



Giving in Faith – A Guide on Where to Start

Stewardship is a word often associated with money, or the asking of money. Perhaps many cringe when they hear the word used in worship, and perhaps rightly so. In many settings it is used as a means of guilt or as a means to prosperity. We acknowledge that all Christians have a responsibility to practice good stewardship, or management, with regard to time, talent, God's creation and money (see Genesis 1:26).

We believe stewardship is a response to God's grace. How any one of us responds by charitable giving is a personal decision made based on a ***prayerful*** relationship with God. Stewardship must be an active response of gratitude, not one of guilt-ridden obligation. Giving has always been a mark of Christian commitment and discipleship. The ways in which a believer uses God's gifts of material goods, personal abilities, and time should reflect a faithful response to God's self-giving in Jesus Christ and Christ's call to minister to and share with others in the world. Tithing is a primary expression of the Christian discipline of stewardship.¹

Some helpful definitions:

1. ***Tithe***: a financial response set aside as holy unto God alone. The traditional, commonly defined biblical understanding of what a "tithe" indicates is 10% of gross income given for the glory of God to the local church; just as 1/7 of our time (*keep the Sabbath*) is to be allocated in worship and service to God.
 - a. Old Testament: In the Old Testament there is no explicit "*Thus saith the Lord, 'Thou shalt tithe!'*" However, according to the citations listed below, religious scholars believe there was a commonly understood resource that educated the people of God about returning tithe to God.
 - i. Genesis 14:20
 - ii. Genesis 28:19-22
 - iii. Leviticus 27:30-32
 - iv. Numbers 18:25-26
 - v. II Chronicles 31:4-6
 - vi. Nehemiah 10:30-37
 - vii. Malachi 3:7-8
 - viii. Malachi 3:10 – Direction to bring the full tithe (1/10) to the house of God.
 - b. New Testament: There is nothing in the New Testament that changes the understanding of returning a "tithe" unto God alone.
 - i. Matthew 23:23 – Jesus affirms a tithe ought to be done in pursuit justice and mercy.
 - ii. I Corinthians 9:13-14 – God makes provisions for sustaining the ministry of those who work in the church.
 - iii. I Corinthians 16:1-2 – Giving is a definite, predetermined act.

¹ 2015-2017 PC(USA) Book of Order. W-5.5004 (Christian Giving)



- iv. II Corinthians 8:14 – Giving equally means all giving the same proportion, and in at this point in the Old or New Testament, the only defined proportion has been a tithe.
 - v. Hebrews 7:5-6 – A reference to Genesis 14, and a theological reference connecting a "tithe" to Jesus Christ.
2. **Proportional Giving:** This is a non-biblical term developed in the course of time. It is a reference to setting aside a proportion of income if not a full *tithe*, 10%. For example, a person who is growing in discipleship *toward a tithe*, may contribute 5% of gross income this year and 6% of gross income next year. The chart below is based on proportional giving.
 3. **First Fruits:** This is a biblical reference to tithing, which means returning the *first* of our income, gross / before taxes.
 4. **Pledging:** *Tithing* and *Pledging* are sometimes confused. If a person submits a pledge card with an amount that is 5% of gross income, then they have *pledged* a proportional amount. They are not *tithing*. Conversely, if a person submits a pledge card with an amount that is 10% of gross income, then they have *pledged* a full tithe. They are *tithing*.
 5. **Offerings:** Traditionally, Christians submit their pledged amount in weekly worship during the offering or the passing of the plate. In our contemporary context, these contributions are remitted in the offering plate, via auto-bill pay online, or by other means. In each case, those financial contributions are given in response to the pledge made. An *offering*, are gifts made above and beyond one's pledge. It may be a special gift for the youth mission trip, collection for a needy family, etc.



So, Where Do I/We to Start?

- Pray. Always start with prayer. Ask God for clarity and guidance on how much to give.
- If you did not make a financial pledge in the previous year, prayerfully consider starting with an annual pledge of \$1,200, or \$100 per month. This is a meaningful way to begin the discipline of Christian giving to the church.
- If you did make a financial pledge in the previous year, consider increasing your financial pledge by a certain percent each year, for example by 7% over what you pledged in the previous year.
- As our discipleship goal is to move towards a full tithe, consider using the table below to estimate the percentage of your monthly or annual income.
 - If your family contributed 10% or more, thank you for being a First Fruits giver!
- If not, consider taking a step towards tithing:
 - Find your approximate annual or monthly income in the table below
 - Move right under the percentage columns to the next higher suggested monthly offering amount to increase your pledge by 1% of your income.
 - If you haven't yet reached 3%, consider taking this step to establish a foundation for personal growth.

Income	Income	Monthly Contribution as a Percent of Income							
Annual	Monthly	3%	4%	5%	6%	7%	8%	9%	10%
\$10,000	\$833	\$25	\$33	\$42	\$50	\$58	\$67	\$75	\$83
\$20,000	\$1,667	\$50	\$67	\$83	\$100	\$117	\$133	\$150	\$167
\$30,000	\$2,500	\$75	\$100	\$125	\$150	\$175	\$200	\$225	\$250
\$40,000	\$3,333	\$100	\$133	\$167	\$200	\$233	\$267	\$300	\$333
\$50,000	\$4,167	\$125	\$167	\$208	\$250	\$292	\$333	\$375	\$417
\$60,000	\$5,000	\$150	\$200	\$250	\$300	\$350	\$400	\$450	\$500
\$80,000	\$6,667	\$200	\$267	\$333	\$400	\$467	\$533	\$600	\$667
\$100,000	\$8,333	\$250	\$333	\$417	\$500	\$583	\$667	\$750	\$833

***'Bring the full tithe ... and see if I will not pour down for you an overflowing blessing.'* Mal. 3:10**