

Things to Think About When You Think About Money in the Church

1. **It's not the money.** Many church leaders, when there are financial problems in the church, tend to do one of two things: a) cut spending, or b) try to make folks feel guilty about giving. It's not the money! If church leaders focus on budget and fundraising, the congregation will never "get it." What do you think "it" is?
2. **It takes time.** You've got to think long-term. This is a matter of spiritual growth. Sure, there's a budget. But what's *really* important?
3. **Annual "Stewardship Campaigns" are almost inevitably driven by anxiety about the budget.** See #1. Yes, you may still need to provide an annual opportunity for people to make their financial commitments. But those who plan such annual opportunities need to remember, remember, remember (and besides, don't forget) that it's not about the budget! It's not the money!
4. **Your congregation has all the money it needs.** Yes, most of it is still in the people's pockets (and yours, too). But the best way to promote generous giving is to celebrate God's generosity, invite people's grateful response, and point out the great stuff that happens when people give.
5. **People don't give money because the church has needs.** At least, that is the motivator for fewer and fewer givers. People give money when they see that the church meets needs. This is really a restatement of #4.
6. **There's a difference between stewardship and fundraising.** It's a huge difference – yet the two are intimately linked. Fundraising is about the institution; there's nothing wrong with that. But stewardship is "everything I do after I say 'I believe,'"* a grateful response to God's generosity. When you think about money in the church, you need to keep both in mind – not concentrate on one at the expense of the other. "Stewardship" is not a gimmick for fundraising. (*John Westerhoff)
7. **You don't need to apologize for fundraising.** Fundraising provides support for the ministries of the church. Be mindful of the link between stewardship and fundraising, but don't confuse the two.
8. **There's no conceivable limit to the amount of money your church could spend, responsibly and faithfully.** Until every hungry person is fed ... will there ever be enough? In that context, what might be wrong with "goal thermometers" and even line-item budgets?
9. **The church is different.** Christ's church has a legitimate claim on us that is different than any other outfit on the planet. The church shouldn't have to line up with all the other worthy causes out there, and prove that it's more worthy, or more needy, than the others. This audacious claim has a lot to do with what we believe about God, and why the church exists.
10. **Giving is spiritually healthy.** Asking people to give as a way of saying "thank you" to God while supporting the ministries of the church is not to exploit donors but to help them to grow in their relationship with God. Financial stewardship is a form of discipleship. Think about how that idea might change the way leaders think about "asking for money" in the church.
11. **The math is different.** If we start thinking about giving as primarily a spiritual matter, it not only influences *why* givers give; it helps them determine *how* much. If we're not asked to give our "fair share to meet the needs of the church," but to respond to a generous God, the math is a lot different! Many givers have learned that the church budget is irrelevant in their giving decisions; they go for joy and generosity, not dues-paying.
12. **If you think of giving as a way to say "Thank You" to God, you don't hesitate to invite visitors and newcomers to give.** You're not asking them to start paying dues; you're inviting them to join you in giving thanks. Of course, it's voluntary. This isn't a matter of coercion, guilt, or obligation; it's a matter of joy and growth.

13. **Regular statements to givers are a golden opportunity to communicate.** What a shame if all we do is send folks a list of dates and dollar amounts. Say thank you! Celebrate the ministries that happen because people give.
14. **The offering can be the most profoundly spiritual act in the entire time of worship.** This is not a materialistic interruption, but an opportunity to express that we really mean it when we say we love God. Think about what is said and done at the time of the offering to reinforce the idea that stewardship is discipleship.
15. **Who says everybody should be treated the same?** As with any dimension of spiritual life, different people are at different places in their financial stewardship. In most congregations, half the contributions come from 10% of the members. The next 30% is given by the next 10% of members. The remaining 20% of the church's annual contribution comes from the remaining 80% of the people – and one-third of this last group doesn't give anything at all. How can the church help folks grow if it treats everyone as if they're in the same place?
16. **Learn something about the different generations,** how they respond, what is appropriate for them. What are you doing to help children grow in discipleship? Youth? Young adults?
17. **Where did all the secrecy come from?** The idea that giving is “just between me and God” may sound okay because it gets repeated so often, but it could be one of the most dangerous impediments to spiritual growth. As you reflect on #15, can you see that “who needs to know – and why?” is an important question? Why can the pastor be trusted with some of the most intimate details of people's lives, and yet somehow can't be trusted with knowing how much people give? If the pastor can't be trusted with this knowledge, then who should be – and why?
18. **The church is more than one congregation.** Your congregation is part of a larger church, across the region, the country, and the world. When the session, pastor, and congregation consider mission giving beyond the congregation, some of these same principles apply: thanksgiving, gladness, and the enabling of ministry.
19. **Who says you should stop giving when you die?** Frankly, most younger people will not support the church at the same level as their parents. And the church's most generous givers *care deeply* about what will happen to their beloved church after they die. A great many people make charitable bequests in their wills – and the primary reason why there aren't more bequests to the church is that *the church doesn't ask*. There's a huge variety of resources for planned giving available from the Presbyterian Foundation. Ask the Foundation's representative in your area or call 1- 800-858-6127, or check www.presbyterianfoundation.org.
20. **This is fun!** God loves a hilarious giver! If church leaders look like they enjoy giving – and talking about giving – and encouraging giving – then the congregation is more likely to get it. God is inexpressibly generous! So when we talk about responding to God's generosity, maybe it's a sin to be a sour-puss! Think of ways to make it fun, enjoyable and faithful.

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