WP-22 FAITH IN PRACTICE

Money, Tithing and Trust

STATEMENT

God is the source of wealth, and money is one of the clearest tests of whether we trust Him. Scripture calls believers to work diligently, give first, avoid debt and refuse to love money, and the people who practice this are measurably better off.

Read time **4 min** Sources & resources **7** Series **Faith in Practice** Author **Lee Gregory**

01 ABSTRACT

There are more verses in Scripture about money and possessions than about faith or prayer. Jesus said that how we handle money reveals whether we can be trusted with “the true riches of heaven” (Luke 16:11). This paper summarizes what Scripture teaches about wealth, giving and debt, looks at what research shows about Christians who tithe, and answers the common objections.

02 GOD IS THE SOURCE

“Remember the LORD your God. He is the one who gives you power to be successful” (Deuteronomy 8:18). “The blessing of the LORD makes a person rich, and he adds no sorrow with it” (Proverbs 10:22). God’s stated preference is for His people to prosper: “Dear friend, I hope all is well with you and that you are as healthy in body as you are strong in spirit” (3 John 1:2). Prosperity is not the goal; it makes us a conduit. “It is more blessed to give than to receive” (Acts 20:35), and you cannot give what you don’t have. God gives “so that you will always have everything you need and plenty left over to share with others” (2 Corinthians 9:8).

03 MONEY TESTS TRUST

“If you are untrustworthy about worldly wealth, who will trust you with the true riches of heaven?” (Luke 16:11). Money works on the same spiritual principles as everything else, which makes it one of God’s best teaching tools. The tithe is the clearest example: 10% of income given to the one entity that cannot pay us back, trusting God to provide more, from a different source, than we gave. Abraham gave a tenth before the Law existed (Genesis 14:20). God invites the test: “Bring all the tithes into the storehouse… Try it! Put me to the test!” (Malachi 3:10). Jesus affirmed tithing while rebuking those who neglected justice and mercy (Matthew 23:23).

04 WHY PEOPLE GIVE

People give from obligation, from fear of consequences, to get something back, as an investment, or simply to give. Scripture’s ideal is the last: “You must each decide in your heart how much to give. And don’t give reluctantly or in response to pressure. For God loves a person who gives cheerfully” (2 Corinthians 9:7).

05 DEBT, DILIGENCE AND WARNINGS

- **Work:** “Lazy people are soon poor; hard workers get rich” (Proverbs 10:4).

- **Debt:** “The borrower is servant to the lender” (Proverbs 22:7); “Owe nothing to anyone—except for your obligation to love one another” (Romans 13:8).
- **Honesty:** “The LORD detests the use of dishonest scales” (Proverbs 11:1).
- **Warning:** “The love of money is the root of all kinds of evil” (1 Timothy 6:10). “You cannot serve God and be enslaved to money” (Matthew 6:24).
- **Contentment:** “Don’t love money; be satisfied with what you have. For God has said, ‘I will never fail you’” (Hebrews 13:5).

06 SCRIPTURAL SUPPORT

OBSERVATION	DATA & SOURCE	CONFIDENCE
God gives the power to get wealth	Deuteronomy 8:18; Proverbs 10:22. Deuteronomy 8 ↗	HIGH
Handling money reveals trustworthiness	Luke 16:10–13.	HIGH
The tithe predates the Law	Genesis 14:20; Genesis 28:22; affirmed in Matthew 23:23.	HIGH
Most Christians don’t tithe	Barna (2022): 21% of U.S. Christians set their church giving at 10% or more; 42% of practicing Christians. Barna Group ↗	HIGH
Tithers carry less debt	State of the Plate (2013, 4,413 tithers): nearly 1 in 3 tithers debt-free and 8 in 10 with no credit card balance, versus 13% and 60% of non-tithers. The survey was self-selected and shows correlation, not cause. Christianity Today ↗	MODERATE
Love of money is the danger, not money	1 Timothy 6:9–10, 17–19.	HIGH

High = directly measured, or stated plainly in the text. **Moderate** = well-supported, with recognized debate. **Interpretive** = consistent with the text, but depends on how the passage is read.

07 OBJECTIONS CONSIDERED

OBJECTION

Tithing was part of the Old Covenant Law and doesn’t apply to Christians.

RESPONSE

Abraham tithed 430 years before the Law, and Jesus affirmed it (Matthew 23:23). Many scholars, and a majority of pastors in Barna’s survey, hold that the New Testament calls for generous, sacrificial giving without a fixed percentage. Either way, the New Testament standard is not less generous.

OBJECTION

This is the prosperity gospel.

RESPONSE

Scripture both promises provision and warns sharply against greed, and this paper holds both. Prosperity is for generosity and stewardship, not status; contentment and treasure in heaven come first (Matthew 6:19–21, 33).

OBJECTION

Tithers are better off because they earn more.

RESPONSE

State of the Plate found tithers spread across all income brackets. The study's founder put it this way: tithers say they are better off because they give; non-tithers say they give because they are better off. The data can't settle the direction, but Scripture does (Malachi 3:10).

08 CONCLUSION

Money is one of the clearest windows into trust. God is the source of provision; He asks us to work diligently, honor Him first, stay out of debt, deal honestly, give cheerfully and never love money. Those who practice it find, as the data suggest, that faithfulness with little leads to being trusted with much.

> *"Seek the Kingdom of God above all else, and live righteously, and he will give you everything you need." Matthew 6:33*

09 FURTHER RESOURCES

RESEARCH **Revisiting the Tithe and Offering** Barna Group
https://www.barna.com/articles/what-is-a-tithe/

ARTICLE **An Inside Look at Church Attenders Who Tithe the Most** Christianity Today
https://www.christianitytoday.com/news/2013/may/inside-look-at-church-attenders-who-tithe-most.html

SCRIPTURE **Luke 16:1–13: the shrewd manager** New Living Translation
https://www.biblegateway.com/passage/?search=Luke%2016%3A1-13&version=NLT

SCRIPTURE **2 Corinthians 9:6–15: cheerful giving** New Living Translation
https://www.biblegateway.com/passage/?search=2%20Corinthians%209%3A6-15&version=NLT