

Notebook for Stewardship Ministry
Pittsburgh Presbytery

GENEROUS CONGREGATIONS

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Introduction

“Bring the whole tithe into the storehouse.... And see if I will not throw open the floodgates of heaven and pour out so much blessing that you will not have room enough for it.” Micah 3:10

God promises amazing blessings for those who trust God. Twenty first century American Christians live in the wealthiest society the world has ever known, and yet many churches struggle with financial shortfalls. What is the matter with this picture? We worship the creator of the entire universe. Both the Old and New Testaments bear witness to the generous nature of a loving God. Yet we worry about the lack of resources for ministry.

***Generous
Congregation
is an invitation to
your congregation
to begin living
more generous
lives as a
reflection of a
growing faith and
trust in the
Creator God.***

Generous Congregations is not a book on stewardship or a how-to manual on meeting the budget for this year. *Generous Congregations* is an invitation to your congregation to begin living more generous lives as a reflection of a growing faith and trust in the Creator God. *Generous Congregations* asks your congregation to make a long-term commitment to learning what God has to say about money and possessions. Jesus himself has more to say about money matters than about practically any other subject. And yet pastors and leaders shy away from the topic as if money were not really an appropriate subject to discuss in church. Money is just so – unspiritual! Yet it is not an accident that scripture is filled with a wealth of guidance for our daily struggle of relating to that wonderful, complex, frightening, challenging, seductive thing called money.

Generous Congregations will provide your congregation with an opportunity to learn and work and pray together for three to five years around the subject of money and faith. During this time you will identify the “money culture” in your own congregation, find out what Jesus taught about money, celebrate God’s gifts to you, discuss tithing, discover an alternative to our materialistic culture, and become a more generous congregation.

Despite the fact that giving to churches continues to decline in the United States, generous congregations have sufficient funds for ministry and mission, give joyfully, make disciples for Christ, celebrate God’s creation, and contribute generously to mission outside their own walls.

Generous Congregations is not for everybody. We believe that having a pastor who is willing to set the tone and provide strong leadership during a time of organizational change is essential for this transformative effort to be effective. Therefore, we first will meet with your pastor to discuss whether he or she is prepared to provide leadership for an intensive stewardship commitment. In addition, we hope to see congregational leaders step forward who understand

from personal experience the joy of giving to God's ministry and who are willing to speak about the importance of giving in their own lives. Finally, *Generous Congregations* is a session commitment. The session must agree to stand firmly behind the stewardship emphasis of the congregation, giving serious prayer and thought to God's call to stewardship in their own lives.

The role of the resource person:

The Stewardship Ministry Team of Pittsburgh Presbytery consists of pastors and elders who have discovered the gift of giving in their own lives and churches. All are committed to tithing their income to the church and willing to discuss this personal decision with you. One of the Ministry Team members will walk beside you on this stewardship journey in your congregation. This resource person will meet with your pastor and leadership team to help them lead your congregation through an exciting and dynamic journey. Your resource person will stick with you for the course of the journey, helping you to apply the ideas of *Generous Congregations* in your own congregation. The resource person is more a coach than a teacher, more a friend than a consultant, more a fellow traveler than an expert.

About the Notebook: Think of this notebook as your tool kit for the job of leading your congregation on a stewardship journey. It provides ideas, resources, challenges, activities, articles, and Bible studies, which you are welcome to use, adapt and improve. We urge you to share with us what you discover in your own reading. Although the session plans are numbered, you may find that the principles are best introduced in a different sequence in your church.

Principles of *Generous Congregations*

1. Disciples of Jesus Christ put God first in their lives.
Ex. 20:3, Mt. 10:37-39
2. Money and the things money can buy often stand in the way of our putting God first.
Mt. 6:24, Mark 10:17-27
3. Money is a spiritual issue. How we relate to money and possessions is important to God. Jesus had more to say about money than about almost any other subject. There is great freedom in being able to see money as a resource generously provided by a loving creator God for the sake of the world God loves.
1 Timothy 6:17-19
4. Pastors and elders are spiritual leaders of the congregation. Meaningful changes in the congregational life must begin with the leaders. The congregation will not go where the leaders have not gone first.
1 Chronicles 29:1-20
5. Tithing is a biblical principle that indicates a disciple's willingness to put God first. Ten percent is a significant portion of one's income. Dedicating ten percent to the ministry of the church shows a spirit of obedience to God. Making a commitment to tithe honors God, and God chooses to bless this commitment. God meets us in our struggle to tithe and blesses us along the way.
Malachi 3:10
6. Stewardship is a long-term, year-around commitment. Any significant change in a congregation's habits takes time spent in prayer, study, and growing together. James 5:7-16
7. There is great joy to be found in giving faithfully.
2 Corinthians 9:6-15
8. Learning to live more simple, debt-free lives in the midst of a materialistic culture is pleasing to God. 1 Timothy 6:6-10
9. Stewardship encompasses all aspects of life. It addresses how we spend our time and talents as well as how we spend our money. A steward loves and cares for all of God's creation.
Romans 12:1-2
10. God is a God of abundance, not scarcity. Psalms 104

Generous Congregations

Three-Year Covenant

The pastor, session, and stewardship team of _____ Church covenant to spend at least three years in an intentional effort to grow in our understanding of and commitment to biblical principles of stewardship. A resource person from the Stewardship Ministry Team of Pittsburgh Presbytery will be our coach during the covenant period. The resource person will meet with the pastor, session, and/or stewardship team at least six times during the three-year period.

The session will provide the church giving profile to the resource person.

The resource person will not reveal giving information outside of the congregation.

The pastor will participate in all *Generous Congregations* sessions.

The goals of the *Generous Congregations* journey are:

- To invite congregation members to lead more generous lives
- To grow in discipleship through awareness of the role of money in our lives
- To gain a biblical understanding of the appropriate role of money
- To provide a powerful alternative to the theology of materialism preached in our culture
- To challenge congregation members to tithe or to move toward tithing
- To make conversations about money a regular and significant part of the church's ministry

Signed, _____
(Pastor)

Signed, _____
(Clerk of session)

Signed, _____
(Resource person)

Date _____

Benchmarks of the *Generous Congregations* Journey

1. The pastor will make a personal commitment to leading the congregation through a transforming process of building stewards. Part of this commitment involves modeling stewardship behavior by taking steps toward tithing. (Session 1)
2. The pastor will agree to preach at least six times per year on the subject of stewardship. (Session 1)
3. The session will agree to a three to five year commitment to an intentional stewardship ministry in the congregation. (Session 2)
4. The session will collect and study giving information about the congregation. (Sessions 2-4)
5. The session will inform the congregation of this commitment in a variety of ways which may include:
 - Letter to the congregation (see p. 37 for a sample letter)
 - Newsletter article
 - Announcements in church
 - Congregational meeting
 - Adult education
 - Sermon
 - Testimonies
 - Home visits
 - Website

The information will make clear that *Generous Congregations* is a session commitment and that the session plans to back the pastor fully in his/her efforts in this area and will take leadership in a congregational change. (Session 4)

6. The congregation will commission a prayer team to pray regularly for the development of an attitude of generosity among members. (Session 4)
7. The congregation will engage in a season of prayer and fasting regarding its call to stewardship. (Session 4)
8. The session will engage in the discipline of regular Bible study, seeking out God's message regarding money. (Ongoing, beginning with session 2)
9. The session members will prayerfully consider the call to tithe or to make concrete, planned steps toward tithing. (Session 2)
10. The congregation will agree to offer at least two adult education courses per year on the subject of stewardship. (Session 4)

11. Personal financial planning will be a subject of study and discernment for congregation members. (Sessions 4 and 6)
12. By the end of year one, two thirds of the session members will have signed the *Challenge to Commitment*. (Session 4)
13. By the end of year two, one quarter of the giving units will have signed the *Challenge to Commitment*. (Session 5)
14. By the end of year three, one half of the giving units will have signed the *Challenge to Commitment*. (Session 9)
15. The session will evaluate the generosity of the congregation every three to six months. (Sessions 5 and 9)
16. Congregations will add their own goals and benchmarks as appropriate. (Session 2)

Summary of Sessions 1-9

Session 1 — Meeting with the pastor

The resource person will meet privately with the pastor to ascertain the pastor's willingness to become involved in the *Generous Congregations* journey. The pastor's responsibilities will be clearly defined:

- The pastor will make a personal commitment to tithing.
- The pastor will discuss his/her personal commitment to this consultation and to tithing with the session and congregation.
- The pastor will agree to preach on money and stewardship at least six times per year.
- The pastor will agree to lead the congregation through change in money attitudes.
- The pastor, with the help of some key leaders, will be the primary guide for the *Generous Congregations* journey. The resource person will be available to consult with the pastor as needed.

Session 2 — Engaging key leaders

The pastor, session, and stewardship team will all agree to engage in the *Generous Congregations* journey. The covenant, benchmarks, time line, and *Challenge to Commitment* will be presented and discussed. The session will have the opportunity of creating its own set of benchmarks. The responsibilities of the session will be clearly defined:

- The session will inform the congregation that this commitment to stewardship is a session commitment, and that the session stands firmly behind the decision.
- The session will work with the pastor in leading the congregation through change.
- Session members, as spiritual leaders of the congregation, will commit themselves to a season of prayer and seeking God's direction as they consider their call to tithe or make planned steps toward tithing.
- The session and stewardship ministry team will faithfully and enthusiastically participate in the *Generous Congregations* journey.

Session 3 — Establishing a congregational profile

Church leaders will use the Church Giving Profile (pp. 16-18) and the Information Gathering questions (p. 20) to gather information about the giving culture of the congregation, which will enable them to envision a new future for the congregation.

Session 4 — Inviting the congregation

Congregational leaders will plan and implement a strategy for introducing the congregation to *Generous Congregations*. The strategy will include a schedule of worship services and adult education opportunities, testimonies by church leaders, written communications, and others means. Church leaders will lead the way by signing a Challenge to Commitment (p. 35).

Session 5— Examining our commitments

Church leaders and others will participate in an all-day or overnight retreat during which they will explore their personal attitudes and experiences with money as they evaluate the success of the *Generous Congregations* program thus far. Participants will set new goals and directions for the congregation.

Session 6 — Writing a money autobiography

This is a challenging opportunity for mature disciples to explore their own past experiences with money and to grow in their faith as they grow in their financial accountability.

Session 7 – Entering the struggle to tithe

Participants will explore what the Bible has to say about tithing and consider how they will apply the challenge to tithe in their own lives.

Session 8 – Planning a financial stewardship campaign

A plan for year-round stewardship will be constructed. Ways of handling the annual financial stewardship campaign within a context of a year-round stewardship commitment will be considered.

Session 9 – Evaluating the journey

The church leaders will reflect on and evaluate their experience of participating in the *Generous Congregations* program. They will consider the next steps in growing as a generous congregation.

Suggested Content for *Generous Congregations* Sessions

Session #1

- Theme: Meeting with the pastor
- Participants: Resource person and pastor
- Time: 1-1 1/2 hours
- Materials: 1 copy of the *Generous Congregations* notebook for the pastor to review
- Process: This is an informal meeting, perhaps held over a meal in a restaurant. The resource person provides the pastor with an overview of the content and goals of the *Generous Congregations* journey. The resource person outlines the expectations that will be made of the pastor if the session decides to make a commitment to this journey:
- The pastor will make a personal commitment to tithing.
 - The pastor will discuss his/her personal commitment to *Generous Congregations* and to tithing with the session and congregation.
 - The pastor will agree to preach on stewardship at least six times per year.
 - The pastor will agree to lead the congregation through change in money attitudes.
 - The pastor, with the help of some key leaders, will be the primary guide for the *Generous Congregations* journey. The resource person will be available to consult with the pastor as needed.

The pastor will have the opportunity of deciding whether he/she is willing to make a personal commitment to *Generous Congregations* before the session or stewardship ministry team gets on board. If the pastor agrees to the expectations, she/he will set a date for session #2, which involves a meeting with the session and the stewardship ministry team.

Session #2

Theme: Engaging key leaders

Participants: Pastor, session, stewardship ministry team (Resource person may be invited to participate.)

Time: 2 hours

Materials: Copies of Principles of *Generous Congregations* (p. 5), Covenant (p. 6), Benchmarks (pp. 7-8), Time Line (pp. 9-10), and Bible study (p. 14)

Process:

1. The pastor asks all participants to tell about someone in their lives who has had an influence on their money attitudes.
2. Pastor leads Bible study on p. 14. Instructions for the leader are on p. 15.
3. Pastor introduces the key principles behind *Generous Congregations* as outlined on page 5. In addition he/she will reflect that every congregation has its own culture of money that may include how money is spent, talked about, collected, reported, and saved. Involvement in the *Generous Congregations* journey will help a congregation's leaders begin to understand the attitudes about money that exist within that congregation and to begin to make some changes in the money culture. The goal will be to encourage a spirit of generosity within the congregation.
4. The pastor will explain that the culture of money in a congregation reflects and is influenced by the attitudes of its leaders. Therefore, some very high expectations will be made of its leaders (all the people gathered for this session) if the commitment to *Generous Congregations* is to go forward:
 - The session will inform the congregation that this commitment to stewardship is a session commitment, and that the session stands firmly behind the decision.
 - The session will work with the pastor in leading the congregation through change.
 - Session members, as spiritual leaders of the congregation, will commit themselves to a season of prayer and seeking God's direction as they consider their call to tithe or make planned steps toward tithing.
 - The session and stewardship ministry team will faithfully and enthusiastically participate in the *Generous Congregations* journey.
5. The pastor will distribute the covenant, benchmarks, challenge to commitment, and time line. Each of the documents will be discussed. The participants will have the opportunity of evaluating each document and making changes that reflect the particular congregational situation. Changes that are accepted by a majority of the participants will be incorporated into the documents. The session will take the responsibility of making any changes and communicating the agreements to the congregation.

6. The session will decide whether to make the commitment to the *Generous Congregations* journey. The congregation will be informed of the commitment.
7. The pastor will pass out copies of the Church Giving Profile (pp. 16-17) and the Analysis of Information (p. 18). Participants will decide who is best suited to complete the profile before the next session. The profile will be completed and distributed to all session and stewardship team members (with a copy given to the resource person) before the next *Generous Congregations* meeting. A date for the next meeting will be set.

Generous Congregations Bible Study

1 Timothy 6:3-19

If anyone teaches false doctrines and does not agree to the sound instruction of our Lord Jesus Christ and to godly teaching, he is conceited and understands nothing. He has an unhealthy interest in controversies and quarrels about words that result in envy, strife, malicious talk, evil suspicions and constant friction between men of corrupt mind, who have been robbed of the truth and who think that godliness is a means to financial gain.

But godliness with contentment is great gain. For we brought nothing into the world, and we can take nothing out of it. But if we have food and clothing, we will be content with that. People who want to get rich fall into temptation and a trap and into many foolish and harmful desires that plunge men into ruin and destruction. For the love of money is a root of all kinds of evil. Some people, eager for money, have wandered from the faith and pierced themselves with many griefs.

But you, man of God, flee from all this, and pursue righteousness, godliness, faith, love, endurance and gentleness. Fight the good fight of the faith. Take hold of the eternal life to which you were called when you made your good confession in the presence of many witnesses. In the sight of God, who gives life to everything, and of Christ Jesus, who testifying before Pontius Pilate made the good confession, I charge you to keep this command without spot or blame until the appearing of our Lord Jesus Christ, which God will bring about in his own time – God, the blessed and only Ruler, the King of kings and Lord of lords, who alone is immortal and who lives in unapproachable light, whom no one has seen or can see. To him be honor and might forever. Amen

Command those who are rich in this present world not to be arrogant nor to put their hope in wealth, which is so uncertain, but to put their hope in God, who richly provides us with everything for our enjoyment. Command them to do good, to be rich in good deeds, and to be generous and willing to share. In this way they will lay up treasure for themselves as a firm foundation for the coming age, so that they may take hold of the life that is truly life.

Bible Study -- Instructions for Leader

Materials: Newsprint and marker; colored pencils, crayons or markers.

Process:

1. Pass out copies of the scripture passage (1 Timothy 6:3-19) to all participants. Explain that the passage speaks (among other things) about financial issues. Ask participants to underline each word or phrase that has some reference to money or any financial matter as the passage is read aloud. Ask several participants to read aloud one paragraph each. At the end of the reading, ask people to name some of the words or phrases they have circled. Write these words on newsprint as they are named.
2. Explain that although a lot of financial terms are used in the passage, the words have different meanings in different places. Point out the last paragraph as an example where the word “rich” has three different meanings. Explain that Paul is using familiar words to point out a contrast between two different ways of looking at money. We can call these two different ways: “false doctrines” and “sound instruction” (see the first sentence of the passage). Write those two phrases at the top of two different pieces of newsprint or two different columns on a chalkboard. Ask the participants to read through the passage again silently. As they do so they should underline or circle, using one color, words or phrases that apply to the “false doctrines” way of looking at money and using a different color, words or phrases that illustrate “sound instruction.”
3. When participants have finished the assignment, ask people to name aloud some of the words they have associated with each of the two categories. Write their suggestions in the proper columns. The lists may look something like this:

False Doctrines

Conceited
Understands nothing
Envy
Strife
Temptation
Robbed of the truth
Foolish and harmful desires

Sound Instruction

godly teaching
contentment
righteousness
faith
gentleness
honor
eternal life

Ask the participants to reflect on the two lists. Indicate that Paul is painting a picture of two different ways of thinking about the resources God provides. Ask: What is the difference?

4. Conclude by saying that the *Generous Congregations* journey is designed to help a congregation distinguish between “false doctrines” and “sound instruction” concerning money in both their individual and their corporate lives.

Church Giving Profile

Items to include:

1. Current year's budget
2. Church membership, average worship attendance, and average Sunday School attendance for past 10 years
3. Annual congregational giving figures for the past 10 years
4. Congregational giving for three years plotted on the chart on the next page

Statistics for items #2 and 3 can be found at www.pcusa.org/tenyeartrends if your congregation has been reporting its statistics faithfully.

Congregational Giving

	Previous Year	2 Years Ago	3 Years Ago
Total amount given by congregation			
Number of member households			

Amount Given	Number Of Giving Units Previous Year	Number Of Giving Units 2 Years Ago	Number Of Giving Units 3 Years Ago
\$20,000+			
\$15,000-20,000			
10,000-14,999			
7,500-9,999			
5,000-7,499			
2,500-4,999			
2,000-2,499			
1,500-1,999			
1,000-1,499			
750-999			
500-749			
250-499			
100-249			
1-99			
non-donors			

	Previous Year	2 Years Ago	3 Years Ago
Amount given to Presbytery/Synod/GA Unified Budget			
Amount used for your congregation's operating budget (inc. salaries, facilities, programs, etc.)			
Amount given to mission (excluding unified budget)			

Analysis of Information

How many member households does your church have? _____

How many giving units does your church have? _____

The top 10% of donors consists of how many giving units? _____

The top 10% of donors gives \$_____ (total amount)

This figure constitutes _____% of the total donations.

The largest category of donors gives between \$_____ and \$_____. (Refer to categories on p. ____.) How many giving units give in this category? _____

The second largest category of donors gives between \$_____ and \$_____. How many giving units give in this category? _____

The average donation of those who gave was \$_____.

The average donation including non-donors was \$_____.

Number of new member households in the previous year: _____

The average annual household income in your ministry area or zip code is \$_____. (This information is available through MissionInsite report at www.missioninsite.com.)

If the members of your church were at the average income level for your ministry area, the total congregational income would be:

_____ (number of households) X \$_____ (average annual household income) = \$_____ (total congregational income).

Ten percent (a tithe) of this total congregational income would be \$_____.

Session #3

Theme: Establishing a congregational profile
Participants: Pastor, session, and stewardship ministry team
Time: 2 hours
Materials: Copies of Congregational Giving Profile results, index cards, copies of Information Gathering (p.20)

Process:

1. Pastor or leader will lead a Bible study such as the one on pages 29-31.
2. Session member will distribute copies of the Congregational Giving Profile results. The leader will conduct a conversation concerning the Profile using the following questions:
 - What surprised you concerning the financial information that you received?
 - What changes would you like to see in your Congregational Giving Profile?
 - What additional information would you like to have about giving in your congregation? How will you obtain this information?
 - What did you learn about your congregation?
 - Do you believe that your congregation members give what they can to the church? Why or why not?

The leader will ask each person to complete the following sentences on index cards:

- If the members of our congregation were more trusting in God, they would _____.
- If the giving of our congregation were to double in the next three to five years, I believe the money should be spent on _____.

After each person has written a response to the two questions on an index card, people may be invited to share their answers in small groups. When the whole group reconvenes, small groups may be invited to tell about some of their shared understandings or visions.

3. The leader will pass out copies of Information Gathering (p. 20), explaining that the questions will help the participants to begin to understand the money culture that exists within the congregation. The leader will make assignments for gathering the information: assign each person or small group one or more of the questions to research and prepare a report on before the next session. You do not need to use all of the questions. Choose ones that make sense for your own congregation.

Information Gathering

1. Does your church have any financial heroes/heroines? If so, who are they? Why are they admired?
 2. What was the “golden age” of your congregation? Why?
 3. Why did your church come into being in the first place? Has it accomplished the purpose for which it was formed?
 4. Who handles stewardship in your congregation? What are the consequences of this arrangement?
 5. What is the minister’s role in stewardship in your congregation? What are his/her attitudes about stewardship? How are they expressed?
 6. What are the giving expectations for church members? How are they communicated?
 7. What are the giving expectations of new members? How are they communicated?
 8. Who in your congregation knows what members give? How and when was the decision made as to who should/should not know this information? What are the consequences of this decision?
 9. How does stewardship education occur in your congregation? What is the role of:
 - Sermons
 - Adult education classes
 - Education for children and youth
 - Personal stories or testimonies
 - Letters or articles
 - Small study or support groups
 - Other _____
-

How would you evaluate the effectiveness of each of these components?

Assign each person or small group one or more of the questions listed above to research and prepare to report on before the next meeting. You do not need to use all of the questions. Choose ones that make sense for your own congregation. During the next meeting, have each individual or group make a report. After each report, encourage questions, conversation, or disagreement about the conclusions. At the conclusion of all the reports, lead a group discussion using the following questions:

- What did you learn about the giving history or patterns of your congregation?
- What conclusions can you draw about what is most/least helpful?
- What goals would you like to propose for your church’s stewardship?

How generous is your congregation? Upon what evidence are you making this decision?

Session #4

Theme: Inviting the congregation

Participants: Pastor, session, stewardship ministry team

Time: 2 hours or more (more than one planning session may be needed)

Process:

1. Leader will begin the session with prayer and Bible Study #2 (p. 32-34)
2. Each individual or group will make a report on the findings from the **Information Gathering** activity. After each report, encourage questions, conversation, or disagreement about the conclusions. At the conclusion of all the reports, lead a group discussion using the following questions:
 - What did you learn about the giving history or patterns of your congregation?
 - What conclusions can you draw about what is most/least helpful?
 - What goals would you like to propose for your church's stewardship?
 - How generous is your congregation? Upon what evidence are you making this decision?
3. The session and stewardship ministry team will formulate plans for informing the congregation of the decision to be engaged in *Generous Congregations*. See Benchmarks (p. 7) for ways to communicate the vision. A sample letter to the congregation can be found on p. 37.
4. A congregational prayer team will be recruited to pray regularly for the congregation's faithfulness to God through stewardship. See appendices A and B (pp. 38 and 39) for suggestions on organizing a prayer team.
5. The following programs/activities will be planned:
 - A course on personal financial planning (see p.36 for suggested resources for the course)
 - A schedule of adult/youth/children's education opportunities dealing with stewardship
 - A season of prayer and fasting
 - A schedule of sermons on money/stewardship
 - Several opportunities for testimonies by congregational leaders who have made a commitment to tithe
 - An annual financial stewardship campaign
 - A strategy for introducing the Challenge to Commitment (p. 35) to the congregation

In planning these growth activities for the congregation, consult the Benchmarks developed in Session 2 (see p. 7) for guidance.
6. Session and stewardship team members will be invited to sign a Challenge to Commitment (p. 35).
7. A time will be set for the next meeting.

Session #5

Theme: Examining our commitment
Participants: Pastor, session, stewardship ministry team
Time: Several hours. This is best addressed in an all-day or overnight retreat format. Note: If you are using an overnight retreat format, you may choose to combine sessions 5 and 6.
Resources: Barnett, Elaine W., Gordon, Laura S., and Hendrix, Margaret A. *The Big Book of Presbyterian Stewardship*. Louisville: Geneva Press, 2001.
Preparation: Participants should read chapters 1-4 of *The Big Book of Presbyterian Stewardship*

Process:

1. Begin with Bible study such as the Bible Study #3 on pp. 32-34.
2. Ask each participant to fill out Tool #7, "Money Attitudes Inventory" from *The Big Book of Presbyterian Stewardship* individually.
3. Divide participants into groups of three or four to discuss their responses to the questions in Tool #7. Allow at least 1 hour for the small group discussions. Provide some guidelines for the small groups such as:
 - Give each person an opportunity to speak
 - Listen and reflect what you have heard
 - Provide support, not criticism
 - Respect confidentiality
4. Reconvene the whole group, and address the discussion questions on page 24 of *The Big Book of Presbyterian Stewardship*.
5. Ask each participant to respond to Tool #10. Then use the discussion question at the bottom of the page to lead a group discussion on factors that determine giving in your church.
6. By this time it may have been 3 to 6 months since you have begun your commitment to *Generous Congregations*. Ask participants to evaluate how the congregation has grown in its understanding of stewardship. Use the following questions to guide your discussion:
 - What have you learned about your congregation's attitudes about money since becoming involved in *Generous Congregations*?
 - What scripture passages have had an impact on your thinking about money?
 - How have you grown in your spiritual life since you have been involved in *Generous Congregations*?
 - What are your hopes for the next 3-6 months of participation in this program?
7. Pass out copies of the benchmarks the session developed during session #2. Ask participants to look over the list and to identify benchmarks that have been reached. Ask whether there are any benchmarks that the participants no longer feel are relevant. If the majority agrees to abandon one or more of the benchmarks, remove them from the list. Ask whether there are any additional benchmarks the group would agree to add to the list. Make any appropriate changes.

Session #6

Theme: Writing a money autobiography

Participants: Pastor, elders, stewardship team, congregation members

Time: Two hours or more

Resources: Copies of page 24-25

Preparation: Light candles. Play soft music as participants arrive.

Process:

1. Begin with Bible study and prayer. Invite participants to engage in a meaningful and deeply spiritual journey of growing in discipleship.
2. Use the instructions provided on pp. 24-25 to lead the activity of writing a money autobiography.
3. Join together for prayer for healing and growth in areas that have been revealed through the activity.
4. You may want to repeat this activity for several small groups in the congregation.

Writing a Money Autobiography

Writing a money autobiography is a challenging step in understanding your own behavior and feelings about money. Even if you find it difficult to write, careful reflection on your life experiences with money will yield insights.

Jesus repeatedly spoke about money and challenged the disciples, the Pharisees, and the crowds to think about money and their relationship to it. Money issues have troubled faithful people throughout the ages. In our materialistic world it is especially important for today's Christians to examine their thoughts, feelings, and behaviors in relation to money. Writing a money autobiography is one way to begin to think about some tough questions and to grow in Christian discipleship in this significant area of life.

Set aside some quiet time, take up your pen or computer, and discover for yourself the gifts of healing, insight, and freedom that come as you acknowledge the feelings, attitudes and experiences evoked by your complex relationship with money. Write an autobiography which deals only with the subject of money in your life. If you do not enjoy writing, try just jotting down phrases or making an outline of significant experiences. In any case, the emphasis should be on feelings and relationships.

Use any of the following questions that are helpful to you as you write:

- Childhood: What is your first money memory? What is your happiest childhood memory in connection with money? What is your unhappiest? What attitude did your mother have about money? What attitude did your father have? What was your attitude about money as a child? Did you feel poor or rich? Did you worry about money?
- Teens: What was your attitude about money as a teenager? What were your sources of money? What are your memories about money from this period? What was your first real job?
- Adulthood: What role did money play in your life as a young adult? As a parent? At age 30? 40? 50? 65? How did your attitude or feelings shift at the different transition stages in your life?
- Now: What is your present financial status? How do you feel about it?
- Future: What do you anticipate your income to be 10 or 20 years in the future? What changes will occur in your financial status? What are your hopes and dreams? Will you inherit money? What are your thoughts or feelings about that?
- Attitudes: Are you generous or stingy with your money? Do you spend money on yourself? If so, what are your feelings about doing so? Do you feel guilty about the money you have? Do you count your money? Do you worry about money? Do you take risks with money? Do you gamble with money?
- Money and relationships: When you eat with friends and there is a group check, are you the one to pick it up? Do you make sure that you pay your share and that it includes tax and tip? Do you tend to be more on the giving end or receiving end? If you lacked money, how would you feel about others helping you pay your rent, or treating when you went out? If you have money, how would you feel about subsidizing a friend's rent or paying more than your share of things? What would you want in return?

- Decisions: What important financial decisions have shaped your life? What feelings do you have about those decisions?
- Tithing: Do you tithe? Why? When did you make this decision? How do you feel about this decision?
- Legacy: Have you made a will? Why? Who is included in your will and why?

Additional questions to consider:

- Our culture has taught different roles and behaviors toward money for men and women. How has your approach to money and its use been shaped by being a woman or a man?
- How have your thoughts and behavior around money been shaped by your faith?
- How do you deal with the fact that 2/3s of the world's people are poor?
- How do you feel about asking others for money...for yourself? For a worthy cause? For the church?
- How does money affect your self-esteem?

Have you ever used money to control events or persons?

Session #7

Theme: Entering the struggle to tithe

Participants: Pastor, elders, stewardship team, congregation members

Time: 45 minutes

Resources: Bibles

Process:

1. Introduce the subject of tithing by asking the following question:
 - What does *tithe* mean?Acknowledge that tithing may be an unfamiliar or uncomfortable subject for some. However, it is a biblical principle that emphasizes the importance of putting God first in one's life by devoting the first 10% of one's income to God's work. The word *tithe* means a tenth.
2. Ask a participant to read aloud Malachi 3:8-12.
3. Use the following questions to lead a group discussion:
 - Why does God ask for a tithe?
 - According to the passage, what are the results of tithing?
 - What are the results of withholding the tithe?
 - How does God bless individuals and groups who give generously?
 - Why does God invite testing in this matter?
4. Ask participants whether they believe that God may be calling them to respond to this same challenge to tithe.
5. Pray together for God's guidance in the decision to tithe.

Session #8

- Theme: Planning a financial stewardship campaign
- Participants: Pastor, stewardship ministry team
- Time: Several meetings
- Resources: Barnett, Elaine W., Gordon, Laura S., and Hendrix, Margaret A. *The Big Book of Presbyterian Stewardship*. Louisville: Geneva Press, 2001.
A Stewardship Manual: A Guide for Year-Round Financial Stewardship Planning. PC (USA), 1994
- Preparation: Participants will read *The Stewardship Manual* and chapter 5 of *The Big Book of Presbyterian Stewardship*.
- Process: Use *The Stewardship Manual* and chapter 5 of *The Big Book of Presbyterian Stewardship* to plan and coordinate a year-round plan for stewardship that includes an annual financial stewardship campaign for the congregation.

Session #9

Theme: Evaluating the journey

Participants: Pastor, session, stewardship committee

Process:

1. Ask participants to evaluate how the congregation has grown in its understanding of stewardship. Use the following questions to guide your discussion:
 - What have you learned about your congregation's attitudes about money since becoming involved in *Generous Congregations*?
 - What scripture passages have had an impact on your thinking about money?
 - How have you grown in your spiritual life since you have been involved in *Generous Congregations*?
 - What are your hopes for the next 3-6 months of participation in this program?
2. Pass out copies of the benchmarks the session developed during session #2. Ask participants to look over the list and to identify benchmarks that have been reached. Ask whether there are any benchmarks that the participants no longer feel are relevant. If the majority agrees to abandon one or more of the benchmarks, remove them from the list. Ask whether there are any additional benchmarks the group would agree to add to the list. Make any appropriate changes.
3. Ask the stewardship committee to evaluate the financial stewardship campaign.
4. Set goals and benchmarks for the future.

Congratulations! You've reached the end of the beginning. Your congregation has begun its journey toward a new understanding of the generous God we serve. This is a great time to consider what is next for you. Why not explore some of the following possibilities with your resource person:

- Major gifts campaign
- Endowment opportunities
- Stewardship education for children and youth
- Capital campaign

Bible Study #1

Pass out copies of the scripture passages on page 30.

Allow a few minutes of silence for each participant to read and reflect on the four passages.

Ask each participant to select one of the four passages.

Divide the participants into four small groups based on the scripture passages selected.

Pass out copies of page 31, instructions for small group Bible study.

Allow each group 30 minutes to complete the activities on page 31.

Generous Congregations

Bible Study

Psalm 112:1-7

Happy are those who fear the Lord, who greatly delight in his commandments. Their descendants will be mighty in the land; the generation of the upright will be blessed. Wealth and riches are in their houses, and their righteousness endures forever. They rise in the darkness as a light for the upright; they are gracious, merciful, and righteous. It is well with those who deal generously and lend, who conduct their affairs with justice. For the righteous will never be moved; they will be remembered forever. They are not afraid of evil tidings; their hearts are firm, secure in the Lord. NRSV

1 Timothy 6:6-10

But godliness with contentment is great gain. For we brought nothing into the world, and we can take nothing out of it. But if we have food and clothing, we will be content with that. People who want to get rich fall into temptation and a trap and into many foolish and harmful desires that plunge men into ruin and destruction. For the love of money is a root of all kinds of evil. Some people, eager for money, have wandered from the faith and pierced themselves with many griefs. NIV

Acts 4:32-35

Now the whole group of those who believed were of one heart and soul, and no one claimed private ownership of any possessions, but everything they owned was held in common. With great power the apostles gave their testimony to the resurrection of the Lord Jesus, and great grace was upon them all. There was not a needy person among them, for as many as owned lands or houses sold them and brought the proceeds of what was sold. They laid it at the apostles' feet, and it was distributed to each as any had need. NRSV

1 Chronicles 29:11-14

Yours, O Lord, is the greatness and the power and the glory and the majesty and the splendor, for everything in heaven and earth is yours. Yours, O Lord, is the kingdom; you are exalted as head over all. Wealth and honor come from you; you are the ruler of all things. In your hands are strength and power to exalt and give strength to all. Now, our God, we give you thanks, and praise your glorious name. But who am I, and who are my people, that we should be able to give as generously as this? Everything comes from you, and we have given you only what comes from your hand. NIV

Small Group Bible Study

First Reading

One person reads the scripture passage aloud slowly as others follow along. Each person mentions a phrase or verse to which he or she is particularly drawn.

Second Reading

Another person reads the passage aloud.

Each person writes a response to the following: *What this passage touches in my life today.*

Each person shares his/her reflections briefly, using the following sentence:

“I hear; I see; I _____.”

Third Reading

Another person reads the passage.

Each person writes a response to the following: *From what I've heard and shared, how does God invite me to change? This week, how does God want me to be, or what does God want me to do? Be as specific as appropriate.*

Each person shares briefly using the following sentence:

“I believe God wants me to _____.”

Each person prays aloud for the person on his or her left, perhaps repeating just what was shared in the prior step. “O God, help _____ to _____.”

Bible Studies #2-6

Make copies of the response form on page 34 for participants. Participants will use the form to respond, first individually, then in small groups to the following scripture passages:

Bible Study #2 Stewardship in Scripture

- Group 1: Job 41:11
Psalm 24:1-2

- Group 2: Psalm 50:10-12
Haggai 2:8

- Group 3: Matthew 6:24-25

- Group 4: Matthew 25:14-30

Bible Study #3 Giving in Scripture

- Group 1: Deuteronomy 14:22, 23
Deuteronomy 16:16b, 17
Proverbs 3:9, 10
Proverbs 11:25

- Group 2: Malachi 3:8-11
Matthew 5:23, 24

- Group 3: Mark 12:41-44
I Corinthians 16:2
II Corinthians 8:7-15
II Corinthians 9:6-7

Bible Study #4 Leadership in Scripture

- Group 1: I Chronicles 29:1-20

- Group 2: Luke 16:10-13
Hebrews 13:5

- Group 3: I Timothy 3:3, 8
I Timothy 6:7-19

Bible Study #5 Stewardship and Leadership

- Group 1: I Corinthians 16:1-4

- Group 2: II Corinthians 9: 6-15

- Group 3: II Corinthians 8:1-15

Bible Study #6 Stewardship and Leadership

Group 1: Acts 4:32-37
 Acts 11:29

Group 2: Acts 18:1-3
 I Thessalonians 2:7-9
 II Thessalonians 3:10

Group 3: I Timothy 3:2-3, 8
 I Peter 5:2

Generous Congregations
Bible Study

Observation

What does it say?

Interpretation

What does it mean?

Application

What do we/I need to do?

Generous Congregations

A Challenge to Commitment

We are asking you as faithful followers of Jesus Christ at _____ Church to join many of the church's leaders in making four commitments to yourselves and each other. We believe that these commitments are critical to your own spiritual life and to the spiritual health and vitality of our congregation.

- **We commit to prioritize our giving by giving to God's work from the first part of our income, not the leftovers.**
"Honor the Lord with ... the first fruits...." Proverbs 3:9
- **We commit to giving a percentage of our income.**
"Each one of you should set aside a sum of money in keeping with his income...." I Corinthians 16:2
- **We commit to increasing our freedom to give by reducing our debts and controlling our lifestyle.**
"Put your hope in God who richly provides us with everything for our enjoyment...be generous and willing to share." I Timothy 6:17
- **We commit to grow in giving by adding an additional 1% of our annual income to our giving each year until we reach our prayerfully-determined target percentage.**
"For if the willingness is there, the gift is acceptable according to what one has, not according to what one does not have...." II Corinthians 8:12

Please cut on line and return bottom portion to _____

In prayerful dependence on God to help us grow as faithful disciples of Jesus Christ in financial stewardship:

- ___ We commit to **prioritize** our giving
- ___ We commit to giving a **percentage** of our income
- ___ We commit to **reducing** our debts and **controlling** our lifestyle
- ___ We commit to **grow** in giving

Signature

Date

Signature

Date

Resources

Personal Financial Management and Lifestyle

- Blue, Ron. *Mastering Money in Your Marriage*. Loveland, Colorado: Group Publishing Co., 2000.
- Burkett, Larry. *Your Finances in Changing Times*. Chicago: Moody Press, 1975.
- Campolo, Anthony. *Curing Affluenza*. A six-part video series on discipleship in a materialistic culture.
- Ronsvalle, John and Silvia Ronsvalle. *At Ease: Discussing Money and Values in Small Groups*. Bethesda: Alban Institute, 1998.
- Ronsvalle, John and Silvia Ronsvalle. *Behind the Stained Glass Windows – Money Dynamics in the Church*. Grand Rapids: Baker Books, 1996.

Bible Study

- Vallet, Ronald. *Stepping Stones of the Steward*. Grand Rapids: Eerdmans Publishing Co., 1989.

Preaching Resources

- Carter, William G., ed. *Speaking of Stewardship: Model Sermons on Money and Possessions*. Louisville: Geneva Press, 1998.
- Phillippe, William R. *A Stewardship Scrapbook*. Louisville: Geneva Press, 1999.

Ministry

- Barna, George. *How to Increase Giving in Your Church*. Venture, AC: Regal Books, 1997.
- Callahan, Kennon L. *Effective Church Finances*. San Francisco: HarperSanFrancisco, 1992.
- _____. *Giving and Stewardship in an Effective Church*. San Francisco: HarperSanFrancisco, 1992.
- Durall, Michael. *Creating Congregations of Generous People*. Bethesda: Alban Institute, 1998.

Study

- Hoge, D., McNamara, P., Zech, C. *Plain Talk about Churches and Money*. Bethesda: Alban Institute, 1997.
- Hudnut-Beumler, J. *Generous Saints: Congregations rethinking Ethics and Money*. Bethesda: Alban Institute, 1999.

Sample Letter to Congregation

Dear Friends,

We have been noticing that we live in the richest, most materialistic culture the world has even known. Yet we as a congregation have often struggled to meet our budget. Many people in this congregation worry about debt and financial insecurity. While we claim to worship the Creator of the entire universe, we often worry about not having enough resources to carry out the ministry to which God has called us. We wonder why we often feel poor in the midst of the material abundance all around us. We are concerned that we accumulate more and more possessions while two thirds of the world struggles to survive. What is wrong with this picture?

We believe that God has called us to a time of prayerful study of the whole issue of faith and money. We are discovering that Jesus himself has more to say about money than about practically anything else. In the next several months, we have asked (pastor's name) to help us understand the complex subject of money and faith through sermons and classes. We understand that some people feel uncomfortable hearing about money in church. After all, money sounds like such an unspiritual subject. However, we believe that we live in a time when the world's message of selfish materialism threatens to overshadow God's message of abundance. We believe that God is calling us to live more generous, fruitful lives.

The session members have agreed to consider the call to tithe, committing one tenth of our income to the work of God through this congregation. For many of us, this would be quite a stretch, and we know we can't do it without God's help. We ask you to pray for us as we consider this new step of faithfulness in our lives. We believe that God is calling us to a time of spiritual growth. However, it is not easy to think about the sacrifices that this may involve.

We invite you to join us on the journey by reading the following scripture passages:

1 Timothy 6:17-19

1 Chronicles 29:1-20

Malachi 3:8-12

2 Corinthians 9:6-15

To learn more about this new faith adventure we are calling *Generous Congregations*, we invite you to join us at (time and place of education event).

Faithfully,

Session of _____ Church

Prayer Team

Purpose: To gather the most faithful pray-ers of your congregation to make a commitment to pray for your congregation as it grows in faithfulness to God through *Generous Congregations*.

Who will do this activity?

The session will recruit a prayer team with the help of the pastor and other key leaders. The prayer team will appoint its own convener.

Description: The prayer team will agree to pray individually and as a group throughout the time of commitment to *Generous Congregations*.

Procedure:

1. The session will recruit people to serve the congregation on the prayer team.
2. The prayer team members will be asked to make a commitment to pray individually each day for the spiritual well-being of the congregation and for the session, stewardship committee, and pastor as they provide leadership for the *Generous Congregations* ministry.
3. The congregation will recognize and commission the prayer team during a worship service.
4. The prayer team will set a regular time and place to gather to pray.
5. The prayer team will appoint its own convener who will gather the group, introduce a suggested format (see p. 39), and suggest appropriate scripture passages for meditation (see Bible Study suggestions on pp. 29-34).
6. The session will appoint a liaison between itself and the prayer team, who will make sure that the pray-ers stay up to date on the specific prayer requests of the congregation and of the *Generous Congregations* leaders.
7. The prayer team will be dismissed with thanks when the commitment to *Generous Congregations* is complete.

Format for Prayer Team Meetings

Focus on God

Reflect on a scripture passage.

Report on how you have seen God's presence and activity in the life of your congregation this week.

Sing a hymn or praise song.

Bring the congregation before God

Pray for the spiritual health of the congregation.

Pray for the work of the *Generous Congregations* leaders.

Pray that your congregation would become more generous.

Pray for specific needs of the congregation.

Pray for needs of individuals in your congregation and community.

Pray for your pastor.

Pray for yourselves.

Conclude

Conclude, as you began, with expressions of praise and thanksgiving to God.

Notes to convener:

- Invite people to pray aloud, but don't pressure anyone.
- Don't be afraid of silence or feel that silence must be filled.
- Help the group learn that silence can be a time of listening to God.
- Pray in short, simple, heartfelt sentences. Avoid long, preachy, flowery prayers.