



## **Tithing & Generosity: A 12-Day Devotional Guide**

**By Tom Hughes, Christian Assembly Lead Pastor**

If you want to learn more about what the Bible says about tithing (which means giving 10% of your income back to God) and giving, this devotional guide is for you! Each devotional includes a passage of Scripture and some thoughts and encouragements from Tom Hughes, CA Lead Pastor. Sometimes they'll include a testimony or a small bit of teaching to help debunk common myths about tithing and giving.

### **DAY 1**

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#### **SCRIPTURE:**

**Malachi 3:7a-11**

*Now return to me, and I will return to you," says the Lord of Heaven's Armies.*

*"But you ask, 'How can we return when we have never gone away?'*

*8 "Should people cheat God? Yet you have cheated me!*

*"But you ask, 'What do you mean? When did we ever cheat you?'*

*"You have cheated me of the tithes and offerings due to me. 9 You are under a curse, for your whole nation has been cheating me. 10 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! 11 Your crops will be abundant, for I will guard them from insects and disease. Your grapes will not fall from the vine before they are ripe," says the Lord of Heaven's Armies.*

#### **DEVOTIONAL:**

In addition to God's promise that, if you tithe (give back 10% of your income to God) then you will receive a blessing so great you don't have enough room to take it in, notice how it happens. It happens in part by God's *guardianship* over your "crops" (finances). Sometimes we can think the windows of heaven being opened is just about being given more. It can be. *But it can also be in the form of protection of what you already have.*

One way I have seen this recently is through the audio-visual-lighting systems that we have on our church campus. Those high-tech systems are supposed to last about 8-10 years. But our system has lasted a remarkable 16 years since it was installed! Now, to be candid, we will need to replace the system in the forthcoming future since it is now breaking down. And yet it has lasted 2x as long as the low-end estimate that it would be expected to last. That's the



equivalent of saving us the cost of one entire system and installation costs. It's just one of the ways I have seen God guard our "crops" beyond what we could have ever made happen on our own.

Pray and ask God to give you eyes to see how he will guard your "crops" from "insects and disease" as you trust Him with your finances by tithing.

## DAY 2

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### SCRIPTURE:

#### Deuteronomy 8:17-18

*"He did all this so you would never say to yourself, 'I have achieved this wealth with my own strength and energy.' Remember the LORD your God. He is the one who gives you power to be successful, in order to fulfill the covenant, he confirmed to your ancestors with an oath."*

### DEVOTIONAL:

We can fall into thinking that the challenge to being obedient to tithe is because we do not have enough. And yet, in this passage, the warning was not about how much you have. *It was about who you ultimately believe generated it.* God's word teaches us that we need to remember that God is the one who has given us the abilities, the opportunities, and the power to be successful when success comes our way. When we have this right mindset, it not only turns our attention to Him each day as we commit our work to God, but also it saves us from becoming prideful and self-sufficient if our wealth grows in time.

Consider this. One of the greatest investors of the 20<sup>th</sup> century was John Templeton – he is the founder of the Templeton Group of mutual funds – he became a billionaire. He was asked in a press conference for his single best tip on investing. This is what he said:

*"Life's greatest investment is to honor God with your first fruits by giving 10% back to God. I have observed 100,000 families over my years of investing counseling. I always saw greater prosperity and happiness among those families who gave 10% back to God first than among those who didn't."*

God's word proved true in everyday life by someone who spent his life seeing the real numbers of real families over the years. I started tithing consistently when I was in college off the summer jobs I had and tips from waiting tables. It's not about what you earn. It's about being faithful right now with what you earn today.

Spend a little time thanking God for all the good things He has given you including the finances you have, the job you have, the education you have, and more remembering that "every good



gift and perfect gift comes from God” (James 1:17). Of course, that includes a lot more than our jobs and finances, but they are certainly included too!

### DAY 3

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#### SCRIPTURE:

##### **Proverbs 3:9**

*Honor the LORD with your wealth and with the best part of everything you produce. **10** Then he will fill your barns with grain, and your vats will overflow with good wine. **11** My child, don't reject the LORD's discipline, and don't be upset when he corrects you. **12** For the LORD corrects those he loves, just as a father corrects a child in whom he delights.*

#### DEVOTIONAL:

It's no coincidence to me that honoring God with our wealth is connected with not rejecting God's discipline. For many of us, beginning to tithe if you haven't been doing so will require us to set a new budget. We may need to eat out less, spend less on vacations, and other such things. In other words, we will have to be disciplined. Don't reject God's discipline in your life if that's what tithing requires. When God disciplines us, it's because he loves us. He will make good on his promise to pour open his blessing. But often the blessing requires the discipline to stick with it even when we don't feel like it.

We can see the power and importance of discipline as a principle in other areas of our life too. For example, for me, if I only stick with my new gym routine when I feel like it, I won't experience the freedom God wants me to have. Whether you're deciding to tithe for the first time, or you've been tithing for years or decades, stick with it! You can do it. God will help you. Ask him for a spirit of discipline and continued courage to trust His word and His good plans for your life.

### DAY 4

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#### SCRIPTURE:

**Genesis 14:18-20** (this is the story of the first recorded act of tithing in the Bible)

***18** And Melchizedek, the king of Salem and a priest of God Most High, brought Abram some bread and wine. **19** Melchizedek blessed Abram with this blessing: "Blessed be Abram by God Most High, Creator of heaven and earth. **20** And blessed be God Most High, who has defeated your enemies for you." Then Abram gave Melchizedek a tenth of all the goods he had recovered.*

#### DEVOTIONAL:

One of the things some Christians will say when they hear a teaching on tithing is that they do not tithe because it's "legalistic." By that, they either mean that it is from the Mosaic Law in the Old Testament, that it only applied to the Israelites, or God doesn't want them to do anything that is legalistic. Actually, all three of these lines of reasoning are wrong. Let me explain.



First, notice that Abram who we just read about in Genesis 14:18-20 was a Gentile, not an Israelite. It's hard to say that it only applies to Israelites when the very first example of tithing in the Bible was a non-Israelite tithing. Second, God does have Moses include the command to tithe in the Law, but we see here that the practice actually predates the existence of the Law. Third, just because something is in the Law does not mean that it should therefore not be done in order to "not be legalistic." For example, the 10 Commandments are a key part of the Old Testament Law. You'd be hard pressed to make the case that God doesn't want you to obey the 10 Commandments because to do so would be "legalistic." We are freed so that we can obey from the heart, not so that we don't.

God will make good on all His promises to you as you obey him in the area of tithing. It may take some time (which forces our faith to be tested and grow), but it will happen. Ask God to help you see that He is generous and good and that you cannot out-give His generosity towards you.

## DAY 5

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### SCRIPTURE:

#### **Exodus 23:19**

*"As you harvest your crops, bring the very best of the first harvest to the house of the LORD your God.*

### DEVOTIONAL:

When you tithe, you do it first – not last. Our relationship with God is built on firsts. He loved us first; he gave his firstborn son Jesus Christ for us and for our salvation. So now we make him our first love by loving him with our firsts including our first fruits of our income. No crumbs. No leftovers.

Tithing is an act of trust. When you choose to tithe, you are trusting that God will help you be disciplined enough to live on the other 90%, and that there will be times when you see God bless you with more because of what you did with the first 10%. I have seen that when I tithe first, I am able to live on the other 90% even when I initially was convinced it could never happen. If you reverse the order planning on giving God your last 10%, you will find that you often spend it. Do first what matters most.

My first job out of college, I worked at a church as a youth pastor. They had a house I could live in rent free; however, they were only able to pay me \$12,000 for the whole year. It was a full-time job. Plus, I had to purchase health insurance on the open market because they could not afford to put me on their plan. And yet, I felt called to take the job. I tithed. I paid taxes. I purchased health insurance. I ate. I put gas in my car. And at the end of the year, I still had over



30% of the money saved. I still don't know how it happened – but it did. I trust it's because I honored God first. I am confident as you keep trusting and obeying, God will also build stories like that in your life, which will build your personal faith in God's generosity and tithing.

Pray and ask God to give you the gift of faith to calmly trust that he is who he says he is and will do what he says he will do.

**DAY 6:** \_\_\_\_\_

**SCRIPTURE:**

**2 Chronicles 31:5-12**

*5 As soon as the order went out, the Israelites generously gave the first fruits of their grain, new wine, olive oil and honey and all that the fields produced. They brought a great amount, a tithe of everything. 6 The people of Israel and Judah who lived in the towns of Judah also brought a tithe of their herds and flocks and a tithe of the holy things dedicated to the LORD their God, and they piled them in heaps. 7 They began doing this in the third month and finished in the seventh month. 8 When Hezekiah and his officials came and saw the heaps, they praised the LORD and blessed his people Israel. 9 Hezekiah asked the priests and Levites about the heaps; 10 and Azariah the chief priest, from the family of Zadok, answered, "Since the people began to bring their contributions to the temple of the LORD, we have had enough to eat and plenty to spare, because the LORD has blessed his people, and this great amount is left over." 11 Hezekiah gave orders to prepare storerooms in the temple of the LORD, and this was done. 12 Then they faithfully brought in the contributions, tithes and dedicated gifts."*

**DEVOTIONAL:**

In the Bible, tithing is often connected to removing idols in our lives. Fresh repentance and worship lead to fresh obedience in joyful tithing.

For example, in 2 Chronicles 31, God's people are in the midst of a revival. They go out and tear down all the idols where they had previously worshipped. The next thing they do after removing the idols is grow in obedience and generosity. King Hezekiah called for them to give back to God – and that's the context for what we read earlier in 2 Chronicles 31:5-12.

For most of us who are Christians, if we do not tithe, it's because we are afraid. Fear is often a sign of an idol in our lives. When God is at the center of our lives and attention, then fear is replaced by a reverence for God because *"God's Spirit does not make us timid, but gives us power, love, and self-discipline"* (2 Timothy 1:7).

Ask God to search your heart for any fears that make it a challenge for you to be obedient to him with tithing - or any other area of your life. If anything is identified, like in Hezekiah's day, repent from it and remove it so that you can joyfully obey all that God is asking of you.



## DAY 7

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### SCRIPTURE:

#### **2 Corinthians 9:7**

*You must each decide in your heart how much to give. And don't give reluctantly or in response to pressure. "For God loves a person who gives cheerfully."*

### DEVOTIONAL:

The Scripture we just read is one of the most misunderstood and misapplied verses I hear from people when it comes to giving back to God. There are a few very important things to see about this passage to understand what is being communicated.

First, this passage is not about the tithe (first 10% of income), but it is about an offering (which is beyond the first 10%). This was an offering that Paul was collecting from the church in Corinth to help the poor believers in Jerusalem. Paul specifically calls it an offering earlier in 2 Corinthians 9:2: *"For I know how eager you are to help, and I have been boasting to the churches in Macedonia that you in Greece were ready to send an offering a year ago. In fact, it was your enthusiasm that stirred up many of the Macedonian believers to begin giving."*

The second way people misapply it is by giving themselves permission for emotional idolatry. The thinking goes like this: "Well, since I am not cheerful when it comes to giving an offering, I guess I just won't give until I feel cheerful." God loves a cheerful giver, because by being a cheerful giver, it's clear to God that we are becoming more and more conformed to His image. God is a cheerful giver. He loves to give. He wants us to experience the joy of generosity too.

If your heart is reluctant to give an offering, you need to ask yourself why. That's what I do. A number of years ago, I had made a profit on an investment. In my time of prayer and being in God's Word, I heard the Lord invite me to give half of the profit back to Him and His work. To be honest, I wrestled with it. My wife Allison and I were already tithing. We also built our budget to include offerings that we would give beyond the tithe. But this was the Lord asking me to grow even further than what I had budgeted and planned since this was an unexpected profit (which I had already tithed on). I started to think of all the other ways I could use money for other personal future needs such as helping my kids go to college. However, what I realized is that I was reluctant because I was afraid that God would not or even could not provide for me and my family as I made Him first. I asked God to grow my heart – and I obeyed and gave half of that investment profit back to God through CA.

Now right after the line about God loving a cheerful giver, we are told this:

#### **2 Corinthians 9:8**

*"And God will generously provide all you need. Then you will always have everything you need and plenty left over to share with others."*



About a month after I gave the offering I just mentioned, within a span of a week, I had four publishing companies ask me to write a book. The strange thing is that I did not have an idea for a book, I did not have a book agent, and I had not approached any of them with the idea of me writing a book. In the end, one of the publishers offered me a contract to actually write two books with the advance guarantee royalty being many times more than the offering I had given to the Lord. By asking me to give an offering, God challenged by heart, grew my faith, and by the story that unfolded once again proved to me that God will generously provide all that I need with plenty left over to share with others.

Think back through your life. Have you ever given the Lord an offering (beyond a tithe) cheerfully? Why did you do that? Did you ever see God provide a “generous crop” from that act of obedience? If you’ve never given an offering beyond the tithe, why not? What is the fear that is creating reluctance in your heart? Ask God to empower you to overcome that fear to live in the cheerful joy of generosity. Take a few moments and pray the same for our whole church family, too.

## DAY 8

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### SCRIPTURE:

#### Acts 20:35

*“You should remember the words of the Lord Jesus: ‘It is more blessed to give than to receive.’”*

### DEVOTIONAL:

Notice in the verse we just read that Jesus doesn’t say it’s a bad thing to receive. He just says that it is more blessed to give. But how can that really be possible in real life?

When we give back to God’s work, God sees our giving. And since God is always more generous than we can ever be, He will in due time reward that act of giving. The promises of God giving back more to the giver are so constant in Scripture that you simply cannot miss them (see Luke 6:38, 2 Corinthians 9:6, Malachi 3:8-12, just to list a few). But the blessing goes much further than that. In fact, when we give, we become part of doing good in the world around us in a tangible way. We are blessed (that word means: a recipient of divine favor) because we experience the goodness of being part of God’s good work. And also, when we give, God can often use our giving to stir up others to give. That’s what happened from the church in Corinth. Paul says to them in 2 Corinthians 9:2, *“In fact, it was your enthusiasm that stirred up many of the Macedonian believers to begin giving.”*

In December 2024, we announced that we were giving \$1 million as a church to the Living Room Ministries to help build a 4-story outpatient center that would also include a pediatric ICU. That act of generosity resulted in other churches and believers beyond Christian Assembly being



stirred up to give – resulting in a total gift of \$1.5 million given to the poor in Jesus’ name. And, we now have the joy of knowing that God used us to be a key part of bringing healthcare to the least of these in Jesus’ name. Or in January 2025 when we announced we would be giving \$200,000 (not counting the \$300,000 that had been allocated to help our own 39 families who lost homes) to help 139 families from 9 other churches who had lost their homes in the Los Angeles fires. Once again, God used it to stir up people beyond Christian Assembly to give, which resulted in a total gift of \$470,600 being used to help those 9 churches help their members who had lost homes. It really is more blessed to give than receive. Jesus was right.

Ask God to help us as a church experience the joy of giving. Let it begin with you and me. But pray also for all the other households who call Christian Assembly home. Ask God to mark us by a mighty spirit of generosity so that we might be part of His works in our neighborhoods, our city, and our world in even greater ways.

## DAY 9

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### SCRIPTURE:

#### **1 Timothy 6:17-19**

***17** Teach those who are rich in this world not to be proud and not to trust in their money, which is so unreliable. Their trust should be in God, who richly gives us all we need for our enjoyment.*

***18** Tell them to use their money to do good. They should be rich in good works and generous to those in need, always being ready to share with others. **19** By doing this they will be storing up their treasure as a good foundation for the future so that they may experience true life.*

### DEVOTIONAL:

The verses we just read are one of my favorite passages on the joy of generosity! I love it because it addresses so much in such a short passage. For example, it points out how easy it is to become arrogant and proud when our wealth expands. But I also love that it points out that God richly provides all we need for our enjoyment. God’s commands on giving are not about trying to make us all poor, hungry, and homeless. It’s about keeping us free from money being our god.

I also love the fact that money can be used to do good. If you don’t have any money, then it would be hard to share it with others. For example, in the parable of the Good Samaritan, he had to have the funds to help the poor man who was beaten, lying on the street. And notice, that when we give and are generous to those in need, we are not really just giving it away. We are “storing up our treasure as a good foundation for the future.”

God is the God who provides richly for our enjoyment. But also, He provides more than enough so that we can be part of His work in caring for those in need. Ask God to open your eyes to





who is around you that is in need that you can give to in Jesus' name to help meet their need.

## DAY 10

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### SCRIPTURE:

#### 2 Corinthians 9:6, 10-11

*6 Remember this—a farmer who plants only a few seeds will get a small crop. But the one who plants generously will get a generous crop...*

*10 For God is the one who provides seed for the farmer and then bread to eat. In the same way, he will provide and increase your resources and then produce a great harvest of generosity in you. 11 Yes, you will be enriched in every way so that you can always be generous.*

### DEVOTIONAL:

Reaping what you sow is a principle in Scripture, and it is specifically applied to the area of giving and generosity. The proportion of our generosity will determine the proportion we receive back. Jesus addresses the same principle in Luke 6:38.

Notice in the verses we just read that God is both the one who provides *and* increases your resources. He gives you the resources to get going as well as to keep going in obedience in generosity. What I love the most is that before it is about God doing a work *through* you, it's about God doing a work *in* you. We are told that God will produce a great harvest of generosity in you. That harvest of generosity in you sets the stage for you to be generous in every way when you are then even further enriched as God increases your resources. By doing a work in you, God is seeking to ensure that you are prepared to handle the increase of his resources given to you to manage rather than simply hoarding them.

Ask God to help you remember times in your life when you took a step of generosity and sowed financially into God's work. Ask Him to help you connect the dots to how He made good on this set of promises to you. But also, take a moment and reflect on how that investment back into God's work has been part of changing lives. For example, at Christian Assembly, everything we do together is funded completely by the giving of the people of Christian Assembly. So if you are tithing and are a part of Christian Assembly, then you are a huge part of all that God is doing through us as you plant finances as seeds into our work together.

Take a few moments and pray for those at Christian Assembly who are tithing – that they would have fresh courage. Also, ask the Lord to help those among us who are afraid to tithe to gain the faith and courage to give so that they do not miss out on all that God promises to do in their lives as they trust him in this area.



## DAY 11

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### SCRIPTURE:

#### Luke 6:38

*Give, and you will receive. Your gift will return to you in full—pressed down, shaken together to make room for more, running over, and poured into your lap. The amount you give will determine the amount you get back.”*

### DEVOTIONAL:

In the Scripture we just read, Jesus said their words in his most famous sermon. Sometimes the best thing is to simply read God’s word and take it in. So today, instead of me writing out a devotional, I want to simply encourage you to memorize Jesus’ words. As you do, ask yourself if there is any part of his words here that you are hesitant to really believe. If so, ask God to help you believe in a deeper and freer way. And then as you pray that, ask yourself how you would give differently if you deeply believed God’s word. For example, maybe you are tithing – but you still feel afraid. Ask God to help you turn from fear to anticipation each time you give looking forward to how He will make good on these words of Jesus.

## DAY 12

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### SCRIPTURE:

#### Luke 12:15-21

**15** Then Jesus said, “Beware! Guard against every kind of greed. Life is not measured by how much you own.” **16** Then he told them a story: “A rich man had a fertile farm that produced fine crops. **17** He said to himself, ‘What should I do? I don’t have room for all my crops.’ **18** Then he said, ‘I know! I’ll tear down my barns and build bigger ones. Then I’ll have room enough to store all my wheat and other goods. **19** And I’ll sit back and say to myself, “My friend, you have enough stored away for years to come. Now take it easy! Eat, drink, and be merry!”’ **20** “But God said to him, ‘You fool! You will die this very night. Then who will get everything you worked for?’ **21** “Yes, a person is a fool to store up earthly wealth but not have a rich relationship with God.”

### DEVOTIONAL:

In the verses we just read, Jesus told a parable about the human tendency to store up earthly wealth. The man in the parable is considered a fool for several reasons. He’s foolish because he did not consider the fact that he does not always have another tomorrow. He did not have “years to come.” He failed to see that everything he had, even the number of days, was from the Lord. He was foolish because he measured his life by how much he owned instead of considering the good that God wanted him to do with the fine crops. He was a fool because he gave none of it back to the Lord. His plan was to “store up all my wheat and other goods.”



To be honest, there is a little bit too much of this foolish man in my heart too. Jesus is communicating that we need to guard our lives from being reduced down to possessions and retirement accounts. In the parable when the man asks, “What should I do?”, the question we need to ask is, “God, what would you have me do?” Sometimes, God pours out abundance because he has a plan for you to make a unique kingdom contribution.

Take a moment and reread the parable. Where does it challenge you? Convict you? Encourage you? Ask God to help you be a person who asks first what God wants you to do with any income that comes your way. It begins for certain with tithing, but it also goes beyond that. God may also want you to give offerings beyond the tithe. That is between you and the Lord – but may we not get to the end of our lives and have God say to us: “You fool!” as He does to the man in the parable. Instead, let us have a rich relationship with God trusting in his goodness and generosity and obeying him.