

# The Divine Law of Finance: Mormons and Tithing

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**A KEY ESTATE  
PLANNING GUIDE**

**Law Easy**



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# Specific Disclaimer

- Members of the Church of Jesus Christ of Latter-day Saints are often referred to as “Mormons” or “LDS.” These terms are used herein for brevity.
- Mr. Lloyd is not an official spokesman for the Church and his opinions are his own.

## “Estate planning should be about the transmission of values.” Martin Shenkman

- Mormons obey the spiritual of leaving one-tenth (a *tithe*) of all they have been blessed with.
- This is a tenth of one’s “interest”
- There is almost no guidance on what is “tithe-able” income (such as an inheritance), though there are common definitions.
- Do you tithe on gross salary, salary less FICA, .....something else?



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- “The exact amount paid is not as important as that each member feels that he or she has paid an honest tenth.”

### **Tithing**

#### **34.4.1.1**

#### **Definition of Tithing**

The First Presidency has written: “The simplest statement we know of is the statement of the Lord himself, namely, that the members of the Church should pay ‘one-tenth of all their interest annually,’ which is understood to mean income. No one is justified in making any other statement than this” (First Presidency letter, Mar. 19, 1970; see also [Doctrine and Covenants 119:4](#)).

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Wherefore, verily I say unto you that **all things unto me are spiritual**, and not at any time have I given unto you a law which was temporal; neither any man, nor the children of men; neither Adam, your father, whom I created.

Doctrine and Covenants 29:34, emphasis added

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“Tithing means one-tenth of a person’s income, interest, or increase. The merchant should pay tithing upon the net income of his business, the farmer upon the net income of his farming operations; the wage earner or salaried man upon the wage or salary earned by him. Out of the remaining nine-tenths he pays his current expenses ... etc.”

A sunset over a city with a lighthouse in the foreground. The sun is low on the horizon, casting a warm glow over the scene. The city lights are visible in the distance, and the lighthouse is illuminated. The text is overlaid on the image.

*Malachi 3:10*

BRING YE ALL THE TITHES  
INTO THE STOREHOUSE, ...  
AND PROVE ME NOW  
HEREWITH, SAITH THE  
LORD OF HOSTS, IF I WILL  
NOT OPEN YOU THE  
WINDOWS OF HEAVEN,  
AND POUR YOU OUT A  
BLESSING



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- Temporal blessings, including talents, are gifts from God (Psalms 24, Deuteronomy 8, D&C 46)
- Everyone pays the same amount
- Originally, tithes were paid “in-kind,” as produce and livestock



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- Is an estate “tithe-able”?
- Is an inheritance “tithe-able”?
- Is “interest” before or after Social Security deductions?
- Capital gains?
- Self employment?



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- Practical aspects of paying a tenth:
  - Charitable lead trusts, donor advised funds, and other devices
  - “Bunching” deductions in a single year
  - Donating with appreciated assets
  - Using retirement plan assets to pay charity in the form of Qualified Charitable Distributions (QCDs)

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HE WHO GIVES MONEY GIVES MUCH;  
HE WHO GIVES TIME GIVES MORE;  
BUT HE WHO GIVES OF HIMSELF  
**GIVES ALL.**

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**THOMAS S. MONSON**

# Conclusion and Additional Information

Handout materials are available for download or printing on the **HANDOUT TAB** on the gotowebinar console. If the tab is not open click on that tab to open it and view the materials.

# Additional Sources

- <https://newsroom.churchofjesuschrist.org/article/church-of-jesus-christ-finances>
- <https://eom.byu.edu/index.php/Tithing>

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