

Should You Tithe When You're in Debt?

Contrary to popular opinion, God cares what you do with your money. We see this when Jesus went to church (the temple) and He sat next to the offering box so He could watch what people put in the offering. When a widow put all she had into the offering (although it was just two copper coins), Jesus made a major issue out of it. He called His disciples over and said, "Truly I say to you, this poor widow has put in more than all those who are contributing to the treasury" (Mark 12:43).

So if we can see that how we manage our money matters to God, why do so many people avoid tithing? I'm sure that part of it is lack of understanding of just how beautiful and empowering it can be to trust God with your tithe, so today I want to lend some fatherly advice on why this principle matters so much in the kingdom and how it could just be the key to breakthrough in your finances.

Tithes and Offerings 101

What is a tithe? The word "tithe" means "10," as in 10 percent of your income. One of the most important principles of the tithe, however, is that it is not just 10 percent—it is the first 10 percent. In other words, God challenges you to pay your tithe before you pay your bills or spend money on anything else. Remember, the Old Testament saints were to give the first fruits of their fields (see Ex. 23:16). In this way, you are tithing by faith in that you are giving God His share before you deal with your purchases or expenses. Thus, you must trust Him to provide for the rest of your needs and desires. This is one of the key elements that establishes the tithe as a New Testament principle—you are giving by faith, not by Law.

The tithe is not a gift, either. It is your "franchise

payment” for God’s partnership in your life—the most extraordinary franchise opportunity that will ever come your way. In other words, you owe God the tithe. We can see this play out in Malachi 3:8-12 when God partnered with Israel for their prosperity. Metaphorically speaking, He had franchised the earth out to them. He had provided favorable conditions for their farms to succeed—blessing the soil, causing the rain to fall at the right time, making the sun shine on their crops and so forth. They, on the other hand, had provided the labor—tilling the ground, pruning the vines and harvesting the crops.

God’s franchise deal with them was 90/10; the farmers kept 90 percent of the profit, but God, for His part, required the first 10 percent to be His. As the ultimate philanthropist, God wanted His portion of the profits to be given to the priests, who gave spiritual oversight to His people.

Furthermore, the tithe is to be paid to the storehouse (typically your church), the place that provides you with spiritual meat and milk. You don’t get to designate your tithe to a certain activity or person. It is not yours; it is God’s. Therefore, you cannot control it. If you ask God to partner with you in life and you don’t pay God His 10 percent dividend, He calls it robbery. You have basically ripped off your business partner and embezzled your stockholder’s money.

When you give money above the tithe, which is everything above 10 percent, it is called an offering. Your generosity begins above the tithe. You have the freedom to give an offering to anyone or anywhere you want. God has given you authority over 90 percent of your income to do with as you see fit. He wants you to be as generous with your money (the 90 percent) as He is with His portion.

Common Questions on Tithing

Since I’ve been talking more about the tithe recently, many of

you have had questions about it. So, here are my thoughts on some of the most frequently asked questions I've received. This is not the final word on tithing because that could take hours to talk through, so I encourage you to process your questions with the Lord and with people you trust in your life.

1. Should I take my tithe off of a money gift that's given to me? For example, if I'm given a large financial gift from a family member?

Under the New Testament, the principle is to tithe by faith the first 10 percent off all of your increase. Here's a practical example: if you have a business, you don't tithe off of the sales, because you'd be losing money if you did that. So, you tithe off of the increase, or the profit, of the revenue (sales minus the cost of doing business and cost of goods). So it's not about tithing off all the money that comes your way, but off of the *increase* that comes into your life.

I personally tithe off of gifts because I feel like that's increase. If you don't want to tithe off of it then maybe give an offering (meaning it doesn't have to be 10 percent). The point is that in the kingdom, we should always err on the side of generosity. Why? Because when you give to God He always gives back to you.

2. How do I tithe when I have debt? Should I pay off my debt and then begin tithing?

The quick answer is that if I was in debt I would still tithe, but I would not go into debt for an offering. There are a lot of ways to look at this, so I'll share how I look at it—God says that you tithe 10 percent off of your increase. So, if I'm in debt, I tithe because I believe that when I give, I'll receive. When you tithe you're creating a partnership with the one who rules the world. So then, you're resourcing but God is also resourcing your 10 percent. He doesn't need money, so

He's asking you to trust Him with that 10 percent and watch what He can do with it. I believe that if you tithe by faith and not through compulsion, you're going to pay off your debts quicker.

I want to make a distinction here between tithe and offering. The offering is above and beyond the tithe. I don't give offerings from what should be my landlord's rent (more on that below). In other words, I don't go into debt for an offering.

3. If I tithe, I won't be able to afford rent. So what do I do?

Some may ask if tithing could be seen as taking the rent from your landlord. Of course, this is only true if you can't actually afford to live there. If you use money that should go to your tithe to pay your rent then you'll be owing to God. If you use the money to tithe instead of paying your rent then you'll owe your landlord. The truth is you were never supposed to take God's money (the tithe) and make it your landlord's (your rent). When you rented that house you couldn't afford, that was not a good plan and actually steals your engine of reciprocity.

I'm not at all suggesting that you shouldn't pay rent. I'm saying it's wiser to live in a place that you can afford to pay tithe first and still make rent. I'm using this illustration to show you that if you're going to owe anybody money, then I wouldn't suggest owing it to God. And I'll say it again: if you choose to still tithe by faith and trust God, I believe it sows into a cycle of reciprocity. Remember, prosperity begins with giving.

4. How do I tithe when I don't have a single cent that isn't accounted for each month? What if 10 percent is out of reach?

I'm a guy who preaches grace, but this is one of the only places where you would find me on the black and white side of things. Why? Because the only place where God says "test Me"

is in Malachi 3:10—"Bring all the tithes into the storehouse, that there may be food in My house, and test Me now in this, says the Lord of Hosts, if I will not open for you the windows of heaven and pour out for you a blessing, that *there will not be room enough to receive it.*"

Many years ago, Bill shared this verse with me and asked me to tithe for a period of time, and if God didn't at least return the tithe, Bill would give it all back to me. It was an opportunity for me to learn without risk, but the truth is God did return it back to us and we started to live at another level financially. So I'd say, try and figure out a way to squeeze out 10 percent, do it for six months and see what happens. And if nothing happens, you can say to God that you tested Him, but I'm sure He's going to be faithful to you.

5. Can I count hours of work as a part of my tithe?

I think you can count this as an offering but a tithe is always mentioned as an increase. In my personal life, I would say that hours of work are not a tithe, but it could be a great offering. When God talks about giving to Him, He always calls it a tithe. When He talks about giving to anyone else He calls it an offering.

6. If I don't have a home church, where do I tithe to?

Tithe always goes to the storehouse, so whoever is feeding you spiritually is who you should tithe to.

There's No Such Thing as Too Far Gone

If you're reading this and thinking that you've totally messed up when it comes to tithing then I want to share some hope with you today. If we look back on the verses in Malachi 3, we see just how gracious God is towards His people. I love the way He deals with His franchisees. He says to them, "Test me now in this" (verse 10). In other words, "Give Me back the franchise fee and watch how it affects your crop yields." He

is so gracious and forgiving with them. Even though they have broken their agreement, He promises them that if they make things right with Him. He will add a supernatural element to their farming efforts. This will cause their vines to produce ridiculous yields, so much so that it will dumbfound the surrounding nations. The same is true for us.

My encouragement to you today is to test God the way He asks us to by tithing in faith, instead of obligation. Take a risk and put your trust in the Lord of the universe to meet you as you build out a legacy for the generations to come! {eoa}

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