

Understanding BIBLICAL STEWARDSHIP

- Understanding the concept of Biblical Stewardship
- Understanding Tithing and its purpose
- What did Jesus say on this topic?
- God's promise to the giver



These and similar questions are answered in this topical booklet, specifically designed for those seeking to know more about God and looking for answers to some of the deeper questions of life and eternity.

FINANCIAL STEWARDSHIP

The subject of financial stewardship is a challenging one for many. While Christians have little difficulty accepting the Biblical guidelines for properly managing their finances or adjusting their financial lifestyle to the principles of God, some face the issue of tithing with confusion and difficulty, and it can become a major testing ground for their faith.

The awareness that our entire life belongs to the Lord, including our material possessions and money, is quite disturbing for some people. The revelation that Christianity affects not only the spiritual dimension, but our wallets and purses as well can be a particularly sobering concept to grasp.

Problems arise either because of insufficient Biblical teaching, abuse by insensitive churches and leaders, or because an individual has not fully surrendered their possessions to the Lordship of Christ.

The Scriptures say a great deal about our financial priorities, stewardship and related responsibilities. Though the Bible contains many cautions against the love of money, greed and worldly dependence upon such things, nowhere does it indicate a blanket condemnation against its value and use.

The Concept Of Stewardship

Christian Stewardship can be defined as:

“an individual's responsibility to properly manage everything which God has entrusted to his or her care”

The Bible reveals that it is an area of responsibility which demands faithfulness.

“Moreover, it is required of stewards that one be found trustworthy” (1 Cor 4:2)

Stewardship is an important dimension which involves the right use of our time, talents, resources, possessions and finances. Tithing is only one principle of financial giving included within the wider concept of good stewardship. Stewardship includes the recognition that everything, ultimately, belongs to God:

“The earth is the Lord's, and all it contains, the world, and those who dwell in it” (Ps 24:1)

This involves our accountability before Him for the proper use of all we possess, and includes identifying and laying aside a portion of our income for the glory of God, for the benefit of the kingdom and the furtherance of the gospel in the earth.

What is The Tithe

The tithe is a divine principle of giving ordained by God. Simply defined, the tithe means **“one tenth”**. Tithing is therefore a spiritual system of proportional giving to the Lord for the work of the kingdom.

In the Old Testament the tithe was a mandatory program of giving which equally applied to the whole nation of Israel. No one was exempt. The Tithe was levied upon the entire amount of one's income and produce:

“Honour the Lord from your wealth, and from the first of all your produce” (Prov 3:9)

The Lord considered the tithe to be sacred and holy:

“Thus all the tithe of the land . . . it is holy to the Lord” (Lev 27:30)

The tithe was to be based on all produce and income. It belonged to God, and His instructions were quite specific:

“You shall surely tithe all the produce from what you sow, which comes out of the field every year” (Deut 14:22)

Tithing Pre-dates the Mosaic Law

A common misconception of many is that tithing was initially instituted with the Laws of Moses. Though the tithe was a mandatory requirement after the giving of the Law, as a financial principle it was observed by godly men long before this period. We can actually trace its origin to the very beginning of history.

There's a definite indication that the tithing principle was first practised when Cain and Abel brought the ***“first fruits”*** of their labours as an offering to the Lord (Gen 4:3-4), lending support to the view that God originally created this divine principle and imparted it to Adam.

The patriarchs of Israel also observed this principle hundreds of years before the institution of the Law. Abraham gave ***“tithes of all”*** to Melchizedek, King of Salem (Gen 14:20). Jacob made an oath unto the Lord concerning his commitment to the tithe:

“And of all that you give me I will give you a tenth” (Gen 28:22)

These references prove the existence of the tithe principle long before the legal requirements of the Laws of Moses came into effect.

Tithing In The New Testament

In the Old Testament tithing was a matter of Law. In the New Testament it is more a principle of faith. Jesus was fiercely opposed to legalism in any form. In teaching about tithing we must remember this important underlying principle.

In doing so we must also understand that God ordained the tithe (or giving) principle for practical purposes. It is a spiritual discipline which was established for several important reasons. Let's briefly examine some of the more prominent ones:

1. An Act Of Worship

Proverbs 3:9 exhorts us to:

“Honour the Lord from your wealth, and from the first of all your produce” (Prov 3:9).

Our financial giving today represents a practical expression of worship. It is an act of worshipping God. It is not meant to be a meaningless, legalistic ritual, but a sincere reflection of heartfelt honour, reverence and gratitude to the Lord for His loving care, compassion and provision.

2. An Expression Of Faith

Tithing is a means of reinforcing our confidence, faith and dependence in God's promises of provision and support. For this reason, when speaking about the responsibility of tithing, Malachi 3:10 give pretty clear instruction:

“Bring the whole tithe into the storehouse, so that there may be food in My house, and test Me now in this,” says the Lord of hosts, “if I will not open for you the windows of heaven, and pour out for you a blessing until it overflows” (Mal 3:10)

3. Financial Support For Ministry

Financial giving, whether we call it tithing, offerings or making donations, represents God's system of economic support for those called to be in ministry:

"For the tithe ... I have given to the Levites" (Num 18:24)

This divine method of financial support for the Old Testament Priesthood was carried over to the New Testament to provide practical support for the Apostles and early church ministers of the gospel.

4. Church Financial Support

The tithe represents a financial standard for giving that provides for the practical maintenance and the continuation of the various areas of church administration, evangelism and ministry. In addition, other forms of giving may be encouraged from time to time over and above the tithe to support the financial and material needs of the Church.

"This service that you perform is not only supplying the needs of the Lord's people but is also overflowing in many expressions of thanks to God" (2 Cor 9:12)

What Did Jesus Say About The Tithe

Contrary to the belief of some, Jesus did not do away with the Tithe principle. He gave it His verbal endorsement in the gospel of Matthew, and even chided the Scribes and Pharisees for their spiritual hypocrisy and inconsistency in this regard:

"Woe to you, scribes and Pharisees, hypocrites! For you tithe mint and dill and cummin, and have neglected the weightier provisions of the law: justice and mercy and faithfulness; but these are the things you should have done WITHOUT NEGLECTING THE OTHERS" (Matt 23:23)

Though Jesus strongly challenged the Pharisees' perversion of the tithe principle through their legalism and spiritual hypocrisy, He was careful to qualify His challenge by indicating that the principle should not be discarded or discontinued.

Although Christ brought an end to the curse of the Law and did away with the ceremonial requirements involving sacrifices, dietary restrictions, washings, circumcision, holy days and a host of other ordinances, He did not terminate the moral obligations of the Law.

While we are no longer in legal bondage to the Laws of Moses (Gal 4:5) or justified through the works of the Law (Gal 2:16), the gospel of grace has not cancelled our Christian responsibility to live up to the spirit of the Law or its righteous requirements.

This is an important, underlying consideration concerning the principle of giving, and in particular the teaching on tithing. We are not under law but under grace, and as such tithing is voluntary. However, as a spiritual principle we are obliged to consider the fact that tithing predated the law and has been in existence as an ordination of God from the beginning of creation.

"Remember this: Whoever sows sparingly will also reap sparingly, and whoever sows generously will also reap generously. Each of you should give what you have decided in your heart to give, not reluctantly or under compulsion, for God loves a cheerful giver. And God is able to bless you abundantly, so that in all things at all times, having all that you need, you will abound in every good work" (2 Cor 9:6-8)

GOD'S PROMISES TO THE GIVER

Our motives for tithing and giving should never be mercenary, because God loves a cheerful giver and has graciously promised abundant blessings to the faithful, consistent giver.

1. Spiritual and Material Blessing

God promises to repay the responsive giver by overwhelming them with blessings:

“Test Me now in this,” says the Lord ... “if I will not open for you the windows of heaven, and pour out for you a blessing until it overflows” (Mal 3:10)

“Honour the Lord from your wealth ... and your vats will overflow with new wine” (Prov 3:9,10)

“He who sows sparingly shall also reap sparingly; and he who sows bountifully shall also reap bountifully” (2 Cor 9:6)

2. Divine Protection

God has promised to protect the faithful giver from the ravages of the devourer. He will establish a hedge against financial disaster, enable our possessions to be protected, and cause our 90% to go much further than our 100% ever could.

“Bring the whole tithe into the storehouse ... then I will rebuke the devourer for you” (Mal 3:10,11)

3. Eternal Rewards

In a very real sense, our tithing represents a practical investment in the kingdom of God and has a direct impact upon our eternal destiny and heavenly reward.

“Do not lay up for yourselves treasures on earth, where moth and rust destroy, and thieves break in and steal. But lay up for yourselves treasures in heaven, where neither moth nor rust destroys, nor thieves break in or steal; for where your treasure is, there will your heart be also” (Matt 6:19-21)

Where Does The Tithe Belong?

Today the “storehouse” is the house of the Lord where spiritual provision is available for God’s people. In a practical sense, the storehouse represents the local church where we receive shepherding, support, care, instruction and fellowship. By inference, God stipulates that our tithe should be brought into the church we attend.

“In essence, and ideally, our tithe should be given to the local church we attend and are committed to support”

It is not unusual for believers to support a variety of ministries and parachurch organisations outside the local church. These could include foreign or domestic missions, child support ministries like Compassion and World Vision, or Christian based relief charities that rely almost exclusively on donations. This type of support falls clearly into the category of freewill offerings which are over and above our biblical tithe responsibility.

Neglecting our responsibility to support the local church through our tithe, for whatever reason that seems justifiable to us, reveals a serious lack of understanding of the Biblical principles of surrounding blessing and abundance (John 10:10), and an inner attitude of the heart that may need some attention. After all, God loves a cheerful giver! (2 Cor 9:7)

GOD’S WARNING REGARDING THE TITHE

The Bible contains certain warnings we should be aware of in regard to tithing. In Malachi God characterises those who withheld the tithe as thieves! This is a rather stern statement I’m glad I didn’t make. It’s tone strongly implies God was no impressed with His people at this time, and in this instance it directly concerned their giving. Since the tithe, or its New Testament equivalent, does not belong to us in the first place, we should seek to honour God by giving to Him that which He considers to be His in the first place:

“Will a man rob God? Yet you are robbing Me! But you say, ‘How have we robbed Thee?’ In tithes and offerings. You are cursed with a curse, for you are robbing Me, the whole nation of you!” (Mal 3:8-9)

Proverbs also teaches us that a generous spirit is a key to blessing, while an impoverished spirit inevitably leads to lack:

“There is one who scatters, yet increases all the more, and there is one who withholds what is justly due, but it results only in want” (Prov 11:24)

God Wants Our Heart Above All Else

The bottom line is that God is primarily interested in our heart above all else. Money, possessions and finances in general are of significant importance to us all, and for this reason God chooses to address these things from His perspective rather than ours. To Him it is our faith, our trust, our integrity, our commitment to His kingdom purposes, the vision He plants in our hearts, and our obedience to His Spirit that is paramount. Supporting the kingdom and the local church financially is part of this, and money is a significant and important tool He often uses to get our attention and test our resolve as believers. It can often be a litmus test that reveals our hearts and our motives.

“For the love of money is the root of all evil: which while some coveted after, they have erred from the faith, and pierced themselves through with many sorrows” (1 Tim 6:10)

Clearly God wants to bless His children abundantly, as any father would his own children, but He also needs to teach us His ways, His principles, and His priorities so we can fulfil His purposes in our lives as mature believers.

Ultimately God wants our focus to be on the kingdom, and His righteousness, as Jesus encourages us in the Sermon on the Mount:

“But seek first the kingdom of God and his righteousness, and all these things will be added to you” (Matt 6:33)

We need to read the preceding passage to understand what “All these things” refers to, but suffice it to say it means all necessary provision. All that we need to enjoy life and prosper. Everything comes together when we seek first the kingdom. When God has our heart, when we are focused on Him above all else, when we trust Him implicitly we can’t help but be generous in all things, as He is generous with us.

“Give, and it will be given to you. Good measure, pressed down, shaken together, running over, will be put into your lap. For with the measure you use it will be measured back to you” (Luke 6:38)

So, be a kingdom believer first and foremost! Don’t give out of compulsion, but be cheerful giver, generous in all things. Sow generously and reap generously. Allow God to bless you abundantly in all things as He desires to do.

TEN COMMON QUESTIONS CONCERNING TITHING

There are a variety of questions which usually arise over the issue of tithing. If we assume tithing means 10% of income, and this is the amount you have faith to believe God for in your giving, let’s examine some of the concerns you might have.

1. Gross Or Net Income?

The tithe should be based upon gross income. Remember that the deductions on our income also represent financial benefits to us in another form. If a person is self-employed the tithe should be on the net gain, or gross profit, after legitimate running expenses of the business are deducted, and before income tax is paid.

2. Shouldn’t I Pay My Bills First?

Simply stated, the tithe belongs to God, not your creditors, and as such He should get priority. Too many bills are usually an indication of poor financial stewardship and wrong priorities. Tithing is a first step to financial responsibility and provision. Improving spending and savings practices will help you here.

3. I Can't Afford To Tithe?

In reality, a Christian cannot afford not to tithe! Nowhere in the Bible does God exempt the poor from giving or tithing.

Jesus commended the generosity of the poor widow who gave her two meagre coins (Luke 1:1-4), but never indicated her giving was unnecessary. The poor are better off giving to God than withholding it, as long as faith is involved and not foolishness or unwise presumption. Tithing is a divinely ordained means moving to financial blessing over time, and we neglect it at our peril (Luke 6:38; Mal 3:10).

However, if you are in severe financial hardship you should certainly seek advice before embarking on a spree of giving in the hope that God will rescue you. While giving is an effective way to break the cycle of poverty some people find themselves in, it is only one part of a whole set of financial principles we need to understand, such as better financial planning and accounting, better credit management, and a level of honesty and integrity in all our dealings (such as on our income tax returns). Whether we are rich or poor, 90% will go much further after tithing than 100% will go without it. Giving is a spiritual principle that releases blessing. Failing to give only perpetuates poverty.

4. What if I Haven't Tithed Before? Do I Owe God?

The important thing is to commit yourself to faithful, consistent tithing now! If God pours out an abundance of finances, honour Him by giving accordingly. If you have repented from withholding the tithe in the past, then begin afresh in the comfort and assurance that God has forgiven you. Don't look back but press forward in an attitude of confidence, commitment and determination to be faithful before the Lord.

5. Shouldn't I Just Give When I Feel Like It?

We shouldn't serve God, make moral decisions, resist temptation, love others, pay bills, believe God or tithe just when we feel like it. Our tithing meant to be an expression of our faith and trust in the promises of God. If we harbour a begrudging attitude, unable to give with joy and enthusiasm, we need to deal with that first. Not tithing is counter-productive to our whole financial wellbeing. The solution is in repenting for wrong heart attitudes, not in withholding the tithe.

If we are struggling with the concept of tithing, or giving, we should seek counsel, and examine our hearts regarding why we feel this way.

6. Should I Keep A Record Of My Tithing?

Stewardship requires faithfulness, discipline and diligence. Keeping a reasonable record of our tithes helps promote responsible stewardship. Simple bookkeeping helps us establish a balanced financial budget which takes into account our financial responsibility before God. Keeping track of our tithes is helpful and can assist in the monitoring our income and expenditures around the tithe principle.

7. When Should I Tithe?

The best safeguard for consistent, diligent tithing is to set aside the tithe whenever income is available, rather than run the risk of spending it or forgetting about it. This consistency of approach also helps the church with its own financial budgeting.

8. Should I Tithe If I'm Married To An Unbeliever?

If you can, you should, though you are not responsible for tithing from your spouse or partner's income. You are responsible to tithe from your own allowance, spending money or personal income. However, if this creates relational strain you should seek counsel before proceeding. God is not a legalist!

9. I Already Give More Than 10%

There is nothing wrong with giving above and beyond the tithe if it is affordable and a decision you have made in faith. Our motivations for giving are important, more so than the amount involved. Honesty with ourselves and with God is what is paramount regarding our giving, as Ananias and Sapphira discovered in Acts 5:1-11. Quite a sobering passage about lying to God.

10. Who Should Tithe?

Ideally, everyone should tithe. Even pastors and full-time church workers should tithe on salary they receive (Num 18:25-28). We should even instruct our children in the privilege and discipline of tithing from an early age.

Good Stewardship

Remember, tithing is a stewardship principle not the other way around! Good stewardship encompasses tithing. Christians often get tithing right and stewardship all wrong and remain lacking in financial blessing, remaining a slave to debt and bad money management philosophies and practices.

“Therefore do not be anxious, saying, ‘What shall we eat?’ or ‘What shall we drink?’ or ‘What shall we wear?’ For the Gentiles seek after all these things, and your heavenly Father knows that you need them all. But seek first the kingdom of God and his righteousness, and all these things will be added to you” (Matt 6:31-33)

Conclusion

The Bible refers to material and financial matters more than any other single topic. Over 2,000 verses cover significantly more than faith and prayer combined! The only topic Jesus spoke about more was the kingdom of God!

We have established the fact that tithing is an important principle of giving which traces its roots back to the creation of man. It was practised by godly men hundreds of years before the legal requirements of the Laws of Moses came into effect and was a principle Jesus endorsed and commended.

Tithing for the believer is not a topic two should overlook. It is a divine principle which results in benefits and blessings to those who faithfully practice it.

