What We Believe About Financial Giving

Our mission at Grace Covenant Church is to glorify God by guiding people to become like Christ in all of life. Since money touches so much of life, Scripture speaks often and clearly about how God's people should view, use, and give what He has entrusted to them.

Giving is one of the most practical ways we worship God, trust His provision, love others, and participate in His mission. It is not merely a financial practice. It is a matter of discipleship because our use of money often reveals what we treasure, what we fear, and where we place our hope and trust.

This paper represents the view of the Elders and Pastors of Grace Covenant Church on the topic of giving. Our desire is not to pressure, shame, or manipulate, but to help our church family think biblically, give freely, and grow in joyful generosity.

The following perspectives may help as you read this paper.

1. Our first and primary focus is to look at what God's Word, the Bible, says about giving and stewardship. We believe His Word has final authority in all matters to which it speaks. Therefore, we want our beliefs and practices to be shaped by Scripture rather than by cultural assumptions, personal preference, or financial fear.
2. God is the ultimate Giver and Owner of all things. Everything we have is received from Him. We are not owners in the fullest sense, but stewards who will give an account for how we have used what He has entrusted to us.
3. The Gospel is the foundation of Christian generosity. We do not give to earn God's love or keep His favor. We give in grateful response to the immeasurable grace God has already given us, most fully in the gift of His Son, Jesus Christ. Christian generosity begins not with what God asks from us, but with what God has first given to us.
4. The Bible sets a high standard for generosity, but that standard should not drive us toward guilt, fear, or comparison. It should drive us toward the grace of Christ, who frees us from the love of money and teaches us to live with open hands.
5. Our church is made up of people in many different financial situations. Some have practiced generous giving for many years; others are just beginning. Some carry financial pressure, debt, or fear. Our desire is to speak truthfully and pastorally, encouraging every person to take the next faithful step with wisdom, freedom, and joy.

What Grace Believes About Financial Giving

The Elders and Pastors of Grace Covenant Church affirm the following beliefs about giving.

It all belongs to God.
We believe that everything belongs to God. Everything we have is a gift that He has entrusted to us. Therefore, we are not owners in the fullest sense, but stewards who are called to use what He provides for His glory and purposes.
Psalm 24:1; 1 Chronicles 29:11–14

God blesses us so we can bless others.
We believe God blesses His people so they can become a blessing to others. His desire is for us to share His love and provision with those around us. When we give, we participate in His care for people and point others toward Him.
2 Corinthians 9:11–14

Generosity is for our good.
We believe God does not need our generosity. He invites us to give because generosity loosens the grip of possessions on our hearts, grows us in contentment and joy, and increases our ability to enjoy what He has given. In this way, giving is not only something God does through us; it is also something God does in us.
Proverbs 11:25; Matthew 6:19–24; Acts 20:35

We are called to grow in generosity.
We believe God faithfully provides what His people need to live for Him and abound in every good work. We choose to adopt a lifestyle within our means that enables us to be generous toward God's work. We believe the local church is the first priority of a Christian's regular giving, and we seek to give cheerfully, consistently, and with increasing generosity.
2 Corinthians 9:7–8; Philippians 4:19

How Much Christians Give Financially

The New Testament does not command a fixed percentage for all believers. Instead, it calls Christians to give willingly, cheerfully, generously, and according to what God has provided.

In 2 Corinthians 9:7, Paul writes, "Each one must do just as he has decided in his heart, not reluctantly or under compulsion, for God loves a cheerful giver." Christian giving is not forced. It is freely chosen before God. Each believer should prayerfully consider what faithfulness looks like in his or her own situation.

Scripture calls us to regular and proportional giving to the local church. In 1 Corinthians 16:2, Paul instructs believers to give "as he may prosper." In Acts 11:29, the disciples gave "in the proportion that any of the disciples had means." This means our giving should be connected to what God has entrusted to us. It should also be planned rather than merely occasional or leftover.

The Bible also calls us to generosity rather than comparison. Jesus praised the poor widow's gift because, though the amount was small, it reflected sacrificial trust (Mark 12:41–44). God looks beyond the amount to the heart and sacrifice behind the gift.

As we grow in generosity, the question may change from "How much should I give?" to "How much do I need to keep?" Because everything belongs to God, faithful stewardship includes prayerfully considering not only what we give, but also how our spending, saving, possessions, and lifestyle reflect His priorities. As God provides and our faith matures, we can revisit these choices and seek greater freedom from greed and greater joy in generosity.

Regarding Tithing
"Tithe" means a tenth. But tithing is only one part of the Bible's much larger story about generosity. There are over 2,000 verses about giving. A "tithe" is only mentioned in 40 of them. If our view of giving is only captured in terms of a number, then we are missing the bigger story of God's desire for our growth in generosity.

In the Old Testament, tithing was commanded for Israel under the Mosaic Law. In fact, under the Law, there were multiple tithes that, when totaled, led faithful Israelites to give 20–30% of their annual income.

In the New Testament, Christians are not commanded to give a fixed ten percent. However, Scripture points us toward purposeful, cheerful, and often sacrificial generosity. 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.

For many believers, ten percent is a good benchmark or starting point. It can provide a clear and practical pattern for prioritized giving. For others, especially those under serious financial pressure, the next faithful step may begin smaller as they build stability and consistency. For still others, God may call them to give far beyond ten percent.

The goal is not compliance with a number; it is a life increasingly aligned with Christ. The goal is not to ask, "What is the least I can give?" but rather, "How can I honor God with all that He has entrusted to me?"

<u>The Christian Posture of Financial Giving</u>
Scripture tells us about the heart posture underneath our giving. Christian generosity flows from a heart increasingly surrendered to God and shaped by His grace.

We give from a surrendered heart.
Before the Macedonian believers gave their resources, Paul says that "they gave themselves first to the Lord" (2 Corinthians 8:5). Their financial generosity flowed from a deeper surrender to God. Giving is one expression of a life increasingly given to Him.
2 Corinthians 8:5

We give cheerfully and gratefully.
Christian giving is not driven by guilt, shame, pressure, or compulsion. "God loves a cheerful giver" (2 Corinthians 9:7). Our generosity is a grateful response to God's immeasurable grace. Because Christ first gave Himself for us, we are freed to give ourselves and our resources to Him with joy.

This does not mean giving will never feel costly. Generosity may require sacrifice, but Christian sacrifice grows from love and worship rather than shame or fear.
2 Corinthians 8:9; 9:7, 15

We give intentionally and consistently.
Generosity becomes part of the normal rhythm of Christian life as we plan our giving and make it a meaningful financial priority.

Like other spiritual disciplines, regular giving is a practice through which God forms us. It trains our hearts to trust Him, loosens our attachment to money, and moves generosity from an occasional response to a settled practice of discipleship. Over time, we seek to grow in both consistency and generosity.
1 Corinthians 16:2

This regular pattern of giving is directed primarily through the local church. Through the church, believers are taught, shepherded, discipled, cared for, and sent into God's mission. Together, our giving supports the ministry of the church, cares for people in need, and advances gospel work both locally and beyond our church.
Acts 2:42–47; 1 Corinthians 9:13–14; 1 Timothy 5:17–18; Philippians 4:15–18

We give in faith.
Giving requires trust. Money can promise security, comfort, and control, but generosity reminds us that our ultimate security is in God. We give believing that He is our Provider and that what He has entrusted to us can be used for purposes greater than ourselves.
Matthew 6:24–33; 2 Corinthians 9:8

We give with eternity in view.
Jesus calls His followers to store up treasures in heaven. Mature generosity increasingly asks not simply, "What can this provide for me now?" but, "How can what God has entrusted to me serve His Kingdom and produce lasting good?"
Matthew 6:19–21; 1 Timothy 6:17–19