

## *A Stewardship Pop Quiz:*

### **How often is money a topic in sermons at your church?**

1. Never because the pastor and the church have an understanding that this is an unpleasant topic
2. It is sprinkled in at various times and a bit more directly prior to the budget
3. A couple of times, but especially during stewardship season
4. Once a year when we are approaching the next year's budget

### **Who has knowledge of the amount members give to the church?**

1. No one as far as I know—it is a mystery if anyone knows
2. The Treasurer only—maybe some hints by those who handle the offering
3. The Treasurer and a few members of the Stewardship/Finance people, but not the pastor
4. The Pastor and those others that need to know for accounting purposes

### **What would you say is the most important result of giving in the church?**

1. Members actually experience spiritual growth and joy with giving as an expression of faith and trust in God
2. We meet the budget each year—but not so well that the Session feels it can raise it a great deal for the next year!
3. Members give enough to enjoy giving and the budget gets met in the process
4. We pay the staff and other expenses and hopefully have something left over for benevolences

### **Personally or in my family the way we honestly decide how much to give is:**

1. There are far wealthier people in my church so I really do not feel that my money is needed
2. We give a Tithe (10%) of income and periodically give to special offerings above that
3. We make a pledge each year and pretty much stick to it on a regularly basis
4. If there is some money at the end of the month when our obligations are met then we decide how much

### **How is your church budget decided?**

1. I have no idea, but I know it is a lot of money
2. The Session decides what ministry God is calling our church to do and sets the budget accordingly—our estimates of giving are a personal thing, not a budget determiner
3. We fill out pledge or estimates of giving cards and the Session adds them up to see what will be possible the next year
4. The Session sees how well we did the previous year and decides how much to go up or down the next year

*Source: Kim Warner, Vice President, Texas Presbyterian Foundation (www.tpf.org)*



*Reflections on donor types within the typical Presbyterian congregation:*

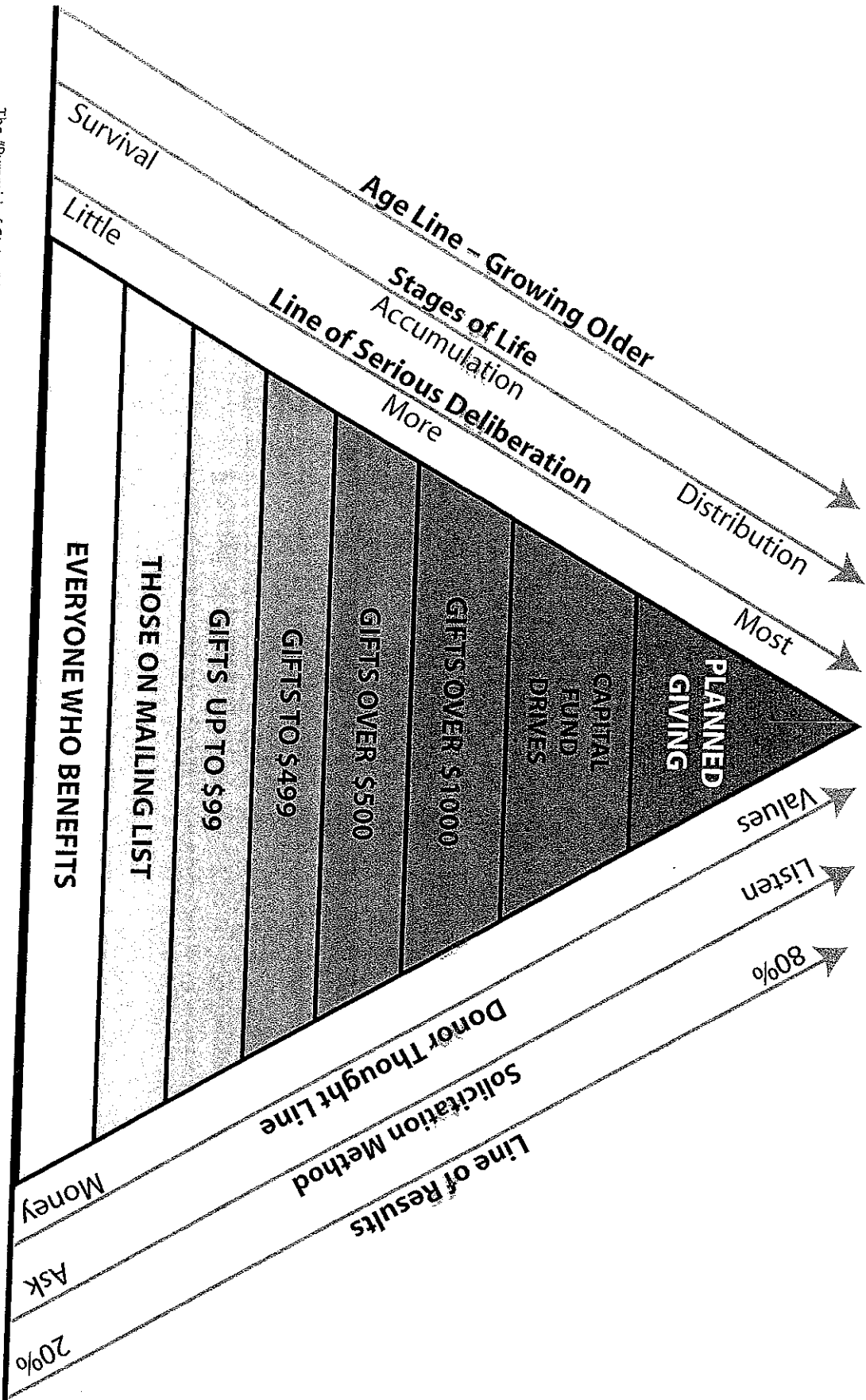
- The “Non-donor” who receives the benefits of the shared life of the church, but likely is not experiencing the satisfaction of sharing in its financial reality.
- The “Minimalist donor” who regards his/her financial involvement to be either
  - the leftovers of their monthly expenses or
  - the least amount possible to be involved and not feel guilt for not giving more.
- The “Youth donor” who is just beginning to discover what it means to have money, to express their values and the church competes with the trappings of peer pressure.
  - (There are, to be sure, many adults who fit this same description, but we are more understanding of the youth.)
- The “Time Warped donor” who has been giving approximately the same amount for as many years as can be remembered.
  - It was a dollar amount that worked for them then and the fact that their gift is worth 85% less due to inflation has not registered.
- The “Young Family doing their best donor” who really wants to give regularly and tries each year to raise their giving while meeting the financial demands of raising children.
- The “Retired on fixed income donor” who deeply loves and appreciates the church, but must be prudent in giving to protect assets for the remainder of their life.
  - Sometimes these folks are in the “Time Warped” group and sometimes they have far more assets than they realize, but have been through tough times and want to be independent and cautious.

- The “Mid-life donor” who has adequate income to live and travel comfortably.
  - Sometimes these folks consider the church one more social involvement with meaning, but have managed to keep it at arms length emotionally so as to not challenge their well practiced financial priorities.
  - Rarely does the amount of their giving lower their standard of living or force choices as to purchases and plans.
  
- The “Growing donor” who each year seriously attempts to review their giving to the church in light of their overall priorities and
  - increases their pledge as a means of growing spiritually through greater dependence on God’s provisions.
  
- The “Mature donor” who gains real satisfaction from their gifts to the church—
  - including seeing those gifts being directed toward God and not just the budget—
  - and even though they realize they are among the larger donors, they resist the temptation to question some church budget priorities.
  
- The “Sizeable donor” who has the means to contribute even more than they do,
  - but they do not want to become a disproportionate part of the church’s finances.
  - They often give to many causes, religious and secular, and remain open to “project giving” within the church

One last “donor” is the endowment that produces income that may be in the budget. This source strongly resembles the “Sizeable donor” noted above however the leadership of the church either intentionally or not makes decisions on behalf of all previous donors who have contributed to this fund.

*Source: Kim Warner, Vice President, Texas Presbyterian Foundation ([www.tpf.org](http://www.tpf.org))*

# Pyramid of Giving



The "Pyramid of Giving" is adapted from an article by John S. Ryan, Director of Planned Giving, University of Minnesota, in the November 1984 issue of Fund Raising Management

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	<b>Fund Raising</b>	<b>Stewardship</b>
<i>Emphasis On</i>	Budget	God
<i>Motivation</i>	Money	Gratitude
<i>Spirit</i>	Giving Up	Giving Back
<i>Essence</i>	Return to Community	Returning to Owner
<i>Sacrifice done by</i>	Donor	God in Jesus Christ
<i>Means</i>	Money, Time, Energy	Money, Time, Energy plus Worship
<i>Results</i>	Dependence on Donor	Dependence on God
<i>Theme</i>	Growing the Budget	Growing Givers' Hearts
<i>Donor wants</i>	Return on Investment	Return of Investment
<i>Donor hopes for</i>	Recognition	Contentment

This is intended to cause reflection, not judgment, with the intent to discover what the "tone" of giving is in the local church. There will always be some blending of these approaches. Members and leaders are a blending of these as well! It can become problematic when the exclusive modus operandi is on fund raising.