

**06/21/26      Guidelines for Grace-Filled Giving**  
**2 Corinthians 8:10-9:5**

Welcome...

We are studying the book of 2 Corinthians chapter by chapter and verse by verse.

Chapters 8 and 9 deal specifically with Christian giving and generosity. One of the joys of expositional verse by verse preaching is we that get to faithfully study and apply the passage that comes next.

That should help all of us approach the subject of grace-filled giving with open hearts and open Bibles. Rather than asking, “Why a sermon on giving?” or asking, “What does the church want from me?” we can ask, “What does God want for me? What does God teach us about generosity, stewardship, and giving?”

Please turn with me to 2 Corinthians 8:10. This morning we will be looking at chapter 8, verse 10 through chapter 9, verse 5.

Last week we saw that Christian generosity is rooted in grace. The Macedonian believers gave generously despite severe affliction and deep poverty because the grace of God was at work in them. We also saw the supreme example of generosity in Jesus Christ, who “though He was rich, yet for your sake became poor, so that you through His poverty might become rich” 2 Corinthians 8:9.

In our passage today, Paul moves from theology to practice.

**Let’s read 2 Corinthians 8:10-9:5...**

It's one thing to be inspired to give. It's another thing to actually follow through.

Many of us know what it's like to hear about a need, feel compassion, and sincerely desire to help. In that moment, generosity seems easy. But then time passes. The urgency fades. Other expenses arise. Priorities compete for our attention. What once felt like a joyful commitment can slowly become an unfinished intention.

That is exactly where the Corinthians found themselves.

A year earlier they had eagerly committed to participate in a relief offering for struggling believers in Jerusalem. Their enthusiasm had been so remarkable that Paul had even used them as an example to inspire the Macedonian churches. But the collection remained unfinished. The desire was real, the promise had been made, but the gift had not yet been completed.

Paul writes not to shame them, but to shepherd them. He does not resort to guilt or manipulation. Instead, he teaches them how grace shapes generosity.

**The main point: 2 Corinthians 8:10–9:5 provides four enduring guidelines that shape how Christians should think and practice giving.**

These principles are just as relevant today as they were in Corinth nearly two thousand years ago.

**I. Give What You Purpose and Promise to Give (8:10–11)**

**II. Give According to What God Has Provided (8:12–15)**

**III. Give Where There Is Integrity and Accountability (8:16–24)**

**IV. Give Readily and Intentionally (9:1–5)**

My prayer is that as we study this passage, God would deepen our understanding of stewardship, strengthen our commitment to faithful giving, and help us handle every resource He has entrusted to us in a way that honors Christ, blesses others, advances the gospel, and becomes a joyful act of worship rather than a burdensome obligation.

The Corinthians were not indifferent to the needs of the saints in Jerusalem. In fact, Paul says they were among the first not only to desire to help but actually to begin collecting this offering. The problem wasn't a lack of intention—it was an unfinished commitment. Grace had stirred their hearts, but now grace must move their hands. So Paul begins by showing them that genuine generosity finishes what it starts. Point 1:

## **I. Give What Your Purpose and Promise to Give**

Look at verse 10...

Paul is not trying to force obedience through pressure or leverage. He gives his opinion rather than a command. He is not demanding generosity; he is encouraging them to act consistently with the desires God has already placed within them.

That distinction is important. Christian giving is never meant to be the result of manipulation, guilt, or compulsion. God desires willing hearts, not reluctant compliance. Look at 9:7...

Paul knows that generosity produced by grace is far more pleasing to God than generosity extracted by force.

That is why Paul's first argument is both simple and compelling. Notice what he says in verse 10, "You were the first to begin a year ago not only to do this, but also to desire to do it."

Paul is essentially saying, "This was your idea. This was your commitment. God stirred your heart to help. Now simply follow through on what grace has already prompted you to do."

The willingness was genuine. The commitment was sincere. What remained was the faithful completion of what they had begun.

And that brings us to verse 11, "But now finish doing it also, so that just as there was the readiness to desire it, so there may be also the completion of it by your ability."

Their problem was not a lack of enthusiasm. Their problem was a lack of completion.

To be fair, the delay was not simply the result of apathy or selfishness. As we have seen throughout this letter, false teachers had undermined the Corinthians' confidence in Paul. They accused him of being in ministry for the money and suggested that he was using the collection for personal gain. Yet nothing could have been further from the truth. Unlike the false apostles, Paul says in 2 Corinthians 2:17 that he was not "peddling the word of God" nor was he "walking in craftiness" (4:2). His life and ministry consistently demonstrated integrity.

Nevertheless, those accusations created suspicion, and suspicion brought the collection to a halt. Nothing hinders generosity quite like a loss of confidence in leadership. But now that the relationship between Paul and the Corinthians had been restored, it was time to finish what they had started.

There is an important lesson here for us.

Most of us have experienced moments when God burdened our hearts for a need. We heard a missionary share about an unreached people group. We learned of a family facing financial hardship. We became aware of a ministry opportunity and sincerely desired to help. In that moment, making a commitment seemed easy.

But then time passed. The emotions faded. Other priorities emerged. Unexpected expenses arose. Sometimes disappointment, distraction, or even conflict tempted us to set aside what we had once promised.

Paul's words remind us that Christian maturity is not measured merely by good intentions but by faithful follow-through. We should be careful not to make commitments hastily, but once we make them, we should seek by God's grace to keep them.

Imagine a missionary who has spent months preparing to take the gospel to an unreached people group. He visits churches, shares his burden, presents the ministry, and asks believers to partner with him in prayer and financial support. Church members are moved by the need. They admire his faith. They promise to support him and his family.

Eventually, he arrives on the mission field. He has left his home, his extended family, and the comforts of life in America to serve Christ overseas. But after a few months he discovers that some of the promised support never arrived. The enthusiasm was real. The intentions were sincere. But the commitments were never fulfilled.

The issue is not merely financial. It is a matter of faithfulness. The missionary had planned, budgeted, and stepped out in faith based on promises that were made but never kept.

In a similar way, Paul reminds the Corinthians that their desire to help the believers in Jerusalem was genuine, but genuine desire must be followed by faithful action. Good intentions alone do not meet needs. Promises alone do not support missionaries, feed hungry families, or advance the gospel.

Grace-filled giving does not end with a willing heart. It continues with faithful obedience. By God's grace, we not only purpose to give—we follow through and give what we have purposed.

Therefore, the first guideline is simple: Give what you purpose and promise to give.

Make your commitments prayerfully and thoughtfully. Then, by God's grace, follow through on them—not out of legal obligation, but as an expression of gratitude to the God whose faithfulness never wavers.

But as soon as we hear Paul's call to complete our commitments, another question naturally arises:

How much should we give?

Some believers hear a message about faithfulness and immediately become concerned. "Is Paul asking me to give more than I can afford? Is God expecting me to carry a burden that belongs to someone else?"

Paul anticipates that concern and answers it in the very next verses. Having urged the Corinthians to complete what they promised, Paul now gives the second guideline for grace-filled giving:

## **II. Give According to What God Has Provided**

Look at verse 12...

What a gracious principle.

Having called the Corinthians to complete what they promised, Paul now carefully guards them from a misunderstanding. He does not want them to think that faithful giving means giving beyond their means. God's standard is not equal gifts but willing hearts. He accepts a gift according to what a person has, not according to what he does not have.

The standard is not amount; it is faithfulness. It is not comparison; it is proportion. God is not asking the Corinthians to match the Macedonians who, in an extraordinary act of grace, gave beyond their ability (8:3). He is asking them to give according to the resources God has entrusted to them.

This truth is tremendously freeing.

It frees the believer who thinks, "I cannot give as much as others, so my gift does not matter." Paul says it does matter. God does not measure your gift against someone else's income, resources, or opportunities. He measures it according to what He has entrusted to you.

This principle also helps us understand an important distinction between Old Testament tithing and New Testament giving.

Under the Mosaic Law, Israel was commanded to give specific tithes and offerings. The tithe served as part of Israel's covenant obligations and supported the priests, temple ministry, national festivals, and care for the poor. But in the New Testament, believers are never commanded to give a fixed percentage. Instead, giving is consistently described as voluntary, generous, sacrificial, cheerful, and proportionate to God's provision.

Notice that Paul does not say, "Make sure you give ten percent." Nor does he establish a universal percentage for every believer. Instead, he says, "according to what a person has." The New Testament emphasis is not on meeting a minimum percentage but on responding faithfully and generously to God's grace.

For some believers, ten percent may be a significant sacrifice. For others, ten percent may not be sacrificial at all. The issue is not the percentage but the heart.

This statement at the end of verse 12 also guards us from two common errors.

First, it eliminates the excuse of withholding altogether because we think our gift is too small to matter. Some believers assume that unless they can make a large contribution, there is no point in giving. Paul says otherwise. God gladly receives gifts that are offered with a willing heart, regardless of their size.

Second, it eliminates the temptation to give what we do not possess. God does not expect believers to borrow money in order to appear generous. He does not call us to financial recklessness disguised as faith.

God expects us to give according to what we have, not according to what we do not have. The issue is not the amount but the attitude. He calls us to faithful stewardship, not spiritual performance.

Paul is not advocating token giving. Nor is he suggesting that some Christians should carry all the burden while others contribute very little. The goal is balance, fairness, and mutual care within the body of Christ. Look at verses 13-14...

Those who presently have abundance should help meet the needs of those who are lacking. And one day the situation may be reversed. The Christian community is not a collection of isolated individuals; it is a family. At different times, God enables some to give more and others to receive help, but all belong to the same body.

To reinforce this principle, Paul quotes Exodus 16:18 in verse 15, "He who gathered much did not have too much, and he who gathered little had no lack."

Paul points back to God's provision of manna in the wilderness. Every Israelite gathered according to his ability, yet God ensured that every family had enough. Those who gathered much did not accumulate excess, and those who gathered little were not left lacking.

Paul is not advocating socialism, communism, or forced economic equality. Rather, he is reminding the Corinthians that the God who provided for Israel in the wilderness is the same God who provides for His people today. Through the generosity of His people, God supplies the needs of His people.

We have seen this principle lived out here at Cornerstone.

Because of your faithful and generous giving, our deacons were able to distribute more than \$32,000 this past year to help brothers and sisters in our church family with medical bills, rent, food, utilities, and transportation needs.

In addition, through your generous giving last fiscal year we were able to give almost \$122,000 to support our missionaries around the world through monthly support, special gifts, and ministry projects.

You have been so generous and also taken care of the church staff so well. One day a pastor friend from another state called me and asked, “How does your church handle salary increases for pastors?”

I asked him why he wanted to know.

He said, “At the end of every ministry year, our elders sit down with me and ask, 'Are we paying you enough? Do you need a raise?’”

Then he laughed and said, “That's a terrible question for a pastor to answer.”

I asked him why.

He said, “Because if I answer, 'Yes, I could really use a raise,' I sound greedy. But if I answer, 'No, we're doing just fine,' and my wife finds out that's what I said, she's going to kill me!”

In 2 Corinthians 8 Paul was concerned with completing the offering for the church in Jerusalem, But completing the offering was only part of Paul's concern.

If a substantial financial gift was going to be collected and delivered hundreds of miles away, another question naturally arose: How would these funds be handled? How could the Corinthians know that the money would be administered faithfully and honorably?

Paul understands that generosity without integrity can damage the very gospel it seeks to advance. So having explained how believers should give according to God's provision, he now turns to a third guideline for grace-filled giving:

### **III. Give Where There is Integrity and Accountability**

Here Paul pivots to something that might seem administrative but is, at its core, deeply theological. He introduces the delegation he is sending ahead: Titus, a second unnamed brother praised throughout the churches, and a third trusted colleague.

Let's read verses 16-24...

At first glance, this section may seem like little more than administrative detail. Paul lists several men who will accompany the offering and explains their role in delivering it to Jerusalem. It is tempting to skim over these verses and move on.

But what appears to be administrative is deeply theological.

The way God's money is handled says something about God's character. Financial integrity is not an optional extra in Christian ministry; it is an expression of the gospel's credibility.

Notice that Paul sends not one representative but three: First Titus, second, a well-known brother who was praised among the churches, and a third trusted companion. More importantly, notice Paul's explanation in verses 20–21, “we take precaution so that no one will discredit us in our administration of this generous gift; for we have regard for what is honorable, not only in the sight of the Lord, but also in the sight of men.”

That is a remarkable statement.

Paul is an apostle of Jesus Christ. Throughout this letter he has defended his apostolic authority. He could have simply said, “You need to trust me.” Instead, he voluntarily places himself under accountability.

Why? Because financial integrity protects the mission.

The offering was an act of grace. Therefore, it had to be administered in a manner worthy of grace—transparently, accountably, and honorably.

Paul is teaching us something important: trustworthiness should never be assumed; it should be demonstrated.

And that brings us to a vital application.

Paul understood that integrity is not proven by the absence of accountability; it is proven by the presence of it.

Throughout church history—and sadly, even in our own day—we have seen that both believers and unbelievers can be tempted by the power of money. That is why the New Testament does not merely call for trustworthy leaders; it establishes wise safeguards. Paul surrounded himself with reputable men and implemented transparent procedures so that no accusation could undermine the ministry or the gospel.

This principle should shape the way we give. When considering a church, missionary, or ministry, it is appropriate to ask questions such as: Who oversees the finances? Is there a plurality of qualified leaders? Are there checks and balances? Is there transparency in how funds are handled and reported?

Those are not cynical questions. They are biblical questions.

When Paul says in verse 21, “for we have regard for what is honorable, not only in the sight of the Lord, but also in the sight of men,” he establishes a principle that God's work should be conducted with such integrity that it can withstand scrutiny from both heaven and earth.

Financial accountability is not a sign of distrust; it is a means of protecting trust.

It protects the testimony of Christ, the unity of the church, and the faithful stewardship of the resources God has entrusted to His people.

This passage also speaks to those who are entrusted with handling God's people's financial gifts.

An offering is more than money. It is an act of worship. It is an expression of faith. Believers give as an act of obedience to Christ, trusting that their gifts will be used faithfully for His purposes. To handle those resources

carelessly, without accountability, or for personal gain is not merely poor stewardship—it is a dishonor to the Lord whose work those gifts were intended to advance.

When I entered the ministry, a seasoned and godly pastor gave me some wise advice: “Never handle the church’s money.”

I have tried to follow that counsel throughout my ministry.

Occasionally someone will hand me an offering envelope and say, “Pastor, I forgot to put this in the offering. Can you make sure it gets where it needs to go?”

My answer is always the same: “No, but let me help point you in the right direction.” And then I direct them to a secure offering box or connect them with an usher or deacon who is responsible for handling those funds.

Why? Because integrity is not merely about being honest; it is also about avoiding even the appearance of impropriety.

Paul understood that principle. He did not simply say, “Trust me.” Instead, he established safeguards so that no one could reasonably question the handling of God's people’s gifts.

The same principle applies today. Give where accountability is real. Give where oversight exists. Give where there is godly leadership. Give where questions can be asked and answered. Give where transparency is welcomed rather than resisted.

That kind of giving is not distrust; it is biblical wisdom.

This would have encouraged the Corinthians as well. Their offering was not being transported in secret or entrusted to careless hands. Faithful, publicly commended men would carry it. Their generosity would be stewarded responsibly.

And notice how Paul describes these men in verse 23. They are “messengers of the churches, a glory to Christ.”

Think about that.

These are ordinary men carrying a financial gift across the ancient Mediterranean world. Yet Paul calls them “a glory to Christ.”

Why?

Because when the gospel transforms hearts, generosity becomes visible. And when generosity is administered with integrity, Christ is glorified.

That leads directly to Paul's appeal in verse 24...

The proof of their love would not be found in their words but in their actions. Love that is only felt but never expressed is incomplete. Love becomes visible when generosity becomes tangible.

But even with trustworthy men in place and accountability established, one issue remained. The offering still needed to be ready.

Paul had spoken confidently to the Macedonians about the Corinthians' eagerness. He did not want that confidence to prove empty. Grace-inspired generosity is not merely faithful and accountable—it is also eager and prepared.

So, Paul concludes this section by giving a fourth guideline for grace-filled giving:

#### **IV. Give Readily and Intentionally**

In these opening verses of chapter 9, Paul returns to a theme he has already mentioned: the Corinthians' eagerness to give had become famous among the churches.

He had boasted to the Macedonians about them. "I know your readiness," he told them. In fact, the Corinthians' enthusiasm had helped inspire the extraordinary generosity of the Macedonian believers.

But now Paul is preparing to visit Corinth, and some Macedonians may accompany him. What if they arrive and discover that the collection is still unfinished? What if the Corinthians' actions fail to match their promises? Both Paul and the Corinthians would be ashamed. His confidence would appear misplaced, and their reputation for generosity would be called into question.

But Paul's concern goes much deeper than avoiding embarrassment.

He wants the Corinthians to complete what they promised because exemplary generosity glorifies God and encourages His people. Their initial eagerness had motivated the Macedonians. Now their completed obedience could continue to strengthen the churches.

That is why Paul sends these brothers ahead. Notice at the end of verse 5, He wants the offering to be ready as a "bountiful gift and not affected by covetousness."

Why does this matter so much?

Because one of the greatest enemies of generosity is covetousness.

It is possible to make a sincere commitment when emotions are high and the need is fresh. But as time passes, the temptation comes to hold tightly to what you once intended to release. The Corinthians had already recognized this offering as God's work and had willingly pledged their participation. To shrink back now would not simply be poor planning; it would reveal a heart drifting from grace toward greed.

Paul's point is profound: generosity should be prepared, not pressured. A gift thoughtfully planned and joyfully offered is an act of worship. A gift surrendered only because of guilt, embarrassment, or public pressure begins to lose the character of true generosity.

God desires giving that flows from a willing heart. And when we step back and survey this entire passage, we discover that Christian generosity involves far more than writing a check or making an automatic transfer.

It begins by giving what we purpose and promise to give.

It continues by giving according to what God has provided.

It is protected by integrity and accountability.

And it is expressed through willing and intentional readiness.

In other words, grace transforms not only what we give, but how we give.

Before we close, let me speak to those who may be here today who do not know Jesus Christ as Lord and Savior.

This morning we have talked about giving, stewardship, generosity, and faithfulness. But the greatest need in your life is not to become a more generous person. Your greatest need is to be reconciled to God.

The gospel is the story of a God who always finishes what He starts.

The Father promised salvation and fulfilled it.

The Son left the riches of heaven, took on human flesh, lived a sinless life, and went willingly to the cross to bear the punishment that sinners deserve. He did not stop halfway up Calvary's hill. He did not abandon His mission when the cost became unbearable. He endured the wrath of God in our place and then triumphantly declared, "It is finished:

The debt of sin was paid in full. The work of redemption was completed.

And today God offers forgiveness, reconciliation, and eternal life to everyone who will turn from their sin and place their trust in Jesus Christ.

Friend, you cannot earn God's favor through your giving. You cannot purchase salvation through good works. You cannot make yourself right with God by trying harder or being more religious.

Salvation is a gift of grace received through faith in Christ alone.

In fact, it will never make sense—and it will never bring God glory—to give without first knowing God as your Father. God is not primarily interested in your money; He is interested in your heart. Before He wants your offering, He wants you.

So, I urge you today: repent and believe the gospel.

Turn from your sin, your self-righteousness, and your attempts to save yourself. Acknowledge that you are a sinner in need of God's mercy. Trust completely in the death and resurrection of Jesus Christ as your only hope of salvation.

And for those who do belong to Christ, let this passage remind us that our generosity does not earn God's grace—it flows from God's grace. We give because we have first received. We love because He first loved us. We serve because Christ first served us.

Let's pray...