

TTTHING CHALLENGE

90-Day Tithe Challenge

Frequently Asked Questions

What is the 90-Day Tithe Challenge?]

Sign up so we know you're participating.

From February 16th 2026, through May 17th 2026, commit to give 10% of your income to God through The Highlands (the word “tithe” simply means “tenth”).

Pray and expect God's blessing during this time (see Malachi 3:8–11 below).

At the end of the challenge, if you don't believe God has blessed you and you'd like your tithe refunded, email [**giving@thehighlands.church**](mailto:giving@thehighlands.church) by **July 31st 2026**.

Once we confirm your registration, we'll refund everything you gave during the challenge-no questions asked, no hassle. We promise.

How do I sign up?

Register online at [**thehighlands.church/tithechallenge**](http://thehighlands.church/tithechallenge), or fill out a Tithe Challenge card at any weekend service located at a table in the atrium and turn it in to the person at the table or drop it in the offering box.

What's the biblical basis for this?

God invites us to “test” Him in one area-tithing.

In Malachi 3:8-11, He promises to open the windows of heaven and pour out blessing when we bring the full tithe into His house.

“Bring all the tithes into the storehouse … If you do … I will open the windows of heaven for you. I will pour out a blessing so great you won't have enough room to take it in! Try it! Put me to the test!”
Malachi 3:10

Jesus also affirmed tithing (Matthew 23:23) and taught that God gives generously in return (Luke 6:38).

Is tithing “legalistic”?

No. Abraham tithed hundreds of years before the Law (Genesis 14). Jesus confirmed that tithing still matters-along with justice, mercy, and faith.

Tithing isn’t legalism. It’s trust, obedience, and partnership with God.

Why is The Highlands offering this?

The number one reason people don’t tithe is fear-fear that God won’t provide.

This challenge helps remove that fear.

The “worst” outcome is you save money for three months and ask for it back.

The best outcome is freedom from worry, deeper trust, and seeing God move in your life.

How should I give for it to count?

You may give online or in person (cash or check).

We just need to be able to identify your gift if you request a refund. Please use our giving envelopes and include your name and address with cash gifts.

Anonymous gifts cannot be refunded.

Will you really refund with no questions asked?

Yes.

Why three months?

Three months is long enough to stretch your faith and short enough to commit.

Does The Highlands have financial safeguards?

Yes. Every dollar is tracked, budgeted, and double-signed before it leaves the building.

Our Council reviews and approves the annual budget.
Giving totals are reported monthly.

Our church also uses a third-party accounting firm to independently audit all finances each year, ensuring full transparency and accountability.

We value transparency and integrity.

Why are you offering Financial Peace University with this?

Tithing is about trusting God-and He also calls us to be wise stewards.

FPU gives you practical tools to manage money God's way.

*Refunds apply only to tithe contributions made to The Highlands Church between **February 16th, 2026, and May 17th, 2026**, by individuals who register for the challenge in advance. Tithes given anonymously or without identifiable donor information are not eligible for refund. If a refund is issued, donors agree not to claim those amounts as charitable contributions for tax purposes. The Highlands reserves the right to verify amounts before issuing a refund.*

Week 1: Pastor Jeremy

Malachi 3:11 CSB

8 “Will a man rob God? Yet you are robbing me!” “How do we rob you?” you ask. “By not making the payments of the tenth and the contributions.

9 You are suffering under a curse, yet you — the whole nation — are still robbing me.

10 Bring the full tenth into the storehouse so that there may be food in my house. Test me in this way,” says the Lord of Armies. “See if I will not open the floodgates of heaven and pour out a blessing for you without measure.

11 I will rebuke the devourer, for you, so that it will not ruin the produce of your land and your vine in your field will not fail to produce fruit,” says the Lord of Armies.

Welcome to Week 1 of The Money Back Tithing Challenge!

Each week, our team will send you a brief devotional and prayer for you to consider as you trust God with your finances. You have taken a massive step in your faith journey and I know, I absolutely KNOW, that God will bless you for it!

You might be thinking, “Pastor Jeremy, how can you be so sure God is going to bless during this tithing challenge?” Well, I’m so glad you asked! I can be sure because our passage today in the Bible tells us so!

There’s a lot to get into when you read Malachi 3:8-11, way too much for this brief devotion. But let’s look at the challenge God makes. He says, “Test me.” Do you realize that God does not say this

anywhere else in the Bible? He doesn't ask people to test them when it comes to their health, or their children, or their careers, He only challenges us to test Him when it comes to our finances. Why?

Because trusting God with our finances is the hardest thing to do in the Christian life.

Think about the other things God asks us to do. Get baptized? Ok, yeah, I can get wet in front of my family and friends, sure. Read my Bible? Ok, I can carve out a few minutes of my day to read what God has to say. Love others? Sure, there are some knuckleheads that are harder to love, but I can be like Jesus and love them anyway. Give God 10% of my income? Wait, God, are You insane?!?! That's crazy talk!

See, trusting God with our finances is the hardest thing to do. Why? Because Jesus reminds us that where our treasure is, that's where our heart will be (Matthew 6:21). You see, trusting God with our finances is not a money issue, it's a heart issue. So let me just brag on you for a moment: as you take this tithing challenge, you're proving to God that He has your heart. You're willing to put your money where your heart is. Congratulations, you've done the hardest thing in the Christian life! Now watch as God proves Himself and blesses you for it. You're in for the ride of your life.

Prayer

God, thank you for blessing me with resources. I pray that you would multiply everything that comes in and goes through my hands. Help me to guard my heart and check my priorities. I give my finances to you and want to test You that You are good, faithful, and generous. Help me to give you more of my life so that I will continue to be

shaped in Your image. Bless my family, my home, and those around me.

In Jesus' Name,

Amen

Week 2: Pastor Aimee

Deuteronomy 2:17-18 NLT

17 He did all this so you would never say to yourself, 'I have achieved this wealth with my own strength and energy.' 18 Remember the LORD your God. He is the one who gives you power to be successful, in order to fulfill the covenant he confirmed to your ancestors with an oath.

Reflection

This is Moses' warning to the people before they entered the land God had promised them. He was concerned with their hearts. Once Israel took possession of the land, they might be tempted to take credit for the blessings that followed. Moses knew it was important to guard against this attitude that is rooted in pride. God alone is the source of all prosperity and achievement.

It is easy for us to forget that God is our source. Pride comes into our hearts, which is sin, causing us to think we are responsible for all the good things in our lives. When we give back faithfully to the Lord with our finances, we remind ourselves of His Lordship in our lives. Instead of pride, we walk in humility before God. Showing all credit goes to Him.

Prayer

Father,

I acknowledge you are the source of all I have. I pray against any attitude that seeps into my heart that I am dependent on myself. I trust in You and You alone. Search my heart for any area that is not completely submitted to you. I trust You. Amen.

Week 3: Pastor Krystal

Proverbs 3:9-12 NIV

“Honor the Lord with your wealth, with the first fruits of all your crops; then your barns will be filled to overflowing, and your vats will brim over with new wine. My son, do not despise the Lord’s discipline, and do not resent his rebuke, because the Lord disciplines those he loves, as a father the son he delights in.”

Reflection

God’s invitation to tithe isn’t about money—it’s about honor. When Solomon wrote these words, “honor the Lord with your wealth,” he was speaking about alignment: putting God first in the very things that most easily capture our hearts. Wealth represents trust, dependence, and what we lean on for security. By giving the first fruits—not the leftovers—we declare with our actions, *“Lord, You are my Source. Everything I have is Yours.”*

Generosity is not about what leaves your hand, but about joining our hearts to what’s in God’s heart. In God’s Kingdom, giving opens the door for overflow. Notice the promise—barns filled, vats overflowing. This isn’t just about material blessing, though God does provide. It’s also about living in the abundance of His presence, His wisdom, and His favor.

Challenge

As you tithe, don’t just place money in a basket—make it an act of worship. Pray over it, declare His faithfulness, and invite Him to fill every area of your life with His abundance.

Ask yourself:

- Am I giving God my **first**, or my **leftovers**?
- Do I see tithing as obligation, or as *honor*?

- Where might God be calling me to step into deeper trust?

Encouragement

Verses 11–12 remind us that God’s discipline comes from love. Sometimes trusting Him with finances feels like stretching. But every stretch grows us stronger. Every act of surrender is His way of training us to carry more of His Kingdom.

The Father delights in you. He’s not trying to take from you—He’s trying to make room for overflow, but can only give what you can handle, not what will destroy you. As Pastor Jeremy says, “**Can God trust ME?**” Read the parable of the talents in Mathew 25:14-30, and ask this question, “Can God Trust me with more?”

Prayer

Father, I choose today to honor You with my first fruits. I give not out of fear or duty, but as a declaration of trust that You are my Provider. Thank You for Your promises of overflow and for loving me enough to grow me through every step of obedience. Fill my barns with Your goodness and let my life be a testimony of Your faithfulness. In Jesus’ name, amen.

Week 4: Pastor Billy

Genesis 14:18-20 NIV

18 Then Melchizedek king of Salem brought out bread and wine. He was priest of God Most High, 19 and he blessed Abram, saying, “Blessed be Abram by God Most High, Creator of heaven and earth. 20 And praise be to God Most High, who delivered your enemies into your hand,” Then Abram gave him a tenth of everything.

Reflection

There has been much debate in the Christian world of late regarding tithing; that is giving a tenth of our earnings for the work of God. So much so that some pastors have even repented about the dogmatic stance that they previously took on it. Many say, it has to do with the time or dispensation; whether tithing was instituted “under the law or under grace”. Our scripture reflects that the idea of tithing came about even before the law was given by Moses. Furthermore, New Testament scripture is full of tithing references, legitimizing the act as a form of worship. So, whether grace or law, giving is presented as an integral part of discipleship. I would go as far to say that, giving is foundational in the life of a Christ follower. It is not because God needs our money, but because it reflects the posture of our heart. Matthew 6:21 says, “For where your treasure is, there your heart will be also.” When we support the advancement of God’s Kingdom in this world through the ministry efforts of the local church, we show that we prioritize the things that God cares about and the souls for which Jesus gave His life. The tithe is sacred because it is worship, not because we must do it or risk something bad happening to us. The greater fear for we disciples should be that we risk not doing something good for God’s Kingdom. The question, therefore, for me

any way, is not, do I have to tithe or not, but how can I worship in giving so that the posture of my heart says, I love Jesus more than anything else.

Week 5: Pastor Jared

Exodus 23:19

“Bring the best of the first fruits of your land to the house of the LORD your God.”

Reflection

During this time in ancient Israel, the first fruits were more than just produce—they were a declaration of trust and honor towards God. First fruits were literally the first and best part of the harvest. This concept meant putting God first in every part of life.

God asked His people to bring the first and best of what they had. It wasn't about leftovers or surplus. It was about priority.

Today, this principle speak volumes into our lives. Whether it's our paycheck, our investments, or our time—God provides an invitation to honor Him with the first and best of everything that we have, not the final scraps. He is asking us to position Him first! Why? Because giving first is an act of faith. It says, “Lord, I trust You to provide for the rest.”

This isn't just about tithing—it's about the posture of our hearts. When we give God our best, we're acknowledging that everything we have is from Him. We're resisting the pull and fear of scarcity and stepping into the abundance of His provision.

Prayer

God, You are the giver of every good and perfect gift. Today I come before You with a heart that desires to honor You—not just with words, but with the substance of my life. Teach me to bring You my first fruits: the best of my time, my resources, my energy, and my finances.

Help me resist the temptation to give You what's left over. Instead, let my giving reflect my trust in Your provision and my gratitude for Your faithfulness.

In Jesus mighty name, Amen!

Week 6: Pastor Mandi

2 Chronicles 31:5-12

In this passage in 2 Chronicles, we notice several key things:

1. King Hezekiah established an expectation for giving, and then he demonstrated it to his people (v.3)
2. Israel "gave liberally of the best" of what they had (v.5).
3. Through Israel's faithful giving, they grew to have an abundance of what was needed (v.10).
4. Because of their faithful giving, God was blessed and Israel was blessed (v.8).

Reflection

There is no better place to look at how we as humans have the propensity to be selfish than when you ask your three-year-old to give you a bite of their food. Not only is there extreme reluctance, but when they finally concede, they tend to give you the smallest and most unappetizing bite.

God, *our* Father, asks us to give generously in His Word, and I wonder how your heart is postured when he does. Is your posture like my 3-year-old at the dinner table, or is it like King Hezekiah and Israel in this passage in 2 Chronicles - giving the very best of what they had to God?

Today, in our culture of "more, more, more," we fall trap to the idea that if we give any of what we have away, we will never get it back. But we serve a God who loves to challenge the status quo of culture (don't believe me? Go read the Gospels - Matthew, Mark, Luke &

John). Even now, God is challenging us to not fall trap to the lies of our culture.

My Challenge to you: Give and give generously. Do so with the best of what you have to give. Be an example to those around you, like King Hezekiah was to Israel. And watch how God shows up in unexpected ways to bless you, to soften your heart, and to give you the financial margin to continue blessing those around you.

Week 7: Pastor Renato

2 Corinthians 9:7-8

‘Each person should do as he has decided in his heart—not reluctantly or out of compulsion, since God loves a cheerful giver.⁸ And God is able to make every grace overflow to you, so that in every way, always having everything you need, you may excel in every good work.’

Reflection

In his letter to the church in Corinth, Paul emphasizes the importance of having the right motivation for giving. He highlights that giving is a matter of the heart, and if our motivation is not rooted in thankfulness and gratitude, then we shouldn't give at all. I love what Paul says in verse 7: **“God LOVES a cheerful giver,”** which reflects God's own nature as a cheerful giver.

Matthew 7:11 states, “If you then, who are evil, know how to give good gifts to your children, how much more will your Father in heaven give good things to those who ask him.” This passage speaks of God as a perfectly loving and good Father who gives generously and with pure motives.

Challenge

Take a moment this week to reflect on your own motivations for giving—whether it's your time, resources, or finances. Ask yourself:

- Am I giving out of obligation or guilt?
- Is my giving rooted in gratitude for what God has done for me?
- Do I find joy in giving, or does it feel like a burden?

Encouragement

Challenge yourself to give cheerfully this week. Whether it's helping someone in need, supporting our church, or simply being generous with your time, do it with a heart full of thankfulness. Then, journal about how it felt and what you learned through the experience.

Prayer

Lord, thank You for all that You've given me. Help me to give with a cheerful heart, not out of duty or pressure, but out of love and gratitude. Teach me to reflect Your generous nature in all that I do. May my giving be a true act of worship that brings joy to others and glory to You. Amen.

Week 8: Pastor Preston

Acts 20:35 ESV

In all things I have shown you that by working hard in this way we must help the weak and remember the words of the Lord Jesus, how he himself said, “It is more blessed to give than to receive.

Reflection

Jesus invites us to take a step of faith and follow Him through generosity. We live in a world that never has enough and is always anxious to have more. Scripture makes it clear God's economy is different. We must remember the weak. Jesus lived out radical generosity, and He calls us to break out of our consumer self-focused mindset. The more we follow Jesus, the more we realize it is not about us, and it is all about the Lord and leading others to Him, using every resource Jesus has blessed us with. Jesus makes a powerful truth statement here when He says, “It is more blessed to give than to receive.” The word “blessed” in Scripture is congratulatory and happy. So, what Jesus is telling us is the position of receiving the most blessing is found in the one who is doing the act of giving. Jesus is not saying the one who receives is not blessed, but the one who is giving is more blessed. How fitting, after all, Jesus is the one who paid it all by giving up His life for us.

Challenge

- Am I always anxious to have more, or do I seek out opportunities to help the weak?

- Do I live out radical generosity like Jesus?
- Practically, how can I daily follow Jesus's example of radical generosity?

Prayer

Lord, my heart is to follow You wherever You lead me. Jesus, I surrender everything to You—my time, resources, and life. Open my eyes to see those who are weak. Help me break away from the cycle of never having enough and give me the boldness to live a radically generous life. Jesus, You are all I need. I commit myself to You, in Jesus's name, Amen.

Week 9: Pastor Jackie

1 Timothy 6:17-19

You may have heard the familiar phrase, “Be content with what you have.” Similarly, Paul writes: “Godliness with contentment is great gain.” (1 Tim 6:6). The quality of our lives increases when we are content in the Lord and what he has given us. If we believe that the grass is greener on the other side, we will miss out on the abundant life that Jesus came to give us. Let’s consider a few more of Paul’s words regarding money: “Command those who are rich in this present world not to be arrogant nor to put their hope in wealth, which is so uncertain, but to put their hope in God, who richly provides us with everything for our enjoyment. Command them to do good, to be rich in good deeds, and to be generous and willing to share. In this way they will lay up treasure for themselves as a firm foundation for the coming age, so that they may take hold of the life that is truly life.” 1 Timothy 6:17-19 NIV Money will come and go; therefore, we can’t trust in our money, ourselves, or the person writing our paychecks. We can only place our trust in God who is our true provider. A coworker once said to me, “At the end of the day, I know that our bosses are the ones who put food on my table.” That’s what misplaced trust sounds like. Our relationship with money often reveals to us what is inside of our hearts. Where might your trust be misplaced? Some of us are arrogant and proud because of our money, yet others hold a scarcity mindset, constantly worrying that there won’t be enough. I love that God does not think this way. He richly gives us all we need for our enjoyment. God doesn’t just invite us to survive, he invites us into a life of enjoyment! Enjoy what God has given you, but remember that we brought nothing into the world, and

we can take nothing out of it (1 Tim. 6:7). Life is not found in the abundance of possessions (Luke 12:15). There is a truer, richer life that Jesus invites us to take hold of. This life - the life that is truly life - is found in Jesus and will continue on into eternity. So what should we do with the money that we do have? As Christians, we aren't blessed so that we can keep acquiring more things for ourselves - we are blessed to be a blessing to others! My parents are great examples of living generously. When they upgraded costly items like their cars or appliances, they didn't sell the old item. Instead, they would look for someone in need and bless them. God always brought the person in need their way. The satisfaction that came from their generosity was so much richer than having extra money in the bank. When we give, God blesses us in return. I challenge you to look for an opportunity to be generous this week, and I believe that God will bring someone your way.

Prayer

Lord, thank you for the life you have given me. Thank you for being my provider. Please grow my heart in contentment and remove any greed that is within me. Help me to place my trust in you above all else. Please give me an opportunity to bless someone this week, and help me to have a willing and generous heart. Amen.

Week 10: Pastor Gene

2 Corinthians 9:6-11 (CSB)

6 The point is this: The person who sows sparingly will also reap sparingly, and the person who sows generously will also reap generously. 7 Each person should do as he has decided in his heart—not reluctantly or out of compulsion, since God loves a cheerful giver. 8 And God is able to make every grace overflow to you, so that in every way, always having everything you need, you may excel in every good work. 9 As it is written: He distributed freely; he gave to the poor; his righteousness endures forever. 10 Now the one who provides seed for the sower and bread for food will also provide and multiply your seed and increase the harvest of your righteousness. 11 You will be enriched in every way for all generosity, which produces thanksgiving to God through us.

Reflection

The church in Corinth is known to “excel in everything – in faith, in speech, in knowledge, in all earnestness” (2 Cor 8:7), but Paul wants the church to also excel in the grace of giving. He highlights the heart of a cheerful giver, but this passage also emphasizes the results of cheerful giving. Verse 10 says that God will multiply our capacity to give and Verse 11 says that we “will be enriched in every way.”

Some of us may be known for excelling in other areas of our lives, like serving in ministry or attending every event, but it may be difficult to give willingly and cheerfully. But as Paul writes when we give in cheerful obedience, something amazing happens. God not only blesses us and sustains us, He increases our capacity to give! When we learn to truly trust God with our finances, it becomes a

cheerful discipline of worship which “produces thanksgiving to God” (2 Cor 9:11).

Challenge

- Am I trusting God to sustain me?
- Am I giving as a response of who God is (my one true provider)?

Prayer

Father, thank you for always being my provider. I trust that You will always provide for me. As I give, I pray You multiply my capacity to give so others may be blessed and that all will give thanks to You. All glory, honor and praise belong to You. Amen.

Week 11: Pastor Josh

Luke 6:38

If God Can Get It Through You, He'll Get It to You

Luke 6:38 (NLT)

“Give, and you will receive. Your gift will return to you in full—pressed down, shaken together to make room for more, running over, and poured into your lap. The amount you give will determine the amount you get back.”

Reflection

Jesus is showing us that giving isn't about losing; it's about gaining. God doesn't ask us to give because He wants to take from us. He asks because He wants to open the door for His blessing to flow in our lives.

In the natural, giving seems like it makes you have less. But in God's kingdom, it works the opposite. Andrew Wommack teaches that giving is like planting seed. A farmer doesn't freak out when he puts seed in the ground because he knows a harvest is coming. In the same way, when we give with faith, we're planting into God's system, and He promises to multiply it back.

Jesus said it will come back pressed down, shaken together, running over. That's not barely enough; that's overflow. God isn't stingy. He's a God of abundance who has already provided everything we need in Christ. Giving doesn't twist His arm to bless us. It positions our hearts to receive. And here's something I've seen happen over and over: when God can get it through you, He will get it to you.

Living open-handed shows God He can trust you with more because it won't stop with you. It will flow through you to others.

I've seen this in my own life. There were times I gave when it didn't make sense financially, but God always showed up, whether through unexpected provision, an open door, or a need being met right on time.

Challenge

This week, stretch yourself in giving. Tithe faithfully, give above your tithe, or meet a need God highlights. Remember, when God can get it through you, He will get it to you.

Prayer

God, thank You for being my provider. Help me give with faith and not fear. I trust that as I sow, You will bring the harvest and use me as a channel to bless others. In Jesus' name, amen.

Week 12: Pastor Jeremy

Luke 12:15-21 (CSB)

15 He then told them, “Watch out and be on guard against all greed, because one’s life is not in the abundance of his possessions.”

16 Then he told them a parable: “A rich man’s land was very productive.

17 He thought to himself, ‘What should I do, since I don’t have anywhere to store my crops?’

18 I will do this,’ he said. ‘I’ll tear down my barns and build bigger ones and store all my grain and my goods there.

19 Then I’ll say to myself, ‘You have many goods stored up for many years. Take it easy; eat, drink, and enjoy yourself.’”

20 “But God said to him, ‘You fool! This very night your life is demanded of you. And the things you have prepared — whose will they be?’

21 “That’s how it is with the one who stores up treasure for himself and is not rich toward God.”

You made it! Twelve weeks of faithfulness, twelve weeks of worrying, twelve weeks of victories. Congratulations, you’ve accepted the tithing challenge, and you followed through on your commitment to God.

So, what did you learn? My prayer is that God revealed Himself in powerful, unexpected ways over these last few months. And if you don’t think He has, keep your head up! God is always moving at His

pace, not ours, and He asks for faithfulness to His commands. Don't lose heart, I believe He's planning something special for you!

As we close the Tithing Challenge, I want to end with a lesson from Jesus on our finances. Jesus spoke so much about how we use the resources that God has given us, and our final devotion warns us of a simple danger: greed.

Greed creeps into every area of our life. I'm going to sound like an old man when I say this, but I remember the days before social media. I remember when I didn't need to scroll through everyone's coffee order, room decorations, errand runs, or daily musings. What social media can often bring out in us is an intense greed. We're scrolling through our feeds and begin to wonder: "Why are they always at Disneyland? Don't they work?" "Why is she always at that coffee place? How can she afford that?" "How in the world did he get that car? His car goes 0-60 in 3 seconds and my car goes 0-60 in 3 minutes!"

Greed can surprise us at any moment. We've been seeing a lot in this Tithing Challenge that God is calling us to a life of generosity. But do you know what the opposite of generosity is?

Greed.

Let me encourage you, as you end this challenge, to fight to keep greed out of your life. God is going to provide for you so you don't need to worry about that. Focus on your generosity, eliminate greed, and watch God continue to store up blessings in your life.

Thanks for taking this challenge! My prayer is that this challenge opened your eyes to a new way of living. You took a massive step in your faith, but let me encourage you, there is so much more that God

has for you. You bless others with your generosity, and allow God to bless you with His.

Prayer

God, you are so good to me! Thank you for teaching me about generosity and trusting You with my resources. I believe Your plan is good and you will continue to do amazing things in my life. I trust you in every area of my life, including my finances. Remind me that everything comes from you. Thank you for your generosity towards me and help me to be generous to someone else.

In Jesus' Name,

Amen