

111 Tips

to

Survive Church Finance for Pastors



by

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Money does not have to be the hardest thing you do at church

There is an alternative to nonstop fundraising, convincing people to give more—or simply cutting the budget. This approach lets you discover what you bring to church finances that you already have, rather than simply teaching you the latest fundraising technique.

These tips can help you begin to:

- become more thoughtful about the financial challenges you and your church face
- see money—and your own leadership strategies—from a different perspective
- bring more calm and creativity to recurring and unexpected problems in funding ministry
- concentrate on long-term ministry goals and strategic persistence to get financial support for those goals
- focus on yourself and what you can impact directly rather than trying harder to convince others to give more or make different financial decisions
- enjoy the stewardship process rather than dreading it each year
- reduce your overall stress about church finance

Margaret Marcuson

Values and money

1 **Write** down what your values about money are. It's hard to lead others in this area if you are not clear yourself.

2 **Start** conversations with others, especially church leaders, where you ask them questions about their values about money. This is a contribution to them as well as to congregational life. Do this in a light and curious way, rather than a heavy-handed way.

3 **Preach** a sermon where you articulate your values about money to the congregation. Do this at a time which is not stewardship/pledge time.

4 **Review** your own spending. Compare your actual use of money with your stated values about it.

5 **Assess** the church budget to see what you think it says about the actual values of the congregation. Ask other leaders what they think the budget says about the church's values (without trying to convince them to agree with your assessment).

6 **Read** some of the Scripture passages about money and try to imagine you are reading them for the first time. What values are expressed? Be open to surprising new perspectives.

7 **Notice**, without judgment, the choices you and others make about the church's financial resources. See what you can learn over time about what is most valued.

8 **Ask** yourself, if you were going to add a new value about money, what would it be? (For example: generosity to self, tithing, buying locally.) Try acting as if this were one of your values for a day or a week.

9 **Interview** your best friend to find out what their values around money are. Notice how their responses are similar to and different from your own.

10 **Put** your own statement of values where you will find it a year from now. When you read it, notice if anything has changed.

Pastoral care and money

11 **Watch** your own patterns in relating to people who have financial challenges. What makes you most anxious? How do you respond when you get anxious?

12 **Develop** clear policies about responding to requests for assistance, especially from people outside the congregation. Follow your own policies. Have a list of referral sources.

13 **Exercise** a thoughtful approach to those in the congregation facing financial need. Don't assume you know what kind of help people need or want. Sometimes they just need someone to talk to.

14 **Take** some time to respond to a need, rather than anxiously responding ("We've got to do *something*"). Except in a true emergency, there is usually time to reflect.

15 **Consider** what kind of help will truly benefit all concerned. With care, it's possible to assess people's maturity and self-responsibility without being overly judgmental.

16 **Monitor** the amount of time you spend with people in financial need. Don't let it take you away from your most important ministry goals.

17 Ask yourself whether people are actually asking you for help, financial or otherwise. It's easy to allow our own tendency to over-helpfulness to keep us from noticing this basic fact.

18 Observe when other people are pulling you in to help with someone else's need ("Pastor, you've really got to do something about _____'s situation," or "I just wanted you to know about this."). Notice especially if they say, "Don't tell them I told you." You don't have to keep this kind of secret.

19 Pray privately for those in financial need. As you offer their names to God, practice letting go.

20 Challenge people as appropriate to take responsibility for their own financial lives. This is an important part of pastoral care.

Pastors and Treasurers

21 Be curious about each other. Find out more about how the other thinks about money.

22 Tell each other a little about your family and money. Every one learns about money in the family they grow up in. You'll understand each other better if you share a story or two.

23 Pray for each other. If you're comfortable, do it together, or simply pray privately for the other.

24 Thank each other for the work each does. Do this more than once.

25 Accept the other's level of knowledge. Some pastors know a lot about money, some not so much. Some treasurers are professional financial people; others sigh and say yes because no one else will do it. Whatever your ministry partner's capabilities, accept that this is what you are dealing with at the moment. Don't roll your eyes.

26 Be open to learning from the other's expertise. If you're the pastor and could learn to read reports better, try asking the treasurer for help. If you're the treasurer, ask the pastor for some Scriptures on money to reflect on.

27 Don't complain *about* each other to someone else. If there's an issue of difference, state your position in a calm way.

28 Don't complain *to* each other about the board/staff/membership. You may need to think about issues in the wider congregation and strategize for what to do next. That's different from complaining.

29 Work on clear procedures. See what you can do to increase clarity about responsibilities.

30 Laugh together. Or at least lighten up a bit. Seriousness is a sign of anxiety. Money matters go better with a smile.

Financial Stewardship

31 Clarify your own thinking about giving. The clearer you are, the easier it will be for you to offer a challenge to give.

32 Define your own views in your stewardship sermons. See them as opportunities for the congregation to hear what you think, rather than occasions to convince them to do something.

33 Acknowledge to the congregation your own challenges in this area. Stand alongside them rather than over them, pointing a finger.

34 Share the responsibility for stewardship with others. Don't be the only one lying awake at night. If there are challenges, they are not yours alone.

35 Keep your sense of humor around the stewardship process. Even if you feel anxious or frustrated, do your best to lighten up about it.

36 Look for others who also have a sense of humor. Then recruit them to serve in the area of stewardship. They will help you keep a sense of perspective.

37 Be honest with the congregation about financial challenges. Don't whine and bemoan the situation, but don't protect them from the realities of congregational life

38 Track pledging and giving patterns over the years. Facts, even if they are difficult facts, can help lower anxiety, yours and others.

39 Connect your own vision for ministry with the stewardship process, both in your own mind and in the things you say to others. Over time, this can help raise the level of the conversation.

40 Maintain a focus on stewardship through the year, not just a few weeks in fall or spring. This approach can help broaden the focus beyond the merely financial.

Your Church's Story and Money

- 41** **Read** any written history your church has produced. Look for hints about its approach to money over the years.
- 42** **Ask** the oldest members of the church for their understanding of how the congregation has dealt with money in their memory. Compare their stories with the written history.
- 43** **Assess** what is going on in the present for its connection with the past. Watch for similarities and differences. Is there growth or regression (not just in dollar amounts, but in the ability to deal with challenge)?
- 44** **Tell** the stories about the money past, as you learn them. Do this in a light way, as you go about the ministry of money in the church.
- 45** **Pay attention** to particularly significant events, positive or negative: a large bequest, a new building, a building fire, embezzlement, or a church split. The residue of past milestones will be present in the church now in some way. Notice whether people never talk about them, or talk about nothing else (both a sign of extra intensity).
- 46** **Look** for strengths in the history: the founding of the church, successfully responding to a budget challenge, building a new ministry or the physical plant. Highlight these successes, without trying to be a cheerleader.

47 Notice how open the flow of information about money is. Paying attention to who knows what and when will give you data about how this church functions. How much secrecy is there and how much openness? Has this changed over time?

48 Observe the role of the pastor in the money life of the church. Does the leadership depend heavily on you, or leave you out? Research your predecessors and how they functioned in this area of church life (both what they say and what others say about them).

49 Research giving patterns over as much time as possible. Look for trends: what are the dollar figures? And what is the balance – are a few people carrying the load? Is one family rescuing the church at the end of the year? Does anyone withhold their giving as a control measure?

50 Stay as neutral as you can about this learning. Think of yourself as the unofficial church historian. Then allow the learning to inform your leadership.

Your Family and Money

51 Write one page that expresses what you learned from your family of origin about money. Read it over to see how that learning gets expressed in your ministry (for better and for worse).

52 Ask your parents individually, if they are living, what they learned from their parents about money. Stay curious rather than judgmental in this conversation. Have it in person if possible.

53 Observe how your siblings and cousins deal with money. Is it different from or the same as the way you deal with it?

54 Assess your connection with your extended family. Are you connected with the most financially successful person (and do you know who that is)? What about the least financially successful? Notice the family attitudes toward these people.

55 Sketch a quick family tree and write down what kind of work people did over the generations, if you know. Are there other clergy? What kind of financial sacrifices did people make? What kind of success did they have?

56 Note the level of anxiety in your family of origin around money. Notice how information is shared or not shared. How much openness is there between the generations?

57 Consider the strengths you received from your family in this area. They may come quickly to mind, or you may have to think hard. Even if your values and approach to money differ sharply from your family, see if you can generate at least one idea.

58 Notice the attitude toward gift-giving in your family. Is it balanced, or do some give more than others? Are gifts freely given or is there a sense of obligation?

59 Remember your own coming of age. How did you become financially independent? What were the messages you received around this? How did others become independent?

60 Give thanks for your family, just as they are, in this arena of money. Moving from resentment to acceptance is part of the journey toward maturity, emotional and spiritual. To the degree you can let go of your resentment of your family, you will have a lighter attitude toward your congregation.

Your personal money

- 61 Learn** about personal finance. Find a mentor in this critical area.
- 62 Pay** off your credit card bill every month. If you get into credit card debt you may never catch up.
- 63 Observe** your own spending patterns, without trying to change them. What can you learn about yourself?
- 64 Know** where your money goes. Figure out the facts about what you earn and spend.
- 65 Calculate** your net worth. Do this annually, recognizing that the total, whether large or small, does not reflect your human worth.
- 66 Give** to your church and other groups you care about. Do this in proportion to your resources (don't give too little, and don't give so much you risk your future).
- 67 Teach** your children, if you have them, about money management and giving. Families do better when the next generation learns about money.
- 68 View** your money as a resource for life, now and in the future. Don't ignore it, and don't spend all your time thinking or worrying about it.

69 **Assess** your salary and your own realistic needs. Don't balance the church budget on your own back (and your family's).

70 **Talk** with your family about your own values and goals around money. Have a conversation with your partner and children, if any, about their thinking in this area.

Facing Facts

71 Know what the trends in giving and expenses are. One year of data, or even two is not enough.

72 Create a giving pyramid – how many givers do you have at successive giving levels? Even if the pastor doesn't know the names of givers, you should have this information.

73 Chart the pace of income through the year – what percentage comes in during December each year? This way you don't have bad news eleven months a year.

74 Know what percentage of income goes to ministries outside your congregation. Celebrate that giving.

75 Be as open as possible. Even difficult facts, calmly presented by leadership with the message, "We can handle this," help calm people down.

76 Be patient. In some churches it may take several years to get good reports.

77 Present financial information in visual and/or story form. Most people fade out when pages of numbers are presented.

78 Don't try to convince people things are better than they think (the cheerleader approach). Simply state your own view.

79 Don't try to convince people things are worse than they think (the Chicken Little approach).

80 Overcommunicate. Remember that anxiety is like static – it makes it hard for people to receive information. This may be especially true of financial information.

Dealing with a money crisis

81 **Remind** yourself that this crisis is likely “about” more than money. Ask yourself, “why now?” What else is going on in the life of the congregation?

82 **Review** your own purpose and goals as well as that of the congregation. While priorities may shift in a crisis, it’s important to keep your eyes on the horizon.

83 **Find** someone outside the congregation to be a sounding board. You are likely too close to the crisis to see it clearly. Look for someone who is calm and asks good questions.

84 **Look** for the calmest leaders in the congregation to connect with. Don’t take your cue from the most anxious. Anxiety is contagious, and so is calm.

85 **Maintain** your own spiritual practice through this time. Now more than ever it’s important to provide spiritual support for yourself.

86 **Share** information appropriately with the congregation. Don’t keep the crisis a secret, but don’t spread panic, either.

87 **Keep** your head. Do what helps you stay calm: go to the gym, listen to music, crochet or watch a ball game.

88 **Focus** on facts. Get information that is as clear and accurate as possible. Share those facts with others, both leadership and the congregation.

89 **Ask** someone in your family of origin for their thoughts on the crisis. You may be surprised at the solid help you get.

90 **Define** your own views on the crisis, to yourself, and to others, at every opportunity.

Society and money

91 **Read** some kind of financial publication, in print or online, at least occasionally. This will help you with your own education as well as keep you in touch with current financial issues. Read a book about financial matters occasionally.

92 **Develop** your curiosity about financial matters and the economic system. While it's not your main interest, it affects you and everyone in your church and community.

93 **Connect** with financial professionals in your congregation and community. Tell them of your interest in keeping up with the financial issues of the day.

94 **Reserve** judgment for a time and consider yourself a learner. While there is clearly a place for a theological critique of our system, it's hard to assess what you don't understand at all.

95 **Find** a way to connect face to face with the poor. Engage with them as a learner not a helper.

96 **Remember** that the Bible says "the love of money is the root of all evil," not "money is the root of all evil." Know the difference.

97 **Develop** a global perspective on financial matters. Your own denomination's international ministry network can help with this. Don't depend solely on mainstream media.

98 **Accept** that you will necessarily be a dabbler in this area. Don't feel the need to be an expert, simply notice information that comes your way.

99 **Study** the Scripture with the question of society and money in mind. Jot down notes and questions you have about this matter.

100 **Preach** a sermon on this topic occasionally. Share your learning as well as your questions with the congregation.

Spirituality and Money

101 Find a way to connect your spiritual life with your personal financial life. Integrating your life in this way will help you lead more effectively around money.

102 Make a list, on paper or at least in your head, of five things you are thankful for daily. This practice will help you focus on what you do have not what you don't have.

103 Read Scripture devotionally. Pick a passage such as Matthew 6:25, "...do not worry about your life..." and use a practice such as *lectio divina* (meditative reading of Scripture; see http://en.wikipedia.org/wiki/Lectio_Divina for a description).

104 Practice noticing your reactive responses around money (fear, wanting, envy). Don't try to change them, simply notice. Over time (a long time), this practice can deeply affect you for the better.

105 Pray for members of your congregation who are struggling financially. One effect of offering their names to God is to help you gain clarity about what you can and can't do to help. It can also help you let go of any judgmental attitudes you may have.

106 Pray for members of your congregation who have ample resources. This can help you let go of any judgmental attitudes you may have toward them.

107 Take a walk on some ground that is not paved (even your own backyard). Connecting with nature from the ground up will help you keep your perspective about the material world.

108 Try bringing a spiritual element into church finance and budget meetings. Some groups are more receptive to this than others, but gentle persistence over time can have an impact.

109 Include church financial matters in the pastoral prayer in worship, if you have one. This communicates to the congregation as a whole that faith and dollars are related.

110 Tell the church something about your own efforts to relate spirituality and money. You don't have to reveal your deepest secrets about your financial life, but you can share something of yourself as a way to help others grow in this area.

AND TIP NO. 111 (all the others depend on this one):

Remember that it's not all about you. No single leader can make or break a church's finances. Let go and trust God and God's work in the people.

About the Author

The Rev. Margaret Marcuson served as pastor of the First Baptist Church of Gardner, Massachusetts for thirteen years. She works with church leaders across denominations and around North America to help them energize their ministry and fund their vision. Margaret is the author of *111 Tips to Survive Pastoral Ministry* and *111 Tips to Survive Music Ministry*. She has also written *Leaders Who Last: Sustaining Yourself and Your Ministry* and *Money and Your Ministry: Balance the Books While Keeping Your Balance*. She lives in Portland, Oregon.

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For more help with your church's finances, see the many short articles at www.margaretmarcuson.com/blog. And order [*Money and Your Ministry: Balance the Books While Keeping Your Balance*](#).