

## Tithing and Giving: Dave Ramsey Answers the Top 5 Questions We Have



As the old saying goes: *We make a living by what we get, but we make a life by what we give.*

Three big principles of any solid financial plan are to save, spend and give. Most people forget about the giving part, though, because they think mostly about saving and spending.

**But giving—specifically tithing—is just as important.** It softens the heart of the giver and frees their soul from dependence on money. You'll never walk away from giving feeling bad! Giving comes in many forms, with your tithe being the most important, because it's a biblical mandate.

### What is a tithe?

Let's start with the basics. Simply put, **the tithe is the first 10% of your income** that should be given to your local church. It's strictly measured in money, so you can't replace it with giving your time or your talents.

### What does the Bible say about tithing?

According to Leviticus 27:30 (TLB), "A tenth of the produce of the land, whether grain or fruit, is the Lord's, and is holy." And 2 Corinthians 9:7 (NIV) says, "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."

### What's the difference between tithing and offerings?

A tithe is an amount (a percentage of your income) and an offering is anything given beyond that, but not in place of the tithe.

After you've tithed, you can give in other ways: Giving a cash offering to your church above and beyond the tithe, giving money to a charity you support, giving to a friend or neighbor in need, or giving of your time or talents. **Not only does giving of your money or other resources generate good in the lives of others, it also generates contentment in your heart.**

## Why should I tithe?

The tithe was not put into place for God's benefit—He already has everything He needs. He doesn't *need* our money! (And "our" money is already His anyway.)

Tithing is an act of obedience and should be given *freely* with pure motives. In other words, we give without expecting anything back in return. And it teaches us to be good stewards of what God has given us.

**Tithing was created for *our* benefit.** It teaches us how to keep God first in our lives and how to live unselfishly. Unselfish people make better spouses, friends, relatives, employees and employers. And they usually have better finances. God is trying to teach us how to prosper over time.

Remember, no one has ever become poor by giving. But what about those times when you're wondering if your situation is the exception?

- Is it okay to pause my tithing during tough financial times?
- Is it okay to claim a tax deduction for your tithe?
- I'm not affiliated with a church—should I still give?
- Is it 10% of my income before or after taxes?
- Do you increase giving when you start making more money?

Here's our advice on tithing and giving in situations like these.

### 1. Is it okay to pause my tithing during tough financial times?

The Bible doesn't mention anything about "pausing" tithing. And it doesn't say we'll go to hell if we don't tithe.

But get this: Many people have observed that after they stopped tithing, their finances seemed to get worse. In Malachi 3:8–11, God says that if you tithe instead of keeping it for yourself, He will pour out blessing and rebuke your devourers. In other words, He'll keep you safe from those who might harm you. So keep tithing.

If you can't live off 90% of your income, then you're probably struggling to live off 100% anyway, and that means you have bigger financial problems you need to address. It shouldn't require a miracle for you to get through the month with 10% less in your wallet.

If you sit down and look at your budget, you'll see you can make it while giving away at least 10%. That might mean cutting some fun money or increasing your income, but it can be done. Read the Bible and take from it what you will, but remember this: **If you tithe, do it out of love for God, not out of guilt.**

## **2. Is it right to count my church tithe on my tax returns?**

You were biblically obedient by giving your tithe to your church. The Bible tells us to be good managers of our money, but it doesn't shrink the value of your gift if you take the tax deduction. It is a way to manage the other 90% of your money. Take the deduction.

Later, when you get your income tax refund, remember it's money you've already tithed—although you're certainly welcome to devote some or all of it back to the Lord as additional thanks for His blessings.

## **3. If I'm not affiliated with a church, should I still donate 10% of my income?**

If you don't belong to a church, you can still give a percentage of your income to charities and philanthropies that are important to you. Think of what causes matter most to you, and align your support there. There are plenty of ministries and organizations that are doing great work and could benefit from a percentage of your income.

## **4. Do I donate 10% of my income before or after taxes? And do I factor in income from side hustles?**

Honestly, whether you tithe from your gross pay or your take-home pay is entirely up to you. The point here is you're giving that 10% of your income. Dave gives off the top of his taxable income, but he'll be the first to tell you, "Just give and be a giver. It's about changing your spirit anyway."

As for your side hustle—the 10% should be a percentage of your entire amount of income. So if you take a part-time job on the weekends that brings in \$300 extra each month, add that amount to your total monthly income.

## **5. I'm making more money now. I want to know how to increase giving above the tithe.**

When things are going well and you find yourself with lots more income than you need, it can be easy to accidentally spend all that extra cash on yourself. But it should be a great opportunity to begin thinking about other ways to give above and beyond your tithe. That's why it's a good idea to budget what you'll do with the extra so you can make sure you're giving some of it too.

Once you've calculated your tithe, plus any saving and spending you're doing, see what your surplus is. Divide that surplus among extra offerings, extra investing, and some fun money. It might help to specifically budget a certain amount each month for special giving opportunities above the tithe. Then look around you—ask friends if they know of anyone in need, and watch for opportunities to give that money away. If you're intentional about seeking out those circumstances, you're going to find them!

**And remember, whether you're giving a tithe, offering, or some other special contribution, it should come from your heart.** It's an important part of any financial plan, and it's really the most fun you can have with your money!