## Pledge or faith promise?

In the article *The Opportunity of Generosity* we look at the benefits of generosity. But do we have an obligation to give?

Part of being a good steward of God's possessions is giving back to God a portion of what He's entrusted to us. It's not that God needs our money. Rather, giving serves as a testimony that God owns both the material and spiritual things of our lives. It also supports the greatest, most enduring work on earth: the work of the Lord.

One of the first standards of giving in the Bible is the tithe, a word which means "tenth." Although the tithe is mentioned in the Law, no punishment was indicated for not tithing. Consequences for not tithing include withholding of blessings (not generally viewed as punishment) while tithing with proper motives invokes God's blessings (Malachi 3:10). Tithing has been, and will always be, a voluntary act on the part of God's people.

Like every other facet of serving God, all giving—including tithing—should be done with the right attitude. When giving is viewed as a rule and is done out of a sense of duty, it becomes legalism. Giving beyond the tithe should also be an outward material expression of a deeper spiritual commitment and an indication of a willing and obedient heart. We should give out of a grateful heart, with an attitude of joy (2 Corinthians 9:7), and because the Holy Spirit is prompting us.

Churches and ministries may appeal to their supporters to give by pledging a specific amount of money to be paid over a certain amount of time. Other churches and ministries may ask supporters to commit to a faith promise that they will give as the Lord provides. Is there a difference between a *pledge* and a *faith promise*? Although commitment is an important ingredient in giving, confusion exists when it comes to distinguishing between *faith promises* and *pledges*.

## Pledge

Pledges are vows. Repeatedly in the Bible, the words pledge and vow are used to refer to promises that are binding, regardless of future circumstances. Few scriptural principles are clearer than that of keeping vows—literally keeping our word with God as our witness. When we give our word, we are obligated to do it. When we obligate our finances, we are obligated to pay. So, financial pledges are absolute commitments (vows) to pay a fixed amount. This type of giving is presumes on the future, unless we have the resources currently on hand and uncommitted.

## **Faith promise**

Faith promises are commitments to give a certain amount if the Lord provides it. This allows churches and ministries to prepare good, logical budgets for the year. With faith promises, people make commitments to give if the funds are or become available. It is understood that if God doesn't provide the funds there is no obligation to give (Hebrews 11:1). Committing to faith promises is scriptural and acceptable to the Lord. All ministries and churches must have a sense of how much money they should expect in the coming year so they can establish a budget (spending plan) and financial accountability. Faith promises give ministries this ability without committing people to give income they have not yet received.

## Conclusion

When giving beyond the tithe—especially when giving for specific ministry causes or projects: parachurch ministry, church debt elimination, church building programme, missions trip, and so on—people need to give and commit to an amount out of their abundance (2 Corinthians 8:14) and not out of emotional appeal or guilt. God doesn't want us to give until we are poor, unless it is to improve our lives spiritually. Faith promises are a balanced approach to giving that encourage people to commit to giving and provide a broad guideline for the amount a ministry can plan to spend.