

managing

# GOD'S money

## Should I Tithe When I have No Income and I have Credit Card Debt?

There is no biblical basis to tithe today. If you find in the New Testament, tithing practiced and taught after Jesus', death and resurrection, show me, and I will give you \$1000. It's not there. Please read [Managing God's Money FAQ#4](#). God has called us to surrender every area of our lives to Him, including 100% of His funds, for His direction.



In the past year, many folks asked me the captioned. Indeed, on a recent TV call-in program, in tears, a single mom caller, wanted to know if she had to continue adding to her credit card debt to give to her church! That's the impression she got from the church. Be assured, 2 Corinthians 9:7 tells us each person should decide in his own heart what to give and God loves a cheerful giver. Clearly, in her case she should not give. But, read carefully, that's not a "get out of jail free, card." In her circumstance, she needs to focus on a Christ centered get out of debt approach, an example of which I include in [chapter 5, The New Managing](#)

[God's Money-The Basics](#). She needs to examine all costs, not just borrowing, and adjust her lifestyle.

God owns everything so we shouldn't give mechanically with a tithing tax, but cheerfully, as in 2 Corinthians 8 and 9. As well, we shouldn't spend mechanically, but we should present everything—all our spending plans—to God for His direction. And so, we shouldn't get in debt.

If you are at the place where God has convicted you about your financial state, confess, repent, and He will lead you through your current challenge. He will; you can count on Him! He loves you and me so much He died for us. Isn't that amazing!

Today, many unscrupulous ministries and churches try to get money from you with promises of healing and wealth. They encourage you to give on credit, and promise to bless you with something in return; often, they say God will bless you. They imply that if you don't tithe, God won't bless you! Really? It's while we were sinners Christ died for us! *Meanwhile, many legitimate ministries exist. They do God's call and don't try to rip you off.* They need our prayers and financial support. Pray; ask God to lead you to these God fearing ministries, churches and other groups, and away from the health and wealth, name-it-claim-it, smooth-talking TV evangelist and others with similar motivation. Still, understand that giving on credit cards pours funds outside His kingdom. To be sure, don't give on credit card if you can't pay your balance in full!

