
90

DAY GIVING
CHALLENGE

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A LETTER FROM PASTOR KENT MUNSEY:

Believe it or not, the Bible has an amazing amount to say about financial stewardship; there are over 2,350 verses on finances alone. Clearly, God wants us to have a plan for financial stewardship including Tithing as a part of that plan. At the same time, the Bible has some pretty amazing promises for those who put God first with their finances:

"Honor the LORD with your wealth, with the first-fruits of all your crops; then your barns will be filled to overflowing, and your vats will brim over with new wine" - Proverbs 3:9- 10

"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 you will not have room enough for it. I will prevent pests from devouring your crops, and the vines in your fields will not cast their fruit," says the Lord Almighty. "Then all the nations will call you blessed..." - Malachi 3:10 (NIV)

Throughout my time as a pastor I have noticed there are 3 distinct categories of people who have difficulty entering into the obedience and promises of tithing:

- 1. Those who have difficulty budgeting and managing their money.**
- 2. Those who do not fully understand biblical teaching on tithing.**
- 3. Those who love the church but have not decided to Tithe.**

If you find yourself in any of these categories, the 90-day Challenge is for you. In this resource we've provided biblical answers for people from each category. No matter what your experience or position is on tithing, I simply ask that as you read through this resource you open your heart towards the Lord concerning this area of your life. Remember, God's promises are true:

"The world of the generous gets larger and larger..." - Proverbs 11:24 (MSG)

Pastor Kent Munsey

THE CHALLENGE

Countless people experience God's blessings when they tithe, but often the first step is the hardest one to take. If you are not used to giving back to God 10% of your gross income, the idea itself can be pretty radical. However, we believe so strongly in God's promises that we've created the 90-Day Tithe Challenge. God is the owner of all and does not need our resources, yet He still models generosity and challenges us to trust Him.

Malachi 3:10 says, "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." (NIV)

This is the only verse in scripture where God directly challenges us to test Him and see the floodgates of Heaven thrown open with overflowing blessings. But as with all things in scripture, blessing comes only after our obedience. This is where the 90-day Challenge comes in. **Give to God for 90-days and see God's faithfulness.**

WHAT IS TITHING?

Tithing is the practice of giving "10% of your increase" as an offering to the Lord. If you were a rancher and you grew by 100 cattle, tithing would mean giving 10 of them to the Lord. Tithing is a pledge of trust and obedience. God asks us to give 10% of our income to the church, and by doing so we enable the church to operate in full time ministry.

We return to the Lord 10% of what He's given us, because it belongs to Him. The tithe is a very practical and tangible way to put God first, and when we do, the blessing follows.

"Honor the LORD with your wealth, with the first-fruits of all your crops; then your barns will be filled to overflowing, and your vats will brim over with new wine" - Proverbs 3:9-10 (NIV)

This "first-fruit" is the Tithe. By giving to God, by putting Him first in our finances, we show our love to God, and open our lives up to receive in return.

HELP MANAGING YOUR MONEY

As it can be difficult to effectively manage your money, we've provided a wide variety of financial resources and budgeting tools on our website: citychurchchicago.com

For now, a great place to start is by developing a good budget. **We suggest this simple budget:**

LIVE ON 80%

SAVE 10%

TITHE/GIVE 10%

By budgeting to Tithe you are not only able to live in the obedience and blessing of putting God first in your finances, you also show God you are ready for more. **Without a plan, it is easy to save too little, spend too much, and give God only the leftovers. We urge you to give your first 10% to God, trusting that God's faithfulness will follow.**

If you have tried budgeting and are still having a hard time, try giving. As you begin to give to God, he will begin to give to you. Tithing puts God's favor on our life. **When you actively put God first in your finances by faithfully giving to him, God gets involved in your finances.**

"And God is able to bless you abundantly, so that in all things at all times, having all that you need, you will abound in every good work." 11 "You will be enriched in every way so that you can be generous on every occasion, and through us your generosity will result in thanksgiving to God." - 2 Corinthians 2:8, 11 (NIV)

It may also help to DEVELOP A GIVING MINDSET. In Acts 20:35 the apostle Paul says, "And I have been a constant example of how you can help those in need by working hard. You should remember the words of the Lord Jesus: 'It is more blessed to give than to receive.'" Paul understood what Jesus taught; **we are blessed when we give, because when we give God himself blesses us.**

THE BIBLICAL BASIS OF TITHING

OLD TESTAMENT

"You shall tithe all the yield of your seed that comes from the field year by year." 29 "And the Levite, because he has no portion or inheritance with you, and the sojourner, the fatherless, and the widow, who are within your towns, shall come and eat and be filled, that the Lord your God may bless you in all the work of your hands that you do." -Deuteronomy 14:22, 29 (ESV)

Although tithing can be traced back to the Garden of Eden (Abel giving the first and best of his crop to God), the practice of tithing became law during the time of Moses. The Levites were a group of people from the tribe of Levi who were devoted to work in the sanctuary (God's holy place), carrying out the worship and teaching and supplying full time ministry to the surrounding community. Because of their work, they were dependent on tithes so that they could remain in full time ministry. But even the Levites gave their tithe.

“The Lord said to Moses, “Speak to the Levites and say to them: ‘When you receive from the Israelites the tithe I give you as your inheritance, you must present a tenth of that tithe as the Lord’s offering.’” - Numbers 18:25-26

When the Israelites joined together to obey God by giving their full Tithe, the blessings were clear:

- 1. God determined to bless the people in all their work.**
- 2. The Levites were able to continue to do all that God commanded.**
- 3. Individual needs in the community could be met.**

NEW TESTAMENT

Throughout the New Testament, Jesus has some pretty strong words when it comes to how we handle our finances:

“If you are untrustworthy about worldly wealth, who will trust you with the true riches of heaven?” - Luke 16:11 (NLT)

“No one can serve two masters. Either you will hate the one and love the other, or will be devoted to the one and despise the other. You cannot serve both God and money.” - Matthew 6:24 (NIV)

“Give to the needy what you greedily possess, and you will be clean all over.” - Luke 11:41 (NLT)

The message is clear, that **instead of serving our money, we are to use our money to serve God**. Even beyond this, Jesus taught also taught that Tithing in itself cannot replace fully living a righteous life. Tithing is an important part of our life, but Tithing is not enough on its own. In Matthew 23, Jesus is rebuking the Pharisees (A group of people known for strictly following the Old Testament laws):

“You are careful to tithe even the tiniest part of your income, but you ignore the important things of the law—justice, mercy, and faith. You should tithe, yes, but you should not leave undone the more important things.” - Matthew 23:23 (NLT)

Jesus calls us to a high standard. **He calls us to remember to Tithe, and remember to live righteously in every area of our lives.**

Another passage that mirrors the Old Testament teachings by Moses can be found in Acts 4:32-36. These verses show us what it looks like when all the believers join together with their finances:

“All the believers were one in heart and mind. No one claimed that any of their possessions was their own, but they shared everything they had. With great power the apostles continued to testify to the resurrection of the Lord Jesus. And God’s grace was so powerfully at work in them all that there were no needy persons among

them. For from time to time those who owned land or houses sold them, brought the money from the sales and put it at the apostles' feet, and it was distributed to anyone who had need." - Acts 4:32-36 (NIV)

In this passage, the early Christian church is still living in the same way as when tithes were brought to the Levites, the gifts of believers were brought together, so that ministry would grow, and needs would be met. **When we bring our Tithes and Offerings to God, the church community begins to grow and flourish.**

FOR THOSE WHO HAVE DECIDED NOT TO TITHE

It is easy to say we love God and live out our faith, but prove differently with our actions. Our priorities are clearly seen by the way we spend our money. It is common to say we say we love our church, and are committed to seeing the church grow, but do nothing to help it financially. **The Tithe is what God has set in place for his church. By Tithing we actively obey God and invite His blessing into our lives.** James emphasizes that what we do is often more important than what we say:

"Dear brothers and sisters, what's the use of saying you have faith if you don't prove it by your actions? That kind of faith can't save anyone. Suppose you see a brother or sister who needs food or clothing, and you say, 'Well, good-bye and God bless you; stay warm and eat well' -but then you don't give that person any food or clothing. What good does that do?" - James 2:14:15

The idea is simple, **God doesn't want to hear you say you love your church; He wants to see you support and love those around you. By supporting the church you are helping those in need, as the church is God's institution to help those in need.** We can say we love our church, but unless our love causes us to obey God's word, we cannot say we love at all.

"Love means doing what God has commanded us." - 2 John 1:6 (NLT)

God has commanded us to meet the need around us, and has given us the Tithe as the most basic way to meet the financial needs of our church, and therefore set the church up to meet the spiritual and physical needs of the surrounding community.

NEVER FORGET!

“Remember this: Whoever sows sparingly will also reap sparingly, and whoever sows generously will also reap generously. 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. And God is able to bless you abundantly, so that in all things at all times, having all that you need, you will abound in every good work.” - 2 Corinthians 6:8 (NIV)

Take the 90 Day Challenge and see God's faithfulness. We belong to God and so do our finances. He asks only for 10%, and when we are faithful to give in obedience, God meets our faithfulness with his own.

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FAQ

CAN TITHING TIME REPLACE FINANCIAL TITHING?

Some people get the idea that they can simply “pick and choose” what they want to tithe. However, the whole idea of first-fruits is that God wants to be first in “all of our increase.” God wants to be first in ALL areas; not merely one. Of course, there are always exceptions. Many people who’ve lost their jobs will come in and work at the church. God honors this. And, as always, give God what you can and He will honor it. But remember, there’s no such thing as a sacrifice without sacrifice.

WHERE SHOULD YOU TITHE?/CAN YOU TITHE OR GIVE OFFERINGS OUTSIDE OF YOUR LOCAL CHURCH?

In scripture, people generally tithed to their “local storehouses” – i.e., the places who provide you with the most spiritual services. Exod. 23:19 says, “The first of the first-fruits of your land you shall bring into the house of the LORD your God.” Many scholars say you should tithe to the storehouse that is most likely to “pray for you, fellowship with you, bail you out, and / or support you in crisis.” If you want to give additionally to other churches or charities or individuals then go for it! But don’t neglect to tithe to your local church. After all, the church can’t exist without faithful givers.

DO OFFERINGS TO MY CHURCH OR CHARITIES REPLACE THE NEED TO TITHE?

Offerings are any amount over the 10% tithe. God requires the tithe, but does not always require offerings. Therefore, any amount that we choose to offer must be given IN ADDITION to Tithing, and not in replace of our Tithe. If this means giving more don’t be afraid! God’s promises for giving are incredible:

“The world of the generous gets larger and larger...” - Proverbs 11:24

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