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Study guide:

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# 4 resolutions for financial well-being in your congregation

By Robert C. Blezard

Who doesn't like the new year? It offers a clean slate, a new beginning, a fresh start as our planet begins another 365-day journey around the sun. How will this year be different for you and your congregation? How will new resolutions on leadership and stewardship pave the way for greater financial well-being for your congregation?

## Exercise 1: Your new year

- What goals, dreams, hopes and ideas have you established for yourself and your family in the new year? Why is it important to establish them? What do they say about your expectations and beliefs about the year ahead?
- Have you followed up by making resolutions? Why or why not?
- Is making resolutions as important, more important or less important than establishing goals, dreams, hopes and ideas in the first place? Why?
- Describe how well you generally keep (or not) the resolutions you make for yourself. How would you like to change the "track record" in that regard?

## Exercise 2: Your church's new year

- What goals, dreams, hopes and ideas do you have for your congregation in the new year? Why would it be important for you to establish them? For your congregation to establish them?
- Discuss and formulate a new year's list of goals, dreams, hopes and ideas for your congregation. For each, come up with at least three action steps that would help the congregation achieve it. From the action steps, compile resolutions for your congregation for 2016.

## Exercise 3: Count your blessings

Most of us in North America can thank God for our money that enables us to have stable lives. But hasn't God given us so much more than money? Ask members of your study group to think of the totality of their lives and then list all the blessings for which they are thankful. Invite them to rank the blessings. Now share the lists and discuss:

- What did you learn by listing your blessings? What surprised you, and why?
- Generally speaking, which of these two broad categories of blessings is more important to you: the blessings directly connected to your money or



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# Study guide: **Financial resolutions**

*continued*

those not connected to money? Why?

- If “stewardship” is the proper use and care for the blessings God has given you, how well are you doing? How could you do better?

## Exercise 4: What's stewardship?

It's been said that the term “stewardship,” as it is used in many congregations, is simply code for “we want your money.” What ways has that been true in your experience? Why is that? Is that good or bad?

But on page 29 Adam Copeland declares: “God created it; we steward it.” Read his full definition and discuss:

- What specific insights challenge your understanding of stewardship, and in what way? Your congregation's understanding?
- What's the difference between a mere “theology” and a “lived theology”? How does a follower of Jesus “live” a theology? How does it affect the life of a follower? In what ways is a theology that is not lived actually a “dead theology”?
- What would a “lived theology” of stewardship look like? How would it be expressed in the lives of Christians?
- How does one “practice stewardship”? If you have done the “Blessings” exercise above, list some specific ways that you can practice stewardship with each blessing. How could you do better?

## Exercise 5: Year-round stewardship

- How is stewardship handled in your congregation now? For how long—for a Sunday, a week, a month, a season? Is the time adequate? If not, how much time should be spent and why?
- What topics are generally discussed when your congregation tackles “stewardship”? How are they discussed? Is that a sufficient response? What other topics ought to be addressed, and why? For the aspects of stewardship that are not covered (or covered well) brainstorm ways that your congregation could equip, train or educate people in those areas.
- Stewardship is more than money, but it is also money. What strategies are used in your congregation to cover the financial aspects of stewardship? Are they covered well?
- Since stewardship is much more than money, should it be a year-round effort (or why shouldn't it)? How would it enrich your congregation's life? How would it enrich the lives of your congregation's members? How could such a plan be devised and implemented in your congregation?

## Exercise 6: Financial well-being

- Do you experience stress over your personal or family finances? Can you



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share? If you had a better grasp of financial issues and strategies, how would your stress levels change? How would it affect your life?

- How would you rate your overall personal or family financial management? What approaches do you use? What tools? How do you stay on top of things? Would you like to learn how to do better? What topics would you like to know more about? If the church offered classes or workshops, would you go?
- How great is the need for personal financial education among the people of your congregation? Explain.
- If you had a better handle on your personal finances, would you be able to contribute more to your congregation's ministries? Explain. Would the same thing apply to other people in your congregation?
- If your congregation were to plan a ministry in personal-finance education, what suggestions would you offer? How would it change the lives of your congregation's members? How would it change your congregation?

## Exercise 7: Giving options

- When you shop, how often do you pay with cash, as opposed to checks, credit cards or debit cards? Do you use checks and cash more frequently or less frequently than in the past? Are checks and cash becoming obsolete?
- What giving options does your church offer? To what degree does it rely on contributions by check or cash? Does it offer enough alternative giving options? If it offered online giving or electronic giving (for instance, through a card-swipe unit in the narthex) would you give more? Do you think others would too?

## Exercise 8: Leadership

How does your congregation raise up, train and supervise new leaders? Is there a formulated strategy for leadership identification and development? If so, is it working? How could it be improved? If not, why not? In what ways would a strategy assist your congregation's mission?

## Exercise 9: Resolutions

Read over the four resolutions in the article. Which makes the most sense for your congregation, and why? If the congregation made the resolution and stuck to it, how would things change? What person or committee would be most appropriately responsible for making and carrying out the resolution? Could your study group commit to shepherding the resolution to the responsible party?

Now consider which resolution would make the second most sense for your congregation, and follow the discussion and action steps above. Then the third. Then the last.

# 4 resolutions for financial well-being in your congregation

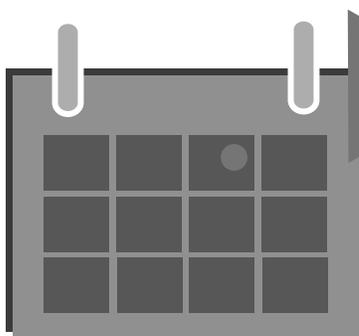
Text by Steve Oelschlager

Graphics by Kathryn Brewer

The start of a new year is a wonderful opportunity to pause, think about the year ahead and resolve to make some changes. If you're focusing on your faith community, here are some questions to consider:

- What could you do differently or more intentionally this year to bring more lives to Christ?
- What are some appropriate resolutions to make if your congregation is seeking greater financial well-being?

**Without ignoring that your congregation's financial well-being is symptomatic of a bigger picture of health and vitality, here are four resolutions to grow giving in your congregation.**



## RESOLUTION

### 1

### Have a year-round stewardship plan

As the saying goes: "Failing to plan is a plan to fail." Make sure your congregation has a stewardship plan to periodically remind people that

giving stems from the intersection of gratitude, worship, mission, vision and transformation.

At a minimum, your stewardship plan will set aside one time during the year when your congregation asks people to officially acknowledge their desire to commit their time, talents and treasures to God. Significantly better than that is a stewardship plan that invites members to do a variety of things over the course of the year.

Here are some examples of year-round activities to inspire generosity:

- Mention a different congregational ministry as part of the offertory prayer every Sunday.
- Include stewardship articles in your congregation's monthly newsletter.
- Thank members through giving statements, handwritten thank-you notes and a year-end video.

## What is stewardship?

"God created it; we steward it. Stewardship is a lived theology founded on the claim that all resources begin with and belong to God. Practicing stewardship reshapes how Christians manage all lives including 'our' money, materials and relationships."

—Adam Copeland, professor and director of the Center for Stewardship Leaders at Luther Seminary, St. Paul, Minn.

As you build your plan, two resources to consider are "Stewards of God's Love" (available for free at [www.ELCA.org/growingstewards](http://www.ELCA.org/growingstewards)) and ELCA pastor Chick Lane's "Embracing Stewardship" program ([www.embracingstewardship.com](http://www.embracingstewardship.com)).

Clayton Smith, executive pastor of stewardship and worship at United Methodist Church of the Resurrection in Leawood, Kan., suggests congregations hire a person to be in charge of making this plan happen. Most nonprofit organizations have paid staff to focus on their funding.

**How might your congregation make sure at least one person has these critical stewardship tasks on their to-do list?**



## RESOLUTION

### 2

### Offer financial coaching and money management classes

Theologian Marcus Borg identified "bondage to pharaoh" as one of three biblical macro-themes. In Financial Peace University, Dave Ramsey

quotes a statistic that financial distress is the No. 1 cause of divorce and that 70 percent of Americans live paycheck to paycheck. For many people, this is what pharaoh looks like today, meaning indebted disciples probably

have little capacity to give generously.

In response, more congregations are recognizing that they can be a source of learning and hope around household finances. St. Andrew Lutheran Church, Columbia, S.C., incorporates Financial Peace University lessons in its year-round stewardship plan and will use a similar course for teenagers called Generation Change in 2016. Ron Walrath, a stewardship leader there, said, “We are seeing marriages change, giving change and confidence change as a result of our financial wellness education efforts.”

### What are some ways your congregation can connect members with financial coaching?



## RESOLUTION

# 3

### Provide everyone with online giving options

In one year, First Immanuel Lutheran Church in Portland, Ore., grew electronic giving from nothing to 35 percent of regular offerings. The

benefits included more level giving patterns and greater participation by young adults. “Someone even gave a big gift for a new chair lift and was happy to be able to give online right away,” said Melinda Wagner, pastor.

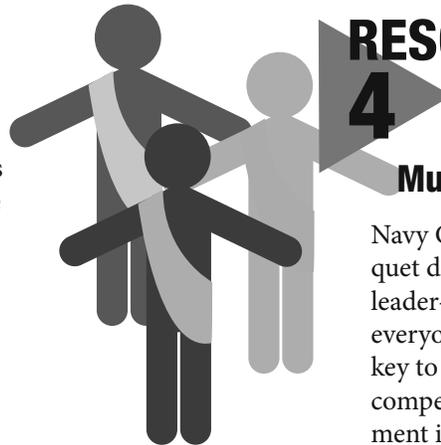
Less than 35 percent of transactions of \$100 or more happen with cash or checks. A recent ELCA online giving pilot found that the average gift across thousands of transactions was \$100 using Automated Clearing House (an electronic network for financial transactions in the U.S.) and \$140 using credit/debit cards—higher averages than checks or cash.

### How can you make online giving options available to more of your members?



#### Author bio:

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## RESOLUTION

# 4

### Multiply leaders

Navy Cpt. David Marquet discovered that a leader-leader model (i.e., everyone is a leader) is key to driving learning, competence and engagement in teams. When Marquet replaced the

leader-follower model he learned at the Naval Academy with the leader-leader model, he was able to radically turn around one of the lowest-performing submarines in the Navy in one year.

How does your congregation invite, equip and affirm people to be leader-disciples in their daily lives, including, but not limited to, the ways they give?

One way a few ELCA congregations are teaching and inspiring leadership is by sending members to the Willow Creek Global Leadership Summit ([www.willowcreek.com/summit](http://www.willowcreek.com/summit)), an event that has been happening for more than 20 years and is streamed to over 250,000 people worldwide.

Other congregations like Lutheran Church of Hope in West Des Moines, Iowa, host their own leadership conferences. Talking about the latest ideas in leadership is an opportunity to challenge people to see themselves as leaders and to connect their lives with God’s mission in the world.

### How will your congregation build leadership in the year ahead?

With the gift of another year before us, what is God calling you and your congregation to accomplish? What resolutions will you make and what plans will you put into action? May God bless your efforts in 2016. □