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**A 10-DAY
GENEROSITY
JOURNEY
TO TRUSTING
GOD WITH
YOUR FINANCES**



**WESTOVER
HILLS**

Pastoral foreword

At Westover Hills Church, we believe generosity is not about money, it's about trust.

Everything we have comes from God—our time, our talent, and yes, even our finances. And when we choose to put God first in this area of our lives, something powerful happens, our hearts begin to change.

Jesus talked about money often, not because He needed it, but because He knew how tightly it can hold our hearts. Generosity is one of the primary ways God teaches us to trust Him.

You'll often hear us say:
"You can't outgive God."

And it's true—not just financially, but in peace, purpose, and joy.

This devotional is not about pressure or obligation. It's an invitation.

An invitation to trust God.

An invitation to experience freedom.

An invitation to be part of something bigger than yourself; having kingdom impact to make a difference in our community and around the world.

As you walk through these next few days, our prayer is simple:

That you would grow in your understanding of what God says about finances, and that you would take your next step in generosity.

Jonathan & Danae Mussett
Lead Pastors
Westover Hills Church

Scripture - Luke 6:38

"Give, and it will be given to you. A good measure, pressed down, shaken together and running over, will be poured into your lap. For with the measure you use, it will be measured to you."

Devotional:

Let's start here: generosity is not natural, it's learned. From the moment we are born, our hearts default to self-protection. We clutch, we hold on, we hold back, and we worry. And our culture only makes it louder. Every ad, every social-media scroll, every financial "expert" whispers the same three rules:

- Save more
- Keep more
- Protect what's yours

But Jesus teaches the opposite: **live open-handed**. This means holding what you have with open palms instead of clenched fists, ready to give freely because you trust God as the true Owner who provides for you.

Why? Because generosity isn't about losing—it's about trusting.

In fact, Jesus said something that sounds upside down: when you give, you actually receive. Not always in the same way or immediately, but God promises that generosity leads to a full life.

Another verse says in **Proverbs 11:24-25**:

"One person gives freely and ends up with even more. Another holds back what they should give and ends up poor. A generous person will prosper, and whoever refreshes others will themselves be refreshed."

Big Idea: We don't give to get, we get to give.

This shifts everything. Giving stops feeling like pressure and starts feeling like purpose.

Real-Life Example:

Think about a time you helped someone unexpectedly. You paid for a meal, supported a friend, or gave to someone in need. You probably didn't walk away feeling like you lost something; you felt joy. Like you received more than you gave.

That's how God designed generosity to work. He is the ultimate open-handed Giver. He gave His Son, and He keeps giving good gifts. When we live open-handed, we are reflecting God's character to the people around us.

Reflection:

What emotions do I feel when I think about giving? What would an open-handed life look like for me?

Prayer:

God, help me take my first step toward living generously. Change my mindset and help me trust You. If I've held on too tightly out of fear, worry, or the lie that money can keep me safe, please forgive me. Break that grip on my heart right now. Help me to be open-handed like You are. Amen.

Watch:

Click here to learn more: [**DARE TO LIVE GENEROUSLY**](#)

Day 2:

WE TRUST GOD, NOT MONEY

Scripture - Matthew 6:24

"No one can serve two masters... You cannot serve both God and money."

Devotional:

Money is not just practical, it's deeply spiritual.

It quietly asks for your trust:

- "If you have enough of me, you'll be secure."
- "If you save more, you'll be safe."

But Jesus confronts that idea directly. Jesus spent more time talking about money than about faith, prayer, or love combined—over 2,300 verses in the Bible. Why? Because He knows our stuff has the power to possess us. It's not wrong to have things; it's wrong to let things have you.

Big Idea: You cannot serve both God and money. One will always take the lead.

This doesn't mean money is bad, it just means it's a terrible master.

In **1 Timothy 6:17**, Paul writes:

"Command those who are rich... not to put their hope in wealth, which is so uncertain, but to put their hope in God."

Money is uncertain. God is not.

Real-Life Example:

Think about how quickly circumstances can change—job losses, unexpected expenses, and market changes. If your peace is tied to money, your peace will always be fragile. But when your trust is in God, your peace becomes steady, even when life isn't.

Reflection:

Where do I instinctively turn when I feel financial pressure?

Prayer:

God, I want You to be my source, not money. Thank You for every way You provide. I confess that sometimes I look to money for safety instead of finding it in You. Break the power of that lie in my heart. Help me to be free from the love of money, live generously, and put You first.

Watch:

Click here to learn more: [WE TRUST GOD, NOT MONEY](#)

Day 3:

WE ARE STEWARDS, NOT OWNERS

Scripture - Psalm 24:1

"The earth is the Lord's, and everything in it."

Devotional:

This one verse is the foundation that changes everything about how we handle money.

God doesn't just own the "big" things like the oceans or the stars. He owns everything. Your time. Your talents. Your future plans. Your paycheck. Your house. Your car. Your 401(k). All of it belongs to Him. You are not the owner. You are the steward, or the manager, that He has trusted with His resources.

Being a steward should change how you see:

- Your income
- Your home
- Your possessions

Big Idea: God owns everything. When we manage well, we honor Him.

This doesn't mean money is bad, it just means it's a terrible master.

Jesus told a story in **Luke 16:10**:

"Whoever can be trusted with very little can also be trusted with much."

God isn't impressed by how much you have. He's watching how you handle what you already have. Will you treat it like it's yours to hold onto, or like it's His to use for His glory and the good of others? This is why financial stewardship isn't just a money thing. It's a deeply spiritual thing. The way you manage dollars reveals who really sits on the throne of your heart. This is why financial stewardship matters so much.

At Westover, Financial Peace University is a tool to help you:

- Tell your money exactly where to go (*instead of wondering where it went*)
- Break free from debt that keeps your hands clenched
- Build real margin so you have something to give when God prompts you
- Plan wisely for the future without making money your god

These aren't just financial habits, they're spiritual ones.

Real-Life Example:

If someone handed you \$1,000 and asked you to manage it well, you'd be careful with it. That's how we should view everything we have because it belongs to God.

Reflection:

Am I managing my money intentionally, or am I still reacting, worrying, and treating it like it's all mine to protect?

Prayer:

God, I confess that I've lived like I'm the owner far too long. I've clutched, I've worried, and I've trusted my bank account more than I've trusted You. Today I lay that down. Thank You that the earth is Yours and everything in it, including me and everything I have. Make me a wise, faithful, open-handed steward. When You prompt me to give, help me release it quickly and cheerfully, knowing You are the One who provides. Amen

Watch:

Click here to learn more: [WE ARE STEWARDS, NOT OWNERS](#)

Day 4:

GOD WANTS FOR YOU, NOT FROM YOU

Scripture - Philippians 4:17

"Not that I desire your gifts; what I desire is that more be credited to your account."

Devotional:

It's easy to get the wrong picture of God when it comes to giving.

You might quietly think:

"God is always asking me to give something up."

"The church just wants my money."

"If I give, I'll have less for the things I really need."

But the truth is the exact opposite.

Big Idea: God doesn't need your money. He is trying to give something to you.

In **John 10:10**, Jesus says:

"I have come that they may have life, and have it to the full."

God is not trying to take from you, He is trying to give to you. He is for you, not against you.

Every instruction God gives, including the call to live open-handed, is designed to lead you into that full, free, joy-filled life.

When you hold on tightly to money out of fear, you stay stuck in stress, greed, and anxiety. When you open your hands in generosity, God begins to set you free:

- Free from financial worry
- Free from the grip of greed
- Free from the constant fear of "not enough"

God wants FOR you, not FROM you. He isn't looking for your money. He's looking for your heart and devotion. And when you give it, He pours back blessings into your life you could never earn on your own.

Real-Life Example:

Think of a loving parent who watches their child clutch a handful of candy, refusing to share. The parent doesn't want the candy back. Instead, they want the child to experience the joy of giving and the freedom of knowing there's more where that came from. God is that kind of Father. When you finally loosen your grip, you discover He has been waiting to give you peace, provision, and purpose you didn't even know you were missing.

Reflection:

Deep down, do I still believe God is trying to take from me financially, or am I beginning to see that every call to give is actually an invitation into a better life?

Prayer:

God, I've misunderstood Your heart for too long. I've lived like You were against me instead of for me. Forgive me. Today I choose to believe You want what is best for me: freedom, joy, and a life that overflows. Break every lie that says giving will leave me with less. Help me trust Your generous heart completely. Open my hands so You can pour more of Your goodness into my life than I ever thought possible. I want the full life Jesus promised. In Jesus' Name, Amen.

Watch:

Click here to learn more: [GOD WANTS FOR YOU, NOT FROM YOU](#)

Day 5:

GENEROSITY UNLOCKS BLESSINGS

Scripture - Acts 20:35

"It is more blessed to give than to receive."

Devotional:

Jesus doesn't just suggest generosity, He declares it brings blessing. But the blessing doesn't always look like what we expect. It's rarely a sudden windfall of cash. Instead, it shows up as:

- Deep, lasting joy
- Improved physical and emotional health from living with less stress and worry
- Clear purpose that makes every day matter
- Peace that replaces constant financial anxiety
- Unusual favor and open doors you couldn't open on your own
- Healthier relationships and greater unity in your home and community
- A lasting legacy that impacts lives and generations beyond your own

Paul explains it this way in **2 Corinthians 9:6**: *"Whoever sows sparingly will also reap sparingly, and whoever sows generously will also reap generously."* In other words, generosity is like planting seeds. You don't see the harvest the same day you drop the seed in the ground. But over time, sometimes weeks, sometimes months, something beautiful and life-giving begins to grow.

Big Idea: When you live generously, God responds extravagantly.

At Westover Hills we say generosity unlocks blessings because it shifts your focus from "What can I get?" to "Who can I bless?" That shift alone changes everything inside you and around you.

Real-Life Example:

Just as consistently investing time in a friendship makes the relationship stronger and richer over time, the same is true with generosity in your walk with God. Watch this powerful video of Westover Hills members Rob and Joann Hicks as they share how they remained generous and faithful to God even through very difficult financial seasons. ***A story of generosity***

Reflection:

Where is God inviting me right now to trust Him with generosity, even when the “harvest” isn’t visible yet?

Prayer:

Lord, I want the blessed life Jesus talked about. Help me stop sowing sparingly out of fear and start sowing generously out of trust. Give me your joy, contentment, purpose, and peace deep in my heart as I give. Even when I can't see the results yet, remind me that You are at work. I believe giving really is more blessed than receiving. Make that truth real in my everyday life. In Jesus' name, Amen.

Watch:

Click here to learn more: [GENEROSITY UNLOCKS BLESSINGS](#)

Day 6:

GIVING IS A PRIVILEGE, NOT AN EXPENSE

Scripture - 2 Corinthians 9:7-8

"God loves a cheerful giver... And God is able to bless you abundantly..."

Devotional:

The moment you stop seeing giving as a bill you "have to" pay, everything changes. Instead of thinking, "I have to give," you start thinking, "I get to be part of this." You move from obligation to opportunity.

At Westover Hills we say it this way: "We are not containers, we are channels." God blesses us so He can bless others through us. **Hebrews 13:16** puts it simply: "Don't forget to do good and to share with those in need. These are the sacrifices that please God."

Big Idea: Stop paying a bill. Start enjoying the privilege.

When you give with an open hand, you step into the incredible privilege of partnering with God in the work He is doing in people's lives. It stops feeling like an expense and starts feeling like the best investment you'll ever make.

Real-Life Example:

Think about being invited onto a team that's doing something meaningful, like helping a family rebuild after a fire or sending a student to camp where they meet Jesus. You don't dread showing up; you feel honored to be included. That's what every day giving becomes when you see it as a privilege instead of a cost.

Reflection:

Do I still approach giving with hesitation and a sense of loss, or am I beginning to feel the joy of being part of something much bigger than myself?

Prayer:

Father, I've treated giving like a chore for too long. Change my whole perspective today. Let me see every gift as a privilege, not an expense. Make me a cheerful channel of Your blessing instead of a worried container trying to hold on to everything. Thank You that You are able to bless me abundantly so I can bless others. Fill me with joy as I step into this privilege. In Jesus' name, Amen.

Watch:

Click here to learn more: [GIVING IS A PRIVILEGE, NOT AN EXPENSE](#)

Day 7:

WE LOVE WHEN WE GIVE

Scripture - John 3:16

"For God so loved the world that He gave His one and only Son..."

Devotional:

Love is far more than a feeling, it's something you do. God never loved us from a safe distance. He didn't just speak kind words, send nice thoughts, or offer vague affection. Instead, He gave. He gave the very best He had, His one and only Son, to rescue us, redeem us, and bring us into relationship with Him. That extraordinary act of self-giving is the greatest expression of love the world has ever known.

Big Idea: Giving is love in action.

1 John 3:18 says it clearly: *"Let us not love with words or speech but with actions and in truth."* At Westover Hills our simple phrase is *"We love when we give."* Every time you open your hand, you are reflecting the heart of your Father.

Real-Life Example:

When a friend is going through a divorce, a job loss, or a medical crisis, words of encouragement are good, but a gift card, a tank of gas, or a quiet offering to cover a bill speak louder than any words can say. Your generosity says, "I see you. I care. You're not alone." That is love in action.

Reflection:

Who in my life right now is God asking me to show love to through a specific act of generosity this week?

Prayer:

God, thank You for loving me first by giving Your Son. I don't want to love people only with nice words anymore. Make me quick to love with open hands and real action. Show me exactly who needs Your love expressed through me this week and give me the courage and joy to give freely. Let my life prove that at Westover Hills, we really do love when we give. In Jesus' name, Amen

Watch:

Click here to learn more: [**WE LOVE WHEN WE GIVE**](#)

Day 8:

YOUR GENEROSITY FUELS THE MISSION

Scripture - Malachi 3:10

"Bring the whole tithe into the storehouse... and see if I will not throw open the floodgates of heaven..."

Devotional:

Your giving does far more than you can see during Westover weekend services. Every dollar, every text-to-give, every gift fuels:

- The next generation being raised to follow Christ
- Families finding community in Life Groups
- New believers being baptized and disciplined in their faith
- Marriages being restored and strengthened
- Our community being reached through outreach
- Global missions and church planting efforts advancing the Gospel

Big Idea: What you give powers what God does!

At Westover Hills we say, *"We don't give to the church, we give to God through the church."* Your generosity is the fuel that keeps the mission moving. Jesus put it this way in Matthew 6:21: "Where your treasure is, there your heart will be also." When your treasure goes toward God's mission, your heart follows.

Real-Life Example:

Every baptism story, every marriage restored, every person who walks through our doors and meets Jesus for the first time is connected to someone who chose to give. Your open hand helps write those stories.

Reflection:

Do I see my giving as a small, private decision, or as part of something eternal that God is doing through Westover Hills?

Prayer:

Lord, open my eyes to see the bigger picture. Use every gift I give to fuel Your mission right here at Westover. I don't want my money to sit still—I want it to change lives. Thank You for letting me be part of something so much bigger than myself. Pour out Your blessing as I bring my whole tithe and watch You throw open the floodgates. In Jesus' name, Amen.

Watch:

Click here to learn more: [YOUR GENEROSITY FUELS THE MISSION](#)

Day 9:

GENEROSITY CAN BE DEVELOPED

Scripture - 2 Corinthians 9:7

"Each of you should give what you have decided in your heart to give..."

Generosity is not a personality trait you're either born with or without, it's a muscle you build over time. Just like physical fitness, it grows with practice.

Start small:

- Give something today
- Give consistently this month
- Grow intentionally this year

Big Idea: Generosity grows through practice; it's a muscle you build.

Jesus said in **Luke 16:11**, "If you have not been trustworthy in handling worldly wealth, who will trust you with true riches?" God is shaping your character through these everyday habits of generosity.

At Westover Hills we believe anyone can become a cheerful, open-handed giver, one brave step at a time.

Real-Life Example:

Think of exercise. The person who starts with a ten-minute walk and stays consistent ends up stronger than the person who tries to run a marathon on day one and quits. The same is true with generosity. Small, steady steps build a lifetime of open-handed living.

Reflection:

What is one practical, doable step I can take today to begin developing the muscle of generosity?

Prayer:

Lord, I don't have to be a "naturally generous" person, I just need to be willing. Start building this muscle in me right now. Help me give something today, stay consistent tomorrow, and keep growing every day after that. Shape my heart through these habits until generosity feels like second nature. Thank You for being patient with me and for the true riches You want to trust me with. I'm ready to grow. In Jesus' name, Amen.

Watch:

Click here to learn more: [GENEROSITY CAN BE DEVELOPED](#)

Day 10:

90 IS GREATER THAN 100

Scripture - Malachi 3:10-11

"Bring the whole tithe into the storehouse...Test me in this... and see if I will not... pour out so much blessing that there will not be room enough to store it."

Devotional:

Tithing is simply giving the first 10% back to God. It's not about the math, it's about the heart. When you tithe, you are declaring with your actions: "God, You come first. I trust You with the first and the best."

Big Idea: 90% with God beats 100% without Him.

Proverbs 3:9-10 promises: *"Honor the LORD with your wealth. And with the first fruits of all your crops (income); Then your barns will be abundantly filled."*

This is the "90 > 100" principle we talk about at Westover Hills. God can do more with the 90% you keep after tithing than you could ever do with 100% on your own.

Real-Life Example:

Many people at Westover have discovered the same thing: when they started tithing faithfully, their finances didn't fall apart; they actually became more disciplined, experienced less chaos, and watched God provide in unexpected ways. The 90% somehow stretched further than the 100% ever did.

Reflection:

What fear or excuse is still holding me back from putting God first with the very first 10%?

Prayer:

God, I want to test You in this just like You asked. Give me the faith to put You first with my first fruits. I believe 90% in Your hands is greater than 100% in mine. Remove every doubt and replace it with trust. Watch over the 90% I keep and pour out blessings I don't have room to store. I'm stepping out in faith today. In Jesus' name, Amen.

Watch:

Click here to learn more: [90 IS GREATER THAN 100](#)

This is just the beginning

You made it through this devotional journey, but this isn't the end.

It's the beginning of a life marked by trust, generosity, and kingdom impact.

Generosity isn't a one-time decision. It's a lifestyle you build, one step at a time.

There will be moments when it feels easy, and moments when it feels like a stretch. That's normal. Every step you take is growing your trust in God.

At Westover Hills, we believe you don't have to have it all figured out, you just have to take your next step.

Life gets busy, and it's easy to drift back into old habits. But when you stay connected to God and His Church, your life stays anchored in what matters most:

- Your relationship with God
- Your relationship with people
- Your purpose in making a difference

When you attach your life to God's mission, everything you do carries eternal meaning. You live out Westover's mission statement to Follow Jesus and Love People.

Jesus said in **Luke 6:38**:

"Give, and it will be given to you... For with the measure you use, it will be measured to you."

This is not just a principle, it's a promise of God's faithfulness.

Take your next steps at Westover

Take your next step in generosity:

- Give online: westoverhills.onlinegiving.org
- Text to give: Text any amount to 210-610-2129
(use "KINGDOM" for special outreach)
- Give in person during weekend services

Take your next step in community:

- Join the **Dream Team**. Serve and make a difference.
- **Find a Group**. Grow in your faith with others.
- Join a **Westover Sports** league.

A **final** **encouragement**

You are part of something bigger than yourself.

Your generosity is making a difference. Your faith is growing. Your story is still being written.

And the best part?

God isn't finished with you yet.

We're praying for you, for God to bless you, guide you, and continue to grow your trust in Him as you put Him first in every area of your life.

Thank you for choosing to live generously.