

4 Giving Gimmicks that Cheapen Biblical Stewardship

Webster's dictionary defines "gimmick" as "an attention-getting device or feature, typically superficial, designed to promote the success of a product, campaign...any clever little gadget or ruse."

Churches use money gimmicks all the time.

I don't like them. Not simply because they are "gimmicky," but because they cheapen biblical stewardship.

The heart of biblical stewardship is not complicated.

There are three principal truths:

1. God owns it all;
2. If God owns it all, He has all of the rights as owner, and I/you operate solely in the realm of managerial responsibility (It's not "*God, what should I do with my money?*" but "*God, what do You want me to do with Your money?*"), which means that –
3. Every spending decision is a spiritual decision. God cannot be shut out of any transaction.

When it comes to giving, the Bible teaches about tithes and offerings. A tithe is ten percent of all that we earn, given to God through the local church of which we are a part. Offerings are those gifts that are given "above and beyond" those tithes in relation to special events, projects or memorials.

The Bible is also full of wisdom on limiting debt, saving for the future, and working hard with time and talents in order to maximize earning.

Beyond these truths are some basic application principles, like the 10-10-80 principle - meaning that the soundest management of our funds would involve giving 10% to God through the local church of which we are a part, 10% to savings, and then living off of the remaining 80%.

Another principle I've long taught is to start where you are. If you come to Christ and have financial realities that war against these plans, you should begin with a blend of realism and faith. Start by giving and/or saving 1% (though it will be sacrificial), then 5%, working your way up to the percentages that will both fully honor God and optimally serve your life.

God cares more about our heart and intent than a legalistic percentage. The amount matters, to be sure, but only as it reflects a true barometer of our life. Which is why, for many of us, giving ten percent is far too little.

(Legalism cuts both ways).

That is the essence of biblical stewardship in regard to finances.

So where do church money "gimmicks" fit in?

They don't.

But that hasn't stopped leaders from using them as short-cuts to true discipleship.

Here are four of the most common that cross my path:

Refunding the Tithe

Many churches give in to the gimmick of offering to "refund the tithe" if somehow God doesn't provide for their needs after they've tithed. In other words, the line is, "Tithe, and if God doesn't supply your needs on the 90% leftover, we'll return what you gave."

I get the point. In Malachi, there is a promise that giving will never outrun supply. So this is a church ponying up and saying they have so much trust in God's provision, they will "insure" your tithe.

But that isn't discipleship. You either trust or you do not. Period. Further, the blessing of the tithe is so multifaceted that to reduce it to income alone is a ridiculous truncation of God's promise.

The value is generosity, not a return on your investment.

Money Giveaways

Some churches plant envelopes of money under the seats of the auditorium. Then, after a talk on giving, they tell those in attendance to reach under their seats and (surprise!) find an envelope of cash – say, from \$20 to \$500.

Then, the challenge goes, they are to take that money and invest it for kingdom gain. Use it for a bake sale, or to start a for-profit website. Do something with that money that you think could gain a return. Sure, you can keep it and use it on yourself, but if you will trust God with it, you will find that you will be able to be served – and serve others – at the same time.

I agree with the principle, but the means of teaching it?

You can't trust God now, but we will give you "free" money to trust with – which takes no trust at all – to see if He's trustworthy?

Again, that's not creating disciples.

Entrepreneurs and Kickbacks

If I had a nickel for every time someone wanted to promote their business through the church

and, in the process, give the church a kick-back in revenue, I would be retired in Palm Beach.

Of course, they don't pitch it that baldly.

It's spiritualized.

They couch it all in terms of serving the church and its needs. Their profit is inconsequential, if not irrelevant.

The truth is that many enterprises actually train their people to work church "networks" for gain. They bathe their enterprise in "Christian-ese" in order to gain entry into trusting communities and, hopefully, open wallets.

The church is not a business nor "in" business. God designed it to be funded through the changed hearts of His people and their giving.

Fund Raisers

This one will ruffle a few feathers because fund raisers are so common in churches. Particularly with youth groups.

But again, it's not teaching stewardship. It's just gimmicky giving.

If you are going to support a student missions trip, fund it through the church's budget. Or don't. But don't make it a side item that has to be handled through a car wash.

But even further, when you start down this road, you start down the road of "designated" offerings. Meaning, a gift that is given for one and only one thing.

"I want to give this money for..."

...my favorite ministry,

...my favorite staffer,

...my favorite project,

...my favorite mission.

Meck has not accepted a "designated" offering, apart from capital campaigns and Christmas year-end offerings – meaning ones we have imposed on our selves – in our history. We actually turn them down.

It's just not healthy.

It's certainly not healthy for the church, which simply can't run on designated offerings (Anybody

want to designate the light bill?). But further, it can be a subtle sign of distrust, refusing to follow leadership, or simply play well with others in the sandbox.

Trust the church's leadership, or don't.

Give to the budget, or don't.

But picking and choosing where your money is spent is divorced from God calling you to be a part of a church, trusting God with that church, and trusting the leadership that is prayerfully leading that church in light of their ordained role.

Ask for accountability all day long (Meck's members vote to approve its annual budget, and then has an outside accounting firm do an annual audit), but using designated offerings to try and direct things, force things, or enable your agenda is not the mark of a healthy church member, much less a healthy church community.

After all, nothing about money and the church should be gimmicky.

Even the giving.

> [Read more from James Emery White.](#)

Want to learn how to avoid giving gimmicks and develop generosity for your church? [Connect with an Auxano Navigator and start a conversation with our team.](#)