

**Doomsday Pollyanna:** finding the sweet spot between anxiety and hope, to motivate change. You want your church to have “enough to do something, but not enough to do nothing.”

**Budgeting for growth:**

**Balanced/Austerity Budget:** the true cost of a budget that doesn't cost us anything: who, or what priorities, go by the wayside?

**Dream Budget:** what we could do if money were no object?! Dream big: make it a habit. This is one mark of Christian discipleship.

**Compromise Budget:** a stretch toward the dream, with a nod toward fiscal accountability. Asks people to find out what they are really made of, and inspires them to spiritual maturity through generosity.

A **budget** is a visual and financial representation of our core values—and it may belie what we *say* we believe in.

**The Myth of Scarcity and the empirical Miracles of Abundance**

- Where do we see these at work in the Bible?
- Where do we see these at work in our churches?
- Where do we see these at work in our lives?

**Communicating from the Inside Out:** answer the questions: Why, How, What does our organization, but especially WHY we do what we do. Communicating to the gut and the limbic brain, where emotional decisions are made, rather than to the head.

Don't forget: we often undercommunicate by a factor of 10! Use multiple forms of communication (visual, auditory, kinesthetic, etc) for multiple intelligences.

“We fall silent before our Gods” ~ Jacques Ellul. If we're not talking about money—it has become our God.

**Questions** to move the money conversation from “secret” to “private” and open up a culture of transparency:

- **What were the primary messages about money, explicit or implicit, in your house growing up?**
- **Do you know how much money your parents made? Do you know now?**
- **What is the difference between something that is private and something that is secret?**

**Why pastors should know what their people give:**

- It's a **pastoral care issue**:
  - Money is at the heart of a lot of pain in people's lives, and tells their priorities
  - A disruption in giving patterns is one way of finding out if an individual or family is having trouble financially
  - Early warning system: people stop giving to the church 6 months before they leave
- It's a **leadership issue**; we need to know who to ask to be in financial leadership because their call to generosity will be sincere and lived:
  - Some leaders are big talkers and small givers—but still use their pledge as a threat to get their way
  - Pastors who know who the generous givers are know who to ask for authentic, credible testimony

**Mark of the oral stewardship testimony:**

- Represent people at different \$\$ levels and demographics, but all generous givers
- Avoid “swirly talk” but use God talk!
- Personal evolution of a theology of giving
- Tithing or on the way there
- Do not make a false equivalency with time and talent!
- Name dollar amount AND percentage of income

**Three letters, by generation, each written by a peer:**

- Silent Generation and some boomers (institutional loyalty)
- Younger already giving (vision and next-step discipleship giving)
- Younger never pledged (orientation and vision: make it plain)

**Gamifying and gifts:**

- Tie an inexpensive handout to the stewardship message (delicious food works great!) so that the reminder that goes home is not just a pledge card
- Challenge people to more sacrificial giving with fun or moving contests or challenges, like the money-back-guaranteed tithe or the lived “parable of the talents”

**Next steps and homework:**

- Craft your own oral stewardship testimony and give it at church
- Preach a sermon on money NOT during stewardship season but when the stakes are low
- Use the money myth discussion questions with Church Council, Finance Team, Deacons
- Start brainstorming a fun/moving stewardship theme now!