

Tithes & Offerings

Churchgoers throughout history have been talking about tithing since, well, forever. And whether or not you grew up in the church, you've probably at least heard about it. But what does tithing actually mean?

If you've been wondering what a tithe is, how much you should be tithing, and whether you should even be tithing if you're in debt, you're not the only one. So, let's start with the basics.

What Is Tithing?

A tithe is a portion (10%) of your income given as an offering to your local church. (Fun fact: The word tithe literally means tenth in Hebrew.) Because the custom of tithing is biblical, many Christians and Jews practice it as part of their faith.

Leviticus 27:30 (TLB) says, "A tenth of the produce of the land, whether grain or fruit, is the Lord's, and is holy." And Proverbs 3:9 (NIV) says, "Honor the Lord with your wealth, with the first fruits of all your crops."

Those gardening metaphors may have thrown you off, but what these verses are really saying is to give a portion (specifically a tenth) of whatever you make back to God. And first fruits is just a biblical way of saying that you should give first—before you do anything else with your money.

The Bible explains that tithing is an important part of faith for those who follow God and that your tithe should be money you set aside first. That's why "giving" is the first category you'll see when you open your [EveryDollar budget](#)—because when you tithe before making a plan with the rest of your money, you're making it a priority instead of an afterthought. You're giving your first fruits instead of your leftovers.

What's the Difference Between Tithes and Offerings?

Like llamas and alpacas, [tithes and offerings](#) are grouped together a lot, but they're definitely not the same thing. A tithe is a specific amount (10% of your income) that you give first, and an offering is anything extra that you give beyond that.

After you've tithed and paid all your bills and expenses for the month, you can use any extra money in your budget to give even more! This can look like giving a cash offering to your church above and beyond your normal tithe, giving money to a charity you support, giving to a friend in need, or giving your time and skills by volunteering.

Why Should I Tithe?

The Bible tells us that tithing is a way to show that we trust God with our lives and our finances. Ready for a truth bomb? Tithing isn't for God's benefit. He doesn't need our money. Instead, tithing is meant for our benefit because sacrificing a portion of our income reminds us to rely on God to meet our needs. Plus it makes us more aware of the needs of others too.

In fact, supporting the needs of pastors and the work of the local church is one of the main purposes of tithing. Tithing helps your local church actively be the church by helping others.

Giving encourages a grateful and generous spirit and can help steer us away from being greedy or loving money too much. Plus, being outrageously generous is a blast!

Do I Have to Tithe?

Tithing 10% of your income is biblical

It's important to remember, however, that tithing isn't a way to earn God's love—because we already have it. In Matthew 23:23, Jesus warns against focusing too much on the rules of tithing without paying attention to the more important things like justice, mercy and faithfulness.

Bottom line? You should be giving in some way. But tithing is more of a spiritual topic than a financial one. It's not about the money—it's about the heart. It's about living with the attitude that we've been blessed to be a blessing.

2 Corinthians 9:7 (NIV) says, "Each of you should give what you have decided in your heart to give, not reluctantly or under compulsion, for God loves a cheerful giver."

7 Common Questions About Tithing

1. If I don't go to church, should I still donate 10% of my income?

If we're getting technical, giving 10% of your income to anything other than the local church isn't really a tithe—it's just a nice gift. But that's never a bad thing! Even if you're not a part of a local church, there are plenty of ministries and organizations that are doing great work and could benefit from your gifts.

2. Should I tithe while trying to pay off debt?

Even if you're in debt or walking through a rough financial season, tithing should still be a priority. Yep—you read that right. While it's tempting to throw that money at your debt, the discipline and faith that tithing brings are so worth it. Even while you're paying down debt, you can still have an attitude of generosity.

If you think it'll take a miracle to get through the month with 10% less in your wallet, you might need to do a lifestyle check. Take a [look at your budget](#) and find [ways to cut back on spending](#). It might mean limiting some of your fun money, packing your lunch instead of eating out every day, brewing your own coffee, or [buying generic products](#)—but it is possible!

But you should hold off on offerings (extra gifts) while you're paying off debt, though. And if you're in debt, you should put all your extra money toward your [debt snowball](#). Once you're out of debt, you'll be free to give as generously as you want to!

3. Do I give 10% of my income before or after taxes? And do I add income from side hustles?

Honestly, whether you tithe from your gross pay or your take-home pay is totally up to you. The point here is that you're giving 10% of your income. Dave Ramsey gives off the top of his taxable income, but he'll be the first to tell you: "Just give and be a giver. It's about changing your spirit anyway."

As for your side hustle, the 10% you give should come from your entire income. So, if you have a part-time job on the weekends that brings in \$300 extra each month, add that amount to your total monthly income and tithe \$30 of it.

4. Is it right to count my church tithe on my tax returns?

Even though tithing to your church is a matter of the heart, taking a tax deduction doesn't shrink the value of your generous gift. The Bible tells us to be good stewards of our money, so if taking the deduction helps you manage the other 90% of your money better, then by all means, do it.

5. Should I tithe 10% off of my tax return money?

If you get an income tax refund, remember that's money you've already tithed on during the year—although, you're definitely welcome to devote some or all of it back to the Lord as even more thanks for His blessings! But since tax refunds are just interest-free loans to the government, your [goal should be to avoid them](#) by claiming the right number of exemptions and not overpaying throughout the year.

6. Should I tithe on gifts?

There's no scripture that outright says you have to tithe on money you [receive as a gift](#), but that doesn't mean you can't. So, it looks like this is a decision between you and God.

7. How should I increase my giving when I start making more money?

When things are going well and you find yourself with more income than you need, it can be easy to spend all that extra cash on yourself. But think of it as a great opportunity to give above and beyond your tithe. Many regular tithers often give above 10%, landing somewhere between 11–20%.²

That's why it's so important to budget what you'll do with the extra money—so you can make sure you're giving some of it away too. Depending on what [Baby Step you're on](#), that extra money can go toward paying off debt, giving more in offerings, upping your investments, or spending some fun money.

Then look around—ask friends if they know of anyone in need and watch for opportunities to give that money away. Believe us, if you're intentional about looking for ways to be generous, you're going to find them.

Remember: Giving is the [most fun you can have with your money!](#)

How to Tithe

1. Pray.

We've said it before and we'll say it again: Tithing is more of a heart issue than one with dollar signs attached to it. If you're struggling with the idea of tithing or giving, spend some time with God, asking Him to give you wisdom and show you ways that you can help others—or even just be more generous. Even if giving doesn't come naturally, prayer can help soften our hearts and refocus our intentions.

2. Do a monthly budget.

A monthly budget forces you to really pay attention to where your money is going. So before the month begins, create your own [zero-based budget](#) (where your income minus expenses equals zero) by giving every dollar a job to do (rent, groceries, saving, etc.).

And while you're at it, go ahead and make giving a priority for next month. By immediately putting aside 10% of your income for tithing, you can plan better. This also might be a good time to create a "random giving" category for those moments you want to help someone on the spur of the moment.

3. Try online giving.

Many churches have tried to make tithing as easy as possible—especially after the craziness of last year. If you go to church, they may have a way to give online (or through an app). And many churches even let you to set up automatic withdrawals each month, which is great—especially if you have a regular income.

But these techy options definitely aren't the only ways to give. Maybe you prefer writing a check or giving cash because it's a physical reminder of the money you're taking out of your wallet and giving away. As long as you're giving, there's really no wrong way to do it!