How To Talk About Money

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Canon for Stewardship & Planned Giving
Episcopal Diocese of Arizona
2022 Stewardship University

What to do now…

- Always be building relationships
- Thank your givers regularly
- Tell stories of changed lives
- Find people willing to pray
What NOT to do ever…

- Fail to meet as a ministry
- Wait until the last minute
- Send the same letter to everyone
- Make it about the “budget”
  - Financial statement of mission

Working Preacher blogger, David Lose

- “Once you bring up money, some may feel you’ve moved from preaching to meddling.”
- Why would someone have a problem with that?
Money Talk is Everywhere

- All commercials and advertising are a form of “preaching”
  - News media
  - Super Bowl ads
  - Social Media
- Yet we still say: “It’s not polite to talk about money…”

Cultural Money Messages
Conspicuous Consumption

“Consumption” used to be a fatal disease...

Perhaps it still is.

Conspicuous Consumption

“Consumption” used to be a fatal disease...

Perhaps it still is.
Embarrassed to Talk About Money?

- Has the Church *nothing to say* in response to cultural money messages?
- “Church needs” an all too familiar theme

Embarrassed to Talk About Money?

- Spiritual matters *vs.* money matters
- “False split” keeps us silent and poor
- Money is *absolutely* a spiritual matter…
Embarrassed to Talk About Money?

- Jesus spoke more about *money, wealth,* and *possessions* than *any topic* except for the Kingdom of God
- The Church must offer a *different perspective* on money

The First Thing We Must Say About Money in Church…

Thank You!
The Magic Phrase: “Because of your generosity…”

“Your investment in ministry has returned… transformed lives, drawn people closer to God and in turn, they have served other people in God’s name.

“We couldn’t have done it without you… without your faithful giving.”

The Second Thing We Must Say About Money in Church…

Tell stories of transformation!

Show how people’s giving changes lives
Tell Stories of Transformation

Tell *compelling stories* about meeting **real needs**
- Through outreach
- By Christian formation
- Other programs, or outside ministries

Connect **people's giving** with **changed lives**!

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Why Stories, Not Data, Matter Most

- **Emotions, not logic, drive most consumer decisions.**
- **Stories inspire people to take action.**
Why Stories, Not Data, Matter Most

Peter Drucker

- Only purpose (or product) of a non-profit is a transformed life
- The Church is the ultimate life transformation organization
It’s About Saving and Changing Lives

It's not about money. And it's not about your organization. It's all about the people you serve, the lives you touch. **It's about saving lives and changing lives.** That's what it's about. And everyday, your organization is in the business of saving lives and changing lives.

--Jerold Panas

The Third Thing We Must Say About Money in Church…

[Image of different generations]
Speak the language of generational giving...

For this year… from TENS.org

Motivations for Intergenerational Giving

MORE THAN ENOUGH

Access the annual pledge campaign for 2022: www.tens.org and use the password Luke9:17
The Fourth Thing We Must Say About Money in Church…

- Explain what “stewardship” and being a “steward” actually means

- Our original call
  *Genesis 2:15*

What is a Steward?

- *Not* an Owner
  - A steward *cares for that which belongs to another*
- Joseph in Egypt
  - Steward of Pharaoh
- Many Gospel stories involve stewards
What is a Stewardship?

• Stewardship is a spiritual practice and leads to profound growth in Jesus Christ

• Generosity in giving is a key principle

Stewards Understand...

That all our life belongs to God

“... is a gift from God.”

“The earth is God’s and all that is in it, the world and all who dwell therein...”

Psalm 24
Seeing Ourselves As Stewards

- “Nobody is permanent; everything’s on loan here…”
  - Chrissie Hynde of *The Pretenders*
    - Song: “Time The Avenger”
    - CD: *Learning To Crawl*

Seeing Ourselves As Stewards

“All that you have is on loan anyway. All that lasts is what you pass on.”

--Stephen King,
*Author of creepy books*
Seeing Ourselves As Stewards

- Stewards give out of *gratitude to God*, in response to God’s blessings
- We give *something we value* to further a work *that matters to us*
- *God matters to us*

Naming the Elephant

Few people in church want to talk about money…

- Money *follows* mission
- *Money fuels mission.*

How can we break the silence and talk about the elephant?
Giving Data that Tells a Story

- Hold three “Financial Update” meetings
  - April, August, and November
  - Three distinct times; Vestry/F.C. presence
    - Sunday after church
    - Weekday morning
    - Weeknight after worship

*Use what works for you…*

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Giving Data that Tells a Story

- Transparent discussion about finances in an appropriate setting
- Keep it light, positive and informative
- Answer questions with *stories of transformation* whenever possible
Pledge Data that Tells a Story

Stop talking about an “average pledge…”

- **Avg. pledge** distorts true giving picture
- **Avg. pledge** promotes “false minimum”
- **Avg. pledge** often pulls to a “magnetic middle”

Giving Data that Tells a Story - 2020

- 138 Hh estimated for 2020
- $297,923 total estimates
- **Average** ($\bar{x}$): $2,159
- **Median** (M): $1,550
Giving Data that Tells a Story - 2021

- 110 Hh estimated for 2021
- $255,156 total estimates
- **Average** ($\bar{x}$): $2,320
- **Median** (M): $1,810

The Estimates of Giving Pyramid

Shows the wider range of giving in a congregation

**Total for 2021:** $255,156  **Avg.** $2,320  **Median** = $1,810  **110**-EoGs

It shows:
- Mean (Avg.)
- Median of each level
- Provides more relevant data

First 20% pledgers
Next 30% pledgers
Base 50% pledgers
Estimates of Giving Pyramid

- First 20% = $117,970 (22 Hh)
- Next 30% = $80,656 (33 Hh)
- Base 50% = $56,530 (55 Hh)

Estimate of Giving Data

- Total of Estimates $255,156 110 Hh (100%)
  - Avg. $2,320 M: $1,810
  - First 20% of Estimates 22 Hh = $117,970 (46%)
    - Avg.: $5,362 M: $4,800
  - Next 30% of Estimates 33 Hh = $80,656 (32%)
    - Avg.: $2,444 M: $2,400
  - Base 50% of Estimates 55 Hh = $56,530 (22%)
    - Avg.: $1,028 M: $1,080
Estimates of Giving Pyramid

Estimate of Giving Data

- First 20% of Estimates 22 Hh = $117,970 (46%)
  Avg.: $5,362  M: $4,870
- Next 30% of Estimates 33 Hh = $180,656 (35%)
  Avg.: $2,444  M: $2,400
- Middle 30% of Estimates 33 Hh = $42,480 (17%)
  Avg.: $1,322  M: $1,200
- Base 20% of Pledgers 22 Hh = $11,060 (5%)
  Avg.: $586  M: $560
Estimates of Giving Data

Totals range from $225/week to $4/week

- First 20%
  - 22 Hh = $117,970
- Next 30%
  - 33 Hh = $80,656
- Middle 30%
  - 33 Hh = $43,640
- Base 20%
  - 22 Hh = $12,890

Avg. first 20% gives ~ $103 a week
Avg. base 20% gives ~ $11 a week

Giving Data that Tells a Story

- You share giving data in order to ask one thing:

  “What is the question you ask yourself when you complete your estimate of giving?”
Giving Data that Tells a Story

Is it a Membership question:

“How much does our church need?”

“What is my fair share?”

“What can I afford?”

“What are other people giving?”

Offer the Discipleship question instead:

“What is God calling me to give as a proportion of my income off the top in response to God’s gifts and presence in my life?”
Giving Data that Tells a Story

• One parishioner’s story
  • Share about their Journey to Generosity
  • $1,237/ monthly income
    • $14,848 annual
  • Gives $300/mo.
    • $3,600  24% of income
  “It’s what God calls me to do out of love for Him and my church…”

Giving Data that Tells a Story

• More money means more mission
• “We cannot do God’s work without your generosity—God bless you!”
• Thank you, thank you, thank you!
The “Overhead” Question

- Church is not only a charity, but the Body of Christ.

The “Overhead” Question

- Clergy and Staff are essential elements of transformation
  - Not “overhead”
- All resources given provide a community of love, care and support held together by Jesus Christ
Do You Believe in Your Church?

• Your Mission & Vision?
  • “Garnering the resources necessary to accomplish your mission and vision?”
• Generous Giving:
  Holy work *that fosters Holy work*

Last, but not least…

[Image of a thumbs-up with a sticky note saying Thank you!]