

**Common Objections to Tithing**  
Rob Willey, *Coram Deo Bible Church*

**1. “I can’t afford to tithe.”**

This objection is usually expressed in a comment like this: “You don’t understand Pastor Rob, there’s no way. I can barely afford to pay my *bills* let alone tithe. I just don’t have the money.” And most of the time it isn’t true. They *do* have the money.

Granted, after their mortgage, car loans, entertainment, clothing, and credit cards there may be nothing left. But that doesn’t mean they don’t have the money. It just means they’ve chosen to spend it on themselves instead of God.

If that’s you, you need to change your priorities. You can’t just choose a lifestyle that consumes all your income, and then say, “Oops, sorry God. I can’t afford to tithe.” That’s not legit.

If you need to downsize your home in order to tithe, downsize your home. If you need to get a cheaper car, get a cheaper car. Go out less, spend less, whatever it takes.

Apart from that, apart from changing your lifestyle and priorities, you’ll *never* be able to afford it. And you’ll continue to live in the drudgery of disobedience, suffering the consequences, and wondering why you always *have* less when you give less.

A second common objection is this:

**2. “Tithing is part of the Old Testament Law and doesn’t apply to me.”**

Which usually betrays a hardness of heart, a control issue, or an authority issue instead of a theological issue. And no amount of reasoning will change that. But setting those aside, let me just address this objection at face value.

The first part is correct. Tithing *is* a part of the Old Testament Law. And we are no longer under the Law, in that it is not the means of our salvation, or the constraint of our life, or the determinant of our consequences (Galatians 2:15-16; 3:11; Colossians 2:16-23). All true. And keeping the Law apart from faith in the Law *giver* was never part of God’s plan for righteousness (Romans 9:30-32a).

But that doesn’t necessarily mean that the Old Testament Law has no bearing on our lives, or no applicability for how we live. Especially when it comes to tithing.

Similar to Part 1 of this series, there are 7 reasons for that.

*7 Reasons The Old Testament Law Still Applies In Principle*

*A. Tithing pre-dates the Law.*

Abraham practiced it with Melchizedek, priest of God Most High in Genesis 14:17-20, by giving him a *tenth of everything*. And Jacob committed to it with God after his dream in Genesis 28:18-22. Both, well before God gave Moses the Law at Mt Sinai. 5-700 years before.

In other words, it was a universal principle, for all time, that God’s people were practicing well before it was ever included in the Law.

*B. Jesus said the Law is not void.*

It’s still operative in some fashion. Like his statement in Matthew 5:17 – *Do not think that I have come to abolish the Law or the Prophets; I have not come to abolish them but to fulfill them.* And in Luke 16:17 he said – *It is easier for heaven and earth to pass away than for one dot of the Law to become void.*

Jesus rebuked people for twisting the Law, and adding to it, and misappropriating it; but he didn’t dismiss it. Which means it still applies in some sense. It’s not passé.

*C. The Law still applies as principles for living, but not as prerequisites for salvation.*

Paul says in Galatians 2:15-16 – *We ourselves are Jews by birth and not Gentile sinners; [16] yet we know that a person is not justified by works of the law but through faith in Jesus Christ, so we also have believed in Christ Jesus, in order to be justified by faith in Christ and not by works of the law, because by works of the law no one will be justified.* So it’s clearly not a prerequisite for salvation.

But it *is* still a guideline for living. Not only because of what Jesus said in Luke 16, but what Paul said in 1 Corinthians 9:10 – *It was written for our sake.* Not just for those on the *other* side of the cross, but for us on *this* side. And then he goes on to apply a particular Old Testament Law to a New Testament situation. Not as a means to be *justified before God* (Galatians 3:11), but as a standard to live by and honor God. I’ll come back to that.

*D. The particulars of a law apply when they can’t be separated from the principle.*

Which is rare. Because most of the time we can honor the principle *without* the particulars. Like I honor the principle of the Sabbath and still work on Sunday. Or Saturday. Because I take *Monday* off. 6 days I work, and a 7<sup>th</sup> I rest (Exodus 20:8-11). I honor the principle without the particular.

But sometimes it’s impossible to separate the two. Impossible to honor the principle of the law without also abiding by the particulars. And tithing is one of them.

You can’t separate the particulars from the principle and still live by it. Because the principle, the standard for living, is to provide for the work of ministry through the *equitable* and *measurable* giving of God’s people.

Equitable, because it’s a *percentage* God requires, as opposed to a flat amount. And measurable, because it’s a *specific* percentage. 10. As opposed to 9 or 11 or whatever you want. So if you don’t abide by the particulars, you can’t live by the standard and honor the principle.

*E. Malachi 3, as with the rest of the Law, is a part of Scripture.*

And 2 Timothy 3:16 says – *All Scripture is breathed out by God and profitable for . . . training in righteousness.* All Scripture includes Malachi. Which means that it too is useful for training us in righteousness. In this case, the righteousness of giving according to God’s design.

*F. Tithing is actually affirmed by Jesus in the New Testament.*

In Matthew 23:23 he says – *Woe to you, scribes and Pharisees, hypocrites! For you tithe*

*mint and dill and cumin* [tiny seeds and herbs], and have neglected the weightier matters of the law: justice and mercy and faithfulness. These you ought to have done [the big things], *without neglecting the others* [the small things].” You ought to have observed God’s standards of justice and mercy and faithfulness in the Law, without neglecting his other standards like tithing in the Law. It still applies.

And then last, contrary to the objection . . .

G. *The purpose and heart of God behind the Law still applies.*

That’s the implication of 1 Corinthians 9:8-10. Where Paul appeals to the Old Testament Law to support his New Testament argument.

[8] *Do I say these things on human authority? Does not the Law say the same? [9] For it is written in the Law of Moses, “You shall not muzzle an ox when it treads out the grain.” Is it for oxen that God is concerned? [10] Does he not speak entirely for our sake? It was written for our sake, because the plowman should plow in hope and the thresher thresh in hope of sharing in the crop.*

Notice that he appeals to the Old Testament Law, both generally and specifically, to support his New Testament argument. Which he couldn’t legitimately do if the Law didn’t still apply to us in some way. In fact, Paul says it was written *entirely* for our sake. Not so much for those in the Old Testament, but for us, on *this* side of the cross. And in so doing, he indicates it’s the principle *behind* the law that remains pertinent.

That is, if we can discern the *heart* of God and the *purpose* of God in writing the law, like Paul did, then we can discern our application of it. Which is not always easy with the Old Testament laws, but in most cases it’s possible. Because the Law, as with any law, reflects its author.

Just like the laws of a government reveal the nature and desires of those who govern, so too, the laws of God reflect *his* nature and desires for those *he* governs. Laws always reflect the nature of those who write them.

So when God says in Malachi 3:10 – *Bring the full tithes into the storehouse, that there may be food in my house*, his obvious *purpose* was to provide sufficient means in the temple, to minister to the people and support the priests. And his *desire*, his heart, was to do so through the equitable and measurable giving of his people. Namely, a tithe. 10%.

That’s God’s heart in the matter. His heart *behind* the law. That his primary work of ministry be provided for through the *tithes* of his people.

So while the Law is not the means of our salvation or the futile constraint of our lives, the *heart* of the matter, the heart of God *behind* the Law, still applies. And in this case, it’s even affirmed by Jesus.

### **3. “If we were really following the OT pattern we’d be tithing 23%, so we should be doing all or nothing.”**

First of all, the Old Testament pattern was not a 23% “tithe” as some people try to advocate. That’s the amount advocated by Jewish rabbis, and practiced by some of the Jews in New Testament times, but that’s not what the Bible says.

Some of the Jews believed, and others still advocate, that 10% should be given to the temple each year, 10% should be given for social functions and feasts, and 10% should be given every third year (or 3.3% each year) for the poor. For a total of 23.3% per year.

But getting that from the text is a huge stretch, with Deut 14:22-29 often cited as support.

The problem is, there’s no evidence that the passage speaks of a different *kind* of tithe, just other *purposes* for it. Like eating some of it when they brought it to the temple at harvest time, instead of giving all of it to the temple directly. Or giving it to their respective towns every third year, for the poor and the priests, instead of giving it to the temple in Jerusalem. It’s not a different *kind* of tithe that’s being spoken of in those cases, but a different *purpose* for the same tithe.

So the Old Testament pattern was not 23% per year, but 10%. And it was to be used for different purposes. Including the temple ministry, the priests, and the poor.

But even if it *was* 23%, we’d still be following it in principle. The difference being that we give that money to different sources. Our tithe to the church, our taxes to the government, and our offerings to charities that help the poor. And we do so, because we live in a democracy where social functions and religion and welfare are handled by separate entities.

The Israelites however, lived in a *theocracy*. Where all that was handled in a one-stop shop. There was no *separation* between church and state. Nor were there para-church organizations in addition to the government’s provision of welfare, to provide for the poor. It was all combined in ancient Israel.

The point being, even if 23% were biblical, we’d still be honoring the principle behind the law, by:

- A. Tithing to our church to support the work of ministry.
- B. Paying our taxes (*more* than 10%) to provide for social functions and infrastructure.
- C. Giving to charities in addition to taxes to provide for the poor.

What’s more, even if the 23% were biblical, and we weren’t abiding by part of it, that doesn’t mean we should scrap the whole thing.

But all that is a moot point, because the Scriptures don’t teach such a thing. It comes from a Jewish interpretation that infers far more than the Bible implies or says.

### **4. “The OT passages on tithing refer to *non-monetary* items, so it doesn’t apply to our *money*.”**

All I can say on this one is, “Wow.” But here are four thoughts anyway.

A. Just because money didn’t exist as a means of barter for some of the Old Testament era, doesn’t mean the concept doesn’t apply. That’s like saying, just because we don’t use phylacteries anymore (little boxes worn on the wrist and forehead with verses in them), we don’t have to honor the principle of keeping God’s word in mind, from Deuteronomy 6:8-9. In fact, we’d have to dismiss a whole bunch of the Bible, Old *and* New Testament, if this objection were legitimate.

But we don't, and shouldn't, because even the biblical authors from one era to the next, accommodated the principles of God's Word, despite the differences in culture. Again, see the example of Paul in 1 Corinthians 9 regarding oxen. Tithing *does* apply to our money.

B. Proverbs 3:9 says – *Honor the Lord with your wealth and with the firstfruits of all your produce*. Notice he distinguishes between *produce* and *wealth*. Wealth obviously referring to everything other than agriculture produce and livestock. Which by Solomon's time, certainly included money in the form of gold and silver. So the entire objection is moot.

C. 2 Chronicles 31:5 says – *The people of Israel gave in abundance the firstfruits of grain, wine, oil, honey, and of all the produce of the field. And they brought in abundantly the tithe of everything*. I think it's safe to say that everything includes money. Whether it existed (which it did) or not.

D. When Jesus affirmed the tithe in Matthew 23:23, he also spoke of the people giving *money*. Like when the poor widow put two small copper coins in the temple treasury box (Mark 12:42).

Needless to say, this objection has problems from the get-go. And most likely is a desperate attempt to hang on to that which is not ours in the first place.

#### **5. “The New Testament only says that we should give as we have made up our minds.”**

First of all, that's not true. That's not the *only* thing the New Testament says about giving. Once again, Jesus actually *affirmed* the tithe in the New Testament (Matthew 23:23), while exhorting us to not neglect weightier matters. In other words, Jesus' affirmation of tithing doesn't allow us to just make up our own minds to give whatever we want.

Second, this objection is based on 2 Corinthians 9:7, where Paul says – *Each one must give as he has made up his mind, not reluctantly or under compulsion, for God loves a cheerful giver*. The problem is, he's not talking about tithing. He's talking about a special offering to help the church in Jerusalem at the time. An offering over and above their tithe. So you can't make tithing discretionary based on that verse.

It does, however, affirm and emphasize the motive of *joy* that God desires in our giving. Voluntary *or* required. Something found in the Old Testament as well. Like when Moses said to the people in Deuteronomy 28:47-48 – *Because you did not serve the Lord your God with joyfulness and gladness of heart . . . you shall serve your enemies whom the Lord will send against you, in hunger and thirst, in nakedness and lacking everything*.

They were serving him, they were giving, they were following the *letter* of the law, but their heart wasn't in it. And God was like, “Uh-uh. That's not what I'm looking for. I want your *heart*. I want *joyful* obedience. I want *happy* followers.”

Or in the case of 2 Corinthians 9, cheerful givers. People who give, not because they *have* to out of *compulsion*, but because they *want* to out of *desire*. People who give eagerly and deliberately. That's who God is looking for. That's the kind of giver God *loves*. Not grudging ones, but joyful ones.

So yes, we should give over and *above* our tithe as God prompts, according to how we've made up our minds, but we should also give a tithe regularly and faithfully. And do both cheerfully. The one doesn't negate the other.

5 answers to 5 common objections about tithing.