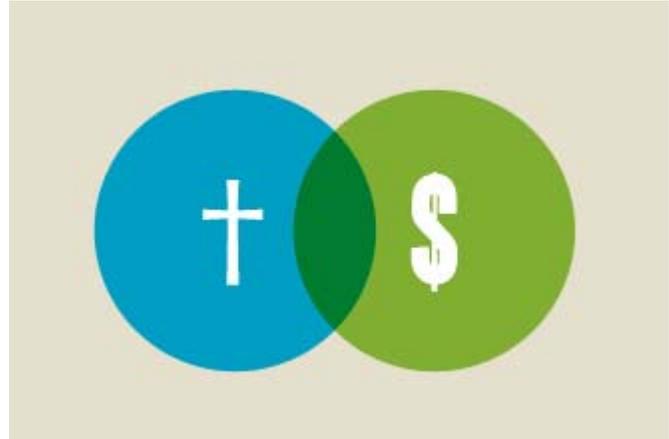


# How to Talk About Money in Church

"If we are avoiding the subject or trying to make it more palatable, we were doing our congregation a huge disservice."

From auctions to raffles to bad rap songs, there are many "creative" ways churches broach the subject of money. These efforts may be well intentioned, but ultimately amount to an elaborate guilt trip, a clever gimmick, or a consumer-like transaction in which givers receive material gratification in return for their gift.



At Mars Hill Church, we've made our fair share of similar mistakes, from the cliché (a spoof based on The Apprentice TV show) to the misguided (not passing the plate for the first ten years of our existence). In the process, we've come to realize that, in avoiding the subject or trying to make it more palatable, we were doing our congregation a huge disservice.

Jesus knew better. About 25 percent of his teaching in the Gospels relates to money, stewardship, and the resources God has given us. Why? "Where your treasure is, there will your heart be also." (Luke 12:34) There is a direct correlation between what we do with our money and what we truly believe.

The ultimate goal is not to make budget, save for a new building, or employ staff. We want our church to give because we want our church to worship Jesus. Therefore, the gospel must precede the ask. Preach the grace, goodness, and generosity of God in Jesus Christ, and then explain how the Bible instructs us to respond in part through giving.

If your congregation is not giving, the first question to ask is: are we preaching the gospel? Regular, generous, sacrificial, cheerful giving requires a heart regenerated by the Holy Spirit, which requires the message of the gospel (what Jesus does for us, in us, and through us).

Just because the good news is proclaimed in the pulpit, however, doesn't mean that the sheep always comprehend. To cultivate gospel-motivated giving requires lots of shepherding. Often without even realizing it, people accustomed to a culture of abundance, and materialism,—and sinners by nature—will resist the call to give. For new or unfaithful Christians, a paradigm shift is in order. Pastors and leaders must address common concerns and demonstrate, through both teaching and example, how the gospel applies to all of life.

To help you in this work of patiently shepherding the flock, here are some of the most frequent questions and arguments about giving that I've encountered as a pastor, along with how I might respond:

***My giving habits are none of your business.  
Money is a private matter between God and me.***

There is nothing magical or especially holy about money. It's just a gift. A tool. We can wield it wisely or foolishly, so we need to hold each other accountable for how we use it. Though we will give a personal account to God for how we steward our resources (Mt. 25:14–30), he has given us these resources in part to help build his kingdom and spread the gospel, which is not a solitary, private accomplishment, but work that is carried out by the church (Acts 2:44–47; 2 Cor. 9:1–5). Plus, given the amount of airtime and gravity money gets in Scripture, if we can talk about prayer, marriage, parenting, worship, and so on, then surely we can talk about this integral component of discipleship.

***I'm ashamed of my debt and poor management.  
Talking about money makes me feel inept.***

As Christians because our identity is secure in Jesus (not in our portfolio), we need not feel shame for the condition of our finances (Col. 3:3). Rather, we are free to bring all our iniquities into the light without fear (1 John 1:7).

***I need to save money before I can give any.***

It's not wrong to save or spend, but neither should replace giving. When the economy lags, our idols tend to shift from rash spending to incessant hoarding. Regardless of circumstances, God is trustworthy so we mustn't trade over-consumption for excessive self-reliance (Ps. 73:23–26; Mt. 6:28–33; Luke 13:21).

***Churches are all about the money.***

Again, money is just a tool—and Jesus spoke about it more than we do. And more than that, it's a means to our hearts and the hearts of others. This is kingdom work, not empire building. We want to use our resources to see as many people as possible meet Jesus. (For this reason, it's important for a church as a whole to give generously as well. At Mars Hill we give 10 percent of our budget to church planting, and additional funds to local ministry projects, and other needs, such as Haiti relief efforts.)

***I don't trust the church.***

If someone doesn't trust the church enough to give or be involved, this probably indicates another underlying issue, possibly a lack of trust in and resistance to authority in general. In any

case, if someone can't be led to trust their church, they should probably find a church they can trust, and go there instead.

## ***I give to other organizations, ministries, charities—"the 'church' at large."***

When it comes to giving, a Christian's first obligation is to contribute to the health and well being of the local church (Gal. 6:10). The church is not an organization; the church is a family (Rom. 8:15–17; Eph. 2:19; 1 Tim. 5:1–2). Not giving to your local church would be similar to a parent who works hard, earns a living, and then buys a bunch of new clothes for the kids down the street while his own children run around wearing garbage sacks.

Exclusively cause-oriented giving could also represent a measure of pride, and a lack of passion for the gospel. Rather than cause-oriented interests, we as the church must remain a decidedly cross-oriented people. Causes come and go like fads—sadly whether they're resolved or not. Only the message of Jesus' death and resurrection in our place offers consistent, universal, and eternal hope.

God's chosen vehicle for this message is the church, so we have a responsibility to make sure she's healthy. A generous lifestyle does not stop there, however, and I very much encourage widespread giving to other organizations, ministries, charities, etc., after you have given to the local church.

## ***The Bible says to give in secret. We shouldn't talk about our giving habits.***

Secrecy is a spiritual discipline that is appropriate under certain circumstances and with right motives, but the Bible also includes many examples of public benevolence (Mt. 6:4 cf Mark 14:3–9; Luke 21:1–4; Acts 4:36–37). Jesus says, "Let your light shine before men, that they may see your good deeds and praise your Father in heaven." (Mt. 5:16)

Paul even encourages healthy competition when it comes to giving (2 Cor. 9:1–5), and givers in the early church publicly presented their offerings (Acts 4:35). The difference-maker is the heart: what's your motive? If you want everybody to know about your giving—why? Do you want recognition, or do you want to encourage others? If you don't want anybody to know about your giving—why? Are you ashamed, are you really not giving, or is there a legitimate reason why the details would be distracting?

## ***I can't give—I'm a poor college student.***

Our culture encourages college students to live beyond their means by taking out exorbitant loans against an uncertain future. Debt in the form of financial aid may not be wrong, but it's not something to be entered into lightly either. While investing in a career track and establishing discretionary spending habits, many college students practice little to no sacrifice.

Start somewhere. Also, remember that stewardship includes time. The church needs some time from the folks who can give us more dollars and some dollars from the folks who can give more time.

### ***I can't give—I don't have anything.***

In his book *The Treasure Principle*, Randy Alcorn writes, “When people tell me they can't afford to tithe, I ask them, ‘If your income was reduced by 10 percent would you die?’ They say, ‘No.’ And I say, ‘Then you've admitted that you can afford to tithe. It's just that you don't want to.’”

Start simple, start small, —start anywhere. God will grow your faith. If you never give God anything to work with, nothing will change. Give him room to cultivate in you a generous, faithful heart.

### ***I want to give, but I just keep forgetting.***

Invite others to hold you accountable. Pursue discipline. Set a calendar reminder on your computer or phone, and give online.

### ***I am giving faithfully.***

Thank you! Consider telling your story to encourage others to “excel in this act of grace also” (2 Cor. 8:7) At the same time, it's important to remember that we can never out-give God (Ps. 16:11; Mal. 3:10; John 4:14). This reality should always keep us in humble pursuit of his grace. Also, generous biblical stewardship is not limited to financial giving, but includes our time and the spiritual gifts (talents and skills) God has given us.

Participation in the local church can't simply be a business exchange where we essentially pay for religious services or give to satisfy our conscience. Jesus calls us to be all in, but this will look different in various seasons of life. Some may have few dollars, but lots of hours to volunteer. Others may be in a frantic season of work when all they have time to do is write a tithe check.

How do you talk about money in church? It's all about Jesus. Avoid gimmicks and guilt, and stick with the gospel. This may take more work, more shepherding, more personal involvement—answering more questions and objections—than conventional fundraising methods, but in the end, the payoff is much greater because the bottom line is hearts and people, not dollars and cents.

By Jamie Munson, Lead Pastor and President of Mars Hill Church, Seattle  
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