Stewardship. Time, talent, and treasure. Appeal. Those words are often merely associated with pleas to raise money for the Church. But if we understood the biblical concepts of stewardship, tithing, and almsgiving, it would revolutionize the way we look at charitable giving.

The Christian is called to be a “faithful and wise steward” in Christ’s kingdom (Lk. 12:42). In Scripture, a steward managed the affairs and finances of a large household on behalf of his master (see Lk. 16:1-8). The patriarch Joseph, for example, became a steward for his Egyptian master, Potiphar, and was put in charge of all that his master had. Joseph later found himself in a comparable position ruling over the house of Pharaoh when he was made second in command of the kingdom of Egypt, administrating the affairs of the Pharaoh (Gen. 41:40-45).

It’s important to note that the wealth, possessions, and land administered by the steward were not his own. The master or king was the true ruler and owner. The steward managed his household in his stead and for his purposes.

Stewardship for the Christian certainly has a spiritual dimension. We are stewards of the mysteries of God (1 Cor. 4:1-2) and of God’s grace (1 Pet. 4:10; Eph. 3:2). But stewardship also involves the time, possessions, and gifts that God has entrusted to us. This biblical understanding reminds us that all we possess is not our own; it has been entrusted to us by the Lord. We are stewards called to faithfully and wisely manage the Lord’s gifts, so that they can be put to good service for His household, the kingdom of God.

In this light, charitable giving is not so much about giving up “my” money to help other people. All I have has been given to me by my master, the Lord, and I am called to manage these gifts wisely as His steward. My wealth is not my own to use however I selfishly please. When I give to the Church or to the poor, I am simply being a good steward of the Lord’s blessings, using them as He desires.

We will consider two ways we can exercise our stewardship: tithing and almsgiving.

**Test God on Tithing!**

The Old Testament Law required the lay tribes of Israel to give a tithe (one-tenth) of their grain, oil, wine, and livestock to the Levites to support them for their spiritual service to the people, because they did not receive a land inheritance like the other tribes (Num. 18:21-24).

This practice of supporting those who provide spiritual leadership carried over into the Christian era as God’s people gave a tithe of their wealth to support the clergy and their ministry. St. Thomas Aquinas points out that the continuation of this practice is quite fitting, “lest the people of the New Law should give less to the ministers of the New Testament than did the people of the Old Law to the ministers of the Old Testament.”[1]

But on an even more fundamental level, Aquinas sees tithing as an act of justice. Just as a society should provide for the necessities of those who serve them (such as government officials or soldiers), so the people should support the livelihood of those who lead them in worshiping God. To fail to do so would be unjust. According to St. Augustine, the Christian who neglects this duty to tithe “takes what belongs to someone else.”
God Himself says that those who do not bring the full tithe are not simply lacking in generosity: He describes them as thieves, robbing God (Mal. 3:8-10). This depiction makes sense if we see ourselves as stewards. God blessed each of us with a certain amount of wealth, in part, so that we would justly share it with those who serve us. To neglect tithing, however, is to treat our possessions as if they are our own. It is to become like a steward who steals his master's wealth and does with it whatever he pleases for himself.

The Bible often teaches that we should not put the Lord to the test. But there is one passage in which God Himself commands us to test Him. In Malachi 3:10, God challenges His people to give a full tithe and then trust that He will bless them abundantly for their generosity:

Bring the full tithes into the storehouse . . . and thereby put me to the test, says the Lord of hosts, if I will not open the windows of heaven for you and pour down for you an overflowing blessing.

Putting God first with our finances and giving a tithe is not always easy. But God promises that the person who does will experience "an overflowing blessing." He wants us to try it—to test Him on this. If we give Him a little more, He will give us much more in return.

"The Gospel on Five Fingers"

In addition to tithing, another way to be a good steward is to give to those in need out of compassion for them in their suffering and out of love for God. This act of mercy is called almsgiving and is one of the essential religious practices Jesus emphasizes in the Sermon on the Mount (Mt. 6:2-4).

Proverbs 19:17 makes a remarkable statement about almsgiving: "He who is kind to the poor lends to the Lord." What does this mean? In what sense is almsgiving giving God a loan?

Blessed Mother Teresa often spoke about how the Gospel can be summed up on five fingers. While pointing to each finger she would repeat these five words of Jesus: "You-did-it-to-me." She, of course, was drawing on the famous passage in Matthew 25 about how those who provide for the hungry, welcome the stranger, clothe the naked, and visit the sick perform these charitable acts ultimately for Christ.

When we give to the poor, it is as if we are giving to God, who is especially present in the poor. "Truly I say to you, as you did it to one of these my brethren, you did it to me" (Mt. 25:40).

But still, why would almsgiving be called a "loan" to God? When we loan something to someone, we have an expectation that we will be repaid. Thus when Proverbs 19 teaches that giving alms to the poor is not just a gift, but a "loan" to God, there is an underlying confidence that God will pay us back. That becomes explicit in the second half of the verse: "He who is kind to the poor lends to the Lord and He will repay Him for His deed."

The Bible once again makes clear that when we generously give to those in need, God will bless us abundantly. Just as the person who tithes to support the Levites would receive "an overflowing blessing," so the person who gives alms to the poor will be repaid for his deed. Giving alms, thus, serves as an expression of trust that God will "pay us back" with His many blessings. [2]

And the return on investment is startling. In the Gospel story about the "Rich Young Man," Jesus invites this impressive man to give alms—to sell all he has and give it to the poor in order to receive "a treasure in heaven" (Mk. 10:21). This indeed is a unique call to make a tremendous sacrifice. But notice what Jesus says about the kind of return on investment he would receive: People who give up all to follow Christ will receive "one-hundredfold" in this life and the next (Mk. 10:27-30).
Imagine having a trustworthy friend who told you about a stock that would receive a one-hundred fold return on investment. Putting $1,000 down on this stock would quickly yield $100,000 for you! If you knew this friend’s advice was 100% reliable, wouldn’t you be willing to give up a lot of money to purchase this stock, knowing you would receive so much more in return?

Jesus Christ is a completely reliable friend—one in whom we should put all our trust. He is the one calling us to be generous with what we have, and He is guaranteeing a one-hundred fold return. “Truly, I say to you, there is no one who has left house or brothers or sisters or mother or father or children or lands, for my sake and for the gospel, who will not receive a hundredfold now in this time . . . and in the age to come eternal life” (Mk. 10:29-30).

But the question is: do we really trust Jesus? Almsgiving is a tremendous act of faith. Do you really believe what Jesus taught—that when you give to the poor you are giving to Him? And do you really believe that you will be enriched one-hundred fold in this life and receive eternal life if you are generous in your giving to the poor? The person who does not trust Jesus’ words about almsgiving will be more likely to hoard his possessions, focus on his own “financial security” and be very cautious about giving to the poor, though not thinking twice about eating out for dinner, going on vacation or getting the latest in cell phone technology.

The person who does truly trust God’s word, however, would eagerly give up more of his possessions to help the poor, confident that he will receive from God so much more in return—like the investor who is certain about a stock that will yield a one-hundred fold return. For he knows the Lord is trustworthy and cannot be outdone in generosity.

