

7 Common Questions About Tithing

by Dave Ramsey

1. If I don't go to church, should I still donate 10% of my income?

If we're getting technical, giving 10% of your income to anything other than the local church isn't really a tithe—it's just a nice gift. But that's never a bad thing! Even if you're not a part of a local church, there are plenty of ministries and organizations that are doing great work and could benefit from your gifts.

2. Should I tithe while trying to pay off debt?

Even if you're in debt or walking through a rough financial season, tithing should still be a priority. Yep—you read that right. While it's tempting to throw that money at your debt, the discipline and faith that tithing brings are so worth it. Even while you're paying down debt, you can still have an attitude of generosity.

If you think it'll take a miracle to get through the month with 10% less in your wallet, you might need to do a lifestyle check. Take a look at your budget and find ways to cut back on spending. It might mean limiting some of your fun money, packing your lunch instead of eating out every day, brewing your own coffee, or buying generic products—but it *is* possible!

But you *should* hold off on *offerings* (extra gifts) while you're paying off debt, though. And if you're in debt, you should put *all* your extra money toward your debt snowball. Once you're out of debt, you'll be free to give as generously as you want to!

3. Do I give 10% of my income *before* or *after* taxes? And do I add income from side jobs?

Honestly, whether you tithe from your gross pay or your take-home pay is totally up to you. The point here is that you're giving 10% of your income. Dave Ramsey gives off the top of his taxable income, but he'll be the first to tell you: "Just give and be a giver. It's about changing your spirit anyway."

As for your side jobs, the 10% you give should come from your entire income. So, if you have a part-time job on the weekends that brings in \$300 extra each month, add that amount to your total monthly income and tithe \$30 of it.

4. Is it right to count my church tithe on my tax returns?

Even though tithing to your church is a matter of the heart, taking a tax deduction doesn't shrink the value of your generous gift. The Bible tells us to be good stewards of our money, so if taking the deduction helps you manage the other 90% of your money better, then by all means, do it.

5. Should I tithe 10% off of my tax return money?

If you get an income tax refund, remember that's money you've already tithed on during the year—although, you're definitely welcome to devote some or all of it back to the Lord as even more thanks for His blessings! But since tax refunds are just interest-free loans to the government, your goal should be to avoid them by claiming the right number of exemptions and not overpaying throughout the year.

6. Should I tithe on gifts?

There's no scripture that outright says you have to tithe on money you receive as a gift, but that doesn't mean you can't. So, it looks like this is a decision between you and God.

7. How should I increase my giving when I start making more money?

When things are going well and you find yourself with more income than you need, it can be easy to spend all that extra cash on yourself. But think of it as a great opportunity to give above and beyond your tithe. Many regular tithers often give above 10%, landing somewhere between 11–20%.²

That's why it's so important to budget what you'll do with the extra money—so you can make sure you're giving some of it away too. Depending on what [Baby Step you're on](#), that extra money can go toward paying off debt, giving more in offerings, upping your investments, or spending some fun money.

Then look around—ask friends if they know of anyone in need and watch for opportunities to give that money away. Believe us, if you're intentional about looking for ways to be generous, you're going to find them.