



# TITHING A HELPFUL WORKSHEET

## CONSIDER GENEROSITY

According to the Bible, God asks us to give a percentage of our earnings as an act of obedience to Him as a way to acknowledge His sovereignty in our lives. It is not because He needs it. It is because we do. He knows that generosity is an antidote to much of what ails us.

This percentage He asks for is called a tithe and literally means 10%. Some people interpret this to mean 10% of total money earned, and others believe it means 10% of your take-home pay after taxes. The Bible calls it the “first fruits” meaning before anything has gone to Uncle Sam or Aunt Sally’s birthday.

Sometimes giving 10% of your paycheck seems hard—and sometimes it is. But giving a tithe is an act of faith. It is our declaration that we serve a God who provides beyond earthly reason.

If you can’t start by giving 10%, it doesn’t mean that you shouldn’t give anything at all...start with 5%, or 8%, and make a commitment to increase your giving each year until you believe God tells you to stop.

Tithing on our income teaches us to be good stewards of what God has given us. When we willingly give part of what we earn to God, it helps us learn how to keep God first in our lives. It teaches us how to be generous. It reminds us that it’s not all about the money we have.

Dave Ramsey, the Christian financial manager says, “No one has ever become poor by giving.”

And in the Bible, you’ll find that tithing is one thing that God says we can test him on. Malachi 3:10 says, “Bring all the tithes into the storehouse so there will be enough food in my Temple. If you do,” says the LORD of Heaven’s Armies, “I will open the windows of heaven for you. I will pour out a blessing so great you won’t have enough room to take it in! Try it! Put me to the test!” (NLT)

If you're married, that doesn't change God's desire for us to give. But it does sometimes open us up to arguments over our finances. It might also bring up past or current issues with your spending. But it's always best to get this out in the open.

In short, remember that as a follower of Jesus, you serve God, not money. Enter into the conversation with your spouse about tithing as a married couple by beginning with prayer. Pray that God will help you work together to be good stewards of what he has given you. Then start with what is do-able for you, and make a commitment to grow in your giving each year until God tells you to stop.

## FAQs ABOUT TITHING

### WHAT IS THE DIFFERENCE BETWEEN TITHING AND GIVING?

Tithing is where God asks us to give a percentage of our income on a regular basis to show our trust in him with our finances. Giving on the other hand, is above and beyond your regular tithe. It's inspired by a need you see, or by the Spirit moving you to give to a certain ministry or cause. Giving can be a one-time large or small gift, or an ongoing gift beyond your regular tithe.

### DO WE TITHE AS A COUPLE OR AS INDIVIDUALS? WHAT IF WE HAVE SEPARATE CHECKING ACCOUNTS?

God asks us to give a tithe on our income, no matter where that income comes from, who earned it, or where it is stored. So if your tithe adds up to 10% of the income you earn as a couple, then it doesn't matter if it is given by one check or two.

### SHOULD WE TITHE ON BONUSES, OR IF WE SELL PROPERTY OR HAVE INCOME FROM INVESTMENTS?

Yes! Income is income.

### I DON'T THINK I CAN AFFORD TO TITHE.

If you feel you can't afford it, try out the back of this worksheet to help you ensure wise spending and saving.

### ISN'T TITHING AN OLD TESTAMENT LAW? AREN'T WE FREE OF THAT?

Yes and No. Tithing is a part of the law, and now it is a part of grace. Who should be willing to give more? The one who hopes to be forgiven, or the one who certainly has been? Jesus gave His life. How would one generously and thankfully respond in giving to His gift? Willingly continuing to tithe as a New Testament believer shows God you believe he can take care of you, and it allows the church to do the work of God.



# BUDGET AND TITHING WORKSHEET

Here's a worksheet to help you understand your finances and see how to become a better steward over what God has given you.

## KNOW EXACTLY WHAT YOU BRING IN:

WHAT HE MAKES..

Monthly, Before Taxes:

Monthly, After Taxes:

WHAT SHE MAKES...

Monthly, Before Taxes:

Monthly, After Taxes:

## KNOW WHAT YOUR TITHE NUMBER NEEDS TO BE:

10%:

8%:

5%:

(Add together your monthly income either before or after taxes, multiply the total by either .10, .08, or .05 respectively.)

**KNOW WHAT YOUR SPENDING SHOULD LOOK LIKE,  
AND WHAT IT ACTUALLY LOOKS LIKE.  
THEN CHALLENGE YOURSELF TO STICK TO A PLAN.**

Use the space below as a starting point for success!

### STEP 1: INCOME FOR THE MONTH OF:

### STEP 2: EXPENSES FOR THE MONTH OF:

ITEM:	BUDGETED:	ACTUAL:
SALARY:		
SPOUSE'S SALARY:		
DIVIDENDS:		
INTEREST:		
INVESTMENTS:		
REIMBURSEMENTS:		
OTHER:		
TOTAL:		

ITEM:	BUDGETED:	ACTUAL:
TITHE:		
BILLS:		
GROCERIES:		
MORTGAGE:		
CREDIT CARDS:		
GAS:		
INVESTMENTS:		
LAUNDRY:		
CAR:		
UTILITIES:		
CLOTHING:		
DAYCARE:		
MEDICAL/DENTAL:		
HOME REPAIRS:		
SAVINGS:		
PROPERTY TAXES:		
OTHER:		
OFFERINGS:		
TOTAL:		

### STEP 3: INCOME VS. EXPENSES

ITEM:	BUDGETED:	ACTUAL:
MONTHLY INCOME:		
MONTHLY EXPENSES:		
DIFFERENCE:		

The goal here is to have your difference to be 0 or above. Do your best to stay away from a negative number. If you get a negative number, start assessing which categories you can cut back in or eliminate (i.e. - that cable package, extra coffee runs, or start packing your lunch each day).