

How Much Should We Give?

Jamie Dunlop

When the offering plate passes you by on Sunday morning, how much does Jesus expect you to give?

Giving in the Old Testament

In the Old Testament, God commands his people to give 10 percent of their income to support the Levites—the religious teachers of the day. Plus, there were a couple more required offerings, all three of which added up to roughly 23 percent of an Israelite’s annual income, to say nothing of the temple tax and voluntary offerings.

Yet how much more have we received from Christ than the Old Testament saints could have imagined! Giving for the Christian is one way we use our money to invest for an eternal return. Giving helps us loose the chains that money can wrap around our hearts. Giving says, “God is sufficient.”

Giving in the New Testament

Christians sometimes assume their responsibility starts and ends with giving 10 percent to a favorite charity. But that’s not quite right. Ten percent may be a good starting point based on Old Testament precedent. Think of Abraham giving that much to Melchizedek. But nowhere does the New Testament tell Christians to give a “tithe” (which means 10 percent).

Instead, Paul instructs each Christian to give “in keeping with his income” (1 Cor. 16:2), which is to say, as much as one is able. Elsewhere he commands, “Let the one who is taught the word share all good things with the one who teaches” (Gal. 6:6; see also 1 Cor. 9:14). And he commends one church for giving “with rich generosity” and “beyond their ability” (2 Cor. 8:2,3).

Yet the Bible also teaches that what we give to the church must be balanced with our other financial obligations. Paul says that a man who does not provide for his family’s basic needs “has denied the faith and is worse than an unbeliever” (1 Tim. 5:8).

Money is just one of many stewardships God has given to us, like time or relationships. And just as we should make “the best use of the time” (Eph. 5:16) for God’s glory, so we should with our money.

Our elders recommend that you start by giving 10 percent of your income to the church (or less if biblical constraints such as 1 Tim. 5:16 so require). But more importantly we would encourage you to remember that every dollar in your bank account is an opportunity to bring glory to God. So would that next dollar best be used for extra needs at the church? Or to hire a babysitter so you can disciple a younger Christian? Or to give your family rest and intentional time together on a family vacation? Or to buy this house versus that house because it allows you to do hospitality? You are utterly free in Christ to decide! The point is, use all your money for the Lord.

If you have no income, still work to give from what you do have (money, time, relationships, etc.) so that the first day you have an income it feels second-nature to give again.

Some Practical Counsel

- 1) *Give to your local church first.* Since the local church is the primary source of teaching, it should be the primary recipient of your giving (see Gal. 6:6; 1 Cor. 9:14).
- 2) *Give regularly and deliberately.* Paul told the Corinthians to set aside money on the first day of every week (1 Cor. 16:2). Giving to the church should not be a spontaneous decision. Plan ahead. Build it into your budget.
- 3) *Give sacrificially and cheerfully.* God loves a cheerful giver and he calls all of us to take up our cross and follow him (2 Cor. 9:7; Luke 9:23). Our entire lives should be lived in sacrificial obedience, including our giving. Remember that whatever you give pales in comparison to what you are receiving in Christ.
- 4) *Seek wise counsel.* We should not give to impress others (Matt. 6:2), and yet it’s foolish to make decisions about money alone (Prov. 15:22, 1 Tim. 6:10). Be transparent with at least someone at your church about your whole life—including how much and where you give.