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A FLAGSHIP E-BOOK

The Complete Tithe

*A Theological Guide
from Abraham to the Apostles*

AN ECUMENICAL STUDY IN CHRISTIAN STEWARDSHIP

First Edition · Offered freely

*“Bring the full tithe into the storehouse,
that there may be food in my house.
And thereby put me to the test, says the Lord of hosts,
if I will not open the windows of heaven for you
and pour down for you a blessing until there is no more need.”*

MALACHI 3 : 10

The Complete Tithe — A Theological Guide
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CHAPTER I.

Why the Tithe Still Matters

Few words in the Christian vocabulary provoke more confusion — or more conviction — than tithe. To some it is a relic of the Old Covenant, abolished at the cross. To others it is the one fixed star in the chaos of personal finance. This book argues that both views, taken alone, miss the depth of what Scripture actually teaches.

The tithe — literally a *tenth* — is older than the Mosaic Law and richer than any single command. It begins with a king-priest in Genesis, runs through the worship of the Tabernacle and Temple, is rebuked and renewed by the prophets, affirmed by the lips of Christ himself, theologically transfigured in the letter to the Hebrews, and absorbed into the abundant generosity of the apostolic Church.

Our aim is not to settle every dispute. The aim is to give you — pastor, parent, young professional, retiree — a single, careful, ecumenical guide to the whole biblical and historical witness on tithing, so that you can give with conviction rather than guilt, and with joy rather than mere duty.

A Word on Method

We will read each text in its own context first, then trace the canonical pattern, and finally listen to the great voices of the Church — Augustine and Chrysostom, Aquinas and Calvin, Wesley and Spurgeon, Lewis and Sproul. Where the tradition speaks with one voice, we will say so. Where it does not, we will mark the disagreement honestly and let you decide before God.

“The tithe is the Lord’s. To withhold it is not to keep it; it is to lose it. What we give to God is the only portion of our wealth we shall certainly carry with us into eternity.”

— John Chrysostom (c. 349–407), *Homilies on First Corinthians*

What This Book Is Not

This is not a fundraising tract. We will not tell you that tithing is a magic formula for prosperity, nor that failing to tithe will impoverish you. The relationship between obedience and blessing is real, but it is not mechanical, and the cross of Christ forbids us to reduce God to a vending machine.

Nor is it a manual of guilt. The New Testament knows nothing of grudging, fearful giving. “God loves a cheerful giver,” says Paul (2 Cor. 9:7), and the entire logic of grace stands behind that single sentence.

What It Is

It is, simply, a *theology* of the tithe — written for ordinary Christians who want to obey God with their money, and who suspect that the answer is more demanding, and more liberating, than either “ten percent or else” or “whatever you feel like” can capture.

CHAPTER II.

Abraham and Melchizedek — The First Tithe

The story of tithing does not begin at Sinai. It begins in a valley outside Salem, four hundred years before Moses, when a Chaldean wanderer named Abram met a king who was also a priest of God Most High.

And Melchizedek king of Salem brought out bread and wine. (He was priest of God Most High.) And he blessed him and said, “Blessed be Abram by God Most High, Possessor of heaven and earth; and blessed be God Most High, who has delivered your enemies into your hand!” And Abram gave him a tenth of everything.

— GENESIS 14:18–20

Three things deserve attention. First, the tithe is *spontaneous*. No law commands it. Abram acts out of a deep theological instinct: the God who delivered him owns the spoils, and the priest of that God is the proper recipient.

Second, the tithe is *worshipful*. It is given not after a harvest but after a victory — the very moment Abram could most easily claim self-sufficiency. The tenth publicly confesses that the strength of his arm was a gift.

Third, the tithe is *covenantal*. Melchizedek is a priest of *El Elyon*, “God Most High,” the Possessor of heaven and earth. To tithe to him is to acknowledge a divine landlord. Abram is not paying rent on what he owns; he is confessing that he owns nothing in the absolute sense.

Why This Matters for Us

If tithing predates the Law, then it cannot be dismissed as merely Mosaic. The instinct to set apart a portion — visibly, gratefully, sacrificially — belongs to the very logic of creaturely existence. We tithe because we are not God.

The Reformers saw this clearly. Calvin, commenting on Genesis 14, writes that Abram’s tithe is “a perpetual testimony that whatever we possess flows from the bounty of God, to whom alone the firstfruits belong.” The tithe, in this reading, is not a tax but a creed.

“Abraham’s tenth was a confession before it was a contribution. He gave a part to declare that the whole belonged to another.”

— John Calvin (1509–1564), Commentary on Genesis

Melchizedek as a Type

The author of Hebrews will return to this scene in chapter 7 to make a stunning Christological point: Melchizedek, “without father or mother or genealogy,” prefigures Christ, the eternal priest. We will return to Hebrews in Chapter VII. For now, mark this: the first recorded tithe in Scripture is given not to a Levite, not to a Temple, not even under any law, but to a figure who points beyond himself to Christ.

This is the deep grammar of tithing. It was never primarily about Israel. It was always about the worship of the one true God by those whom he had blessed.

CHAPTER III.

Jacob's Vow at Bethel

The second mention of the tithe in Scripture comes from Abraham's grandson — a fugitive, alone in the wilderness, with a stone for a pillow and a vision of heaven.

Then Jacob made a vow, saying, “If God will be with me and will keep me in this way that I go, and will give me bread to eat and clothing to wear, so that I come again to my father's house in peace, then the Lord shall be my God... and of all that you give me I will give a full tenth to you.”

— GENESIS 28:20–22

Jacob's tithe is conditional in form but covenantal in substance. He is not bargaining with God; he is responding to a promise already made. God had said, “Behold, I am with you and will keep you wherever you go” (28:15). The tithe is Jacob's *amen*.

From Spontaneity to Pattern

Notice what happens between Abraham and Jacob. The first tithe was a one-time act after a battle. Jacob's is a ***standing commitment***: of all that God will give, a tenth will return. The pattern is forming. By the time Moses receives the Law, the principle is already woven into the patriarchal conscience.

“Jacob did not invent the tithe. He inherited the conviction that God's lordship demands a visible portion. What was implicit in Abraham becomes explicit in Jacob, and what is explicit in Jacob becomes legislated in Moses.”

— Matthew Henry (1662–1714), *Commentary on the Whole Bible*

A Theology of Firstfruits

Underneath both patriarchal stories lies what the Old Testament will call *firstfruits*: the conviction that the first and best of any harvest, herd, or increase belongs to God by right. The tithe is the institutional form of this conviction. To give the first tenth is to confess that the remaining nine-tenths is also a gift, held in trust.

This is why the prophets will later denounce *second-rate* offerings — diseased lambs, stale grain, leftover coin. The God who gives first deserves first.

CHAPTER IV.

The Mosaic Tithes — Three, Not One

Most modern Christians assume the Old Testament commands a single tithe. In fact it commands three, and understanding them is essential to understanding both the weight and the limits of Old Covenant tithing.

1. The Levitical Tithe

To the Levites I have given every tithe in Israel for an inheritance, in return for their service that they do, their service in the tent of meeting.

— NUMBERS 18:21

The first tithe sustained the priestly tribe. Levi received no land allotment; the tithe was their inheritance. This tithe funded worship, instruction in the Law, and the daily operation of the sanctuary.

2. The Festival Tithe

You shall tithe all the yield of your seed that comes from the field year by year... and you shall eat before the Lord your God... that you may learn to fear the Lord your God always.

— DEUTERONOMY 14:22-23

The second tithe was eaten by the worshipper himself, in a sacred meal at the central sanctuary, with his family and the Levite. Its purpose was pedagogical — “that you may learn to fear the Lord.” This was a tithe of feasting, not of fasting.

3. The Poor Tithe

At the end of every three years you shall bring out all the tithe of your produce in the same year and lay it up within your towns. And the Levite... and the sojourner, the fatherless, and the widow... shall come and eat and be filled.

— DEUTERONOMY 14:28–29

Every third year a tithe was stored locally for the poor. This was Israel's social safety net, embedded directly into the worship economy. To withhold it was to starve the widow.

How Much in Total?

Most rabbinic and Christian commentators (including Maimonides and many Reformed scholars) calculate the combined effective rate at roughly **23 percent** of annual increase, averaged over the seven-year sabbatical cycle. To this were added freewill offerings, firstfruits, the half-shekel Temple tax, and gleaning laws.

This matters pastorally. When a modern teacher says, “You must give exactly ten percent because that is what the Old Testament required,” the historical answer is: *actually, the Old Testament required considerably more than that, and not in a single line item.* The Mosaic system was a comprehensive economy of worship, welfare, and instruction.

“The Israelite did not give a tenth and then live on the rest as he pleased. He lived his entire economic life under the gaze of the Lord, of whom the tithe was only the most visible token.”

— Christopher J. H. Wright, *Old Testament Ethics for the People of God*

The Heart of the System

Strip away the agricultural details and the principle remains: *worship, instruction, and mercy are funded together, by a portion set apart from the very top of the harvest.* Any Christian use of the word *tithe* that loses one of those three legs has lost the biblical balance.

CHAPTER V.

The Storehouse and the Prophet Malachi

No passage on tithing is more quoted, and few are more misused, than Malachi 3. To read it well we must read it whole — and we must read it inside the covenant lawsuit that frames the entire book.

Will man rob God? Yet you are robbing me. But you say, ‘How have we robbed you?’ In your tithes and contributions. You are cursed with a curse, for you are robbing me, the whole nation of you. Bring the full tithe into the storehouse, that there may be food in my house. And thereby put me to the test, says the Lord of hosts, if I will not open the windows of heaven for you and pour down for you a blessing until there is no more need.

— MALACHI 3:8–10

The Setting

Malachi prophesies to a discouraged post-exilic community. The Temple has been rebuilt but the glory is muted. Priests are offering blemished animals (1:7–8). Marriages are being broken (2:14–16). And the storehouse — the chambers of the rebuilt Temple where the Levitical tithe was deposited — stands embarrassingly empty.

The people’s neglect of the tithe is not a private financial failure. It is starving the priesthood, halting public worship, and abandoning the poor. That is why God calls it *robbery*.

“Test Me in This”

The invitation to *test* God is unique in Scripture. Elsewhere we are explicitly forbidden to put God to the test (Deut. 6:16; Matt. 4:7). Here, in the matter of covenant generosity, God himself opens the door.

The promise is corporate before it is personal. “Pour down for *you*” is plural; it addresses the nation. The opened windows of heaven recall both the rain of Genesis 7 and the blessing of Genesis 8 — fertility for an agrarian people. To press the verse into a guarantee that any individual tither will receive a financial windfall is to flatten its prophetic edge.

“Malachi does not promise that every tither will grow rich. He promises that a covenant people who honor God with the firstfruits will find God honoring them with abundance — sometimes material, always spiritual.”

— R. C. Sproul (1939–2017), *The Prophet’s Burden*

What Carries Forward

Three convictions from Malachi survive the move from Old Covenant to New:

- **God notices what we do with money.** There is no neutral category called “personal finance” before him.
- **Withholding from the work of God is a moral, not merely fiscal, act.**
- **Generosity invites blessing** — not as a transaction, but as the natural response of a generous God to a generous people.

CHAPTER VI.

Jesus and the Tithe — Matthew 23:23

If we want to know what Jesus thought about tithing, we have one explicit sentence — and it is devastating to both legalists and antinomians.

Woe to you, scribes and Pharisees, hypocrites! For you tithe mint and dill and cumin, and have neglected the weightier matters of the law: justice and mercy and faithfulness. These you ought to have done, without neglecting the others.

— MATTHEW 23:23

Read those last seven words again: *without neglecting the others*. Jesus does not abolish the tithe; he refuses to let it become a substitute for justice, mercy, and faithfulness. The Pharisees were meticulous about garden herbs and indifferent to human suffering. Jesus says: do both.

The “Weightier Matters”

The phrase comes from rabbinic categories: every commandment is binding, but some carry more weight in shaping a life. Justice (*mishpat*), mercy (*chesed*), and faithfulness (*emunah*) are weightier than the precise calibration of dill leaves. But the lighter matters are not therefore optional. They are the smaller stones in a wall whose great cornerstones are the weightier ones.

Applied to us: an accurate tithe paid to a church that ignores the poor and tolerates injustice is a Pharisaic tithe. A passionate concern for justice that dismisses ordered, sacrificial giving to the local body is a sentimental tithe. Jesus refuses the choice.

The Widow’s Mites

Mark 12:41–44 gives us the complementary scene. A poor widow drops two small copper coins into the Temple treasury, and Jesus declares she has given more than all the rich. Why? “They all contributed out of their abundance, but she out of her poverty has put in everything she had, all she had to live on.”

Note carefully what Jesus does *not* do. He does not tell her to keep the coins. He does not denounce the Temple system that received them — even though, two chapters later, that very system will be condemned to destruction. He honors the act.

“Christ measured her gift not by what she gave, but by what she kept. She kept nothing. He saw, and we are still talking about her two coins two thousand years later.”

— Charles Spurgeon (1834–1892), Sermon No. 2247

So Did Jesus Command the Tithe?

Strictly: he assumed it for those still under the Mosaic economy and never explicitly extended the percentage to his post-resurrection disciples. But he **radicalized** the principle. He blessed total surrender (the widow), commanded radical generosity (Luke 12:33), warned against the sin of accumulation (Luke 12:15–21), and made love of money the rival deity to the living God (Matt. 6:24).

In other words: if the tithe was a fence, Jesus did not tear it down. He moved it outward.

CHAPTER VII.

Hebrews 7 — The Greater Priesthood

The most theologically profound treatment of the tithe in the New Testament does not tell us how much to give. It tells us to whom.

See how great this man was to whom Abraham the patriarch gave a tenth of the spoils!... One might even say that Levi himself, who receives tithes, paid tithes through Abraham, for he was still in the loins of his ancestor when Melchizedek met him.

— HEBREWS 7:4, 9–10

The author’s argument is breathtaking. Melchizedek is greater than Abraham, because the lesser is blessed by the greater (7:7). And Levi — the entire Old Testament priesthood — was, in a sense, paying tithes through Abraham to Melchizedek long before Levi was born. Therefore the Melchizedekian priesthood is older, higher, and prior to the Levitical one.

The point is not numismatic; it is Christological. Jesus is “a priest forever, after the order of Melchizedek” (7:17). The whole Old Covenant tithing system was a shadow of which Christ is the substance.

What This Means for Christian Giving

If Christ is our Melchizedek, then our giving is no longer to a Levitical priesthood but to him directly — through his Body, the Church, and through the poor whom he identifies as himself (Matt. 25:40).

This both elevates and reframes the tithe. It elevates it because we now give not to an institution but to the eternal King-Priest. It reframes it because we give in the freedom of those for whom the law has been fulfilled, not the bondage of those anxiously calculating their obligation.

“Under the law, men gave a tenth and asked, ‘Was that enough?’ Under the Gospel, men give themselves and ask, ‘What more can I do?’”

— John Wesley (1703–1791), Sermon 50: The Use of Money

CHAPTER VIII.

Paul's Theology of Generous Giving

Paul never once commands the tithe. He commands something larger.

Each one must give as he has decided in his heart, not reluctantly or under compulsion, for God loves a cheerful giver. And God is able to make all grace abound to you, so that having all sufficiency in all things at all times, you may abound in every good work.

— 2 CORINTHIANS 9:7–8

Paul's framework rests on three pillars. First, **proportionality**: “On the first day of every week, each of you is to put something aside and store it up, as he may prosper” (1 Cor. 16:2). Giving tracks income — those who have more, give more.

Second, **cheerfulness**: God is interested in the disposition of the giver, not merely the quantity of the gift. Reluctant tithing displeases him; joyful sacrifice delights him.

Third, **sufficiency**: the giver is not impoverished. Paul promises that God will supply “all sufficiency in all things” — not luxury, but enough — “so that you may abound in every good work.” The grace flows back outward.

The Macedonian Standard

In 2 Corinthians 8 Paul describes the Macedonian churches as giving “beyond their means, of their own accord, begging us earnestly for the favor of taking part in the relief of the saints” (8:3–4). This is the New Testament standard: giving as a **privilege begged for**, not a duty resented.

Notice the model Paul invokes: “You know the grace of our Lord Jesus Christ, that though he was rich, yet for your sake he became poor, so that you by his poverty might become rich” (8:9). Christian giving is

cruciform. It mirrors the self-emptying of Christ.

“The Christian gives not because he is commanded to give, but because he has been given. The cross has emptied him of the right to call anything his own.”

— Dietrich Bonhoeffer (1906–1945), *The Cost of Discipleship*

Is Ten Percent Then a Floor or a Ceiling?

Most thoughtful Christian teachers — across Catholic, Orthodox, and Protestant lines — have come to a similar conclusion: **the tithe is a wise floor, not a sacred ceiling.** It is the historic minimum of generous giving. Beyond it lie the wider mercies of almsgiving, hospitality, and sacrificial offering, which Paul so warmly commends.

To start at ten percent is to honor the pattern of Scripture. To stop at ten percent may be to miss the freedom of the Gospel.

CHAPTER IX.

The Early Church and the Fathers

How did the first Christians, freshly emerged from the synagogue and surrounded by a pagan empire, actually handle money?

The answer, from Acts and the earliest Christian writings, is striking: they gave not less than the tithe but immeasurably more — and they gave differently.

And all who believed were together and had all things in common. And they were selling their possessions and belongings and distributing the proceeds to all, as any had need.

— ACTS 2:44–45

This was not communism imposed from above; it was generosity erupting from below. Property remained legally owned (Acts 5:4) but functionally surrendered to the needs of the body.

The Didache

The *Didache* (c. 70–110 AD), perhaps the earliest Christian manual outside the New Testament, simply tells believers to give the firstfruits of every income to the prophets and to the poor: “If you have no prophet, give to the poor... give according to the commandment.” The percentage is not specified, because the

principle has been internalized.

Irenaeus and the Greater Freedom

“The Jews dedicated to God a tenth of their goods; but those who have received liberty set aside all their possessions for the Lord’s purposes, bestowing joyfully and freely not the lesser portions, since they have the hope of greater things.”

— Irenaeus (c. 130–202), *Against Heresies*, IV.18.2

Irenaeus’ argument became the classical Christian position: the New Covenant does not lower the bar of the tithe; it raises it. We are not less generous than Israel, but more — because we have received more.

Chrysostom on Wealth

John Chrysostom, the golden-tongued bishop of Constantinople, preached relentlessly on the rich man’s obligation to the poor. For him, almsgiving was not a virtue tacked on to wealth but its very justification: “Not to share our own wealth with the poor is theft from the poor and deprivation of their means of life; we do not possess our own wealth but theirs.”

This is bracing. It is also, evidently, the consensus of the patristic period. The tithe was assumed; almsgiving was its expansion; both flowed from the conviction that the Christian’s wealth is held in trust.

Augustine

“Tithes are due, and whoever refuses to pay them takes what is not his own. As often as a poor man dies of hunger near you, the rich man has been a homicide. The tithe is a debt; alms are a sacrifice.”

— Augustine of Hippo (354–430), *Sermons on the New Testament*

Note Augustine’s careful distinction. The tithe is a **debt** — owed to God as a matter of justice. Alms are a **sacrifice** — offered to God as a matter of love. The Christian life properly contains both.

CHAPTER X.

The Medieval and Reformation Witness

By the sixth century the tithe had become not just a spiritual norm but, in much of Christian Europe, civil law. The story from there to the Reformation is instructive — and cautionary.

Tithing Becomes Law

The Council of Mâcon (585) made tithing legally binding for Christians in Frankish territory. By the Carolingian period (8th–9th c.), Charlemagne enforced tithes throughout his empire. What had begun as a free response to grace was, in many places, becoming a tax — collected by force and resented by peasants.

Aquinas: Tithing as Natural Law

“It is fitting, both by natural and by divine law, that some part of the temporal goods which men acquire should be set aside for the support of those who minister the divine worship. The tithe was the form chosen by the Old Law; the Church has wisely retained it.”

— Thomas Aquinas (1225–1274), *Summa Theologiae*, II-II, q.87, a.1

Aquinas defends the tithe as fitting (*conveniens*) rather than strictly binding in detail under the New Covenant. Ministers must be supported; ten percent has proved a wise and apostolic standard; the Church does well to keep it. But the underlying obligation is moral and natural, not ceremonial.

The Reformers

Luther was scathing about *compulsory* tithes that funded a corrupt clerical system, but he warmly endorsed proportional, free, generous giving by every Christian for the support of pastors and the poor.

Calvin in Geneva went further. He restructured the city's poor relief around a deaconal system funded by congregational giving — a direct attempt to recover the Acts 2 pattern. He preached repeatedly that “our riches are not our own, but are appointed for the sustenance of the poor.”

“Let us know that the Lord has not given us riches that we should keep them shut up, but that we should distribute them. He who has, must lend to the Lord by giving to the needy, and the Lord will repay him.”

— John Calvin, *Sermon on Deuteronomy 15*

Wesley's Threefold Rule

Two centuries later John Wesley distilled the entire tradition into three commands still worth memorizing today:

- **Gain all you can** — by honest work, without injuring body or soul.
- **Save all you can** — by simple living, without indulging waste.
- **Give all you can** — “not merely some, not a tenth, not a half, but *all* — for all is God's already.”

Wesley himself lived this. As his income grew from £30 to £1,400 a year, his personal expenditure stayed at £28. The rest went to the poor and to the work of God.

CHAPTER XI.

Law or Grace? — Resolving the Modern Debate

We are now ready to address the question that divides modern Christians: Are believers today obligated to tithe?

The Two Camps

On one side stand those who say **yes, ten percent is a binding minimum**. They appeal to the antiquity of the tithe (older than the Law), the affirmation of Christ (Matt. 23:23), and the consensus of the historic Church.

On the other stand those who say **no, the tithe is a Mosaic ordinance fulfilled in Christ**. They appeal to Paul's silence, the freedom of grace, and the New Testament language of cheerful, proportional giving.

A Better Frame

Both camps are right about something and wrong about something. The first preserves the wisdom and the discipline of the historic standard. The second preserves the freedom of the Gospel. The synthesis lies in distinguishing *principle* from *percentage*.

The *principle* — that the firstfruits of all we receive belong visibly and sacrificially to God — is permanent, predates the Law, was honored by Christ, and is intensified in the New Covenant.

The *percentage* — ten — is the historic floor by which faithful believers from Abraham to the present have given concrete shape to that principle. It is not an arbitrary number; it has Scriptural and patristic gravitas. But it is not, in the strict sense, a New Testament command.

A Pastoral Conclusion

Therefore: **start at ten percent, and ask the Spirit whether he is calling you higher**. If ten percent feels impossible, do not give nothing — start where you can and grow. If ten percent feels easy, do not stop — generosity is the lifelong discipline by which money is dethroned in the heart.

“I do not believe one can settle how much we ought to give. I am afraid the only safe rule is to give more than we can spare. If our charities do not at all pinch or hamper us, I should say they are too small.”

— C. S. Lewis (1898–1963), *Mere Christianity*

To Whom Should the Tithe Go?

Historically the answer has been: **to the local church first**. The local body is where the Word is preached, the sacraments are administered, the poor among you are known by name, and pastors are sustained. To bypass it for parachurch causes — however worthy — is to invert the New Testament order.

That said, no single congregation absorbs all the generosity God will work in a Christian's life. Beyond the tithe lie missions, mercy, and the daily small almsgivings that Augustine called “the daily medicine of the soul.”

CHAPTER XII.

Practical Application — How to Tithe Today

Theology that does not touch the checking account is not theology; it is decoration. Here is how to bring everything we have learned into ordinary monthly practice.

Step One: Calculate the Gross

Tithe on **gross income** wherever conscience permits. The biblical pattern is firstfruits — what comes in first, before tax, expense, or savings. Tithing on net income is not sinful, but it consistently gives God the leftovers rather than the firsts.

Step Two: Automate the Transfer

On the day income arrives, transfer the tithe immediately to a separate account or give it the same week. The longer money sits, the harder it becomes to release. The rich young ruler walked away sorrowful precisely because he had had time to count (Mark 10:22).

Step Three: Give to the Local Church First

Make your church the primary recipient. If your church does not exist, find one. The tithe is not a private spiritual practice; it is a corporate covenantal one.

Step Four: Add the “Above-Ten”

Beyond the tithe, set a second percentage — even one or two percent — for **discretionary** generosity: missions, the visible poor near you, a struggling friend, a Christian work you love. This is the New Testament's *perisseuō* — the “abounding” in good work that Paul promises God will fund (2 Cor. 9:8).

Step Five: Review Annually

Once a year, on a fixed date — perhaps the first Sunday of Advent or the start of the new year — review your giving. Has income risen? Then percentage giving means absolute giving rises with it. Has the Spirit nudged you upward? Honor the nudge.

A Sample Monthly Allocation

CATEGORY	PERCENT	NOTES
Tithe — Local Church	10%	Firstfruits, automated
Generosity (Above-Ten)	2%	Missions, mercy, almsgiving
Long-term Savings	10%	Prov. 21:20 — wise storehouse
Housing	25–30%	Shelter for family
Food & Household	12%	Daily bread
Transport & Insurance	8%	Stewarded reliability
Debt Repayment	10%	Until free (Rom. 13:8)
Discretionary / Family	18%	Rest, beauty, hospitality

This is illustrative, not prescriptive. Your numbers will differ. The point is that giving comes **first** in the structure, before lifestyle is set. Order follows priority; priority follows worship.

CHAPTER XIII.

Frequently Asked Questions

A theology of tithing meets actual lives. Here are the questions we hear most often, answered briefly and honestly.

Q. Should I tithe on gross or net income?

A. On the gross wherever conscience and circumstance permit. The biblical pattern is firstfruits — the first portion, before deductions. If you must start with net while you stabilize, do so without guilt, but aim toward the gross.

Q. Should I tithe while paying off debt?

A. Yes — at least begin. Stopping the tithe to accelerate debt payoff often delays both and fortifies the very anxiety that produced the debt. Tithe, live simply, attack the debt. The conviction that God is your provider is part of becoming free.

Q. Does giving to charities count as my tithe?

A. The historic answer is no — the tithe goes to the local church first. Charitable giving is wonderful and biblical, but it is generosity *beyond* the tithe, not a substitute for it.

Q. My spouse does not want to tithe. What do I do?

A. Pray, talk, and start with what you both can agree on. Unilateral tithing in a marriage fractures the very household the tithe was meant to bless. Move together, even if slowly.

Q. My income is irregular. How do I tithe?

A. Tithe on each payment as it arrives. Treat every check as a fresh harvest. This is exactly what the agricultural pattern of Scripture assumed.

Q. Do retirees still tithe?

A. Yes, on retirement income as it is received. You did not stop being a steward when you stopped working.

Q. Is the tithe a guarantee of financial blessing?

A. No. Malachi's promise was corporate and covenantal. God is no man's debtor, but neither is he an investment fund. Tithe out of love and trust, not transactional hope.

Q. What if my church misuses funds?

A. Address it through proper channels — biblical eldership, accountability, conversation. If sin is unrepented and serious, you may need to find a faithful church. But do not use suspected misuse as a permanent excuse to withhold from the body of Christ.

CHAPTER XIV.

A Closing Word

We began in a valley outside Salem, with a king-priest, bread and wine, and a tenth of the spoils. We end where Scripture itself ends — at a city without a Temple.

And I saw no temple in the city, for its temple is the Lord God the Almighty and the Lamb. And the city has no need of sun or moon to shine on it, for the glory of God gives it light, and its lamp is the Lamb.

— REVELATION 21:22–23

In the New Jerusalem there is no storehouse, no Levitical roster, no annual cycle of tithes. The whole city is the gift; the whole city is the worship; the whole city is lit by the Lamb who himself became poor that we might become rich.

Every tithe we offer in this life is a small rehearsal for that city. Every honest transfer of money from our hand to God's work confesses that we believe the Lamb is worthy, that the Father is generous, and that our true treasure does not depreciate.

So tithe — gladly, regularly, sacrificially. Tithe because Abraham did, because Christ blessed it, because the Church has practiced it for two thousand years, and most of all because the God who gave you everything is worthy of the firstfruits and the second fruits and, in the end, the whole harvest.

“Freely you have received; freely give.”

MATTHEW 10 : 8

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