

# GENEROSITY REQUIRES MORE THAN A SERMON

Leading Churches Find Ongoing Teaching Is the  
Key to a Lifestyle of Generosity

*by Andy Williams*

## **Article Summary**

Churches that are intentionally and strategically moving toward a culture of generosity are going far beyond capital campaigns, fundraising and the stewardship of money and are focusing on teaching and fostering a lifestyle of generosity in time, talents and treasure. The storehouse of tools to teach generous giving and biblical stewardship is rapidly expanding—with solid off-the-shelf resources that have been time-tested and that are being refined to meet the needs of modern-day church-goers.

## **Further Reading**

[Staffing for Stewardship](#) by Alexis Wilson

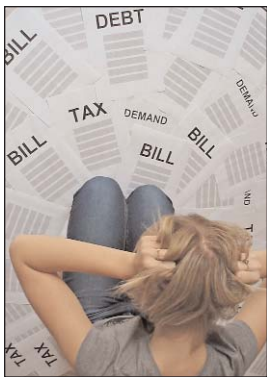
[Secrets of Generous Churches: Creating a Culture in which Serious Stewardship Is Normal](#) by Liz Swanson



Like most pastors, Dave Cox dreaded churning out the obligatory, annual tithing sermon. He was usually just glad to get it over with. That is, until Dave discovered something about the people who were sitting in his congregation every Sunday.

“We had done a good job over the years of reaching people who didn’t know Christ,” says Dave, senior pastor of **Westside Family Church** in the greater Kansas City area (<http://www.westsidefamilychurch.com>).

“All of them seemed to follow a very similar profile—they were overextended in time and money. We did a nice job addressing the time issue as we talked about the speed of their soul. But I kept hearing stories about their dysfunction with money.” Families all across Dave’s congregation were in crisis through mismanaging their income, especially as it grew larger.



Dave Cox found that all across his congregation people were struggling and in crisis because of money management issues.

That’s when Dave says he woke up to a hard reality: he had neglected teaching and training his people to live a lifestyle of biblical generosity.

“I had been a coward,” Dave admits. “I had shrunk back from what God’s Word had to say. I was afraid, and I didn’t know how people would react when we challenged them to do away with a self-serving way of life. But our people were suffering. They made more money than ever before, but it was tearing their families apart and they were giving less to the kingdom.”

It was then that Dave and the leadership of Westside made a decision that many innovative churches are making in the area of stewardship and generosity: They put in motion a comprehensive, strategic and intentional plan—and the resources to go with it—that would teach their congregation how to live life as “managers” of all God has given them, rather than owners.

Similar to most churches that are leading the charge in teaching people to live a life of generosity, **Centre Street Church** in Calgary,

Alberta (<http://www.cschurch.ca/>)—the largest-attended church in Canada—found that even talking boldly about money and being able to raise it in the double-digit millions isn’t enough when it comes to developing a stewardship ministry that helps individuals with their personal financial priorities. Church leaders who focus on generous giving find that once-a-year pledges or capital campaigns don’t do enough to foster the lifestyle they want to see reproduced in their people. Without practical, focused tools to teach the principles and practices of a generous life, church members aren’t likely to get it. They will remain unchanged when it comes to this matter of the heart. “We have never shied away from talking about money,” said Terry Busch, Associate Pastor, Finance & Stewardship. “However, I think we’ve frustrated people by talking about what they *could* do and *should* do but not giving them the tools they need to learn *how* to do it.”

For church leaders who would echo Terry’s sentiments, there is good news. The storehouse of tools to teach generous giving and biblical stewardship is rapidly expanding—with solid off-the-shelf resources that have been time-tested and that are being refined to meet the needs of modern-day church-goers. Some churches, desiring to reflect their unique cultures and philosophies of generosity, are beginning to develop their own tools. “When I went into this ministry (stewardship resources) as a salesperson, I thought I was going to be making cold calls and was not excited about that at all,” says Bart Nil, a member of Westside Family Church and a regional representative for finance-focused Crown Ministries. “I haven’t made one cold call. I’ve just been responding to people who want information.” Bart has met with more than 250 churches in his area, evidence he says that church communities have “caught up” to a movement that began with financial author Larry Burkett’s material in the 1970s and began hitting its stride in the late 1980s with Howard Dayton’s Crown resources. Bart and others say this movement is now beginning to swell. Churches nationwide are implementing tools produced by parachurch groups such as Crown Ministries and Dave Ramsey (Financial Peace University), and from mega-churches such as Saddleback Church in southern California, Willow Creek in Chicago and other up-and-comers that take biblical generosity

seriously. “This is God’s message for today,” says Bart. “There is almost a revival going on around this topic.”

When church members and leaders gather around the topic of biblical stewardship and generous lifestyle, what are they studying? It’s true that Jesus talked more about money than any other subject, and emphasized that our wallets follow a heart commitment. (Ron Sider, Larry Burkett and others have observed that Jesus talked about money in 16 of 38 parables. While there are 500 verses each in the Bible on prayer and faith, more than 2,000 focus on money and possessions). What resources are being developed to give churches a more holistic approach to teaching and training people to live a stewardship lifestyle that is more 24/7 than just when the offering plate passes?

Churches that are ahead of the curve in developing the **teaching** component of a generous culture (Preach, **Teach**, Model and Celebrate)<sup>1</sup> are:

- *tackling certain big ideas that shape their teaching;*
- *starting their teaching at the top with staff and leaders;*
- *addressing the full spectrum of needs—from those in financial crisis to the most wealthy individuals and the 80 percent in-between—including special groups such as children, parents and single moms;*
- *utilizing a growing cache of resources.*



At Mount Pisgah United Methodist Church leaders try to cultivate a culture of generosity in time and talents as well as financial resources.

### Big Ideas that Shape a Teaching Philosophy

Churches that are intentionally and strategically moving toward a culture of generosity are going far beyond capital campaigns, fundraising and the stewardship of money (although they do all of those). Churches that are leading the charge focus on teaching and fostering a **lifestyle** of generosity in time, talents and treasure. They zero in on the heart more than the

wallet, and stress one simple reality: They want to help develop this lifestyle *for* their members and what it will mean for their life with Christ and discipleship—rather than for what they can get *from* them. “We want to create a culture of generosity—it’s a continual message of living in the fullness of Christ,” says Jeanette Dickens of **Mount Pisgah United Methodist** in Alpharetta, GA (<http://www.mountpisgah.org>). “We have to do a better job of presenting that, and a sermon series is not going to be enough.”

These churches are finding it much more effective to move from guilt-driven or needs-based appeals to cultivating the joy of generous living in their teaching and training emphases. “People can see through it pretty quickly when they know you want something *from* them instead of doing something *for* them,” said Reed Grafke of **Gateway Church** in Southlake, TX (<http://www.gatewaypeople.com>). “We have to constantly check our motivation to keep it pure. But we really do desire for our people to live a life of stewardship and fulfill their destiny without financial constraints.” Seeing the burden of those financial chains in the average church member—and wanting them to be free to participate in God’s work around the world—is becoming one of the biggest drivers toward regularly and continually teaching a lifestyle of generosity. Some leading churches have identified stewardship education and programs that foster generous living as the missing link in their discipleship programs. “We’ve started asking what we can do for the average person in the pew to help them



At Gateway Community Church the joy of generosity is often cultivated through teaching and training.

with their financial management and issues such as debt. But it's much broader—it has to be much broader," says Clayton Smith of **The United Methodist Church of the Resurrection** in the Kansas City, KS area (<http://www.cor.org>). "We want to help people help themselves in this area, so they are free to do more for the kingdom of God."

That type of focus is swinging the pendulum of training from an annual stewardship and fund-raising emphasis to a laser-focus on day-to-day "ownership" issues. "We do a three-week campaign in the fall, but we don't want people to pray and think about what they're going to give for those three weeks and not think about it the other 49 weeks," says Jack Highfill of Church of the Resurrection. "This is a daily process... Where am I going to have lunch? What am I going to have for lunch and with whom? This about how we are taking care of our resources every day."



The staff at San Clemente celebrates as their new building goes up to make more room for the needs of younger families moving to the area.

**San Clemente Presbyterian Church** in San Clemente, CA (<http://www.scpres.org>) took some radical approaches when it began preparing to pass the baton of ministry to younger generations of Christ followers. The church not only tore down its former facility and built a new one on the same spot—all to address the needs of younger families moving into the area. "We made a decision that if we were going to reach the next generation, we were going to have to do some things differently in the area of stewardship," says San Clemente's Shawn Reilly, executive director of administration. "The yearly pledge program and a one-year commitment card are not going to work anymore."

Church leaders began to look at "whole life generosity" by launching an ongoing focus on "Every Day, Every Year and Every Life." While every year hits the typical annual pledges and monthly commitments, every life efforts address estate planning and help wealthy seniors leave a legacy for generations to come. However, the key, according to San Clemente leaders, has been a renewed emphasis on every day—with regular teaching during weekend services and during select mid-week studies. San Clemente regularly presents "EasyServe" options to help members get engaged in weekly church service. A recent "Heart of the Matter" message series that addressed time, talents and pleasing God with work and daily life was the second-most-requested sermon series of the year—behind only a series on sex. "When that happens, you know you're on to something," Reilly says. "Spiritual commitment is much more than financial—it is everywhere people are engaged. When we talk about whole life generosity, we want to include their work—because people are very engaged there—and their time—because we all have the same amount to give."

At Centre Street in Canada, church leaders are ushering in what they call the Generosity Era of the congregation's history. After growing the church to become the largest in Canada, members recently raised \$16.5 million during a capital campaign—nearly doubling the church's annual budget of \$8.8 million. With church members experiencing record amounts of income and the congregation debt-free after its latest facility expansion, leaders see this as the perfect time for stressing generosity as a lifestyle and asking "what are we going to give back to the kingdom," according to Stewardship Pastor Terry Busch. "We're not trying to make a mortgage, we're not behind on our budget," Terry says. "It's just the right thing to do." While the church is still formulating many of the nuts and bolts of its generosity strategy, leaders already know they want it to extend far beyond the back pocket of church members. They want to create a new "language" in Centre Street's culture that will change the trajectory of life for its young people. "We want to develop a generosity language that is unique to itself," says Kervin Raugust. "Then the children of our church will grow up in that culture and it will be a part of who they are. I fear this generation is growing up without hearing

their parents talk about stewardship, with an 'Attitude of Gratitude.' A grateful heart is a generous heart. We want our children growing up knowing that God asks you to give out of a grateful heart for all they have been given, and realize all they have been given."

Penetration of the heart is the teaching approach for **Sun Valley Church** in Gilbert, AZ (<http://www.sunvalleycc.com>). A congregation that reflects the profile of its Arizona community with an average age of 27 years old, Sun Valley is penetrating a generation that views "stewardship" differently, and that is looking for teaching and training that cultivates something deeper. "Stewardship is a word we don't want to hear," says Sun Valley member Katrina Moore. "We want to be generous givers, though." That's why Sun Valley leaders, while making how-to financial courses and seminars available, go much deeper to address the topic of money management and financial freedom. "It's not about a curriculum to help you get out of debt," says Sun Valley Teaching Pastor Chad Moore. "It's all about transformation of the heart. The goal is life change, a new heart. It's a journey, not a program. And, it's not a debt problem, it's a greed problem. Generosity is the antidote to greed. That's why we focus on generosity with our teaching."

Apparently, the message is getting through. With its young congregation, Sun Valley is adding 75,000 square feet to its campus, has opened the only food and clothing pantry in its city, has launched Helping Hands of Africa to help orphans of AIDS, is leading the charge in its



The average age at Sun Valley is 27, representing a generation that views stewardship very differently.

denomination to raise \$1 million and cooperatively plant churches and has promoted a "Million Dollar Month" of giving during 2006. Church leaders already are starting conversations with young business leaders who are "ramping up" to wealth before they get there—challenging them to ask such questions as: How much is enough? What are you going to do when you obtain wealth? How are you going to prepare your heart for that and make an impact in the world? "Generosity is an attitude that translates into a lifestyle," says Sun Valley member Christie Priem. "It's not just about your paycheck. It's about your time, your thoughts...everything."

### Teaching Generosity Begins with Leaders

For churches that are setting the pace in cultivating a generous culture, leaders not only *talk* a good game. They are also trained in generosity principles and openly model a generous life by giving up their salary during months of special giving. "Generosity is a value that is modeled at the top level," says Gateway's David Smith. "It's not just something we talk about, it is modeled on all levels—individuals, leaders and as a church." For Gateway, that starts with senior pastor Robert Morris. Robert recounts in his book, *The Blessed Life: The Simple Secret of Achieving Guaranteed Financial Results*, how his life of modeling giving for the body of Christ started innocently enough. As a young evangelist, he gave away what was to be his only offering check that month. God returned it tenfold the same night. Robert writes that during one 18-month period, he and his wife gave away nine vehicles that were replaced by God every time. But even he was stunned when on one occasion he says God told him to give away both of his cars, his house and all the money in his bank account. He writes: "I remember thinking to myself, 'Aha! I've got Him. This time I've outgiven the Lord!'" Adding to his shock and awe came God's response: A man called to tell Robert he had purchased him an airplane, and was going to pay for the hangar, fuel, insurance, maintenance, pilot and any other traveling expenses. "As I stood there stammering and stunned, I heard the still, small voice of the Lord whisper in my spirit, 'Gotcha.'" Pastors of some churches make it a regular practice to "donate" 20% of their time during the week to causes outside of their congregations, while other churches encourage

## IF YOU WANT PEOPLE TO BLEED, YOU HAVE TO HEMORRHAGE.

their leaders to tithe up to 20 percent to match the church's "tithe" to outside causes. "That's why it's easy for our leaders to talk about it, because they're doing it," adds Sun Valley Lead Pastor Scott Ridout. "They say, 'This is

what we're going to do. Join us.' If you want people to bleed, you have to hemorrhage. We have to model it."

Some churches are taking modeling a generous lifestyle all the way to the classroom, requiring staff training in biblical financial principles. Mount Pisgah is training its department heads in Saddleback Church's new resource *Managing Your Finances God's Way*. Those department heads will in turn train all of their staff members, with the church's entire staff of 130 trained within two months. "We want our staff to be role models in this," says Jeanette Dickens. "It's hard to stand up in front of your congregation and challenge them to do something if 130 of the staff aren't

doing it." Mount Pisgah leaders believe it is so important for its staff to be trained in generosity concepts, they pay for all of the training material and give staff members time during work hours to complete the training. Churches that are setting up church staff members for success in the area of biblical generosity not only desire them to be

models; the leaders of those congregations also want to help their pastors and staff gain health in their own finances—so that they lead from a position of integrity. Church staff members are not immune to being debt-strapped and in need of a budget and debt reduction plan. Their personal financial crises can sometimes keep them from leading boldly in this area of spiritual growth. "If we're going to make it part of the culture, the leadership has to buy into it and live it," says Mount Pisgah member Glenn Davenport. "We want it to become a core competency. We want to be intentional and focus on it, not just give it lip service. We have to make it a priority and follow through, not just preach about it."

While on the subject of leaders, out-front generous churches agree that a point person to strategize and oversee the teaching component of a church's stewardship ministry is a must-have element. If a church cannot hire a full-time staff person to lead the charge, cultivating a culture of generosity at least requires a part-time volunteer. "If you don't have a point person—and it doesn't have to be a full-time staff person—but if there isn't someone who is praying about it and thinking about it and strategizing for it...it just won't go," says Kervin Raugust of Centre Street. "Our hope is we will have a staff of lay people who will take the lead."

Some church leaders would even say that, after the senior pastor, a stewardship pastor is the most important position on a church staff. "Our lay leadership did very well, but having a Stewardship Pastor has given us direction we never had before," says Jack Highfill of Church of the Resurrection, which hired Clayton Smith as its executive pastor for stewardship and development. "I don't think stewardship ministry will move forward much without an emphasis on it and being willing to pay for it." Gateway Church in the Dallas/Fort Worth area has ramped up its stewardship ministry so rapidly—with a ministry to more than 70 CEOs, business owners and managers, more than 1,000 people being trained through 60 different classes and a need for 50-75 budget coaches—that it already requires five full-time stewardship staff members. With the impact of stewardship and generosity development on a church's entire ministry, many leaders would like to follow Gateway's lead and staff up in this area. "We want to be intentional and make stewardship the *foundation* of all our ministries, not a silo," says Jeanette Dickens of Mount Pisgah. "When you look at it realistically, stewardship supplies all other ministries of the church. It's the foundation for everything you do as a church, so you have to get this piece right with focus and intention or it affects everything."

### Teaching that Covers the Full Spectrum

Churches that are serious about biblical stewardship and generosity know they can't focus just on those in crisis on one end of the spectrum, or the most affluent on the other end. These churches also are finding that generous living is a topic that knows no age limit. Churches must give



The department heads at Mount Pisgah use Saddleback Church's new resource, *Managing Your Finances God's Way* to train all of their staff.

serious consideration to the entire range—economic status and age. To do so, leading churches are overcoming some significant barriers. Church members may have the false impression that stewardship and generosity training is only for those who are struggling financially or money-strapped. On the other end,



At Central Christian Church, financial teaching is an integral part of the premarital workshop.

wealthy church members must be approached in the proper manner—and motives checked along the way—or it will appear that staff members are merely “after their money.” Westside Church in Kansas City has seen close to 900 people complete Crown Financial Ministries classes, and leaders have found “it targets givers at every level,” says Dave Cox. “From the guy who is horribly in debt to the most wealthy.”

Some churches are intentionally incorporating financial principles and planning into pre-marital counseling materials—before most couples hit either financial crisis or wealth. “There are serious questions couples need to ask each other about finances as they enter into marriage,” Kervin Raugust says. **Central Christian Church** of Henderson, NV (<http://www.centralchristian.com>) has made financial teaching integral to its eight-week pre-marital workshop. The leader of the workshops teaches from a pamphlet developed by Crown ministries called, “Before You Say I Do.” “I teach through the various sections with a lot of ‘knee-to-knee’ time built in for the couples to discuss some of the checklists that are part of the handout,” said Central Christian’s Jason Frame. “I try to make it interactive and see what surprises come up during the knee-to-knee times.” Jason said he also uses some of the forms from the Crown small group study—such as the debt list, financial goals pages, net worth summary, estimated budget and percentage budgets. “We talk very little about budgeting, but I encourage each couple to get involved with a Crown study to start off their marriage on the right track,” Jason adds. Church of the Resurrection is helping parents teach their kids about money through a parent coaching ministry. Developed by a lay person in the church, this complete financial program teaches children biblical concepts of generosity and gets them started through children’s teaching workshops. The program

moves families from an allowance model to a salary model, where kids do chores and get a weekly or monthly “salary.” The resource comes with lessons to help kids learn to start saving and tithing. Crown Ministries has also developed a track for teenagers and children, as has Dave Ramsey with his Financial Peace University material.

San Clemente Presbyterian, because of its mix of seniors who have been part of the church for years and young families who are making up the bulk of newcomers, is taking a multi-generational approach. “It’s important for us to celebrate the faithfulness of the people who have gotten us here, and not leave them behind in the transition to new things,” says Shawn Reilly. “Multi-generational ministry is expensive and it’s extensive, but we wouldn’t have it any other way. We can’t do the same stewardship strategy for everybody. We’re going to have a blended mix. The Crown class is going to hit a certain segment. Younger families are less structured and need a shorter window.” While Crown Ministries offers a 10-week course, San Clemente focuses on stewardship training in a shorter time frame during its weekly Bible study format at the church’s facility.

Gateway Church leaders, in trying to address the needs that exist across the economic continuum, are intentionally working to meet the needs of four groups:

- *People in crisis*
- *People who need the basics*
- *People who have healthy financial lives*
- *People who are wealthy*

Gateway’s Gunnar Johnson says that while most of the resources on the market address those in crisis, it’s the middle two groups (Basics and Healthy) that make up 80 percent of most U.S. congregations. Gateway has developed general courses, technical financial planning and budget counseling to help ground this group in the basics and values of biblical stewardship. Randy Alcorn’s thought-provoking book, *The Treasure Principle*, is another resource that is helping those middle two groups. Still, Gunnar adds, material for those who are financially healthy is still the most neglected field in stewardship training.

“These are typically 30-somethings with fairly disposable income,” Gunnar says. “They want to know, ‘What does the Bible say about me?’ We want to help them grapple with the questions, How much is enough? Why has God given me this surplus?” Centre Street leaders believe the message of stewardship and generosity will even become an outreach tool over time for the up-and-comers of Calgary, which has seen skyrocketing incomes and real-estate prices. “This is a message of evangelism,” says Centre Street’s Mike Donaldson, a lawyer. “There will be a hangover in a few years from all the wealth and selfishness. The people of the city are going to need this message.”

For those in need of immediate financial help or even ongoing benevolence, churches are taking some innovative approaches. Some require anyone who receives charitable contributions to attend financial training classes or meet multiple times with a financial counselor. “Instead of paying their utility bill, we will pay for a session with a financial planner,” says Centre Street’s Kervin Raugust. “Sometimes that’s the most helpful thing we can do for them.” Gateway has an extensive job placement ministry, and is seeing an average of 25 people per week—from dishwashers to executives—land jobs through the program. The church also works closely with single moms—helping them get out of financial crisis, find jobs or get counseling to avoid money pitfalls in the first place.

Church leaders say those who are wealthy are often the most difficult to serve in the area of stewardship. But many leading generous churches are navigating their way and beginning to provide helpful ministries to those with financial means.

Many churches are establishing foundations to aid the wealthy in planned giving, as well as workshops on topics such as tax laws and their impact on long-term investments.

Some foundations are developing new initiatives for giving, such as life insurance as a gifting tool, setting up wills and facilitating estates. The Westside Foundation helps facilitate the sale or transfer of property, land, furs, jewelry and other assets that fund kingdom work supported by the church. Most foundations publish a year-end

giving brochure that explains new ways to give and save by taking advantage of current tax legislation.

Rather than set up an endowment fund that comes from a person’s estate and normally goes toward a church’s general operating expenses, San Clemente Presbyterian established a “Legacy Fund” that is separate from the church’s general fund. “Sometimes, general endowments can promote lazy stewardship because people think everything is taken care of. We didn’t want to do that,” says Shawn Reilly. “But if we park the money safely in an area that’s always changing and developing, then board members have the discretion to use it on non-operating items of importance.” Through its “Every Life” focus, the church also educates seniors on estate planning through seminars and a special web site with up-to-date information on leaving a legacy for the next generation. “We have a number of seniors with a vast amount of wealth, but they aren’t thinking about what they’re doing that will last beyond them,” says San Clemente’s Carl Reiger. “We want to help educate them on what to do and help them plan for that.”

Mount Pisgah has cultivated a group of 40 to 50 high-end donors that gathers regularly to pray about reducing the church’s mortgage, and that commits to praying every day personally toward that end. Church leaders initially developed a relationship with high-end givers through a Christian Leadership Forum, and the senior pastor sends them a card and has lunch with them on a regular basis. Six couples in the group attended a Givers Conference ([www.generousgiving.org/conferences](http://www.generousgiving.org/conferences)) hosted by Generous Giving, and more people from the church are planning to attend the group’s next high-end conference. “The conference is a great environment,” says Mount Pisgah member Glenn Davenport. “You are around other generous givers, and there are lots of resources, trends, stats and good ideas. Nobody is asking for anything, so nobody feels any pressure.”



Leading generous churches are beginning to lay the foundation for serving the wealthy in the area of financial stewardship.

Gateway has developed a unique twist for some of its well-to-do members with a “Boardroom” Stewardship Series for 70 of the church’s CEOs, business owners or significant managers in the marketplace. Meetings are held in an actual corporate boardroom of one of the members, and the groups of 10 meet once a month for three to four hours. The boardroom is run by the business community, with a goal of providing accountability and encouragement in a non-religious setting. One of the members of the boardroom has a staff of 25 and manages \$1 billion in assets. Another owns a local moving company, but has no board of directors. So when it comes to critical business decisions, members of his boardroom group have become his sounding board and unofficial board. The group also has tapped into the church’s job placement ministry, and often rises to the occasion when jobs are needed. “They give each other encouragement and accountability regarding family, relationships, morals, travel,” say Gateway’s Gunnar Johnson. “They help each other be successful with their entire lives, not just as givers.”

### Teaching Tools of the Trade

With the upswing in activity around the topic of biblical generosity and stewardship, what are some of the most helpful tools for churches that want to teach generosity and stewardship, and how are churches using those tools? Churches that are ahead of the pack are utilizing off-the-shelf tools such as: Crown Financial Ministries, Financial Peace University, *The Treasure Principle*, *Business by the Book*, Saddleback’s new *Managing Finances God’s Way* and Willow Creek’s *Good Sense* resources. Churches are also using or developing multiple levels of teaching—from one-on-one budget coaching, to workshops and seminars that attract hundreds of people, to small-group curriculum that drills down on the concepts and practices of biblical stewardship. Some churches, sensing the need to define and fit their own unique cultures, are designing their own curriculum. San Clemente Presbyterian incorporates financial stewardship classes into its existing “Big Wednesdays” teaching time. Close to 300 of the church’s 1,100 weekend adult attendees participate in the classes, which have

featured Crown Ministries material in the past. “All of these programs and curriculum are easily transferable from one church to the next,” says Church of the Resurrection’s Clayton Smith. “What we’re finding is there is such a great need in financial biblical stewardship, everybody wants to help everybody. Whatever they have to share, they’ll share it.”

Gateway Church is beginning to develop its own curriculum—“Foundations of Biblical Stewardship”—to lay the theology foundation. Those classes will be supplemented with electives that will include cash flow planning, giving, saving and debt. The plan is to develop 12-16 modules over the next two years with life group curriculum and study notes on specialized topics such as mortgage, insurance and investing. “It’s all so new for all of the churches involved,” says Gunnar Johnson. “We wish there was one particular model that did it

all right. So we are all improvising and helping each other.” As Byron Van Kley, who leads multiple groups of the Generous Churches Leadership Community for Leadership Network explains: “This is the frontier. Many churches in America are addressing the issue of money in an intentional way for the first time in their history, and are inventing or adapting the needed tools on the fly. Innovation looks like implementation.”

While they develop their own resources, and wait for more innovation from other churches in this area, many leading churches are mixing and matching off-the-shelf programs. Mount Pisgah held Financial Peace University workshops, and 25 of the church’s stewardship captains participated in budget counseling. Based on a focus from the pulpit on Crown Financial small groups and Financial Peace University curriculum, 300 people signed up for Crown and 50 for Financial Peace University. “We were shocked at the response,” says Jeanette Dickens. “We didn’t talk about the financial aspect of it all.”



Gateway Church is working to establish small groups that will focus on giving, saving and getting out of debt.

We talked about how it could change someone's life, and lead them to a deeper walk with Christ."

Following is a brief overview of some of the resources utilized most often by churches that are leading the way in developing lifestyles of generosity and biblical stewardship. Along with a look at resources from Crown Financial Ministries, Dave Ramsey's Financial Peace University, Willow Creek Association's Good Sense and Saddleback Church, we also will examine resources for special-interest groups such as budget coaches, children and teens.

### **CROWN FINANCIAL MINISTRIES**

<http://www.crown.org/default.asp>

The most widely known and best-selling resource on the topic, Crown has designed various learning experiences to accommodate individual preferences and teaching methods. Seminars, small-group studies, workshops, video series and training material for one-to-one Money Map coaching all are part of a comprehensive program to equip people of all ages to handle money God's way. Crown offers outstanding studies for children from age 5 to college and from young adults to retirees. Specific programs offer help for target groups, such as single parents or newly married couples. Crown has also assembled financial resources to assist pastors and church leaders.



"Crown provides the most comprehensive orientation to a biblical response to stewardship," says Westside's Dave Cox. "If you want to grasp what Scripture says about stewardship, it is where you need to go. It's one of the best tools I've ever seen for changing the way people think. If you change the way people think, you're going to change their beliefs. If you change beliefs, you're going to change the outcome."

### **CROWN SEMINARS**

Seminar leaders around the country are available to present Crown Financial Ministries' seminars and to speak to church groups, business organizations, denominational meetings and pastors.

#### ***Journey to True Financial Freedom*** <sup>2</sup>

The newest live seminar from Crown,

Journey to True Financial Freedom is the most popular seminar with churches and several are held every month around the country. The seminar combines biblical principles of money management with practical applications in a fast-paced format. Among the topics discussed:

- *Fundamental principles of managing resources, saving, debt, and setting priorities*
- *God's nature and how He uses money to lead people to financial freedom*
- *How to establish a plan to properly manage resources*
- *Three areas that cause the most problems for the American family and how to successfully manage each one*
- *Practical steps to avoid or eliminate debt*

#### ***Business by the Book*** <sup>3</sup>

This seminar challenges participants to apply biblical principles to every aspect of business. Using actual case studies and question-and-answer sessions, participants are led to discover how to:

- *Develop a clear and compelling sense of purpose for business*
- *Make profitable financial decisions by applying biblical wisdom to key areas*
- *Trade anxiety concerning profit and loss for genuine peace of mind*
- *Replace fear of failure with confidence.*
- *Turn staff strife into enthusiasm*

#### **CROWN SMALL GROUP STUDIES** <sup>4</sup>

The Crown Small Group Study is a 10-week, in-depth study of what Scripture teaches about money and possessions. Groups meet weekly for two hours and include Scripture memorization and interactive discussions. The study is designed to be led and administered by local churches, with a layperson responsible for coordinating and implementing the study. Small group

resources include individual or couple sets of the *Biblical Financial Study*, student manual, Practical Application Workbook, *Your Money Counts* book and DVD resources for leaders.

### **BIBLICAL FINANCIAL STUDY SPECIAL EDITION STUDENT MANUAL<sup>5</sup>**

The Special Edition of the Biblical Financial Study is specifically for those entrusted with wealth or significant income. For most people, making financial decisions can be compared to taking a trip by car. Their cash and credit limitations serve as clearly defined boundaries along the way.

### **CROWN WORKSHOPS**

Crown's "Workshops in a Box" series is helping to answer the need for quality Bible studies that require very little training or preparation by the pastor or church staff. Designed for small or large groups, these video-based studies are offered in a variety of teaching formats—all-day seminar, weekend workshop or six-week Bible study.

#### ***The Treasure Principle Workshop*<sup>6</sup>**

The Treasure Principle Workshop, the first study in Crown's new "Workshop in a Box" series, teaches the joy of giving. In a dramatic teaching style, this video workshop inspires participants to learn the principles of giving in a way that causes lasting change.

#### ***Business by the Book Workshop*<sup>7</sup>**

Larry Burkett's best-selling book has been turned into a video workshop to teach participants in all walks of professional life how to conduct business according to proven biblical principles. The six main topics include:

- *Having Purpose in Business*
- *The Importance of Servant-Based Leadership*
- *Making Good Financial Decisions*
- *Finding and Effectively Managing Employees and Staff*
- *The Role of Organization and Marketing*
- *Business Planning*

### **DAVE RAMSEY (FINANCIAL PEACE RESOURCES)**

<http://www.daveramsey.com/fpu/home/>

#### **FINANCIAL PEACE UNIVERSITY**

<http://www.daveramsey.com/fpu/church/>

A 13-week video series designed to teach families to get out of debt and stay out of debt, Financial Peace is a biblically based accountability class that trains people to manage resources in a godly manner. Small-group discussions for accountability and discipleship cover topics such as cash-flow planning, dumping debt, saving, giving and more. Statistics from past participants show that the study helps the average family reduce debt by \$5,300 and save \$2,700 in 91 days, resulting in more ability to give.



### **GOOD SENSE BUDGET COURSE (Willow Creek Association)<sup>8</sup>**

The goal of the *Good Sense Budget Course* is for each participant to commit to and begin developing a biblically-based budget or "Spending Plan." By the end of the course, each person will have a Spending Plan in hand and the knowledge to implement it. The *Good Sense Kit* is a set of curricula and resources that provides everything a church needs to implement a year-round ministry and includes a 15-minute vision video, a detailed ministry implementation guide, leader's and participant's guides for the Budget Course and Counselor Training Workshop and accompanying PowerPoint presentations and video clips. There also is a teaching DVD featuring Dick Towner teaching the entire course (as originally broadcast on Church Communication Network <http://www.ccnonline.net>) and a free guide for small-group facilitators. The core curriculum is designed for everyone, regardless of a person's financial situation. A second curriculum trains budget counselors to assist those experiencing financial difficulties.



### **MANAGING OUR FINANCES GOD'S WAY (Saddleback Church in partnership with Crown Ministries)<sup>9</sup>**

Saddleback's newly developed resource is a 7-week, video-based small group study that will inspire members to live debt-free and/or manage their finances in a way that enables them to respond to God's calling on their lives. Along with

the DVD teaching curriculum, group study lessons include these easy-to-use tools and resources:

- *Study guide and workbook with seven study lessons*
- *Resource CD containing digital versions of all worksheets*
- *Contact information for help with questions*
- *Resources for keeping financial plans on track and making them lifelong habits*

Each small group study features a 20-minute video lesson on the subject of biblical financial management, with teachers such as Rick Warren, Chip Ingram, Ron Blue and Howard Dayton. “It’s a very good study and because it is not as detailed a study as Crown, anybody can lead it,” says Mount Pisgah’s Jeanette Dickens.

### The Bottom Line: Life Change

Leaders in the generous giving movement are clear about the goal of the innovation and forward movement in the area of Christian financial stewardship. In the past, churches might have been trying to underwrite capital campaigns and building programs by annually focusing on finances. Now, for churches that are leading the charge, heart change—not increased budgets and buildings—is clearly the goal.



This family celebrates a significant lifestyle change as they downsize their house to get out of debt.

Dave Cox of Westside can point to numerous examples of significant lifestyle change. “We’ve seen people sell cars, downsize houses because they were overextended, live more simply, pay down debt—all classic signs that life change is happening,” Dave says. “It gets contagious and people get infected and

pass it to others.” One Westside couple in their 60s was noticeably different, and Dave wanted to know what had caused the change. “I asked the lady what was going on in her life, because she was bouncing around and there was just an edge and excitement to her.” The couple had been through Crown’s small-group study, and they were downsizing so they could give more to kingdom causes. “It is so exciting to see people like that realize it’s never too late to begin applying these principles,” Dave says.

Another real-life example drives it home for Dave. A “nominal” Christian in Dave’s church who had never tithed began going through Crown’s small-group curriculum just before her husband died and left the family a substantial sum of money. “Because she was learning how to deal with finances from a biblical standpoint, she was able to give an appropriate portion, refrain from adjusting her lifestyle and experience the joy of making contented choices. She credits the Lord. But without the delivery system, she would not have known what to do with the inheritance.”

Other pastors around the country who are leading their congregations toward lifestyles of generosity report similar accounts of life change—the kind of change they rarely saw when stewardship was a once-a-year emphasis aimed at underwriting a budget plan or paying for more brick and mortar. Church leaders who focus on every-day generosity and stewardship by *teaching* it and *training* toward it are witnessing a movement among their people that goes beyond tithing they can track and debt they can eliminate. This new-wave generosity is resulting in a deep-seated, long-lived heart change. “That’s exactly what we want,” says Sun Valley’s Chad Moore. “We don’t want to see people going through a bunch of how-to’s and following the manual just so they can get out of debt. We want them to think differently and feel differently. Then when they have the tools, they will live differently from a heart that has been transformed into a generous heart.”

## APPENDIX

### SPECIAL-INTEREST RESOURCES

#### **For Budget Coaches**

Many leading generous churches are developing comprehensive plans and resources for financial or budget coaches. At Church of the Resurrection, trained financial coaches lead workshops with titles like How to Develop a Spending Plan and Debt Reduction, and they spend one-on-one time with those who need the most help or are interested in taking the next step. During monthly meetings (up to four times), coaches perform financial assessments, review monthly spending plans, study biblical principles of stewardship with participants and lead prayer and communion for married couples to set their financial pilgrimage on a spiritual direction. With a focus on debt reduction, counselors refer church members to professional financial planners if further assistance is needed. For a recent workshop attended by 60 people, 12 required financial coaching that included a Financial Assessment and 5 Principles to Christian Financial Planning—which is being developed with Abundant Living and Heartland Financial Concepts in the Kansas City area.

Gateway Church is placing a major emphasis on budget coaching—with a clear focus on goal setting, a 30-day diary of spending, preventive maintenance, budgeting and debt elimination. Relationship-based counselors lead participants to develop a “Freedom account,” and to get involved in the church’s ministry. Gateway trains Christian Financial Professionals through Ron Blue’s Kingdom Advisors (<http://www.cfpn.org>). Those Christian Financial Professionals in turn mentor budget coaches through continuing education sessions every six weeks on practical topics such as foreclosure, bankruptcy and automobile leases. “We don’t expect them to be experts on those areas,” Gunnar says, “but we want them to be exposed to the information and have a basic understanding.” Gateway’s 20 trained budget coaches get their foundational material from Crown Ministries’ and Dave Ramsey’s budget coach program (detailed below). The church has set a goal to train 50 to 75 budget coaches to meet its current needs. “Our goal is to do less counseling on a staff level and shift that to volunteer counselors,” Gunnar says. “That intensive counseling eats into our management time, and it’s not fair for the people who are looking for counseling because we’re not always around.”

#### ***Certified Counselor Training***

<http://www.daveramsey.com/fpu/counseling/index.cfm?FuseAction=dspContent&intContentID=139>

Dave Ramsey’s Certified Counselor Training includes:

- *Case studies*
- *Discussion groups*
- *Lessons on budgeting, bankruptcy issues, investing wisely, estate planning, real estate, and many other areas of financial need*
- *Lessons on business development*
- *Tour of Dave’s radio studio and offices*
- *Hotel accommodations, meals, and materials*

Training is held in Dave’s offices in Brentwood, Tennessee. Seating is limited to 60 attendees. Applications must be submitted and approved for attendance. Financial Peace University is suggested before training but is not a prerequisite.

### **Money Map Coach Training**

<http://www.crown.org/FinancialWisdom/Church/bct.asp>

To address the need for Bible-based budget counseling, Crown has developed an at-home, self-study course and a one-day Coach Training workshop presented by a certified Crown instructor. The objectives of the Money Map Coach Training Course include:

- *To offer educational grounding in scriptural principles of finance, consumer laws and techniques of budget and debt counseling*
- *To provide an avenue for laypeople to have an active stewardship counseling ministry in their churches and communities*
- *To provide the opportunity for those who complete the course to join Crown's certified Volunteer Money Map Coach Network*

### **For Teenagers and Children**

#### ***Discovering God's Way of Handling Money Teen Study Workbook***

<http://www.crown.org/cartproducts/product.asp?sku=TS2027&aid=SCHOM>

A recent article confirmed that the number of high school students who have credit cards has tripled in the past two years. The revised 10-week edition of *Discovering God's Way of Handling Money Teen Study* is designed to practically help teens create habits that will set them on a lifelong journey of handling money responsibly.

#### ***No Matter What Series For Teens***

<http://www.daveramsey.com/hope/nomatterwhat/index.cfm?FuseAction=dspContent&intContentID=2623>

A 7-week course taught by Dave Ramsey via video, a typical class consists of a video of up to 30 minutes and open class discussion. After the discussion is over, participants complete activities or view clips from the *Reality Bites* CD.

#### ***The ABC's Of Handling Money God's Way Study***

<http://www.crown.org/cart/children.asp?aid=SCHOM>

Recommended for ages 5-7, this Crown study teaches children basic principles of working, giving, saving, and spending.

#### ***The Secret of Handling Money God's Way Children's Study***

Recommended for ages 8-12, this colorful, story-based workbook will engage children as they learn God's plan for handling finances. Crown also offers a number of games and savings banks to help teach financial principles to children.

## **WHOLE-CHURCH RESOURCES**

### **MOMENTUM**

<http://www.daveramsey.com/fpu/momentum/>

With Dave Ramsey's *Momentum* resource, churches cash-flow building projects and operate debt free, rather than taking on "manageable debt." Rather than soliciting major donations from wealthy church members, church leaders challenge and encourage all members to give equal sacrifice. Members are also challenged to become generous lifelong givers, instead of making one-time pledges.

### **Road to Financial Freedom Campaign Kit**

<http://www.crown.org/cartproducts/product.asp?sku=RF280>

The *Road to Financial Freedom Campaign Kit* enables churches to successfully launch a short-term campaign to build a financial teaching ministry. Customizable sermon options, teaching programs to implement in small groups or Sunday school classes and personal teaching and encouragement for the pastor and staff are provided to make it a high-impact, well-rounded campaign. As part of this new resource; Crown offers a complimentary consultation from a local, certified Crown field staff member.

### **The Treasure Principle and Fields of Gold**

<http://www.generousgiving.org/books>

Numerous innovative churches have distributed free copies of the books *The Treasure Principle* by Randy Alcorn (Multnomah) or *Fields of Gold* by Andy Stanley (Tyndale House) to every family in the congregation. Each book examines various aspects of generously stewarding the resources which God has entrusted to us. Typically, the books are handed out in coordination with a teaching series that elaborates on the principles contained in the books.

### **Generous Giving Conference**

<http://www.generousgiving.org/register/desc.asp?id=29>

Generous Giving is a 501(c)3 nonprofit educational organization whose mission is to motivate followers of Jesus Christ toward greater biblical generosity. It was launched in 2000 by the Maclellan Foundation, a recognized leader in Christian grant-making for 60 years. Generous Giving Givers Conferences are built around Bible teaching and Christian fellowship, seeking to affirm the spiritual calling of those who have the eagerness and capacity for generosity. They seek to encourage givers to experience the joy of giving and embrace a lifestyle of generosity, according to God's word and Christ's example. Generous Giving conferences are *not* fund-raisers or ministry fairs. The group is privately funded and does not allow solicitation at the event, making it tailor-made for those in churches who have substantial wealth and who are trying to determine where it can best be used for Kingdom purposes.

### **Generous Giving/Crown Exponential Pastors Conference**

**Exponential** is a one-day gathering of hundreds of pastors and church leaders that explores a journey to authentic congregational generosity. It features great teaching and personal testimonies from pastors who are attempting to create cultures of financial faithfulness and generosity in their lives and in their churches.

### **The Generous Church Toolkit**

<http://www.generousgiving.org/store/viewItem.asp?idProduct=34>

This comprehensive, church-wide preaching program is designed specifically to help pastors preach, teach and lead their congregations on the subject of Christian generosity. The month-long, holistic plan involves teaching (biblical preaching from the pulpit), equipping (personal devotions and Sunday school lessons or small group studies), and modeling (powerful testimonies by others growing in their own giving). Because pastors and churches are on a broad spectrum with regard to stewardship program needs, the kit is designed to be ready-to-use for multiple levels of engagement. It contains a leader's guide, a copy of *The Treasure Principle: Discovering the Secret of Joyful Giving*, a DVD and a CD containing sermon outlines, sample sermons, illustrations, multimedia tools, devotional materials, testimonies and small group studies.



ANDY WILLIAMS

*Andy Williams is the Communications Manager for an insurance company in Omaha, NE. He is married to Lorrie, has three awesome boys, ages 12, 7 and 4, and is part of a network of organic churches in the Midwest.*



BYRON VAN KLEY

Leadership Network welcomes your response. The primary writer is **Andy Williams** Editorial advisors were **Byron Van Kley**, Director of Generous Churches Leadership Communities for Leadership Network and **Warren Bird**, Director of Research and Intellectual Capital Support for Leadership Network. Contact them via [Melany.Elwell@leadnet.org](mailto:Melany.Elwell@leadnet.org)

Want to find more resources like this one? For the most current listing of free and purchasable resources, some of which are distributed solely through Leadership Network, go to [http://www.leadnet.org/Resources\\_downloads.asp](http://www.leadnet.org/Resources_downloads.asp) (alternate: <http://www.leadnet.org>, then select “resources” then “downloads”) or call toll-free 800-765-5323 or 214-969-5950 outside the U.S. and Canada.

Leadership Network’s mission is to identify, connect and help high-capacity Christian leaders multiply their impact.

Generous Giving is a privately funded ministry that seeks to encourage givers of all income levels to experience the joy of giving and embrace a lifestyle of generosity. Through its partnership with Leadership Network, Generous Giving aims to serve the leaders of innovative churches as they guide their congregations into greater generosity.

*Unless otherwise noted, all Scripture is taken from the NIV translation.*

© 2007 Leadership Network (<http://www.leadnet.org>)

## ENDNOTES

<sup>1</sup> <http://www.leadnet.org/DownloadRegistration.asp?ID=415&Type=Downloads>: To read about these four components in depth, download “Secrets of Generous Churches.”

<sup>2</sup> <http://www.crown.org/FinancialWisdom/Church/jtff.asp>

<sup>3</sup> <http://www.crown.org/FinancialWisdom/Business/BusinessByTheBookLiveSeminar.asp>

<sup>4</sup> <http://www.crown.org/FinancialWisdom/church/Studies.asp>

<sup>5</sup> <http://www.crown.org/cartproducts/product.asp?sku=SE2017&aid=>

<sup>6</sup> <http://www.crown.org/workshops/TheTreasurePrinciple/default.asp>

<sup>7</sup> <http://www.crown.org/workshops/BusinessByTheBook/default.asp>

<sup>8</sup> <http://www.willowcreek.com/product.asp?action=details&invtid=PR27167&sid=3&f=x>

<sup>9</sup> <http://www.pastors.com/pcom/groupstudies/managefinlanding.asp>