

GENEROSITY & GIVING



Hello!

Generosity is such an important topic for our churches today, and we love talking about it. Generosity concentrates on the intent of the giver, rather than the obligation of the giver. It's such a powerful concept.

We've found some great articles on the subject from members of our own community, and we've compiled them for you here. I hope these articles bring encouragement to you and spark new conversations with your congregation.

Your Partner in Ministry,
Connectional Giving Team
United Methodist Communications



Open Hearts. Open Minds. Open Doors.

The people of The United Methodist Church®



50 WAYS

to Encourage Faithful Giving

Stress the spiritual dimension of stewardship

1. Teach stewardship as a holistic model of our relationship with God, as the tangible expression of our trust in God. Giving is a spiritual matter as central to faithful living as prayer, Bible study and worship.
2. Reinforce giving as an act of worship. Use the offering time to lift up the spiritual significance of giving. Take an offering at every service.
3. Set a good example. The pastor should tithe and encourage other ministers, staff and leaders to do the same. All leaders must take their giving seriously and model generosity.
4. Talk openly about money and faithfulness to God. If leaders are uncomfortable about money, then members will be also. Know your story of giving and be willing to testify about it.
5. Model the giving spirit you seek from members in your church budget by giving generously to ministries beyond the congregation.
6. Teach the theology of stewardship through a variety of means – church school classes, other study venues, sermons and correspondence. Use stewardship Scripture, quotations and stories in bulletins, newsletters, other printed materials and the website.

Know what motivates giving

7. Know that people give to many things for a variety of reasons. Few have a well-planned or consistent giving strategy. Some give on impulse. Others are more cautious. Different kinds of appeals are effective with different types of givers.
8. Recognize that people want to make a difference. They will give to what they value.
9. Appreciate that faithful giving is a fruit of spiritual maturity. It takes time and much nurture to develop.
10. Do not engage in fundraising. People give to God, not to raise the preacher's salary or pay the utilities. Don't make church gifts "one more bill to pay" - a bill that can be skipped without late fees, penalties or the need to catch up. Emphasize giving as a joyful response to God's generosity, not an obligation.
11. Talk to members about stewardship and opportunities for giving. Most people never increase their giving because they were never asked, nor given compelling reasons, to do so. Don't be afraid to lift up the needs of the church, but always in a way that emphasizes mission.
12. Nurture relationships. People give to people and organizations where they feel a connection. Church leaders should listen carefully for clues about issues of importance to church members. Personal solicitation is critical, especially for larger gifts.



Link stewardship to mission and ministry

13. Remember that people – especially younger generations – give to support mission, not institutions or budgets. Everything you communicate about giving should stress ministry, not maintenance.

14. Congregational vitality is key to giving. Whatever increases member involvement and participation will help giving. Involve as many as possible in the church's ministries.

15. Share information freely about the wonderful things giving makes possible. Use announcements to remind people of the impact they are having. Bulletin boards featuring how the church is in mission are good reminders to a congregation. Websites offer ways to tell the church's story and to interpret stewardship and giving.

Know your givers and congregational giving patterns

16. Do not make assumptions about what people give. Most of the time, you will be wrong.

17. Give your pastor access to members' giving records as a matter of pastoral care, not power or privilege.

18. Keep alert for any changes in giving patterns – if giving stops without explanation, if an adult child starts writing checks for their parents, if there is confusion about giving, if designated gifts replace general giving, etc. Notify the pastor of any potential pastoral care concerns.

19. Know your people and approach them where they are. Someone who has never given does not respond in the same manner as someone who gives faithfully, proportionately and generously.

20. Understand the financial profiles in your community. If few people carry cash, a spur-of-the-moment offering will not succeed. Remember that more women than men carry a checkbook and younger generations are more inclined to pay by electronic or other non-cash means. A 25-year-old is unlikely to make a stock gift, while an older member on a fixed income may prefer an estate gift to one that reduces his or her monthly income.

21. Monitor giving indicators throughout the year. Compare pledge payments with those of previous years.

22. Know how actual income compares to budgeted income for a given time of year. Avoid reporting what is "needed to date" by dividing the total budget into equal monthly or weekly segments. No congregation receives its income so evenly. Instead, determine how much income is "needed to date" based on a rolling three-year average of what percent of total giving is normally received during that period.



Provide a variety of ways to give

23. Give people multiple opportunities to give. Those new to the church may be unfamiliar with the concept of pledging and tithing. Other ways of giving can get them in the habit.

24. Consider sending some appropriate communication a few times a year to those who do not pledge and to nonresident members.

25. Remember that people can give from their income, from their assets [stock, 401(k)s, bonds and real property], or through legacies or bequests. Create giving opportunities appropriate to each type of gift.

26. Don't wait decades between capital campaigns. More frequent capital drives create a culture of supporting the church's capital needs and prevent neglect of property concerns.

27. Create a foundation or permanent fund, even if you have not yet received any bequests. People cannot give to what does not exist. Formulate policies for wills, legacies and bequests. A large estate gift can be divisive if proper procedures are not in place.

Assist members in the stewardship of their personal resources

28. Remember that personal finances and spending decisions are as much a part of Christian stewardship as giving to the church. Too often, churches ask people to consider the church's financial situation, but seldom offer to help with members' financial situations.

29. Teach members to think about their finances as an expression of faith. Use appropriate study resources to foster a theology of personal stewardship. Reinforce tithing and firstfruits giving as a faithful way of prioritizing one's personal finances – not a way to pay church bills.

30. Offer workshops on budgeting, financial management and estate planning.

31. Encourage sessions in which members can come together to discuss personal financial challenges. For example, parents of students preparing for college could discuss educational funding options. Those responsible for aging parents could come together to talk with other members who have learned of resources to help.

32. Minister to the economic concerns of parishioners. Provide pastoral assistance and support groups for the unemployed, those in career transition and those facing financial difficulty.

Develop a year-round, comprehensive stewardship program

33. Preach stewardship sermons throughout the year, not just in the weeks before asking for an estimate of annual giving.

34. Know that developing a congregation of faithful givers does not happen during a three-to four-week stewardship drive. People do not become faithful stewards in one moment or through one influence.

35. Create an annual stewardship calendar, emphasizing different stewardship concerns at different times of year such as annual commitment in the fall, second-mile giving at year-end and planned giving at All Saints Day. Develop stewardship themes that fit with different church events and liturgical seasons.



36. Encourage faithful giving over the summer by preaching on stewardship the last Sunday before school is out. Everyone knows the church bills do not go on vacation, so quit reminding your members of that.

37. Make giving and stewardship education a part of your ministry with children and youth.

38. Take the time to do everything related to stewardship well. Poor planning results in poor giving.

Inspire generosity through sound management

39. Know that people give to healthy organizations where they know their money is used wisely.

40. Exhibit honesty and openness in financial interactions.

41. Seek a good working relationship based on trust among the pastor, treasurer and financial secretary.

42. Make sure at least two unrelated people count the offering each week.

43. Make sure all funds are administered properly. Keep precise records of income and disbursements. Keep your giving records secure.

44. Keep the congregation informed of financial matters in meaningful ways. Issue timely financial reports and make them available to any member who requests them. Report financial concerns in a consistent manner.

45. Send pledge reports/giving statements in a timely fashion, always with a thank you and a reminder about any update that may be needed.

46. Arrange for an independent auditor review of funds annually. Put a brief announcement in the Sunday bulletin a few times stating the completed audit has been reviewed by the finance committee and is available to members wishing to review it.

Say thanks often

47. Find multiple occasions and ways to say “thank you” to those who make the church’s ministry possible – from the pulpit, in person, in the newsletter and on giving statements.

48. Conduct an annual “thank-a-thon” not associated with a fund drive.

49. Tell stories of how lives are changed because of giving. People need to know their giving makes a difference.

50. As a sign of appreciation, make sure all your procedures for giving are as convenient as possible. Avoid procedures and policies that are for the convenience of those who handle the funds rather than those who give the funds.

Frequently Asked Questions about Electronic Giving



Why would people want to give to the church electronically?

Many people who give regularly find that giving by electronic funds transfer (EFT) is a convenient option. Convenience is especially important during times when one cannot attend worship. Electronic giving also helps the church predict its income so that the mission and ministry of the church can be planned adequately.

When would this automatic contribution be withdrawn from a personal account?

Most automatic contributions are withdrawn on a biweekly or monthly basis. The contributor is informed of the specific numerical date of withdrawal when the EFT is established. Most third-party administrators withdraw funds around the 5th or 20th of each month, although the numerical date is selected by the local church.

What does a parishioner need to do in order to set up an EFT with a church that has an established electronic giving program?

In most instances, a parishioner simply completes an enrollment form, attaches a voided check and submits them to the church office. After approximately three weeks, contributions will start being deducted on a regular basis.

Is there a minimal amount that a parishioner needs to give in order to establish an EFT transaction?

Most churches do not have a minimum contribution requirement.

Frequently Asked Questions about Electronic Giving



Written By David S. Bell, Design Group International™

Is an EFT transaction risky?

No. Actually, an EFT transaction is considered safer than writing a check or giving cash. An EFT is governed by strict regulations and guidelines. Nearly 10 billion EFT transactions are processed annually in the United States and Canada.

How can one keep a record of contributions?

Each bank statement will include an itemized list of automatic withdrawals from the account. The EFT contribution to the church will be included in this list. Most churches will continue to send members a year-end giving statement.

What if the church member changes banks, closes/opens accounts or desires to make a change in the contribution amount?

A church member can change accounts or the amount contributed by contacting the church office or volunteering change of EFT transactions. The change will be effective with the next withdrawal. In the event that notification is not received with enough advance notice, an adjustment will be made within a few business days.

Will church members face any bank charges for EFT transactions?

No. In fact, the church member will actually save money since no check is written to the church.

Can parishioners give to the church by making a credit card contribution?

Although some churches do accept credit card transactions as contributions, serious concerns may arise from a church accepting credit cards. These concerns include the high service fee assessed to the church in processing credit card contributions and the potential impact that credit card acceptance may have on the escalating consumer debt. Extreme caution should be exercised for both the church and the parishioner before completing credit card transactions.

Giving out of Gratitude

By *Bishop Michael J. Coyner, Indiana Annual Conference*

Every day, it seems, our mailbox is filled with appeals from groups and ministries and missions requesting that we give to support their good work. All of that is good and helpful, but most of their requests do not speak to the reason my wife, Marsha, and I give. So perhaps this list of “why we give” might be helpful to others who are contemplating their giving.

We give out of gratitude to God. We are not really that motivated by giving to institutions (although we do) or by giving to special needs (although we do) or by giving to missional efforts (although we do). No; our primary motivation for giving is to express our gratitude to God. We believe that everything we have is a gift from God, so we give because we are grateful.

We tithe as a witness to our faith. We tithe to the church where Marsha has her membership (we bishops do not have membership in a local church or even in an annual conference; we are members of the Council of Bishops), and then we give additional to each church where we visit or I preach, and finally we give to support various appeals and mission efforts. Our primary giving is our tithe because we believe that tithing is obedience to God and a witness to our faith in God.

“

We give because we believe that the secret to living is giving. Giving is what life is about – giving our love, our prayers, our support, our material gifts & our efforts.

”

Life is meant to be lived, shared and generously multiplied. God has designed life in such a way that when we try to hold onto life, we lose it but when we give life away, we receive life in more abundance.

We give because it is fun, joyful and fulfilling. There is nothing quite like giving to someone or to some cause and seeing the joy that our gifts can create. That is most obvious when we give to our children and grandchildren, but it is true in other situations, too. Giving is fun. I know that might sound a little selfish, but it is true. We give because we enjoy it.

We give when we see needs and want to help. This is where all of those appeals are effective – we look over the requests and appeals that we receive, and when we see a need we can help, then we give to it.

Now, I have to confess that for many years as a pastor, I worked hard to get people to give for the wrong reasons. I appealed for support of our church budget. I asked people to give to grow our ministries. I probably even used a little bit of guilt to encourage people to give, rather than allowing them to be selfish. Most of the time that worked. I did fundraising for the churches and ministries I served, and it was effective because people saw the value in those churches and ministries.

But eventually, I began to mature in my own giving and in my understanding of stewardship. I began to ask people to give out of gratitude to God and as a witness to their faith. And that freed me from any sense of being a “salesman” for our church to being one who proclaimed the spiritual truth about stewardship. I moved from fundraising to stewardship-proclaiming. I focused less upon the need to balance our church budget, and more upon the need to balance our lifestyles. And the results were even more effective in terms of dollars but also in terms of joyful satisfaction.

You are welcome to give for almost any good reason. Whatever appeals to you is great because I believe that any person of faith must be a giver. That’s the secret to living – it is all about giving. And it is all about gratitude to God.

So, please give.



FROM HESITANT TO JOYFUL GIVING

By *Barbara Dunlap-Berg*

Tithing. To many United Methodists, the idea is scary and fraught with anxiety. To others, it is exciting, inviting – and the right thing to do.

For Sally Curtis AsKew, tithing is a no-brainer.

“Both my husband, Albert, and I have tithed ever since we can remember,” says AsKew of Oconee Street United Methodist Church, Athens, Georgia. As children, they learned to tithe at home and in church and Sunday school.

Saying tithing is simply a way to fulfill “our responsibility as Christians to share what we have with others,” AsKew admits that tithing can prove challenging.

“When we were first married, and Albert was pastor of three small churches and a student in theology school, I was teaching school,” she recalls. “Even in 1962, that meant if we gave all our tithe, we would be the largest givers in any of those churches.” However, tithing also allowed the couple to improve the parsonages in which they lived and to support their United Methodist alma maters.

Betty Katiyo, a member of Inner City United Methodist Church, Harare, Zimbabwe, is also a tither.

“

*“Tithing is a matter of obedience,”
said Katiyo. “God blesses us when we
are faithful.”*

”

The associate secretary of the West Zimbabwe Annual Conference added, “Tithing sustains the church in making disciples of Jesus Christ and helps the church reach out to widows, orphans and the poor in the community.”

Sherri Williams, a certified lay servant at First United Methodist Church, Leavenworth, Kansas, tackled the sometimes-taboo subject of tithing in her “Simply Sherri” blog. For her and her husband, Spencer, tithing was an on-again, off-again topic.

“We always tried to give 10 percent,” she wrote, “but sometimes it was really hard and we were unable (to tithe), but we always gave. When we first moved here, we were struggling financially.”

Then Leavenworth First started the “Extravagant Generosity” study. “It had a book of daily readings,” Williams said. One of the Scriptures was Malachi 3:10, in which God urges, “Bring your full tithe to the Temple treasury. ... Test me in this and see if I don’t open up heaven itself to you and pour out blessings beyond your wildest dreams.” (The Message)

That verse inspired Sherri and Spencer Williams, who was preparing to retire from the military. However, the prospect of tithing was daunting.

“We didn’t really know what the future held for us as far as a job for him and our financial future,” she wrote, “but here was God – telling us to trust him and if we did, he’d make it worth our while. We jumped in with both feet, no holding on to the sides!

“We have not looked back since. At least once a month, (we) will read the Scripture again and comment on how blessed we have been. We aren’t independently wealthy by any stretch of the mind, and since my husband is a contractor for the military, his job is not always the most secure, but we are blessed beyond measure, and we don’t worry that much anymore.

“Sometimes it’s really hard! I know it is! But we have found it worth it.”





TEACHING CHILDREN TO TITHE

By Dan Pezet

Teaching children to tithe is an important part of their faith education that we often overlook. Giving to God is a core value of our faith that should be taught early and reinforced often.

The most common way that I see tithing taught to children is simply by grownups giving children a quarter to put in the offering plate. This is OK for very young children because it gives them an opportunity to participate. But this may not send the right message to elementary-school children. First, the money wasn't theirs to begin with, so they do not feel the satisfaction of it being a personal gift to God. Second, it does not teach proportionality in giving or the idea of putting God first in our finances.

“

*We want to teach children
to be intentional about
their giving.*

”

But our adult understanding of tithing can be too complex for children. For example, children are generally not taught to figure percentages until their middle-elementary-school years. So, teaching younger children to calculate a percentage tithe is not age appropriate.

When our son was 5, we started to teach him about giving using “money jars.” We have three jars sitting on his dresser that are labeled “Money for God,” “Money to Save” and “Money to Spend.” He gets a \$2-per-week allowance. We give it to him as a dollar bill and 4 quarters. That way, one quarter can be given to the God jar, one to the savings jar and the rest in the spend jar. On Sunday, he takes the quarter from God's jar and takes it to church. He fills out the offering envelope and proudly makes his offering at church.

As we implemented the jar system, we discussed the following things with him:

- **God made everything, so everything is God's. Even us. We are God's creation. We are thankful that God created everything. God has given us so much that we want to give back to God.**
- **We want to think about God first. So, the first jar we put money in will be the “Money for God” jar.**
- **We give to God because we love God. We also show God our love by going to church, praying and doing good for others. In fact, when we give money to the church, it helps the church do the things God has asked the church to do. It helps the church teach people about God so that other people can know that God loves them, too.**

The jar method seemed to teach what we think is most important for a child to know about giving to God.

Dan Pezet (dan@awfumc.org), director of congregational vitality, Alabama West Florida Conference

This article is reprinted by permission from *Leading Ideas*, a free e-newsletter from the Lewis Center for Church Leadership of Wesley Theological Seminary and available at churchleadership.com

WHY SHOULD WE GIVE?

By *Dan Pezet*

Each year, we are given the opportunity to open our hearts to the many gifts we have been given by our God. We are asked at that time to consider what we can give back to God through our estimated giving. Though this is a special time in our church to declare our intention of giving, we should remember that giving is not seasonal, but continual.

When considering our giving, we need to ask ourselves several questions. Are we giving for the right reasons? Are we giving to keep the lights on or to advance God's word? Are we looking inward or outward? Are we giving for mortar or missions? Are we giving out of a feeling of begrudged obligation or out of gratitude? Do we give only to the ministries we agree with rather than to the overall mission of the church?

There are several reasons people don't like to give to the church. Some may feel that they need to spend the money on themselves and their families. Some may have disagreements with church leaders over how the money is spent. Perhaps some fear the future – not knowing if they will have enough. For all the reasons we may have for not being a faithful steward, the Bible gives us reasons we should.

So, why should we give?

“ *We give financially to God because he has given us everything. When we give to God, we are expressing our love to him.* ”

We should give to expand his Son's church. When we give financially to God, we will become rich in every way, but especially spiritually. *God gives to us so that we are able to give yet some more.*

Every possession we have is through God. He provides for us so that we can use his resources to bring him glory and expand his kingdom. God deserves and expects us to give to him first before anything else. He expects us to give cheerfully and regularly and in accordance with our income.

Soon, we all will be given the opportunity to declare our estimated giving to our church. Please prayerfully consider all these principles when determining your estimate of giving. Please take an opportunity to read further to see where the money is going and the many ministries within our church, our community and our world that benefit from our giving.

Deuteronomy 15:10 (NRSV)

Give liberally and be ungrudging when you do so, for on this account the LORD your God will bless you in all your work and in all that you undertake.

We are passionate about bringing you free resources on Generosity and Giving. Be sure to check out our resource library for training, marketing and lots of other tools for your toolkit. As we continue to grow our giving initiatives and learn more about cultivating generosity, we'll be curating and distributing resources for you.

<http://www.umcgiving.org/pastors/resources>

TOGETHER,
WE DO
MORE

—— www.umcgiving.org ——



COMMUNICATIONS

United Methodist Communications

THE UNITED METHODIST CHURCH