



Frequently Asked Questions about Financial Generosity

By Dr. Charles (Chuck) W. Wilson II

Jesus teaches us that our financial generosity strongly shapes and influences our relationship with God and our neighbor.

“Do not lay up for yourselves treasures upon earth, where moth and rust destroy and where thieves break in and steal. But lay up for yourselves treasures in heaven where neither moth nor rust destroys, and where thieves do not break in and steal; for where your treasure is, there will your heart be also.” (Matthew 6:19-21)

Out of the 38 parables of Jesus, sixteen of them refer to faithful management of finances. If you look closely, I think you will find that your approach to money is the primary determining fact of your heart's spiritual condition. In other words, management of personal finances is a way of stating our beliefs.

There are several questions often asked about finances in the Christian faith.

1. Why did Jesus link our spiritual life so closely to financial matters?

Throughout the Bible two actions are consistently portrayed as the primary sins of human beings: idolatry and greed. Because the love of money is often central to both behaviors, Jesus regularly spoke of the relationship between our giving and the spiritual vitality of our hearts. In our present-day culture, the issue of finances remains a key to our spiritual lives. When we are spiritually healthy people, we give in response to God's goodness in our lives. Instead of the focus of giving being upon the bottom line of a budget or a monetary figure pulled out of the air, the focus is upon how good God has been to us.

2. Why should a follower of Jesus Christ be financially generous?

First, Christian generosity is rooted in an understanding that all we are and have belongs to God, the Creator (Psalms 24:1). He is the owner. We are God's managers, commissioned to follow these guidelines for living. As owner, God has made it clear that he desires faithful managers to be generous.

Second, we are grateful for God's grace and forgiveness expressed through Christ's sacrificial death (I Corinthians 6:20). Our gratitude is expressed through our faithful obedience to God's design for living which prescribes a generous heart.

In the Bible, generosity is also linked to:

- Growing Spiritually Matthew 6:19-24
- Our Need to Give Mark 8:35
- Worshipping God Exodus 35:4-9
- The Needs of Our Neighbor Matthew 25:31-40
- Our Resulting Satisfaction II Corinthians 9:11-12

3. According to the Bible, how am I to give?

The Bible details that our generosity is to be:

- Regular . . . I Corinthians 16:2, *"On the first day of every week, each of you is to put aside and save whatever extra you earn, so that collections need not be taken when I come."*
- Proportional . . . II Corinthians 8:12, *"For if the eagerness is there, the gift is acceptable according to what one has – not according to what one does not have."*
- Sacrificial . . . Mark 12:43-44, *"Then he called his disciples and said to them, 'Truly I tell you, this poor widow has put in more than all of those who are contributing to the treasury. For all of them have contributed out of their abundance; but she out of her poverty has put everything she had, all she had to live on.'"*

4. What else does the Bible say about money?

- We do not “own” our possessions; all we have belongs to God; our possessions have been given to us as a sacred trust. Read Deuteronomy 8:18; I Chronicles 29:11-17; Job 41:11; Psalms 24:1; 50:9-12; Haggai 2:8.
- God gives people the ability to produce wealth. Read Deuteronomy 8:11-20, especially verse 18.
- In God’s eyes, some rich people are poor and some poor people are rich. Read Psalms 37:16; Proverbs 13:7; Revelation 3:17.
- Our true life is not about the things we possess. Read Luke 12:13-21, especially verse 15.
- Loving material possessions and treating them as an end in themselves is the root of all kinds of human evil. Read I Timothy 6:9-10.
- Rich people have a difficult time entering the Kingdom of God because they trust in their possessions rather than God. Read Mark 10:17-27, especially verses 23 and 25.
- We are never to allow wealth to become our master; we are to master wealth by devoting ourselves to God. Read Matthew 6:25.
- God can be trusted to meet our material needs; we are to put God first in our lives; worry is an expenditure of negative energy. Read Matthew 6:25-33; Philippians 4:6-8, 19.
- We are to work hard to provide for ourselves and our loved ones. Read Ephesians 4:28; II Thessalonians 3:10; I Timothy 5:8.
- We are to avoid “get rich quick” schemes. Read Proverbs 14:23; 21:5; 23:4-5.
- We are to spend less than we earn. Read Proverbs 6:6-11.
- We are not to borrow money for depreciating items. Read Proverbs 22:7; Romans 13:7-8.
- We are not to co-sign notes, creating unnecessary financial obligations. Read Proverbs 6:1-5.
- We are to learn to be content with what we have. Read Philippians 4:11-13; I Timothy 6:6-8. We are to give one-tenth (“tithe”) of our income to God in an ongoing way. Read Leviticus 27:30-32; Malachi 3:8-10; Matthew 23:23; Luke 11:42.
- We are to give offerings beyond the tithe to care for those in need. Read Matthew 5:47-48; Mark 12:38-40; Romans 12:13; 15:25-28; I John 3:17.
- We are responsible for making the best use of all the resources (time, talent, treasure) entrusted to us. Read Matthew 25:14-30.
- Each of us is to give regularly and systematically. Read I Corinthians 16:2.
- We are to give generously, with a willing heart, believing God will provide for our material needs. Read Mark 12:42-44; II Corinthians 9:6-8.
- The motive behind our giving is as important as the amount of the gift; do not give for public recognition or reward; seek only God’s favor. Read Malachi 1:6-14; Matthew 6:1-4, 19-21.
- We are never more like God than when we are generous. Read John 3:16; II Corinthians 8:9.
- We will never be able to out-give God. Read Deuteronomy 16:10, 17; I Kings 17:8-16; Proverbs 3:9-10; 11:24-25; 22:9; 28:27; Mark 10:28-31; Luke 6:38.
- Giving produces more happiness than receiving. Read Acts 20:35.
- The wealthy have a special responsibility to be humble and generous. Read Luke 12:48; I Timothy 6:17-19; James 4:13-16.

5. How much should I give?

The teaching of the New Testament encourages giving in proportion to the material blessings one has received, with special attention and commendation for sacrificial giving. The biblical standard for giving is the tithe, which is 10% of one's earnings. Additionally, in response to Christ's abundant giving to us, we should increasingly seek to submit our personal resources to his guidance, displaying a spirit of generosity and cheerfulness.

6. Where should I give my tithe?

It is my belief that as a follower of Jesus Christ your primary giving be directed to the local church. In both the Old and New Testaments, offerings were regularly collected to maintain the ongoing work of God in the world. Today this means giving to the Church, which Christ established. These gifts are allocated to meet the missional and ministry needs of growing disciples of Jesus Christ for the transformation of Matthews and the world, whether it is through our diverse forms of worship, growing and equipping disciples through education and mission, or through administration.

We also believe it is fitting and proper that followers of Jesus Christ financially support organizations which are engaged in ministry outside of the local church.

7. Are the members and attendees of Matthews United Methodist Church expected to make a financial commitment?

Absolutely! In fact, members and friends are challenged to grow toward the Biblical standard of tithing (10%). By growing your giving by one percent of your income each year. For example: if you're currently giving 2% of your income to church, the next step will be to increase your giving to 3%.

As a follower of Jesus Christ you're encouraged to take your next step of faith and to raise the bar in your commitment. It is a realistic strategy by which many have faithfully strengthened their financial stewardship. If you have never made a financial commitment, begin with a reasonable objective (begin with 2% or 3% of your income) and plan to increase your giving 1% annually.

8. Why is tithing different from other Old Testament laws Christians don't follow?

Jesus actually goes beyond the tithe. He assumed the Old Testament law of giving the first 10% of our resources to God as the bottom line of our giving (Matthew 6:2). Christians don't tithe because it's the law, but as a practical, spiritual discipline that helps put our lives in order around our commitment to Christ. Jesus puts a high priority on money because he knows we do! The New Testament calls us to give, not out of obligation, but in joyful gratitude for all God has given us.

9. If budgets are tight, can time be considered part of the tithe?

The question confuses two different areas of stewardship and falls back into a legalistic, percentage point approach. Giving when times are good assumes that we give from our "excess" after our financial needs are met. Biblically, that's backwards. We give the tithe as a way of putting God first in our lives. The beauty of tithing is that it "floats" with our income. It's also an act of trust in which we put God first and trust God to meet our needs . . . not necessarily all our "wants," but all our "needs." Tithing is not a law, but an act of faith that is guided by prayer more than percentage points. Jesus also calls us to use our talents in ministry, but the Bible never uses the tithe to describe that.

10. If we volunteer or give to other worthy causes, is that part of our tithe?

Most folks say that Malachi 3:10 points to the church as the "storehouse" into which we bring "tithes" while other ministries are where we give "offerings." There's no question that serving in the community and supporting good causes can be an extension of our commitment to Christ.

11. Can I skip tithing and still be a good Christian?

I don't see any way to be faithful to the good news of Jesus Christ and not take seriously Jesus' call to get our financial life in order around our faith. It would be like being married but not allowing our marriage to impact other relationships. Because we are under grace, there is openness about the details of tithing, but there's no way to be faithful to Jesus Christ and not have it affect the way we use our money.

12. How do you tithe if your spouse is not a Christian?

That has to be approached with great love, prayer and sensitivity. I know couples with dual incomes in which the Christian spouse gives from her/his income. This is only one of many reasons that the New Testament is so strong on finding someone who shares your faith understanding.

13. Why make a pledge?

Making a financial commitment is often a clearly-defined step of faith by which we grow in our trust and faith in God, particularly when that commitment represents our commitment to tithe, *i.e.*, committing the first 10% of our income to God.

14. This looks like a big church. Does it really need my support?

Yes! In fact, the growth of our church has called for significant growth in the basic costs of our ministries. Every commitment is critically important if we are going to "reach people for becoming fully devoted followers of Jesus Christ."

15. What if I can't tithe this year?

These are awkward economic times. When the economy goes into a spiral, we get to find out if we're giving to God out of convenience or out of worship and love. Tithing is a spiritual discipline based on trust in God and a desire to order our finances around our faith in Christ. It is often a process into which we grow over time by starting with a percentage of your income, then increasing each year.

16. At Matthews UMC, what is this thing called the Joash Chest?

The Joash Chest comes from the Bible story of Joash from II Chronicles 24:1-14. The first Joash Chest took place during a very dark time spiritually. Many of the people had turned away from God and started worshipping other gods. Joash became king and found the Temple in ruins. Joash placed a great chest in front of the Temple and invited everyone to come and present their gifts to the Lord for the refurbishment of the Temple. After so many years of idolatry you'd expect the response to be minimal. Instead it was magnificent.

Listen to II Chronicles 24:10, *"The people and their leaders were glad to do it and cheerfully brought their money until the chest was full."* In that tradition, the people of Matthews UMC bring their gifts and place them in the chest. We indicate on a commitment card what we will give financially for the year ahead. It is a commitment card and envelope that is never opened by anyone from the church. It represents your faith commitment you make with God.

17. Can I give stocks, securities, or other assets?

Yes. Please contact the Church Office, and you will be directed to the appropriate person to assist you.

18. Can I give electronically?

Yes. Please go to give.matthewsumc.org.



MATTHEWS UNITED METHODIST
801 South Trade St. Matthews, NC 28105
MatthewsUMC.org • 704-847-6261