

90-DAY

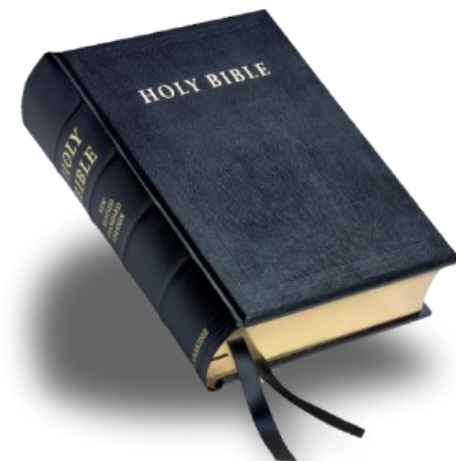
TITHING CHALLENGE

***“Know the Truth & Become a Cheerful
Giver for the Kingdom of God!”***



Pastor Terrence K. Porter
Senior Minister

Deacon James Plummer, Chair Trustee Pam Coefield, Chair



What is the 90-Day Tithing Challenge?

The 90-Day Tithing Challenge is a program based on a passage of scripture in which God challenges people to test Him in the area of tithing.

The Test & The Promise:

Malachi 3:10 (NIV) *“Bring all the tithes into the storehouse, That there may be food in My house, Test me in this,” says the LORD Almighty, “and see if I will not throw open the floodgates of heaven and pour out so much blessing that there will not be room enough to store it.”*

Malachi 3:10 (NIV) is the only place in the bible where God clearly challenges people to test Him. Because money can be a very challenging issue for many people, this is the one place where God says we can test Him. If we do, God makes a promise to us. He promises to bless us financially.

God’s Protection:

Malachi 3:11-12 (NIV) *“I will prevent pests from devouring your crops, and the vines in your fields will not drop their fruit before it is ripe,” says the LORD Almighty.” Then all the nations will call you blessed, for yours will be a delightful land, ”says the LORD Almighty.*

God’s promise of financial blessing even extends to financial protection. In Malachi 3:11 (NIV) God promises to protect the finances of tithers, He promises to prevent anything from hindering or damaging our financial future!

Compare what God says He will do in our lives when we tithe in Malachi 3:10-12 (NIV) with what God says will happen when we don’t give in Haggai 1:6-11 (MSG): *And then a little later, God-of-the-Angel-Armies spoke out again: “Take a good, hard look at your life. Think it over. You have spent a lot of money, but you haven’t much to show for it. You keep filling your plates, but you never get filled up. You keep drinking and drinking and drinking, but you’re always thirsty. You put on layer after layer of clothes, but you can’t get warm.*

January 2025 “Season of Re-Commitment”

(No meetings, rehearsals, or fellowships for the month of January)

Sunday Worship

Money Matters Testimonials & Thematic Teaching

Wednesday Bible Study

“The Biblical Truth about Your Financial Wellness”

Presentations:

Bible Study, Debt Elimination, Money Management, Investing & Legacy Giving etc.

In-House Leadership Workshop

Saturday, February 1st @ 9:00 am 12 Noon

(required of all: Officers, Ministers, Team Leaders, Ministry Leaders, etc.)

Service of Consecration/Installation

Sunday, February 2nd @ 10:00am

(Leadership Seed Offering of \$50.00)

90-Day Tithing Challenge

Sun., Feb. 2nd to Sun., May 4th

Glossary of Bible Translations

NKJV:	New King James Version
NIV:	New International Version
MSG:	The Message Bible
TLB:	The Living Bible
CEV:	Contemporary English Version

CHURCH INFORMATION

Pastor’s Email: pastortkp1@gmail.com

Website: www.pilgrim-baptist.org

Church Office: 732-747-2343/2348

Fax Number: 732-383-6881

Benevolent Assistance (Deacons): 732-687-4532

Facility Questions (Trustees): 732-618-8788

WAYS TO GIVE



ONLINE

www.pilgrim-baptist.org



MAIL

Pilgrim Baptist Church
172 Shrewsbury Ave.
Red Bank, NJ 07701



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CASH APP

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Begin your journey of Financial Wellness through the **Principle of Tithing** and watch God meet your every need and bless you with His overflow! Start your journey and be a blessing to your Church Family!Pastor Terrence K. Porter, Senior Minister

And the people who work for you, what are they getting out of it? Not much— a leaky, rusted-out bucket, that’s what. That’s why God-of-the-Angel-Armies said: “Take a good, hard look at your life. Think it over.” Then God said: “Here’s what I want you to do: Climb into the hills and cut some timber. Bring it down and rebuild the Temple. Do it just for me. Honor me. You’ve had great ambitions for yourselves, but nothing has come of it. The little you have brought to my Temple I’ve blown away—there was nothing to it. “And why?” (This is a Message from God-of-the-Angel-Armies, remember.) “Because while you’ve run around, caught up with taking care of your own houses, my Home is in ruins. That’s why. Because of your stinginess. And so I’ve given you a dry summer and a meager crop. I’ve matched your tight-fisted stinginess by decreeing a season of drought, drying up fields and hills, withering gardens and orchards, stunting vegetables and fruit. Nothing—not man or woman, not animal or crop—is going to thrive.”

Why should I tithe?

Because God requires it: *“A tenth of all you produce is the Lord’s.”* Leviticus 27:30 Jesus also commended it: *“Yes, you should tithe, and you shouldn’t leave the more important things undone either.”* Matthew 23:23

Tithing demonstrates that God has first place in your life.

“The purpose of tithing is to teach you always to put God in first place in your lives.” Deuteronomy 14:23 (TLB)

Tithing reminds you that all you have is given to you by God.

“Always remember that it is the Lord your God who gives you the ability to produce wealth.” Deuteronomy 8:18

Tithing expresses your love to the Lord.

“Each of you should bring a gift in proportion to the way the Lord your God has blessed you.” Deuteronomy 16:17 (NIV)

God says that refusing to tithe is stealing from Him.

“God says ‘Will a man rob God? Yet you are robbing me!’ But you ask, ‘How do we rob you?’ God says ‘In tithes and offerings ... Bring your whole tithe to My house.’” Malachi 3:8-10
Simply put, when you operate in faith and tithe, God responds with financial blessings and protection!

How Does The 90-Day Tithing Challenge Work?

If you are not a tither or if you fear that you can't make it financially on 90% of your income then the 90-Day Tithing Challenge is for you! If you've ever wanted an opportunity to grow in faith, while experiencing the blessing and protection of God, the 90-Day Tithing Challenge is for you!

What Do You Need To Do?

Step 1: Commit to test God and try tithing for the next 90-days.

Step 2: Pray The Tithers Prayer (see below) daily during your devotion time with God and get ready to be blessed!

Step 3: Because God does not lie (Numbers 23:19), we know that God is going to bless you in significant ways because you are now tithing. When God does bless you, no matter how big or small, tell us your story! Send me an email to: pastortkp1@gmail.com

“Tither’s Prayer”

(Read this statement daily as an outward expression of your commitment to the Lord.)

Lord, today I (**your name**) promise to trust you with my time, my gifts and my money. I will no longer eat my seed! Today, Father, I will plant the seed you have trusted me with and watch it grow and produce prosperity beyond my wildest dreams!

With this seed, every curse over my life is now broken! Today, Lord God, I put feet to my faith and give back to you what is already yours – “The Tithe.”

I will be strong in my faith and faithful in my works.

I will not grow weary in honoring this commitment to you for I know I will reap the harvest in its due season (Galatians 6:9),

As I sow this seed in faith, I am believing you for restoration, healing, increase, promotion, and the fulfillment of every promise you have spoken and ordained over my life and my family. Bless me now God, enlarge my territory, and I will be a blessing to Your Kingdom.

In Jesus Name, Amen

Example of the Tithe

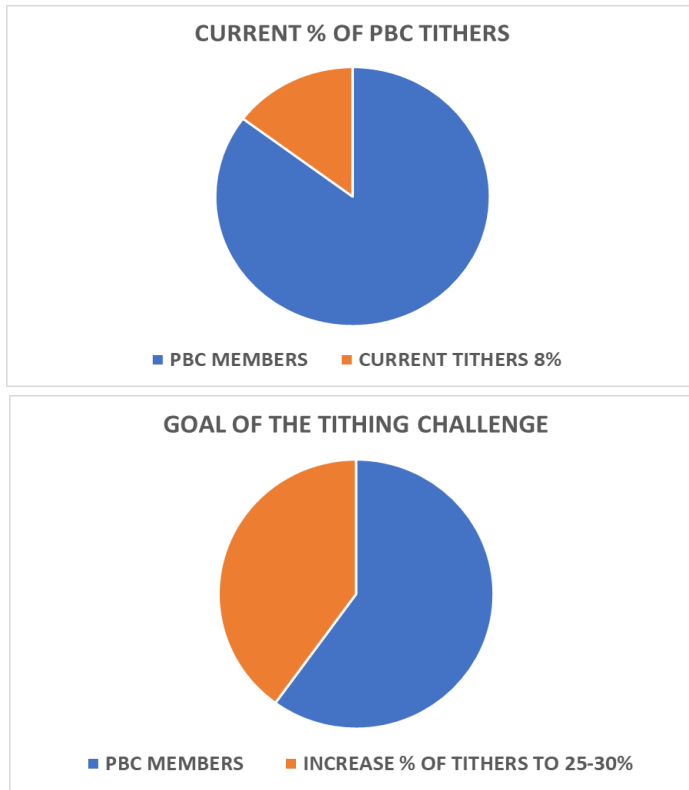
Low Income Levels in Region 4 of the State of New Jersey
(Mercer, Monmouth & Ocean Counties)

The Tithe Per Household - Annual Income

<u># in Household</u>	<u>Income</u>	<u>Tithe</u>
1 Person Household	\$27,311	\$2,731
2 Person Household	\$31,213	\$3,121
3 Person Household	\$35,115	\$3,511
4 Person Household	\$39,016	\$3,902
5 Person Household	\$42,137	\$4,214
6 Person Household	\$45,259	\$4,526
7 Person Household	\$48,380	\$4,838
8 Person Household	\$51,501	\$5,150



What's our Goal?



What Will Reaching The Goal Do?

If we can increase our percentage of tithers, we will be able to:

- #1: Increase Support to PBC Ministries!
- #2: Increase our Support to Benevolence (helping those in need)!
- #3: Expand our Evangelism/Community Engagement Efforts!
- #4: Create Additional Employment Opportunities!
- #5: Provide Funds for Building Renovations!
- #6: Increase our Contingency Funds for Future Needs!

What the Bible Says About Tithing

“Without faith it is impossible to please God, because anyone who comes to Him must believe that He exists, and that He rewards those who earnestly seek Him.” Hebrews 11:6 (NIV)

When you tithe to God, you are truly walking by faith and not by sight. Many people often don't have enough money to spare. So when we tithe, we're putting God to the test. We're saying, "Yes, Lord, I believe you are the God of your Word, and I am giving by faith". You have to use your faith to please God. As you step out in faith to give your tithes and offering, you are showing God that you believe Him, and great shall be your reward eventually. Your faithfulness in tithing will create an outpouring of blessings in significant ways

What is Tithing?

“Tithe” means 10% or “a tenth part.” God’s Word tells us that the first 10% of everything we earn or receive belongs to Him. In verse 9, He says that we bring a lot of problems on ourselves when we don't tithe. The only way God’s work will be done on this earth is if God’s people give of their finances. Tithing is God’s way of financing the work of the kingdom.

What’s the difference between “the Tithe” & “Offerings?”

The **tithe** is to be the first 10% of everything you receive financially. According to Leviticus 27:30; *“the tithe is holy to the Lord.”* An **offering** is any amount you give above the tithe, *not instead of the tithe.*



Bible Verses About Tithing & Offerings:

“You must tithe all of your crops every year” Deuteronomy 14:22 (LB)

“Then Melchizedek king of Salem brought out bread and wine. He was priest of God Most High, and he blessed Abram, saying, “Blessed be Abram by God Most High, Creator of heaven and earth. And praise be to God Most High, who delivered your enemies into your hand.” Then Abram gave him a tenth of everything.” Genesis 14:18-20 (NIV)

“When Jacob got up early the next morning, he took the rock that he had used for a pillow and stood it up as a place of worship. Then he poured olive oil on the rock to dedicate it to God, and he named the place Bethel. Before that it had been named Luz. Jacob solemnly promised God, “If you go with me and watch over me as I travel, and if you give me food and clothes and bring me safely home again, you will be my God. This rock will be your house, and I will give back to you a tenth of everything you give me.” Genesis 28:18-22 (CEV)

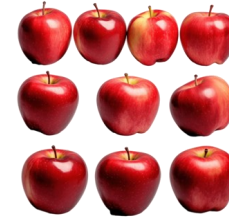
“As soon as the order went out, the Israelites generously gave the first fruits of their grain, new wine, olive oil and honey and all that the fields produced. They brought a great amount, a tithe of everything. The people of Israel and Judah who lived in the towns of Judah also brought a tithe of their herds and flocks and a tithe of the holy things dedicated to the Lord their God, and they piled them in heaps. They began doing this in the third month and finished in the seventh month. When Hezekiah and his officials came and saw the heaps, they praised the Lord and blessed his people Israel.” 2 Chronicles 31:5-8 (NIV)

“A priest descended from Aaron is to accompany the Levites when they receive the tithes, and the Levites are to bring a tenth of the tithes up to the house of our God, to the storerooms of the treasury. The people of Israel, including the Levites, are to bring their contributions of grain, new wine and olive oil to the storerooms, where the articles for the sanctuary and for the ministering priests, the gatekeepers and the musicians are also kept. “We will not neglect the house of our God.” Nehemiah 10:38-39 (NIV)

The Principle of Tithing “10 Apples”

(Illustration by: Pastor Porter)

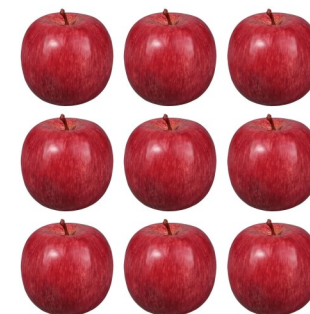
**God gives you “10”
Apples**



**God Wants You to Give “1”
Apple to Pilgrim to Finance the
Work of HIS Kingdom!**



**The other “9” Apples, God gives
you as provisions for your life!**



5. What if the church is mishandling money? This is a great question and the Biblical answer is found in I Samuel 2 with Hophni and Phinehas, Eli's sons. God judges wicked leadership for their unrighteousness, not the faithful worshipper. In this text God reveals that He does not judge those who tithe, He judges the leadership that mishandles it. God rewards obedience so He will bless you for obeying and He will deal with those who mishandle HIS resources. Obey God and leave the rest to HIM!

6. What if I'm tithing and I do not seem to be getting ahead? There can be a myriad of reasons why you're tithing and not getting ahead from bad business choices, living outside of the will of God, living beyond your means, etc. Also understand this, getting to the next level does not mean that there are not new challenges with progress. Stay focused, continue to tithe and ask God to show you the other areas of your life that need to be addressed.

7. What if my spouse is not in agreement with tithing? Agreement definitely enhances success. Talk it over with your spouse. If they don't want to tithe on their income, just tithe on yours. If you have no income, then you cannot make the providing spouse walk in faith. You can however, P.U.S.H (Pray Until Something Happens).

8. I have no income, is it possible to tithe in some other way? No. The "tithe" is 10% of your income. If you do not have an income and cannot tithe, focus on giving other things that you do have, your time, gifts and talents.

9. I am giving to several different ministries or non-profit organizations, Does that count as tithing? No. The tithe goes to your church home, the place where you are being fed spiritually. What you give to other ministries and/or non-profit organizations should come out of your offerings.

10. If I do not tithe, I have been told that I am going to hell, is that true? Absolutely not! Your salvation was purchased with the blood of Christ, not your tithes. We should never confuse divine grace with human responsibility. Tithing unlocks God to work in your finances. It is a promise/blessing issue not a salvation issue.

Unleash the power and promises of tithing in your life today!

"Whoever sows sparingly will also reap sparingly, and whoever sows generously will also reap generously." 2 Corinthians 9:6 (NIV)

Each of you should give what you have decided in your heart to give, not reluctantly or under compulsion, for God loves a cheerful giver. And God is able to bless you abundantly, so that in all things at all times, having all that you need, you will abound in every good work. As it is written: "They have freely scattered their gifts to the poor; their righteousness endures forever." 2 Corinthians 9:7-9 (NIV)

Also see: 2 Corinthians 9:10-11; Luke 6:38; 2 Corinthians 8:7

Two Excuses Why People Don't Tithe:

I thought tithing was Old Testament Jewish Law that's not for today.

No! According to Galatians 3:17, the Law came 430 years after God instituted the promise and tithing with Abraham. If tithing was under the Jewish Law, why did Abraham tithe 430 years before the Law was given? According to Genesis 14:20, Abraham tithed to the Priest Melchizedek from the very beginning, hundreds of years before the Law. Tithing was before AND after the Law. Jesus came to fulfill the Law and actually commended the religious leaders for their tithe (Matthew 23:23). Just as Jesus commended the religious leaders for their tithe, God will commend you when you tithe.

I can't afford to tithe!

If you are a follower of Jesus Christ, **you can't afford not to tithe!** You need God's supernatural help if you're ever going to get out of debt. If you are waiting for your ship to come in before you tithe, you may be waiting a long time. Put your faith into action today by giving Him the first 10% of everything you earn or receive, and watch how He helps you get out of debt. I would also encourage you to teach your children to tithe to God from an early age, so that they will be blessed all the days of their lives. **Tithing is recession proof!**

Nine Reasons Why We Should Tithe

1. God requires it. In Malachi 3:10, God says, “*Bring the whole tithe into the storehouse*”. The storehouse refers to the place where you worship. The tithe is to be given to your home church, the place where you are spiritually fed. When you give to support charities and other ministries, you should be giving out of your offerings. The whole tithe belongs to your home church.

2. Tithing proves God’s Word is true. God says, if you will put Him to the test in tithes and offerings, eventually you will see great blessings overtake your life, even to the point that you will see God open the windows of blessing upon you and your family.

3. God will rebuke the devourer. According to John 10:10 and Malachi 3:11, you have an enemy that wants to harm you and your finances, but, when you bring God the whole tithe, and give offerings, God will rebuke (protect you from) the enemy. When you become a follower of Jesus Christ, the enemy targets you and your finances. You need God’s help, if you’re going to make it financially in today’s world and the tough times that we live in. God actually challenges every believer to “put Him to the test” in their giving, and watch what He does in their lives. It’s time to put God to the test, and watch God’s blessings flow toward you.
Start Today!

4. Tithing teaches you to put God first. Deuteronomy 14:23 (TLB), says “*the purpose of tithing is to teach you always to put God first in your lives.*” Tithing demonstrates to God that He is most important in our lives. If you refuse to tithe, you prove that He really isn’t first in your life.

5. Jesus recognized tithing. In Matthew 23:23, Jesus recognized and commended the Pharisees for tithing. Tithing was the only thing they were doing right.

6. Tithing is essential to spiritual growth. God tells us in Luke 16:11, “*if therefore you have not been faithful in the use of money, how can you expect Him to entrust greater riches to you?*” Many Christians don’t grow spiritually, and remain spiritually immature because they are not faithful in obeying God with the tithes and offering.

7. Tithing proves you love the Lord. In 2 Corinthians 8:8, God says that your giving tests the sincerity of your love. You say you love the Lord, but you prove you love him when you give. Actions speak louder than words.

8. Tithing is an investment for eternity. In Matthew 6:19, Jesus told us to “*store up treasure in heaven.*” When you give your tithes and offerings to the Lord’s work, you are also storing up tremendous blessing for yourself in heaven.

9. You cannot “out-give” God. In Luke 6:38 Jesus says “Give, and it will be given to you. A good measure, pressed down, shaken together and running over, will be poured into your lap. For with the measure you use, it will be measured to you.” God is watching, and whatever you give to Him, He will give back to you. Giving unlocks heaven’s blessings on your behalf. You cannot out-give God. The more you give to Him, the more He’ll give back to you.

Frequently Asked Questions About Tithing

1. Should I tithe on my gross or my net? Tithing is connected to the Old Testament principle of first fruits (Exodus 23:16; 34:22; Leviticus 2:12-14; 2 Chronicles 31:5). Old Testament believers gave God the first and best of their crops, not the leftovers. The same principle should apply to our giving today. More than the amount, tithing is about the attitude of the heart (2 Corinthians 9:7). God wants to be first in our hearts and in our lives (Deuteronomy 14:23). Putting God first means tithing on your gross (Romans 11:16).

2. Should I tithe on my income tax refund? If you tithe on your gross, the answer is no. If you tithe on your net, the answer is yes. If you tithe on your gross then you don’t have to tithe on your refund. However, God does expect you to give an offering. Deuteronomy 16:16-17.

3. If I own a business, do I pay tithes on all monies received? No. Your overhead cost is not profit. You pay tithes on capital gains not capital expenses. Another way to look at it is: If it is taxable income, then it is tithe-able worship.

4. What if I give my tithe to someone in need, does it still count as tithing? No. Supporting those in need is good, but when you give your tithe to them, you take what belongs to God and give it to someone else. Help them if you can, but not out of your tithe.