

50 BEST PRACTICES

80
BEST
WEBSITES

12 Month Planning Worksheet

By Dr. Brian Kluth
Pastor & Bestselling Author

DR. BRIAN KLUTH Generosity Expert

Pastor, Bestselling Author, Speaker, Media Guest on generosity, ministry donations, and church giving



Inspiring Open Handed Giving in a Tight Fisted World

Dear Christian friend:

I am thankful for your interest in the important subject of Biblical generosity in the lives of Christian believers, churches, and ministries.

Scientists tell us that within a single apple seed, there is enough life in that seed to eventually grow thousands of apple trees and millions of apples.

While this report is small in the number of pages, it is my prayer that God will use the information and resources in this national report to help seed and fuel a renewal of Biblical generosity teaching and practices among churches everywhere.

May the Lord bless you and use you as you seek to be a positive and Biblical voice and example in this vital area of our Christian faith.

Yours for greater generosity among people everywhere,

Dr. Brian Kluth,

Pastor in Colorado

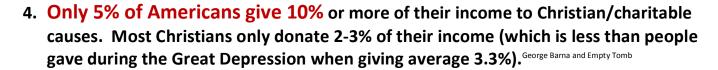
Author of the bestselling 40 Day www.GenerousLife.info Bible devotional Founder of www.MAXIMUMgenerosity.org

Speaker for the www.GiveWithJoy.org radio stories & 40 Day eDevotional

Biblical generosity teaching is often the "GREAT OMISSION" in the body of Christ

10 GENEROSITY FAST FACTS:

- 1. 85% of pastors feel uncomfortable and unequipped to preach on finances and generosity to their congregation. Lilly Endowment Studies
- 2. 90% of churches have no plans or resources in place to teach Biblical financial/generosity principles in their congregation.
- 3. 90% of seminaries have no coursework to teach their students Biblical financial/generosity principles. CSA and MAXIMUMgenerosity.org



- 5. In the USA there is a 40 year decline in the % of income that Christians donate. Empty Tomb
- 6. In many churches, 1/3 of attendees give \$0, 1/3 give under \$500, and 1/3 give over \$500/year in recordable donations. In larger churches, the % that give \$0 dollars can reach 50%. CSA
- 7. Church stewardship has primarily focused on "transactional fundraising" (i.e. "getting money" for budgets, building, and bills). The primary teaching focus has NOT been on the Biblical aspects of helping people move forward in their generosity journey towards spiritual maturity and transformation.
- 8. Nearly 30% of churches in 2008 had a decline in giving from 2007. Over 50% of churches in 2009 indicate that giving is behind budget. MAXIMUMgenerosity.org 1000+ church giving survey
- 9. In the midst of this recession, 85% of churches are interested in doing more in the area of financial/generosity ministries. MAXIMUMgenerosity.org 1000+ church giving survey
- 10.Government oppression and scrutiny is making it more difficult and sometimes even more dangerous to transfer funds to national Christian leaders overseas.

 National leaders are also realizing that they must instruct and inspire Christians in their country to be more faithful and generous in giving to the LORD's work.

 NISA Church Planting Leader in India who translated 40 Day Generous Life devotional into 10 major Indian languages

Today, more than ever before, a significant generosity movement among churches is needed in the United States and around the world.



Seven Keys to Inspiring Your Congregation to Generous Giving

Dr. Brian Kluth, Pastor, Author of www.GenerousLife.info, Radio speaker for www.GiveWithloy.org, Founder of www.MAXMIMUMgenerosity.org

Are you looking for resources to help your church members become more generous and joyful givers? If you're like most pastors or church leaders, you've never been trained in this vital area of church leadership, or you've been taught very little. To succeed, you need information that's both practical and biblical.

Through a recent survey of leading churches in America, I was able to compile the **45 best church practices and internet sites (see attached handout)** to help increase biblical financial teaching and generosity. However, in most churches, only about four or five of these practices are actually being used. To help you better understand this important area of ministry and to help you inspire your congregation to give more generously, here it a seven point boot camp course in "Church Giving 101."



I. TEACH IT Most people today are drowning in a sea of debt (from credit cards, no-principal mortgages, home equity loans, etc.). They desperately need the truth of God's Word to shine a light in their darkness as it relates to managing finances and giving faithfully. Some of the best ways to teach church members is through seminars, small groups, or Sunday school classes. Some of the most effective ministries with proven resources to help you teach biblical financial truths are: www.GenerousLife.info, www.Grown.org, www.goodsenseministry.com, www.go

2. TAKE IT CHURCHWIDE Over the years I've seen many people benefit greatly from attending a biblically-based financial seminar or class at a church. Unfortunately, only a small percentage of people participate in these events. For years, I longed for good teaching on biblical financial and generosity that could be used to positively impact every family in my congregation. Once I realized the limited resources available to pastors in this area, I submitted a proposal to seven Christian publishers for a personal/family/small group Bible devotional on generosity that churches could give out to every household in their church. All seven publishers rejected the idea saying no one would ever want this type of material! By faith, my wife and I self-published a booklet called a 40 Day Spiritual Journey to a More Generous Life to help churches encourage greater generosity (available at www.GenerousLife.info). By God's grace, 300,000 copies had to be printed in the first year and a half to keep up with the demand from across the US and overseas. Wonderful stories have been reported about how this biblical approach has been positively received by the congregation. General offerings have increased, mortgages have been paid off, and additional funds have come in for building projects. The value of a churchwide initiative is that it brings a positive and God-inspired perspective on generous giving to everyone in the church. This all-church approach can have a powerful impact on people's lives and the church's giving for years to come.

3. MAKE IT AN ACT OF WORSHIP In some churches, mentioning finances in the worship service means something dull and boring, like having the church treasurer stand up to tell everyone the church is behind in their budget. While this may shake a few shekels out of some tight-fisted people, this approach doesn't help people see their giving as an act of worship.

People need to know that giving is more than just writing a check or putting cash in the offering plate, it's about involvement in the Lord's work – and that can be rewarding and joyful. Here are a few ideas to help your teaching in this category:

- Videos on stewardship as part of your worship service (see www.bluefishtv.com).
- PowerPoint offertory slides in the worship service (see www.MAXIMUMgenerosity.org).
- Read and Pray. Have the person who is praying for the offering read the offertory slide/verse out loud and then pray for the offering based on the Scripture they just read.

- **4. HAND IT OUT** A very effective way to communicate biblical financial teaching and generosity is through pamphlets, flyers, and tracts. These quiet, but effective, tools can speak in profound ways to people's hearts and wallets. Include helpful written materials in your church bulletin, newsletters, website, or as an insert into giving statements. The website www.MAXIMUMgenerosity.org offers several giving tracts/flyers and also has a list of 250 money and generosity quotes that you can use in preaching and writing on finances. Another resource for written tracts and materials is www.stewardshipdirect.com. To help people get their financial houses in order concerning their financial records, funeral plans, and giving from their estate, see: www.kluth.org/houseinorder.htm.
- **5. PREACH IT** Studies show that 85% of pastors are uncomfortable preaching, teaching, or talking about money. One of the main reasons for this is that 95% of seminaries in America today never teach on a biblical approach to personal and church finances with their seminary students. The good news is that there are 2,350 verses on finances and material possessions in the Scriptures (so there is a lot of material to choose from). When you examine the Word for spiritual leaders who helped encourage financial teaching and generosity in their generation, the list is a veritable "Who's Who" of Bible characters. There are some helpful ministries that can greatly help pastors in this important area and they offer valuable insight and free resources for a biblical approach to finances and generosity. See: www.MAXIMUMgenerosity.org.
- **6. ADMINISTER IT** When I taught on finances and giving in churches in India, I noticed they had the largest offering baskets I had ever seen. When I asked them why, I was told that they made the baskets big enough so that people could put in a portion of whatever the Lord had blessed them with during the week. Their offering basket held things like bread, rice, eggs, money, and more! In one church, they even had "storage houses" next to the church so people could bring a tithe of their crops to church! In America, I'm afraid our "baskets are too small." We need to create bigger baskets, so to speak, so people can be faithful and generous in their giving in other ways. If we limit our collections to the offering plate or box in the box, our baskets are too small. I recommend we create "bigger baskets" by creating a variety of ways people can give, like: giving through electronic fund transfers, self-addressed stamped envelopes, stocks, website giving, and gifts-in-kind. The goal should be faithful and generous giving through whatever means possible.
- **7. TESTIFY ABOUT IT** One of the most powerful ways to impact people's generosity is to allow your congregation to hear real life stories about other people's faith journey in becoming a more generous Christian. Work with your leaders to identify some couples or individuals who over several weeks could take I-3 minutes before the offering is collected to answer one of the following questions:
- How old were you and what were the financial circumstances in your life when you began to faithfully give at least 10% of your income to the Lord's work?
- What are the reasons you faithfully give at least 10% of your income to the Lord's work and what are the benefits you've experienced from doing this?
- Tell us about a time you gave to the Lord's work a time of personal need and then saw God provide for you in some amazing ways.
- For other possible questions to ask in an interview format, see the weekly questions in the www.GenerousLife.info book.

A small church in lowa did this for four weeks before I came as a guest generosity speaker to their church. In the next year there giving went from \$125,000 to \$200,000! The powerful impact of people's personal stories about how God taught them to become more generous allowed this entire congregation to excel in the grace of giving in ways they had never imagined.

Money and finances are an essential part of spiritual life; and with the information and resources provided here, you can be used by the Lord to powerfully and effectively impact your congregation's giving and financial health. The consequences will be transformed lives and more fully devoted followers of Christ, perhaps the best results for which a pastor could ever ask.



Brian Kluth is a Senior Pastor of the First Evangelical Free Church of Colorado Springs, speaker for www.Truth4Today.TV, and Founder of www.MAXIMUMgenerosity.org. He has a free quarterly e-newsletter on church giving that is sent to 20,000 pastors and church leaders worldwide. He is the author of the bestselling fa9 **Day Spiritual Journey to a More Generous**Life" Bible devotional (www.GenerousLife.info) that is being used by churchwide by congregations to inspire generosity and increase giving.

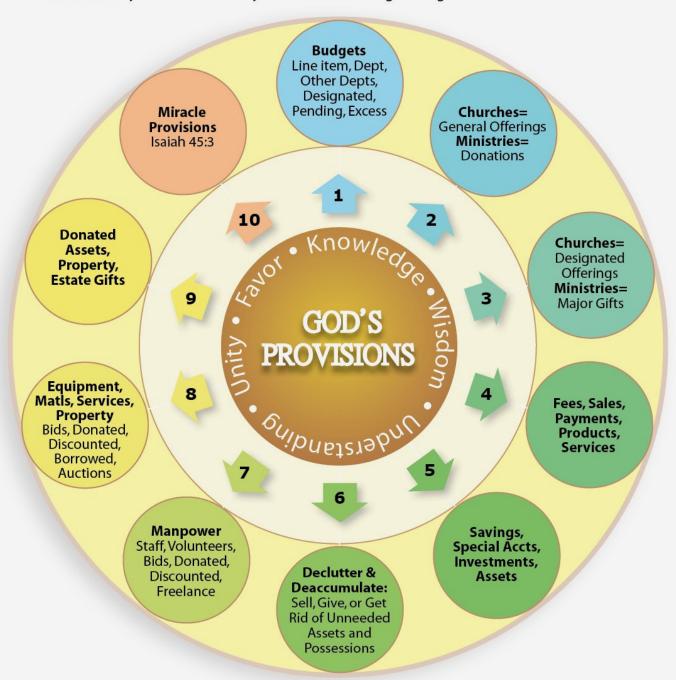
10 WAYS GOD PROVIDES

Recession-Proof Your Church or Ministry

BY BRIAN KLUTH, Pastor, Author, Speaker, Radio Teacher

Ps 50:12 The world is mine, and all that is in it.

Phil 4:19 My God will meet all your needs according to his glorious riches in Christ Jesus.



Ecc 2:26 To the man who pleases him, God gives wisdom, knowledge and happiness, but to the sinner he gives the task of gathering and storing up wealth to hand it over to the one who pleases God.

Proverbs 13:22 A sinner's wealth is stored up for the righteous.

Isa 45:3 I will give you the treasures of darkness, riches stored in secret places, so that you may know that I am the LORD, the God of Israel, who summons you by name.

The Generosity Journey



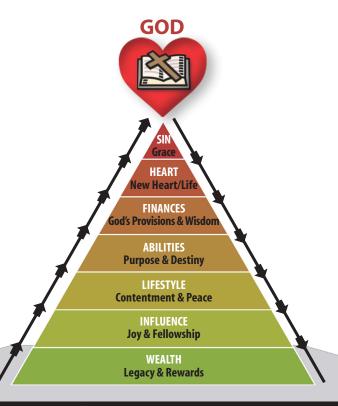
SEVEN MILESTONES in learning to Give TO GOD and learning to receive FROM GOD

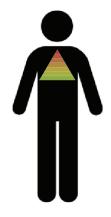
See that you also excel in this grace of giving.

2 Cor 8:7

The world of the generous gets larger and larger.

Prov 11:24 MSG





Give away your life; you'll find life given back.

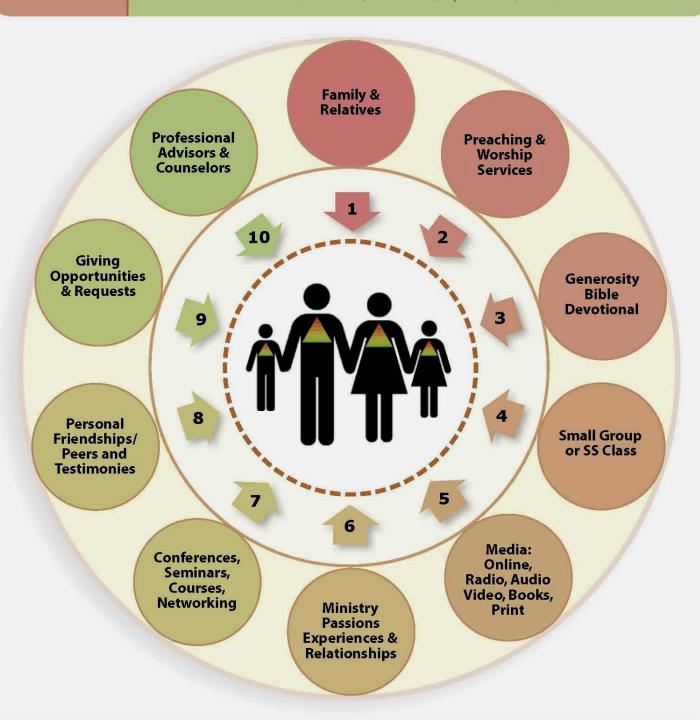
Luke 6:38 MSG

Milestones	What you <i>GIVE</i> to God	What you <i>RECEIVE</i> from God	Scriptures		
1	Your SIN	Grace & Forgiveness	Eph 2:8-9, 1 John 1:9, Eph 1:7, Romans 1:16, Col 1:13-14		
2	Vour HEART	New Heart & Life	Ezek 36:26, John 10:10, 1 Cor 5:17, John 3:16, Ps 51:17		
3	Your FINANCES	God's Provisions & Wisdom	Pr 3:9-10, Mt 6:33, 2 Cor 8-9, 1 Cor 16:2, Gen 28:20-22		
4	Your ABILITIES	Purpose & Destiny	Matt 16:25, Eph 2:10, Jere 29:11		
5	Your LIFESTYLE	Contentment & Peace	1 Tim 6:10, Heb 13:5, Luke 12:15		
6	Your INFLUENCE	O Joy & Fellowship	1 Cor 12, 2 Cor 8:1-7, Gal 5:22		
7	Vour WEALTH	C Legacy & Rewards	1 Chron 29, Matt 6:19-21, 1 Tim 6:17-19, Luke 12:16		

10 WAYS

PEOPLE ARE INFLUENCED TO LIVE GENEROUSLY

BY BRIAN KLUTH, Pastor, Author, Speaker, Radio Teacher



HELPFUL RESOURCES FROM BRIAN KLUTH:

www.MAXIMUMgenerosity.org (2,3,4,5,7) www.GenerousLife.org (2,3,4,5) www.MyFamilyOrganizer.org (4,5,7) www.GiveWithJoy.org (4,5) www.GodsProvisions.org (2,3,4,5,7) www.GlobalGenerosity.org (2,3,4,5,7)

HOW TO INCREASE CHURCH GIVING 50 BEST Practices & Websites

By Dr. Brian Kluth for ${\color{red}{MAXIMUMgenerosity.org}}$ Church Giving Seminars

7	FEACHING – Classes, Groups, Seminars
1	Sunday School Curriculum GenerousLife.org Crown.org
	Pastors.com Goodsenseministry.com kluth.org/children.htm
2	Small Group Curriculum GenerousLife.org Crown.org Goodsenseministry.com Pastors.com Daveramsey.com
	Financial Seminars Godsprovisions.org Crown.org
3	MyFamilyOrganizer.org Goodsenseministry.com
	TEACHING – Written Materials
4	Churchwide 40 Day Generosity Bible Devotional
	GenerousLife.info MAXIMUMgenerosity.org GiveWithJoy.org eDevotional and Website Generosity Campaign
5	GiveWithJoy.org GenerousLife.info
6	Financial or generosity tracts/flyers/mailers
7	MAXIMUMgenerosity.org Crown.org MyFamilyOrganizer.org
1	Cartoons on Giving/Finances MAXIMUMgenerosity.org
8	Estate Planning Resources Denominational resources MyFamilyOrganizer.org Nationalchristian.com visionresourcing.com
	Aboutplannedgiving.com Barnabasfoundation.com
9	Newcomer/Membership Class resources Pastors.com GenerousLife.org MAXIMUMgenerosity.org
	PREACHING & WORSHIP SERVICES
4.0	Preaching Messages GenerousLife.org GiveWithJoy.org
10	MAXIMUMgenerosity.org GenerousGiving.org AnnualStewardship.com Sermoncentral.com
11	Guest generosity speaker Denominational resources
• •	www.Crown.org AnnualStewardship.com GenerousLife.org
12	Generosity testimonies (live or video) GenerousLife.org GiveWithJoy.org MAXIMUMgenerosity.org GenerousGiving.org
13	Dramas with financial or generosity theme
	Goodsenseministry.com Generousgiving.org
14	Weekly Worship Service Offertory Verse/Slide MAXIMUMgenerosity.org iStockphoto.com Bigstockphoto.com
4.5	Videos with financial/generosity theme Bluefishtv.com
15	MAXIMUMgenerosity.org GiveWithJoy.org GenerousLife.org Goodsenseministry.com Generousgiving.org Sermonspice.com
	SHEPHERDING & COUNSELING
16	Budget/Credit Counselors/Coaches Crown.org
	Goodsenseministry.com DaveRamesy.com
17	Benevolence Offering & Assistance Crown.org
18	Career Guidance Crossroadscareer.org Crown.org/Career Direct Referral to a Christian Financial Professional
19	Kingdomadvisors.org
20	Estate/Planned Giving Services Denominations
20	Aboutplannedgiving.com Nationalchristian.com iDonate.com kingdomadvisors.org barnabasfoundation.com visionresourcing.com
21	Target Group Ministries (single parents, women,
	business owners/professional, etc.) Crown.org Fcci.org
22	Community/Denomination Foundation Referral Nationalchristian.com Denomination resources
23	Financial & tax planning for church staff
20	ECFA.org Clergysupport.com Kingdomadvisors.org
0.4	Ministering to people with the gift of giving
24	Ministering to people with the gift of giving Generousgiving.org Crown.org Kingdomadvisors.org Nationalchristian.com TheGathering.com MinistryWatch.com
24	Ministering to people with the gift of giving Generousgiving.org Crown.org Kingdomadvisors.org

	COLLECTIONS & ADMINISTRATION
26	Offering Envelopes Americanchurch.com Churchbudget.com Envelopeservice.com Onewriteco.com Wengercorp.com
	EFT-Electronic & Online Giving available
27	<u>Vancoservices.com</u> <u>Directtithing.com</u> <u>eTransfer.com</u> <u>e-Tithes.com</u> <u>eGive-usa.com</u> <u>Paypal.com</u> <u>Networkforgood.org</u>
28	Stock brokerage giving account
	Giving kiosks in churches Givingkiosk.com
29	Churchmediakiosk.com Phoenixkiosk.com
30	Community/Denomination Foundation account
30	Denominational resources Nationalchristian.com
31	Accept donated assets and gifts-in-kind iDonate.com Nationalchristian.com
32	Legacy Club of promised estate planning gifts
	kluth.org/legacy.htm MyFamilyForms.org aboutplannedgiving.com Annual confidential analysis of giving patterns
33	MAXIMUMgenerosity.org
34	Financial info on website calvaryftl.org 1freechurch.org
35	Review national church salary survey studies
JJ	Nacba.net Christianleadershipalliance.com
36	Approved list of projects awaiting funding 1freechurch.org/list.shtml
37	Giving statements/chart sent out 3-4x/year MAXIMUMgenerosity.org
	Financial newsletter sent w/statements
38	MAXIMUMgenerosity.org
39	Faithful church accounting practices & standards
	ECFA.org ChurchLawToday.com Nacba.net
40	Generosity info in church bulletin and newsletter
41	Policy & practice of church faithfully giving 10%+
42	90-Day Tithing Challenge Guarantee Injoy.com www.MAXIMUMgenerosity.org AnnualStewardship.com
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	Conferences for Pastors & Church Leaders ECEA org. GodsProvisions org. GlobalGenerosity org.
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Part 2: 12-MONTH GENEROSITY PLANNING WORKSHEET

Determine which best practices you will schedule, research, initiate, and/or implement in your church.

See 50 Best Practices Sheet	See:	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec
TEACHING	* = Good month to consider doing.												
SS Classes \$ Curriculum	1	*	*	*	*	*	d month	to consic	doing.	*	*	*	
\$ Small Groups Offered	2	*	*	*	*	*				*	*	*	
Financial Seminar		*	*	*	*						*		
All-church 40 Days Generosity Focus	3	*	*	*	*	*				*	*	*	
Stewardship Campaign or Pledges	48	*	*	*	*	*				*	*	*	
Estate Planning Seminar	20	*	*	*	*	*				*	*	*	
Incorporate in membership class	9	*	*	*	*	*				*	*	*	
\$ Tracts/flyers in lobby or mailed	6	*	*	*	*	*	*	*	*	*	*	*	*
Children's or Youth Curriculum	1	*	*	*	*	*				*	*	*	
Church Giving Cartoons	7	*	*	*	*	*				*	*	*	
PREACHING & WORSHIP													
Weekly generosity verse/slide	14	*	*	*	*	*	*	*	*	*	*	*	*
Preaching message or series	10	*	*	*	*					*	*	*	*
Giving testimonies (video or live)	12	*	*	*	*	*				*	*	*	*
Dramas	13	*	*	*	*	*				*	*	*	*
Video clips on Finances/Generosity	15	*	*	*	*	*				*	*	*	*
SHEPHERDING & COUNSELING													
Budget Counselors Trained/Available	16	*	*	*	*	*	*	*	*	*	*	*	*
Benevolence Ministry	17	*	*	*	*	*	*	*	*	*	*	*	*
Career Guidance Help	18	*	*	*	*	*	*	*	*	*	*	*	*
Estate/Planned Giving Seminars,	20												
Handouts or Resources	20												
Ministry to people with gift of giving	24	*	*	*	*	*	*	*	*	*	*	*	*
COLLECTIONS & ADMIN													
Benevolence offerings collected	17	*	*	*	*	*	*	*	*	*	*	*	*
Offering Envelopes offered or sent	26	*	*									*	*
EFT &/or Online giving setup/offered	27	*	*	*	*	*	*	*	*	*	*	*	*
Stock brokerage acct setup/offered	28	*	*	*	*	*	*	*	*	*	*	*	*
Community/Denom Foundation Acct	30	*	*	*	*	*	*	*	*	*	*	*	*
Legacy Club mailing/seminar	20/32												\vdash
Annual confidential giving analysis	33	*	*										
Financial info on church website	34	*	*	*	*	*	*	*	*	*	*	*	*
Review salary survey info	35									*	*		
List of pending projects needing funds	36	*	*	*	*	*	*	*	*	*	*	*	*
Send giving statements (3-6x/year)	37	*		*		*		*		*		*	<u> </u>
Financial newsletter (3-6x/year)	38	*		*		*		*		*		*	<u> </u>
\$ Info (& articles) bulletin & newsletter	40	*	*	*	*	*	*	*	*	*	*	*	*
Training for Pastor(s), Staff, Leaders	43/44	*	*	*	*	*	*	*	*	*	*	*	*
Establish Leader or Committee	46												<u> </u>
	47												
Written philosophies, practices, etc.	4/		-										<u> </u>
CAMPAIGNS Appual staylordabin or pladge drive	48	-	-		-					*	*	*	<u> </u>
Annual stewardship or pledge drive		*	*	*	*	*				*	*	*	
90 Day Tithing Challenge Guarantee	42			*	*	*					*	*	<u> </u>
Building/Capital Fund Campaign	50	*	*	*	*	*				*	*	*	
Other idea(s)		*	*	*	*	*				*	*	*	
Other idea(s)			-										
Other idea(s)													<u> </u>



This is the 2nd page of a 2 page document: "How to Increase Church Giving: 50 Best Church Practices & 80 Best Website" that was compiled by Brian Kluth, Pastor, author of the bestselling www.GenerousLife.org devotional and speaker for www.GiveWithJoy.org radio stories & eDevotional...

To receive Brian's FREE Generosity eNewsletter for pastors, ministry staff and leaders, go to: www.MAXIMUMgenerosity.org

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 attender'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

Maximum Generosity: God's High Calling for Christian Leaders

Heroes of the faith inspired God's people to greater levels of generosity

By Dr. Brian Kluth, national and international generosity author and speaker (www.MAXIMUMgenerosity.org)

Teaching on generosity and raising resources for God's work have always been a significant part of spiritual ministry in the lives of God's leaders. Yet some Christians view raising needed funds and resources as something unspiritual.

The chart on the right reminds us that seeking and receiving God's provisions has always been an important part of God's work. The list of leaders who actively sought God's provisions is a "Who's Who" of great Bible heroes.

If you take time to go through these Scriptures and examine the methods used, you will likely find fresh encouragement and direction on how God wants to provide for the needs of your ministry. As you look to the Lord and His Word, you'll gain new insights on how to become a more effective Christian leader.

And the next time you are involved in a fundraising activity or in teaching biblical generosity principles, remember that you're in great company!

"Everything that was written in the past was written to each us." Romans 15:4

LEADERS	NEED	METHODS	VERSES
King	Building Project	Planning Time Alone with God	•I Chron 28:12,19
•		Large Lead Gift Given	•I Chron 29:2-5
David		Leadership Meeting & Gifts	•I Chron 29:5-9
		• Gifts-In-Kind	•1 Chron 29:8
Moses	Building Project	•Large Group Meeting	•Ex 35:4
	3 ,	•Offerings Accepted	•Ex 20-34, 36:3-7
		•Skilled Volunteer Labor	•Ex 35:10,30-35
Nehemiah	Building	Personal Prayer	• Neh 1:4-11
	Renovations	•Major Donor Call	•Neh 2:1-8
		•Government Grant	•Neh 2:7,8
		•Executive Planning	•Neh 2:11-16
		Pivotal Leadership Meeting Volunteer Labor	•Neh 2:17,18 •Neh 3, 4:14-21,6:15
		•Debt Counseling and Action	•Neh 5:1-13
		•Executive Salaries Reduced	•Neh 5:14,15,18
		•Personal Lead Gift	•Neh 7:70
	Appual Funding	•Leadership Gifts	•Neh 7:70,71
	Annual Funding	•Public Gifts	•Neh 7:72
		•Signed Stewardship Covenant	•Neh 9:37-10:39
		•Development Offc. Established	•Neh 12:44-47
		•Reorganization Plan	•Neh 13:4-14
King	D. H.C.	Development Staff Failure	•II Kings 12:4-8
_	Building	Designated Giving Program	•II Kings 12:9-16
Joash	Renovations	_ congresses criming registers	go
King	Annual Funding	•Personal Gift	•II Chron 31:3
_	Annual Funding	 Leadership Announcement 	•II Chron 31:4-10
Hezekiah		 Development Dept. Established 	•II Chron 31:11-21
King	Annual Funding	 Major Donor Relations 	•I Kings 10:1-10
	Aimair anding	-	•I Kings 4:7,27,28
Solomon			
Ezra	Building	•Major Donor Relations	• Ezra 7:6,15
	Renovations	•Freewill Offerings	•Ezra 7:16
	nono ranono	•Government Grant	•Ezra 6:3-15, 7:11-23
		•Leadership Gifts	•Ezra 2:68,69
Apostles	Benevolence	•Foundation Board	• Acts 4:34-5:2
	Ministry	•Personal Donor Relations	•Acts 5:3-11
laarra		•Personal Ministry Relations	• Luke 8:2,3
Jesus	Public Ministry	•Stretching Provided Resources	•Matt 14:17-21
David	D II (•Large Group Mailing	•I Cor 16:1-3
Paul	Relief Ministry	•Stewardship Teaching	•II Cor 8,9
		•Field Representatives	•II Cor 8:16-24
Elijah	Davage al marcilla A	•Miraculous Provision	• I Kings 17:1-7
Liijaii	Personal needs &	•Face-to-face Donor Call	•I Kings 17:8-16
	Itinerant ministry	•Stewardship Teaching	•I Kings 17:13,14
Joshua	Delegation	•Expansion Plan	• Joshua 24
JUSIIUA	Relocation		
	Project		
Haggai	Minister O Dista	•Generosity Teaching	• Haggai 1
i iayyai			
	Needs		
Haggai	Ministry & Bldg Needs	•Generosity Teaching	• Haggai 1



Money Matters – 10 Keys to the Pastor's and Church Leaders Role on Finances and Generosity

Dr. Brian Kluth, pastor, www.GenerousLife.info author, www.GiveWithJoy.org radio speaker, www.kluth.org

Most churches experience a slump in giving over the summer months. As this occurs, the pressure normally mounts for the pastor to give a strong sermon on giving. Here are some proven tips to effectively preach God's truth on money matters:

#I - Teaching God's Word on money matters IS spiritual ministry

<u>I Tim 6:17-18</u> "Command those who are rich in this present world...to do good, to be rich in good deeds, and to be generous and willing to share. Many pastors have been conditioned to think that teaching on finances is not true spiritual ministry. In reality, a person's ability to follow Biblical principles for finances is a vital aspect of a person's spiritual development. In the Scriptures there are 2350 verses on finances, possessions, and generosity. Throughout the Scriptures, godly leaders taught and mobilized God's people to be faithful stewards and generous givers to God's work including Moses, David, Solomon, Hezekiah, Haggai, Ezra, Nehemiah, Malachi, Jesus, Paul and others. We live in a time when God's Word on finances must be clearly taught.

#2 - Understand the financial condition of many people today

There is a financial epidemic in America today, but we have the cure!

- The average family has unpaid credit card bills of \$8,000-\$10,000 or more, college students are graduating with tens of thousands of dollars in student loans.
- There are more bankruptcies each year (2 million plus) than divorces.
- Savings rate are at a 70-year low. Not since the Great Depression have Americans saved so little. If most families went without their regular income for a month or two they would quickly be in a crisis mode.
- A large percentage of people (up to 50% in some states) are taking out risky interest-only and adjustable rate mortgages that violate Biblical principles of surety.
- Americans are steeped in consumerism and materialism. Houses today are twice the square footage of houses in the 1950's and yet 20% of Americans have so much "stuff" that they have some of their possessions in rental self-storage facilities.
- The percentage of income that Christians are giving to the Lord's work has been declining for over 35 years in a
 row and is now lower than what Christians gave during the Great Depression. It is estimated that only 5-12%
 of Christians faithfully give 10% or more of their income to the Lord's work.

But with all of this bad news, we have great news that the truths found in God's Word can lead people out of this bondage to live loves of financial freedom, godly contentment, peace, and generosity.

#3 – Don't teach people to give to the church budget Our goal in financial preaching should not be to "meet the budget" but to teach people to be faithful in giving to God. We need to aim for transformed lives, not institutional survival. If people are faithful in their giving to God, the church budget will take care of itself. I personally believe that no church ever has a money problem, only a faithfulness problem. I have been in churches where money is never talked about because the budget is meeting met. Teaching on finances should not be about meeting the budget but about faithfully teaching the whole counsel of God. While a budget is a valuable tool to help church staff and ministry leaders know how much they can spend in their ministries, meeting the church budget should not be our primary goal when it comes to teaching on giving.

4 – Walk the talk Phil 4:9 Whatever you have learned or received or heard from me, or seen in me-put it into practice. Many people entered the pastorate because they felt a call of God on their lives to be involved in spiritual ministry in people's lives. From the beginning of this call, there was a sense of sacrifice and an intentional desire not to focus their lives on financial or material gain. Upon completion of seminary, many of today's pastors emerged from their years of education with significant debt loads and found themselves taking low paying entry level pastoral positions. Oftentimes with a young family quickly on the way, many pastors quickly

found their own financial house in disarray. All studies indicate that in their theological training, they were not provided with any Biblical financial teaching that would help them navigate their own personal finances or the finances of a struggling church. Before pastors can effectively preach and teach on finances and giving, they must work at building on the firm foundation of Biblical principles and practices in their own lives. It is impossible to export truth into other's lives what you haven't personally imported into your own life. In my own life, my financial attitudes and actions were a mess when I was in my twenties. But thanks to Larry Burkett's books and resources, I discovered God's truths about how to manage my finances and learning to give generously. Within a few years of putting Biblical principles into practice I became completely debt-free and have sought to live and give generously. In my senior pastor role, I have sought to encourage others with the things God has taught me.

- #5 Preach on more financial topics than just giving While teaching people to be faithful givers is important, be sure to include other financial topics in your preaching. Here is a link to 30 financial topics and hundreds of Scriptures that you could draw from (www.kluth.org/church/30FinancialFreedomAndPeace.doc). Topics include contentment, savings, honesty, hard work, indebtedness, greed, co-signing, avoiding get-rich-quick schemes, estate planning, helping the needy, financial planning, and more.
- #6 Don't wait for a financial crisis to preach on money Some of the best times to preach on finances or giving is when it is NOT when there is a money problem in the church. Preach on money because people need to hear God's truth, not because you need more money.
- #7 Use additional resources to teach God's truth about money Some of the most effective ways to teach on finances is not from the pulpit, but in classrooms, small groups, and in devotional readings at home. Here are a number of financial ministry resources you may want to review for possible use in your church: "40 Day Spiritual Journey to a More Generous Life" Bible devotional at www.GenerousLife.info, www.MAXIMUMgenerosity.org, www.Crown.org, Willow Creek's Good Sense ministry at www.GenerousGiving.org can provide you with valuable resources to transform people's lives.
- #8 Maximize the power of the personal testimony John 9:25 (The blind man said) "Whether he is a sinner or not, I don't know. One thing I do know. I was blind but now I see!" One of the most powerful ways to impact people's generosity is to allow your congregation to hear real life stories about other people's faith journey in becoming a more generous Christian. Work with your leaders to identify some couples or individuals who over several weeks could take I-3 minutes before the offering is collected to answer a question about their experiences in learning to be faithful and generous givers to the Lord. For ideas on the type of questions to ask, see the weekly questions in the www.GenerousLife.info book.
- #9 Beware of a scarcity mentality Ex 36:7 The people were restrained from bringing more, because what they already had was more than enough to do all the work. A good friend of mine was led by the Lord to accept a pastorate of a small struggling church. Every month he gets together with pastors from other small struggling churches in his region. Conversations frequently drift to discussions on money and the tough times churches and their people are going through. Any attempts he has made to encourage the other pastors to teach God's Word on finances and giving quickly meets strong resistance from the other pastors with all the problems in their communities and all the struggles people are going through. As best as he can tell, every pastor he know has a "scarcity" mentality. As far as they are concerned, God is broke! But the truth is that God is not bankrupt. He still owns EVERYTHING and He is still in the business of providing for His people and guiding His church.
- #10 Understand the best times of the year to preach on money The best months of the year to have a focus on finances and/or generosity: September (time for a new season and fresh commitments), October (harvest time), November (thanksgiving), January (time for a new start), February-March (40 days of Lent is a good time to give the www.GenerousLife.info Bible devotional or some other finance/generosity devotional to every family). Months NOT to preach on money is May through August (because many people are gone) and December (because of the Christmas holidays).

Brian Kluth is a Pastor in Colorado Springs, bestselling author of www.MyFamilyOrganizer.org, radio speaker for www.GiveWithloy.org, and founder of www.MAXIMUMgenerosity.org website and FREE church giving eNewsletter.



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"No one is to appear before me empty-handed." Exodus 23:15

Dr. Brian Kluth, pastor, GenerousLife.info author, GiveWithJoy.org radio speaker, and kluth.org

Did you know that research discovered that only a very small percentage of Christians actually give 10% or more of their income to God's work! A major reason for this is that most people honestly believe that their personal financial situation will not allow them to faithfully give 10% or more to the Lord. Possibly more than ever before, Christian pastors and leaders need to call people back to Biblical faith and action in matters of personal finances and generosity. People need help seeing beyond their financial circumstances to discover that the God of the Bible longs to be active and real in their lives today. The chart below identifies a number of Biblical characters in various financial situations. May these role models be a source of encouragement for you and the people you are able to influence for the LORD.

Financial situation:	God's desire is to	Examples:	Action Steps to Take:
DIFFICULT OR IMPOSSIBLE CIRCUMSTANCES	encourage youstretch your meager resourceshelp you give first to Him so you can experience His help.	Single Mother's Example I Kings 17:7-16	Trust God and do not fear. Make your first financial priority to give to God first (even before your family!) from your meager resources.
SINGLE PERSON	SINGLE PERSON lead you and meet your needshelp you honestly face your future and financial situationhelp you overcome loneliness.		Entrust your future and all of your needs to God. Begin to give 10% of your income to God.
IN DEBT OR BUSY TRYING TO MAKE ENDS MEET	stop your money from disappearinghelp you make ends meethelp you make better financial decisions to get out of the financial rat race you're in.	Haggai's Challenge Haggai 1:2-11	 Consider your ways. Give to God as your first and foremost financial priority. Even ahead of family needs. Serve the Lord and do not neglect the Lord's house.
GIVING TO GOD FROM THE LEFTOVERS	bless you in ways you have not been experiencingmake you more productiverebuke Satan from devouring your financial resources and possessions.	Malachi's Test Mal 1:13-14 and 3:7-11	Begin to be honest with God about your finances. Quit stealing the tithe (10%) from God. Giving from the best you have a full 10% plus additional offerings.
WOULD LIKE TO BE MORE GENEROUS	help you be more gratefulmake your giving a delight not just a duty or drudgeryhelp you give far more money than you ever dreamed possibleprovide for you.	Paul's Plan	Each Sunday, look back over the last seven days to "see" how the Lord provided (income, bargains, extra money, hospitality, help, etc.). Give offerings of at least 10% for each provision.
RECEIVED EXTRA OR UNEXPECTED MONEY	thank Him and give you a practical way to show others that God is your Provider.	Abraham's Gift Gen 14:17-24	1) Recognize that this gift came from God by giving at least 10% to the Lord's work.
OWN A VALUABLE ITEM THAT IS NO LONGER NEEDED	make you an encouragement, help, and example to othershelp you de-accumulate so you can better serve God & others?	Barnabas' Example Acts 4:32-5:11	Share or give this item to someone you know who has a genuine need. Sell the item and give some or all of the proceeds to the Lord.
MORE MONEY &/OR ASSETS THAN NEEDED	have others joyfully follow your generosity allow you to help see special projects surge ahead.	David's Challenge I Chronicles 29:1-22	Help underwrite a special project. Give your gift & challenge others to generously give.
CHRISTIAN LEADER OR WORKER	energize youprosper the ministrycause others to joyfully follow your example.	Nehemiah's Covenant Neh 9:38; 10:31-39	Honor the Lord's Day. Work on eliminating debt. Support the Lord's work with your tithes & offerings.

Tens of thousands of dollars was invested to develop these resources that OVER 2000 CHURCH/MINISTRIES have used to inspire generosity and increase giving. Retail prices are shown below, BUT you can RECEIVE ALL THESE RESOURCES for a

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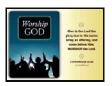


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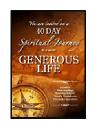
5 Generosity Pamphlets/Flyers

"Count Your Blessings" "Information about Church's Finances" "Understanding the Grace of Giving". "Are You Growing in the Grace of Giving?" "A to Z Building Fund Giving Ideas"



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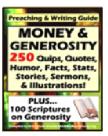
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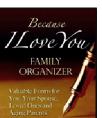


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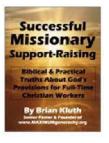
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"How much better to get wisdom than gold, to choose understanding rather than silver!"

Proverbs 16:16