

# GIVING FAQs

## Level 1: Tithes

### What is a tithe?

It's 10% of your gross income, before taxes and all other withholdings. It's derived from a command of God. See Leviticus 27:30

### Isn't tithing a part of the Old Testament law made obsolete for New Testament believers?

Actually, tithing predates the OT law. Abraham and Jacob paid tithes long before Moses (the lawgiver) was even born (See Genesis 14 & 28, respectively). Moreover, Jesus affirmed tithing in his criticisms of the Pharisees in Matthew 23:23 and Luke 11:42, where he commended them for their rather scrupulous tithing, but criticized them for ignoring things like justice, mercy, faithfulness and the love of God.

### To whom do I pay a tithe?

The tithe goes directly to your home church, which is the New Testament equivalent of the Old Testament "storehouse." The storehouse was the support base for 1) the Levites (today understood as church pastors, staff & vocational ministry leaders) and 2) the "widows & orphans" (the poor and needy). In a farming culture it was literally a storehouse, where food and other supplies which had been tithed were kept for use in supporting the Levites and the needy. Today, in a monetary culture, the storehouse is a fund which fulfills these same purposes. See Malachi 3:10

### What does a tithe represent?

The tithe is a faithful response to God's provision for you, an act of worship acknowledging that it all belongs to him. It's different than personally directed charitable giving, in which you support a particular cause or mission close to your heart. See Psalm 24:1 and Colossians 1:16

### How is my tithe used?

Tithes are applied to the church's general operating fund. They cover not only basic operating expenses like utilities, maintenance, etc. They also cover administrative and ministry staff, ministry budgets, missions of mercy and evangelism such as local and international church planting, 4kids foster care, Hope South Florida homeless ministry and much more. The tithe provides the financial foundation for an active, healthy, transformational local church. It is a material reflection of our heart toward our world.

### Should I tithe on my net or gross?

The tithe is taken from "first fruits." This means it comes from your gross income, before taxes and any other withholdings. Further, it should be seen as a floor and not a ceiling. The tithe serves as a sort of baseline for generous living. In other words, paying my tithe isn't covering my "taxes" for citizenship in the Kingdom of God. It's a regular reminder that all I have is the Lord's. So the question is not "how

**little** can I give to cover the bill?" Rather, it's "how **much** can I give in grateful response to the Lord's blessing?" See Exodus 23:19a

## Should I tithe on other forms of income such as Social Security, life insurance, disability checks, financial aid/assistance or my tax refund?

It could be argued that your tax refund, for example, is money on which you've already tithed and that similar money sources are not "tithe-able income." However, in principle you tithe on the resources God provides to sustain you, in whatever form they come. There will be situations when you must use common sense and your good conscience before the Lord (for example, if someone gives you \$100 to pay a medical bill it may not make sense to tithe \$10 thus making it impossible to pay the medical bill, and it may be offensive to request \$110 for the bill in order to cover your tithe). But again, the principle is that the tithe is a floor and not a ceiling. The attitude of the generous person is not "how little can I give" but "how much?" This is between you and the Lord. Start with the obvious—your gross income from employment

## Is it okay to designate my tithe for specific use?

Tithes are intended for use in the general operating fund, the "storehouse." Gifts for specific use fall above and beyond the tithe and come under the category of "missional giving," discussed below.

## Do I pay my tithe instead of my light bill? Health insurance? Life insurance?

God calls us to honor him first with our wealth, and we must consider that very carefully when answering this question. God also calls us to be true to our word, to pay our debts, to keep our commitments and, in as much as we are able, to provide for our families. God is not honored by a failure to meet your financial obligations and put food in your children's mouths. However, that is not the choice that many of us face. Some can "afford" to tithe and don't. Others cannot "afford" to tithe because of spending decisions and lifestyle choices that we have made in which we haven't given God his place in our financial planning (again, he is to be first) and worship (10% is an acknowledgment of the fact that he owns it all). There is a "downsizing" of life that needs to occur in that scenario that makes space for Level 1 (tithing) and Level 2 (Sacrificial Giving Beyond the Tithe) giving.

That said, if you really are faced with choices such as meeting your financial obligations or putting food on the table, it's time to make a plan to move toward financial freedom and generosity. You can...

- a) Start giving at some level to establish a pattern of generosity
- b) Take a fearless personal financial inventory. Consider seeking counsel in this area from our benevolence team.
- c) Develop and implement a strategy to live more generously.

\*Financial coaches are available to help you through this process.

## Do I tithe if I have to borrow to do it? (put on credit card, pull from savings, etc.)

Accruing debt weakens your financial position over time and ultimately hampers your ability to live generously. Again, if you find yourself in this position, make a plan to work out of debt and toward financial freedom and the generosity it will produce.

## Level 2: Sacrificial Giving Beyond the Tithe

### What about giving beyond my tithe?

Besides tithing the Bible talks about other forms of giving. There are offerings made to specific purposes, dedications made in honor of the Lord and alms given to the poor. Again, the tithe should be seen as a floor and not a ceiling. Some people set out to give 12%, 20% or more of their income! Interestingly, two very wealthy individuals recently challenged the 400 wealthiest Americans to give away HALF of their income! They did this on the basis that at some point, a point that each person must examine their own hearts to determine, enough is enough. In principle God's desire is that we be vigilant to identify needs and meet them when we're able. In dying to self the question becomes "how little can I consume in order that I might produce all the more for the salvation of people and relief from suffering and injustice?"

### How do I determine what is "sacrificial?" Where do I draw the line?

This is between you and the Lord. 2 Corinthians 9:7 says "Each one must give as he has decided in his heart, not reluctantly or under compulsion, for God loves a cheerful giver." Later in that same passage Paul quotes from Psalm 112, which says God "has distributed freely. He has given to the poor." The Model we have set before us is Jesus: "The Son of Man came not to be served but to serve and to give his life as a ransom for many." It seems that as people fell in love with Jesus, they became more and more enthusiastic and sacrificial in sharing that love.

### What questions should I consider when determining whether to give to a particular ministry?

Any ministry worth supporting should have a Christ-honoring, clear and compelling mission, measurable results, financial transparency and visible, accessible accountability. Once you've established those baseline factors, consider the way God has prepared you for that particular ministry so that you can support it with more than just money but with time and talent as well.

### What if it feels like my offering is so insignificant it's not worth giving?

No offering is too insignificant. It's not about the impact on the bottom line. It's about the place from which it flows—a grateful, generous, sacrificial, missional heart. God prospers and multiplies gifts like that. They inspire people.

## How to Give...

See the Mustard Seed pledge card for giving opportunities and instructions.

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