

Guidance on Giving

Being a member of a local church imparts various privileges such as being able to teach regularly or lead a ministry team, voting for church officers (elders and deacons), or possibly even being elected to serve as an officer. But church membership also carries with it responsibilities. One of these responsibilities, as it is worded in the PCA membership vows, involves supporting the worship and work of the church to the best of one's ability. While this encompasses a number of actions, such as regular attendance at weekly worship services, connecting to a small group in order to build relationships, and identifying and using one's spiritual gifts and time to serve others, it also includes contributing financially to the church.

But what does contributing financially entail? There can often be questions, apprehensions, and obstacles related to the matter of giving, so in an effort to provide some guidance and direction on the topic the following questions will be explored: Why should I give? What should I give? How should I give? Where should I give?

Why should I give?

The basic reason for giving and contributing financially to the church and its work is because our Lord has commanded it. The Bible repeatedly stresses the importance of giving. In the Old Testament, the basic standard of giving was the tithe (see Leviticus 27:30-32; Deuteronomy 12:5-7, 11-12, 17-18). A tithe literally refers to *a tenth* – so the requirement for the Israelites was to give a tenth of all the fruit of their harvests and their livestock to the Lord. While everything belongs to the Lord (Psalm 24:1), he specifically commanded a tenth to be set apart for him.¹ Faithful tithing was such a vital matter that to withhold any part of it was regarded as an act of robbing God himself (Malachi 3:8).

When it comes to the New Testament, we encounter neither an explicit command to tithe nor a clear annulment of it. In fact, in most instances giving is *commended* rather than *commanded* in the New Testament. For instance, Paul refrains from issuing a direct command to the Corinthians to financially support the mission of the church, instead writing in 2 Corinthians 8:7-8, “But as you excel in everything — in faith, in speech, in knowledge, in all earnestness, and in our love for you — see that you excel in this act of grace also. *I say this not as a command*, but to prove by the earnestness

¹ The awareness of the tithe appears to predate the Mosaic Law. Both Abraham and Jacob are familiar with its practice in the period of the patriarchs (see Genesis 14:20 and 28:22).

of others that your love also is genuine.” Notice that the motive to which Paul appeals for giving is not mere duty or lawful obligation but genuine love.

Paul further commends giving by noting the blessings involved in practicing generosity. He states in 2 Corinthians 9:6 the principle that “whoever sows sparingly will also reap sparingly, and whoever sows bountifully will also reap bountifully.” In addition, Paul reminds the Ephesians elders in Acts 20:35 of the words of the Lord Jesus who said, “It is more blessed to give than to receive.” Indeed, Jesus himself commended sacrificial giving by pointing out to his disciples the contribution of the widow at the temple in Mark 12:41-44:

And he sat down opposite the treasury and watched the people putting money into the offering box. Many rich people put in large sums. And a poor widow came and put in two small copper coins, which make a penny. And he called his disciples to him and said to them, “Truly, I say to you, this poor widow has put in more than all those who are contributing to the offering box. For they all contributed out of their abundance, but she out of her poverty has put in everything she had, all she had to live on.”

While giving is typically commended rather than commanded in the New Testament, there are instances in which instructions to give are clear. For example, Paul directs everyone in the Corinthian church to make financial contributions, writing in 1 Corinthians 16:1-2, “Now concerning the collection for the saints: as I directed the churches of Galatia, so you also are to do. On the first day of every week, each of you is to put something aside and store it up, as he may prosper, so that there will be no collecting when I come.”

Taken collectively, these passages suggest that giving is assumed in the New Testament and monetary generosity among his people is something God expects in both the Old and New Testaments.

What should I give?

Since many Old Testament laws are no longer binding on the New Testament church, and because the tithe is not explicitly mentioned in the New Testament, some Christians conclude that they are no longer required to give a tenth of their income. While this *may* be true (although it is important to note that tithing is nowhere explicitly

repealed in the New Testament),² it should not be assumed as a result that New Testament believers would be expected to give *less than* a tenth. On the contrary, Christian author R. C. Sproul notes,

*The New Testament does teach us... that the new covenant is superior to the old covenant. It is a covenant that gives more blessings to us than the old covenant did. It is a covenant that with its manifold blessings imposes greater responsibilities than the Old Testament did. If anything, the structure of the new covenant requires a greater commitment to financial stewardship before God than that which was required in the old covenant. That is to say, the starting point of Christian giving is the tithe. The tithe is not an ideal that only a few people reach but rather should be the base minimum from which we progress.*³

Admittedly, if the concept of tithing is new or if giving to the church has not been personally practiced in the past, it may not be viable in light of existing financial obligations or current budget constraints to begin giving at a percentage of 10% immediately. If this is the case, it is important to exercise faithful stewardship by meeting other financial responsibilities but also beginning to give to the church at some lower percentage while developing a plan for moving toward 10% in the future.⁴ The practical consideration of whether the percentage should be calculated from one's gross or net income inevitably arises. There are differing opinions on that specific issue but however one calculates it, 10% should be regarded as the minimum target for Christian giving rather than as an optional ceiling.

How should I give?⁵

It would be a dangerous error to conclude that as long as we are giving at least 10% of our income to the Lord's work then we are being faithful in this area. This is because the *manner* of our giving is just as important to God as the *measure* of our giving. Paul

² An early second century document referred to as the *Didache*, one of the oldest surviving writings from the early church in which practical instruction is provided for Christian living, indicates that the principle of tithing (or giving the first fruits) was considered a basic responsibility for every Christian.

³ R. C. Sproul, "Will Man Rob God?" in *Tabletalk* (<http://www.ligonier.org/learn/articles/will-man-rob-god/>).

⁴ As a way to help people think through financial commitments and budget planning in a wise, biblical way, New Life offers Financial Peace classes during the year. Please let one of the elders know if you're interested in signing-up.

⁵ As far as the avenues by which to give at New Life are concerned, people can give by cash, by checks made out to *New Life Presbyterian Church*, or electronically through Push Pay. New Life provides yearly giving statements for tax deduction purposes.

tells the Corinthians it is possible to give, even sacrificially by giving all one has, but gain nothing because it is done without love (1 Corinthians 13:3). He also instructs them in 2 Corinthians 9:7, “Each one must give as he has made up his mind, not reluctantly or under compulsion, for God loves a cheerful giver.”

It is vital to give with the right attitude – not reluctantly or as a barely tolerable obligation – but cheerfully with joy as the Macedonian believers did. Paul writes of them in 2 Corinthians 8:1-5:

We want you to know, brothers, about the grace of God that has been given among the churches of Macedonia, for in a severe test of affliction, their abundance of joy and their extreme poverty have overflowed in a wealth of generosity on their part. For they gave according to their means, as I can testify, and beyond their means, of their own free will, begging us earnestly for the favor of taking part in the relief of the saints — and this, not as we expected, but they gave themselves first to the Lord and then by the will of God to us.

Giving should not only be done with the right attitude but according to the principles Paul set forth in 1 Corinthians 16:2 for the believers in Corinth when we wrote, “On the first day of every week, each of you is to put something aside and store it up, as he may prosper,” and again in 2 Corinthians 9:7, “Each one must give as he has made up his mind.” In other words, our giving to the church should be planned (*as he has made up his mind*), regular (*every week*), and personal (*each of you*).

Finally, in Philippians 4:18, Paul describes the gifts contributed to him by the believers in Philippi as “a fragrant offering, a sacrifice acceptable and pleasing to God.” These words deliberately evoke images of worship, and indeed, our giving should be regarded as an act of worship from grateful hearts to our great and glorious God.

Where should I give?

With so many ministry programs and worthy kingdom causes in need of financial support and assistance, it is reasonable to ponder where and to whom we should give. Of course, one’s first priority is to provide for the basic and immediate needs of one’s family (1 Timothy 5:8). God has not called fathers and mothers to be so charitable to kingdom causes as to leave their own children and other family members entrusted to them destitute as a result – nor is God honored by this form of neglect.

Second, since the local church is ordinarily the place where Christians regularly receive the means for growing in grace and the greatest measure of spiritual blessing, it should

also ordinarily be the place that receives at least 10% of one's income (as well as the majority of one's use of spiritual gifts).⁶ Of course, there can be exceptions. In possible (but rare) cases when local churches easily meet yearly budgetary needs and are not in the process of growing and expanding ministries, one might decide to give *a certain portion of the tithe* (not the whole of it) to other kingdom-focused organizations with freedom from a stricken conscience. But unless one is sure the financial needs of one's own congregation are sufficiently met, 10% of one's income should be given to the local church.

This, however, should not be understood to mean that one should give *only* to one's local church. Indeed, many of the examples in the New Testament in which Paul appeals to churches involves giving to support his missionary work (Philippians 4:18) and other labors for the expansion of the kingdom beyond their local context (1 Corinthians 16:1-3; 2 Corinthians 8:13-14). So individual Christians and churches are urged to consider how they might financially support ministries beyond the local church, which may include such organizations as gospel-centered campus ministries, missionaries – both foreign and domestic – and other groups laboring for God's Kingdom.

Finally, there are numerous instances in the Bible in which Christians are exhorted to give financially in order to meet specific needs of others, particularly the poor (see Deuteronomy 15:7-8; Acts 2:43-45; 4:32-35; 11:27-30; Galatians 2:10).⁷ One way to do this at New Life is to give to the Mercy Fund. This is collected on the first Sunday of every month during the service in addition to the general offering and is distributed by the deacons to people in need both inside and outside the church.

So in addition to giving 10% of one's income to the local church, Christians should prayerfully consider how they might also contribute to the work of missions as well as supply financial aid to the needy as the Spirit guides.

⁶ Would it not seem unfitting if one benefitted from the shepherding, teaching, counsel, fellowship, and ministries of a local church but gave little or nothing – financially or otherwise – to that community in return?

⁷ Dennis Johnson asserts that "Christian koinonia (fellowship) involves not only investments of time and attention, but also investments of dollars and cents, drachmae and denarii, pounds and shillings, marks, shekels, etc ... One tangible example of the Spirit's renewal in the early Christians was their *attitude* of partnership, their *bias toward sharing* with needy Christians ... When brothers and sisters are in need, the normal response of people touched by God's Spirit is to share together as members of a family do." See Dennis Johnson, *The Message of Acts in the History of Redemption*, 77-78.

Conclusions

To summarize:

- **Why should I give?** We give out of love for our gracious God who first loved us, who blesses us with all good things, who promises to provide for our daily needs, and who has commanded us to give.
- **What should I give?** The aim should be to give at a minimum level of 10% percent of one's income for the work of extending God's kingdom.
- **How should I give?** Giving should be done cheerfully, and in a planned, regular, personal manner as an act of grateful and heartfelt worship.
- **Where should I give?** After providing for the needs of immediate family, Christians should give faithfully and sacrificially to one's local church, with additional financial support prayerfully considered for other kingdom work and for relief of the needy.

Admittedly, the topic of how and where one spends (and gives) money is a sensitive and potentially uncomfortable issue to address. But the Bible addresses it directly and often – and calls for faithful and generous giving among those who have received such wondrous gifts from the Lord's hand. In the end, how we view and use money reveals something about our heart. Donald S. Whitney writes, “The use of your money and how you give it is one of the best ways of evaluating your relationship with Christ and your spiritual trustworthiness. If you love Christ with all your heart, your giving will reflect that. If you love Christ and the work of His kingdom more than anything else, your giving will show that.”⁸

But the Bible does not lack genuine incentives to motivate giving: “he who sows generously *will* also reap generously.” Jesus instructs us in Matthew 6:20 to lay up for ourselves “treasures in heaven where neither moth nor rust destroys and where thieves do not break in and steal.” Commenting on the value and wisdom of investing in spiritual treasures, Randy Alcorn writes,

Imagine for a moment that you are alive at the end of the Civil War. You are living in the South, but your home is really in the North. While in the South you have accumulated a good amount of Confederate currency. Suppose you know that the North is going to win the war soon. What will you do with your Confederate

⁸ Donald S. Whitney, *Spiritual Disciplines of the Christian Life*, 146.

money? If you were smart there is only one answer to the question. You would cash in your Confederate currency for U.S. currency – the only money that will have value once the war is over. You would keep only enough Confederate currency to meet your basic needs for that short period until the war was over... For us to accumulate vast earthly treasures... is equivalent to stockpiling Confederate money. The only currency of value in heaven is our present service and generous giving to God's kingdom.⁹

Since *everything* we have is owned by God and granted to us as a gift of his grace, perhaps the better question is not “How much of my money am I willing to give to God and to the church?” but “How much of God’s money am I willing to keep for myself?”

⁹ Randy Alcorn, *Money, Possessions, and Eternity*, 32.