



Proportional Giving FAQs

with answers offered by Stephen Shaver

What's the purpose of proportional giving?

I believe giving away money is a profound spiritual practice. It's a statement of gratitude and trust in God. It's a way of cultivating generosity. When we give away money, we say at a very basic level that the universe is not just about meeting my own needs, and that I am called to participate in God's work of caring for others.

Practically speaking, I find that the best way to do that is to choose a certain percentage of one's income to give away. Choosing a percentage makes giving intentional and planned. It helps resist the temptation to just give what's left over, or just give in a haphazard way when we happen to think about it. And it encourages us to make a realistic budget. Good financial stewardship is about more than just giving: it's about managing debt, planning for the future, everything we do to take good care of the resources God has entrusted to us so we can use them for God's mission in the world.

Some denominations practically mandate "the biblical tithe." What are your thoughts about tithing?

I think giving 10% is a great idea. But I have a hard time with the idea of a biblical mandate for that specific number. The idea of a tithe comes from the Law of Moses, which prescribed regulations for all aspects of life for the people of Israel. Christians haven't traditionally seen all those regulations as binding for us today. Most Gentile Christians don't follow the dietary codes or the regulations about how to sow your fields. So I don't see the tithe as a "biblical mandate."

The fact is, what we owe God is not 10% of all we have. It's 100%. Jesus said, "Give to Caesar what is Caesar's and to God what is God's." Well, what is God's is everything we are and everything we have.

So the question is not "How much of what's mine should I give to God?" It's "How much of what God has entrusted to me for God's mission should I designate to what uses?" That includes deciding what percentage goes to my needs and my family's needs, like food, clothing, recreation and saving for the future. Those things are part of God's mission too, and we need to provide for them. But we also need to include other things that serve God's mission.

What's good about 10% isn't that it's required by the Bible. It's that for many of us it represents a benchmark that's challenging, but not completely out of reach. We can start wherever we are, giving away 1% or 2% or whatever's possible for this year. Then, next year, we can challenge ourselves: can I grow that? If I've been at 4%, could I get to 5% this year? Over several years, it may well be possible to stretch toward that 10% mark. I know a few people who have reached 10% and then kept going—10% isn't a top end by any means. But for many of us it's a great goal to strive for.

How do you decide how much to give and to what causes?

Percentage-wise, our family has been working toward a combined total of 10% for a number of years. There have been a couple of times when our income has gone up, and those have been opportunities where we've been able to increase our giving by a percent or two. Last year when I started at Incarnation we went from one income back to two, and that helped us finally reach 10%.

As for where we give, our parish is always a major one. I believe that giving to one's congregation is a critical spiritual practice. It's a statement about our primary identity. There are many organizations I belong to, but my deepest identity is as a child of God and a member of Christ's Body in this place.

Incarnation's budget is a spiritual and theological document. It says, "We, the Body of Christ in this particular congregation, choose to use the resources God has given us in these ways." Giving up control over this portion of our individual income and submitting it to our collective congregational budget, is a profound statement that we are not just individuals, but really one body. We pool our financial resources to serve God's mission in a collective way.

In figuring the percent to give, do you use the income amount before or after tax?

We use before-tax. It's the number the government uses, so we use it too. But you could also use after-tax. It's the principle of giving with intentionality that matters most.

What about those who feel their time is a sufficient substitute for their treasure?

I think that comes from a place of real generosity and dedication. And I'd say that our whole lives belong to God, both our time *and* our treasure, and there is a real joy to be found in offering both of those things.

What would you say to someone who can only make a very small pledge?

I'd say "Thank you," of course! It's really not the amount of the pledge that matters in the end. It's the love and prayerfulness and intention behind it. I want to challenge each member of our congregation to sit down and really think and pray about how much they can give away, and do that with an open heart and a sacrificial spirit. If a person enters into that challenge, and discovers they can only give away a very small amount this year, but they can do it with an open heart and a sacrificial spirit, then that's wonderful! God isn't impressed by big numbers for big numbers' sake. God looks on the heart.

What would be your dream goal for Incarnation's annual pledge campaign?

I would love to see each member of our congregation make a pledge that reflects their prayerful discernment about how much of their income God is calling them to give. Last year we went up from 151 to 161 pledges. I'd like to see us increase that even more this year.

From a budget standpoint, I'd be remiss in not naming the reality that in order to be financially healthy, we simply must fund more of our operations out of our own giving. Currently giving accounts for about 59% of our budget; the healthy standard is at least 75%. We're currently drawing from investments in a way that's very unsustainable. There are historical reasons for that after five years of leadership transition—but it's time to return to financial stability.

That said, our primary reason for giving isn't to meet a certain budget goal—it's to make a spiritual practice of generosity. I hope every single household at Incarnation will participate. I'm excited to see how it goes.

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