

Giving

A Biblical Approach¹

*People often ask questions about giving to the church.
How much should I give? What does the Bible say?*

Three Principles of Biblical Giving

1. Giving must be in significant proportions

The guideline of the tithe — In the Old Testament, believers were required to give a tenth of their income to the support of the ministry and the needs of the poor. Although the New Testament does not specifically mention the tithe, we assume that the principle of giving is even richer and fuller, being one of liberality and generosity. Thus the tithe (10% annual gift of income) is a kind of minimum guideline for giving, growing in proportion to what God gives to us.

The guideline of sacrifice — Paul says about the Macedonians, “they gave as much as they were able and even beyond their ability” (2 Cor. 8:3). That means they gave until it meant a sacrifice in their lifestyle. Lifestyle maintenance is not a criterion for the level of our giving. Biblical giving involves cost (2 Sam. 24:24).

The guideline of responsibility — Christians are also to give “according to their ability” (Acts 11:29). There are seasons to economic life. There are economic responsibilities to our families and to our debts. In many cases, good planning over time will be necessary to move our giving into biblical proportions without renegeing on legal and personal financial obligations.

2. Giving must be a joyful response to God’s grace

Paul asked for money in this way: “I am not commanding you, but I want to test the sincerity of your love... for you know the grace of our Lord Jesus Christ, that though he was rich, he became poor, so that through his poverty you might become rich.” (2 Cor. 8:8-9). What a test! Paul says the difference between moralists (those who think God accepts them for their good works) and Christians (those who know they are sinners saved purely through God’s grace) is that a Christian wants to give generously just as he or she has received from God. Put starkly: You always give effortlessly to those things that give your life meaning. Such giving involves delight. What does your use of money tell you about what is central to your life?

3. Giving must be systematic and thoughtful

Paul directed the Corinthians to set aside a portion of their wealth each week until he could come and take it to famine victims in Palestine (1 Cor. 8:10-11). Usually “spontaneous” and unplanned giving, while perhaps joyful (principle #2) is not proportionate (principle #1). The actual tally of completely spontaneous giving usually shows little sacrifice involved.

A Stewardship Worksheet

Evaluate your own heart with regard to money

- Where does your giving show your heart to be?
- How close is your giving to 10% of your income?²
- Read Matt. 6:19-34; 1 Tim. 6:6-10; 2 Cor. 8:1-15; 9:6-15. Do you need to adjust your giving in light of eternal values? .

Evaluate the use of your “non-liquid” resources

- How do you spend your God-given resources of time, talents, energy and possessions?

Do you have a regular plan of giving?

- Decide what percentage of your income you will give to the Lord’s work this year.
- Ask yourself: Is this a sacrificial figure? Is it a responsible figure?
- Set aside the Lord’s portion of your income first. Give him the first-fruits, not the leftovers.

Tithe to your local church and give offerings to other needs

- Bring your tithe to meet the needs of the local church (Mal. 3:10) and prayerfully consider other kingdom needs you might supply.
- Remember, the more you trust God with your material treasure, the more he will entrust you with his spiritual treasure (Luke 16:9-12; 2 Cor. 9:10-12).

¹Adapted from material published by Redeemer Presbyterian Church in New York City

²A good rule of thumb for tithing is a weekly offering of \$20 for every \$10,000 of annual income