

*The Call to Generosity*  
(Some of) *What the Bible Says about Giving*

**Introduction**

What does the Bible teach about “tithing?” Must the Christian give ten percent (or more) of their income? If so, where does the Bible teach this? If not, why do so many believers and church leaders today maintain one must give at least ten percent of one’s income? Just how much should a Christian give to a ministry? What exactly does the Bible teach about our relationship to material wealth and worldly possessions? This paper is intended to provoke our thinking on these issues and, where necessary, offer biblical corrections. The scope is general in nature and is not intended to offer a full biblical theology on stewardship. The author, therefore, admits much more can be said and refers the reader to the bibliography in Craig Blomberg’s *Neither Poverty Nor Riches* for further research.

First of all, it’s significant to note that the Bible has far more to say about our relationship to material wealth than about our use of it (1 Tim. 6:10). One can have no money and still love it excessively, with the result that it holds first place in life (Matt. 6:24). Nevertheless, there is a connection between how we use our possessions and how closely we hold them in our heart. Jesus says it best, “For where your treasure is, there your heart will be also” (Matt. 6:21, all quotations are from the English Standard Version unless otherwise specified). Deuteronomy clearly teaches that our material wealth can become such a focus that we end up ignoring God or even displacing him for the things of this world (8:11-18; see also, Job 31:24-28). This text is a sober reminder that wealth can cause us to forget that God is behind all that we own.

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The old Preacher of Ecclesiastes insists that all we have is a gift from God (2:24-26; 5:18-20) and the Apostle Paul asks rhetorically, “What do you have that you did not receive?” (1 Cor. 4:7), the implication being were it not for God’s gracious provision we would have nothing! To consider possessions as exclusively ours rather than a gift of God is equivalent to stealing from God, according to Malachi 3:8-10. We must rightly view our wealth as coming from God and not confuse the Giver with the gifts, since everything belongs to God (Haggai 2:8). The inherent problem arises not with having possessions but in our failure to view them as having limited worth and value (1 Tim. 6:10). Conversely, feeling a sense of pride for not having wealth and possessions is equally problematic. Poverty can harden one’s heart rather than incline us toward trusting in God. In addition, poverty could generate envy of the affluent (Ps. 73:3). Hence, worldly denial is just as much a concern as worldly indulgence and neither is biblically approved (Pr. 30:8-9).

Since our relationship to wealth is paramount, what is the believer’s responsibility with wealth? Deut. 15:7-8 states that when others around us are in need and we’re able to meet that need, we have a responsibility to do so. In fact, the poor will always be with us, which calls for a “consistent open hand” (Kaiser, *Toward Old Testament Ethics*, p. 212). Amos strongly condemns the rich for taking advantage of rather than taking care of the needy (Amos 2:6; 5:11; 6:4-6). Likewise, Paul tells Timothy to instruct the rich to be generous in sharing (1 Tim. 6:17-19).

### **Giving in the Old Testament**

What does the Old Testament teach about giving? The first offering in the Old Testament was Cain and Abel’s sacrifice, which was a freewill offering. Scripture does not

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indicate God commanded them to do this (Gen. 4:3). In Gen. 8 Noah freely and spontaneously responded to God's provision in causing the flood waters to recede with an offering of thanksgiving (Gen. 8:20). Again, Scripture does not intimate God commanded Noah.

Those who insist Christians must give ten percent often say that Abraham and Jacob vowed to give a tenth in response to God's activity (Gen. 14:20; 28:22). However, both acts of giving were done prior to institution of the Mosaic Law. Therefore, both acts were voluntary rather than obligatory. A tenth was a common number that symbolized the whole ("10" being a common unit representing completion). Giving a tenth was viewed as giving one's all. Israel was not the first nation to practice tithing and it was a common practice in pagan religions of Abraham's day. Egypt, Syria, Babylon, and Assyria were known to have "tithed" a portion of their produce, property, or currency (*International Standard Bible Encyclopedia*, Vol. 4, p. 861). Perhaps this is why Abraham was quick to show appreciation to God for granting him a recent victory in war before the presence of Melchizedek, a priest of the God Most High (Gen. 14:20). This offering by Abraham was done voluntarily and there is no hint that he was commanded by God.

Since Moses and the giving of the Law, tithing became a required amount until the time of Jesus. Lev. 27:30 specifies one tenth of all proceeds (animals and produce) shall go to support the temple and its assistants, the Levites (see Num. 18 for details). Israel's theocratic law was administered by the Levitical priesthood whose responsibilities were a full-time job where their financial support was provided through the "tithe."

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Deut. 12 (vv. 10-11, 17-18) mentions an additional tithe. This ten percent was required to inspire corporate worship and devotion to God at a set location (Jerusalem). Whereas the first tithe supported the local government and religious leaders, this tithe supported community sharing in worship during a national feast (Deut. 12:18-19).

Another offering was required, according to Deut. 14:28, to stabilize the economy by taking care of the less fortunate (14:29) – an Old Testament welfare program. Occurring every 3 years, this amount was equal to approx. 3 percent annually, which brings the total tithe to approximately 23 percent. The three obligatory tithes (priests and government, national feast, and welfare) were not optional tithes for the Israelites but mandatory.

Lev. 19:9-10 indicates that another offering was intended to provide for the poor in the land by insisting that Israel not glean to the edge of their fields. Every seventh year Israel had to give the land a rest, essentially forfeiting an entire year's profits, and canceling all debts from their debtors. So, the Jew gave upwards of 25-30 percent annually.

Finally, there are the freewill, voluntary offerings in the Old Testament (Ex. 35:29; Lev. 22:18; Deut. 16:10). These were meant to encourage faith by trusting God to supply the remaining needs for the year. Freewill offerings were to be the “firstfruits” of harvest. When the first crops arrived, an unspecified portion was sacrificed to God before the entire crop was harvested. By doing so, the Israelite was trusting God to meet his/her needs with the remainder. When we honor God with the first of what we have, he amply supplies our needs (Prov. 3:9-10).

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The Old Testament teaches that tithing was really a kind of socialism, taxing the masses for the greater good. Giving, on the other hand, is what the freewill offering is really about. When the heart is set on giving willingly, God is pleased with it, even when it relates to the building of a sanctuary (Ex. 25:1-8; 35:4-10; 1 Cr. 29:1-10).

The Old Testament indicates that tithing was the equivalent of taxation, whereas freewill giving is an unspecified amount and focuses on the heart of the giver. What does this mean for the New Testament Christian? Is the believer required to give? If so, can a specified amount be found in the New Testament? To whom or what should the believer offer their portion?

**Giving in the New Testament**

Just as the Old Testament taught required giving in the form of tithing (i.e., taxation), the New Testament endorses government taxation as a kind of required giving. The difference, however, is that the economies had seriously changed over the years and the New Testament Church was no longer under a theocratic form of government. Instead, it was under a local, human form of government. Granted, at the time the Gospels were written and many of the early NT books, the Jews were still obligated with temple taxation, as well as other Roman taxes. The Mosaic law and Roman law were heavy tax burdens for the Jewish nation. Jesus seemingly endorses the payment of taxes exacted by God's law (Matt. 17:24-27 corresponding with Ex. 30:13; 38:25-26) and those required by human law (Matt. 22:15-22).

What Jesus condemns is not the principle of obligatory tithing (i.e., temple taxation and governmental obligation) but the ignoring of the weightier matters of the law having to do

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with the heart (Matt. 23:23; see also Lk. 18:12). From Matt. 17:24-27 it appears Jesus endorses paying obligatory temple taxes, insofar as the temple remained operative and functional. Significantly, nowhere in the remainder of the New Testament is this kind of tithing mentioned. History shows that by 70 C.E. the temple was destroyed and, therefore, taxation under the old system is no longer exacted. I suggest that Rom. 13:1-7 parallels the notion that taxation by local governments are still under the sovereign ordination of God, thus making them required. If this is correct, then failing to pay taxes to local governments is tantamount to robbing God (see Mal. 3:10).

Heb. 7:1-4 highlights Abraham's "tithing" to Melchizedek. As previously mentioned, nowhere does Scripture claim that God told him to do so. Abraham voluntarily chose to make this offering. This is merely a recollection of Abraham's activity and the context of Hebrews 7 is simply not teaching principles of tithing for New Testament believers. Instead it is showing the supremacy of Christ's priestly office over that of any other. Any teaching using Heb. 7:1-4 to promote tithing for the believer ignores the weight of the context.

It is striking to note that in the letters of Paul (13 of the 27 books in the NT) there is no mention of "tithing" *per se* as required giving. This does not mean, of course, that the believer is not obligated to honor God with their wealth. I suggest, as others have, that this silence on explicit amounts for giving is more liberating on the one hand and more stringent on the other. For those living at or below the poverty level, giving ten percent could be an unnecessary burden, whereas those who are excessively affluent (as defined by the local economy) could use the ten percent principle as an excuse for not giving more when they could easily do so.

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The New Testament offers several guidelines for giving. We should view our giving as investing with God (Matt. 6:19-21) and remember that our wealth does not belong to us; we merely administrate what God has entrusted to us. In some sense, earthly treasure is the currency for heavenly treasure. When we give as an investment in heaven rather than merely an earthly investment, we're far more likely to give abundantly. We are naturally preoccupied with seeing the return on our investment. Observing how God will use our money is far more exciting than how Wall Street will use it!

Interestingly, the largest passage on giving (2 Cor . 8-9) has little if anything to do with supporting a local church ministry in terms of its operating expenses, but has everything to do with the relief of poverty in the Church at large. This alone should give churches pause before committing abundant resources to buildings, unnecessarily high staff salaries, and the like. While there is nothing explicitly unbiblical about having sufficient staff and facilities that meet the needs of a local congregation, the burden of New Testament teaching is in meeting the needs of the poor. To diminish or even ignore this emphasis in Scripture while building larger parking lots and acquiring sufficient acreage to build the church "campus" seems a bit beyond Scripture when there are so many legitimate needs of the poor that surround us.

Upon a cursory reading of 2 Cor. 8-9 various principles or guidelines emerge such as reciprocity (God often gives back to us when we give to him, 2 Cor. 9:6; see also Philip. 4:18-19), equality (as far as is known, poverty should be reduced or eliminated in the Church, 2 Cor. 8:13), generosity (2 Cor. 8:2; 9:11, 13), sacrifice (2 Cor. 8:3; Heb. 13:16, also see 2 Sam. 24:24), and willingness (2 Cor. 9:7). These are the overarching standards by

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which giving is to be measured. Amounts simply are not specified. This comports with the freewill offering of the Old Testament, which, as we have seen, is interested in the character and heart of the giver rather than the quantity. Nowhere is this clearer than in Mk. 12:41-44. The poor widow who contributed the smallest amount actually gave “more than all those who are contributing to the offering box,” because she gave all she had. Moreover, this passage manifestly demonstrates that sacrificial giving is always valued by God.

A few more principles of giving are noted in the New Testament. Jesus insists that our giving should be in secret (Matt. 6:1-4). The intent is not that literally no one else knows what we give, but that our motive for giving should not be for praise from others. Therefore, Christian organizations that list their benefactors to motivate giving, intentionally or unintentionally, reflect the hypocrisy Jesus here condemns.

Luke 19:1-9 tells us giving may be a spontaneous reaction to something wonderful God has done. After seeing the truth about Jesus (v. 6), Zacchaeus gave away 50 percent of his wealth and even agreed to pay back fourfold those he may have cheated! This kind of giving is an act of gratitude and love in response to what God has done.

Paul instructed the Corinthian and Galatian churches to set aside an unspecified amount with regularity to provide relief for impoverished Judean saints (1 Cor. 16:1-4, see also Acts 11:28 and Rom. 15:25-27). The only reference to an amount is in proportion to one’s prosperity (1 Cor. 16:2). This could very well be applied as the “graduated tithe” that Blomberg suggests (*Neither Poverty Nor Riches*) where one increases their giving as earnings

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increase. Although a specified amount is nowhere mentioned, Paul plainly tells us to give regularly in accordance with our prosperity so the needs of fellow believers can be met.

D. A. Carson, distinguished churchman and scholar, offers two more principles for consideration.

Beware of pride. There is always a great spiritual danger in thinking that if in some area we have satisfied a specific, concrete demand we have done everything that God requires. Ten percent is a lot of money to some folks; to others it's not very much. Isn't that one of the lessons to be learned from Jesus' comments about the widow's mite? To suppose that God demands 10 percent — and nothing more — can itself foster a remarkably independent and idolatrous attitude: "This bit is for God, and the rest is mine by right." Likewise, if you choose to give more than 10 percent, you may become inebriated from the contemplation of your own generosity.

Remember why you're giving. A strictly legal perspective on giving soon runs into a plethora of complicated debates. Is this 10 percent of gross income or of net? How does this play out in a country where a progressive income-tax system rises to 90 percent of income? If we choose to tithe from our net income, are we talking "take-home pay" only, or does it include what is withheld for medical insurance and retirement benefits? (published in 1999 by "Christianity Online." All rights reserved by D. A. Carson.)

Finally, and most importantly, giving is to be an expression of our love for others (2 Cor. 8:8). Any other motivation falls short of God's expectations for us (Rom. 13:8; 1 Cor. 13:3). After all, out of love God gave his best and most for us (Jn. 3:16; 2 Cor. 8:9) and we're required to do nothing less (Lk. 9:23)!

In summary, we have seen that the New Testament offers several guidelines for giving but never requires believers to give a certain amount. Some may give far more than ten percent without impinging upon their basic needs while others could not reasonably give ten percent save extreme hardship on themselves or their families. The call to generosity is surely more demanding and more liberating. The Bible consistently says that God is more interested in us than in the amount, although both the amount and our character are

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intricately related. What is clear for all Christians is that when our hearts are fully behind whatever we give and we are faithfully following the principles specified in the New Testament, we'll find that Jesus' words are true, "It is more blessed to give than to receive" (Acts 20:35).

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I'm indebted to the following works for most of these insights.

Craig L. Blomberg, *Neither Poverty Nor Riches: A Biblical Theology of Possessions* (Downers Grove: InterVarsity Press, 2001).

Walter C. Kaiser, Jr., *Toward Old Testament Ethics* (Grand Rapids: Zondervan, 1983).

John F. MacArthur, Jr. *Giving: God's Way* (Wheaton: Tyndale, 1983).