



# TITHING: A HELPFUL WORKSHEET

Yours, Lord, is the greatness and the power and the glory and the majesty and the splendor, for everything in heaven and earth is yours. Yours, Lord, is the kingdom; you are exalted as head over all. Wealth and honor come from you; you are the ruler of all things. In your hands are strength and power to exalt and give strength to all.  
**1 Chronicles 29:11-12**

Woe to you, teachers of the law and Pharisees, you hypocrites! You give a tenth of your spices—mint, dill and cumin. But you have neglected the more important matters of the law—justice, mercy and faithfulness. You should have practiced the latter, without neglecting the former.  
**Matt 23:23**

But woe to you Pharisees! For you tithe mint and rue and every herb, and neglect justice and the love of God. These you ought to have done, without neglecting the others.  
**Luke 11:42**

## 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. (*1 Chron 29:11-12*)

This percentage He asks for is called a tithe and literally means 10%. Some people interpret it 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 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 God part of what we earn, 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 need additional help with Christian budgeting, be sure to visit [www.prestoncrest.org/fpu](http://www.prestoncrest.org/fpu) for more information about Dave Ramsey’s “Financial Peace University” and workshops coming up.

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 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 how it is given.

**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 part of the law, and now it is part of grace. Who should be willing to give more - the one who hopes to be forgiven, or the one who has been? Jesus gave His life. How would one generously and thankfully respond in giving to His gift? Willingly continuing to tithe as a NT believer shows God you believe He can take care of you, and it allows the church to do the work of God. (*Matt 23:23 & Luke 11:42*)

# BUDGET WORKSHEET



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: \_\_\_\_\_ after taxes: \_\_\_\_\_

WHAT SHE MAKES: Monthly before taxes: \_\_\_\_\_ 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 \_\_\_\_\_

ITEM:	BUDGETED:	ACTUAL:
HIS SALARY:		
HER SALARY:		
DIVIDENDS:		
INTEREST:		
INVESTMENTS:		
REIMBURSEMENTS:		
OTHER:		
TOTAL:		

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

ITEM:	BUDGETED:	ACTUAL:
TITHE:		
BILLS:		
GROCERIES:		
MORTGAGE:		
CREDIT CARDS:		
GAS:		
INVESTMENTS:		
LAUNDRY:		
CAR:		
UTILITIES:		
CLOTHING:		
DAYCARE:		
MEDICAL/DENTAL:		
HOME REPAIRS:		
SAVINGS:		
PROPERTY TAXES:		
OTHER:		
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 or eliminate (ex: extra coffee runs, subscriptions, start packing your lunch each day, etc...)*