

How Much Should We Give?

A tool to help you discern where you are in your financial stewardship

We can't tell anybody what is the right amount to give, because the gift is always personal and reflects one's relationship with God. What we can say is, as you deepen that relationship, as you more fully embrace a walk with Christ, giving loses its obligation. At this point the question is no longer how much should we give but, Does our gift truly reflect the abundant grace of God in our lives?

In the Old Testament, the tithe – 10 per cent of one's income – was the rule. In the New Testament, Jesus furthers the challenge to be generous in all that we do. In Luke's Gospel we learn that "much is required of the person to whom much is given; much more is required from the person to whom more is given" (12:48).

To help discern with greater clarity what our standard of giving might be, here are some formulas you might use.

How much do you currently give?

Refer to your most recent tax receipt from St. John's for this calculation:

$$\frac{\$ \text{ Current Annual Gift}}{\$ \text{ Current Family Income}} = \frac{\% \text{ Current percentage level}}{\% \text{ Current percentage level}}$$

Example: \$600.00 ÷ \$40,000.00 = 1.5%

How much is 2.5 per cent? (or 5% or 10%)?

$$\frac{\$ \text{ Current Family Income}}{\$ \text{ Current Family Income}} \times \frac{\% \text{ Desired Percentage}}{\% \text{ Desired Percentage}} = \frac{\$ \text{ Annual Commitment Level}}{\$ \text{ Annual Commitment Level}}$$

Example: \$40,000.00 x 2.5% = \$1,000.00
\$40,000.00 x 5% = \$2,000.00
\$40,000.00 x 10% = \$4,000.00

Some people use the "modern-day" tithe, 5% of all income, as a guide for their giving.

One Hour's Wage

Another option is to consider contributing one hour's pay per week to the church. This approach can have two very positive outcomes: First, it makes the work week and the work of our hands holy because our act of giving is intimately tied to how we earn a living. A blessing of sorts is given to our creative efforts made during the course of the week. Second, an hour's pay is simple and profound and it may increase with time to reflect our progress in life. Those who are retired can be encouraged to consider the equivalent of an hour's pay from their retirement income – approximately 2.5 per cent.

$$\frac{\$ \text{ Family Income}}{\$ \text{ Family Income}} \div \frac{\# \text{ weeks}}{\# \text{ weeks}} = \frac{\$ \text{ Weekly Income}}{\$ \text{ Weekly Income}} \div \frac{\text{Hours in work week}}{\text{Hours in work week}} = \frac{\text{Weekly gift}}{\text{Weekly gift}}$$

Example: \$40,000.00 ÷ 52 = \$769.23 ÷ 35 = \$21.97

Those who may be unemployed or facing serious financial burdens could consider how they might give of their time and talent to the church on a weekly basis and pray for the ministry of the Church. Everyone, regardless of income level should be encouraged to give something. Even in our hardship we experience blessing.

This worksheet is a tool for your family's use, with prayerful consideration in the privacy of your home.
It is not to be returned to the church.