

21st Century Church Financial and Generosity Trends

By Brian Kluth, National & International Financial Speaker

OLD AND INEFFECTIVE PATTERNS	EMERGING PATTERN
Stewardship = Budget, Bills, Buildings	Stewardship = A vital aspect of Christian discipleship
Focus: The church needs money	Focus: Christians need to receive biblical financial teaching
Christian Ed: No biblical financial or stewardship teaching.	Christian Ed: Stewardship teaching is integrated into curriculum for all ages (Sunday school, small groups, seminars).
Membership orientation: Financial and giving information is completely ignored	Membership orientation: Financial and giving information and guidelines integrated into membership orientation and materials
Stewardship Planning: Reactive to church money needs	Stewardship Planning: Proactive stewardship teaching and initiatives woven into the church's 12-month calendar
Preaching: Ignored or once-a-year stewardship message	Preaching: Annual stewardship series and/or stewardship and financial principles woven into messages
Giving statements: Sent out annually with no appreciation expressed and no accompanying information	Giving statements: Mailed out quarterly with appreciation and with church financial information included.
Staff: Stewardship is in NO ONE's job description.	Staff: Lay Leader(s) OR Associate Pastor of Financial Ministries. Oversees stewardship teaching through Sunday school, small groups, seminars, spiritual gifts guidance, career counseling, debt counseling. May also have responsibilities for missions, capital campaigns, and written financial communications to the congregation.
Worship service: Announcements are made about the church's bills, budgets, or financial shortfall.	Worship service: 2-3 minute lay testimonies about how God taught people to give 10% or more. Use of dramas/skits.
Giving patterns: The assumption is that most people give and that they give on a weekly basis. (Note: Reality is that 20-50% of regular attendee's giving records are <u>blank</u> ! Many givers give on a monthly or twice-a-month basis).	Giving patterns: Churches are offering people ways to "give" to God according to the way they "receive" from God (weekly, bi-weekly, monthly, send in offerings by mail, electronic funds transfer, stocks/bonds, year-end bonuses, etc.)
Church boards: Faithful stewardship giving is NOT a requirement to be on the church board	Church boards: Faithful stewardship giving is ONE of the requirements to be on the church board
Missions: Given a medium or low priority	Missions: Strategic missions giving as a top priority
10% Giving: 10% giving is ignored entirely or OR is taught as the ultimate goal to strive for someday	10% Giving: Giving 10% or more is taught as the starting point of faithful stewardship living
Business meetings: Everyone is given detailed financial reports that most people do not understand.	Business meetings: Everyone is given financial summary pie charts and major financial goals (detailed financial reports are made available after the meeting to anyone who would like them).
Building projects: Primarily paid for through mortgages or bonds.	Building projects: Primarily or entirely paid for through organized, biblically-based giving drives -- lead and leadership gifts are given before asking the rest of the congregation to make their commitments.
People's debt problems: The pastor and church is unequipped and unprepared to handle	People's debt problems: Primarily handled through small group financial Bible studies, seminars, and lay debt counselors
Career/vocational needs: Completely ignored	Career/vocational needs: Christian career/vocational testing, guidance, and support services