Hope City

Discussion Guide

October 18, 2026

The Windows of Heaven Blessing

Growth Chart | Week 3

Pastor Ken Claytor

Main Idea

Generosity is a matter of the heart before it is a matter of money. In Malachi, God calls His people to return to Him and connects that response with tithes and offerings. Pastor Ken challenged us to grow in faith by trusting God with our resources, giving intentionally rather than from leftovers, and taking a consistent next step. We give not to buy God's favor but as worship in response to His grace.

Vision Statement: Understanding how faith produces growth and maturity in Christ

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Read: Malachi 3:6–12

1. HONOR GOD WITH YOUR HEART AND RESOURCES

In Malachi 3, God's people had rebuilt the temple but were drifting spiritually. God invited them to return to Him and pointed to their giving as an expression of their hearts. Pastor Ken taught that tithing concerns worship, honor, and trust—not merely a religious rule. He pointed to Abraham and Jacob giving before the law of Moses and to Jesus' teaching on justice, mercy, faithfulness, and tithing. Jesus also taught that our treasure reveals our heart. We can examine how we steward our resources without judging the financial situations of others.

Scripture: Malachi 3:6–12 NKJV; Genesis 14; Genesis 28; Matthew 23:23 NKJV; Matthew 6:21 NIV

Discussion:

1. Why did God connect the people's return to Him with their giving in Malachi?
2. What might our spending and giving habits reveal about our priorities?
3. How can generosity express both love for God and care for people?

2. MAKE GENEROSITY A PRIORITY, NOT A LEFTOVER

Pastor Ken warned that “Spirit-led” giving can become moment-led when it depends only on emotion, convenience, or whatever remains after spending. He encouraged us to prioritize, plan, and give first rather than last. Paul instructed believers to set aside a gift regularly according to how they had prospered. Intentional rhythms help turn generous intentions into lasting habits.

Sacrifice also matters. David refused to offer God a sacrifice that cost him nothing. Pastor Ken shared that he and Tabatha began tithing during a difficult financial season and continued trusting God through hardship. Their testimony emphasizes faithfulness, not a promise that gifts purchase instant financial success. Sacrificial generosity means surrendering something valuable because we value honoring God even more.

Scripture: 1 Corinthians 16:2 NKJV; 2 Samuel 24:24a NIV; Matthew 6:21 NIV

Discussion:

1. What tends to make generosity inconsistent in everyday life?
2. How might a giving plan help you put God first?
3. What is the difference between thoughtful sacrifice and giving under pressure?
4. Where is God asking you to trust Him with what you have?

3. TAKE YOUR NEXT STEP ON THE GIVING LADDER

Pastor Ken described four levels of giving. A New Giver begins giving something. A Consistent Giver establishes a dependable giving rhythm. A Tither gives the first 10 percent in worship to God. An Over & Above Giver gives tithes and additional offerings, also described as a Kingdom Builder. These levels help us honestly recognize where we are and see a practical next step toward greater consistency and generosity.

The goal is not to compare our gifts or prove our worth to God. Growth happens when we put faith into practice. Pastor Ken challenged everyone to pray, decide on a step, and follow through. Whether you give for the first time, establish weekly giving, begin tithing, or give beyond the tithe, invite God to shape your heart and habits as you grow.

Scripture: 1 Corinthians 16:2 NKJV; Malachi 3:10–12 NKJV; Matthew 6:21 NIV

Discussion:

1. Which giving level describes your present habits? You may answer privately.
2. What next step could help you practice generosity consistently?
3. How can we encourage each other without pressure or comparison?

WITHOUT A PRINCIPLE, GENEROSITY RARELY HAPPENS CONSISTENTLY.

SUMMARY

The Windows of Heaven Blessing challenges us to consider whether our hearts and resources honor God. Malachi describes God's call for His covenant people to return to Him, including in their giving. Pastor Ken connected that invitation with Scripture's teaching on worship, sacrifice, planned generosity, and trust. He shared his family's testimony of God's provision while encouraging people to remain faithful even through difficult seasons.

We cannot purchase blessings with our gifts, and giving is not a measure of a person's worth. Generosity is a response to grace and one meaningful sign of spiritual growth. Wherever we begin, we can practice faith by making a realistic plan, honoring our responsibilities, and taking our next step.

CALL TO ACTION

Reflect: Ask God what your financial choices reveal about your priorities, trust, and gratitude.

Choose a step: Consider the four levels—New Giver, Consistent Giver, Tither, and Over & Above Giver—and identify a meaningful step. You do not need to share an amount.

Make a plan: Decide how much, when, and how you will give consistently. Be thoughtful about your responsibilities as you make the plan.

Follow through: Begin this week. Revisit your commitment in prayer and invite accountability from someone you trust if helpful.

Prayer: Father, thank You for all You have entrusted to us. Teach us to honor You with our hearts and resources. Give us wisdom to steward well, courage to be generous, and faith to trust You in every season. Help us take our next step with joy and consistency. In Jesus' name, amen.

GROUP LEADER RESOURCE

THE GIVING LADDER

Purpose: Help participants recognize the four levels of giving and identify a personal next step without pressure or comparison.

What You Need: Four pieces of paper labeled New Giver, Consistent Giver, Tither, and Over & Above Giver; index cards and pens. Allow 8–10 minutes.

How to Play: Place the four labels in order. Read these scenarios and let the group identify each level: someone gives for the first time; someone sets up weekly giving; someone commits to giving the first 10 percent; someone tithes and makes additional offerings. Hand out cards and invite everyone to

write a private, practical giving step and the day they will begin. Volunteers may share their plan without stating an amount.

Transition: Pastor Ken invited everyone to take a step on the giving ladder. Growing generosity begins in our hearts and becomes visible in consistent action.

Leader Closing Question: What habit would help make your next step in generosity sustainable?

Leader Note: Do not require anyone to disclose income, debt, giving amounts, or their personal level. Never imply that financial hardship proves weak faith or that giving guarantees wealth. Encourage prayer, responsible stewardship, and freedom from pressure.