

# Giving

Our mission is guiding people to become like Christ in all of life. A mature follower of Jesus learns to see money as God's gift, to hold it with open hands, and to use it for worship, love, and mission. Giving is one of the most practical ways we worship God, trust Him, and participate in what He's doing in the world.

This paper represents the perspective of the Elders and Pastors of **Grace Covenant Church** on biblical generosity – why we give, what we decide to give, and where our giving should go. Our aim is simple: to help our church family grow in generosity and give freely, with joy. We aim to steward every gift with integrity, transparency, and prayerful care.

As you read, here are a few commitments guiding what follows:

1. **Scripture comes first.**

Our first and primary focus is to look at what God's Word, the Bible, says about giving and stewardship. We believe God speaks clearly and consistently, and His Word has final authority in all matters to which it speaks.

2. **Giving is worship, not a transaction.**

God doesn't need our money (Acts 17:24–25). He invites us to give because it forms our hearts, trains our trust, and aligns our lives with His purposes.

3. **The Gospel is the engine.**

We don't give to earn God's love or keep His favor. We give because we've received grace – because Jesus gave Himself for us. Christian generosity is a response to God's generosity.

4. **We want to lead with clarity and grace.**

People come from different backgrounds and experiences with giving. We offer this as a guide—not a guilt-trip—and we want our conversations about money to be marked by honesty, wisdom, and encouragement. If giving is new or complicated for you, you're not alone—and we'd love to walk with you in this aspect of your spiritual life.

5. **Our goal is joy-filled participation in God's mission.**

We believe there is no better investment than storing up treasure in heaven—using what God entrusts to us for eternal good (Matthew 6:19–21; 1 Timothy 6:17–19).

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## **Part 1: Why We Give**

### **God is the Owner of all things, and we are stewards of what He entrusts to us.**

“The earth is the Lord’s, and all it contains,” which means our money is ultimately His gift, not our possession. Stewardship is simply faithfulness with what belongs to Another. Jesus’ parable of the talents reminds us that God cares about trustworthiness, not comparison. Giving is one of the clearest ways we acknowledge His ownership and our responsibility.

*Key verses: Psalm 24:1; 1 Corinthians 4:2; Matthew 25:14–30*

### **God does not need our money.**

He is not served as though He lacked anything. Yet in love, He invites us into partnership with His work and forms us through that participation. Giving is one way God trains our trust, loosens our grip on earthly security, and strengthens our hope in Him. In Scripture, generosity isn’t driven by pressure but by willing hearts responding to God’s grace. We give because He dignifies us with a role in what He is doing.

*Key verses: Acts 17:24–25; 2 Corinthians 8:3–5*

### **Giving is worship.**

Jesus links our money to our hearts because our finances reveal what we truly value and trust.

Giving is a practical act of worship that declares God is our treasure. When we give, we’re aligning our habits with our confession: “You are worthy, and Your kingdom comes first.”

That’s why Scripture emphasizes cheerfulness and freedom, not guilt or compulsion. Generosity becomes one of the most tangible ways we love God with our whole lives.

*Key verses: Matthew 6:19–21; 2 Corinthians 9:7*

### **Giving is a way to get to know God better.**

Generosity is not only obedience; it is discipleship. God is the ultimate Giver, and when we give, we reflect His heart and learn His character. As we trust Him as our Provider and follow His example of open-handed grace, we grow in intimacy with Him. In this way, generosity becomes part of becoming more like Christ in all of life. It is not merely something God asks from us – it is a way He forms us to share in His own generous life.

*Key verses: 2 Corinthians 8:9; Matthew 6:21; James 1:17*

### **Giving fuels ministry and mission.**

God often provides for His work through His people, so that the church can preach the gospel, make disciples, care for needs, and send workers. From the earliest days of the church, giving enabled worship, teaching, mercy, and mission to flourish. Our generosity helps create faithful capacity—space for ministry to happen well and consistently. In this way, giving is not peripheral to church life but part of the church’s obedience and witness. We give because we want the gospel to be proclaimed and displayed.

*Key verses: 1 Corinthians 9:14; Galatians 6:6; Matthew 28:19–20*

### **There is no better investment.**

Jesus teaches that generosity stores up treasure in Heaven –investing in what cannot be stolen, lost, or corrupted. Giving is not losing; it is sending resources forward into God’s forever economy. This is not a prosperity formula, but a hope-filled promise that God uses our

generosity for lasting fruit. Christian giving is grounded in the reality that eternity is real and God graciously honors faith-filled generosity. We give because His kingdom is worth it.  
*Key verses: Matthew 6:19–21; Luke 12:33–34; Philippians 4:17; 1 Timothy 6:18–19*

## **Part 2: What to Give**

The New Testament does not command a fixed percentage for all believers. Instead, it gives principles that help us offer an “acceptable gift” – real worship rooted in grace, guided by wisdom, and expressed with freedom and joy. Here are five truths that help us give well.

### **We decide prayerfully and intentionally.**

Christian giving is not forced; it is planned and freely chosen before God. The Lord calls each believer to decide with honesty and faith, not under pressure, guilt, or manipulation. This makes giving an act of worship—personal, deliberate, and accountable to God. In other words, we determine the amount, and we do so with open hands and a willing heart.

*Key verse: 2 Corinthians 9:7*

### **We give proportionally and regularly.**

Scripture commends a steady rhythm of giving – consistent, intentional generosity that trains our hearts over time. The goal is not spontaneity alone, but a pattern of faithfulness “as we may prosper,” responding to God’s provision with proportionate gifts. Regular giving helps us lead our money instead of being led by it, and it enables wise planning for ministry and mission. Proportional giving also honors the reality that God entrusts different amounts to different people—without inviting comparison.

*Key verses: 1 Corinthians 16:1–2; Acts 11:29*

### **We aim for generosity, not a number.**

God is not impressed by headline numbers; He delights in sacrificial faith, sincere love, and willing obedience. Jesus praised the widow’s small gift as “more” because it cost her something—revealing that God measures gifts by the heart behind them, not merely the total. That means the amount matters—not as a badge of spirituality, but because it exposes what we truly treasure and trust. Healthy giving asks, “Is this worshipful and real for me?” not “What’s the minimum I can get away with?”

*Key verses: Mark 12:41–44; 2 Corinthians 8:1–5*

### **We refuse the idol of money.**

Jesus is clear: we cannot serve both God and wealth. Because money promises security, comfort, and control, it often competes for our allegiance in quiet but powerful ways. Giving becomes one of the practical ways we practice freedom—breaking greed’s hold, retraining our desires, and declaring, “God is my treasure.” In this sense, generosity is spiritual warfare: a joyful act of worship that resists the enslaving power of materialism.

*Key verses: Matthew 6:24; 1 Timothy 6:6–10*

### **About 10%...**

The New Testament does not require a fixed percentage for Christians, but it does call us toward purposeful, cheerful, growing generosity. For many believers, ten percent functions as a helpful

benchmark or starting point; for others, the next faithful step may be smaller as they stabilize finances and build consistent habits. The goal is not to “hit a number,” but to cultivate a generous heart that keeps maturing over time. As God provides and faith grows, many Christians find the Lord inviting them into deeper generosity – and deeper joy. *Key verses: 2 Corinthians 9:6–8*  
*For more on the tithe theology, see Appendix A.*

### **Part 3: Where We Give**

In a world full of worthy needs, Scripture helps us set wise priorities. We are free to give broadly, but we want our giving to be thoughtful, accountable, and aligned with God’s design. The New Testament repeatedly ties generosity to the life and mission of the local church, while also calling believers to mercy and mission beyond themselves. These priorities help our giving stay rooted in love, wisdom, and faithfulness. Here’s the pattern we aim to follow. We believe members should prioritize the local church while remaining free to support other faithful gospel work as God leads.

#### **The local church is our first priority**

The church is not just one more organization; she is the Bride of Christ, purchased by His blood and loved by Jesus. God designed the local church to be His primary instrument for worship, discipleship, pastoral care, and mission. Prioritizing the church is not about protecting an institution—it’s about strengthening the community where believers are formed and sent. Through the church, God displays His wisdom and grace to the world. Giving to the local church is a practical way to love what Jesus loves.

*Key verses: Ephesians 5:25–27; Acts 2:42–47; 1 Timothy 3:15; Ephesians 3:10*

#### **Priority patterns we see in Scripture**

Scripture commends first fruits giving – honoring God with the first and best rather than leftovers. It also teaches a “household priority”: we do good to all, and especially to the household of faith. In the New Testament, giving is often connected to the gathered church and its leaders for ministry, care, and mission. This provides accountability and shared purpose, not isolated individualism. These patterns help our generosity be both faithful and fruitful.

*Key verses: Proverbs 3:9; Galatians 6:10; 1 Corinthians 16:1–2; 1 Timothy 5:17–18*

#### **Where our giving goes**

First, we give to the local church to support worship, discipleship, staffing, facilities, pastoral care, and everyday mission. Second, we give to the poor and vulnerable through personal generosity and church-led mercy, reflecting God’s heart for compassion and justice. Third, we give to gospel work beyond us—missions, church planting, and faithful partners—often through the church and sometimes directly with wisdom and accountability. Together, these priorities keep our giving anchored in Christ’s mission: worship, love, and witness. We want our generosity to strengthen the church and bless the world.

*Key verses: Matthew 25:35–40; 1 John 3:17; James 1:27; Philippians 4:15–18; 3 John 5–8*

## **Next Steps**

### **1. Pray and surrender.**

Ask the Lord to search your heart (Psalm 139:23–24). Acknowledge that everything you have belongs to Him, and invite Him to shape your trust, priorities, and generosity.

### **2. Make a plan.**

Determine a specific amount or percentage you will give. Decide before God and write it down. Planned generosity helps align your finances with your faith (1 Corinthians 16:2; 2 Corinthians 9:7).

### **3. Prioritize the local church.**

If Grace Covenant Church is your church home, make your giving here a regular first commitment. This strengthens the worship, discipleship, care, and mission we share together.

### **4. Establish a rhythm.**

Give consistently—weekly or monthly. Consistency forms habits of trust and allows our church to plan ministry responsibly and faithfully.

### **5. Revisit and grow.**

Review your giving annually. As God provides and your faith matures, consider whether He is inviting you to grow in generosity (2 Corinthians 9:6–8).

### **6. Seek help if needed**

If finances are tight, you are in debt, or you need help building a plan, reach out. Our church can provide counsel, help you build a budget, make a plan, and take the next step in your relationship with Jesus with wisdom and grace.

## **Appendix A: Tithe Theology**

Tithe literally means a tenth. Scripture shows “tithes” in different settings, but the New Testament does not command Christians to give a fixed ten percent. What it does call for is generous, cheerful, purposeful giving from a surrendered heart.

### **Before the Law: voluntary examples**

Abraham gave a tenth of the spoils to Melchizedek (Genesis 14:18-20). Jacob vowed to give a tenth in response to God's provision (Genesis 28:20-22). Neither text presents a command to all believers; both are examples of worshipful response.

### **Under the Law: more than one tithe**

In Israel's covenant life, giving was structured and commanded. Importantly, there were multiple tithes and required offerings. When added together across years, Israel's giving pattern amounted to far more than ten percent.

- A Levitical tithe supported the Levites, who served in the tabernacle/temple and did not receive land as an inheritance. (Numbers 18:21-24)
- A festival tithe supported worship and communal rejoicing before the Lord. (Deut. 14:22-27)
- A “third-year” tithe provided for the poor and vulnerable, including the sojourner, orphan, and widow. (Deut. 14:28-29; 26:12-13)

This matters because the Old Testament tithe was not simply a universal “10% rule.” It was part of Israel's covenant structure for worship, leadership support, and mercy – aimed at forming the hearts of God's people.

### **A note on the “tenth”**

For many believers, ten percent can function as a helpful benchmark — a clear and practical starting point for consistent giving. It can serve as a disciplined pattern of firstfruits generosity. However, the New Testament does not elevate a percentage as the defining standard. Its emphasis is deeper: a heart surrendered to Christ. The central question is not simply, “How much should I give?” but, “Who owns my life?” and “Do my finances reflect that allegiance?”

The early church was marked by open-handed generosity, meeting needs and sharing resources because their lives belonged to the Lord (Acts 2:44–45; 4:32). Their giving was not driven by a fixed percentage but by transformed hearts.

Ten percent may be a useful guide. But the goal is not compliance with a number; it is a life increasingly aligned with Christ. God loves a cheerful giver, and He supplies what His people need as they trust Him (2 Corinthians 9:7–8).

### **In the New Testament: generosity, not a percentage**

Jesus rebuked the Pharisees for careful tithing that neglected justice and love (Matthew 23:23). The issue was not the act of tithing, but the condition of the heart.

The New Testament calls believers to planned, cheerful, and sacrificial generosity (2 Cor. 8–9; 1 Cor 16:1–2). The pattern is not a legal minimum but Spirit-shaped stewardship.

## **Appendix B: FAQ – Common Questions About Giving**

### **Q: What difference does my giving to Grace actually make?**

A: First, giving is not about what God needs. He is the Owner of all things and is not served as though He needed anything. Giving is about your heart - your worship, trust, and relationship with Him. God uses your gifts to fuel ministry, mission, and care, but the first work He wants to do is in you. (Acts 17:24-25; Matthew 6:21)

### **Q: Is tithing required (10%)?**

A: The New Testament does not command a fixed percentage for Christians. Many believers use ten percent as a helpful benchmark, but Scripture calls us to cheerful, generous, purposeful giving from a surrendered heart (see Appendix A). And remember: we do not give to earn God's love or to avoid losing it. We give because we already have His love in Christ. (2 Corinthians 9:7; Romans 8:1)

### **Q: How often should we give?**

A: We should plan our giving and give regularly. Regular giving trains our hearts and helps the church plan ministry wisely. (1 Corinthians 16:2)

### **Q: Should we give from gross or net income?**

A: We do not have one official answer. Scripture emphasizes firstfruits - giving that is intentional and first, not leftover. Some choose gross as a way to honor that principle; others begin with net and grow from there. What matters most is the heart: decide before God, give consistently, and let generosity grow. (Proverbs 3:9; 2 Corinthians 9:7)

### **Q: What if money is tight or we are in debt?**

A: Start with an honest prayer and a faithful next step, even if it is small. If we need help building a budget or plan, our church can walk with us. In God's economy, sacrifice and willingness matter. (2 Corinthians 8:2-3; Mark 12:41-44)

### **Q: Is my giving confidential?**

A: Yes. Giving records are handled with care and kept in strict confidence. Our goal is to shepherd hearts, not compare people. (Matthew 6:1-4)

### **Q: Can we give to other ministries too?**

A: Yes. After prioritizing the local church, we can support other gospel work as God leads, especially work that is faithful, accountable, and strengthens the mission of Christ. (Galatians 6:10)

### **Q: What if I have questions about how Grace uses funds?**

A: Please ask. Our leaders are accountable to steward church resources with integrity, and we want members to be informed and unified. (Hebrews 13:17)

### **Q: If I am new to Grace, where should I start?**

A: Pray, pick an amount, start giving regularly, and grow in generosity over time. Consistency matters more than perfection at the start. (2 Corinthians 9:7)