



FAQ: SHOULD CHRISTIANS TITHE?

To tithe or not to tithe. That is the question.

And how we answer it leads to other questions:

Do we calculate that from our Gross or Net Income?

If you cannot give in joy, should you give at all?

What if you're in debt?

Unfortunately a simple answer won't suffice. This is ultimately a conversation between each Christian individual (or married couple) and God himself.

TITHING IN THE OLD TESTAMENT

The word "tithe" is derived from the word "tenth," and Israel's forefathers had long practiced a tradition of giving 10% (Gen. 14:20, 28:22) even before it was instituted at Sinai (Lev. 27:30-32; Num. 18:21-28; Deut. 12:5-19, 14:22-29, 26:1-19).

Old Testament giving was diverse. Israel was to give sacrifices, freewill offerings, redeem their firstborn children and animals and pay various taxes, among other things. The 10% tithe on harvest and flock was simply one aspect of the diverse gifts required under the Mosaic Covenant, and some estimate that after all festivals and offerings are added together, as much as 25% of income was required.

So the tithe was expected of the people of God. In fact, the prophets of Israel interpreted a failure to tithe as rebellion and thievery against God himself (Mal. 3:6-10).

But is this the case today? Is 10% still required or expected? Or has the revelation of the gospel clarified how we are to think about giving?

TITHING IN THE NEW TESTAMENT

Beyond a mention of tithing in a parable (Luke 18:12) and a description of Abraham's gift to Melchizedek (Heb. 7:3-10), tithing is only mentioned in two parallel passages of the Gospels (Matt. 23:23; Luke 11:42). The New Testament never commands the tithe, but the parallel gospel accounts assume it.

What are we to make of this virtual silence in the New Testament?

As with each and every element of the Old Testament, we must read through gospel-informed lenses. We don't live in ancient Israel and thus must not woodenly apply the prescriptions of the Old Covenant as if not living in the New. The life, death and resurrection of Christ fundamentally transformed how believers are to relate to the Mosaic Law.

And here's what's key: *Jesus actually intensifies the law by exposing the motivations and intentions of our hearts, compelling us to reexamine ourselves.*

Look at how Jesus' evaluation and intensification of the 10 commandments (the cornerstone of the Old Testament Law) in his Sermon on the Mount:

You have heard that it was said to those of old, 'You shall not murder; and whoever murders will be liable to judgment.' But I say to you that everyone who is angry with his brother will be liable to judgment (Matt. 5: 21-22).

You have heard that it was said, 'You shall not commit adultery.' But I say to you that everyone who looks at a woman with lustful intent has already committed adultery with her in his heart (Matt. 5:27-28).

You can almost hear Jesus whispering, "You have heard it said, 'give your tithe of 10%' — and then proceeding with an intensified version of giving that exposes the motivation of our hearts — but I say to you..."

SO, HOW DO WE GIVE THEN?

We start with the gospel, God gives. No truth is more readily apparent in Scripture than God's generosity and gifts to humanity. He gives to the point of giving his Son, the ultimate selfless and sacrificial gift to move his mission forward.

Paul discusses the effect the gospel should have on the way Christians understand wealth:

For you know the grace of our Lord Jesus Christ, that though he was rich, yet for your sakes he became poor, so that you through his poverty might become rich (2 Cor. 8:9).

Seeing Christ's sacrificial love for us, that he gave up everything so that we could inherit the riches of heaven, helps us develop a healthy attitude toward our material possessions and become people who are both generous and joyful.

Understanding the riches we have already received in Christ not only liberates us from excessive concern over material wealth, talents, and time, but motivates us to invest these gifts in the eternal kingdom of God. As those being conformed to the image of Christ, it is not just giving in general that is expected; rather, it is selfless and sacrificial giving that overflows from a heart responding to the generosity of the gospel.

Here are a few overarching principles to consider:

1. GIVE GENEROUSLY

If you want to grasp giving, read 2 Corinthians 8-9, and then read it again. The Macedonians gave generously, "beyond their means," and begged earnestly for "the favor" of doing so. This is radical giving, over and above reactionary kindness.

2. GIVE CHEERFULLY

There is a reward for giving, but it is dependent upon a heart free from the desire for the ordinary temporal rewards of this earth (Matt.6:1-4). Gospel giving is cheerful and voluntary because it trusts that every deposit into the kingdom is an investment that earns eternal interest.

However, even if you can't give cheerfully, we would advise you to still give because often it is obedience to God's word that precedes the realization of joy! This obedience can be an act of repentance as the disconnect between your heart and the gospel is restored through the tangible practice of surrender.

3. GIVE SACRIFICIALLY

This is probably the most under-appreciated and under-applied principle for Christian giving today. Giving inconveniences us and the flesh is quick to offer excuses and justification, but the gospel calls us to deep and radical sacrifice.

In 1 John 3:16-17, the apostle exhorts the Church to care for brothers in need as an overflow and implication of gospel love, the type of love that lays down one's life for another. Have you ever given to the point that we feel it? Is the call to take up your cross (Matt. 16:24-26) also a charge to lay down your finances? These are hard questions, but the gospel of Jesus demands that we wrestle with them.

4. GIVE SPONTANEOUSLY

A heart freed by the gospel does not wait for the perfect opportunity to give; it intentionally seeks them out. Gospel-giving looks and listens for ways to bless others who are in need both near and far.

Gospel-generosity gives to those who beg (Matt. 5:42), risking the gift might not be used properly (this is not to say that on occasionally it is righteous and wise to withhold support for some greater purpose). Those walking in the light of the gospel engage in good deeds and meet pressing needs when and wherever they arise.

5. GIVE REGULARLY

Though we should give spontaneously as need arises, giving is also linked with prayer and fasting in Matthew 6:1-18, which means that it contains a distinct character of discipline and regularity.

In 1 Corinthians 16:2 Paul explicitly commends a disciplined and orderly form of giving in addition to whatever spontaneous offerings and gifts we might be compelled to give. We recommend the practice of having a budget and setting up a regular recurring monthly giving pattern.

6. GIVE SECRETLY

The flesh craves the praise of man, and thus we need to beware the hypocrisy and tendency to give in order to purchase human acclaim, attention and affection (Matt. 6:2-4). Instead, ask: Am I giving so that the kingdom of God can increase?

Am I giving that Jesus can be glorified above all else? The heart behind our giving is more important than the gift itself.

7. GIVE THANKFULLY

Generosity flows from the thankful heart and grace is the only lasting basis for consistent gratitude. As those who have received grace, through the death and resurrection of Jesus, we are to be the most grateful, and therefore, generous people on earth.

TO WHOM DO CHRISTIANS GIVE?

Now that we know why to give, the question becomes: To whom do we give? We see that Scripture calls us to give to:

1. Our Local Church
2. Our Spiritual Family
3. Our Biological Family
4. Our Neighbors
5. Our Enemies

Though the law of the tithe as understood in its Old Testament context is no longer “mandatory” for NT Christians, we would argue strongly that giving a regular set percentage of your income to your local church is a righteous and healthy principle. Scripture commands church members to support those who explicitly labor for the sake of the kingdom (1 Tim. 5:17-18; 1 Cor. 9:3-12), and trust them to steward resources properly as they often have a clearer picture of the church’s and the community’s needs.

Within the NT, we see participants of the early church selling possessions and laying the proceeds at the feet of the Apostles (Acts 4:32-37), trusting them to discern how to best steward these gifts. In the same way, you should pray for a growing trust in your local church leadership to manage your generosity well. If you are not covenanted with a church whose leadership you trust, you have a responsibility to honestly consider the motivations of your own heart and, if necessary, humbly begin a dialogue with your church’s leadership. If, after taking these steps, you continue to lack trust, seek a new local church where you feel confident to give according to the biblical guidelines.

You might say it like this: If you can’t trust your pastors with your money, you probably shouldn’t trust them with matters of your soul (Matt. 10:28).

In addition to giving to a local church, there are many ministries and missionary endeavors worthy of your support. Moreover, countless widows, orphans, families, friends, neighbors, impoverished, oppressed, and even enemies could use your generosity directed toward them. In what ways is God asking you to contribute financially to each of these parts of Jesus’ kingdom building mission?

Informed by gospel-lenses, we should not think of giving as a mere responsibility, but an opportunity. In view of this reality, **10% (tithe) is not** to be the end goal or the giving ceiling, but more accurately, the giving-floor. Disciples will continually think through how they can be more and more generous toward the mission of God in the world.

What if I am unable to give 10% right now?

There are “seasons” in our economic life. There are financial responsibilities to our families, friends, communities, and in some cases, creditors. In any season, good planning is necessary to be faithful and as we seek to increase our giving over time, without neglecting our legal and personal financial obligations. For some people, 10% is too low a starting point. For others, giving even 5% is a sacrifice. In every case, the goal is to increase one’s regular commitment toward or above 10%. This kind of generosity is challenging and unusual in today’s culture, but if we engage in it with the right motivations, it models God’s grace in a truly profound way to the communities all around us.

HOW TO EASILY SETUP RECURRING GIVING

1. Go to siderischurch.com or the Sideris App
2. Click the “Give” tab
3. Click the “PushPay” button
4. Enter your “Gift” amount
5. Select the box “Yes, setup recurring”
6. Chose how often to give your recurring gift

7. Enter payment method: *Which Payment Type should I use?* The “Bank Account” option draws directly from your bank account — just like Venmo — and ends up saving the church quite a lot of money in processing fees. If possible use this option, but credit/debit cards work too.
8. Finish creating your account, and complete the remaining steps, as prompted.
9. Then, each month you will get an email receipt telling you that your gift has been processed so that you can stay conscious and responsible in the act of giving.

Thank you for starting your own conversation with God about how he wants to transform this area of your life as you seek God’s kingdom and God’s glory in everything you do. *“But seek first the kingdom of God and his righteousness, and all these things will be added to you” (Matthew 6:33).*

Need Help? Do not hesitate to reach out with questions or for help in your own personal financial health. In January we will be hosting a class on personal finances called “Financial Peace University.” If biblical generosity seems out of reach, it probably because other parts of your financial life are out of sorts. We’d highly recommend this class for you. It will bring peace and health in every part of your financial life.