



Small Coins, Big Faith

Small Group Guide — Mark 12:41-44 — 08/05/2026

This Sunday we explored the encounter between Jesus and the poor widow at the temple treasury in Mark 12:41-44. Jesus contrasts the "pseudo-piety" of the religious leaders, who gave large sums out of their surplus to be noticed, with a widow who gave two tiny coins—everything she had to live on. The central message is that lack of giving is not a financial problem, but a faith problem. God is not looking at the quantity of the gift but the quality of the heart and the faith behind it.

God Knows How We Give

Jesus sat across from the treasury and "watched how the crowd dropped money". This observation goes beyond the physical method of giving (whether it is a bag, plate, or online) and focuses on the motive of the heart. Jesus cares more about spiritual maturity and intention than legalistic adherence to a ritual.

- Biblical Discussion: Read Mark 12:38-40 Jesus warns about the scribes who "devour widows' houses". The scribes, who we would think to be the positive example, are the warning. The widow in verse 42, who doesn't have much to offer is the positive example.
- Reflective Question: If Jesus were sitting across from you as you managed your finances or gave to the church, what "how" would He see in your heart? Is your giving a joyful response to God or a repetitive religious motion?
- Thought-Provoking Question: "Motive matters more than amount". Why is it often easier for us to focus on the amount rather than our internal motivations?

God Knows How Much We Give

Jesus noticed the rich putting in "large sums," but He also saw the widow's "two tiny coins". God recognizes the specific amount, but He evaluates it based on stewardship. Everything we have belongs to Him; we are merely managers (stewards) of His resources. He knows what we give, what we could give, and what we are keeping back for ourselves.

- Biblical Discussion: Review the distinction Jesus makes in verse 44: "they all gave out of their surplus, but she out of her poverty". How does the Bible define "surplus" versus "sacrifice"?
- Reflective Question: Do you view your income as yours to keep with a small portion given to God, or as God's to manage with a portion used for your needs? How does that shift in perspective change "how much" you give?
- Thought-Provoking Question: "Believing your gift is too small is believing God is too small". Have you ever withheld a gift or a service because you felt it wouldn't make a difference? How does the widow's example challenge that belief?

God Knows Why We Give

The "why" of giving is the ultimate test of faith. The widow gave "everything she had to live on," demonstrating a total dependency on God to provide for her future needs. Conversely, using a large gift to gain influence or control is an attempt to put oneself in the place of God. Giving is an act of worship that supports the spread of the gospel.

- Biblical Discussion: Read 2 Corinthians 8:1-3. How did the Macedonian churches demonstrate the same "why" as the widow despite their "extreme poverty"?
- Reflective Question: Is your giving "cheerful" or "reluctant"? (See 2 Cor 9:7). If you find yourself giving out of compulsion or for the sake of power, what does that reveal about your current relationship with Jesus?
- Thought-Provoking Question: The sermon argues that a dollar in the hands of an infinite God goes just as far as a million. How does this truth impact your desire to be involved in "Grace Giving"?

The Principles of Grace Giving

The goal for believers is to move into "Grace Giving" as described in 2 Corinthians 8-9. This is giving that is consistent, sacrificial, and cheerful. It moves past the 10% tithe as a "legalistic ceiling" and views it instead as a guide for starting a life of generosity.

- Biblical Discussion: In 2 Corinthians 8:9, Paul points to Jesus becoming poor so that we might become rich. How should the "indescribable gift" of Christ's sacrifice be the primary motivator for our own generosity?
- Reflective Question: What "Nikes" or "iPhones" in your life might be preventing you from reaching a deeper level of sacrificial giving? What would it look like for you to give "beyond your ability" this month?
- Closing thought: Identify one way you can use your resources (money, time, or talents) this week to support a ministry or a person in need, focusing entirely on the "why" of God's glory rather than personal recognition.