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Make Charity a Budget Item

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"The habit of giving only enhances the desire to give." -- Walt Whitman

Why is the subject of giving such a difficult one to discuss? Some folks would rather ask someone for a kidney than for a donation to a charitable cause.

Then there are people who give as little as their consciences will let them get away with.

In 2002, Protestants gave an average of 2.6 percent of their personal income after taxes to their churches, according to a recent study by Empty Tomb Inc., a nonprofit group based in Champaign, Ill., that studies religious giving.

Oh, and let me not forget the folks who don't believe in charity, who say knucklehead things like: "People need to pull themselves up by their own bootstraps."

Think about that expression.

Have you ever met anyone who could reach down and use his bootstraps to heave himself up? Not possible.

There's another type of giving that's hard to discuss -- tithing, which means to give one-tenth of your annual income, typically for the support of a religious organization. When my minister preaches about prosperity, the "amens" are plentiful. But let him talk about tithing and heads go down and people start to feel uncomfortable.

Tithing is, of course, a personal choice you have to make based on what your religion requires or what you aspire to do. But I know some people struggle with their faith's call to tithe. If that's you, what's holding you back? Is it your debts?

On Sundays my grandmother, Big Mama, would put just a few dollars in the collection plate.

When our minister would preach about the congregation's obligation to give their tithes and offerings, Big Mama would purse her lips and under her breath say: "You ain't getting another penny from me."

I understand why my grandmother didn't think she could tithe. After raising her own children, she raised me and my four brothers and sisters. She had a husband who would often spend his paydays drinking up his check in the local bars.

Perhaps, like my grandmother, you don't tithe because you're afraid that if you give 10 percent of your earnings, you won't have enough for your financial needs.

I, too, had fear where I should have had faith.

I worried that I might become a bag lady. Often when you grow up poor or low-income, you worry so much about having enough money that you may not give as much as you could. I was afraid to give more.

However, after much prayer and with the help of my husband, I realized that my fears were grounded in my lack of faith. So my husband and I decided to begin tithing -- on our gross income, not net.

We decided to trust that what we gave in the way of our tithes was not going to deplete what we needed for our family. And it hasn't.

Maybe you aren't tithing because you're concerned the money isn't going to be used wisely. Then do some due diligence. Check to make sure your religious organization is using your tithes for good works.

So practically, how do you tithe?

You begin tithing by building it into your budget. It has to come first.

"Every month when I sit down to pay bills, I write my tithe check first, and everything else just falls into place," said John McCreight, president and chief executive of Christian Financial Advisors based in Rome, Ohio.

If you tithe after everyone and their mama is paid, there usually isn't enough left over to give.

Now I'm not suggesting you let your mortgage or monthly car payment go unpaid. You shouldn't shirk your other financial obligations because you're tithing. Those debts should be honored and paid as agreed.

However, to do it all you have to become dogmatic about watching your expenses. That may mean making some different life choices. If your mortgage is too heavy, you may need to get a roommate. You may need to buy a used car instead of a new one.

You may need to learn to put away your credit cards.

To get started on your budget, try Crown Financial Ministries' online budget guide at www.crown.org. Click on the link for "tools."

According to Crown, there are three primary categories in every person's budget: housing, food and auto. If these three combined categories exceed 70 percent of your income (after tithes and taxes), then it will be difficult for you to have a balanced budget.

For example, Crown's online budget guide says you shouldn't be spending more than 38 percent of your net income on housing or 13 percent for your car payment.

Tithing forces you (or it should) to look at your entire financial picture. It helps you become a better steward of your money. There's no question that tithing can be tough. But with careful budgeting you can develop a habit of giving that will enrich your life.

Michelle Singletary discusses personal finance Tuesdays on NPR's "Day to Day" program and online at www.npr.org. Readers can write to her at The Washington Post, 1150 15th St. NW, Washington, D.C. 20071 or send e-mail to singletarym@washpost.com. Comments and questions are welcome, but due to the volume of mail, personal responses are not always possible. Please also note that comments or questions may be used in a future column, with the writer's name, unless a specific request to do otherwise is indicated.

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