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Financial Stewardship: Myths & Principles

Why do so many methods that churches use persist for decades, even when those methods consistently fail?

The following statements, repeated by parishioners year after year, exert enormous institutionalizing power:

“We’ve never done it that way before!”

“We’ve always done it that way!”

Nowhere in church life do those two statements as frequently block intelligent people from considering alternatives to their failing procedures than with financial stewardship methods.

Seven Financial Stewardship Myths

Church leaders in low-per-capita-giving congregations frequently share with one another the following inaccurate statements that they believe to be true:*

1. “Christians automatically commit themselves to generous financial stewardship.” *Wrong!* Strong financial giving habits, like every other aspect of Christian discipleship, happen through education, repeated decisions, and continued personal growth. Vigorous annual stewardship education is essential to accomplishing that goal.

2. “If worship attendance is high, the money takes care of itself.” *Wrong!* Every church’s financial secretary knows that is inaccurate. If people give five dollars per week, or give at 1980 salary levels, the money does *not* come in.

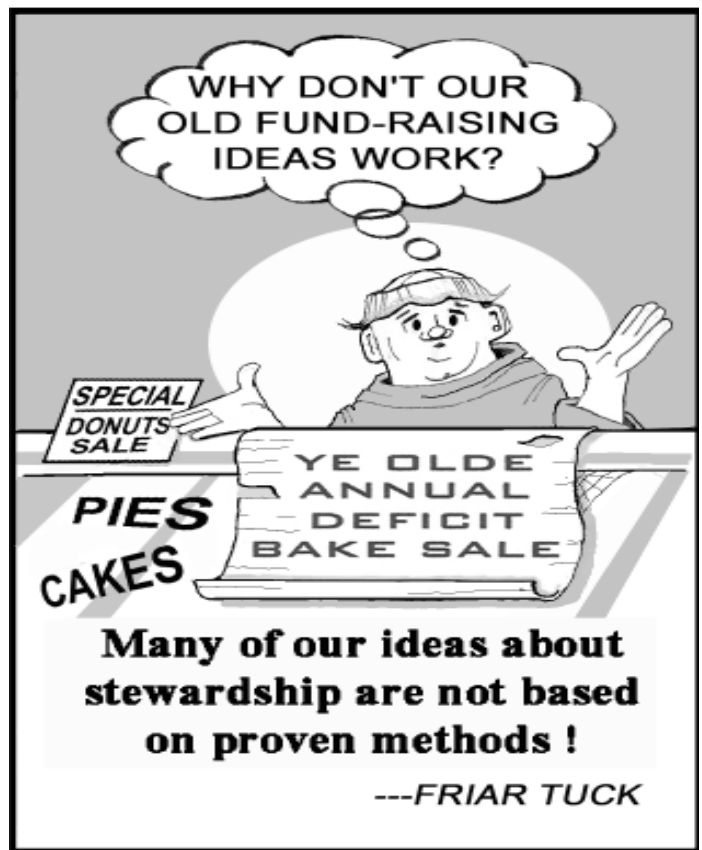
3. “Our people are giving all they can.” *Wrong!* Among Americans who regularly attend worship, only 26 percent give 10 percent of their income. (“Churchgoers pass the plate,” *USA Today*, August 28, 2000) Rankings from the *General Social Survey* (Davis and Smith) indicate that not more than 15 percent of mainline church members give 10 percent of their income.

4. “Telling people ‘Our church needs the money!’ produces generous giving.” *Wrong!* Centering a stewardship appeal on “Let’s be loyal to our church and balance the budget!” produces much lower giving levels than asking people to give out of thankfulness for God’s blessings, love for God, obedience to Scripture, or to help hurting people. For example, most people in one prominent mainline denomination give out of a sense of loyalty and responsibility; and they contribute an average of 2.2 percent of their income to their congregation. By contrast, Assembly of God members give an average of 5.4 percent of their income;

the majority of them base their decisions primarily on thankfulness to God and obedience to Scripture, not on paying their congregation’s bills or on institutional loyalty.

5. “People will increase their giving to support our increased budget needs without us annually asking them to consider doing so.” *Wrong!* People tend to continue the same pattern of giving unless someone asks them to consider changing that pattern. Without an annual stewardship campaign, most people tend to remain at the same giving level as last year, even when their incomes increase. As inflation increases church operating expenses, without an effective annual stewardship campaign, congregations find insufficient financing slowly strangling their ministries.

6. “Our church should use methods that work well in civic organizations and philanthropic causes.” *Wrong!* We sometimes hear, “My club does ... and raises tons of money! Why doesn’t our church try that?” Fund raising for nonprofit organizations in the community is as



different from Christian stewardship as a bicycle is from an eighteen-wheeler. Both are valid forms of transportation, but they are not interchangeable. High-per-capita-giving congregations approach any discussion of financial stewardship from a spiritual direction and use spiritual methods to accomplish it, not fund-raising methods.

7. **“Our members will give generously without us teaching the biblical principle that giving money is an essential part of spiritual growth.”** *Wrong!* Failure to repeatedly teach biblically based financial stewardship keeps churches in the poverty category. Generous giving patterns do not happen without the marriage of effective annual stewardship programs and biblical theology regarding the connection between giving money and growing rich toward God.

Seven Financial Stewardship Principles

Leaders in high-per-capita-giving congregations understand and base their giving-education methods on the following statements:

1. **“People give to various community and philanthropic causes for a different reason than they give to churches.”** The United Way supports worthy community organizations by setting a budget and asking citizens to give to that budget. The church form of that approach, asking “How much money does the church need?” produces far smaller results than when a church consistently asks, “What percentage of my income is God calling me to give?”

2. **“We conduct a stewardship campaign every year.”** Using only the May Day method (S.O.S.—the ship is sinking) is not Christian stewardship; it is a bill-paying, dues-paying, fund-raising mentality that (a) blocks members from significant spiritual growth and (b) keeps a church’s mission and ministry efforts in poverty.

3. **“We concentrate on ‘the need of the giver to give,’ not on ‘the need of the church to receive.’”** Congregations that teach *stewardship* rather than *fund raising* set the operating budget *after* rather than before completing their annual stewardship campaign. Building the budget *after* the campaign takes the lid off potential increases by (a) eliminating the “my fair share” syndrome, (b) eliminating the tendency of attendees to make only tiny increases in giving when they see that the new budget is only 5 percent more than last year, (c) eliminating the inevitable negative reaction everyone has to one or two items in a printed budget proposal, and (d) building a biblical foundation on which high percentage increases appear each year, instead of building a ceiling above which giving will not rise.

4. **“We encourage our pastor to teach and preach the biblical principles of percentage-giving of income and tithing.”** On average, people whose churches repeatedly raise the question, “What percentage of your income is God calling you to give?” contribute 4.6 percent of their income to the Lord’s work through their church. On average, people whose churches do *not* ask them that question and have no annual stewardship campaign contribute 1.5

percent of their income to the Lord’s work through their church.

5. **“We understand that laypersons do not like to visit other laypersons and directly ask them for money.”** People in small churches and small towns have special anxieties at this point. But people in all sizes of churches and communities share that anxiety to some degree. Hence, the need for an annual stewardship program that asks people to give a percentage of their income to God’s work but does not ask parishioners to verbally confront one another. (This principle does not apply to capital campaigns for buildings and renovations, which to be successful, often do involve home visits.)

6. **“We base our stewardship appeals on a biblical rather than on an institutional foundation.”** Rick Warren puts it this way: “We easily miss the spiritual significance of giving money. We need to give the first part of our day in meditation to God. We need to give the first part of our week in worship of God. We need to give the first part of our income to God. We need to give the first part of our social life to fellowship with other Christians.” Each of these four kinds of giving keeps our mental compass God-focused. (*Discovering Spiritual Maturity* by Rick Warren, audiotapes, C.L.A.S.S. 201)

7. **“Our church uses an annual campaign based on these principles every year, and we see 10 to 15 percent increases in total giving each year.”** Congregations can delete and replace the myths that keep them in poverty. For example, some churches have experienced 100 percent growth in giving from seven consecutive years of an annual stewardship program such as *New Consecration Sunday*.**

The Bottom Line

Stifle the inclination to introduce giving appeals with statements such as, “I wish we didn’t have to talk about money, but”

Instead, make statements such as, “Our annual stewardship campaign is an opportunity for each of us to reflect on the spiritual connection between generous giving and becoming rich toward God.”

*For a more comprehensive list of myths, principles, insights, and methods, see *Volume #5 of Herb Miller’s Nuggets: How to Increase Financial Stewardship*. Go to www.theparishpaper.com for contents-description and purchasing information (not available in response to E-mail, U.S. Mail, FAX, or telephone requests).

***New Consecration Sunday*, published by Abingdon Press, Nashville, updated this program in 2007 with a more user-friendly edition that answers the most frequently-asked implementation questions (available through Cokesbury, 800/672-1789).