Fall 2016

More Blessed To Give Than To Receive: A Model Of Lifetime Charitable Giving

Monty Lynn
lynnm@acu.edu

James Litton
jdl97j@acu.edu

Jozell Brister
bristerj@acu.edu

Kyle Tippens
tkt12a@acu.edu

MORE BLESSED TO GIVE THAN TO RECEIVE: A MODEL OF LIFETIME CHARITABLE GIVING

Jozell Brister, James D. Litton, Monty L. Lynn, T. Kyle Tippens
Abilene Christian University

***Abstract**: We integrate theological, financial and social science scholarship to create a model which describes lifetime charitable giving, or the voluntary sharing of financial and other resources over the lifecycle. As background for the model, we review Christian thought on tithing and the spirituality of giving as well as four giving theologies—prosperity, stewardship, mutuality, and simplicity. We offer recommendations on how lifetime giving might be enhanced and how the model might be applied in teaching and research.*

Giving is a vital Christian practice.[1] For Christians, the sharing of money and other assets originates from compassion, righteousness, thankfulness, and the very nature of God (Jn 3:16a; 1 Jn 4:19). Rather than focusing on cost or risk minimization—prominent themes in personal financial planning (Yeoman, 2014)—Christian teachings describe giving as both joyful and sacrificial (Jn 12:1-8), desire and discipline, and that indeed it is "more blessed to give than to receive" (Acts 20:35).[2] Giving in practice, however, does not always reach this ideal. In his apostolic exhortation, *Evangelii Gaudium*, Pope Francis (2013, p. 65) observed that

> It is striking that even some who clearly have solid doctrinal and spiritual convictions frequently fall into a lifestyle which leads to an attachment to financial security, or to a desire for power or human glory at all cost, rather than giving their lives to others in mission.

The temptation to hold onto wealth, illustrated by Jesus's interaction with the rich young man who "went away grieving, for he had many possessions" (Mt 19:16-22), is so enduring that it is considered a cardinal sin (greed), just as charity is considered a heavenly virtue.

Encouraging Christians merely to "tithe" and "steward" seems an inadequate response given the distinctive virtue and enduring challenge of seeking charity over greed.[3] Thus, the aim of this paper is to extend the understanding of giving by combining insights from theology, personal financial planning, and the social sciences to construct a model of lifetime charitable giving which we define as "the voluntary sharing of financial and other resources over the lifecycle."[4] Our hope is that this model will stimulate further teaching and researching of giving among Christians. Although time, friendship and other assets may be shared in giving, for simplicity, we focus on the giving of money to charitable causes. We begin by highlighting the current state of giving among North American Christians, proceed to discuss biblical and theological perspectives on giving, and then describe the model. We conclude by suggesting approaches that might enhance giving and further research questions raised by the model.

DO CHRISTIANS GIVE?

Research indicates that religiosity impacts giving and hints that it may do so for a variety of reasons. More North Americans who identify as religious, give charitably (65%) compared with non-religious Americans (56%) (McKitrick, Landres, Ottoni-Wilhelm & Hayat, 2013), and the percentage of income given rises as religiosity increases (Casale & Baumann, 2015; Finke, Bahr, & Scheitle, 2006; Forbes & Zampelli, 2013; Kim, 2013; Vaidyanathan & Snell, 2011).[5] Giving rates and trends, however, may surprise some. In 2012, the overall percentage given among North American religious adherents averaged 2.21% of gross income. The percentage given has been in decline since 1968 when it peaked at 3.02% (Ronsvalle & Ronsvalle, 2014; Rooney, 2010). When giving rates are analyzed by annual income, a U-shaped curve emerges. Households with $30,000 or less in annual income and households with $300,000 or more in annual income, give up to 4.9% of their gross income (James & Jones, 2011; James & Sharpe, 2007; Schervish & Havens, 2001).[6]

Knowing the amount of money that North American Christians give to charitable causes is meaningful in at least two ways: It confirms that religious identity and engagement impact giving and it provides a benchmark of current giving. What it does not tell us is why Christians give or do not give. To better understand giving practices, and to provide background for our model, we turn to biblical and theological teaching.

BIBLICAL AND THEOLOGICAL PERSPECTIVES

Scholars (Köstenberger & Croteau, 2006a; MacArthur, 1978; Neil, 2010; Powell, 2006) have distilled numerous biblical teachings on giving, such as that it is:[7]

- Investing with God (Mt 6:19-21; Lk 6:38; Phil 4:17)
- Sacrificial and generous (Ps 112:9; Mk 12:41-44; 2 Cor 8:1-4)
- Intentional, cheerful and voluntary (1 Cor 16:2; 2 Cor 8:3; 2 Cor 9:7)
- In response to need and proportional to ability (Acts 2:44-45; 2 Cor 8:12-14)
- Met with God's blessing (Prov 19:17; 2 Cor 9:6; Phil 4:15-19).

While discrete teachings may influence giving behavior—such as, "On the first day of every week, each of you is to put aside…" (1 Cor 16:2a) and "God loves a cheerful giver" (2 Cor 9:7b)—theological frameworks offer more robust shaping (Mundey, Davidson, & Herzog, 2011). We briefly review biblical teaching on tithing and giving as *theosis* along with four giving perspectives—prosperity, stewardship, mutuality and simplicity—to illustrate possible normative influences on Christian giving.

Tithing and *Theosis*

Although the goal of giving ten percent of one's income may provide a motivating target, most scholars conclude that the New Testament does not instruct Christians to tithe (Blomberg, 2013; Köstenberger & Croteau, 2006b). Rather, scripture emphasizes sacrificial and generous giving. MacArthur (1978, pp. 76, 80) says:

> The Temple tax, the land sabbath rest, the special profit-sharing tax (leaving the corners unharvested, for the poor)—all of this was taxation…. [N]owhere does the New Testament demand or even hint (and there are plenty of places where it easily could have) that the Christian is supposed to tithe. Tithing as such has no bearing on the church at all.[8]

Several New Testament persons are praised (the poor widow, Tabitha, Cornelius, the church at Antioch) and criticized (the rich man of Lk 16:19-31, the priest and Levite of Lk 10:25-37, Ananias and Sappphira) for their giving practices, so giving remains important; just not via a mandated tithe.

A spiritual rather than quantitative view on charitable giving is that it contributes to *theosis* or formation in the image of God (Finlan, 2011; Kapic, 2014). As participants in the divine nature (2 Pet 1:4) formed in the likeness of Christ (2 Cor 3:18) and having the same mind as Jesus (Phil 2:1-11), followers of Christ humbly give and serve, seeking the interests of others, and giving thanks for God's gifts (Dwiwardani, et al., 2014). Aquinas calls this charity (Clark, 2011). Augsburger (2006) describes it as "tripolar spirituality," bringing together God, others, and oneself (pp. 17, 21):

> When love for God and neighbor are interdependent and inseparable, a pivotal redirection results, and an acute deviation from social norms ensues…. In tripolar spirituality, we come to know Christ through participation in the practices of discipleship that express love of others and results in practices of inner depth.

Just as identity can be reconstructed when entrepreneurs become philanthropists (Maclean, Harvey, Gordon, & Shaw, 2015), *theosis* occurs as individuals give in response to God's love (1 Jn 4:19).[9] Ultimately, giving is not an isolated act but is enveloped in a desire for and pilgrimage with God.[10]

A variety of theological perspectives can inform and shape giving practices. To consider how these perspectives might impact giving, we turn to four specific views which are prominent in Christian belief. These four views were identified by the authors in a review of Christian literature on giving.

Prosperity

The Lausanne Theology Working Group (2010, n.p.) defines prosperity theology as the teaching that "believers have a right to the blessings of health and wealth and that they can obtain these blessings through positive confessions of faith and the 'sowing of seeds' through the faithful payments of tithes and offerings."[11] Blessings received may be intangible as well, such as deeper faith in God (Premawardhana, 2012). With roots in the new thought movement of the 1880s (Bowler, 2013), prosperity theology argues that through Christ, God has broken the curse of poverty and is ready to "open the windows of heaven for you and pour down for you an overflowing blessing" (Mal 3:10). One merely needs to demonstrate faith—such as through generous giving or positive thinking—to realize God's provision of health, wealth and success.[12]

Critiques of the prosperity gospel abound, including: That giving should not be motivated by the promise of personal gain—which seems perilously close to simony (Acts 8:9-24)—but should be a response of love for God and others (Dan 3:17-18; Rom 8:37-38; Phil 4:11-14), that wealth should be shared with those in need (Beed & Beed, 2011) rather than accumulated, that wealth can be accompanied by temptation and idolatry and that giving's impacts on beneficiaries and givers are important. Finally, Mumford (2011) warns that believing in future divine action despite present conditions may neutralize efforts toward social justice.

Stewardship

Stewardship begins with the belief that all creation is owned by God and that Christians have a fiduciary responsibility to steward God's gifts (Gen 1:26-30; Mt 25:14-30). This has often been interpreted as a mandate to maximize and preserve assets, and strong approaches have been developed along these lines called "impact philanthropy." But Hays (2012, p. 50) argues that scripture emphasizes that the steward's primary role is distribution:[13]

> Contemporary Christian discourse about stewardship…often creates an implicit justification for preserving the goods entrusted to one by the Master. Quite to the contrary, however, Luke always refers to stewards in their capacities as giving away the goods of the Master….

Santmire (2010, p. 310) agrees, adding that "... stewardship's default meaning [in contemporary usage] is how best to manage the wealth that you do have… not whether that wealth might have been ill-gotten, or whether it might somehow otherwise be a danger to you now that you've got it."

Stewardship is not limited to monetary and physical assets (Bell, 2014) but incorporates social ethics and creation care as a means of ensuring future benefit (Berry, 2006; Bọlọjẹ & Groenewald, 2014; Reumann, 2014). Stewardship moves beyond managing resources to generativity, or "the willingness to move…into involvement with the larger world" (Coleman, 1994). A theologically-informed view of stewardship, then, is to work toward future provision, current distribution, and just and generative engagement in God's world.

Mutuality

A third theological perspective on giving emphasizes the mutual benefit that occurs between givers and receivers. This benefit can occur in many ways. Ancient Christian writers advocated giving alms to the poor because the poor needed money and the rich needed salvation (Costanzo, 2013).[14] Contemporary liberation theology writers echo this theme on a societal level: "From the world of the poor and the victims can come salvation for a gravely ill civilization" (Sobrino, 2008, p. 49). Williams emphasizes a third nuance of mutuality—that giving releases personal capabilities (cf. Sen, 1999). Williams (2005, n.p.) writes:

> St. Paul, in his second letter to Corinth…urges some of the Christian communities to be generous to others so that they may also have the chance to be generous in return…. To help the poor to a capacity for action and liberty is something essential for one's own health as well as theirs: there is a needful gift they have to offer which cannot be offered so long as they are confined by poverty.

Each of these views suggests that the benefactor and beneficiary reverse roles, as suggested by biblical texts, such as "I know your affliction and your poverty, even though you are rich" (Rev 2:9) and "Has not God chosen the poor in the world to be rich in faith" (Jas 1:9-11; 2:5). Mutuality emphasizes engagement rather than mere financial transfer. It can be difficult, requiring humility of giver and receiver, a valuing of the other and an openness to learn. The giver does not expect a benefit but is alert to God's transformative upside-down kingdom. In mutuality, it is in the process of giving that the gift's value is fully realized.

Simplicity

Voluntary poverty or simplicity emphasizes sparing material goods to share in the richness of relationships, worship, spirituality and service. As with mutuality, simplicity can be embraced in various ways but commonly is viewed as a salve for frenetic and consumptive living and a re-centering of life on real abundance (Bessenecker, 2006; Dubay, 1981; Scandrette, 2013; Sider, 2005). Simple living surpasses mutuality by reducing the material inequality between rich and poor (Acts 2:44-47; 2 Cor 8:9), sharing with others in regular fellowship (1 Tim 6:17) and lessening "the cares of the world and the lure of wealth" (Mt 13:22; Gurd & Rice, 2010). Giving is generally radical in money, time, hospitality and in its promise of self-transformation (Pohl, 1999). Giving may occur in a one-time renunciation of assets, such as when one joins an intentional community, or over time, such as through a progressive tithe (i.e., giving increasingly larger percentages as income rises). Eschewing self-righteous minimalism, Claiborne (2013, p. 86) comments that:

> When we talk of materialism and simplicity, we must always begin with love for God and neighbor; otherwise we're operating out of little more than legalistic, guilt-ridden self-righteousness. Our simplicity is not an ascetic denunciation of material things to attain personal piety, for if we sell all that we have and give it to the poor, but have not love, it is meaningless (1 Cor 13:3). …we can live lives of disciplined simplicity and still be distant from the poor. We can eat organic, have a common pool of money and still be enslaved to Mammon… Rather than being bound up by how much stuff we need to buy, we can get enslaved to how simply we must live.

Comparing the Perspectives

Although the four perspectives fail to fit neatly in a typology, several general contrasts among the giving theologies are evident (two are highlighted in Figure 1). Prosperity and simplicity encourage radical giving which involves sacrifice, lifestyle change, and/or giving beyond one's ability. Stewardship and mutuality suggest more conservative financial transfers. Stewardship and simplicity express caution about wealth compared with mutuality and prosperity which emphasize wealth's capacity-releasing blessings. Simplicity and prosperity promise transformation and abundance—one by embracing material poverty and one by escaping it. Simplicity and prosperity are often silent on the efficacy of the gift itself while stewardship and mutuality treat the gift's utility as critical.

Overviewing multiple perspectives is intended not to obscure biblical teaching but rather to allow a variety of lenses to be compared and to illustrate the potential impact of religious teachings and beliefs on the values, norms, and practices which shape giving. One might identify additional giving theologies which fall within this matrix of options or add additional dimensions. Having surveyed this diversity of theological perspectives, we proceed to describe our model of lifetime giving.

Figure 1. Christian Theologies of Giving

		Wealth	
		Cautious	*Blessing*
Giving	*Conservative*	Stewardship	Mutuality
	Radical	Simplicity	Prosperity

A MODEL OF LIFETIME CHARITABLE GIVING

Building on Sargeant's model of charitable giving (1999), and blending theological, social science, and financial scholarship, our model of lifetime charitable giving depicts giving in three stages—opportunity, intention and behavior. Each is influenced by extrinsic and intrinsic factors, as indicated by the upper and lower influences portrayed in Figure 2.

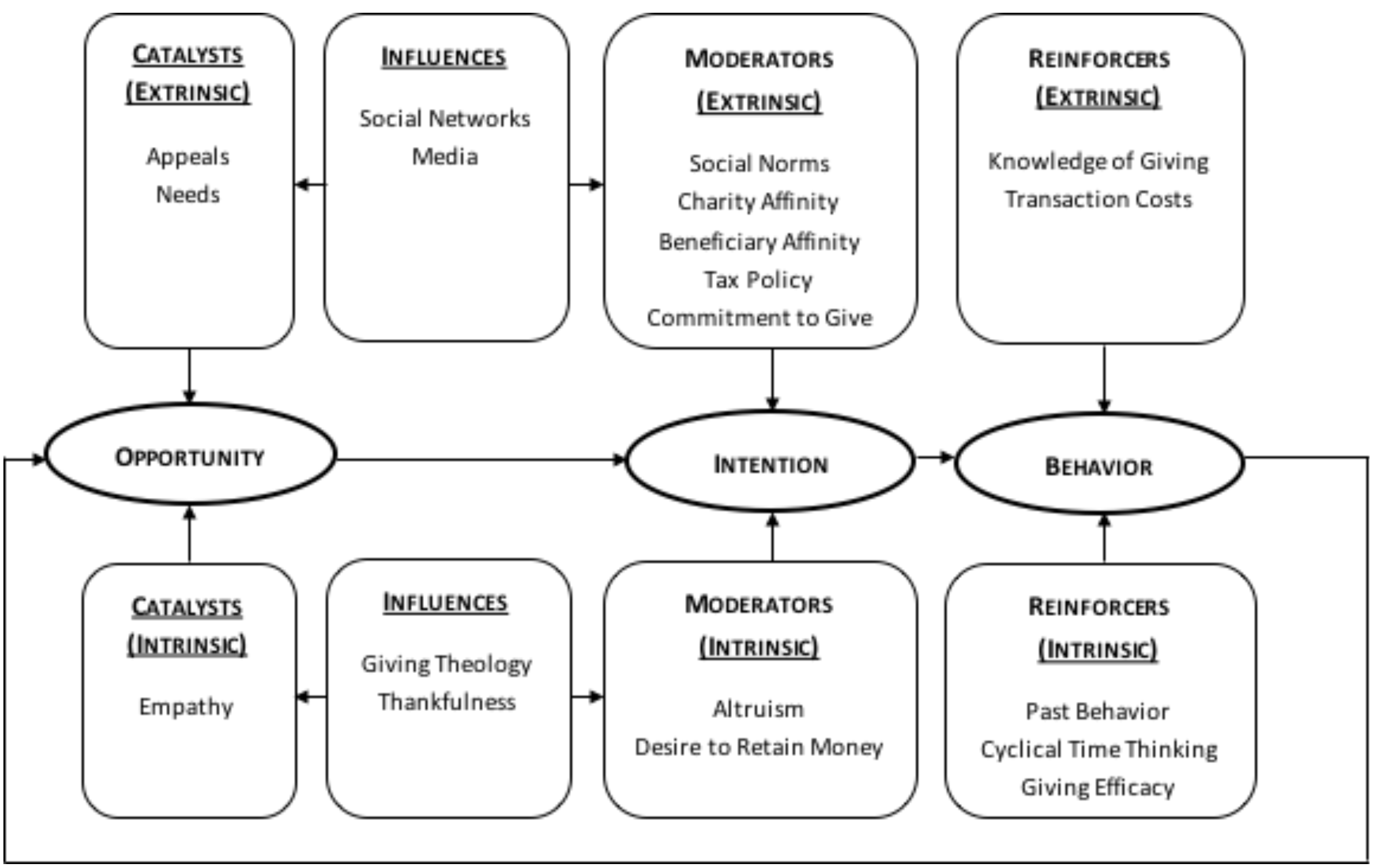
Opportunity

Giving opportunities are manifest extrinsically through appeals and needs which in turn are enhanced by exposure to social networks and media (Rose & Baumgartner, 2013; Schnable, 2015; Whitehead, 2010). A mere request to give can be a powerful catalyst of giving intention (Cotterill, John, & Richardson, 2013). As suggested by Jesus's teaching on the judgment of the nations, opportunities to aid others may be overlooked (Mt 25:31-46). Intrinsic characteristics such as empathy (Stocks, Lishner & Decker, 2009), cognitive ability (James, 2011), or other characteristics may influence whether needs and appeals are perceived.[15] One's theological perspective on giving and gratitude for God's blessings ("the one to whom little is forgiven loves little," Lk 7:36-50) may heighten opportunity awareness which in turn can positively impact giving intention (Bekkers & Wiepking, 2011; Harbaugh, 1998).

Intention

Several factors influence whether opportunities to give translate into intention to give. Extrinsic moderators include social norms in giving, the donors' affinity to the charity and the beneficiary, general or specific commitments to give, and tax policy. Social norms, manifest through modeling or perceived expectations, may have less impact on financial giving compared with more public forms of giving such as volunteering (Lee, Piliavin, & Call, 1999; Smith & McSweeney, 2007). Nevertheless, social networks can influence giv-

Figure 2. Model of Lifetime Charitable Giving



ing, particularly when relations within them are close or influential (Croson, Handy, & Shang, 2009; Jacobs & Walker, 2004; Whitehead, 2010). Giving circles (where individuals learn about a need and pool their funds to provide aid) (Eikenberry, 2009; National Christian Foundation, n.d.), intentional communities (the uncommon sharing of assets within a group), and incarnational mission (voluntarily living among the poor) are close communities which can influence giving.[16] Giving also is influenced socially when parents model and discuss giving with their children (Ottoni-Wilhelm, Estell, & Perdue, 2014; Vaidyanathan & Snell, 2011) and when individuals pay forward the blessings they have received from others or from God (Tsvetkova & Macy, 2014).

The donor's affinity to the charity can moderate giving as well. The charity's reputation may be impacted by shared values, trust and communication with the charity (Bennett, 2003; MacMillan, Money, Money, & Downing, 2005; Radley & Kennedy, 1995; Sargeant, Ford, & West, 2006; Sargent & Lee, 2002) and specific characteristics such as the charity's efficiency, impact, likability and competence (Sarstedt & Schloderer, 2010). Likewise, affinity to a beneficiary or cause can impact giving (DeSante, 2013; Hsee, Yang, Zheng, & Wang, 2015; Robinson, 2009). Donations increase when victims are viewed favorably (e.g., as an undifferentiated group of flood victims). Giving decreases when the victim stereotype is negative and when recipients are perceived as responsible for their plight (Lee, Winterich, & Ross, 2014; Smith, Faro, & Burson, 2012).

The tax deduction status of qualifying charitable gifts also impacts giving (Bakija & Heim, 2011; Caviola, Faulmüller, Everett, Savulescu, & Kahane, 2014; Vaidyanathan & Snell, 2011). Commitment to give can increase giving intentions via a pledge. Theoretically, "the pledge can act as a catalyst, providing the internal conviction for a new identity and leading to behavior that corresponds with that conviction, which can last well beyond the duration of the pledge" (Cotterill, John, & Richardson, 2013). More generally, Christians can commit to vows of poverty or serve as lay associates of religious communities (e.g., Benedictine oblates, Dominican tertiaries, secular Franciscans), voluntarily practicing the charism of the order which often includes hospitality and living in moderation.

Intrinsic moderators include a variety of beliefs, values and attitudes including altruism. Research suggests that altruism strongly impacts giving intention (Bekkers & Wiepking, 2011; Schnable, 2015). Theoretically, pure altruists are "motivated solely by an interest in the welfare of the recipients of their largesse" (Crumpler & Grossman, 2008, p. 1011). There is no desire for glory for the pure altruist, and the act of giving does not in itself bring joy. Only through improvements in the lives of others is the pure altruist satisfied. In contrast, scholars describe the pure egoist or private consumption philanthropist as receiving utility from the act of giving rather than the gift itself (Crumpler & Grossman, 2008). Andreoni (1990) has dubbed this motivation with the soubriquet "warm glow." Harbaugh (1998) differentiates warm glow or the "internal satisfaction that comes from the act of giving" from prestige, "the utility that comes from having the amount of a donation publicly known" (Harbaugh, 1998, p. 272). Evidence from brain and other research shows that givers often are motivated by altruism but also enjoy the intrinsic rewards of giving, such as feeling appreciated or rewarded by making a difference (Crumpler & Grossman, 2008; Grant, 2004; Harbaugh, Mayr & Burghart, 2007; Moll et al., 2006). While Jesus advises against giving to receive praise (Mt 6:2-4a), he endorses the example and blessing that comes through giving (Mt 5:16; Mt 6:4b; Acts 20:35).

Regarding altruism, Hanson (2015, p. 501) critically describes modern charity as "reciprocated 'purchases' by donors seeking maximum utility" and a way of making the "seeming relinquishment of wealth a declaration of power." Paul and Jesus do not eliminate exchange in giving although no biblical examples condone the motivation Hanson observes. Rather, Scripture clearly underscores the importance of agape and of giving so God not the donor is glorified (Mt 6:1-4; 1 Cor 13:3). Social science theories can be pessimistic about human nature and may not tap redemptive possibilities (Dose, 2009), but they can describe human behavior in ways consistent with theological anthropology, reminding us that humans are fallen and given to concupiscence. Mixed motives may influence behavior some of the time, if not much of the time, even for those who desire to be led by the Spirit (Rom 7:14-23; Gal 5:16-17). When joy accompanies giving, it affirms the gift, rather than invalidates it (cf. Heb 12:2).

Another intrinsic moderator is the desire to retain money, motivated by several factors. Love of money, for example, decreases intention to help (Tang et al., 2008) and perceived financial inadequacy decreases giving (Reich, Wimer, Mohamed, & Jambulapati, 2011; Vaidyanathan & Snell, 2011; Wiepking & Breeze, 2012). Generally, social networks and media influence giving intention by reinforcing social norms in religious communities and society (Agerström, Carlsson, Nicklasson, & Guntell, 2016; Brown & Ferris, 2007; DellaVigna, List, & Malmendier, 2012; Forbes & Zampelli, 2013; Schnable, 2015). Theologies of giving and thankfulness influence giving as well by shaping values, duties and role identity (Lee, Piliavin, & Call, 1999; Smith & McSweeney, 2007).

Behavior

Giving intentions do not always mature into behavior for a variety of reasons. Extrinsic reinforcers of behavior include one's knowledge of giving and transaction costs associated with giving. Vaidyanathan and Snell (2011, p. 205) found that low givers were sometimes "uninformed or confused about their own giving level, and therefore think that they are giving more than they in fact are." Providing information about donations can enhance giving (Koo & Fishbach, 2008). Simple living advocates often recommend keeping a record of income and spending for a period of time to allow one to assess expenses in light of their perceived value to the individual and the earning time required to purchase them (Dominguez & Robin, 1992; Scandrette, 2013). Reductions in spending can allow space for increased simplicity and giving to occur.

Several studies have focused on the transaction costs of financial behaviors and have identified ways of lowering those costs (De Meza, Irlenbusch, & Reyniers, 2008; Loibl, Kraybill, & DeMay, 2011; Rabinovich & Webley, 2007; Smith & McSweeney, 2007).[17] Automating behaviors and habituating giving reduces recurring decisions and their accompanying anxiety. It also extends the time horizon over which giving occurs, allowing the amount given to increase with less perceived cost (De Meza, Irlenbusch, & Reyniers, 2008; Loibl, Kraybill, & DeMay, 2011; Rabinovich & Webley, 2007; Smith & McSweeney, 2007). Although perhaps recommended for different reasons, this practice is consistent with Paul's appeal to the Corinthian church to weekly "put aside and save whatever extra you earn" to benefit Christians in Macedonia (1 Cor 16:1-2). Loibl, Kraybill, and DeMay (2011) found that automatic enrollment, automatic savings rate increases and automatic asset allocation minimized the amount of pain people felt in increasing savings contributions. The same could be extended to giving where a contribution is set aside in each pay period for charitable purposes. The advantage of an approach like this is that lifestyles adjust relatively painlessly since excess money is not available for personal spending and is removed automatically before it is needed to meet other demands.

Some have combined automatic withdrawals with a progressive giving scale where the percentage one gives (e.g., 10%, 12%, 15%, etc.) increases as income rises. Sider (2005) calls this a "progressive tithe" and Singer, "progressive giving" (Giving One Percent, n.d.).[18] An alternate approach uses by some Anabaptist groups is called "God's account," wherein unspent funds at the end of each month are transferred into an account earmarked for charitable giving (Miller, 2004). Isdale (2006) recommends using a monthly calendar to routinize and chunk financial tasks into smaller units. An approach similar to this would be the liturgical calendar which may routinize extraordinary giving during particular rhythms of the year, such as during Advent and Lent.

Verplanken and Wood (2006) utilize the language of "upstream" and "downstream" to identify the best times for behavior change. "Downstream" interventions occur when habits are vulnerable to change, such as at the point of a job change, pay increase, or immediately following the retirement of debt. "Upstream" interventions occur before habits are established, such as at the beginning of a job. While change may occur at any time, points in time when income shifts are natural occasions for adjusting giving amounts and practices. Finally, giving vehicles typically utilized by high net-worth individuals may facilitate behavioral control through a variety of mechanisms. These include, among others, charitable lead and remainder trusts, donor-advised funds, and community foundations. Overall, these and other behavioral control perceptions and skills reduce the transaction costs of giving and increase its intangible—and sometimes tangible—benefits.

Intrinsic reinforcers include past giving, which is a strong predictor of current behavior since it buttresses the identity of the person as a giver (Lee, Piliavin, & Call, 1999). Additionally, Tam and Dholakia (2014) suggest that a cyclical time perspective can enhance giving behavior. In contrast to a linear perspective in which one views time in past, present and future periods, a cyclical time perspective imagines the future to be much like the present. One thus tries to create habits now that will continue in future cycles. Tam and Dholakia (2014) find that individuals save more when they consider time cyclically rather than linearly because individuals tend to be overly optimistic about our future saving. The same may hold true for giving. Giving efficacy can reinforce giving as well. When giving is viewed as causing dependency in community development and global mission or sapping individuals of dignity, giving may be lessened (Lupton, 2012; Martin, 2008). Donors who share these beliefs may hold back in giving, paralyzed about the (perceived lack of) efficacy of giving, or using such as justification for not giving. Fong and Oberholzer-Gee (2011) found evidence for the latter among donors who knew that beneficiary candidates abused alcohol or drugs, or thought they might. Viewing giving in a positive light (e.g., "My making a monetary donation… would be positive, useful, satisfying…") enhances giving behavior (Smith & McSweeney, 2007).

Feedback and Variable Weighting

As indicated by the arrow from the end to the beginning of the model, the giving process repeats as new opportunities arise. Variables in the model may change with successive iterations, even for the same charity. The giver's affinity to the charitable organization may become stronger or weaker based on the perceived effectiveness of the charity or may be crowded out by another need or appeal. One's affinity to a beneficiary may change as may one's sense of financial adequacy, "warm glow," or perception of social norms.

Empirical testing would likely demonstrate that variables in the model have differential impact on giving, that different types of givers exist, and that variables interact in a variety of ways. Basil, Ridgway and Basil (2008), for example, suggest that empathy combines with the perceived efficacy of the gift to impact feelings of guilt and intention to give. Thornton and Helms (2013) found less giving elasticity with givers who believe that giving is salvific, regardless of the level of tax deduction they were afforded. Curtis (2011) documents givers who faced considerable financial insecurity, yet gave, much like the poor widow. At the individual level, Supphellen and Nelson (2001) report that individuals seek out and evaluate giving opportunities in different ways. "Analysts" evaluate the beneficiary or cause, "relationists" give to organizations out of loyalty and "internalists" respond when opportunities arise. Studies such as these illustrate why individual Christians may approach and participate in giving in different ways.

ENHANCING GIVING

Practical advice for enhancing giving is available from numerous secular sources (e.g., Arrillaga-Andreessen, 2011; Blanchard & Cathy, 2010; Crutchfield, Kania, & Kramer, 2011; Ewert, 2014; Frumkin, 2006). For Christians, possible actions to enhance giving might be considered for any element of the model. Examples include:

- Social networks—including churches and community engagement—can raise awareness and knowledge about needs, beneficiaries and charities. Retreats and discussion groups focused on generosity (e.g., Generous Giving, n.d.) can potentially change attitudes about money and wealth (Zorn, Roper, Broadfoot, & Weaver, 2006) and assist decision-making about giving, including how to evaluate giving opportunities, find joy in giving and avoid being overwhelmed with appeals and needs.
- Specific knowledge, values and attitudes might be addressed through individual or group reflection, including enhancing the knowledge and perception of specific beneficiaries (e.g., immigrants, the homeless) and the mission, efficiency and effectiveness of specific charitable institutions, as well as attitudes about money including ownership, financial adequacy and retention.
- Tracking donations, making giving pledges, lowering transaction costs by automating giving, timing giving with upstream and downstream events and starting giving habits as suggested by cyclical time are behavioral techniques. Acting on "just-in-time" financial literacy training is critical for financial knowledge to be practiced (Fernandes, Lynch, & Netemeyer, 2014).

A practical teaching exercise which applies some of these suggestions is available from Tippens, Lynn, Litton, and Brister (in press).

Normative elements to enhance giving are difficult to insert in the descriptive model but they reside at the heart of Christian giving. Here we return to the biblical counsel to live in the following ways: give in secret to avoid egoistic giving; give voluntarily, cheerfully, and sacrificially; and pursue justice. Theologies of giving encourage trusting God (prosperity), recognizing God's ownership and human management (stewardship), engaging humbly with others as receiver and giver (mutuality) and sparing so one can share (simplicity).

CONCLUSION

The aim of this paper was to develop a model of giving from a Christian perspective that might enhance understanding the giving process and therein, the drivers and obstacles to lifetime charitable giving. A first step in further research might be to operationalize and test the model empirically. Additionally, numerous research explorations emerge when biblical teaching, social science and financial scholarship on giving are merged. A sampling of questions includes:

- Quantity: If a ten percent tithe is not biblically binding for Christians, how might one determine an amount to give? What implications for Christian discipleship and care for others does progressive tithing, estate gifts, firstfruits giving (1 Cor 16:2) or fixed percentages have? How might an individual or community define sacrifice and generosity? When might it be dysfunctional to give, either for the giver or the receiver?
- Impact: How much should Christian giving emphasize impact? How does impact giving—which directs and structures gifts for maximum effect across a portfolio of donations—compare with the instruction to freely give alms to those who ask (Mt 5:42; Lk 12:33)? What role do trust and control play in Christian giving and how is stewardship interpreted in light of outcomes? How does one learn to give for impact rather than reward (Small, Loewenstein & Slovic, 2007)?
- Reward: Recognizing that giving is to be voluntary and joyful, what role do intrinsic or extrinsic rewards play? Is the value of a gift diminished when public acknowledgement or credit is received (Mt 5:15, Mt 6:2)? When does the joy of giving devolve into "reciprocated 'purchases' by donors seeking maximum utility" (Hanson, 2015, p. 501; cf. Elster, 2011)?
- Engagement: The concept of doing with rather than for or to people raises questions about giving motivations and methods. How does one appropriately engage in mutuality while avoiding the inappropriate assertion of power?
- Purpose: How does Christian giving compare with the modern definition of philanthropy as "the private giving of time or valuables (money, security, property) for public purposes" (Salamon, 1992)? Is its aim public enrichment, poverty alleviation, exercising the love of God, and/or something else (cf. Sulek, 2010)? Might additional theologies exist besides prosperity, stewardship, mutuality and simplicity and how might these be compared?

Contemporary and practical explorations such as these may inform giving, as may historical, exegetical, social and philosophical explorations. A richer awareness of giving dynamics will aid lifetime givers in giving faithfully and joyously in response to the gifts God has bestowed. As Wheeler (2010, p. 90) aptly summarizes:

> Those who know this grace can lay no claim on anything, having received all, beyond any possibility of reckoning the debt, and so all is owed. But what they know is grace, the free gift of God, which stands above all matters of debt and reckoning, a realm in which nothing is demanded—and nothing can be held back.

ENDNOTES

[1]We use the identifier "giver" rather than the more common social science term of "donor" to reflect character as well as behavior.

[2]C. S. Lewis (1952, p. 81-82) hints at some of these distinctions when he advises Christians: "I do not believe one can settle how much we ought to give. I am afraid the only safe rule is to give more than we can spare. In other words, if our expenditure on comforts, luxuries, amusements, etc. is up to the standard common among those with the same income as our own, we are probably giving away too little…. There ought to be things we should like to do and cannot do because our charitable expenditure excludes them…. I am speaking now of 'charities' in the common way. Particular cases of distress among your own relatives, friends, neighbours or employees, which God, as it were, forces upon your notice, may demand much more: even to the crippling and endangering of your own position. For many of us the great obstacle to charity lies not in our luxurious living or desire for more money, but in our fear—fear of insecurity. This must often be recognised as a temptation. Sometimes our pride also hinders our charity; we are tempted to spend more than we ought on the showy forms of generosity (tipping, hospitality) and less than we ought on those who really need our help."

[3]In his famous sermon, "The Use of Money," John Wesley (1760/1999, n.p.) outlined his thoughts with the pithy phrase, "Gain all you can, save all you can, give all you can." Business education commonly offers detailed instruction on the first two of Wesley's principles—the proper ways to gain wealth and the importance of being wise in spending. Much less instruction is given to giving (Newell & Newell (2012) represent a welcome and rare exception). For business schools rooted in the Christian tradition, the teaching of lifetime giving is distinctive and essential.

[4]Our focus is on giving motivated by Christian faith, regardless of whether the gift is directed toward a religious or non-religious cause. We use the modifier "lifetime" to parallel Tobin's (1952) reference to "lifetime saving," indicating a repeating behavior over time rather than an estate planning focus. A review of four popular personal financial planning introductory textbooks reveals that none lists the terms "philanthropy" or "stewardship" in the index. "Charitable contributions" and "gifts" or similar terms commonly are mentioned but only in the context of the tax implications to the giver or the giver's estate. Typical of the viewpoint proffered is Keown's (2016, p. 549) statement that "it pays to be charitable!"

[5]Some research (Brown & Ferris, 2007; Schnable, 2015) suggests that the link between religiosity and giving is catalyzed in part as religious communities expand social networks through which needs and opportunities for giving become apparent.

[6]A large portion of the low-income donors are retirees with high assets (James & Sharpe, 2007). Smith and Emerson (2008) estimated that if committed Christians—whom they define as believers professing strong faith or who attend church at least a few times a month—gave ten percent of their after-tax income, that "would provide an extra $46 billion per year of resources" (p. 13).

[7]For a list of biblical passages on giving, see Borger (n.d.) or Generous Church (n.d.).

[8]We appreciate a reviewer's note that some passages in Deuteronomy may be interpreted as worship and charity, including that the tithe is to be eaten together with others in the presence of the Lord (Dt 14:22-27), the tithe in the third year is to go to the Levites, foreigners, the fatherless and the widows (Dt 26:12-13), and all assets are to be extended in an open hand (Dt 15:7-11).

[9]Smith (2010, p. 186) summarizes three paradigms out of which people consider God and giving: "One is the image of command and obedience. God is seen as a political sovereign or commander; believers are to be loyal citizens of God's commonwealth, honoring the sovereign's commands. Another paradigm is the image of God as redeemer, who rescues persons from guilt and punishment for sin and from the fear of death; believers respond in gratitude by helping others. Finally, God may appear as lover, who identifies with humankind; this establishes solidarity and empowers persons of faith to work with God to accomplish God's purposes."

[10]Keating (1994, p. 25) writes that "Human nature prefers to offer substitute sacrifices to placate God rather than to offer the sacrifice that God clearly states in Scripture is the only acceptable one, which is the gift of ourselves."

[11]Distinct from prosperity theology are exegetical and theological studies of wealth which focus on God's blessings generally, such as Blomberg (1999) and Schneider (2002).

[12]Herman (1993) views the Old Testament tithe in a similar light: "the tithe was part of a reciprocity through which material goods were exchanged for divine blessing and protection" (p. 54).

[13]Impact giving attempts to maximize impact by identifying and "investing" in high-potential impact opportunities. Gifts may be structured conditionally to assure impact, such as through phased and matched gifts. Impact giving advocates (Arrillaga-Andreessen, 2011; Friedman, 2013; Frumpkin, 2006; Singer, 2015) offer practical suggestions which mimic portfolio management techniques, such as comparing the effectiveness of potential beneficiaries, selecting those with the greatest social return on the gift, and concentrating giving amounts.

[14]One biblical passage cited for redemptive almsgiving is Lk 11:41. Apocryphal books offer direct teaching along this line, such as: Tobit 4:7-11, 12:8-9; Sirach 3:30, 29:7-13.

[15]Adam Smith (1759/2006) was one of the first economists to suggest that if people imagine the suffering of others, they will be motivated to offer aid (for a test, see Mayo & Tinsley, 2009).

[16]Bischoff and Krauskopf (2015) found that collective giving does not yield a "warm glow" unless the group gives all they have. Some research suggests that public recognition increases giving from giving circles more than does mutual encouragement (Karlan & McConnell, 2014).

[17]Although often requiring discipline, "sacrificial" giving has more to do with generosity than with pain. Reducing transaction costs can be a disciplinary tool to sustain a desired behavior.

[18]John Wesley practiced a version of this approach by deciding how much to live on and giving away the remainder. His living amount remained fairly constant through his life.

REFERENCES

Agerström, J., Carlsson, R., Nicklasson, L., & Guntell, L. (2016). Using descriptive social norms to increase charitable giving: The power of local norms. Journal of Economic Psychology, 52, 147-153.

Andreoni, J. (1990). Impure altruism and donations to public goods: A theory of warm-glow giving. Economic Journal, 100, 464-477.

Arrillaga-Andreessen, L. (2011). Giving 2.0: transform your giving and our world. San Francisco, CA: Jossey-Bass.

Augsburger, D. (2006). Dissident discipleship: A spirituality of self-surrender, love of God, and love of neighbor. Grand Rapids, MI: Brazos Press.

Bakija, J., & Heim, B. T. (2011). How does charitable giving respond to incentives and income? New estimates from panel data. National Tax Journal, 64, 615-650.

Basil, D. Z., Ridgway, N. M., & Basil, M. D. (2008). Guilt and giving: A process model of empathy and efficacy. Psychology and Marketing, 25, 1-23.

Beed, C., & Beed, C. (2011). God, prosperity and poverty. Journal of Biblical Integration in Business, 14, 27-42.

Bekkers, R., & Wiepking, P. (2011). A literature review of empirical studies of philanthropy: Eight mechanisms that drive charitable giving. Nonprofit and Voluntary Sector Quarterly, 40, 924-973.

Bell, D. M. (2014). Stewardship and the divine gift economy. Criswell Theological Review, 11, 47-62.

Bennett, R. (2003). Factors underlying the inclination to donate to particular types of charity. International Journal of Nonprofit and Voluntary Sector Marketing, 8, 12-29.

Berry, R. J. (Ed.) (2006). Environmental stewardship. London, UK: T&T Clark.

Bessenecker, S. A. (2006). The new friars: The emerging movement serving the word's poor. Downers Grove, IL: IVP Books.

Bischoff, I., & Krauskopf, T. (2015). Warm glow of giving collectively–An experimental study. Journal of Economic Psychology, 51, 210-218.

Blanchard, K., & Cathy, S. T. (2010). The generosity factor: Discover the joy of giving your time, talent, and treasure. Grand Rapids, MI: Zondervan.

Blomberg, C. L. (1999). Neither poverty nor riches: A biblical theology of material possessions. Downers Grove, IL: Apollos/InterVarsity Press.

Blomberg, C. L. (2013). Christians in an age of wealth: A biblical theology of stewardship. Grand Rapids, MI: Zondervan.

Bọlọjẹ, B. O., & Groenewald, A. (2014). Hypocrisy in stewardship: An ethical reading of Malachi 3:6-12 in the context of Christian stewardship. Hervormde Teologiese Studies, 70, 1-11.

Borger, J. L. (n.d.), Key passages on stewardship and generosity in key categories, Global Generosity Network. Available at: http://generositymovement.org/key-verses/.

Bowler, K. (2013). Blessed: A history of the American prosperity gospel. New York, NY: Oxford University Press.

Brown, E., & Ferris, J. M. (2007). Social capital and philanthropy: An analysis of the impact of social capital on individual giving and volunteering. Nonprofit and Voluntary Sector Quarterly, 36, 85-99.

Casale, D., & Baumann, A. (2015). Who gives to international causes? The sociodemographic analysis of U.S. donors. Nonprofit and Voluntary Sector Quarterly, 44, 98-122.

Caviola, L., Faulmüller, N., Everett, J. A. C., Savulescu, J., & Kahane, G. (2014). The evaluability bias in charitable giving: Saving administration costs or saving lives? Judgment and Decision Making, 9, 303-315.

Claiborne, S. (2013). Simplicity and poor. In P. Alexander & A. Tizon (Eds.), Following Jesus: Journeys and radical discipleship, Essays in honor of Ronald J. Sider (pp. 83-93). Oxford, UK: Regnum Books.

Clark, M. J. (2011). Love of God and neighbor: Living charity in Aquinas' ethics. New Blackfriars, 92, 415-430.

Coleman, G. (1994). Stewardship. In J. A. Dwyer (Ed.), The new dictionary of Catholic social thought (pp. 920-924). Collegeville, MN: Liturgical Press.

Costanzo, E. (2013). Harbor for the poor: A missiological analysis of almsgiving in the view and practice of John Chrysostom. Eugene, OR: Pickwick.

Cotterill, S. John, P., & Richardson, L. (2013). The impact of a pledge request and the promise of publicity: A randomized controlled trial of charitable donations. Social Science Quarterly, 94, 200-216.

Croson, R., Handy, F., & Shang, J. (2009). Keeping up with the Joneses: The relationship of perceived descriptive social norms, social information, and charitable giving. Nonprofit Management and Leadership, 19, 467-489.

Crumpler, H., & Grossman, P. J. (2008). An experimental test of warm glow giving. Journal of Public Economics, 92, 1011-1021.

Crutchfield, L. R., Kania, J. V., & Kramer, M. R. (2011). Do more than give: The six practices of donors who change the world. San Francisco, CA: Jossey-Bass.

Curtis, H. D. (2011). "God is not affected by the depression": Pentecostal missions during the 1930s. Church History, 80, 579-589.

De Meza, D., Irlenbusch, B., & Reyniers, D. (2008). Financial capability: A behavioural economics perspective. London, UK: Financial Services Authority.

DellaVigna, S., List, J. A., & Malmendier, U. (2012). Testing for altruism and social pressure in charitable giving. Quarterly Journal of Economics, 127, 1-56.

DeSante, C. D. (2013). Working twice as hard to get half as far: Race, work ethic, and America's deserving poor. American Journal of Political Science, 57, 342-356.

Dominguez, J., & Robin, V. (1992). Your money or your life: Transforming your relationship with money and achieving financial independence. New York: Penguin.

Dose, J. (2009). Human nature and teaching management theories. Christian Business Academy Review, 4, 19-28.

Dubay, T. (1981). Happy are you poor: The simple life and spiritual freedom. San Francisco: Ignatius Press.

Dwiwardani, C., Hill, P. C., Bollinger, R. A., Marks, L. E., Steele, J. R., Doolin, H. N., Wood, S. L., Hook, J. N., & Davis, D. E. (2014). Virtues development from a secure base: Attachment and resilience as predictors of humility, gratitude, and forgiveness. Journal of Psychology and Theology, 42, 83-90.

Eikenberry, A. M. (2009). Giving circles: Philanthropy, voluntary association, and democracy. Bloomington, IN: Indiana University Press.

Elster, J. (2011). The Valmont effect: The warm-glow theory of philanthropy. In P. Illingworth, T. Pogge, & L. Wenar (Eds.), Giving well: The ethics of philanthropy (pp. 67-83). New York, NY: Oxford University Press.

Ewert, M. V. (2014). The generosity path: Finding the richness in giving. Boston: Skinner House.

Fernandes, D., Lynch, J. G. Jr., & Netemeyer, R. G. (2014). Financial literacy, financial education, and downstream financial behaviors. Management Science, 60, 1861-1883.

Finke, R., Bahr, M., & Scheitle, C. P. (2006). Toward explaining congregational giving. Social Science Research, 35, 620-641.

Finlan, S. (2011). Deification in Jesus' teaching. In V. Kharlamov (Ed.), Theosis: Deification in Christian theology (vol. 2) (pp. 21-40). Eugene, OR: Wipf & Stock.

Fong, C. M., & Oberholzer-Gee, F. (2011). Truth in giving: Experimental evidence on the welfare effects of informed giving to the poor. Journal of Public Economics, 95, 436-444.

Forbes, K. F., & Zampelli, E. M. (2013). The impacts of religion, political ideology, and social capital on religious and secular giving: Evidence from the 2006 social capital community survey. Applied Economics, 45, 2481-2490.

Friedman, E. (2013). Reinventing philanthropy: A framework for more effective giving. Washington, DC: Potomoc Books.

Frumkin, P. (2006). Strategic giving: The art and science of philanthropy. Chicago, IL: University of Chicago Press.

Generous Church (n.d.). Retrieved from http://www.generouschurch.com/180.

Generous Giving (n.d.). Retrieved from http://generousgiving.org/.

Giving One Percent (n.d.). Retrieved from http://givingonepercent.org.au/index.php/how-much-to-give/giving-guide.

Global Generosity Network (n.d.). Retrieved from http://generositymovement.org/.

Grant, C. (2004). Altruism and Christian ethics. Cambridge, UK: Cambridge University Press.

Gurd, B., & Rice, J. (2010). Equity and accumulation: A biblical critique of residual interest. Journal of Biblical Integration in Business, 13, 128-139.

Hanson, J. H. (2015). The anthropology of giving: Toward a cultural logic of charity. Journal of Cultural Economy, 8, 501-520.

Harbaugh, W.T. (1998). What do donations buy? A model of philanthropy based on prestige and warm glow. Journal of Public Economics, 67, 269-284.

Harbaugh, W.T., Mayr, U., & Burghart, D.R. (2007). Neural responses to taxation and voluntary giving reveal motives for charitable donations. Science, 316, 1622-1625.

Hays, C. H. (2012). Slaughtering stewards and incarcerating debtors: Coercing charity in Luke 12:35-13:9. Neotestamentica, 46, 41-60.

Herman, M. (1993). Tithe as gift: The biblical institution in light of Mauss's prestation theory. AJS Review, 18, 51-73.

Hsee, C. K., Yang, Y., Zheng, X., & Wang, H. (2015). Lay rationalism: Individual differences in using reason versus feelings to guide decisions. Journal of Marketing Research, 52, 134-146.

Isdale, M. H. (2006). Strategies for simplifying and increasing the effectiveness of wealth management, Journal of Wealth Management, 9(2), 14-18.

Jacobs, K., & Walker, S. P. (2004). Accounting and accountability in the Iona Community. Accounting, Auditing and Accountability Journal, 17, 361-381.

James, R. N. (2011). Charitable giving and cognitive ability. International Journal of Nonprofit and Voluntary Sector Marketing, 16, 70-83.

James, R. N. III, & Jones, K. S. (2011). Tithing and religious charitable giving in America. Applied Economics, 43, 2441-2450.

James, R. N. III, & Sharpe, D. L. (2007). The nature and causes of the U-shaped charitable giving profile. Nonprofit and Voluntary Sector Quarterly, 36, 218-238.

Kapic, K. M. (2014). Sanctification: Explorations in theology and practice. Downers Grove, IL: IVP Academic.

Karlan, D., & McConnell, M. A. (2014). Hey look at me: The effect of giving circles on giving. Journal of Economic Behavior and Organization, 106, 402-412.

Keating, T. (1994). Intimacy with God. New York, NY: Crossroad.

Keown, A. J. (2016). Personal finance: Turning money into wealth (7th ed.). Englewood Cliffs, NJ: Prentice Hall.

Kim, M. (2013). Are charitable giving and religious attendance complements or substitutes? The role of measurement error. Journal of Policy Analysis and Management, 32, 373-390.

Köstenberger, A. J., & Croteau, D. A. (2006a). Reconstructing a biblical model for giving: A discussion of relevant systematic issues and New Testament principles. Bulletin for Biblical Research, 16, 237-260.

Köstenberger, A. J., & Croteau, D. A. (2006b). "Will a man of God?" (Malachi 3:8): a study of tithing in the Old and New Testaments. Bulletin for Biblical Research, 16, 53-77.

Koo, M., & Fishbach, A. (2008). Dynamics of self-regulation: How (un)accomplished goal actions affect motivation. Journal of Personality and Social Psychology, 94, 183-195.

Lausanne Theology Working Group Statement on the Prosperity Gospel (2010). Evangelical Review of Theology, 34, 99-102.

Lee, L., Piliavin, J. A., & Call, V. R. (1999). Giving time, money, and blood: Similarities and differences. Social Psychology Quarterly, 62, 276–291.

Lee, S., Winterich, K. P., & Ross, W. T. Jr. (2014). I'm moral, but I won't help you: the distinct roles of empathy justice in donations. Journal of Consumer Research, 41, 678-696.

Lewis, C. S. (1952). Mere Christianity (rev. ed.). New York, NY: Collier Books.

Loibl, C., Kraybill, D. S., & DeMay, S. W. (2011). Accounting for the role of habit in regular saving. Journal of Economic Psychology, 32, 581-592.

Lupton, R. (2012). Toxic charity: How churches and charities hurt those they help, and how to reverse it. New York, NY: HarperOne.

MacArthur, J. F. Jr. (1978). Giving: God's way. Tyndale House.

MacMillan, K., Money, K., Money, A., & Downing, S. (2005). Relationship marketing in the not-for-profit sector: An extension and application of the commitment-trust theory. Journal of Business Research, 58, 806-818.

Maclean, M., Harvey, C., Gordon J., & Shaw, E. (2015). Identity, storytelling and the philanthropic journey. Human Relations, 68, 1623-1652.

Martin, J. (2008). Giving wisely? Killing with kindness or empowering lasting transformation? Sisters, OR: Last Chapter Publishing.

Mayo, J. W., & Tinsley, C. H. (2009) Warm glow and charitable giving: Why the wealthy do not give more to charity? Journal of Economic Psychology, 30, 490-499.

McKitrick, M. S., Landres, J. S., Ottoni-Wilhelm, M., & Hayat, A. D. (2013). Connected to give: Faith communities. Los Angeles, CA: Jumpstart.

Miller, L. A. (2004). Firstfruits living: Giving God our best. Scotdale, PA: Herald Press.

Moll, J., Krueger, F., Zahn, R., Pardini, M., de Oliveira-Souza, R., & Grafman, J. (2006). Human fronto-mesolimbic networks guide decisions about charitable donation. Proceedings of the National Academy of Sciences of the United States of America, 103, 15623-15628.

Mumford, D. J. (2011). Rich and equal in the eyes of almighty God! Creflo Dollar and the gospel of racial reconciliation. Pneuma, 33, 218-236.

Mundey, P., Davidson, H., & Herzog, P. S. (2010). Making money sacred: How to church cultures translate mundane money into distinct centralized frames of giving. Sociology of Religion, 72, 303-326.

National Christian Foundation (n.d.). Retrieved from https://www.nationalchristian.com/.

Neil, B. (2010). Models of gift giving in the preaching of Leo the Great. Journal of Early Christian Studies, 18, 225-259.

Newell, H., & Newell, D. (2012). A biblical model for teaching personal finance. Christian Business Academy Review, 7, 51-60.

Ottoni-Wilhelm, M., Estell, D. B. C., & Perdue, N. H. (2014). Role-modeling and conversations about giving in the socialization of adolescent charitable giving and volunteering. Journal of Adolescence, 37, 53-66.

Pohl, C. D. (1998). Making room: Recovering hospitality as a Christian tradition. Grand Rapids, MI: William B. Eerdmans.

Pope Francis (2013). Apostolic exhortation Evangelii Gaudium. Rome, Italy: Vatican Press, November 24. Retrieved from http://www.papalencyclicals.net/.

Powell, M. A. (2006). Giving to God: The Bible's good news about living a generous life. Grand Rapids, MI: William B. Eerdmans.

Premawardhana, D. (2012). Transformational tithing: sacrifice and reciprocity in a neo-Pentecostal church. Nova Religio: The Journal of Alternative Emergent Religions, 15, 85-109.

Rabinovich, A., & Webley, P. (2007). Filling the gap between planning and doing: Psychological factors involved in the successful implementation of saving intention. Journal of Economic Psychology, 28, 444-461.

Radley, A., & Kennedy, M. (1995). Charitable giving by individuals: A study of attitudes and practice. Human Relations, 48, 685-709.

Reich, R., Wimer, C., Mohamed, S., & Jambulapati, S. (2011). Has the great recession made Americans stingier? In D. B. Grusky, B. Western, & C. Wimer (Eds.), The great recession (pp. 294-313). New York, NY: Russell Sage Foundation.

Reumann, J. H. (2014). Stewardship and the economy of God. Eugene, OR: Wipf & Stock.

Robinson, J. W. (2009). American poverty cause beliefs and structured inequality legitimation. Sociological Spectrum, 29, 489-518.

Ronsvalle, J. L., & Ronsvalle, S. (2014). The state of church giving through 2012: What are Christian seminaries and intellectuals thinking - or are they? Champlain, IL: Empty Tomb.

Rooney, M. P. (2010). Dispelling common beliefs about giving to religious institutions in the United States. In D. H. Smith (Ed.), Religious giving: For love of God (pp. 1-27). Bloomington, IN: Indiana University Press.

Rose, M., & Baumgartner, F. R. (2013). Framing the poor: Media coverage and U.S. poverty policy, 1960-2008. Policy Studies Journal, 41, 22-53.

Salamon, L. M. (1992). America's nonprofit sector: A primer. New York, NY: Foundation Center.

Santmire, H.P. (2010). From consumerism to stewardship: The troublesome ambiguities of an attractive option. Dialog, 49, 332-39.

Sargeant, A. (1999). Charitable giving: Towards a model of donor behaviour. Journal of Marketing Management, 15, 215-238.

Sargeant, A., Ford, J. B., & West, D. C. (2006). Perceptual determinants of nonprofit giving behavior. Journal of Business Research, 59, 155-165.

Sargent, A., & Lee, S. (2002). Improving public trust in the voluntary sector: An empirical analysis. International Journal of Nonprofit and Voluntary Sector Marketing, 7, 68-83.

Sarstedt, M., & Schloderer, M. P. (2009). Developing a measurement approach for reputation of non-profit organizations. International Journal of Nonprofit and Voluntary Sector Marketing, 15, 276-299.

Scandrette, M. (2013). Free: Spending your time and money on what matters most. Downers Grove, IL: IVP Books.

Schervish, P. G. (2010). Religious discernment of philanthropic decisions in the age of affluence. In D. H. Smith (Ed.), Religious giving: For love of God (pp. 125-145). Bloomington, IN: Indiana University Press.

Schervish, P. G., & Havens, J. J. (2001). Wealth and the commonwealth: New findings on wherewithal and philanthropy. Nonprofit and Voluntary Sector Quarterly, 30, 5-25.

Schnable, A. (2015). Religion and giving for international aid: Evidence from a survey of U.S. church members. Sociology of Religion, 76, 72-94.

Schneider, J. R. (2002). The good of affluence: Seeking God in a culture of wealth. Grand Rapids, MI: Eerdmans.

Sen, A. (1999). Development as Freedom. New York, NY: Anchor.

Sider, R. J. (2005). Rich Christians in an age of hunger: Moving from affluence to generosity. Nashville, TN: Thomas Nelson.

Singer, P. (2015). The most good you can do: How effective altruism is changing ideas about living ethically. New Haven, CT: Yale University Press.

Small, D. A., Loewenstein, G., & Slovic, P. (2007). Sympathy and callousness: The impact of deliberative thought on donations to identifiable and statistical victims. Organizational Behavior and Human Decision Processes, 102, 143-153.

Smith, A. (1759/2006). The theory of moral sentiments. Mineola, NY: Dover Publications.

Smith, C., & Emerson, M. O. (2008). Passing the plate: Why American Christians don't give away more money. New York, NY: Oxford University Press.

Smith, D. H. (2010). One man's extrapolations: Conclusions after two years of listening. In D. H. Smith (Ed.), Religious giving: For love of God (pp. 185-195). Bloomington, IN: Indiana University Press.

Smith, J. R., & McSweeney, A. (2007). Charitable giving: The effectiveness of a revised theory of planned behaviour model in predicting donating intentions and behaviour. Journal of Community and Applied Social Psychology, 17, 363-386.

Smith, R. W., Faro, D., & Burson, K. A. (2012). More for the many: The influence of entitativity on charitable giving. Journal of Consumer Research, 39, 961-976.

Sobrino, J. (2008). No salvation outside the poor: Prophetic-utopian essays. Maryknoll, NY: Orbis Books.

Somerville, B. (2008). Grassroots philanthropy: Fieldnotes of a maverick grantmaker. Berkeley, CA: Heyday Books.

Stocks, E. L., Lishner, D. A., & Decker, S. K. (2009). Altruism or psychological escape: Why does empathy promote prosocial behavior? European Journal of Social Psychology, 39, 649-665.

Sulek, M. (2010). On the modern meaning of philanthropy. Nonprofit and Voluntary Sector Quarterly, 39, 193-212.

Supphellen, M., & Nelson, M. R. (2001). Developing, exploring, and validating a typology of private philanthropic decision making. Journal of Economic Psychology, 22, 573-603.

Tam, L., & Dholakia, U. (2014). Saving in cycles: How to get people to save more money. Psychological Science, 25, 531-537.

Tang, T. L-P., Sutarso, T., Wu Davis, G. M-T., Dolinski, D., Ibrahim, A. H. S., & Wagner, S. L. (2008). To help or not to help? The Good Samaritan effect and the love of money on helping behavior. Journal of Business Ethics, 82, 865-887.

Thornton, J. P., & Helms, S. (2013). Afterlife incentives in charitable giving. Applied Economics, 45, 2779-2791.

Tippens, T. K., Lynn, M. L., Litton, J., & Brister, J. (in press). "Gain all you can, save all you can, give all you can:": An exercise in giving. Christian Business Academy Review.

Tobin, J. (1952). Asset holdings and spending decisions. American Economic Review, 42(2), 109-123.

Tsvetkova, M., & Macy, M. W. (2014). The social contagion of generosity. PLoS ONE, 9(2), 1-9.

Vaidyanathan, B., & Snell, P. (2011). Motivations for and obstacles to religious financial giving. Sociology of Religion, 72, 189-214.

Verplanken, B., & Wood, W. (2006). Interventions to break and create consumer habits. Journal of Public Policy and Marketing, 25, 90-103.

Wesley, J. (1760/1999). "The Use of Money" Sermon 50, Wesley Center for Applied Theology, Northwest Nazarene University. Retrieved from http://wesley.nnu.edu/john-wesley/the-sermons-of-john-wesley-1872-edition/sermon-50-the-use-of-money/.

Wheeler, S. (2010). "Freely give": The paradox of obligatory generosity in Christian thought. In D. H. Smith (Ed.), Religious giving: For love of God (pp. 85-98). Bloomington, IN: Indiana University Press.

Whitehead, A. L. (2010). Financial commitment within federations in small groups: The effect that cell-based congregational structure on individual giving. Journal for the Scientific Study of Religion, 49, 640-656.

Wiepking, P., & Breeze, B. (2012). Feeling poor, acting stingy: The effect of money perceptions on charitable giving. Nonprofit and Voluntary Sector Marketing, 17, 13-24.

Williams, R. (2005). Christianity, Islam and the challenge of poverty - Archbishop calls for co-operation on global poverty. Retrieved from http://rowanwilliams.archbishopofcanterbury.org/articles.php/1296/christianity-islam-and-the-challenge-of-poverty-archbishop-calls-for-co-operation-on-global-poverty.

Yeoman, J. C. (2014). The economics of using a charitable remainder trust to fund a retirement portfolio. Journal of Wealth Management, 17(1), 40-50.

Zorn, T. E., Roper, J., Broadfoot, K., & Weaver, C. K. (2006). Focus groups as sites of influential interaction: Building communicative self-efficacy and effecting attitudinal change in discussing controversial topics. Journal of Applied Communication Research, 34, 115-140.

Jozell Brister is Associate Professor of Economics in the College of Business Administration at Abilene Christian University. She completed her graduate work at the University of North Texas and has served in numerous academic leadership roles.

Dr. Monty Lynn is Professor of Management in the College of Business Administration at Abilene Christian University. He completed his doctoral studies at Brigham Young University and teaches business and international poverty and development.

Dr. Jim Litton is Assistant Professor of Entrepreneurship and Director of the Griggs Center for Entrepreneurship and Philanthropy in the College of Business Administration at Abilene Christian University. Jim completed his graduate studies in business and law at Vanderbilt University.

Dr. Kyle Tippens is Assistant Professor of Finance in the College of Business Administration at Abilene Christian University. He teaches investments and personal financial planning and completed his doctoral studies at Texas A&M University.