



PAUL NEFF

paulslifelessons.com
**Reasons to Consider Giving More
Earlier, Rather Than Later In Life**

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A principle our family has clung to over the years is that it is better to do the bulk of our giving earlier in life – and the sooner, the better. This handout details reasons why we affirm and recommend this practice.

1. **Compound Returns** – There are significant benefits to compound interest and compound returns, and therefore the sooner you make an investment, the greater the return. God’s Kingdom works the same way. When a gift is given and invested in Kingdom work, it almost immediately starts producing a Kingdom return. The rippling impact of that gift likely continues for years, and its Kingdom impact grows exponentially. Funds which are designated for God’s work do not begin to produce any Kingdom return until the gift is actually given, therefore, giving gifts earlier on in your life will likely have a far greater long-term Kingdom impact than gifts given later on in life.
2. **Pay Caesar His Due, but No More** – Fortunately, charitable gifts are still an IRS deduction that allows us to give with pre-tax dollars vs. after-tax dollars. Therefore, if you’re in the highest federal and state tax brackets, the charitable deduction allows you to give a dollar instead of the fifty cents you would give after taxes. If you have a substantial net worth, you could find yourself giving away fifty percent of your income someday. It will be more challenging for you later in life when you desire to give more you will have to give dollars you have already paid taxes on. Therefore, increase your giving as much as possible while you’re still paying income tax and give more money away with pre-tax dollars.
3. **Giving Requires Effort and Energy** – Being a good steward means we pay attention to our gifts and seek out giving opportunities that will have great Kingdom impact. It is incredibly rewarding to follow up with each gift to see and experience the joy of how God used each gift to change lives. This takes energy and effort, and if you save a substantial amount of your resources to give away late in life, you might find you lack the energy to be the steward you desire to be. Therefore, give your money away while you have the energy to do so in a manner consistent with your goals of good stewardship.

4. **Faith** – We often hold onto resources and even hoard them because of a lack of faith that God is in control and He will provide. When we do this, we often miss is how we achieved the position of success in the first place. Why would God suddenly stop His blessings if we increased our generosity and giving to His Kingdom work?
5. **Blessed to be a Blessing** – When you sit down and seriously wrestle with the question of why has God given us more than we need, it's difficult to conclude it's for us to save, spend, or pass on to the next generation. It's pretty clear that when God overly blesses an individual, He's doing so to enable them to bless others.
6. **Christ's Return** In our family, we believe that it's not a good idea to have a lot of money in the bank and significant possessions the day Christ returns. Considering we really have no idea when Christ will return (and it could literally happen before we know it), it would appear that a prudent strategy would be to invest our assets in the kingdom now before He returns.