

What Is Your Responsibility for Church Finances?

Church leaders can respond differently to the challenges of dealing with money in congregational life. One pastor calls the church treasurer every month the day before the board meeting. “If I didn’t call,” she says, “he’d never get the reports ready on time.” Another clergy leader can’t seem to get his expenses in until December, frustrating the church administrator and the treasurer. One is overfunctioning around money, the other underfunctioning.

Overfunctioners take too much responsibility; underfunctioners don’t take enough responsibility. You can’t have an overfunctioner without an underfunctioner (in the first case, the pastor and treasurer) and vice versa (in the second case the pastor and administrative leaders).

Many church leaders are overfunctioners. They tend to take too much responsibility in the area of church finance. They feel responsible for raising the money and for seeing it is spent appropriately. They are the ones staying awake at night about the budget shortfall. The result: other leaders and church members never need to step up to carry the load.

Some pastors, even those who overfunction in other areas, find themselves underfunctioning around finances. They can’t seem to make sense of the financial reports, and they leave money matters to others. In the congregation, people sense the leadership vacuum in the area of church finance.

Both overfunctioning and underfunctioning arise from anxiety. If I am anxious about that church treasurer who is chronically late (and about money in general), then I can’t keep myself from calling him. Or, money matters cause me anxiety, so I avoid them, don’t read the reports, and don’t want to be part of money conversations if I can help it. I know of one priest who never addresses money issues from the pulpit, resulting in a chronic shortfall in the church’s finances.

What does appropriate functioning around money involve? It means 1) taking responsibility for what is mine and 2) not taking responsibility for what is not mine. You may ask, how can I get clear on which is which?

Here are some tips:

1. Ask, “Is this my responsibility, or not?” Simply asking the question will slow you down, if you are an overfunctioning, and help you get a bit more engaged if you are underfunctioning. Many of these behaviors are unconscious, and awareness is a first step.



2. If the answer is, no, it's not my responsibility, then ask: whose responsibility is it? And: what if anything do I need to do? Think about the worst that could happen if they don't carry it out – can we live without a treasurer's report one meeting? Perhaps if you don't step in, other leaders such as the congregation president will be more aware of the gap. Or the treasurer himself may begin to step up.

3. If the answer is, yes, it is my responsibility, and you find yourself avoiding it, see if you can take one small action. My time management guru, Mark Forster, suggests the phrase, "I'll just take the file out." I find that trying to make myself take actions I'm resisting rarely works, but sometimes I can fake myself out this way. I open the file, and then I've started working almost without trying.

Simply thinking through who is responsible for what and acting accordingly can, over time, help pastors and other key church leaders function better, take better action and make wiser financial decisions.

by Margaret Marcuson 2/19/2011

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