“Talk Back on the Tithe”
Frequently Asked Questions

Do I tithe from my net or gross income?

There is no clear direction on this in Scripture. It is great to choose to tithe from our gross income, even preferable if giving the net does not stretch us sacrificially. Many Christians choose to do this to raise the temperature of generosity in their percentage giving. If this has been your practice for a long time, I suggest you continue it.

Yet an understanding of the OT culture would suggest that tithing from the net is probably acceptable as well. Tithes were used to fund the needs of the temple and the needs of the nation. They were collected for both worship and the civic needs of the people. There was no separation of church and state in Israel so tithes were equivalent to taxes.

The Israelites gave three different tithes, not just one.

- The **Levitical Tithe** (or the **Lord’s Tithe**) supported the priests (Leviticus 27:30-33; Numbers 18:25-29). Priests were the spiritual and civic leaders of the nation.

- The **Festival Tithe** provided for fellowship among the nations (Deuteronomy 12:6-7). Israelites would bring their tithes and other offerings to the Temple and would have a “national potluck” for community building and to deepen spiritual devotion.

- The **Poor Tithe** was given every third year to care for the impoverished (Deuteronomy 14:28-29). This tithe was the welfare program of ancient Israel.

The Israelites gave 23.33% of their income in tithes which supported the Temple and the Nation. Today we support our nation through taxes collected by the government. We support God’s kingdom through tithes collected at the church. These functions are separate because there is a separation of church and state. With this separation, there is no need to tithe on all our taxable dollars, just those after taxes i.e., net income.

Those whose hearts instruct them to tithe on their gross income should continue to do such. But those who tithe on their net should not feel like they are dishonoring God.
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Should I tithe if I am in debt?

It’s never wrong to give to God now! While you should be aggressive about paying debt, you should also give “something” to God. There are numerous examples of people giving out of lack – poverty, hardship, debt.

- Paul celebrated the Macedonians for their rich generosity in spite of enduring severe trial and extreme poverty (2 Corinthians 8:1-4).
- Elijah instructed a widow in Zarephath to give him a cake of bread for the last handful of flour and oil she had. As a result, her jar of flour was never used up and her jug of oil never ran dry (1 Kings 17:7-16).

You should give God something even though you are in debt. How much you give and how sacrificial you are must be determined through prayer? You may not be able to give the whole tithe, but you should determine to give God a percentage of your income consistently (1 Corinthians 16:2).

Sometimes we are in debt because we haven’t made deposits in the Kingdom Bank (Malachi 3:8-9). Making regular deposits in the Kingdom Bank prompts the Heavenly Banker to give us debt assistance.

If I don’t have a job (no income) should I be tithing? Can you tithe your time in lieu of no income?

If you don’t have any income, there is no way to tithe. Should you tithe off of unemployment and other monies people give you? This is a personal decision. It’s easy to say no categorically, but God may lead you to give a portion of that to him by faith. This is a personal decision that must be determined through prayer, like the widow who gave her last two coins (Luke 21:1-4).

Giving time to God in service is something we should do by obedience, not as a replacement for an inability to give financially (Romans 12:6-8; 1 Peter 4:10-11). Those who tithe should also give of their time. Those who give of their time should add giving financially to God to their service if they’ve yet to do so. One does not replace the other. God expects both!
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**Why should we give a tithe if we are no longer under the Law?**

Tithing predates the Law. The father of all people of faith, Abraham, gave a tithe to Melchizedek the priest of Salem (Genesis 14:18-20). This story was written by Moses to the Israelites to show them that tithing was not a matter of legal conformity, but something people of faith had always done ... *even without a legal obligation*. Abraham’s act demonstrates that tithing should be a freewill faith response to God’s blessing.

Jesus endorsed the discipline of tithing. It was not to be neglected even though it was not among highest priorities of the spiritual life (Matthew 23:23).

Jesus calls us to a greater righteousness under the NT than was demanded in the OT (Matthew 5:20). The covenant of grace enables us to respond in a richer way to God. Matthew 5:21-48 demonstrates several times the higher expectations that Jesus has of us. He would never expect us to sacrifice less under the new covenant of grace than they did under the old covenant of law. Grace is not an excuse to give less, but an invitation to give more (Acts 2:44-45; 2 Corinthians 8:1-4; 9:6).

Even if you are convinced that tithing is not what God expects of us under the new covenant. You have to ask yourself, “Would God – who expected three tithes of the poorest Israelite – expect me to give less than ten percent after he has given me his Son, his Spirit, and the privilege of living in the wealthiest country in human history.” (See chapter 5 of “The Treasure Principle” for more on this subject.)

**I’m a member but continue to send my tithes to the church I grew up in. Am I wrong? Is the storehouse the church you are attending?**

The storehouse is wherever your church home is. You are receiving your spiritual food there, therefore you are to store where you are being fed and blessed. You aren’t wrong for wanting to support the church where you grew up; you can support your previous church with an offering.
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I get paid once a month and my paycheck is only enough to pay rent, car note, and one more bill and then I’m broke. How do I tithe?

Your situation will take an act of faith. You will have to pray and ask God for wisdom on how to organize your finances. Some of your current expenses may have to be adjusted (ex. eating out, clothing, gifts, etc.). Start off with a plan whether you commit to 2% or 5% until you can work your way up to 10%. Once you commit to tithing Malachi 3:11 says that the Lord will “prevent pests from devouring your crops”. By tithing you begin to remove the curse of being in debt. The Lord also says in Malachi 3:10 to “test me in this”. Step out on faith and you will see God make a way out of no way.

Should married couples tithe individually or jointly?

Agreeing as a couple about financial decisions and goals requires consideration, compromise, and might even involve sacrifice from each partner. Usually neither spouse is completely right or wrong in this matter. So by working together, you’ll find a better plan of action than either one of you would find alone. If your spouse does not want to tithe the Bible encourages us to, “Be silent before the Lord and wait expectantly for Him” (Psalm 37:7). If you’ve made a commitment to tithe and your spouse doesn’t want to tithe, God sees the desire of your heart to tithe and He will honor that commitment even though you adhere to your spouse’s wishes and do not tithe.

Other considerations are if you are married and you have a joint account where both spouses’ income is deposited, you should tithe collectively from that one account. If you have separate accounts where either spouse’s income is deposited, then you should tithe from the separate accounts. The final consideration is your tax reporting. If you are reporting separately then you should probably tithe individually. It doesn’t matter how you tithe if you are filing jointly.

How do college students tithe? I tithe on my work-study checks, but what about the refund check at the beginning of the school year.
If you are a student, you should tithe off of any income you receive from work because that is your earnings. If you receive money in the form of a scholarship, loan or grant that is above and beyond your tuition and book expenses, you should consider saving some for housing, food and living expenses because the money has been given to you for your education. Giving from the excess money that you receive would be in the offering category, not the tithe category because the money received is not a wage or earnings.

In tithing to the church, does that include giving to para-church organizations such as Christian humanitarian groups, campus ministries, missionaries, etc? And what about giving to the poor, which seemed to be the larger emphasis in the New Testament than giving the tithe to the temple?

Malachi 3:10 says, “Bring the whole tithe into the storehouse, that there may be food in my house.” God’s house in the New Testament is the local church. This is the place where you are a committed member and are being ministered to by a pastor and the ministries of the church. Your tithe is to support the “food” of that house. So your tithe should be given to your local church. Gifts to non-profits, campus ministries, missionaries and even the poor should be above and beyond your tithe to your local church. As you give to your local church, it is supposed to be a part of God’s plan to serve the poor.

Do you tithe from tax refunds?

Yes, we should give tithes from our tax refunds. Tax refunds are moneys the government sends back to us as a result of withholding too much tax from our gross income. If you choose to tithe off of your net income and not your gross income the tax return you receive is considered income that we have not yet given tithes from.
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How does tithing work exactly? If you get paid every 2 weeks, do you tithe every 2 weeks or every week?

The spiritual discipline of tithing takes place at each payment period; this affords us the opportunity to demonstrate that God is our priority in life. Therefore, if our payment period is every 2 weeks, then we should tithe every 2 weeks.

Many people in New Testament culture, especially the poor, were paid daily. (Matthew 20:1-2; Deuteronomy 24:14-15) Even then the local church inquired about the frequency of tithing in which Paul answered in 1 Corinthians 16:1-2, “Now about the collection for God’s people...On the first day of every week, each one of you should set aside a sum of money in keeping with his income.”

Does it mean that my faith is not strong enough if I worry about paying my tithes when I don’t have enough money to meet the needs of my family?

Of course, there are many good things God wants us to do with money that don’t involve giving it to his Kingdom. It is essential, for instance, that we provide for our family’s basic material needs. But these good things are only the beginning. The money God entrusts to us here on earth is eternal investment capital. Every day is an opportunity to buy up more shares in his Kingdom.

“If anyone does not provide for his relatives, and especially for his immediate family, he has denied the faith and worse than an unbeliever.” (1 Timothy 5:8)

The worry you experience could be a need to fortify your faith in God’s Word (Romans 10:17). Reading “The Treasure Principle” will help you “muscle up” with respect to giving. Your worry could also be sourced in a shaky strategy. Without a financial plan that addresses current needs, we feel like victims when dollars are short.