

Dave's Advice on Tithing and Giving

"We make a living by what we get, but we make a life by what we give."

Save, Spend, and Give - my big three principles. Most people forget about the giving part because they think I only scream "Save, save, save!"

Giving liberates the soul of the giver. You never walk away feeling badly. Whether through a tithe, charitable contribution, or gift to a friend in need, give away at least some of your money. Not only does it generate good feelings, but it generates contentment.

Remember, no one has ever become poor by giving.

Is it acceptable to pause tithing in tough financial times?

- The Bible does not mention anything about "pausing" tithing. Neither does it say that we will go to Hell if we do not tithe. The tithe, which is a scriptural mandate, was not instituted for God's benefit because He already has all the money He needs. He does not need our money.

So why does He ask us to give 10% to Him? **Tithing was created for our benefit.** It is to teach us how to keep God first in our lives and how to be unselfish people. Unselfish people make better husbands, wives, friends, relatives, employees, and employers. God is trying to teach us how to prosper over time.

Many people have observed that after they stopped tithing, their finances seemed to get worse. In the Book of Malachi, God promises that if you do not rob Him of your tithing, He will rebuke your devourers and protect you.

If you cannot live off 90% of your income, then you cannot live off 100%. It does not require a miracle for you to get through the month. I think that if you sit down and look at your [budget](#), you will see that you can make it while giving at least 10%. Read the Bible and take from it what you will, and if you tithe, **do it out of love for God, not guilt.**

I do not beat people up for not tithing because Jesus certainly did not, but let me encourage you to keep tithing.

Is it right to count my church tithes on my tax returns?

- You gave the money to the church. You were biblically obedient in that. The Bible also tells us to be good managers of our money. It does not diminish the sanctity of your gift to take the tax deduction. It is a way to manage the rest of the money. **Take the deduction.**

Later when you get your income tax refund, remember that this is money that you've already tithed, although you're certainly welcome to devote some or all of it back to the Lord as additional thanks for His blessings.

I'm making more money now. How should I increase my giving above the tithe?

- When things are going well, it's easy to accidentally spend all the extra income, so I would recommend that you [budget](#) what to do with it.

For example, Sharon and I set up a budget based on my salary. This budget includes giving, spending, and saving - just as I advise others to do. Then, everything else we make is divided among extra giving, extra investing, and some blow money.