

First rule of stewardship planning? Have fun

by [Carol Howard Merritt](#)

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I love raising money. I just do. The churches I served had healthy increases in giving, and I oversaw a successful capital campaign. It's really fun for me.

Now that I'm working with a wide array of congregations, I'm realizing that stewardship is something we didn't learn much in seminaries, so we all go about it differently. As we're heading into stewardship season, these are the things I like to remember.

Raising money should be fun. There is a prevalent idea in culture that pastors are money-grubbers. I think I have met one of those. Maybe. But, for the most part, we hate asking for money. The majority of church budgets go to salaries, and we feel bad about that, even if we make less than a third of the average person in our congregation. So we can get embarrassed during stewardship time.

But stewardship should be a time a great celebration, where we can tell the story about the church and have a party.

Literally, have a party. Get a small group of people who love to have a good time. Not the usual people who make the dinners, if they relish complaining about it. Not the anxiety-ridden bean counters on the stewardship committee. You can get their blessing, but tell them this party is *for them*. Round up the people who love to laugh. You know, grab the ones you have to kick out of the fellowship hall at the end of coffee hour because they're still having a good time.

Pick a theme, colors, place, music, and food. [Google "inspirational quotes about giving."](#) If I were in charge of a stewardship campaign, I would use the one by Picasso:

"The meaning of life is to find your gift,
the purpose of life is to give it away."

It's not what we learned in the Shorter Catechism, but it has some [theological heft](#). Then I would use Picasso's the [Dance of Youth](#) as the theme, because it's a joyful image that could easily be replicated.

Try to get things donated. It takes money to raise money. But, look around. People love to give to a good party. Look for artists, restaurant owners, and musicians. There are people who collect dishes, but have no place to use them. There might be someone who owns a space that would be fun to go to (rather than the church fellowship hall) and would be willing to donate it. It could be a garden party, an afternoon tea, beer and hymns, a chili cook-off, or a Ned Flanders potluck. Whatever would be fun in your context.

Find out what motivates your congregation. Why do people love to give? What do they love to give to? This might be generational (i.e., older people might be more interested in buildings, while younger might be interested in mission). We are all motivated by different things—being a part of a loving community, social justice ideals, solving important problems, and/or the brass plaque (I know it's sad, but it's true).

Find stories of people who love to give their life away (going back to our theme) because church is a loving community, they care about social justice, or they want to leave a legacy. Tell those stories.

Lovingly refocus away from the anxiety mongers. This is not the time for people to run around the deck, screaming that the Titanic is about to capsize. It's not the moment for damning graphs that has the same trajectory as the sinking ship. We love and appreciate the people who come up with the projections that our church will be closing, but when it's time to raise money, no one wants to give to help avoid the ship from sinking for a couple of years. That is terrible motivation.

If the people in your pews gave 10%, would your church be okay? If the answer to that question is "yes," then your church can make it financially. And for most of us, the answer is yes. So breathe deeply. Relax. Have fun.

Set a tangible goal. "We want to have a balanced budget" is a worthy, yawn-inducing goal. But, "every dollar we give above our regular budget goals will go to a playground to the family shelter" is kind of fun. Is there an extra goal your church wants to achieve? A mission people have wanted to start? A youth director people have wanted to hire? Give something tangible for people to give toward. Build excitement. Then let people know how close you are to the goal.

Tell where your money goes. The line-item budget is boring, for sure. And if you ask people "in the know" about the budget, they might say, "90% goes to salaries

and buildings, 10% goes to mission.” In a sense, we take our job and make it into overhead, and we assume that the 10% we give to mission isn’t going into any overhead. Neither is reality.

Most of us aren’t in the pastorate for the administrative aspects; we’re doing it for God and people. So, think about the ministries that you engage in, break your salary into percentages.

For instance, if you are the only person on staff and your salary is half the budget, think about *how* you spend your time. You spend 30% of your time leading worship, 20% doing Christian Education, 20% engaged pastoral care, 20% working on mission and outreach, and 10% doing miscellaneous work. So instead of saying “50% of our budget goes to the pastor’s salary,” you can talk about the ministries of the church.

15% of our budget is going to worship

10% is Christian education

10% is care and counseling

10% is mission and outreach

Of course, any staff can be added to the percentages. If the administrative assistant spends 20% of her time putting the Order of Worship together, that is worship. The same goes with the music director or Christian Educator. The line item for web maintenance is evangelism, not because we love cyber-overhead.

Celebrate giving at all levels. J. Clif Chrstopher has much wonderful advice in his book *Not Your Parent’s Offering Plate* (he explains the percentages above much better than I did, for instance). But there are things I would quibble with. For instance, he says to “spend more time with major donors.” Maybe it’s because I’ve never been a major donor, or maybe it’s because I don’t think we should buy our pastor’s affection, or maybe this causes a generational breakdown that makes me nervous, but I hate this advice.

Most of us know that there are two ways to raise money. If you are attuned to this stuff, you will hear the generalizations: Nurture major donors or look for small gifts. The Republican Party is about big donors. The Democrats nurture small gifts. Older generations are about setting up foundations, younger generations are about Kickstarters.

I'm firmly Gen X, so I raise money in scraps. My friend Hugh Hollowell built a [major ministry](#) on small donations. Does that mean he will turn down million dollar gift? No. But bundling is our reality. And as pastors, it's important for people to learn to give at every level. Jesus celebrated the widow's mite, and we should too.

For instance, many teenagers have cash and not a lot of expenses. Malls are built for them. Advertisers spend millions enticing them. Yet, in the church, we rarely ask them to give. Sometimes we ask them to have a car wash for their own trips, or we ask them to hit us up for cash, but we don't ask them to give their own money or talents. Don't forget them this time around. See if the youth have a mission they want to give to, let them set up goals and be generous. Celebrate Sunday school giving. Don't just have the rich people give stewardship testimonies. Honor giving at all levels.

Finally, spread the gratitude. Write letters, make announcements, and say it from the pulpit. We are thankful to God for all that we have and we are thankful for the generosity of our congregation.