

DAVE SAYS:

# Should I reduce my tithe?

**Dear Dave,**  
My husband and I are on Baby Step 2 of your plan, and we're working hard to pay off all of our debt. We're Christians, but would it be a good idea to decrease our traditional 10 to 15 percent tithe while we work through the debt snowball?

**Janelle**

**Dear Janelle,**  
I've studied Scripture on this subject for about 20 years and taught in Christian settings. But I

don't want you to take my word as the final authority. What we're about to get into comes from God, not some guy with a radio show, okay?

When you look up the Hebrew word "tithe," it literally means tenth. Not 10 to 15 percent—a tenth. The book of Deuteronomy says to give a tenth of your net increase. In Proverbs, it refers to the tithe as first fruits, off the top, before anything else. About 1,200 years of protestant Christian teaching has focused on

the idea that the tithe goes to the local church, because it's the New Testament representation of the Old Testament storehouse. The storehouse took care of the Levites—or pastors—and the widows and orphans. Today, the New Testament church in your community is supposed to use it for the same kinds of things: pastor's salaries and helping people who are struggling.

Now, once we've said all that, the problem is that there's enough toxicity in Christianity and twisted information that surrounds tithing to choke a horse! I want you to remember one thing, though. God doesn't love you more just because you tithe more than the person sitting next to you. It's not a salvation issue, either. We're not going to get into performance-based legalism here. God thinks you're cool! You're



**DAVE SAYS**

Financial Straight-Talk

by Dave Ramsey [www.davesays.org](http://www.davesays.org)

his kid, and He's going to love you even if you don't tithe. But He knows what tithing does for us. It makes us focus on something other than ourselves. God doesn't need your money, but He does want us to be loving and giving to the people around us.

I wouldn't stop or reduce my tithe if I were in

your situation. When I hit bottom 20 years ago, I tithed all the way into bankruptcy court and all the way out. Just please keep in mind that you shouldn't do this because Dave Ramsey gave you a "rule." It comes straight from God, and it's a loving father's instructions as to what's best for his kids!  
—Dave

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