

# The Gift of Giving: Worship, Work and Witness

**Stewardship as Spiritual Resistance: Giving in a  
World That Takes**



# FACTS vs. MYTHS

## MYTHS

1

"Tithing is Old Testament; we're under grace now"

**FALSE.** This is one of the most pervasive myths about tithing, and it crumbles under scriptural scrutiny. Yes, we live under the new covenant of grace established through Jesus Christ. But grace does not abolish obedience, it deepens our devotion. Jesus explicitly endorsed tithing in Matthew 23:23, and the early church practiced radical generosity that went *beyond* the tithe. The Apostle Paul, the great champion of grace, wrote extensively about giving. Grace frees us to give joyfully, not grudgingly. It liberates us from legalistic scorekeeping while inviting us into the joy of sacrificial worship. If anything, grace raises the bar. Under law, people gave ten percent out of duty. Under grace, we give extravagantly out of love. The tithe is the starting point, not the ceiling.

2

"Helping someone financially counts as my tithe"

**FALSE.** This well-meaning confusion blurs important biblical categories. Helping a neighbor, paying someone's rent, buying groceries for a struggling family, these are beautiful acts of compassion, but they are **almsgiving**, not **tithing**. Alms are offerings given directly to individuals in need. The tithe, however, is given to God through the storehouse, the local church. Both are important. Both are biblical. But they serve different purposes and should not be conflated. You cannot fulfill your tithe by redirecting it to personal charity, no matter how worthy the cause. The tithe goes to God first, supporting the ministry of the church. Then, from the remaining ninety percent, we give alms and offerings to help those in need. To confuse the two is to undermine the distinct act of worship that tithing represents.

3

"I can tithe my time or talent instead of money"

**FALSE.** Time and talent are precious gifts, and God certainly calls us to serve with our abilities and invest our hours in kingdom work. Volunteering in ministry, using your skills to bless others, spending time in prayer and service, all of this is vital. But it is not tithing. The tithe, by definition, refers to **income**. Why? Because money touches the nerve of trust in ways that time and talent do not. Money represents security, power, autonomy. When we give our money, we surrender control. We let go of something tangible that could have been used for our own comfort or security. This is why the tithe specifically addresses finances. God wants our whole lives, yes, but the tithe focuses on income because that's where our idols often live. You cannot substitute service for the tithe. Serve faithfully *and* tithe obediently.

# FACT vs. MYTH

## FACTS



### The tithe belongs to God, it's worship, not donation

Tithing predates the Mosaic Law. Abraham gave a tenth to Melchizedek centuries before Sinai. This wasn't innovation, it was instinct born of reverence. Jesus reaffirmed tithing in Matthew 23:23, insisting it should be practiced alongside justice and mercy. Tithing is not about our generosity, it's about our obedience. It's not a charitable contribution we decide to make when we feel moved, it is an act of worship we render because we recognize God's ownership over everything. When we tithe, we are not being generous with our money, we are being obedient with God's money. This distinction is crucial. Generosity is giving from what we consider ours. Worship is returning what already belongs to God.



### The tithe sustains the spiritual infrastructure, the "storehouse"

In Malachi's time, the storehouse was the temple treasury where tithes were collected to support the Levites, the priests, and the ministries of worship. Today, the storehouse is the local church, the community of faith that nurtures our souls, equips us for ministry, and serves as a beacon of hope in the community. The tithe enables pastoral leadership, maintains sacred space, funds worship, supports ministries that feed the hungry and comfort the hurting, and ensures the church can fulfill its mission. Without faithful tithing, the storehouse runs empty and the ministry suffers. When we tithe faithfully, we invest in the spiritual infrastructure that disciples believers, proclaims the gospel, and advances God's kingdom.



### Tithing is spiritual resistance

In a capitalist system that ties our worth to our productivity and measures our value by what we earn, tithing is an act of holy defiance. It declares, "My security comes from God, not my grind." Tithing interrupts the logic of scarcity and competition that dominates our economic system. It refuses to bow to the idol of accumulation. It says, "I will not hoard. I will not grasp. I will trust." For communities that have historically been economically exploited and marginalized, tithing becomes an even more powerful act of faith. It declares that our hope is not in systems that have failed us but in a God who sees us, values us, and provides for us. Tithing is resistance against the lie that we are only what we produce or possess. We are children of the Most High, and we trust in divine provision, not human systems.

## "I can split my tithe across several charities"

**FALSE.** While supporting multiple ministries and charitable organizations is commendable and encouraged, the **tithe** itself has a specific destination: the local storehouse, the church that spiritually nurtures and feeds you. This is the biblical pattern established in Malachi 3:10, "Bring the full tithe into the storehouse." The storehouse is not a generic category for "religious organizations" or "good causes." It is the local body of believers where you are planted, where you worship, where you are discipled, where you serve. Your tithe goes there. Beyond the tithe, you are free, indeed encouraged, to give **offerings** to support missionaries, parachurch ministries, Christian nonprofits, and other kingdom work. But the tithe belongs to the local church. Splitting it undermines the principle of the storehouse and weakens the financial foundation of the community that invests in your spiritual growth. Honor the church with your tithe, then support broader kingdom work with your offerings.

## "If I tithe, God owes me blessings"

**FALSE.** This dangerous myth turns tithing into a transaction and God into a divine vending machine. "I put in my ten percent, God gives me prosperity." This is the so-called "prosperity gospel," and it distorts the biblical understanding of blessing. Tithing is not a quid pro quo arrangement. It is not a formula for getting rich. It is an act of **worship** and **trust**. Yes, God promises to bless obedience. Malachi 3:10 speaks of overflowing blessing. But biblical blessing is not limited to material wealth. Blessing includes peace, purpose, provision, community, spiritual growth, and the deep joy of living in alignment with God's will. Sometimes blessing looks like financial increase. Other times, it looks like contentment in simplicity, strength in hardship, or joy in sacrifice. Tithing is **covenantal**, rooted in relationship, not **contractual**, based on transaction. We tithe because we love God, trust God, and want to honor God, not because we're angling for a divine payoff.



# Week 1: Tithing: The Act of Worship

Godward Justice

*From the series: "The Gift of Giving: Fact vs. Myth, Worship, Work, and Witness"*

This week, we embark on a profound journey into understanding tithing not as a religious obligation or financial transaction, but as a sacred act of worship that declares God's lordship over every area of our lives. In a world that constantly demands more from us, that measures our worth by our productivity and our value by our possessions, tithing stands as a countercultural declaration of faith. It is an act of resistance against the idols of materialism, consumerism, and self-sufficiency that seek to dominate our hearts and minds.

# Theme Scripture

## 2 Corinthians 9:6–8 (NRSVUE)

"The point is this: the one who sows sparingly will also reap sparingly, and the one who sows bountifully will also reap bountifully. Each of you must give as you have made up your mind, not reluctantly or under compulsion, for God loves a cheerful giver."

This passage from the Apostle Paul's second letter to the Corinthians establishes a fundamental principle that undergirds our entire study: giving is an act of faith that reflects our trust in God's abundant provision. Paul uses the agricultural metaphor of sowing and reaping, familiar to his first-century audience and still resonant today. Just as a farmer who sows seed generously can expect a bountiful harvest, so too does the believer who gives generously participate in the spiritual economy of divine blessing. But notice carefully what Paul emphasizes: the attitude of the heart matters as much as the act itself. God desires cheerful givers, those who give not out of obligation or guilt, but from hearts overflowing with gratitude and trust. This cheerfulness is not manufactured emotion, it is the natural overflow of a soul that has encountered God's grace and knows, deep down, that everything we have comes from God's hand.

# Memory Verse



## Proverbs 3:9–10 (NRSVUE)

"Honor the Lord with your wealth and with the first produce of all your crops; then your barns will be filled with plenty, and your vats will burst with wine."

This ancient wisdom from Proverbs calls us to honor God with our **first** and our **best**. Not the leftovers. Not what remains after we've taken care of ourselves. The firstfruits principle teaches us to put God first in our finances, trusting that divine provision will follow our obedience.

# Scriptural Focus

## Malachi 3:8–10 (NRSVUE)

"Will anyone rob God? Yet you are robbing me! But you say, 'How are we robbing you?' In your tithes and offerings! You are cursed with a curse, for you are robbing me, the whole nation of you! Bring the full tithe into the storehouse, so that there may be food in my house, and thus put me to the test, says the Lord of hosts; see if I will not open the windows of heaven for you and pour down for you an overflowing blessing."

This powerful passage reveals that withholding the tithe is not merely a financial decision, it is a spiritual offense. God calls it robbery. The prophet Malachi confronts a people who have grown complacent, who have forgotten that the tithe belongs to God. Notice the bold invitation: "Put me to the test." This is the only place in Scripture where God invites us to test divine faithfulness. God is so confident in the covenant promise that we are challenged to try it and see.

## Genesis 14:18–20 (NRSVUE)

After Abram's victory over the kings who had captured his nephew Lot, Melchizedek, king of Salem and priest of God Most High, brought out bread and wine and blessed Abram. In response, Abram gave him "a tenth of everything." This is the first mention of tithing in Scripture, and it's crucial to note: this happened **before the Law was given to Moses**. Tithing was not invented as part of the Levitical system, it was a spontaneous act of worship by the father of faith himself. Abram recognized that his victory came from God, and he responded with a tenth of the spoils. This wasn't about religious duty, it was about reverence and recognition of God's sovereignty.

## Leviticus 27:30 (NRSVUE)

"All tithes from the land, whether the seed from the ground or the fruit from the tree, are the Lord's; they are holy to the Lord."

This verse establishes a fundamental theological truth: **the tithe already belongs to God**. We are not giving God something that is ours, we are returning what is already God's. The tithe is **holy**, set apart, consecrated. It is not ours to redirect, repurpose, or withhold. When we tithe, we are simply acknowledging divine ownership over all we possess. In the agrarian economy of ancient Israel, the tithe came from the produce of the land, the grain, the fruit, the increase of flocks and herds. Today, our "produce" looks different, it comes in paychecks, deposits, income streams, but the principle remains unchanged. Ten percent belongs to the Lord, holy and set apart for sacred purposes.

## Matthew 23:23 (NRSVUE)

Jesus said, "Woe to you, scribes and Pharisees, hypocrites! For you tithe mint, dill, and cumin, and have neglected the weightier matters of the law: justice and mercy and faith. It is these you ought to have practiced without neglecting the others."

Some use this verse to argue that tithing is obsolete under the new covenant. But look carefully: **Jesus affirms tithing**. He says, "without neglecting the others," meaning tithing should continue. His critique is not of tithing itself but of a distorted religious practice that obsesses over precise calculations while ignoring justice, mercy, and faithfulness. Jesus calls us to both/and, not either/or. We are to tithe *and* pursue justice. We are to be faithful in our giving *and* merciful in our living. Tithing without compassion is empty legalism. Compassion without obedience is selective discipleship. Jesus demands the whole package.

# Tithing is an act of worship that confronts the idol of materialism

## Key Thought

Tithing declares that God is the **source**, not the **salary**. In a culture that worships at the altar of economic security, that teaches us to trust in our own hustle, our own grind, our own ingenuity, tithing is a radical act of defiance. It says, "My provision comes from the Lord, not from my paycheck." It confronts the seductive lie that we are self-made, self-sufficient, independent agents who earn what we have through our own efforts alone. Tithing reminds us that every breath, every talent, every opportunity, every dollar is a gift from a generous God. When we tithe, we dethrone the idol of money and enthrone the God of abundance. We declare that our security rests not in our bank account balance but in the faithful character of the One who owns the cattle on a thousand hills. This is worship in its purest form, surrender, trust, and radical dependence on divine grace.

# CONTEXT: From Agrarian Faith to Capitalist Pressure



Ancient Israel gave from fields, herds, and harvests, tangible signs of divine provision directly connected to the land and the seasons. A family could see the grain growing in their field, watch their flocks multiply, and gather the fruit from their trees. The tithe was a portion of this visible abundance, given back to God with gratitude and trust. The rhythms of planting and harvest, of waiting and reaping, built faith into the very fabric of daily life.

Modern believers give from paychecks, contracts, and digital deposits, fruits of labor within a capitalist system that operates on very different principles. We work for wages. We trade time for money. Our provision comes through employers, clients, gigs, investments. The connection between our labor and our sustenance is mediated by complex economic systems that often feel impersonal and precarious.

**Capitalism measures value by productivity; God measures value by faithfulness.**

This is the fundamental tension we navigate as Christian stewards in a capitalist society. The system tells us we are worth what we produce, what we earn, what we accumulate. It pressures us to work more, buy more, achieve more, never satisfied, always anxious about falling behind. Into this breathless economy, tithing speaks a different word. It says:

"I am not a product. My worth isn't my wage. My provision comes from the Lord."

For those burdened by debt, inflation, or unstable income, tithing becomes not an act of wealth but of **witness**, a declaration that **trust in God defies the fear of not enough**. This is countercultural. This is costly. And this is deeply faithful.

# SPIRITUAL PSYCHOLOGY: Fear vs. Faith



## Fear says:

"If I give this, I won't have enough. The bills are piling up. The paycheck barely stretches as it is. Ten percent feels impossible. What if there's an emergency? What if I fall short? I need to hold on to every dollar I can. Giving feels reckless, irresponsible, even foolish. How can I trust God with my money when I can barely trust that I'll make it to the next payday?"



## Faith says:

"If I trust God, I'll always have enough. Not necessarily abundance by the world's standards, but enough. Enough for my needs. Enough for today. Enough for the journey. God has never failed me before. Every breath I've taken, every meal I've eaten, every crisis I've survived, God has been faithful. Why would I doubt now? Ten percent is not too much to give to the One who gives me one hundred percent. I will trust. I will obey. I will give God my first and my best, and I will watch God provide."

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Tithing teaches **trust before transaction** and **faith over fear**. It is a spiritual discipline that retrains our hearts, realigning us with divine economy rather than consumer culture. Every time we tithe, we practice letting go. We practice trusting. We practice believing that God's promises are more reliable than our bank balances. Over time, this practice transforms us. We become people who live by faith, not by sight. We become people who know, deep in our bones, that our security rests in God, not in our financial statements. This is the spiritual psychology of tithing: it rewires our relationship with money, with provision, with God, and with ourselves.

# ILLUSTRATIVE STORY

## "The First Paycheck"

A young adult, fresh out of college, lands their first real job. After years of studying, hustling through internships, living on ramen and student loans, they finally receive their first real paycheck. The direct deposit notification lights up their phone: \$2,400 after taxes. It feels like a fortune and a pittance all at once.

The math is quick and brutal. Rent: \$900. Student loan payment: \$350. Car payment: \$200. Groceries: \$300. Utilities: \$150. Gas: \$100. That's \$2,000 right there, leaving \$400 for everything else, clothing, emergencies, maybe a little fun. And they haven't even considered saving.

Then comes the question: the tithe. Ten percent of \$2,400 is \$240. That \$240 could pay the electric bill and buy groceries for two weeks. It could make an extra payment on the student loan or pad the emergency fund. Every practical, responsible, financially savvy voice says, "Hold on to it. You need it. God understands."

But somewhere deeper, beneath the spreadsheets and the budget anxiety, a still, small voice whispers, "Trust me." And so, trembling a little, maybe doubting a little, they transfer \$240 to the church. That act doesn't make sense economically, but it makes sense **theologically**.

They're proclaiming, *"God, before Sallie Mae, before State Farm, before Amazon, before all my needs and wants and fears, You're first."*

That's not **financial math**. That's **faith math**. That's **worship**.

And here's the mystery: somehow, the \$2,160 that remains stretches. Not because of a miracle multiplication, though God is certainly capable, but because when we prioritize God, our priorities shift. We become more intentional. We waste less. We trust more. We find that we have what we need, not always what we want, but what we need. And we discover a peace that defies logic, a peace that comes from knowing we've put first things first.

# ILLUSTRATIVE STORY

## "The Three Buckets"

Imagine three buckets sitting side by side on a table. Each bucket is labeled, and each has a specific purpose. Above each bucket is a sign:

### GOD

#### Tithe

Worship

The first bucket is for God. This is where the tithe goes, the first ten percent, holy and set apart. When you pour into this bucket, you're saying, "God, this is Yours. I'm not giving it to You, I'm returning what already belongs to You. This is my act of worship, my declaration of trust, my acknowledgment that everything I have comes from Your hand."

### CHURCH

#### Offering

Ministry

The second bucket is for the Church, not the building, but the ministries and missions that flow from the body of Christ. This is where offerings go, gifts beyond the tithe that support specific needs: the youth ministry, the building fund, the missionary in another country, the new worship equipment. These are investments in kingdom work, expressions of partnership in the gospel.

### NEIGHBOR

#### Alms

Compassion

The third bucket is for your Neighbor, the person in need right in front of you. This is where alms go, direct, personal acts of compassion. Paying someone's rent. Buying groceries for a struggling family. Helping a friend with medical bills. These gifts reflect the mercy of Christ and meet immediate, tangible needs.

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Here's the crucial point: **You cannot pour from one bucket to fill another and call it obedience.** You can't skip the tithe bucket and pour everything into the neighbor bucket, saying, "But I helped someone!" That's compassion, and it's beautiful, but it's not worship. You can't bypass the church bucket and claim you're supporting the kingdom by giving only to parachurch ministries. Each bucket has its own purpose, and each keeps your soul balanced. When you honor all three, God, Church, and Neighbor, you live out the fullness of biblical stewardship. Your worship is complete. Your generosity is comprehensive. Your faith is active in every dimension.

# TESTIMONY MOMENT

This is a sacred pause in our study, an invitation to personal reflection and communal witness. Tithing is not merely a theological concept to be studied; it is a lived reality to be experienced and shared. Our stories of faithfulness, struggle, breakthrough, and trust encourage one another and build collective faith.

## Reflection Prompts:

- **"When did you first see tithing as worship rather than a bill?"** Was there a moment when the light came on, when you shifted from viewing the tithe as just another financial obligation, like a utility bill or a subscription, to recognizing it as a profound act of worship? What changed in your heart or mind?
- **"How did obedience in tithing reshape your relationship with money?"** Did tithing make you more anxious or more peaceful? Did it expose areas of fear or control? Did it liberate you from the tyranny of scarcity thinking? How has faithful tithing over time changed the way you view provision, security, and trust?

Perhaps someone can share about a season of financial hardship where tithing felt impossible, yet obedience brought unexpected peace or provision. Maybe another person can testify to how tithing broke the power of materialism in their life, freeing them to live with open hands. These stories are not about boasting in our faithfulness but about magnifying God's faithfulness. They remind us that we are not alone in this journey, that others have walked this path before us, and that God is trustworthy.

Take a moment now. Silently or aloud, as the Spirit leads, offer your testimony. Let your story become part of the larger story of God's people learning to trust, learning to worship, learning to live as faithful stewards in a world that so often takes more than it gives.

# REFLECTION QUESTIONS

01

## How does tithing confront the idol of self-sufficiency in your life?

Be honest with yourself. Where do you place your ultimate trust? In your job? Your savings account? Your education or skills? Your hustle? Tithing forces us to ask: Who is really in control here? When you write that tithe check or set up that automatic transfer, what emotions surface? Anxiety? Resentment? Peace? Those feelings are clues, revealing where your functional gods reside. Self-sufficiency is the great American idol, and tithing is its direct challenge.

02

## Have you ever "redirected" a tithe to help someone in need? How does seeing tithing as worship change that reasoning?

Many of us have done this, convinced ourselves that it was okay to skip the tithe this month because we gave money to a friend in crisis or donated to a worthy cause. It felt righteous. But if tithing is worship, an act directed Godward, not humanward, then redirecting it, however noble the reason, short-circuits the spiritual discipline. This doesn't mean we shouldn't help people; it means we shouldn't confuse helping people with worshiping God. How might you reframe your giving moving forward to honor both the tithe and compassionate almsgiving?

03

## What emotions rise when you think about tithing? Fear, resentment, or freedom? What do they reveal?

Your emotional response to tithing is diagnostic. If you feel fear, what are you afraid of? Running out? Not having enough? What does that fear say about where you've placed your trust? If you feel resentment, where is that coming from? Do you resent God? The church? Your own financial situation? Resentment often signals unmet expectations or perceived injustice. If you feel freedom, what has liberated you? How did you get there? Our emotions around money are rarely just about money; they're about control, security, identity, and worth.

04

## How can the church model tithing collectively, not just teach it individually?

This is a question for leaders and members alike. Does our church practice financial transparency, showing how tithes and offerings are used? Do we celebrate stories of faithful giving without shaming those who struggle? Do we create space for honest conversation about money, debt, and stewardship? Do our leaders tithe? Is there a culture of generosity that flows from the pulpit to the pews? Collective modeling matters. When the community embodies the values it preaches, tithing becomes less about individual obligation and more about communal worship.

05

## What might it look like for you to tithe faithfully while living under economic pressure?

This is where the rubber meets the road. Maybe you're in debt. Maybe you're underemployed. Maybe you're facing medical bills, family obligations, or systemic barriers that make ten percent feel crushing. Faithfulness doesn't always mean perfection. It might mean starting where you are, giving what you can, and trusting God to grow your capacity over time. It might mean having an honest conversation with a pastor or financial counselor about how to steward your resources wisely while still honoring the principle of the tithe. What is your next faithful step?

# Tithing is worship

## CORE TRUTH

**Tithing is worship, an act of economic justice between you and God.** It is not a fundraising strategy for the church. It is not a formula for getting rich. It is not a religious tax or an outdated relic of ancient agriculture. It is a sacred discipline that realigns our hearts with divine priority and divine provision.

When we tithe, we declare that in a system obsessed with scarcity, competition, and accumulation, **we trust divine sufficiency**. We refuse to bow to the tyranny of "not enough." We resist the cultural narrative that says more is always better, that wealth equals worth, that security comes from what we can grasp and control. We proclaim instead that our God is Jehovah Jireh, the Lord who provides, and that our sufficiency is found not in our bank accounts but in the faithful character of the One who feeds the birds and clothes the lilies.

**Tithing is spiritual resistance.** It is a quiet rebellion against the powers and principalities of consumerism, materialism, and mammon. It is an act of defiance in a world that constantly takes, demanding our time, our energy, our money, our very souls. Tithing says, "No. This belongs to God. My life belongs to God. My resources belong to God. I will not be enslaved to debt, to greed, to fear. I will worship freely, give generously, and trust completely."

So let us go forth from this study not as reluctant givers, grudging our tithes, but as joyful worshipers, grateful for the privilege of participating in God's economy. Let us bring the full tithe into the storehouse, faithfully, consistently, worshipfully. And let us watch as God, true to the covenant promise, opens the windows of heaven and pours out blessings we cannot contain. Not always the blessings we expect, but always the blessings we need. Amen.