

## Should You Pay Your Tithe With a Credit Card?

My wife and I use a credit card to pay for our tithe and I'd like to address the issue of churches accepting tithe from credit cards. Is it something they should be doing? Also, should you pay your tithe with a credit card? Here are a few points to consider.

### ***Should You Tithe With a Credit Card?***

Some churches only allow online tithing through debit cards, **not** credit cards. Having a credit card option can be a good thing for those who want to tithe online, but consider this if you choose to use a credit card for your tithe.



### **The church pays a higher fee for credit cards compared to debit cards.**

Debit card fees range from 1-2% and credit card fees can range from 2-4% for each transaction. If you choose to tithe because of credit card perks (and you're responsible with your credit cards) consider adding a couple of dollars if you want to cover the cost of the transaction. On a \$100 tithe, that's about \$2-\$4. Do you have to do this? No. But if you've never considered the cost that the church pays and you feel compelled to take care of the fee, simply adjust your gift by a few dollars.

### **Don't use your credit card to tithe unless you're responsible with it.**

If you're having trouble making your payments or can't seem to remember when to pay off your credit card, you should not use it to tithe. That's being financially irresponsible and you don't need to be using your credit card – probably at all.

### **Don't go into debt to give.**

2 Corinthians 8:12 (NIV) says, "For if the willingness is there, the gift is acceptable according to what one has, not according to what one does not have." Tithing isn't a popularity contest and going into debt because of giving isn't something I find in the Bible. In this scripture, Paul is telling the church in Corinth to give what they can. Going in debt to give doesn't make sense and I don't think it's biblical.

## ***Is Tithing With a Credit Card for the Reward Points Wrong?***

I mentioned before that my wife and I use our credit card to pay our tithe because we put just about every expense on it for the rewards. We don't tithe because of the rewards – we tithe because we want to further the Kingdom of God. If your motivation to tithe becomes so focused on credit card points, you should take a moment to reevaluate your motives.

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