

Tithing in 10 Baby Steps

A Users Guide to *The Great Tithe Experiment*

Mike McGuire

This is written for you.
You wanted to tithe.
Now is the time.

The Ten Baby Steps

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Preface

Dear Reader,

I want to help you to fulfill your desire to give. This short book takes a big step of faith and breaks it into small baby steps.

I have found tithing to be one of the most fruitful spiritual disciplines resulting in a closer relationship to God and a further separation from material pursuits.

Our church recently conducted an experiment to measure the effects of tithing. In total, 52 individuals participated, which included 13 households, who started tithing for the first time. You'll receive highlights of their story in this ebook.

A richer spiritual life is only 10 baby steps away. I hope you will join us.

Mike McGuire

Ask “Why?”

Tithing is a simple concept. It means donating 10% of your income to your local church. It's simple, but for many Americans, not easy. One couple who took the experiment remarked, “I wrote my first check and said, ‘Oh, my gosh, that is a lot of money!’ ”

The first question to ask is, “Why?” Why in the world would one give away their hard-earned income? And, why 10%?

Baby Step #1 – Ask “Why?” Why should you give 10% of your income to a local church?

Those are fair and appropriate questions. In fact, I would suggest that everyone ask these questions before tithing. It will help you write that first check.

The simple answer is, “Because God said.”

That alone should be enough. I'll give you more reasons in a minute--to include results from *The Great Tithe Experiment*--but let's start with the most basic one:

1. God directs us to give.

No, tithing wasn't the idea of your pastor. No, it wasn't the idea of a denomination, a TV evangelist, a Pope, or a preacher. Tithing is God's idea.

"Bring the full amount of your tithes to the Temple, so that there will be plenty of food there. Put Me to the test and you will see that I will open the windows of heaven and pour out on you in abundance all kinds of good things."

- God (Malachi 3:10)

I ought to tithe because in doing so, I am obeying God. That's the main reason. However, God gave us more than one reason to tithe.

There Are Benefits To Tithing

When we tithe...

1. **We learn to love God more than money.** Where our money goes, our heart follows.¹
2. **We learn to trust God more than our job, the government, our spouse, or our abilities.** Trust and faith are prerequisites for God's supernatural power in our life.²

3. **We learn our role.** The Lord is owner of planet Earth. The people and things on planet Earth are God's possessions. We are managers of what He owns.³

4. **We supply our church with resources to accomplish its mission.** The church is the Body of Jesus Christ on Earth today.⁴

5. **We will be rewarded.** It's not the mechanical act of tithing, but the love for, trust in, and alignment to God's mission that brings the reward. Tithing is the vehicle that makes it all possible. We will address some of the rewards we discovered during our participation in *The Great Tithe Experiment*.⁵

6. **We avoid unnecessary discipline.** God is our father. He is also the supreme authority over the universe. He loves us enough to discipline us toward obedience and greater faith.⁶

Story of Saia and Judy

“This is the most I’ve ever given to the church at one time!”

We were raised as Christians but neither of us ever tithed, either individually or after we got married nine years ago.

Judy: I wanted to start tithing, but Saia felt that our finances were so bad that we couldn’t afford to do so. I didn’t want to be a nag, so after I asked him two or three times, I let it go.

Saia: Then we went to a service earlier this year and I don’t know what happened. It’s like the pastor was talking directly to me. After the service, I told Judy, “I’m ready.” “Ready for what?” she asked. “I’m ready to start tithing.” I guess the Holy Spirit spoke to my heart and I decided to be obedient. But when we wrote that first check, I told Judy, “This is the most I’ve ever given to the church at one time!”

Shortly after we started tithing, my job cut back my hours twenty-five percent. They told me I would also have to take a reduction in wages! I asked myself, what’s going on? This is not the way it’s supposed to happen! We both decided to do a three-week “Daniel Fast”.

Judy: We each did the fast for our own reasons. After the fast, we discovered that both of us had fasted for financial well-being. I kept telling Saia that we should stop tithing until our finances came up, but he would drive me to the Ministry Center and force me to go in and pay our tithes. I remember standing at the giving kiosk contributing our last dime and thinking, “Okay, Lord. You promised to take care of us!”

Saia: I went online and applied for every job for which I was qualified. Shortly thereafter, on the way to church, I got a call for an interview the next day. Last year when we moved from Seattle, it took me four or five months to find a job. So when they cut my hours, I was afraid it would take that long again. But this time, it only took two weeks! I got offered a job! It was more money, the benefits were far better, and I could work more hours! What a blessing! But after I took my new job, I needed a car because I used to carpool with a fellow employee. We were concerned about how we would be able to finance a car, but we were able to put down a large down payment on a new car. We have no idea how we were able to do this financially!

Judy: Then I got a call for an interview with New Hope Christian School. I had applied to work there because I wanted to be close to my kids who attend there, and to invest in their futures. It’s a pay cut, but with Saia’s new

job, we can afford it, and its better for our family. There were times when we were down to our last dime, but little amounts of money came in the mail. The amounts were small, but we were really short, so it was like when you are parched and you get drink of cold water.

We moved here to help out my parents. My dad was in a financial bind, but I didn't want to approach my husband about helping him because we were in a tough financial situation as well. I was torn between the two men whom I love: my dad and my husband. I prayed that God would speak to Saia. One Saturday, while Saia was barbecuing, he told me that we should help out my dad financially! All I could do was thank God for hearing my prayers! That was a miracle and a blessing!

Saia: We're used to tithing now—it's working! We are now financially okay, can help our parents, and still have money left over for ourselves. We are comfortable. We're looking forward to the blessings to come and my faith has been restored—it feels good; it feels awesome!

Still In Your Pocket?

Are these “benefits” / insights new to you? If so, you just learned five good reasons to start tithing. However, being a bit of a realist, I’m going to assume these aren’t new to many. After all, the majority of people who know about tithing, don’t tithe. Studies find that only 5-7% of the adult population tithes.⁷ That means 95% of the population could benefit from the next 9 baby steps.

Follow along as we take the next baby step and ask the next question, “Why Not?”

2

Ask “Why Not?”

Baby Step #2 – Ask yourself “Why do I not tithe?” If you are withholding your tithe, what are you withholding it for?

If you have come to Baby Step #2, you are farther along than many. In talking with people, the reasons for not tithing go something like, “I know I should be tithing, but things are tight.”

The goal of this baby step is to write down the reasons you have for not tithing. They may be really good reasons, but you won’t know if they are good unless you write them down and evaluate each one. You need to do this step, otherwise you will continue to withhold your tithe because of a vague “feeling” that you can’t tithe and still meet your necessary expenses.

How Tight Is It?

Here is an example. *“I cannot tithe because money is tight.”* This may be a legitimate concern. Perhaps

money is a major stress for you, but, just because it feels like money is scarce, is that reason enough to withhold your tithe?

When you write it down, you can look at it, analyze it, and study it to see if it is a valid concern. We can ask questions like, *“How tight is it?”* *“What would not get paid if I started to tithe?”* *“Is this purchase something I cannot live without?”*

What Would You Lose?

What if you were to actually lay out your entire budget to see how “tight” things are really? Then, what if you identified what would not get paid and measure that against the tithe. To answer these questions, you would first need a budget. One study found that 56% percent of Americans do not live by a budget. That means that for these people, they can’t answer the last question because they don’t know---they have a general feeling things are tight. A “feeling” is not a good reason to withhold your tithe. You need facts.

For instance...

- Would your car loan not get paid?
- Would your eating-out fund not get paid?

- Would your discretionary fund not get paid?
- Would cable television not get paid?

Once you have identified what would and would not get paid, you are starting to take seriously God's command to tithe.

The next question you must ask yourself is, "Of the things that would not get paid, if I choose them over God, will they reward me more than God would reward me?"

This is not a guilt-trip question. It's an honest value question. What is more valuable: \$1,000 or \$100? Is a 2-year-old car more valuable than a 22-year-old car? What is more valuable: Obeying God or buying the monthly subscription to the deluxe cable package? What do you currently spend money on that you can or cannot live without?

The Baby Step #2, "Ask Why Not", causes us to look closely at our value-based decisions. Is it possible that we could find greater value by putting our money somewhere else?

Results from *The Great Tithe Experiment* revealed that we can.

Unwilling Spouses

During *The Great Tithe Experiment*, we found that some spouses were unwilling to participate. This leaves individuals in a quandary. Do I obey God to tithe, or please my spouse by not tithing?

In *The Great Tithe Experiment*, three individuals participated while their spouses did not. In these cases, the unwilling spouse was willing to allow the individual to tithe on their own (not combined) income.

3

Commit

"In any moment of decision, the best thing you can do is the right thing." -- Theodore Roosevelt

Baby Step #3 – Commit to tithe before you figure out “how” to tithe.

Picture yourself standing in the bottom of a giant crater in the Earth and on either side of you are walls of dirt 30 feet high. Freedom and life are at the top of that hole, but only if you can get to the top.

That might be what tithing feels like to you. You know where you need to go, but you feel like you are in a big hole with no way out. If your finances are like the finances of many Americans, then you are probably right in feeling that way.

In this baby step, we aren't talking about "how" to get up there--we are simply committing our mind and heart to our need to climb out. The "how" will come later.

The decision to start tithing makes sense because it follows a moral, spiritual principle. We must put God first in our finances because He *is* first. The Bible calls God the Provider. He provides what we need. We can trust Him to take care of us like a Father cares for His kids. We tithe because it is the right thing to do.

Some people will shy away from saying tithing is a “command”. They will say that The New Testament command is to be generous. Well that’s fine and I get their theology, but practically speaking, something is missing. Researcher George Barna finds that only 5-7% of Americans tithe.⁸ Obviously, we are failing to following tithing as a command, and we are also failing to live up to the Biblical command to be generous. Let’s be honest, we all love giving in principle, but few of us are really excelling at giving in practice.

God loves a cheerful giver. The emphasis is on the giving. You must actually *give* in order to be generous. That is what tithing is—it’s the basic training to be generous.

Question: Do you know what keeps people from tithing?
Answer: The love of money and stuff. Today, we call that “materialism”--the love of possessions.

In *The Great Tithe Experiment*, we discovered a couple of important lessons. One, when we compared people who tithe and people who do not tithe, who do you think were the greater materialists? The non-tithers. If I asked if they thought generosity was a good thing, they would all respond, “Of course!” But, you aren’t generous unless you *give*. We found tithers to be less materialistic than non-tithers.

A second thing we discovered was tithing makes you less materialistic! The people who were not tithers tithed for five months, which helped them lower their materialism score.⁹ The practice of tithing helped them lower their materialism score. Psychologists today will tell you that people who are less materialistic are generally more emotionally healthy people. The Bible says the same type of people are more able to love God and love people.

So, the bottom line is, before you worry about “how” to tithe, commit yourself to tithing. In Baby Steps 5 & 6, we will figure out how to lean on God to help us get out of the hole.

4

Calculate

Baby Step #4 – Calculate your monthly tithe.

We are going to do basic math. You can do this. It begins with using a right definition. Some people drop a \$20 bill in the offering and say they “tithed”. If they made \$200 in that pay period, then they would be correct. However, for most people, \$20 represents only a portion of money we carry in our wallets or purses. This is not the biblical definition of tithe.

A tithe literally means one-tenth. If you tithed, you donated one-tenth of your income to the local church.

My wife is really bad at calculating the tip at restaurants. When the server delivers the check, I am generally the one who takes care of the bill. I have a way that I calculate the tip that makes sense to me and makes it easy to do in my head. I want to do it quickly and accurately. I want to do it quickly so that people around me don't think I'm slow because I am counting fingers or pulling out a calculator. I want to do it accurately, and a little on the generous side, so that the waitress doesn't

think I'm just another Christian who is a lousy tipper. (She would know I'm a Christian because we pray before meals--obvious giveaway!). I use a very simply method:

Total \$32.74

Calculate 10% = \$3.20

X 2 = \$6.40

Estimate the halfway point between \$3.20 and \$6.40 ~ \$5.00

Check my math. Fifteen percent of \$32.74 is \$4.91. Not bad for a quick estimate! I do it this way because 15% is difficult to calculate in my head. But 10% is easy! To calculate your tithe, just move the decimal point.

When you think of "tithe", think "move the decimal one digit to the left".

Again, don't think "how" to make this work. Take each step one at a time. Go ahead and do it. You will get a strong feeling of moral satisfaction as you do.

Example:

Monthly income (gross) = \$4,000

Tithe = \$400

Monthly income (gross) = \$2,500

Tithe = \$250

Count the Cost

Baby Step #5: Complete a monthly budget to see what doesn't fit.

You might be dreading reading this chapter, but I love it. This is my favorite part of the tithe experiment. This is the point where people grow!

In *The Great Tithe Experiment*, we compared the spiritual well-being of tithers and non-tithers using statistically verified assessment. Spiritual well-being measures how people perceive their relationship with God and their sense of purpose in life. We found that tithers reported on the assessment that they had a greater sense of spiritual well-being than non-tithers.

Jesus said to count the cost before you build a tower.¹⁰ Don't start something that you cannot finish. That is good advice for those wanting to tithe. Count the cost of losing ten percent of your income. In other words—create a budget!

I love Dave Ramsey's teaching on finances. I think it's the most practical, challenging, and relevant instruction. In fact, I got the idea of Baby Steps from him. Dave says that a budget is the most important factor in any financial plan. That goes for future tithers. You must know where your money is going.

Some might say, "Just trust God and give 'cause He'll make it work out." I say, "Nonsense." God gave you a brain so that you could create a budget.

Do that in this step. Income minus expenses gives you your monthly balance. If the balance is negative, you are in a hole. If it is negative, your goal now is to reduce expenses until you have a zero at the bottom. The key to this game is that you cannot remove, reduce, or fudge on your tithe. What else has to go?

This is called "counting the cost" because something has to go. You cannot keep living the way you live and be faithful to tithe. Can you live without the deluxe cable television? Can you live without your new car? Can you live without eating out three times a week? Can you live in a smaller home or apartment?

What do you have to give up in order to be faithful to tithe? Maybe you need to work more? The positive

outcome of this experiment might be a greater work ethic.

How much value do you place in your spiritual well-being in your relationship to God and your purpose on Planet Earth. That will be determined by your tithe.

6

Develop a Plan

“You can do anything you set your mind to.”

- Benjamin Franklin

If you commit to tithing, I have no doubt you will be able to tithe as long as you set your mind to it. Some people quit when a challenge looks difficult. But quitters do not succeed. You are not a quitter.

Baby Step #6: Re-organize your life so that you can tithe to your church while also fulfilling your family responsibilities.

If your finances are upside down, you don't need to quit, you need a plan. A plan gets you from Point A to Point B. A plan is a map that gets you to a destination. If you plan well, you can be obedient to tithe, no matter how bad your financial situation might look.

During *The Great Tithe Experiment*, one participant lost their job and lost their marriage. Wow, a double whammy. “God, I started to give to You, and this is what I get?” That sounds like a good reason to quit. But, the person didn’t quit and kept on tithing. After five months, they confessed, I didn’t get everything I hoped for (saved marriage), but I did find a new job right away and I never went without. God sustained me during this season.”

Tithing with Upside-Down Finances

If you are upside down financially, you’ll need to consider these steps to help you turn things around.

1. **Trim the Fat** – Cut all the non-essential items like cable, eating out, and other perks or luxury items. Cut out gambling and cigarettes and not only will you save money but you’ll be healthier too.
2. **Downsize the Car** – First place to look here is your car. If you are not tithing, but paying a \$500 car payment, you are choosing a car over God. That is foolish. Sell the car, buy a used car, save a little extra for repairs, and start to tithe.
3. **Look for Savings** – Can you find ways to cut your utility bills, get cheaper insurance options, or

find ways to do things that you would normally pay someone else to do?

4. **Earn More** – Can you increase your salary to create a little margin in your life? Consider working a temporary, part-time job while you plan out ways to earn more from the day job.

5. **Downsize Home** – It's possible that you jumped into a home that you cannot afford. Maybe you can refinance or downsize your home to something that meets your family's needs yet still allows you to tithe. Are you going to prosper more because you obeyed God, or because you clung to that extra 500 square feet?

The truth is that there are countless numbers of ways to reduce expenses and increase income so that you can obey God in tithing and also cover your family responsibilities. Don't forget, when God commands, He also provides. Don't quit on tithing until you have exhausted your mental, spiritual and creative energy in finding a solution.

Determine the Method

Baby Step #7: Give your tithe on the first of the month (money tends to disappear by the end of the month).

At the start of *The Great Tithe Experiment*, one couple asked me, “How do we give our tithe when don’t know what our income will be?”

Some of us have irregular incomes that vary from month to month. It would be a mistake to wait until the end of the month before tithing. The practical reality is that when we wait until the end of the month, we always find that the money is gone. That is true for savings, retirement, and tithing. The bible also calls the tithe the “first fruits”, meaning that the first income you receive ought to be the income you donate to the church.

There are many ways to give to the church: Check, cash, and some churches take debit cards, and online payments. I don’t know that one method is better than

the other. Do the method that works best for you. The first time you tithe as a couple, you might do it together and make it memorable by praying and trusting God together to prosper and care for you as you are obedient to give.

If your income is irregular, my suggestion (and this is not a biblical command) is to give a baseline amount at the beginning of the month. For example, if you know you will make \$2,000, even on your worst months, then you would tithe \$200 at the beginning of the month as your baseline tithe. If you have a great month, you would give additional tithe toward the end of the month.

Once you determine a method, now you are really getting serious, as well as getting one step closer to your goal.

Give Now

Baby Step #8: Start immediately. If giving 10% will put your family in jeopardy, give your best, then set a date when you will be at a full 10%.

If you put your mind to tithing, you'll get there. You will obey. But it might take you a couple of months. At the original orientation for *The Great Tithe Experiment*, 75 people joined us. Twenty-five agreed to tithe. The rest said they were too "upside down". I asked them to start giving small, but give *something* now.

For example, let's say that after you trimmed the fat in your budget, you still cannot afford to tithe and pay all your bills. You look at selling your new car, downsizing lifestyle, and that will allow you to give. Selling your car might take 2 months. You might be able to give 6% now, and once you sell the car you can give 10%. Give 6% now, and set a date to give 10% no later than 3 months.

Whatever you do, don't wait--give now. If you can give \$20 today, do it now. Then feverishly work your plan so

that you can give your full 10%. Remember, giving 3% is not tithing. A tithe means 10%. Give the full 10%, and enjoy the growth and satisfaction that comes from seeing God's hand at work in your life.

Persevere Through Challenges

Baby Step #9: Unexpected surprises make future miracles that much more exciting!

At the conclusion of *The Great Tithe Experiment*, the participants gathered for a celebration dinner. They had done it—they had completed the five-month challenge. I asked them, “What would you say to the people who will join this in the future.” Immediately a mom of four kids spoke up, “Just don’t give up.”

Just because you determine to tithe does not mean you sign a contract with God that keeps you from facing challenges. We already mentioned how one woman lost her job and marriage when she started to tithe. But God’s goodness and generosity was evident, not because He prevented problems, but provided solutions and strength to persevere.

Most couples said that the first 2-3 months were the most difficult. The “shock” of donating a large amount of

money was still new. By month four, most of them said they were in the groove. One husband said to his wife, "Whatever you do, honey, no matter how short we are, don't miss the tithe." Two couples experienced occasions more than once when they were cutting it very close, then up came an extra job, unexpected overtime, and the like--God always helped them make it!"

Tithing is not wearing lucky underwear during postseason, and it's not a magic blow on the dice. Tithing is an act of obedience and trust that cements our relationship with God--establishing that He is our Provider, and we are entrusting Him with our livelihood. Persevere in giving and watch how God sees you through!

Enjoy the Benefits

“Bring the full amount of your tithes to the Temple, so that there will be plenty of food there. Put me to the test and you will see that I will open the windows of heaven and pour out on you in abundance all kinds of good things.”

- God (Malachi 3:10)

Baby Step #10: Watch closely for new and unexpected ways God is generous towards you.

Overall, from the data gathered in the Great Tithe Experiment, suggests that tithing is a vital spiritual discipline for Christians today. 88% of participants saw improvement in spiritual well being scores. 77% of participants saw a decrease in materialism scores. 100% of the participants saw an improvement in an area of their marriage according to their reports on the Marital Satisfaction Inventory. In fact, marital problems decreased by 35%.

The reports from the exit interviews were consistent with these scores. Most participants reported that they experienced God's blessing in unexpected ways.

Participants of *The Great Tithe Experiment* noticed the following benefits.

- *“Our spending habits changed (more disciplined).”*
- *“I felt more at ease because we were putting God first.”*
- *“I’m doing better letting God handle everything in my life.”*
- *“I would receive unexpected jobs and we would always have enough.”*
- *“My faith is stronger. I am a better wife, mother, and stepmother.”*
- *“I no longer need to have a ‘feeling’ to know that God is with me.”*
- *“We have a better relationship with God and are learning to be obedient.”*
- *“I got two raises at my job.”*
- *“We have a closer relationship to each other and our family.”*
- *“I was able to let God have control of my life. I have more peace and less stress.”*

All of the participants who completed *The Great Tithe Experiment* were convinced of the value of tithing and of

their intention to continue tithing. Now is the time for *you* to act....

About the Author

Mike is the Pastor of Maturity and Counseling at New Hope Leeward in Waipahu, Hawaii. He oversees the people and programs that help people grow outside of the weekend service. He leads, develops, teaches, writes, and counsels, helping people where they hurt the most.

Mike has a decade of experience as a Directional Team member and staff pastor, working with a small entrepreneurial church plant, which quickly grew to become a large church of 4,000. He has worked extensively with church-wide growth campaigns, class/curriculum development, small groups, leadership training, support group training, and individual counseling.

An avid learner, Mike has a Masters of Divinity from Bethel Seminary with a focus in transformational leadership. He also has an MA in Marriage and Family Therapy from Liberty University and is working toward state licensure.

Mike and his wife Jaime write on issues of marriage, family, and faith at their blog, gomikeandjaime.com.

The Great Tithe Experiment

FULL BOOK VERSION

The full results of *The Great Tithe Experiment* can be found in a full version ebook. Included are written testimonies from the participants, the statistical results, the effects on marriage satisfaction, and *the experimental design*.

The purpose of this book is to encourage leaders and congregations to develop their faith in God by tithing.

All proceeds from this ebook will be given toward church planting in Central India. Believers in India live on less than \$2.00 per day.

Notes

¹ Matthew 6:21

² Matthew 6:33

³ Psalm 24:1, Luke 16:11-12

⁴ 1 Corinthians 12:27

⁵ Malachi 3:10

⁶ Malachi 3:6-14, Hebrews 12:5-6

⁷ The Barna Group – “Donors Proceed with Caution, Tithing Declines,” article May 10, 2011. Retrieved from www.barna.org.

⁸ Ibid

⁹ Richens, M.L. & Dawson, S. (1992). “A Consumer Values Orientation for Materialism and its Measurement; Scale Development and Validation.” *Journal of Consumer Research*. (10) Dec, 1993, p.(303-316).

¹⁰ Luke 14:28