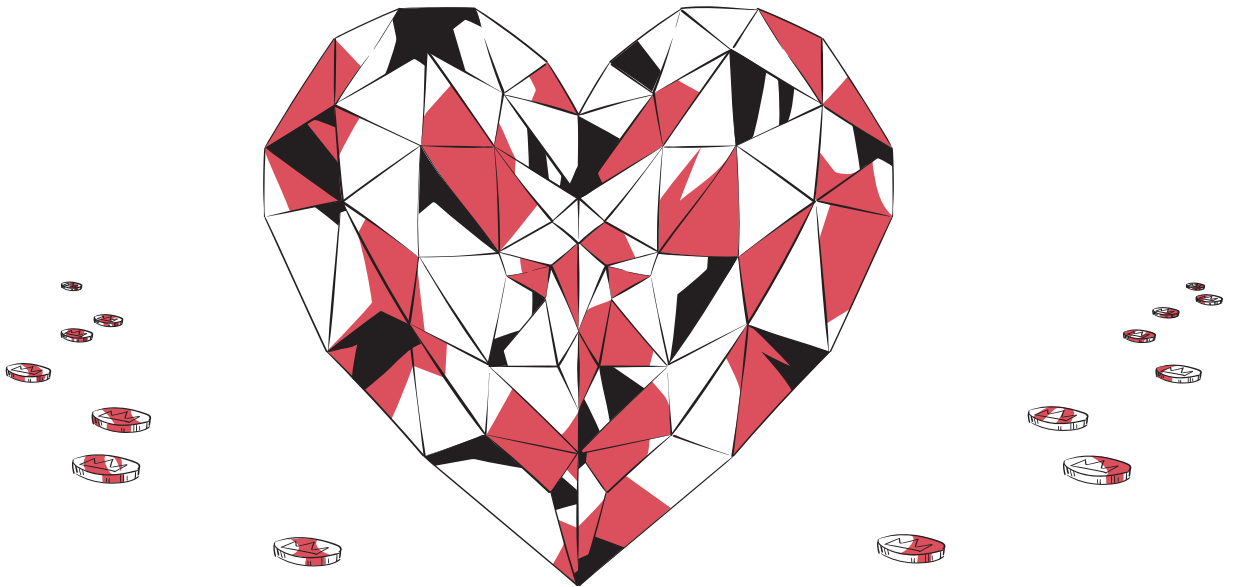


FROM RED LETTER CHALLENGE

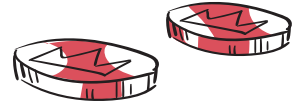
GIVING

CHALLENGE



A 40-DAY LIFE-CHANGING JOURNEY TO GIVE LIKE JESUS

ZACH ZEHNDER



INTRODUCTION:

THE HEART OF THE MATTER



here I was, staring at the letter we'd received from our new neighbors right after moving into our first home. As I read the letter, I felt embarrassed, even like a failure.

The letter told me that my lawn did not meet the standards needed to live in this neighborhood. I glanced out my office window at the lawn and, sadly, couldn't argue. The Homeowner's Association (HOA) was right. My grass was a disaster. Not a speck of green, just an ugly mix of yellow and brown—two colors best left in bathroom toilets, not summer lawns.

The letter stated that I had one month to fix my lawn or else there would be more serious consequences. I was both angry and confused.

Three months prior, we had purchased our first home from a single man who kept his lawn in perfect, meticulous condition. In fact, if you were to look back at the records, you'd see his name as a multiple "Stoneybrook Hills Lawn of the Month" winner.

When I bought the home, I was determined to do everything possible to keep this high standard. I even dreamt early on of the day when, under my ownership, I'd see my first "Yard of the Month" sign. So, I spent time each week cutting and watering my grass. Doing all the things you need to do. And somehow, despite my best intentions and effort, I killed my yard.

Not only did the HOA not stick a winner sign in my yard, but it felt like they stuck a loser letter in my mailbox.

I couldn't figure out what was wrong with me.

Within a couple weeks of receiving the letter, I had to fork over more than \$4,000 in brand new St. Augustine sod. Talk about a gut-wrenching purchase.

I also learned later that in Florida you need to spray your yard with pesticides regularly. If you don't spray pesticides (and I didn't), then the insects, bugs, and pests will eat up your grass and totally destroy it. When you combine it with the fact that everyone else around me was spraying pesticides, all the grass-eating creatures in the entire city pretty much descended upon my yard. My grass became the delicacy for every pest in the city.



Once that chunk of cash left my bank account for new sod, something changed: I suddenly cared a lot about that grass. I checked on it multiple times a day. Once my money was in my sod, my heart was in it, too.

And not only my sod, but I also cared about everyone else's sod on the street. If I had to pay this much money for my grass, and if I'm being held to these standards, then everybody else better keep up their lawn as well, right? Through this unfortunate and crazy expensive lesson, I was reminded of a truth that Jesus once taught His disciples. He said in Matthew 6:21:

**"FOR WHERE YOUR TREASURE IS,
THERE YOUR HEART WILL BE ALSO."**

Growing up in the Christian faith, I had heard this verse many times. I even had it memorized. Before you start thinking that's a big deal, it's only 11 words. It's not that hard to memorize. In fact, I bet if you stop right now and say it once or twice more, you'll already have it memorized.

More important than memorization, though, I have found out that when you apply the truth of this verse to your life, you stumble into experiencing three things nearly everyone chases but few find: significance, fulfillment, and joy.

The sod taught me an expensive truth that I could have just found in the red letters of Jesus. Your money precedes your heart.

This wasn't just true for me and my sod. I bet it is true for you too.

If you spend money to belong to a gym, your heart follows. You may even feel like you have a right to speak into the gym's overall vision or mission. Or maybe even on smaller things, like how the facilities are kept up.

If you save your money to spend on concert tickets, you expect a certain quality and experience.

It's the same if you buy stock for a company. The odds are that you didn't care about that company prior, but now suddenly, you have a vested interest. You care. You may go so far as to analyze the charts, set alerts or reminders on certain price points, or even review quarterly earnings.

Why is this?

Because you care about the things you pay for. You care about the people, the clubs, the events, or the companies you invest in.

So, what does this mean for those of us who believe in and follow Jesus? Many times I have heard from those who follow Jesus, "I just want a heart that beats for what God's heart beats for." Or "I want a heart that is more like God's." They are great statements. I also want that for myself. But, too often, when it comes to our money, we respond reactively, not proactively.

- What if the key in gaining a God-like heart is to first give of our money?
- What if we were generous *first* and then trust that our hearts would automatically follow?

If you want a heart more like God's, then this is the book for you. But this will not be easy. Life's most significant challenges never come easy. But aren't you ready for something new? I bet you are.

Let me tell you why.

A SAD REALITY

Despite experiencing collective economic prosperity that is unrivaled in history, the average American Christian gives little to no more than the average non-Christian American.

In 2024, the average amount that Americans gave away was only 2.1 percent of the gross domestic product.¹ Christians give an average of 2.5 percent.² In other words, there is no discernible difference. Despite Jesus giving everything up for us, we collectively have become a nation of closed-fisted, stressed-out, grumpy hoarders. More than 6 out of 10 still self-profess a faith in Jesus Christ in America, yet collectively we give away \$1 out of every \$40 to \$50 we make. That doesn't feel or sound like the generosity of Jesus.

It'd be one thing if we were doing all of this and experiencing a truly great life. You could at least kind of understand why we would choose this path if it was at least leading to a happy life. But it's not. We are living pretty miserable lives. As the famous rapper Notorious B.I.G. once said, "Mo' money, mo' problems." It shouldn't be that way. But somehow, it's become true.

If you are an average Christian in America today, you are experiencing more stress, burnout, loneliness, and mental unhealth than ever before.

The goal of this challenge is to fully give your heart to God, and that often starts with your finances. Money reveals our hearts, and for many of us, it exposes hidden idols. As Timothy Keller puts it, an idol is "anything that absorbs your heart and imagination more than God, or anything you seek to give you what only God can give."³

Money itself isn't evil; it's the love of it that's a root of all kinds of evil. So much of the evil that exists in our world today stems from money. Money isn't as much of an idol in and of itself, but it's the biggest revealer of idols in our lives.⁴ What you do with your money shows what your heart truly longs for.

A significant part of this 40-day challenge will be trading in the false promises of money for the truths that lie in Jesus's teachings on generosity. Fair warning, I'm going to be stepping on some of your idols.

But again, I ask, aren't you ready for something new?

As we dive into the generosity of Jesus that He lived out and calls you to, you will be challenged to trade in your current relationship with money, guiding you toward a more generous life that reflects the heart of God. By intentionally examining where your "treasure" goes, you'll not only see your heart change but also discover a deeper sense of purpose, fulfillment, and joy.

While the book will focus on financial giving, the deeper purpose is for you to give your heart to God, which is ultimately what He wants most.

It won't be easy, but if you take this journey, you'll find it one of the most significant and fulfilling adventures of your life.

WHAT WILL THIS 40-DAY CHALLENGE LOOK LIKE?

The best place to learn how to be generous is to look at Jesus, the One who is the most generous. Over the next 40 days, as we embark on a journey to be generous like Jesus, we'll study His life and words. You'll also be invited into practical daily challenges to put His words into practice.

A follower of Jesus is someone who not only studies Jesus but does what He says to do. The words of Jesus were never meant to just stay red on a page or to be lived out 2,000 years ago.

When you live out the words of Jesus today, you find the life you were made for.

Over the first days, you will examine the **HEART** of giving like Jesus. I'll share five powerful counter-cultural statements that Jesus delivered when it comes to living generously. As you read these introductory days, you'll also get a good roadmap of where you will be headed on this journey.

DAY 1: GIVING **HAPPILY:**

"It is more blessed to give than to receive." Acts 20:35b

DAY 2: GIVING **ETERNALLY:**

"Life does not consist in an abundance of possessions." Luke 12:15b

DAY 3: GIVING **ABUNDANTLY:**

"For to whom much is given, much shall be required." Luke 12:48b (RGT)

DAY 4: GIVING **REGULARLY:**

"You cannot serve both God and money." Matthew 6:24

DAY 5: GIVING **TODAY:**

"What good is it for someone to gain the whole world, yet forfeit their soul?" Mark 8:36

As we get into our weekly rhythms of *Giving Challenge*, on Days 6 to 40 you will explore how Jesus not only taught about generosity but also lived it out in every aspect of His life. Together, we'll uncover what opposes Jesus's teachings in

today's world and learn how to counter these influences both with biblical truths and practical examples and tools. Through the rhythm of learning and practicing generosity, you'll be challenged to trade in the world's ideas about how to use money for the way of Jesus.

So, what are the five trades Jesus will challenge you to make?

DAYS
6-12



**GIVING
HAPPILY**

TRADING COMFORT FOR CONTENTMENT.

Rather than seeking comfort through money, you will discover that your true happiness comes from being content in who God is and what He's given to you.

DAYS
13-19



**GIVING
ETERNALLY**

TRADING OWNERSHIP FOR STEWARDSHIP.

Rather than chasing after owning as much as humanly possible in the here and now, you will examine the truth that Heaven is our ultimate home, and all that you have now belongs to God.

DAYS
20-26

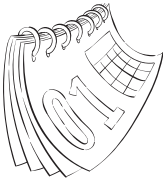


**GIVING
ABUNDANTLY**

TRADING SCARCITY FOR ABUNDANCE.

Rather than living with a scarcity mindset, you will be encouraged to live with an abundance mindset, knowing that the God you serve will supply all your needs.

DAYS
27-33

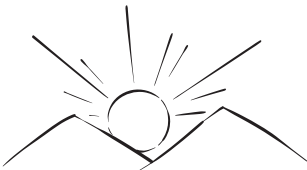


**GIVING
REGULARLY**

TRADING CONTROL FOR OBEDIENCE.

Rather than using your money to control as much as you can now, you will be challenged to obey God's commands by developing consistent, regular generosity habits.

DAYS
34-40



**GIVING
TODAY**

TRADING GRASPING FOR GRATITUDE.

Rather than grasping for more and more money, you will be encouraged to live with gratitude, remembering that God has and will give you everything you need.

None of these trades will be easy to make. They will press into and mess with your attitude, your mindset, and even your lifestyle. But the more trades you make, the more generous you will become.

**THE MORE YOU LIVE AS JESUS CALLED YOU TO LIVE,
THE HAPPIER YOU WILL BE.**

A COUPLE OF BIG FAQ'S

1 ISN'T GIVING MORE THAN JUST ABOUT MONEY?

Yes, it is, but this book has a primary focus on our money or resources. Why? We've already written and discussed in detail what it looks like to give time and talent in our previous work, *Serving Challenge*.

To become the greatest disciples we can possibly be, we are hoping to be generous servants. This is a combination of giving time, talent, and certainly our treasure. While generosity is more than just giving money, it is not *less* than giving money. And for many of us, we have a harder time letting go of our money than we do of even our time or ability. We anticipate this challenge will stretch you in your faith, and ultimately that is our strongest aim for these next 40 days.

2 HOW MUCH ARE YOU CHALLENGING ME TO GIVE IN THIS 40-DAY CHALLENGE?

Through a combination of weekly challenges that will feature assessments, journaling, Scripture readings, guided prayer, and practical financial exercises, you will be challenged to give five gifts, one during each of the five weeks.

You will never be challenged to give a specific amount. A \$10,000 gift might be a drop in a bucket for someone, while \$100 could be someone else's entire bank account. We believe, first and foremost, that generosity flows from our relationship with God. The gifts will likely vary in size and scope, but we are praying that each one will be impactful and sacrificial.

One of the five gifts we are challenging you to give will not be a one-time gift, but rather a regular or recurring gift. This will happen on Days 27 to 33. Our hope is that through this book, your giving muscles can grow so you become the most generous person you can be.

I can't promise that if you complete the challenges you will have more money in your bank accounts by the time you finish, but I can promise this will be a joy-filled, happy, and fulfilling challenge to embark on. And that, friends, is worth more than any amount of money.

TIPS BEFORE YOU BEGIN

1 INVITE AN ALLY TO WALK WITH YOU.

Most of the greatest challenges that we conquer in life are not meant for individuals to tackle alone. Our hope is that you will do this challenge with at least one other person. If you are joining in this challenge with your small group or church, it's still important that you have one person who can help to hold you accountable for the duration of this challenge. This person should be someone you can trust deeply, is walking as a disciple of Jesus, and is mature in the faith. After finding an ally, identify specifics, such as how often you will check in with one another and what questions you will ask each other at those check-ins.

2 TAKE THE FREE RED LETTER CHALLENGE ASSESSMENT.

Before you jump into *Giving Challenge*, spend seven to 10 minutes taking this FREE assessment. The online assessment was done in partnership with LifeWay Research and will measure how you are doing in your pursuit to follow Jesus. By doing this in advance, you'll have a greater understanding of how you can use these upcoming 40 days to grow in generosity just like Jesus. You can find the FREE assessment at www.redletterassessment.com.

3 COMPLETE THE DAILY CHALLENGES.

After the first five introductory days, Days 6 to 40 offer a daily challenge to complete. Some of the challenges have an inner focus, while some have an external focus. To get the most out of this book, our hope is that you will take on the challenges in your own way. When it is an internal challenge, engage with the questions. Be honest with the personal reflections and write down your responses. When it is an external challenge, even if it takes you out of your comfort zone, try your best to physically complete the challenge.

4 DON'T GIVE UP.

You will not do this challenge perfectly. Give yourself grace. This challenge goes beyond checking boxes just to get it done. It will give you the opportunity to put your beliefs into actions. We have found that the most vulnerable day, the day you're tempted to give up, is "the day after perfect." If you miss a day or struggle with a day, don't give up. Instead, give yourself grace and pick up the next day. Keep walking.

5 SHARE THE WINS.

Join the thousands of others embarking on the journey. Use #GivingChallenge at any time on social media to share pictures, quotes, stories, or testimonies of what God is doing in your story. Sharing your wins publicly will not only encourage others to do the same, but it will also give people the opportunity to glorify God through your generosity.

THE 40-DAY GIVING CHALLENGE IS ON!

