

# Tithing, Giving, Money & Stewardship

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## Introduction: Why it Matters

Let's be real: few topics are more uncomfortable in church than money.

Some of us grew up in churches where money was talked about too much—and it felt manipulative. Some of us grew up in churches where it was never talked about—and now we're confused about how it connects to our faith. Others of us are just trying to pay rent and wondering, "Does God really care what I do with my money?"

At **Love Church**, we believe money isn't something God wants from you—it's something He wants to set **free** in you. We believe generosity isn't a guilt trip. It's an invitation. It's not about pressure or performance. It's about **partnership** with God.

Jesus talked about money more than almost anything—not because He needed it, but because He knows how much it affects our hearts.

— **"Where your treasure is, there your heart will be also." – Matthew 6:21**

I'll be honest—trusting God with finances hasn't always been easy for me. Living is expensive. Giving your first 10% can feel impossible some months. But over and over again, God has reminded me: **He is the owner—I'm the manager.**

— **"If God is Lord, then I submit to Him. God gave me my job. God has always provided. My role is to steward what He's entrusted to me."**

Sometimes we hear that 10% sounds like a lot—until we get a 10% off coupon and complain it's not enough. It's all about **perspective**. Generosity starts with trust.

If you're struggling financially right now, hear this: **you are not behind. You are not in trouble. God sees your heart.** Start where you are. Trust grows with obedience. Even one coin, given in love, moves the heart of God.

— **"She gave out of her poverty... all she had to live on." – Luke 21:4**

This isn't about money. It's about surrender. It's about freedom. It's about becoming the kind of person who trusts that **God is enough.**

# Section 1: What the Bible Teaches About Money, Tithing & Generosity

From Genesis to Revelation, the Bible has a lot to say about money—not because God needs it, but because He knows how closely it’s tied to our hearts.

Money reveals what we love, what we trust, and what we prioritize. That’s why Jesus said,

“You cannot serve both God and money.” – Matthew 6:24

## Old Testament Foundations: Tithing

In the Old Testament, tithing meant giving the first 10% of your income (or crops, livestock, etc.) back to God as an act of worship.

- **Genesis 14** – Abram gives a tenth to Melchizedek as an act of honor and worship.
- **Leviticus 27:30** – “A tithe of everything... belongs to the Lord.”
- **Malachi 3:10** – “Bring the whole tithe into the storehouse... Test me in this,” says the Lord.

Tithing wasn’t a tax—it was a reminder. God is the provider. God is first. Tithing taught Israel to live open-handed, to trust God’s provision, and to care for the temple and the poor.

## New Testament Fulfillment: Generosity

In the New Testament, Jesus doesn’t throw out the tithe—He goes even deeper.

“You give a tenth... but you neglect justice, mercy and faithfulness. You should have practiced the latter, without neglecting the former.”

– Matthew 23:23

Jesus always presses the heart. In the early church, we see radical generosity:

- **Acts 2:44–45** – “They sold property and possessions to give to anyone who had need.”
- **2 Corinthians 9:7** – “God loves a cheerful giver.”
- **1 Timothy 6:17–19** – “Be rich in good deeds... be generous and willing to share.”

While the New Testament doesn’t command a percentage, it consistently teaches **sacrificial, cheerful, Spirit-led giving**. The tithe is a starting point—a principle of **priority and trust**, not a legalistic requirement.

# “But Isn’t Tithing Old Testament?” Why Some People Don’t Believe in It Anymore

A lot of people today ask: “Do we really have to tithe? Isn’t that just part of the Old Testament law?” It’s a valid question. And it deserves a thoughtful, biblical response.

## 1. Tithing Originated in the Old Testament—But It’s Older Than the Law

Before the Law of Moses was ever given, **Abraham tithed** in response to God’s goodness.

“Then Abram gave him a tenth of everything.” – Genesis 14:20

This wasn’t a legal requirement. It was an act of **honor and worship**. Jacob also committed to tithe before the Law:

“Of all that you give me I will give you a tenth.” – Genesis 28:22

So while tithing became codified under Moses, it actually predates the Law—and reflects a heart posture of gratitude, trust, and worship.

## 2. The Law Required It—But Jesus Affirmed It

In Matthew 23:23, Jesus critiques the Pharisees for giving a tenth of their spices while neglecting justice and mercy. But look at what He says:

“You should have practiced the latter, without neglecting the former.”

In other words, Jesus wasn’t anti-tithing. He was anti-hypocrisy. He affirms both generosity and justice—and challenges the heart behind the gift.

## 3. The New Testament Doesn’t Abolish Tithing—It Raises the Bar

The early church gave with **radical generosity**, often beyond 10%.

- They sold land and possessions (Acts 2:44–45)
- They gave sacrificially, joyfully, and regularly (2 Corinthians 8–9)

The New Testament doesn’t cancel the tithe. It emphasizes **cheerful, Spirit-led, sacrificial generosity**—tithing included. Tithing becomes a starting line, not a finish line.

## 4. Common Objections to Tithing—Answered

- “I give my time, not my money.” That’s awesome—but Scripture calls us to steward both. Time, talents, and treasure.
- “I’m broke—I can’t afford to tithe.” God doesn’t guilt you. He invites you. Start somewhere. Remember the widow’s coin in Luke 21. It’s about the heart, not the amount.

- **“The church just wants my money.”** Healthy churches don’t manipulate—they invite people to partner in the mission. At **Love Church**, we’re committed to transparency, stewardship, and using every dollar to help people experience the love of God.

## | **So... Why Should We Still Tithe?**

Because it’s:

- **A biblical principle that predates the Law**
- **Affirmed by Jesus**
- **Modeled in the early church**
- **A practical way to put God first**
- **A way to break greed and build trust**
- **A way to support the mission of the Church**

Tithing isn’t legalism—it’s **lordship**. It’s not about giving God something. It’s about recognizing that **everything already belongs to Him**.

## Section 2: Why Giving Shapes the Heart

Jesus talked about money more than almost any other topic—not because He was trying to raise funds, but because He was trying to raise **disciples**.

| “Where your treasure is, there your heart will be also.” – Matthew 6:21

This is the heart of it: **what we do with our money shapes who we are becoming**. Money isn’t neutral. It pulls on our desires, our sense of control, our fears. Giving, then, becomes a **spiritual formation tool**. It’s one of the most powerful ways God trains us to trust Him.

### | Giving Breaks Greed

Greed is sneaky. It disguises itself as “wisdom,” “security,” or “just being responsible.” But unchecked, it can take over our lives and distort our view of success. Giving breaks that grip. It reminds our soul:

| “Money is not my master—Jesus is.”

### | Giving Teaches Stewardship

Here’s the truth we try to live by: **God is the owner. We are the managers**.

Everything we have—our jobs, income, time, talents—is a gift. Giving reorients us to live with **open hands** instead of clenched fists. We don’t give to get something back from God. We give because we’ve already received **everything** in Jesus.

### | Giving Builds Trust

This one is personal for so many of us—because trusting God with our money is hard. Rent is high. Groceries are expensive. Kids need diapers. Life costs real money. But here’s what we’ve seen over and over again: When we give God our first, **He is faithful to provide**.

| “Honor the Lord with your wealth, with the firstfruits of all your crops; then your barns will be filled to overflowing.”

| – Proverbs 3:9–10

Giving isn’t just about generosity. It’s about **trust**. And like anything else that grows trust—sometimes it starts with a step that feels scary.

### | Giving Aligns Us with God’s Heart

The most famous verse in the Bible starts like this:

| “For God so loved the world that He gave...” – John 3:16

**God is a giver**. When we give, we become more like Him. We start to care about the mission of the Church, about people far from God, about needs in the community, about eternity. Our heart expands as our generosity grows.

## **Giving Reflects the Gospel**

The Gospel is this: **God gave first.**

He gave us Jesus. He gave us grace. He gave us forgiveness, new life, and eternal hope. We don't give to earn anything. We give as a **response** to what He's already done.

**"Thanks be to God for His indescribable gift!" – 2 Corinthians 9:15**

# Section 3: How to Practice Giving at Love Church

At **Love Church**, we don't give out of guilt. We give out of **gratitude**. We give because **God gave first**. We want you to know that when you give, you're not just making a donation—you're making a difference. You're helping people experience the love of God through the message of Jesus, the ministry of the Church, and the generosity of God's people.

So how do we practice giving here?

## 1. We Give Our First

We believe in giving our **first**, not our leftovers. Just like Proverbs says,

“Honor the Lord with your wealth, with the firstfruits...” – Proverbs 3:9

This means making giving part of our budget—not something we do if there's money left over. For some, this looks like giving right after payday. For others, it means setting up recurring giving online. Firstfruits giving is **intentional**. It's a declaration that God is first in our finances and our faith.

## 2. We Start with the Tithe

The tithe (10%) is our **baseline for trust**. It's not a tax. It's not legalism. It's a joyful act of obedience and surrender. That said, we know not everyone is in the same financial place. If you're in a tough season or just starting your faith journey, we encourage you: **Start somewhere**.

Even if it's 2%, start building the rhythm of generosity in your life. Remember the widow Jesus honored in Luke 21? She gave what little she had, and Jesus said she gave more than anyone else. It's not about the amount—it's about the **heart**.

## 3. We Give Intentionally

We encourage **automated giving** to help build consistency and faithfulness. You can set that up easily at [lovechurchsd.com/give](https://lovechurchsd.com/give). We also provide clear financial updates so you can see how your giving is making an impact. From salvations to baptisms to community outreach—your generosity helps fuel everything we do.

## 4. We Give as a Church Family

Giving isn't just about funding a church—it's about **being the Church**. When you give:

- You help meet practical needs in our city
- You support families, students, and single moms
- You help plant new churches and spread the Gospel
- You help people find community, purpose, and eternal hope in Jesus

## 5. We Grow in Generosity

Tithing is the beginning—but the journey doesn't stop there. We believe God will stretch us over time to give above and beyond the tithe through:

- Offerings (special gifts, outreach, or missions support)
- Sacrificial generosity when the Holy Spirit leads
- Legacy giving to help fuel the future of the church

## Bonus: Want to Know Where to Start?

Here's a simple path:

1. Pray – Ask God what He's inviting you to give.
2. Plan – Set a giving rhythm that works for your life and budget.
3. Practice – Start small if needed, but stay consistent.
4. Praise – Celebrate how God provides, and how lives are being changed.



# Section 4: Stewardship, Debt & Practical Financial Wisdom

Money is more than a resource—it's a **responsibility**. God doesn't just care that we give. He cares **how** we manage what we keep. That's what stewardship means: Recognizing that everything we have belongs to God—and we're entrusted to **manage it well**.

| “Moreover, it is required of stewards that they be found faithful.” – 1 Corinthians 4:2

## | Why Stewardship Matters

We believe:

- God is the owner
- We are the managers
- Stewardship is worship

You don't have to be rich to steward well. Whether you have a little or a lot, the goal is the same: **honor God with how you handle your money.**

That includes:

- Living within your means
- Saving for the future
- Budgeting wisely
- Avoiding unnecessary debt
- Giving with an open heart

## | Why Debt Hurts (And What the Bible Says)

Debt is a heavy burden—and Scripture doesn't avoid the topic.

| “The borrower is slave to the lender.” – Proverbs 22:7

Debt limits freedom. It can become a source of stress, fear, and spiritual compromise. While the Bible doesn't say debt is a sin, it **strongly warns** against becoming trapped by it. God desires **freedom** for His people—financially, emotionally, and spiritually. If you're in debt, there's **no shame**—but there is a better way forward.

## | Practical Tools to Help You Steward Money Well

Here are a few great resources to help you budget, save, and spend wisely:

- **EveryDollar** (by Dave Ramsey) – A free budgeting app to track your income and expenses.
- **“The Total Money Makeover” by Dave Ramsey** – A clear, practical guide to getting out of debt and building wealth with biblical wisdom.
- **Mint.com** – Budgeting and spending tracker to help you manage monthly expenses.

- **“God and Money”** by Gregory Baumer & John Cortines – A powerful read on honoring God through earning, spending, and giving.
- **“The Blessed Life”** by Robert Morris – Focuses more on the heart of generosity and the joy of trusting God with your finances.

At **Love Church**, we want to help you grow in generosity and walk in financial freedom.

# FAQ: Giving, Tithing & Money

**Question:** Do I have to tithe to be a Christian?

**Answer:** No. Salvation is by grace through faith alone. But growing in Christ includes surrendering every area of life—including finances. Tithing is a powerful step of obedience and trust.

**Question:** What if I can't afford to give 10%?

**Answer:** Start somewhere. God sees your heart. Start with 1% or \$10 a week. As your trust grows, so can your giving. The goal isn't the number—it's consistency, worship, and surrender.

**Question:** How does **Love Church** handle the money I give?

**Answer:** We steward every dollar prayerfully and transparently. Your generosity fuels ministry, outreach, church planting, staff support, and more. We're accountable to our board and committed to integrity. We work with our board and an accounting team to stay financially accountable to every dollar that comes into **Love Church**.

**Question:** Is automated giving okay?

**Answer:** Absolutely. Many people give online or set up recurring giving. It's not less spiritual—it's just more consistent. It keeps your giving faithful, even on weeks you're not physically at church.

**Question:** Can I give to specific causes?

**Answer:** Yes! You can give to our general fund (which supports everything we do), or to specific initiatives like missions, outreach, or church planting when available.

# Final Thoughts:

## God's Heart for You and Your Finances

If you've ever felt anxious about money, overwhelmed by debt, or unsure if you're doing it "right" — you're not alone.

At **Love Church**, we want you to know: **God sees you. He cares about every area of your life—including your finances.**

This isn't about pressure. It's about **freedom**.

Freedom to trust. Freedom to live open-handed. Freedom to become more like Jesus, the most generous giver of all.

You don't have to figure it all out today. Start small. Stay faithful. Keep your heart open.

And remember this:

**God is the owner. You're the manager. And He is a faithful provider.**

Whether you're giving for the first time, learning to budget, climbing out of debt, or stepping into radical generosity—you're growing.

And we're cheering you on every step of the way.

If you ever need help, encouragement, or prayer, don't hesitate to reach out. We're in this together.

**"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."**

**– 2 Corinthians 9:7**