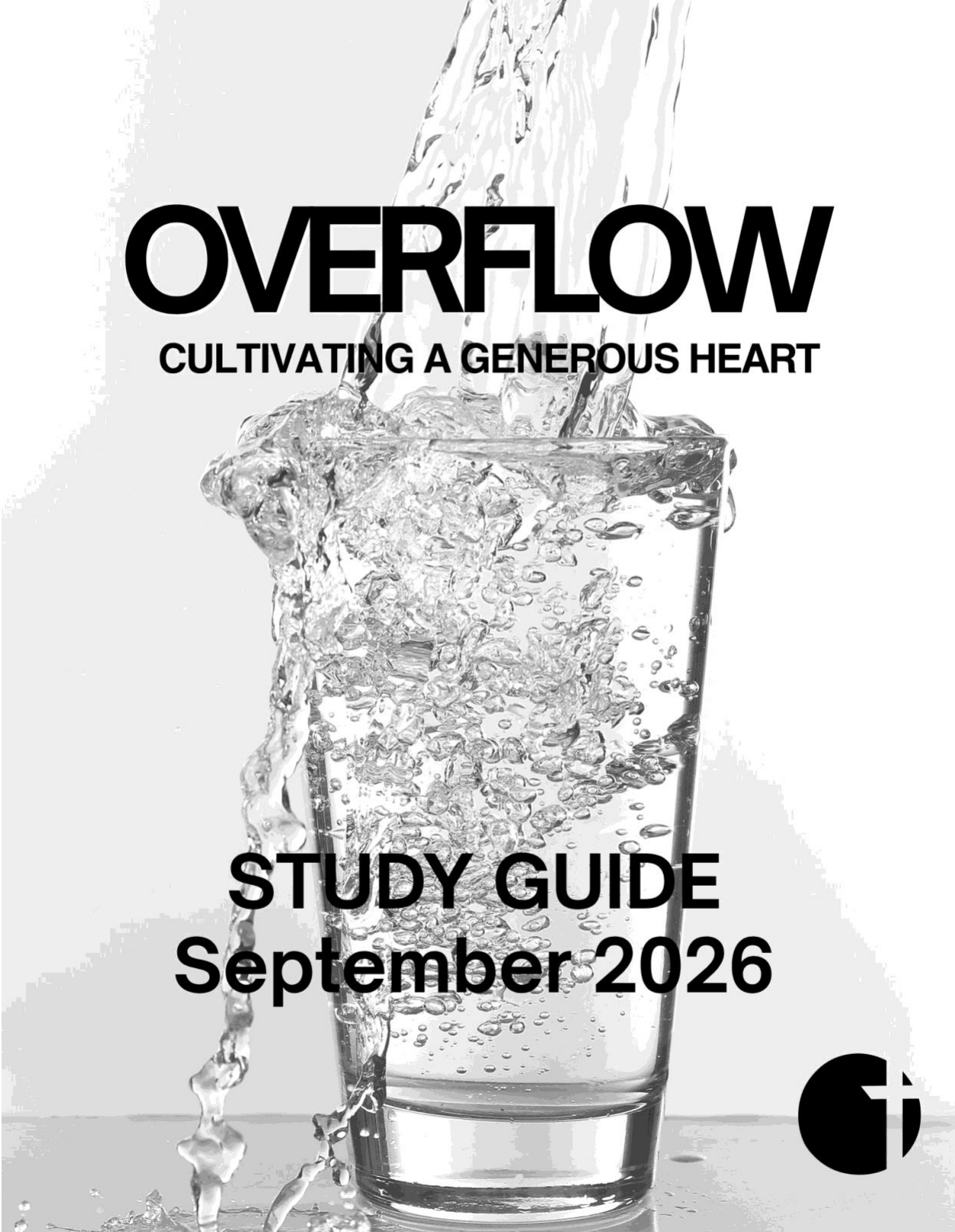




OVERFLOW

CULTIVATING A GENEROUS HEART

STUDY GUIDE
September 2026



Introduction

The Bible describes generosity as a condition of the heart that grows when people recognize the overflowing goodness already present in their lives. This goodness is rooted in God's good creation and faithful provision—not in favorable circumstances—and therefore cannot ultimately be depleted by hardship.

Jesus teaches his followers to cultivate generous hearts through worship, grace, giving, and service. Like the four chambers of the human heart, these practices form four expressions of Christian generosity: a heart of worship that praises God, a heart of grace that sees others through God's mercy, a heart of giving that uses resources to honor God and bless neighbors, and a heart of service that offers time and talents for others' good.

This four-week series invites us to consider: What is flowing from my heart? Is it fear or gratitude, scarcity or abundance, self-protection or generosity? As we receive God's goodness, we become people through whom that goodness can overflow into the lives of others.

How to Use This Guide

This study guide is designed for both groups and individuals.

Each session includes:

- *Let's Pray* – Opening and closing prayers that center the group on God.
- *Let's Get Started* – Questions that connect the week's topic to everyday experience.
- *Let's Review* – A short opportunity to reflect on the previous week's practice. There is no review in Session 1.
- *Let's Gain Information* – Teaching content that introduces the session's main theme.
- *Let's Search Scripture* – Bible readings and questions for conversation or reflection.
- *Let's Engage* – A practical response for the coming week.

Session 1

Cultivating a Heart of Worship

Week of September 7, 2026

Let's Pray

Generous God, every good gift comes from you. You created us to know you, praise you, and give you glory. Open our eyes to the goodness already present in our lives. Free us from distraction, complaint, and self-focus. Teach us to worship you not only with songs and words, but with our whole lives. Through Jesus Christ our Lord. Amen.

Let's Get Started

- When do you find worship easiest: in a gathered service, alone, outdoors, through music, while serving others, or somewhere else?
- What tends to distract you from gratitude and worship during a normal week?
- How does recognizing God's goodness affect your ability to be generous toward others?

Let's Gain Information

God created human beings to worship and placed within us a deep desire to give our devotion to something greater than ourselves. In the New Testament, worship is described as the “work of the people”—the central work for which God's people are created: giving glory to God.

Communal worship trains our hearts for a generous life. As the church gathers around Scripture, songs of praise, prayer, gratitude, and Holy Communion, we are reminded that everything we have comes from God. Worship moves us away from a scarcity mindset—the belief that we never have enough—and toward gratitude for God's abundant provision.

A generous heart begins with praise. When we praise God for who God is and thank God for what God has given, we become less controlled by fear, comparison, and the desire to protect what we have. Worship helps us see that God's goodness is not dependent on our circumstances. Even in difficult seasons, God remains faithful, worthy, and near.

Let's Search Scripture

Read Colossians 3:16 and Psalm 22:23.

- What place do singing, teaching, gratitude, and the word of Christ have in worship?
- Why do you think Paul connects worship with thankfulness?
- What does it mean to “glorify” or “revere” God in daily life?

Also read Psalm 100, Psalm 145, and Psalm 150.

- What reasons do these psalms give for praising God?
- Which words or images most help you express gratitude?
- How might worship reshape the way you see a difficult circumstance?

If time allows, read 2 Corinthians 9:10–15.

- How does Paul connect God's provision, thanksgiving, and generosity?

Let's Engage

Over the next week:

- Begin each day by naming three gifts from God—large or small—for which you are grateful.
- Choose one ordinary activity, such as driving, preparing a meal, exercising, or doing household work, and consciously offer it to God as an act of worship.
- Attend worship with the intention of participating rather than simply observing. Notice what changes when you approach worship as your “work” before God.

Let's Pray

God of all good gifts, thank you for the goodness that overflows from your heart into our lives. Teach us to praise you in every season. Let gratitude reshape our desires, our priorities, and our relationships, so that our lives become an offering of worship to you. Amen.

Session 2

Cultivating a Heart of Grace

Week of September 14, 2026

Let's Pray

Merciful God, you have treated us far better than we deserve. Thank you for your patience, forgiveness, and grace. Where our hearts have become critical, resentful, or quick to judge, soften us by your Spirit. Help us see others as people you love and teach us to extend the same grace we have received. In Jesus' name. Amen.

Let's Get Started

- When have you received grace from someone at a time you expected criticism, punishment, or rejection?
- Why is it often easier to receive grace than to give it?
- What kinds of people or situations make it hardest for you to assume the best or respond generously?

Let's Review

In Session 1, we explored worship as the beginning of a generous heart. The practice for the week was to name daily gifts from God and offer ordinary activities as worship.

- What did you notice as you intentionally practiced gratitude?
- Did worship change how you viewed your circumstances, resources, or relationships?
- Where did you find it difficult to give thanks?

Let's Gain Information

Jesus teaches that what fills the heart eventually appears in a person's words and actions. Generous hearts produce generous actions, while stingy hearts produce stingy actions. For this reason, cultivating generosity requires developing a generous spirit.

A generous spirit grows when we treat others better than they deserve because we recognize that God has treated us infinitely better than we deserve. This does not mean ignoring harm, pretending trust is always wise, or refusing healthy boundaries. It means choosing to see people through the lens of grace and assuming they are doing the best they know how, even when their intentions remain uncertain.

Jonah and Paul illustrate two very different responses to God's grace. Jonah knows God is gracious but resents that grace when it is extended to people he does not think deserve it. Paul knows he has received mercy beyond what he could earn, and he joyfully gives his life to share that message with others. The question is not whether God is gracious; it is whether God's grace will make us resentful or generous.

Let's Search Scripture

Read Luke 6:43–45.

- What does Jesus teach about the relationship between the heart and a person's words or actions?
- What evidence might reveal whether a heart is becoming generous or stingy?
- What habits help form a heart that produces good fruit?

Read Jonah 4.

- Why is Jonah angry with God?
- What does Jonah's reaction reveal about his understanding of grace?
- Where might you be tempted to want grace for yourself but judgment for someone else?

Read 1 Timothy 1:12–17.

- How does Paul describe his former life and God's mercy toward him?
- How does receiving grace shape Paul's purpose and response?
- What might change if you regularly remembered the grace God has shown you?

Let's Engage

Over the next week:

- Notice one person toward whom you tend to be impatient, suspicious, resentful, or judgmental. Pray for that person each day.
- Before reacting to a frustrating interaction, pause and ask: "How has God treated me with grace in similar moments?"
- Take one concrete step toward generosity of spirit: offer encouragement, listen without interrupting, forgive a small offense, or choose not to assume the worst.

Let's Pray

God of grace, thank you for your mercy toward us. Forgive us when we want grace for ourselves but withhold it from others. Give us hearts like Paul's—humbled by your mercy and eager to share it. Make us patient, discerning, forgiving, and generous in spirit. Amen.

Session 3

Cultivating a Heart of Giving

Week of September 21, 2026

Let's Pray

Father God, everything we have belongs to you. Thank you for the resources, opportunities, relationships, and abilities you have entrusted to us. Deliver us from fear, greed, and the illusion that we are owners rather than stewards. Give us wisdom to use what we have to honor you, repair harm, care for those in need, and share the good news of Jesus. Amen.

Let's Get Started

- What messages did you receive growing up about money, generosity, saving, and giving?
- What makes generosity with financial resources difficult for many people?
- How is the idea of being a steward different from the idea of being an owner?

Let's Review

Last session focused on a heart of grace—the kind of generous spirit that flows from recognizing God's mercy toward us.

- Did you notice a person or situation in which you were tempted to be judgmental?
- Were you able to take a step toward patience, forgiveness, or generosity of spirit?
- What did you learn about the connection between receiving grace and extending grace?

Let's Gain Information

Cultivating generous giving begins by recognizing that our resources have been entrusted to us by God. Christians are stewards, not ultimate owners. Stewardship means receiving resources with gratitude and using them faithfully for purposes that honor God and bless others.

The outline identifies three important uses for entrusted resources: glorifying God through giving and tithing, helping those who have been harmed or mistreated, and supporting the sharing of the gospel for generations to come.

The widow who gives two small coins demonstrates devotion to God according to her means. Zacchaeus shows a heart changed by grace, willingly making restitution to those he harmed and giving generously to the poor. Barnabas gives property to support the early church's gospel mission. Together, these stories teach that generosity is not defined by equal amounts but by faithful, worshipful use of what God has placed in each person's hands.

Let's Search Scripture

Read Luke 21:1–4.

- What does Jesus notice about the widow's gift?
- Why might this story challenge the way people commonly measure generosity?
- What does "giving according to one's means" look like in different seasons of life?

Read Luke 19:1–10.

- How does Zacchaeus respond after Jesus meets him?
- What is the relationship between repentance, restitution, and generosity in this story?
- Are there any relationships or situations in which you may need to make something right?

Read Acts 4:36–37.

- What does Barnabas do with his property, and why does it matter?
- How can generosity strengthen the mission and ministry of the church?

Also read Psalm 112.

- What qualities characterize a person who fears the Lord and gives freely?
- What does this psalm say about generosity amid uncertainty?

Let's Engage

Over the next week:

- Pray honestly about your relationship with money and possessions. Ask God to reveal where fear, control, comparison, or scarcity may be shaping your decisions.
- Make one intentional financial gift—to your church, to a person in need, or to a ministry whose work shares Christ's love.
- Identify one resource besides money that God has entrusted to you, such as hospitality, influence, expertise, property, or a professional skill. Consider how you might use it to bless another person.

Let's Pray

God of abundance, thank you for all you have entrusted to us. Free us from the fear that makes us hold too tightly. Teach us to give with gratitude, wisdom, and joy, trusting that your goodness cannot be exhausted. Use our resources to honor you, serve those in need, and extend the good news of Christ. Amen.

Session 4

Cultivating a Heart of Service

Week of September 28, 2026

Let's Pray

Lord of Life, you have given your people time, talents, and opportunities to bless others. Thank you for the gifts represented in this community. Show each person where they can serve with faithfulness and courage. Free us from passivity, fear, and the belief that someone else will do what you are calling us to do. Use our lives to bring help, hope, justice, and the good news of your Gospel to those around us. Amen.

Let's Get Started

- What is one way you enjoy serving others?
- What gifts, skills, experiences, or resources has God given you that might meet a real need?
- What keeps people from serving: lack of time, insecurity, exhaustion, uncertainty, or something else?

Let's Review

In Session 3, we considered generous giving and the call to live as stewards of what God has entrusted to us.

- What did you learn about your own relationship with resources?
- Did you make an intentional gift or identify a resource you could use for someone else's good?
- How did that practice affect your understanding of generosity?

Let's Gain Information

Generous hearts do not only give money or possessions; they also give time, talents, attention, and energy through acts of service. Service is one of the ways God's generosity becomes visible in the world.

In Acts 6, Stephen is chosen to help lead a feeding ministry in the early church because he is known as a person of faith. He serves by helping meet practical needs, while also sharing the gospel with courage and faithfulness—even at great personal cost.

Esther offers another example. She uses her position, influence, and courage to advocate before the king for the survival of her people. Though she initially hesitates, Esther ultimately risks her own life to serve and protect others. These stories remind believers that service is not merely volunteering when convenient. It is the faithful use of what God has given us to bless others and participate in God's work of justice, mercy, and reconciliation.

Let's Search Scripture

Read Acts 6:1–10.

- What need in the early church leads to the selection of Stephen and others?
- What qualities are valued in those chosen to serve?
- How do practical service and spiritual witness work together in Stephen's life?

Read Esther 4.

- What risks does Esther face?
- What role do Mordecai's words play in helping Esther discern her responsibility?
- What might it mean for you to be placed "for such a time as this"?

Also read Psalm 82 and Luke 10:25–27.

- What do these passages teach about serving those who are vulnerable, overlooked, or mistreated?
- How are love for God and love for neighbor connected?

Let's Engage

Over the next week:

- Identify one need in your church, neighborhood, workplace, school, or family that you may be uniquely positioned to help meet.
- Take one specific action: volunteer, prepare a meal, offer transportation, listen to someone who is struggling, advocate for a vulnerable person, or use a skill to serve a ministry.
- Ask God: "What time, talent, or influence have you placed in my hands for such a time as this?"

Let's Pray

Compassionate God, thank you for calling us to serve rather than simply to be served. Give us Stephen's faithful heart and Esther's courageous spirit. Help us use our time, talents, and influence to bring healing, justice, and hope to others. Let generosity overflow from our hearts into the world for the sake of Jesus Christ. Amen.