



# FOUNDATIONS

## STUDY GUIDE

*"The rain came down, the streams rose,  
and the winds blew and beat against  
that house; yet it did not fall, because  
it had its **foundation** on the **rock**."*

**MATTHEW 7:25 NIV**

## FOUNDATIONS OF THE ROCK STUDY GUIDE

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## Session 5

# TITHES AND OFFERINGS

Tithing is a principle that is more caught than taught. At the end of the day, the principle of giving is one between the individual and God.

We are going to list our beliefs about what the Bible has to say on the concept of giving, and we believe that these principles are life-giving principles. If an individual only gives because they feel like they were “told they have to” the whole reason to give has been missed and they are being robbed of the blessing of giving. Our hope in this lesson is that you will catch the concept of giving in a way that helps you grow in your desire to be obedient to Scripture and to be willing to give sacrificially.

Giving is the only time in Scripture where God tells us to test Him ([Malachi 3:10](#)) and we have no doubt that anyone who takes this step of obedience will discover the same thing that countless have before them—that you can live far better being obedient and giving your 10% to God than you ever could by keeping 100% and trying to do things in your own power.

God is looking for people who will obey His principles of finance and demonstrate to a skeptical, unbelieving world that He lives and that He is a rewarder of those who diligently seek Him ([Hebrews 11:6](#)).<sup>1</sup>

### A) What is the Tithe?

The divine guiding principle for giving, as seen in the scriptures, is the **tithe**. According to the Bible, the tithe means “one tenth.” It is a spiritual system of giving unto the Lord for the work of His kingdom.

In the Old Testament, the tithe was a mandatory program of giving. It was levied upon the entire amount of one’s income and produce. The tithe was considered to be sacred and holy: *“And all the tithe of the land, whether of the seed of the land, or of the fruit of the tree, is the LORD’S: it is holy unto the LORD”* (Leviticus 27:30 KJV).

It is important to note that tithes and offerings are to be given **to the Lord**. Though tithes are given through the church, and offerings may be given to

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<sup>1</sup> *Men’s Manual*. vol. 2. Oak Brook, IL: Institute in Basic Youth Conflicts, 1979.

specific causes or purposes, we must always see and realize in our heart that these resources are given to the Lord. Many individuals have been hurt and disillusioned when they have given to specific ministries or churches only to later find out that there have been some moral or ethical failures within the organization. Frustration and bitterness can set in unless one always focuses upon giving as unto the Lord. If negative situations then arise, one can be confident that, having given unto the Lord with a pure heart, the Lord will reward appropriately.

## **B) Is Tithing just part of the Old Testament Law?**

Tithing was not a principle of the Old Testament Law, for we see in the scriptures that tithing was established before the law was given to Moses. In [Genesis 14:20](#), Abraham pays a tithe unto Melchizedek. [Hebrews 7:17](#) tells us that Melchizedek is a type of Jesus Christ. He is called the “king of peace, without father, without mother, without genealogy, having neither beginning of days nor end of life, but made like the Son of God, remains a priest continually” ([Hebrews 7:2-3](#)). Since Abraham gave tithes to Melchizedek, who is a strong type of Christ, this godly example demonstrated a spiritual pattern of obedience for every New Testament believer to follow.

In the New Testament, we see that Jesus clearly affirmed the Old Testament principle of tithing. Jesus spoke to the scribes and Pharisees because of their hypocrisy and inconsistency:

*“Woe unto you, scribes and Pharisees, hypocrites! For ye pay tithe of mint and anise and cummin, and have omitted the weightier matters of the law, judgment, mercy, and faith: these ought ye to have done, and not to leave the other undone” (Matthew 23:23 KJV).*

Here Jesus reprimands the scribes and Pharisees, because they were so exact in paying their tithes, even down to the point of counting out the seeds of various herbs, yet they failed to fulfill the more important issues, like practicing mercy and faith. Jesus says that the people needed to do both the tithing and the living out of the biblical message. In challenging the scribes’ and Pharisees’ perversion of the tithe principle through legalism and hypocrisy, Jesus was careful to state that the tithing principle should not be discarded or discontinued.

Paul exhorted the Corinthian church that they should give in a regular and proportional manner:

*“On the first day of every week, each one of you should set aside a sum of money in keeping with his income, saving it up so that when I come no collections will have to be made” (1 Corinthians 16:2 NIV).*

Note that this giving was to be:

- i) **regular** - “on the first day of the week”
- ii) **inclusive, no believer left out** - “each one of you”
- iii) **have a distinct purpose** - “set aside”
- iv) **proportional, percentage giving** - “in keeping with his income”

### C) Why Do People Withhold the Tithe?

People withhold their tithes from God for various reasons; some of these may be:

1. **Ignorance** - Some people have never been properly taught the scriptural significance of tithing.
2. **Fear and Unbelief** - Some Christians have never come to a place of secure confidence in the Lord’s promise to provide for our every need ([Philippians 4:19](#)). Instead of trusting in the Word of the Lord, they depend upon their finances, materials resources, and natural abilities to provide for their needs.
3. **Lack of Self-Discipline** - Often Christians desire to tithe, but they lack self-discipline in their spending, or in bringing their tithes on a regular basis. The lack of self-discipline may be an indication that an individual has some inner struggles such as insecurity, self-rejection, or moral impurity. These individuals must seek God for inner strength and stability that will free them from the captivity of hollow and deceptive philosophy, which depends on human tradition and the basic principles of this world rather than on Christ ([Colossians 2:6-10](#), NIV).
4. **Selfishness, materialism, and greed** - A failure to surrender our finances to the principles of God’s Word is often a sign that a lingering attitude of covetousness and materialism has not been adequately dealt with.
5. **An Ungrateful Spirit** - Some Christians fail to appreciate all that Christ has done for them. The scriptures mention a woman who was willing to sacrifice greatly for the purpose of ministering to Jesus ([Luke 7:36-47](#)). Jesus comments that there is a correlation between how much we see that we’ve been forgiven, and the

extent to which we respond back in love. When we see how much He has done because of His love for us, then we, too, respond by lovingly obeying Him: *"We love Him because He first loved us"* (1 John 4:19).

## D) God's Promises to the Tither

Though our motives for tithing and giving should never be for the purpose of getting more back, God has promised abundant blessings to the faithful, consistent tither.

1. **Spiritual and Material Blessing** - God has guaranteed to repay the responsive tither by overwhelming him with blessings:

*"Test me in this," says the LORD Almighty, "and see if I will not throw open the floodgates of heaven and pour out so much blessing that you will not have room enough for it"* (Malachi 3:10 NIV).

*"Honor the LORD with your wealth, with the firstfruits of all your crops; then your barns will be filled to overflowing, and your vats will brim over with new wine"* (Proverbs 3:9-10, NIV).

*"Remember this: Whoever sows sparingly will also reap sparingly, and whoever sows generously will also reap generously"* (2 Corinthians 9:6 NIV; see also Proverbs 11:25; Luke 6:38).

2. **Divine Protection** - God has promised to protect the faithful tither from the destruction of the devourer:

*"Bring ye all the tithes into the storehouse, ...And I will rebuke the devourer for your sakes, and he shall not destroy the fruits of your ground; neither shall your vine cast her fruit before the time in the field, saith the LORD of hosts"* (Malachi 3:9-10 KJV).

3. **Eternal Rewards** - In a very real sense, our tithing represents a practical investment in the kingdom of God. It has a direct impact upon our eternal destiny and heavenly reward:

*"Do not store up for yourselves treasures on earth where moth and rust destroy and where thieves break in and steal. But store up for yourselves treasures in heaven, where moth and rust do not destroy, and where thieves do not break in and steal. For where your treasure is, there your heart will be also"* (Matthew 6:19-21 NIV).

## E) Offerings

An offering is that which an individual voluntarily gives to the Lord which is “above and beyond” the tithe. Throughout the scriptures, we are encouraged to give tithes as well as to give offerings unto the Lord:

*“Seek the place the LORD... puts his Name there for his dwelling. To that place you must go; There bring your burnt offerings and sacrifices, your tithes and special gifts, what you have vowed to give and your freewill offerings, and the firstborn of your herds and flocks”* (Deuteronomy 12:5–6 NIV; see also [Deuteronomy 12:11](#); [2 Chronicles 31:12](#); [Nehemiah 10:37](#); [12:44](#); [13:5](#)).

In the tithe, the individual gives his one tenth to the local church and the leadership of the church determines how and where the resources are to be used. Generally, in the offering, the person is more specific as to the general area in which the money is to be used. Offerings tend to be given to minister to needs and situations which are outside of the local church. At times, there may be special offerings for missions, an outreach project, a specific need or ministry, etc.

A tithe is that which we give to God because it is rightfully His; in faith we repay back to the Lord what belongs to Him. In offerings, we have an opportunity to plant financial seeds into the lives and ministries of other areas in the kingdom. Because offerings are given above the tithes, the giving of offerings is above what would be required by God; therefore, there is a special blessing bestowed. Because we give extra from ourselves, there is also the promise of reaping extra from the Lord ([Galatians 6:7-10](#); [Luke 6:38](#); [Mark 4:26-29](#)).

## TITHING—Ten Common Questions<sup>2</sup>

There are a variety of questions which usually arise over the issue of tithing. We will now briefly examine some of the more familiar ones:

### 1) What is the difference between a “tithe” and an “offering”?

Tithe is a matter of obedience to the principle in Scripture, while an offering is what we voluntarily give to the Lord over and above the tithe. The purpose of the tithe is to contribute to the operation of your local church, whereas an offering can be for any other need that arises. Generally, when giving an

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<sup>2</sup> Adapted from “Learning About the Tithe” by William R. Kimball. Reprinted by permission of Christian Equipppers International, P.O. Box 16100, South Lake Tahoe, California 95706, USA

offering, the person is more specific in designating where the money is to be used; offerings tend to be given to minister to specific needs and situations which are within or outside of our local church.

## **2) Should I tithe on the gross or net of my income?**

The tithe should be based upon the gross amount of our income. We must 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 of the business.

## **3) Shouldn't I pay my bills first?**

The tithe belongs to God, not your creditors. Too many bills are usually an indication of poor financial stewardship and wrong priorities. Tithing is a first step to financial responsibility and provision.

## **4) What if 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 even commended the generosity of the poor widow who gave her two meager mites ([Luke 21:1-4](#)). The poor are better off giving unto God than withholding it. Tithing is a means of giving our way out of poverty and financial debt. This is a divine law ([Luke 6:38](#); [Malachi 3:10](#)). The best way to get out of poverty is to give your way out. Whether we are rich or poor, our 90% will go much further through the tithe than our 100% will without the tithe. Withholding the tithe only perpetuates poverty.

## **5) What if I haven't tithed previously; should I pay back tithes?**

The important thing is to commit yourself to faithful, consistent tithing now! If God pours out an abundance of finances, you can honor the Lord by giving more. If you have repented from withholding the tithe in the past, 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.

**6) If God wants us to give cheerfully,<sup>3</sup> shouldn't I just give when I feel like it?**

We shouldn't make moral decisions, resist temptation, love others, pay our bills, believe God, serve God or give our tithe just when we feel like it. If we harbor a begrudging attitude in giving or we are not particularly joyful and enthusiastic, we should not stop tithing. The solution is in repenting for wrong heart attitudes—not in withholding the tithe. We should ask God to forgive us, renew a thankful spirit, and restore a joyful, cheerful, generous and enthusiastic attitude towards giving.

**7) Should I keep a record of my tithing?**

YES! 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. It helps us to keep track of our tithes on an ongoing basis, as well as the consistent structuring of our income and expenditures around the tithe principle.

**8) When should I tithe?**

The best safeguard for consistent, diligent tithing is to set aside the tithe whenever income becomes available, rather than risk spending it or forgetting about it.

**9) Should I tithe if I'm married to an unbeliever?**

Though you are not responsible for tithing off of your spouse's income, you are responsible to tithe off of your personal allowance, spending money, or income from work or other outside sources.

Being married to an unbeliever does carry its own set of dynamics to navigate, so your situation might be worth discussing with a pastor.

**10) What about those who object to tithing on the grounds that they already give more?**

In reality, this seemingly spiritual argument has generally proven to be a clever cover-up for stingy giving. With few exceptions, those who use this defense in rejecting the tithe principle are not even meeting the minimum requirement in giving represented by the tenth. Tithing is a spiritual law and

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<sup>3</sup> [2 Corinthians 9:7](#)

financial discipline to help determine whether we are, in fact, meeting this basic level of giving.

## Who should tithe?

Everyone! Even ministers tithe off of the salary they receive ([Numbers 18:25-28](#)). We should even instruct our children in the privilege and discipline of tithing at an early age.