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Consider ‘Percentage Giving’

*“Bring the full tithe into the storehouse, so that there may be food in my house, and thus put me to the test, says the Lord of hosts; see if I will not open the windows of heaven for you and pour down for you an overflowing blessing.”* ***–Malachi 3:10***

Again and again the Bible lifts up tithing – giving a tenth of our income – as a benchmark for faithful giving. The prophet Malachi goes so far as to say God promises to rain down abundant blessings upon those who tithe. Yet most Christians fall quite short of tithing, generally giving less than 3 percent to the church?

Why? One reason is that in calculating how much to give, most people use the fixed-rate method. They first take stock of how much *they are able* to give, and then how much *they want* to give. Weighing these two factors, they then decide how much *they will* give.

There’s nothing particularly bad about this method, but it has limitations. While giving folks an offering amount they can live with, the fixed-rate method doesn’t necessarily put them on the path toward tithing.

A better method is percentage giving, that is, determining your offering as a percentage of income. Here’s how:

Using a calculator, divide your weekly (or monthly, or yearly) church offering by your take-home pay for the same period (week, month or year). Then multiply that figure by 100. This gives you the percentage of your giving. For example, if your weekly offering is $30 and your weekly take-home pay is $500, your percentage of giving is 6 percent (30 ÷500 = 0.06, then 0.06 x 100 = 6).

Can *everyone* afford to tithe? Of course not. Certainly God would not want children to go hungry or be cold so that their parents could tithe to church, but it’s also true that many of us, maybe most of us, could afford to give more. The important thing is to be prayerful about your offering, be as generous as you are able, and keep tithing in mind, perhaps as a goal.

Keeping track of your giving as a percentage of income provides you with information to gauge your offering and perhaps build up to a tithe. You can make it a goal gradually, over time, to increase the percentage until you reach a tithe – 10 percent. One simple way would be to increase your giving by one half of a percentage point per year.

As Malachi promises, God will bless you richly for your tithing, and not only that, your church will be blessed, too. Switching from fixed-rate giving to percentage giving is a good start.

*--Rob Blezard*

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