

# THE PRINCIPLES OF NEW TESTAMENT GIVING

An in-depth scripture analysis by a former  
accountant and income tax auditor.

by

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In my first book, *Tithing Today*, I gave an in-depth analysis of the tithe, and I believe I showed with a preponderance of evidence that the command to tithe ended at the cross, and that there is no way that scripture supports bringing tithing into the New Testament.

In this book, I give an in-depth analysis of giving as taught to the Christian Church in the scriptures.

## **IN THE BEGINNING, GOD ESTABLISHED GIVING.**

God's giving starts in the Book of Genesis when God created the heaven and the earth. God created man (and woman), and He gave man everything necessary to sustain life: air, water, food, raw materials for clothing, raw materials to build shelter, etc. God gave man dominion over the earth (v. 1:26).

Genesis 1:29-30 (NIV)

<sup>29</sup>Then God said, "I give you every seed-bearing plant on the face of the whole earth and every tree that has fruit with seed in it. They will be yours for food.

<sup>30</sup>And to all the beasts of the earth and all the birds of the air and all the creatures that move on the ground—everything that has the breath of life in it—I give every green plant for food." And it was so.

Genesis 9:3 (NIV)

<sup>3</sup>Everything that lives and moves will be food for you. Just as I gave you the green plants, I now give you everything.

Deuteronomy 8:18 (NIV)

<sup>18</sup>But remember the LORD your God, for it is he who gives you the ability to produce wealth, and so confirms his covenant, which he swore to your forefathers, as it is today.

God gave us food, but we must harvest the crops. God gave us cotton and other fibers but we must weave the fibers into our clothing. God gave us the materials to make our shelter, but we must put the materials together. God gave us the ability to work in order to feed ourselves, clothe ourselves, and protect ourselves.

And if that wasn't enough, God gave us His only son!

John 3:16 (KJV)

<sup>16</sup>For God so loved the world, that he gave his only begotten Son, that whosoever believeth in him should not perish, but have everlasting life.

It's important to understand why God gave His only begotten Son – because God so loved the world. The motive was love.

After Jesus was crucified on the cross, rose from death, and ascended to heaven, God gave us the Holy Spirit.

Luke 11:13 (NIV)

<sup>13</sup>If you then, though you are evil, know how to give good gifts to your children, how much more will your Father in heaven give the Holy Spirit to those who ask him!"

From the beginning of time, God, through His love, established giving.

## **CHRISTIAN GIVING BEGINS WITH OURSELVES.**

2 Corinthians 8:1-5 (NIV)

<sup>1</sup>And now, brothers, we want you to know about the grace that God has given the Macedonian churches.

<sup>2</sup>Out of the most severe trial, their overflowing joy and their extreme poverty welled up in rich generosity.

<sup>3</sup>For I testify that they gave as much as they were able, and even beyond their ability. Entirely on their own,

<sup>4</sup>they urgently pleaded with us for the privilege of sharing in this service to the saints.

<sup>5</sup>And they did not do as we expected, but they gave themselves first to the Lord and then to us in keeping with God's will.

Notice in verse 5, they gave themselves first to the Lord. God wants us to put Him first in our lives.

Matthew 6:33 (NIV)

<sup>33</sup>But seek first his kingdom and his righteousness, and all these things will be given to you as well.

Matthew 6:24 (NIV)

<sup>24</sup>“No one can serve two masters. Either he will hate the one and love the other, or he will be devoted to the one and despise the other. You cannot serve both God and Money.

1 Timothy 6:10 (NIV)

<sup>10</sup>For the love of money is a root of all kinds of evil. Some people, eager for money, have wandered from the faith and pierced themselves with many griefs.

Matthew Henry says in his Concise Commentary of the Whole Bible, “He who holds to the world and loves it, must despise God; he who loves God, must give up the friendship of the world.”

In the next section of this book, I will show you how I believe God wants us to handle the money He has given to us.

## WHAT DOES GOD WANT US TO DO WITH OUR MONEY?

Many preachers teach that you should first give your money to God, and the way they say you can do this is to give it to the church.

There are two problems with the above statement.

### **1 Timothy 5:8 (NIV)**

**<sup>8</sup>If anyone does not provide for his relatives, and especially for his immediate family, he has denied the faith and is worse than an unbeliever.**

In 1 Timothy 5:8 we are told to first provide for our immediate family and our relatives before providing for others. In other words, we should provide for our needs, the needs of our immediate family, and the needs of relatives, before we give anything to the church.

### Matthew 25:42-45 (NIV)

<sup>42</sup>For I was hungry and you gave me nothing to eat, I was thirsty and you gave me nothing to drink,

<sup>43</sup>I was a stranger and you did not invite me in, I needed clothes and you did not clothe me, I was sick and in prison and you did not look after me.'

<sup>44</sup>“They also will answer, ‘Lord, when did we see you hungry or thirsty or a stranger or needing clothes or sick or in prison, and did not help you?’

<sup>45</sup>“He will reply, ‘I tell you the truth, whatever you did not do for one of the least of these, you did not do for me.’

In Matthew 25:42-45 Jesus tells us how to give to Him. We are giving to The Lord when we feed the hungry, give to the poor, etc. Nowhere in the scriptures does God say that when you give to the Christian Church you are giving to Him.

The scriptures do say how the Christian Church should be supported, and I will cover that in detail in this book.

## PRINCIPLES OF GIVING

2 Corinthians 9:6-12 (NIV)

<sup>6</sup>Remember this: Whoever sows sparingly will also reap sparingly, and whoever sows generously will also reap generously.

<sup>7</sup>Each man should give what he has decided in his heart to give, not reluctantly or under compulsion, for God loves a cheerful giver.

<sup>8</sup>And God is able to make all grace abound to you, so that in all things at all times, having all that you need, you will abound in every good work.

<sup>9</sup>As it is written:

“He has scattered abroad his gifts to the poor;  
his righteousness endures forever.”

<sup>10</sup>Now he who supplies seed to the sower and bread for food will also supply and increase your store of seed and will enlarge the harvest of your righteousness.

<sup>11</sup>You will be made rich in every way so that you can be generous on every occasion, and through us your generosity will result in thanksgiving to God.

<sup>12</sup>This service that you perform is not only supplying the needs of God’s people but is also overflowing in many expressions of thanks to God.

The above seven verses give us many giving principles. In verse 6 Paul uses an example of a farmer planting seed. The farmer who plants few seeds will reap a small harvest. The farmer who plants many seeds will reap a larger harvest. But Paul is really talking about Christian giving, not farming. What Paul is saying is that those who give a little will reap a little, and those who give much will reap much.

If you plant seed to grow corn, you reap a harvest of corn. Using this analogy, when we give money, we should reap a return of money. However, God does not guarantee what our blessing will be. God knows what we need, and we should trust Him to give us what we need at the time He knows is best.

In verse 7 we learn that God loves a cheerful giver, and that we should give according to our heart, not under compulsion. This is the exact opposite of tithing. Tithing was an exact amount and was required to be paid. As a Christian, we give according to our heart.

1 Corinthians 16:1-4 (NIV)

<sup>1</sup>Now about the collection for God’s people: Do what I told the Galatian churches to do.

<sup>2</sup>On the first day of every week, each one of you should set aside a sum of money in keeping with his income, saving it up, so that when I come no collections will have to be made.

<sup>3</sup>Then, when I arrive, I will give letters of introduction to the men you approve and send them with your gift to Jerusalem.

<sup>4</sup>If it seems advisable for me to go also, they will accompany me.

In 1 Corinthians 16:2 we learn that we should give according to our income. There is no set minimum or percentage to give. The higher our income, the more we should give. Those with a small income are expected to give a small amount.

These principles apply not only to giving to a church, but for giving in general. Since tithing ended at the cross, the Christian Church must be supported entirely by free-will gifts. We find in the scriptures guidelines for this giving.

1 Corinthians 16:2 above, we see that Paul suggests setting aside a sum of money once each week for the collections. The principle here is to be systematic. Have a system where you give on a regular basis, whether that be weekly, biweekly, twice a month, or once a month. You might want to time your giving with your paycheck.

The principle of proportional giving is also seen in verse 16.2 above.

2 Corinthians 8:1-5 (NIV)

<sup>1</sup>And now, brothers, we want you to know about the grace that God has given the Macedonian churches.

<sup>2</sup>Out of the most severe trial, their overflowing joy and their extreme poverty welled up in rich generosity.

<sup>3</sup>For I testify that they gave as much as they were able, and even beyond their ability. Entirely on their own,

<sup>4</sup>they urgently pleaded with us for the privilege of sharing in this service to the saints.

<sup>5</sup>And they did not do as we expected, but they gave themselves first to the Lord and then to us in keeping with God's will.

In 2 Corinthians 8:2-3 above we see the principle of generous giving as well as sacrificial giving. Notice in verse 4 how they considered their giving a privilege. And as we previously saw, in verse 5 they gave themselves first to the Lord.

Philippians 4:15-20 (NIV)

<sup>15</sup>Moreover, as you Philippians know, in the early days of your acquaintance with the gospel, when I set out from Macedonia, not one church shared with me in the matter of giving and receiving, except you only;

<sup>16</sup>for even when I was in Thessalonica, you sent me aid again and again when I was in need.

<sup>17</sup>Not that I am looking for a gift, but I am looking for what may be credited to your account.

<sup>18</sup>I have received full payment and even more; I am amply supplied, now that I have received from Epaphroditus the gifts you sent. They are a fragrant offering, an acceptable sacrifice, pleasing to God.

<sup>19</sup>And my God will meet all your needs according to his glorious riches in Christ Jesus.

<sup>20</sup>To our God and Father be glory for ever and ever. Amen.

In Philippians 4:16 we see the principle of giving where there is a need. We should give generously to the needy as well as to the church we attend.

1 Corinthians 9:13-14 (NIV)

<sup>13</sup>Don't you know that those who work in the temple get their food from the temple, and those who serve at the altar share in what is offered on the altar?

<sup>14</sup>In the same way, the Lord has commanded that those who preach the gospel should receive their living from the gospel.

Galatians 6:6 (NIV)

<sup>6</sup>Anyone who receives instruction in the word must share all good things with his instructor.

The preacher has a right to be paid. Nowadays, church goers expect a building to worship in, seating, heating and air conditioning, a public address system, etc. All this has to be paid for. As a member or visitor of a local church, you have a moral obligation to pay your share, according to your means. Without generous givers, the local church doors would have to close.

2 Corinthians 8:10-15 (NIV)

<sup>10</sup>And here is my advice about what is best for you in this matter: Last year you were the first not only to give but also to have the desire to do so.

<sup>11</sup>Now finish the work, so that your eager willingness to do it may be matched by your completion of it, according to your means.

<sup>12</sup>For if the willingness is there, the gift is acceptable according to what one has, not according to what he does not have.

<sup>13</sup>Our desire is not that others might be relieved while you are hard pressed, but that there might be equality.

<sup>14</sup>At the present time your plenty will supply what they need, so that in turn their plenty will supply what you need. Then there will be equality,

<sup>15</sup>as it is written: "He who gathered much did not have too much, and he who gathered little did not have too little."

In 2 Corinthians 8:13-14 we see the principle of equality. We should not give until we are hard pressed, but we should share with others who have needs. Later, if we have needs, others will share with us. Verse 15 shows the existence of equality.

2 Corinthians 8:9 (NIV)

<sup>9</sup>For you know the grace of our Lord Jesus Christ, that though he was rich, yet for your sakes he became poor, so that you through his poverty might become rich.

As Jesus died for the sins of others, believers should give out of love for the Lord. Our motivation for giving should be love, and the giving of itself. Believers are to give so that all needs are met.

## WHAT ELSE DO THE SCRIPTURES TEACH ABOUT MONEY?

1 Corinthians 6:9-10 (NIV)

<sup>9</sup>Do you not know that the wicked will not inherit the kingdom of God? Do not be deceived: Neither the sexually immoral nor idolaters nor adulterers nor male prostitutes nor homosexual offenders

<sup>10</sup>nor thieves nor the greedy nor drunkards nor slanderers nor swindlers will inherit the kingdom of God.

Notice how the above two verses include the greedy with the wicked, thieves, slanderers, swindlers, etc. The Bible has much to say about the greedy.

Proverbs 15:27 (NIV)

<sup>27</sup>A greedy man brings trouble to his family, but he who hates bribes will live.

Proverbs 28:25 (NIV)

<sup>25</sup>A greedy man stirs up dissension, but he who trusts in the LORD will prosper.

Matthew 23:25 (NIV)

<sup>25</sup>“Woe to you, teachers of the law and Pharisees, you hypocrites! You clean the outside of the cup and dish, but inside they are full of greed and self-indulgence.

Luke 12:15 (NIV)

<sup>15</sup>Then he said to them, “Watch out! Be on your guard against all kinds of greed; a man’s life does not consist in the abundance of his possessions.”

Ephesians 5:3 (NIV)

<sup>3</sup>But among you there must not be even a hint of sexual immorality, or of any kind of impurity, or of greed, because these are improper for God’s holy people.

Colossians 3:5 (NIV)

<sup>5</sup>Put to death, therefore, whatever belongs to your earthly nature: sexual immorality, impurity, lust, evil desires and greed, which is idolatry.

1 Peter 5:2 (NIV)

<sup>2</sup>Be shepherds of God’s flock that is under your care, serving as overseers—not because you must, but because you are willing, as God wants you to be; not greedy for money, but eager to serve;

Those are just some of the verses dealing with greed. Now let’s look at a few verses dealing with generosity.

Deuteronomy 15:10 (NIV)

<sup>10</sup>Give generously to him and do so without a grudging heart; then because of this the LORD your God will bless you in all your work and in everything you put your hand to.

1 Chronicles 29:14 (NIV)

<sup>14</sup>“But who am I, and who are my people, that we should be able to give as generously as this? Everything comes from you, and we have given you only what comes from your hand.

2 Chronicles 31:5 (NIV)

<sup>5</sup>As soon as the order went out, the Israelites generously gave the firstfruits of their grain, new wine, oil and honey and all that the fields produced. They brought a great amount, a tithe of everything.

Psalms 37:21-22 (NIV)

<sup>21</sup>The wicked borrow and do not repay, but the righteous give generously;

<sup>22</sup>those the LORD blesses will inherit the land, but those he curses will be cut off.

Psalms 37:26 (NIV)

<sup>26</sup>They are always generous and lend freely; their children will be blessed.

Proverbs 11:25 (NIV)

<sup>25</sup>A generous man will prosper; he who refreshes others will himself be refreshed.

Proverbs 22:9 (NIV)

<sup>9</sup>A generous man will himself be blessed, for he shares his food with the poor.

Acts 10:2 (NIV)

<sup>2</sup>He and all his family were devout and God-fearing; he gave generously to those in need and prayed to God regularly.

1 Timothy 6:18-19 (NIV)

<sup>18</sup>Command them to do good, to be rich in good deeds, and to be generous and willing to share.

<sup>19</sup>In this way they will lay up treasure for themselves as a firm foundation for the coming age, so that they may take hold of the life that is truly life.

God gave us the Holy Spirit. We should pray and ask the Spirit to guide us in our giving.

## WHEN AND HOW SHOULD WE GIVE?

Give in secret, and God will reward you.

### **Matthew 6:2-4 (NIV)**

<sup>2</sup>“So when you give to the needy, do not announce it with trumpets, as the hypocrites do in the synagogues and on the streets, to be honored by men. I tell you the truth, they have received their reward in full.

<sup>3</sup>But when you give to the needy, do not let your left hand know what your right hand is doing,

<sup>4</sup>so that your giving may be in secret. Then your Father, who sees what is done in secret, will reward you.

Give to the one who asks you.

### **Matthew 5:42 (NIV)**

<sup>42</sup>Give to the one who asks you, and do not turn away from the one who wants to borrow from you.

Help suffering Christians who are poor, sick, or persecuted. This is a test of the genuineness of our faith.

### **Matthew 25:31-46 (NIV)**

<sup>31</sup>“When the Son of Man comes in his glory, and all the angels with him, he will sit on his throne in heavenly glory.

<sup>32</sup>All the nations will be gathered before him, and he will separate the people one from another as a shepherd separates the sheep from the goats.

<sup>33</sup>He will put the sheep on his right and the goats on his left.

<sup>34</sup>“Then the King will say to those on his right, ‘Come, you who are blessed by my Father; take your inheritance, the kingdom prepared for you since the creation of the world.

<sup>35</sup>For I was hungry and you gave me something to eat, I was thirsty and you gave me something to drink, I was a stranger and you invited me in,

<sup>36</sup>I needed clothes and you clothed me, I was sick and you looked after me, I was in prison and you came to visit me.’

<sup>37</sup>“Then the righteous will answer him, ‘Lord, when did we see you hungry and feed you, or thirsty and give you something to drink?’

<sup>38</sup>When did we see you a stranger and invite you in, or needing clothes and clothe you?’

<sup>39</sup>When did we see you sick or in prison and go to visit you?’

<sup>40</sup>“The King will reply, ‘I tell you the truth, whatever you did for one of the least of these brothers of mine, you did for me.’

<sup>41</sup>“Then he will say to those on his left, ‘Depart from me, you who are cursed, into the eternal fire prepared for the devil and his angels.

<sup>42</sup>For I was hungry and you gave me nothing to eat, I was thirsty and you gave me nothing to drink,

<sup>43</sup>I was a stranger and you did not invite me in, I needed clothes and you did not clothe me, I was sick and in prison and you did not look after me.’

<sup>44</sup>“They also will answer, ‘Lord, when did we see you hungry or thirsty or a stranger or needing clothes or sick or in prison, and did not help you?’

<sup>45</sup>“He will reply, ‘I tell you the truth, whatever you did not do for one of the least of these, you did not do for me.’”

<sup>46</sup>“Then they will go away to eternal punishment, but the righteous to eternal life.”

Those who have an abundance should share with those who have nothing.

**Luke 3:11 (NIV)**

<sup>11</sup>John answered, “The man with two tunics should share with him who has none, and the one who has food should do the same.”

Give, and it will be given to you.

**Luke 6:38 (NIV)**

<sup>38</sup>Give, and it will be given to you. A good measure, pressed down, shaken together and running over, will be poured into your lap. For with the measure you use, it will be measured to you.”

And the list of verses goes on and on.....

Be compassionate to the poor and sick. Luke 16:19-31.

Giving generously to the poor is genuine worship of the Lord. Luke 19:8.

Share everything we have with fellow believers who are in need. Acts 4:32-35.

Help widows and orphans in distress. Acts 6:1; James 1:27.

It is more blessed to give than to receive. Acts 20:35.

Share with God's people who are in need. Rom 12:13.

If your enemy is hungry, feed him. Rom 12:20.

Love must be at the foundation of our giving. 1 Cor 13:3.

Giving is a result of the grace of God. 2 Cor 8:1.

Even if poor, be rich in generosity. 2 Cor 8:2.

Give as much as you are able. 2 Cor 8:3.

Be the first to give. 2 Cor 8:10.

There should be a goal of sharing of burdens between believers. 2 Cor 8:13.

I believe that God is more concerned with how much we keep for ourselves than He is with how much we give. Some will argue that our giving should be more like the “graduated income tax” in that the more money one makes, the higher percentage he or she should give.

## **SOME FINAL THOUGHTS**

We should consider giving a privilege of distributing a part of what God has given to us. Giving shows our appreciation to God for His generosity.

Giving to the local church you attend is a moral obligation. Bills have to be paid, and it is the responsibility of those benefiting to pay their share, according to their means. Therefore, those who are able should pay more to cover the deficit created by those less fortunate. When God blesses with more than we need, God expects us to use the excess to share with others – to bless others.

Should you buy a big-screen television while your neighbors go hungry? You might say, but I worked hard to get that television. If your neighbors are lazy and do not work, let them be hungry, as 2 Thessalonians 3:10 says “If a man will not work, he shall not eat.” But if your neighbors are working the best they know how, is it not your responsibility to share your abundance?

I believe when it’s all said and done, it comes down to greed verses generosity.