The Freedom of Biblical Tithing: What It Really Means to Honor God with Your Money

Money is one of the most personal topics anyone can bring up, especially in church. But it is also one of the most important. With over 2,000 verses in the Bible addressing money and finances, and Jesus Himself speaking about it repeatedly, it is clear that God cares deeply about how we handle what He has given us. This is not about guilt or obligation. It is about freedom.

Why Do So Many Christians Struggle to Give?

Research shows that one in four Christians in the United States gave nothing to their local church. Zero. And roughly 80% of believers give somewhere between 1.5% and 2% of their annual income.

The honest answer for why this happens comes down to one word: greed. Not necessarily the dramatic, obvious kind, but the quiet kind that creeps in when we start believing that our security, happiness, and purpose are tied to our possessions.

Jesus warned about exactly this in Luke 12: "Watch out! Be on your guard against all kinds of greed; life does not consist in an abundance of possessions." He was not being harsh. He was being protective. Because when greed takes root, it quietly becomes a barrier between our hearts and God.

What Tithing Is NOT

Before going further, it helps to clear up some common misunderstandings about tithing.

- Tithing is not how you earn salvation. Paul makes this clear in Ephesians 2: "For it is by grace you have been saved, through faith, and this is not from yourselves, it is the gift of God, not by works, so that no one can boast." God's love for you does not change based on how much you give.
- Tithing is not paying penance for your sins. Giving more money does not make up for a bad week or appease an angry God. That is not how this works.
- Tithing does not automatically obligate God to make you wealthy. Becoming a generous giver is not a transaction that guarantees financial prosperity. Anyone preaching that message is not preaching the Bible.
- The New Testament does not command tithing as a matter of law. Believers are no longer under the Mosaic law. But the concept of the tithe forms a powerful and meaningful baseline for what our generosity can look like.

Where Does the Concept of Tithing Come From?

The Hebrew word for tithe is maaser, meaning one tenth. It first appears in Genesis 14, where Abraham gave a tenth of everything to Melchizedek, a mysterious priestly figure that most scholars identify as either a pre-incarnate appearance of Christ or a type of Christ. What is striking is that this happened approximately 400 years before the law of Moses was ever given.

Then in Genesis 28, Jacob makes a voluntary pledge: "Of all that you give me I will give you a tenth." Again, no law required it. It came from a heart in covenant relationship with God.

Abraham and Jacob had not even heard the gospel yet. And still, in response to God's faithful love, they gave a tenth. That should make us pause and ask how much more should we, who stand in the fullness of the new covenant, respond with generosity.

What Does the Old Testament Law Say About the Tithe?

In Leviticus 23, the law establishes that a tenth of everything belongs to the Lord. It is holy to Him. But here is what is fascinating: God gives it to His people and then asks them to return it. It was never theirs to begin with. It was always His.

In Deuteronomy 14, Moses urges the people to "set aside" a tenth of all their fields produce each year. Two hundred years later, they had forgotten. And so God sent the prophet Malachi to speak directly to this.

What Does Malachi 3 Actually Say?

Malachi 3 contains one of the most direct passages in all of Scripture about giving. God says through the prophet:

"Will a mere mortal rob God? Yet you rob me. But you ask, 'How are we robbing you?' In tithes and offerings... Bring the whole tithe into the storehouse, that there may be food in my house. Test me in this, says the Lord Almighty, and see if I will not throw open the floodgates of heaven and pour out so much blessing that there will not be room enough to store it." - Malachi 3:8, 10

This is the only place in all of Scripture where God says it is okay to test Him. Every other time, the Word warns against testing God. But here, He extends an open invitation. Take Him at His word and see what He will do.

Does the New Testament Affirm Tithing?

Yes. Jesus Himself affirms the practice of tithing when addressing the Pharisees in Matthew 23. He tells them they were right to tithe, even down to their spices, but that they had neglected the weightier matters of justice, mercy, and faithfulness. His words are clear: "You should have practiced the latter without neglecting the former." Tithing was not the problem. Their hearts were.

And in 1 Corinthians 16, Paul instructs believers: "On the first day of every week, each one of you should set aside a sum of money in keeping with your income." That phrase, "in keeping with your income," sounds a great deal like proportional, percentage-based giving.

Are Non-Tithers Under a Curse?

Malachi uses the word "curse" for those who withhold the tithe. But in the new covenant, Galatians 3 gives us a powerful answer:

"Christ redeemed us from the curse of the law by becoming a curse for us, for it is written: 'Cursed is everyone who is hung on a pole.' He redeemed us in order that the blessing given to Abraham might come to the Gentiles through Christ Jesus, so that by faith we might receive the promise of the Holy Spirit." - Galatians 3:13-14

Christ became a curse for us. That means non-tithing believers are not under a curse. But that does not mean God is not disciplining those He loves. God disciplines His children because He loves them and wants more for them. If bills keep piling up, if things keep breaking down, if opportunities keep slipping away, it may be worth asking whether God is trying to get your attention in this area.

What Are the Real Benefits of Becoming a Percentage Giver?

1. It Reorders Your Priorities

Giving generously is one of the most practical ways to guard your heart against greed. When you give first, it shifts what you value. Moses said in Deuteronomy 14 that bringing the tithe to the place of worship "will teach you always to fear the Lord your God." It realigns what matters most.

2. It Reminds You That God Is Your Provider

Everything we have comes from Him. David captured this beautifully in 1 Chronicles when he said, "Everything comes from you, and we have given you only what comes from your hand." Giving is simply returning to God what was always His.

3. It Breaks the Cycle of Scarcity and Fear

Many people manage money in a cycle that looks like this: God provides, we spend it all, we lack, we fear, and the anxiety never stops. But in God's economy, the pattern is different. God supplies, we give first, and God multiplies. He can do more with your 90% than you can do with your 100%. That is not a slogan. It is a testimony repeated by countless believers who have tested God and found Him faithful.

As John Wesley once said, "The last part of a man to be converted is his wallet." That is painfully relatable. But God has so much more for us when we stop holding that part back.

Life Application

This week, take the three-month challenge. If you are not currently giving a percentage of your income, commit to giving generously and sacrificially for the next three months and watch what God does. Start by sitting quietly with the Lord and asking the Holy Spirit to reveal what percentage He is calling you to give. Then set it aside first, before anything else, and trust Him with the rest.

Ask yourself these questions as you reflect:

- Am I guarding my heart against greed, or have I allowed the accumulation of things to quietly become my source of security?
- Do I actually believe that God can be trusted with my finances, or does my spending reflect a deeper fear that there will never be enough?
- What would it look like for me to give in a way that requires real faith, not just what is comfortable or convenient?
- Is there an area of my life where I have been holding back from God, and could this be connected to a lack of freedom or peace in that area?

The freedom that comes from honoring God with your finances is real. It is not just about money. It is about your heart, your faith, and your relationship with the God who gave everything for you.