following findings. A substantial number of direct quotes are provided to illustrate the perspectives of the interviewees.

3.1 People experience greater intimacy and a stronger walk with God.

Key Insight: People experience a deeper spiritual life and closer relationship with God through Generous Giving.

Learning how to be generous deepens and strengthens people's walk with the Lord. Grappling with the message of generosity reveals areas in the hearts of people that need a touch from God. Money reveals deep heart-issues of identity, security, hopes, dreams, fears, purpose, and worth, among others. Taking a journey of generosity exposes the areas in people's hearts in need of renovation. For many, being involved with Generous Giving has prompted a significant deepening of their relationship with Jesus. It prompts them to a greater surrender to God and more authenticity with themselves, others, and the Lord. The result is greater intimacy in their relationship with God.

It's been a journey of maturing in faith and growing closer to Him.

I feel that my relationship with Jesus is stronger now. I used to think of Him as a distant being in the sky, but I've come to realize that I can have a personal relationship with Him.

It's made me more surrendered and yielded.

I certainly feel closer to God over the last couple of years, not that I ever felt He wasn't close.

3.2 Increased trust and dependency in God's provision.

Key Insight: People develop a greater ability to trust that God will provide for their needs.

Many participants described a journey of learning to trust God more fully with their finances, letting go of control, and believing that God would provide for their needs as they gave more generously. This led to increased obedience to God's leading in their finances, being more open to His direction, and aligning their choices with Biblical principles. The experience of growing in generosity has prompted a shift in dependency for many. Instead of looking to physical resources (money and assets) to provide safety and security, generosity is changing the locus of dependency to God. The pathway of generosity takes people to a place of re-orienting their fundamental sense of trust to the provision of the Lord. Some participants

acknowledged living in tension, grappling with how to balance extravagant generosity with ongoing financial responsibilities.

I turned my business over to Him, and I realized that as He takes over the business, He also takes on my debt.

It immediately pushed me to dig much deeper than just the surface, realizing that the other 90% isn't mine either.

Whenever we're invited to consider making a gift, we always take time to pray about it first, then come back together to discuss what God has directed us to do.

God has provided a space that helps me connect with His heart for my finances and giving.

Areas of Struggle

Against the backdrop of the evidence of positive impact, interviewees also reveal areas of struggle in generosity.

Surrendering is a struggle.

There's always a struggle when it comes to giving because it involves sacrifice. Giving, in any area, comes with that sacrifice.

Gaining God's perspective is sometimes hard to come by.

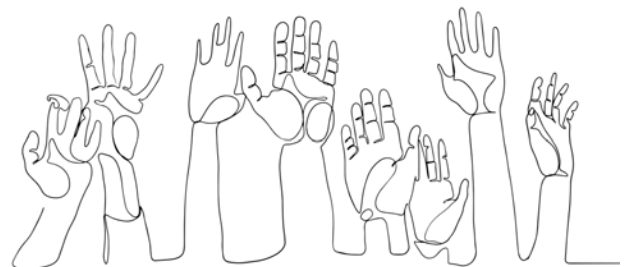
We can never see the full picture, which makes it hard.

Trusting in God's provision is difficult to do.

[I feel like] I need to be in control. I think God is challenging me on that. Because he's in control. I shouldn't be relying on money or anything else.

Staying in a posture of generosity is challenging to practice consistently.

I try to set a consistent giving pattern, but I still struggle with trust issues, even though God has always proven Himself faithful.



Findings: Question 4

Are people orienting their lives more toward the Kingdom work of God through Generous Giving?

The data show that becoming a generous giver is accompanied by the reorientation of one's meaning and purpose for living. It renovates the priorities people hold, the lifestyles they live, and the pursuits that guide their choices. Generosity prompts an examination in people of the fundamental motives of their lives. It redirects their aspirations toward the Kingdom work of God from the dependencies that hold them to worldly aims. Generous Giving is impacting people to redirect their lives toward God's work in the world.

Evidence of Impact

The evidence of impact is demonstrated in the following findings. A substantial number of direct quotes are provided to illustrate the perspectives of the interviewees.

4.1 Impact on lifestyle and priorities.

Key Insight: People make significant changes to their lifestyle choices, career trajectories, and life priorities.

The impact of Generous Giving can perhaps be seen most clearly in the changes people make in their life's walks. Some have changed their career trajectories to facilitate greater generosity. Others have made significant changes in how they manage their careers to reflect the priorities of generosity. Still others have simplified their lifestyles to ensure they have sufficient capacity to be generous. In many ways, interviewees talked about their lives being fundamentally different because of the message of generosity and its impact on their lives.

One of the most profound impacts of Generous Giving is in the re-orientation of people toward the priorities of the Kingdom of God in their lifestyle priorities. Some have adjusted from living more expansively into the perimeters of their monetary potential to living more simply and according to a more focused lifestyle. This change has affected their decisions regarding consumerism, leisure, business, time, and avocations, among others.

My time looks very different now. Most of my clients are handled by others, and I'm spending much more time on charitable activities I never imagined I'd be involved in—and I really enjoy it.

I left something I was good at and loved for something new. I believe He spent all these years preparing me for this beloved work.

When I became a Christian 25 years ago, I thought I had to quit working in finance because it seemed too secular or worldly. But now I realize He placed me here strategically to use the assets of this world to further His kingdom.

We've committed to a lifestyle we believe God has called us to—comfortable but not self-indulgent. We enjoy life and have nice things, but we've chosen to live well below our means.

4.2 Clearer direction, purpose, and meaning in the Kingdom work of God

Key Insight: People discover a deeper sense of purpose for their lives in the Kingdom work of God.

Through the interviews, people involved in Generous Giving described a significant shift in their life orientation towards Kingdom impact. Many prioritized giving that had long-term spiritual outcomes by investing in evangelism, discipleship, and unreached people groups. They began to see their work and resources as platforms for ministry, using their businesses and wealth to further God's purposes.

This often led to a re-orientation of career choices and life goals, with many simplifying their lifestyles to free up resources for giving and pursuing significance through generosity rather than the accumulation of wealth.

We made the decision to step away from those responsibilities so we could focus entirely on generosity.

I know that God sent me Generous Giving to give me some direction.

There have been clear thematic seasons in my life, and Generous Giving became an outlet for exercising the muscle of speaking into others' lives.

4.3 Shift in career and business motivation

Key Insight: People view their work and business pursuits more as platforms for generosity rather than personal gain.

Generous Giving is helping people replace the core motive of getting ahead with the core motive of honoring God. It is giving an opportunity for the Spirit of God to uproot the deep dependence on the accumulation of wealth through business as a prime motivator and to re-root their motivation in Christ and His Kingdom. As a result, many report experiencing a completely changed sense of drive and motivation.

It has completely changed the 'why' and 'how' of my work. It has transformed my perspective and made me not want to retire.

I've been focusing on growing our business for a long time. We've been questioning the ultimate goal of expanding—is it just to make more money and buy a bigger house, or is there a deeper purpose?

Especially as we grow in our careers and consider what it means to be a Christian in the places where God has already placed us, it brings new life into our work. It helps me see my daily work, which can sometimes feel disconnected from the work of the city or the local church, in a new light.

Areas of Struggle

Against the backdrop of the evidence of positive impact, interviewees also reveal areas of struggle in generosity.

Difficulty discerning God's specific calling for their resources.

The thought is that what God really wants is a relationship with me, and He wants to communicate with me about what to do with what He's placed in my hands. It's about stopping, listening, and expecting God to guide me on where and how much to give.

Challenge of discerning one's own motives"

It's not that I doubt God will provide. My concern is whether I'm truly hearing Him. Sometimes I question if my desire to give generously is prompted by Him, or if it's my own pride influencing my decisions.

Finding a generosity purpose after work.

Now that I've been retired for a year, I'm still on my journey. It's a significant change.

Struggling to change the mindset of personal gain to Kingdom purposes.

I'm still figuring out my path, especially when it comes to wealth. Life has taken me from one extreme of having little to another where I have more. It's challenging to shift my mindset from seeing that wealth as solely mine.

Lack of clarity on how to handle wealth.

We've been praying about how God wants us to express our generosity. As we've worked hard and seen the fruits of our labor, we've felt compelled to give, but we're still grappling with understanding what the Bible says about giving and navigating our doubts.

Challenge of being generous while managing debt.

We're managing a decent amount of business debt across several successful ventures. The big question for us has been understanding the Bible's stance on managing debt while continuing to give. We want to keep giving, but we also need to be wise and not act irresponsibly.

Handling a tendency toward cautiousness.

My parents grew up during the Great Depression, and my mom especially retained that depression-era mindset. I've always tended to be cautious financially because of that upbringing.



Findings: Question 5

Do people have greater clarity about their identity because of Generous Giving?

Identity is a critical issue for those who have wealth. Not only is one's security often grounded in money, but also one's identity. The data reveal that one of the most significant impacts of Generous Giving is in the ways people negotiate their sense of who they are, what gives them worth, and what makes them successful in life. For many, growing in generosity requires people to develop different points of orientation for their value. The data reveal that many who have been involved in Generous Giving negotiate a shift in the attribution of their identity.

Evidence of Impact

The evidence of impact is demonstrated in the following findings. A substantial number of direct quotes are provided to illustrate the perspectives of the interviewees.

5.1 Finding identity in Christ

Key Insight: People find a greater sense of security and self-worth in Christ.

People involved in Generous Giving often described experiencing a fundamental change in how they viewed themselves in relation to their wealth, seeing themselves as managers of God's resources rather than owners. This shift led to a greater sense of fulfillment and purpose in their lives through their generosity. Many came to see giving as core to their identity in Christ. Some described how Generous Giving helped them address their scarcity mindsets and challenge their fears about giving. As they learned to trust God's provision more fully, they found their identity in Christ more increasingly more than in possessions or career success. This gave them an increased confidence in their God-given purpose.

My identity shifted from being a business guy to seeing work as ministry. I didn't even know that phrase before, but now it feels like I'm being drawn more in that direction.

There used to be a sense of keeping up with the Joneses, where your identity was tied to what you did, what you wore, and where you belonged. But now, I don't feel that way at all. My identity is rooted in being a child of God.

It's been a reminder for me that the question of where I find my value and what my worth is has been lingering in the back of my mind for a long time.

Identity can be tricky. We often get wrapped up in defining ourselves by our work, achievements, and how others perceive us. But when it comes to our spiritual life with the Lord, all of that is really just smoke and mirrors.

5.2 Redefining the measures of success

Key Insight: People are released from measuring their success by the accumulation of wealth.

A profound recentering has happened in the lives of many participants of Generous Giving. Their priorities, which revolved around finding success through the accumulation of resources, became revised and re-oriented to revolve around Christian beliefs and values.

The evidence from the interviews does not point toward an abdication of wealth or a vow of simplicity and poverty. Rather, the impact is in how the participants changed the center of their notions of success. Their orbit was redirected to a fundamentally different point of reference and a radically different gravitational pull.

The change in the center has had profound implications for how participants define success. They compare themselves less to others. They have untethered their sense of identity from the size of their bank account. They view their status now as coming from God in Christ and not from an increasing portfolio. They can define a goal of enough, instead of constantly seeking further validation from growing wealth. Their relationship with wealth is re-ordered. Wealth is no longer the master and they, the servants. Christ is the master and wealth is the servant. An eternal perspective has taken hold and revised the definition of success and the good life.

I used to feel a lot of jealousy toward those more successful than me, but now I realize God is blessing me with exactly what He wants me to have. I'm not wise enough to know what I should or shouldn't have.

It's been a long-standing reminder for me to consider where I find my value and worth. It's easy to be tempted to assign those to trivial and temporary things.

The question of why we do what we do and having an eternal perspective has been central for us. I believe the Lord has been working on both my wife and me in several areas related to this eternal perspective.

As a man, there's still a tendency to judge oneself based on career success and achievements. However, I've come to realize that these aren't the most important aspects of who I am.

Areas of Struggle

Against the backdrop of the evidence of positive impact, interviewees also reveal areas of struggle in generosity.

Tendency to compare with others.

I often find myself comparing my lifestyle to what others my age are doing, like the cars they drive or the jobs they have.

Desire to living up to worldly standards.

I hope for a shift in mindset in my area, from the selfishness of accumulation to the selflessness that comes from generosity. [My city] is a hub for business and commerce, which is great, but this focus can sometimes overshadow the potential cultural benefits of prioritizing generosity over profit.

Overcoming scarcity mindsets and fears around giving.

At the core of my life, there was this scarcity and control-based mindset, much of it subconscious, which is scary. It had me believing I needed to control my own destiny, save at all costs, and avoid what I saw as frivolous or illegitimate spending.

Handling the weight of societal pressures and expectations.

There's still an element of social expectations around money that I'm trying to navigate.

I struggle with the unspoken expectations about money, which feels separate from what God says about it.

Dealing with feelings of guilt or unworthiness around wealth.

I grew up without much money and always felt I didn't want to be poor or in need, so I hoarded what I had. We rarely spent anything. But surprisingly, giving more has allowed us to enjoy what we have even more. God has made it easier for me to spend on my family and myself, even as we give away much more.

Findings: Question 6

Do people create, sustain, and enjoy healthy relationships because of Generous Giving?

Interview data show that the influence of Generous Giving extends to improve the relationships that people have and hold dear. For many, growing in generosity offers an opportunity to gather family into the practice of generosity. For these, generosity becomes a way to influence the priorities and giving practices of children and, at times, extended family. For others, growing in generosity provides a reason for connecting with others authentically about money, meaning, and lifestyle. Some have gathered their neighbors around generosity. Others have influenced colleagues and coworkers around generosity. For many, the experience of Generous Giving has broken down the walls that keep people from talking about money, success, identity, purpose, and legacy.

Evidence of Impact

The evidence of impact is demonstrated in the following findings. A substantial number of direct quotes are provided to illustrate the perspectives of the interviewees.

6.1 Family dynamics and legacy planning

Key Insight: People infuse their financial discussions and legacy planning with their families with the values of generosity.

Through Generous Giving, the possibilities for involving family in generosity have been expanded considerably for many. They have adopted a vision for family giving. Many participants described how their generosity journey had led to better communication and alignment with their spouse around financial decisions. Generosity often brought families closer together, healing rifts and creating shared experiences. The implications of this finding are threefold: (a) strengthening marriages and the relationship between spouses, (b) extending the legacy of generosity to children, and (c) planning for generosity for the future of the family.

Generous Giving provides an opportunity for spouses to join together in considering the priorities of generosity in their marriage. For many, generosity reshapes their shared thinking and approaches to money. Instead of conventional financial planning alone, spouses are led and encouraged through a journey of generosity together. The work shapes them, redirects them, and fortifies their relationship.

Generous Giving provides an opportunity for parents to interact meaningfully with their children in areas of generosity. They now have ways to think together, plan together, and instill together a heart for God's work in the world and their participation in the redemptive cause of Christ. Whole families get involved in generosity. Children of generous parents learn and absorb the priorities and practices of their parents. Children also learn to walk their own paths in generosity in the context of the family. The heritage of generosity is sustained through the generations.

Generous Giving also develops the capacity of families to consider leaving a generous legacy for the future by planning inheritances and estates through the lens of generosity. This work leaves a durable and sustained legacy for years to come.

It gave us a language to talk about money in our marriage.

I would say that most couples fight about money, but once you reach a common ground, it changes everything. We don't feel like we fight about money anymore.

Part of our journey involved writing letters to our kids about our values and legacy.

With the biblical understanding of money we have now, one area where it's particularly helpful is in talking about inheritance with our family members.

6.2 The closeness of community

Key Insight: People are encouraged, inspired, and impacted by being a part of a community of like-minded givers.

Being part of a community of givers is, for Generous Giving, both a means and an end. As an end, being part of a giving community is a worthy aim in itself. A community gives people a sense of belonging. A community is an antidote to loneliness. A community exposes people to ideas that stretch and sharpen their thinking. A community provides guidance when people are disoriented in their giving. A community gives encouragement when people are discouraged in their giving. A community provides inspiration when people are listless in their giving.

Those who have been involved in Generous Giving become part of a larger community of like-minded, similarly oriented people who hold the same values toward generosity and practice the same habits of generosity. Being in a community is important for all kinds of people who may otherwise be disconnected from others in the fundamental areas of wealth management – widows, highly successful people, parents, unmarried, young professionals, and retirees, among others.

Through the pathway of Generous Giving, people are also encouraged and inspired to provide community to others. They gather their neighbors to talk about generosity. They connect with leaders of ministries they might otherwise have overlooked. They seek not only to benefit from community, but also to contribute to the development of community. In other words, the journey of generosity increases the initiative of generous followers of Christ to extend community to others.

I believe that we're each on our own journey with generosity. It's inspiring and motivating to know that there's a whole community of people moved by God's generosity, and in response, they're striving to go further in very intentional ways.

I want to be inspired by these people.

The community aspect of Generous Giving has been significant for me.

The biggest impact has been that it's made me more empathetic. I realized that my perspective on giving was somewhat narrow, so now I'm more open to hearing others' viewpoints and curious about their approaches.

6.3 Openness to discuss money and influence others in generosity

Key Insight: People are more comfortable talking about money and generosity, both within their families and in broader social contexts.

Involvement in Generous Giving has given people the modeling and support that helps them feel comfortable talking with others about generosity. This impact functions to open all kinds of possibilities for interacting with others meaningfully and influencing others significantly. It has given people a roadmap for influence. They are now able to explore and pursue conversations that are consequential to people about money and generosity.

There has been a long period where we've been speaking into other people's lives about generosity. Up until we attended the annual celebration, these conversations were infrequent. Now, they are pervasive.

Generous Giving has been a consistent outlet for exercising the muscle of influencing others.

[Generous Giving] opened up the dialog and the conversation for us to talk about money. Up until that point you're told, "Don't discuss money outside of HR." We're trained that it's private.

6.4 Intentional hospitality and engagement with friends and neighbors

Key Insight: People use the message of generosity as a means of outreach to others.

There is an increase in intentional hospitality and engagement with neighbors and the broader community as participants seek both to involve others in generosity and to extend their generosity beyond financial giving. Participants valued the relationships they had formed with other generous givers, finding encouragement and inspiration in these connections. In part, these connections have been centered on generosity. However, the journey of generosity within a community of givers appears to encourage participants to be more relationally attuned to their friends and neighbors. The candor, authenticity, vulnerability, and transparency of the journey prompt people to initiate more substantial relationships with others as well.

I'm learning more about what giving can look like in creative ways, and how it can extend into a lifestyle of hospitality, giving time, and using other resources, like my energy, to help others.

In our neighborhood, my wife, our young daughter, and I have been trying to open our home more, inviting neighbors over for dinner and meals to get to know them better.

There's definitely been a shift in the people we hang out with compared to before. We're no longer interested in those who try to impress others by showing off what they have.

We saw it as our responsibility to help others grow in this area. In our previous, larger church, we only knew a few people in our small group. Now, in a smaller church, we strongly desire for everyone to experience a Journey of Generosity.

Areas of Struggle

Against the backdrop of the evidence of positive impact, interviewees also reveal areas of struggle in generosity.

Navigating differences in giving priorities.

The challenge for my wife and me is ensuring we're on the same page when it comes to generosity. If one of us emphasizes donating time while the other focuses on donating money or other resources, we need to align our perspectives.

Readiness in family.

We really haven't felt like our son is in a place where we could be talking with him about this right now.

Finding agreement.

We determined that we will do nothing unless we're in unity. And we've learned that we're not always on the same timing.

Balancing privacy in giving with the desire to inspire others.

One of the difficult things we've faced over the years is finding others to give with. There's often a reluctance for people to share their giving and be open about it.

I've always viewed generosity as a private matter. We don't want to boast, and people don't typically talk about money. Yet, I still wrestle with how much to share and how much to keep private.

Challenge of finding like-minded generous givers.

I still haven't experienced that yet. I tried to start a giving circle with two colleagues after coming back from the Celebration of Generosity, full of excitement about engaging our neighborhood. Unfortunately, it fizzled out. I feel I would find much more joy in giving if it were a shared activity, but for various reasons, I haven't been able to build those close relationships centered around collective giving.



Causes and Catalysts for Impact

The interviewees reflected not only on the impact they were experiencing through Generous Giving, but also on what it was about the experience of generosity that made it efficacious.

1. Powerful personal stories and testimonies

Key Insight: People infuse their financial discussions and legacy planning with their families with the values of generosity.

There is no substitute for seeing and hearing. When people have a chance to glimpse what generosity looks like in real life, it is powerfully persuasive. When people are able to see what they have never seen before, it helps them do what they've never done before. The stories of Generous Giving are convincing.

I just love the stories from the Journeys of Generosity (JOGs). Those have been the most effective for me.

The people I've met there have done things I didn't even know existed and have been incredibly inspirational to me, especially getting to know them on a one-on-one basis.

What I've learned from Generous Giving over the years includes the variety of creative options and ways that generosity can serve the Lord. I'll never forget the great opening video that's often played at JOGs, especially the part about the kidney donation.

The most impactful for me was the video about the guy who set a lifestyle threshold of \$140,000 for himself. I think about his story all the time.

I love those concepts and seeing them play out in people's lives, where they make determinations.

Seeing and hearing examples of how people have been generous—not just with funding but also with their time, talents, and other resources—has been incredibly insightful.

2. Biblical teaching on stewardship and generosity

Key Insight: The strong emphasis on biblical principles of stewardship and generosity provides a solid and trusted foundation.

Grounding the message of generosity in the revelation of the Bible gives people exposure to the Word of God. The Bible is transformational for people. It is living and active for people. Participants can ground themselves not in the wisdom of man but in the Word of God. The prevalence of the Word and the centrality of the Scriptures is a critical feature of Generous Giving.

Our understanding of generosity from a biblical context, as a fundamental part of the gospel, was greatly expanded.

It's an honor to give my 10%, but truly, everything I have was given to me anyway—not just the 10%, but all 100%.

Randy Alcorn's 'The Treasure Principle' and his book on money, possessions, and eternity shifted our thinking to a biblical perspective on eternal riches versus temporal riches.

Realizing that 'God owns it all' was life-changing for us. We began to truly understand and comprehend this concept, which started from the very first Generous Giving event we attended.

3. Safe, neutral, non-pressuring environment

Key Insight: Helping people explore generosity without feeling pressured allows for genuine heart change.

The data from interviews show that one of the keys to the effectiveness of Generous Giving is the environment that is prepared and protected for participants. The neutrality of the space, where no particular giving opportunity is pushed, is essential. The non-pressured nature of the space, where no one is asked to make a decision in the moment to be generous, is critical. The kind of environment curated by Generous Giving is cited by the interviews as instrumental for creating the context that allows for heart and life change.

The first thing to note is that it's a very safe place to be. When they say there are no asks, they truly mean it. There are no solicitations, which I think is huge.

I had a long-time client attend the first JOG we hosted. He had been to other events where there were asks, and I assured him that wouldn't be the case here.

Generous Giving does a good job of fostering open discussion without prescribing actions. They encourage everyone to share their thoughts and experiences, allowing for a variety of perspectives without pushing any specific agenda.

The questions posed are really thought-provoking. I respect how Generous Giving is structured, especially early in the JOG where they're very clear about not giving advice to others and that there's no obligation to donate at the end.

The approach is unique and designed to eliminate any hesitancy about getting involved, allowing the Holy Spirit to work freely among the participants.

4. Community of like-minded givers

Key Insight: Connecting people to a community of like-minded individuals provides encouragement, accountability, and shared learning.

Taking a journey of generosity with others is a critical feature of Generous Giving. The data show that taking the journey with others is a powerfully formative experience. People are encouraged by others. They are inspired by others. They learn from others. They feel like they are a part of something bigger than themselves. The sense of community engendered through Generous Giving is formative in people's lives.

I find it inspiring and motivating to know there's a whole community of people moved by the generosity of God. Knowing others are also striving to deepen their generosity in intentional ways reinforces my own journey.

We have some friends, and it's been really interesting to share our financial journeys with each other. We all approach it differently and hear different things from the Lord, but discussing these perspectives openly is incredibly encouraging and feels like thinking outside the box.

The community aspect of Generous Giving has been a significant part of my experience.

Feeling like we've found our tribe has been powerful.

It's motivating to know you are part of something bigger, that God is speaking across the country. It's not just about individual efforts; it's about all of us coming together in this journey.

5. High-quality experience

Key Insight: The immersive experience of high-quality events is particularly impactful.

The experience of Generous Giving is transformational. Information alone does not typically change people. The combination of the people of God, the biblical teaching of God, and the work of the Spirit of God in the hearts of people, held within an experience created intentionally and prayerfully by Generous Giving, hold promise for impact. The critical components of the experience, according to the interviewees, are the information, stories, fellowship, reflection, and space for personal consideration. The impact of the experience gives people the permission to talk about money in ways that people rarely talk about money and, in so doing, renovates their life-posture towards generosity.

I can't remember who mentioned it during your session, but the idea that money reveals your real sin really struck me. For me, it's control.

Being participants in the JOG was really something. It's hard to describe, but the experience was very impactful.



Qualitative Study: Participant Feedback and GG Responses

In 101 interviews with those GG has had the privilege of serving, participants spoke to their experiences with Generous Giving, including things that they wish were different. This feedback was grouped into buckets, and each was carefully considered by Generous Giving's leadership team. While we could see positives in every idea, some were clearly out of our scope. For example, there was an idea that Generous Giving could provide service opportunities for participants. We are excited about people serving, but organizing these types of events is clearly outside of our scope.

There were other ideas that we found to be very insightful and worthy of action, either now or in the future. Some we were already making progress on. Those ideas are captured here:

1. Provide more post-event follow-up, resources, and support

This has been an idea we've tried to capitalize on throughout our history with varying degrees of success, and always with tension as we are careful not to be prescriptive. We believe it's time to pursue developing post-event resources, and we have put together a working group to do so. We're likely to provide participants with a variety of carefully curated next steps, from which they can choose even a few, depending on their current needs.

2. Improve engagement with the local church

This was fun feedback to read, since engaging local churches has been our biggest strategic focus in 2024, with plans to continue in 2025. We've begun building a small team and developing strategies and products for churches, and the number of churches we're reaching is growing rapidly.

3. Encourage broader representation in stories / Address different life stages and transitions

For most of the groups we've worked with, our story library has been sufficient. As we encounter more diversity in our work (in gender, race, age, life-stage, and especially within the church, socio-economic reality), we recognize that more diversity in our stories is necessary. We are pursuing such stories in 2025. One place we've focused on unique life stages is in breakouts at our annual conference, but these have only been available to serve those who attend live. We're exploring recording those to make them more widely available.

4. Provide guidance for the emotional, mental, and psychological aspects of giving

We were so grateful to read in this study how much people's lives are changing. Still, struggles continue to be present as they re-orient their lives around seeking first the kingdom of God. The challenges are real. As an initial step, we're going to try to capture more of the struggles people face in our stories, giving participants examples of circumstances and emotions they may encounter as they grow in their journeys.

Appendix A: Interview Protocol

1. People become more generous

What has been the most helpful learnings you've had through GG about generosity? What assumptions about money did you hold that you have you had to unlearn? à **How has this learning rearranged some of your fundamental beliefs and values about generosity?**

What have you been doing since GG to make generosity a lifestyle? What areas of application to the principles of GG continue to be a struggle for you? à **How are you wrestling with making generosity a lifestyle? What does the pathway look like for you to integrate generosity into all parts of your life?**

How are you experiencing joy in generosity since GG? Where do you continue to struggle feeling joy? à **How has that created freedom for you in giving? In what ways do you still feel locked up about giving?**

2. People build the capacity of local ministries and local churches

What have you been thinking about since GG about your role in the local ministries and local churches? à **How are you seeing your part in the ministry of others differently than you used to before GG?**

What have you done differently because of GG to build into ministries and their capacity? How has GG changed your level of involvement in advising, volunteering, praying, and serving nonprofits and ministries? à **What shifted within you to make this happen?**

In what ways do you feel more motivated to build up local ministries since GG? In what areas do you still struggle to feel a connection with local ministries? à **How has your heart for building the capacity of local ministries shifted through the experience with GG?**

3. People live more surrendered to Jesus

In what ways did your experience with GG open your eyes to something important about your relationship with Christ? à **How has that affected your faith in Christ?**

What have you been doing differently in your walk with God since GG? What differences do you see in the areas of your obedience to Christ? What areas of you walk with Christ are you still working on? à **How has this experience prompted growth in your life? How has it made a difference in the way you abide in Christ?**

Through your experience with GG, what has changed in your motivation and desire to be close to Christ? à **How has that affected your commitment to Christ?**

4. People orient their lives to the Kingdom work of God

In what ways did the GG experience clarify your role and sense of purpose in the Kingdom work of God? à **How has that affected the priorities for your life?**

What have you done differently to live on mission and with Kingdom purpose since GG? What has been hardest to do? What have you been putting off that you know you probably should be doing to be more Kingdom oriented in your life? à **How has that required you to change and grow to make those things a part of your life over time?**

In what ways have you been energized and encouraged to orient your life to the Kingdom work of God through GG? à **How are you managing to stay committed to living purposefully even when you feel the drag of inertia and the pull of distraction?**

5. People grow and mature in their sense of identity

What have you been thinking about since GG regarding your sense of identity – your motives, your fears, your thoughts about what gives you meaning in life? What was most surprising? What was most unsettling? à **How have those insights been affecting the way you see yourself?**

What have you been working on in your life since GG? à **How has working on those things affected who you are becoming as a person?**

What effect has GG had on your sense of anxiety or worry about the responsibility that comes with having money? In what areas do you still struggle with anxiety or unsettledness? à **How has your heart toward money been doing since GG?**

6. People create, sustain, and enjoy healthy relationships

What insights have you had into your relationships with family – your spouse and children – through GG and its impact on your life? What have you learned through GG about giving alongside others? à **What's shifted in your thinking about the way you think about the role of money in your relationships with those who are close to you?**

What have you done differently in your marriage, your parenting, your community of faith, since GG? à **How has this made a difference in how you show up with others? How has this impacted the richness of relationship you experience with others?**

What about your GG experience makes you feel more in tune with the dynamics of your social world and relationships? In what ways are you feeling discouraged by the complications of money in your relationships? à **What has been your journey like toward greater freedom in your relationships since GG?**