



Making Stewardship a part of Your Church's DNA Stewardship Tips for Congregations in a Time of Financial Crisis

Economic downturns create uncertainty and fear, but generosity is not a matter of how much money we have, it's a matter of the heart.

1. **Do not ignore the economic downturn and do not panic.** It's important for congregations and pastors to address financial factors in ways that do not escalate fear, nor seem as though they are wearing rose-colored glasses.
2. **Transform spending habits.** Congregations are well advised to review their entire spending plan as soon as possible, identify any "bad spending habits" and ask questions like: "Where is God in the decision-making process?" "What do we hear God saying to us?" Is God saying, "Just trust me? I have been with you throughout your life, as a family and as a congregation. I'm not going to abandon you now?" Spirituality, reason, logic, and "the math" suggest different things to different people. The congregation is made up of many people with different listening habits and perspectives. Frame your message accordingly.
3. **Respect the anxiety** which exists in the hearts of many.
4. The financial downturn is also a **good time to build a reserve** for the future. This is not the time to quit saving.
5. **Focus on a percentage giving plan, tithing, or proportional giving.** Teach stewardship. Churches which incorporate intentional stewardship teachings when times are good, withstand days of economic downturn, because giving is a spiritual matter, a matter of the heart; not just finance and the pocketbook.
6. **Be creative in approaches to stewardship.** One congregation decided to check in with members and listen to how the economic downturn is affecting them. If necessary, involve trusted church leaders to help evaluate current situations. Stay on a hopeful message because at the end of the day, the church is about hope.
7. **Avoid cuts in your stewardship budget.** Cutting your stewardship budget is a bad idea. Remain consistent in communications and the message. Cutting your stewardship budget will put the church behind another six months to a year after the economy improves.
8. **Keep top donors close.** Some experts advise charities not to make the mistake that many groups did after the 2001 terrorist attacks: not reaching out to their

donors because of a fear that they would be turned off by solicitations during such a sensitive time. Others say you may want to tone down or curtail some requests for money during a tough economy. But all agree that it is more important than ever to keep communicating with your top donors. Concentrate on deepening relationships and making sure donors are aware of how much the daily ministries depend on them. Communication is a form of stewardship.

9. **Tell a good story and be inspiring.** Show the impact of various components of your church's ministry on the lives of others. Create life story cameos in your newsletter.
10. **Don't ignore people who have stopped giving.** When members who usually give are suffering financially, some don't stop communications with them in an effort to be sympathetic to their situation. It is far better to keep in touch, not breaking the relationship. Besides, it can be a way to support and encourage as well. Don't abandon people if they are suffering financially. Look for extra touches which can let them know we care.
11. **Look for thriving industries represented in your congregation.** Don't assume times are hard for everyone. A significant percentage — 35 percent to 40 percent — of companies still make money. Look at who's doing well in your congregation. These people may welcome an opportunity to champion a special need.
12. **Evaluate the two principles** in light of the U.S. financial downturn as a basis for today and the future: First, "What are the warnings that God is encouraging us to notice?" "How do we encourage continued generosity without sounding self-serving?"



Rooted in the Spirit

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Resources: A collection of thoughts, experiences, articles and reflections from the Lutheran Church, Methodist Church, Philanthropy Today, National Association of Church Business Administrators, and Tyler Associates, Inc.