

Stuck No More:

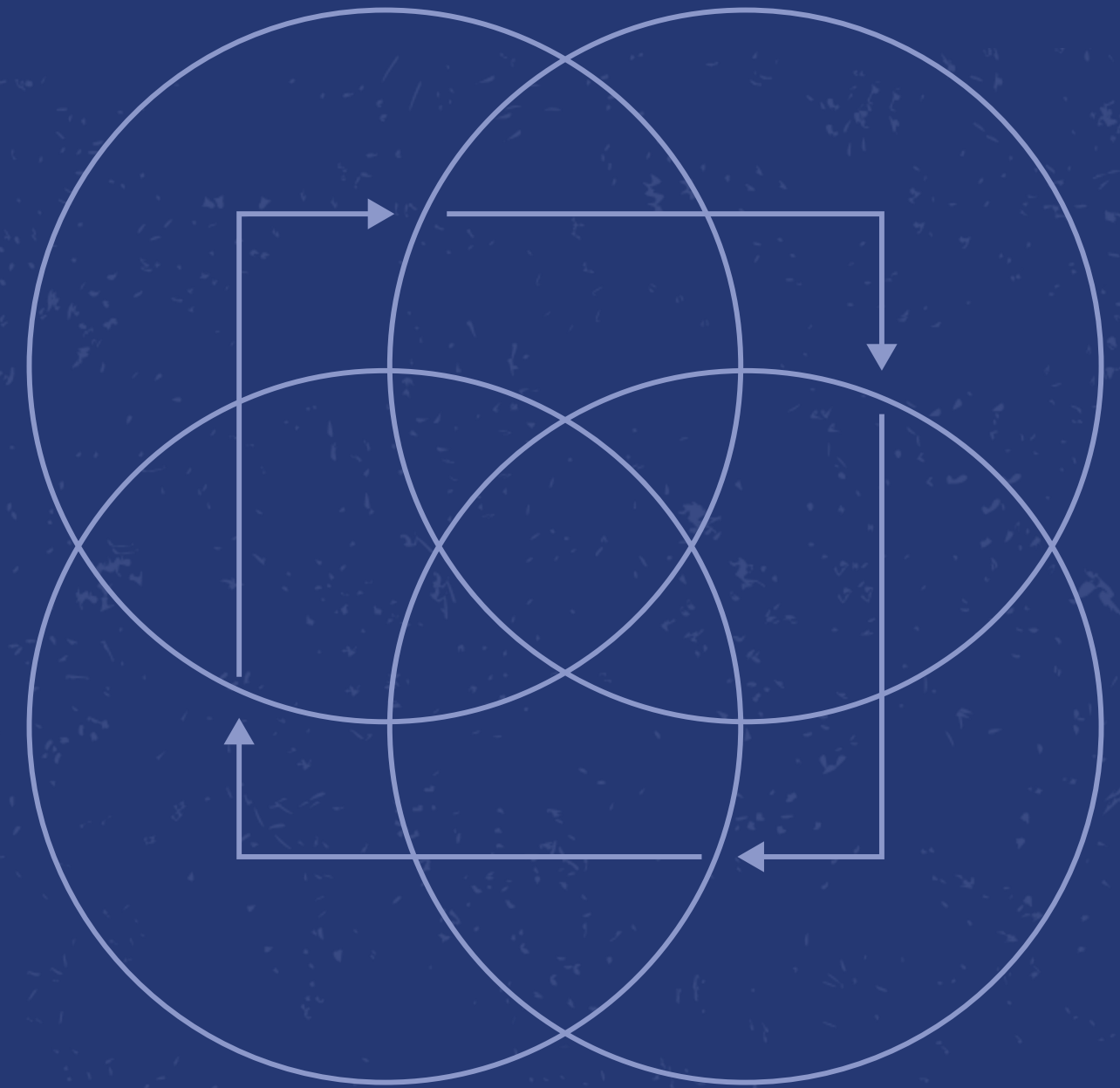
Jumpstarting Stewardship This Fall

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September 9, 2025



Agenda:

- Introduction
- 4 Stucks & Steps
- Putting It All Together
- Success Indicators
- Questions



Generously using all we have and all we are
In faithful service to God, Creation,
and humankind.



Stuck 1: Financial Focus Misalignment

01 Misguided Priorities

Focusing on **financial needs** shifts attention away from **biblical stewardship and discipleship**.

02 Decreased Engagement

Members may become less **connected** to the church, feeling more like an ATM than a valued part of the Body of Christ.

03 Short-term Thinking

Emphasizing immediate financial goals removes God from the conversation and can **stifle long-term vision and discernment**.



Unstuck: Embrace Biblical Vision-Driven Stewardship

- Preach and teach what the Bible says about being God's stewards
- Connect every dollar to mission
- Tell your ministry's **story first**
- **Treat stewardship as discipleship, not fundraising**



LEADERSHIP RETREAT

Gather leaders for stewardship bible study and definition, to align vision and set goals.

MINISTRY IMPACT INVENTORY

Assess current programs and ministries to identify areas of impact and improvement.

VISION STATEMENT DEVELOPMENT

Create a clear and compelling vision statement.

STORY COLLECTION

Gather personal stories that convey ministry impact and resonate with the congregation.

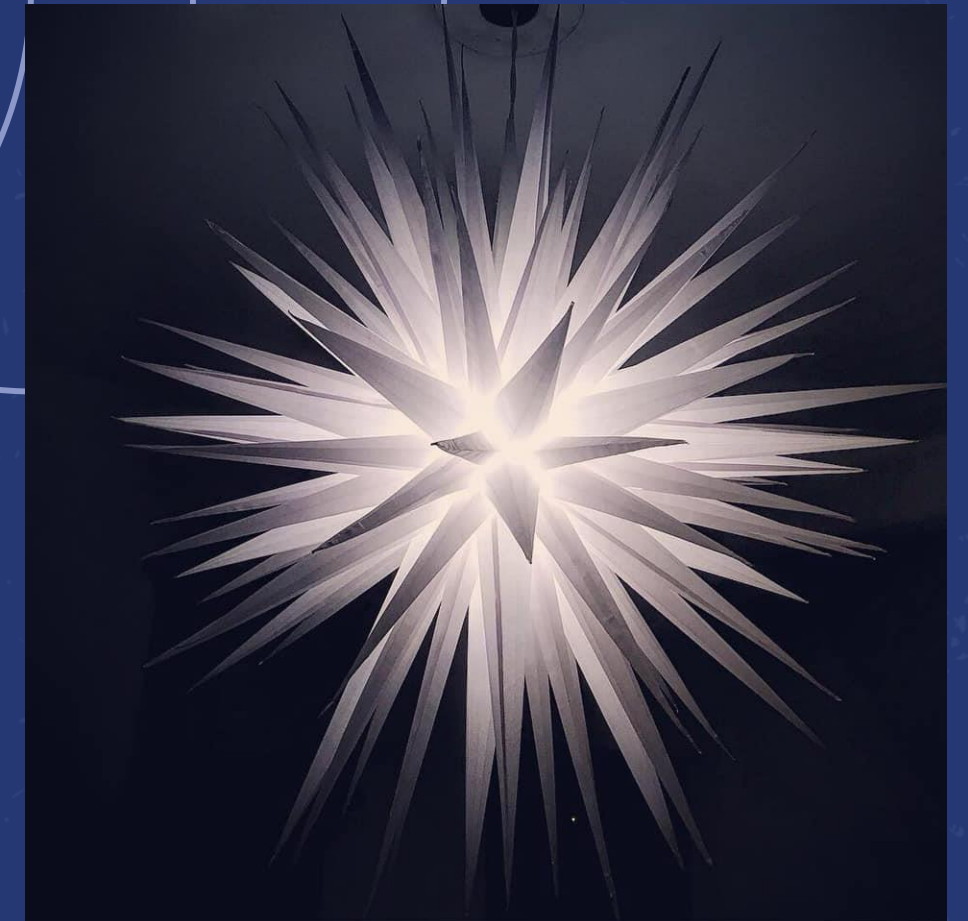
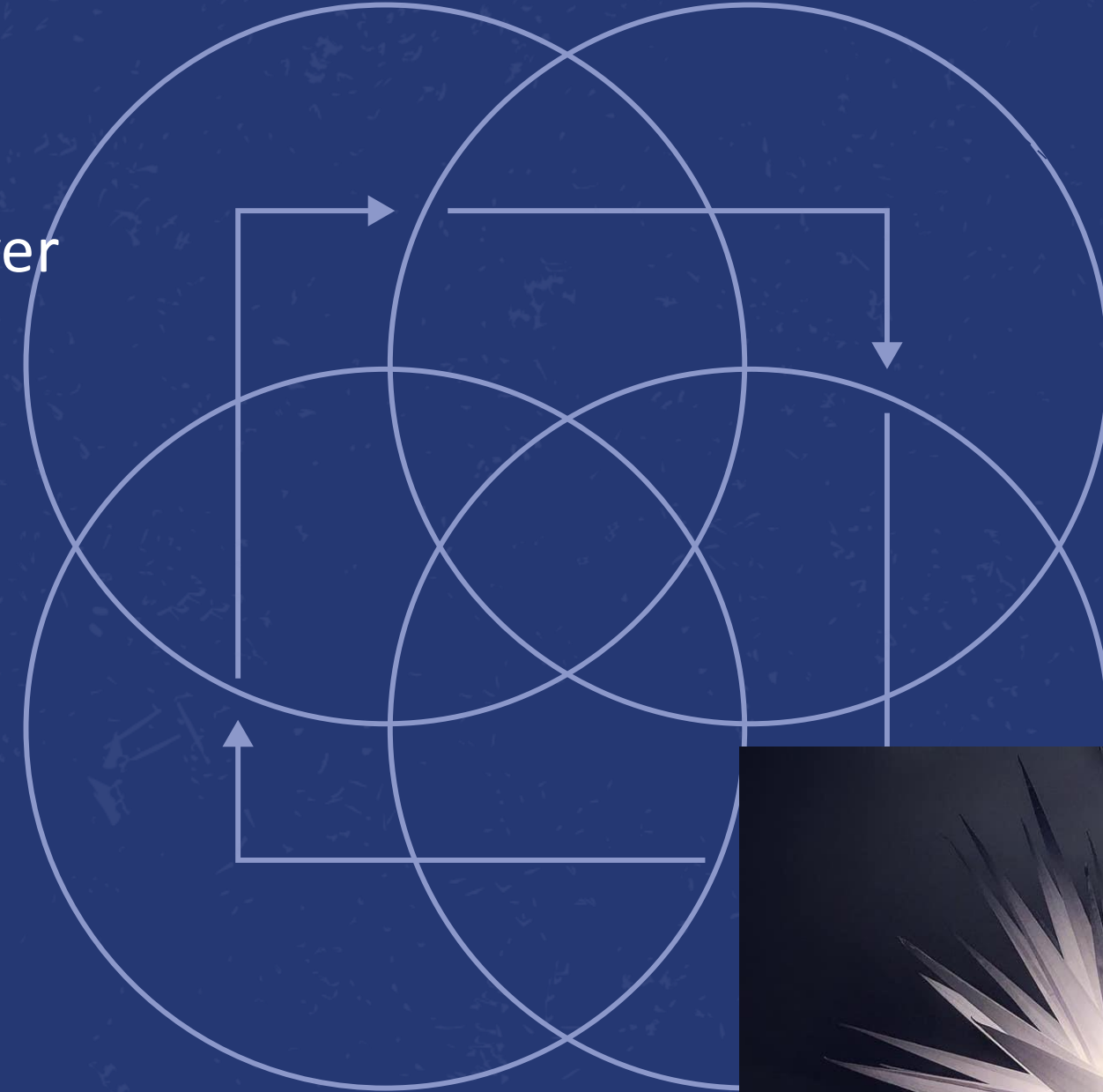


Key Take-Away 1:

Budget-focused asks prioritize financial contributions over faith formation.

Biblical mission-driven stewardship:

- Centers everything on God.
- Connects people's hearts to the church's **vision and impact**, fostering deeper commitment and support for ministry.



“Stewardship isn’t about this church’s needs. It’s about our need to participate in what God is up to in the world.”

Stuck 2: Financial Secrecy



01 A Select Few

Financial meetings and budget discussions happen behind closed doors.

02 Money Mysteries

Members don't know or understand how the church uses money.

03 No Explanation

People are asked to give for a special appeal without adequate explanation or follow up.

Unstuck: Build Trust Through Transparency

- **Open book and door approach**
- Regular communication
- Plain language reporting
- **Address issues honestly**



MONTHLY FINANCIAL DASHBOARD

One-page visual summary of income, expenses, endowment draws, and ministry impact

QUARTERLY UPDATES

Stories of how the congregation's financial stewardship is enabling ministry

ANNUAL FINANCIAL TOWN HALL

Interactive meeting to share and address questions

BUDGET "TWO WAYS"

Line item and narrative



Key Take-Away 2:

Trust-Building Elements:

- Where the money goes
- Ministry return on investment
- Challenge acknowledgement
- Leadership accessibility

“Last month your generosity enabled us to prepare 50 soup starter kits. Here’s exactly how we spent your gifts.”



Stuck 3: Scarcity Mode



01 Ministry Paralysis and Stagnation

Focusing on preservation prevents the church from pursuing new opportunities or meeting the community's current needs.

02 Diminishing Returns

Members give less as their worries about the church's vitality increase.

03 Fearful Decisions

Operating from survival mode causes the church to hoard resources and inadvertently teach members to do the same.

Unstuck: Create a Culture of Gratitude

- Celebrate all gifts
- Tell stories of God's provision and faithfulness
- Build thanksgiving into church rhythms
- **Highlight ministry successes and impact**



WEEKLY GRATITUDE PRACTICES

- During worship
- Thank you notes
- Impact announcements
- In prayer

MONTHLY CELEBRATIONS

- Volunteer appreciation
- Ministry milestones
- Spotlight on stewards

SEASONAL GRATITUDE EVENTS

- Celebration Sunday
- Thank-a-thon
- Ministry fair

LANGUAGE SHIFTS

- Problem-first to blessing-first
- What's missing to what's present
- Complaints to celebrations
- Criticism to appreciation



Key Take-Away 3:

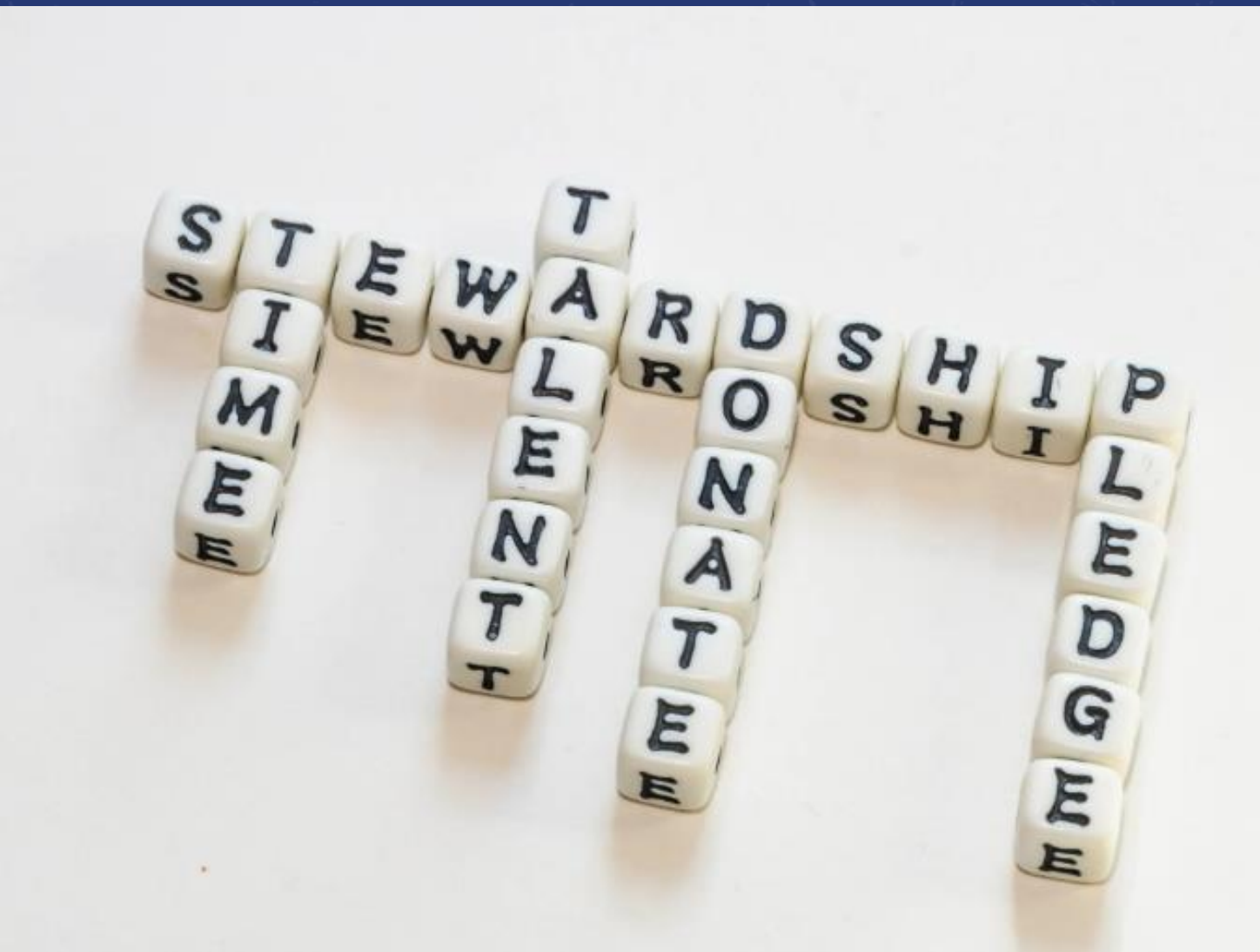
Gratitude Culture:

- Systemic and consistent rather than occasional
- Celebrate rather than just inform
- Centered on God
- Gratitude first + specific blessing + God's faithfulness + forward-looking trust



“We are grateful for the dedicated choir members who’ve blessed us with beautiful worship, and we’re excited to see who God will call to join this joyful ministry next.”

Stuck 4: Generic stewardship



01 One-Size-Fits-All Approach

Everyone receives the same message and information about financial stewardship regardless of age, situation, or current giving.

02 No One Knows

Stewardship leaders lack the data they need to do anything besides issue the same invitation to everyone.

03 Assumptions

Leaders expect everyone to be comfortable with stewardship practices, methods, and traditions and/or assumes everyone knows about these.

Unstuck: Make stewardship personal & accessible

- **Multiple entry points**
- Educational approach
- Flexible options
- **Spiritual formation**



EDUCATIONAL COMPONENTS

- “Stewardship 101”
- Financial health workshops
- Gift planning seminars
- Family curriculum

FLEXIBLE GIVING OPTIONS

- Multiple methods
- Various frequencies
- Different commitments
- Special opportunities

PERSONAL CONNECTIONS

- Small group studies
- Small group conversations
- Mentorship programs

ACCESSIBILITY CONSIDERATIONS

- Life stage awareness
- Economic changes
- Cultural sensitivity
- Online vs. print



Key Take-Away 4:

Personal Stewardship:

- Meets people where they are
- Focuses on steward formation more than funds
- Prioritizes relationships over transactions
- Treats people as ministry partners, not donors



“We will be offering several financial workshops this year because faithful financial stewardship looks different in every season.”

Putting It All Together



01 Set the foundation

- Leadership aligns on biblical and vision-based approach, creates plan for each area
- Financial transparency systems in place
- Story and impact collection begins

02 Begin to communicate

- Share biblical vision-centered message with congregation
- Begin regular financial transparency reporting
- Start weekly gratitude practices

03 Engage personally

- Launch stewardship education opportunities
- Begin small group conversations
- Implement flexible giving options

04 Sustain Momentum

- Regular evaluation and adjustment
- Continued story telling and sharing
- Ongoing educational opportunities
- Annual stewardship plan built on this foundation

How Do We Know It's Working?

ENGAGEMENT METRICS

- More people giving money
- More volunteer involvement in ministry
- Higher attendance at financial transparency meetings
- Increased participation in stewardship conversations and opportunities

CULTURE SHIFT INDICATORS

- More spontaneous expressions of gratitude
- Increased ministry impact stories shared
- Less anxiety in leadership discussions
- More people asking, "How can I help?" than having to be asked to help

FINANCIAL HEALTH MEASURES

- Consistent giving increases
- Reduced month-to-month giving volatility
- Higher percentage of committed giving
- Emergency fund establishment and growth

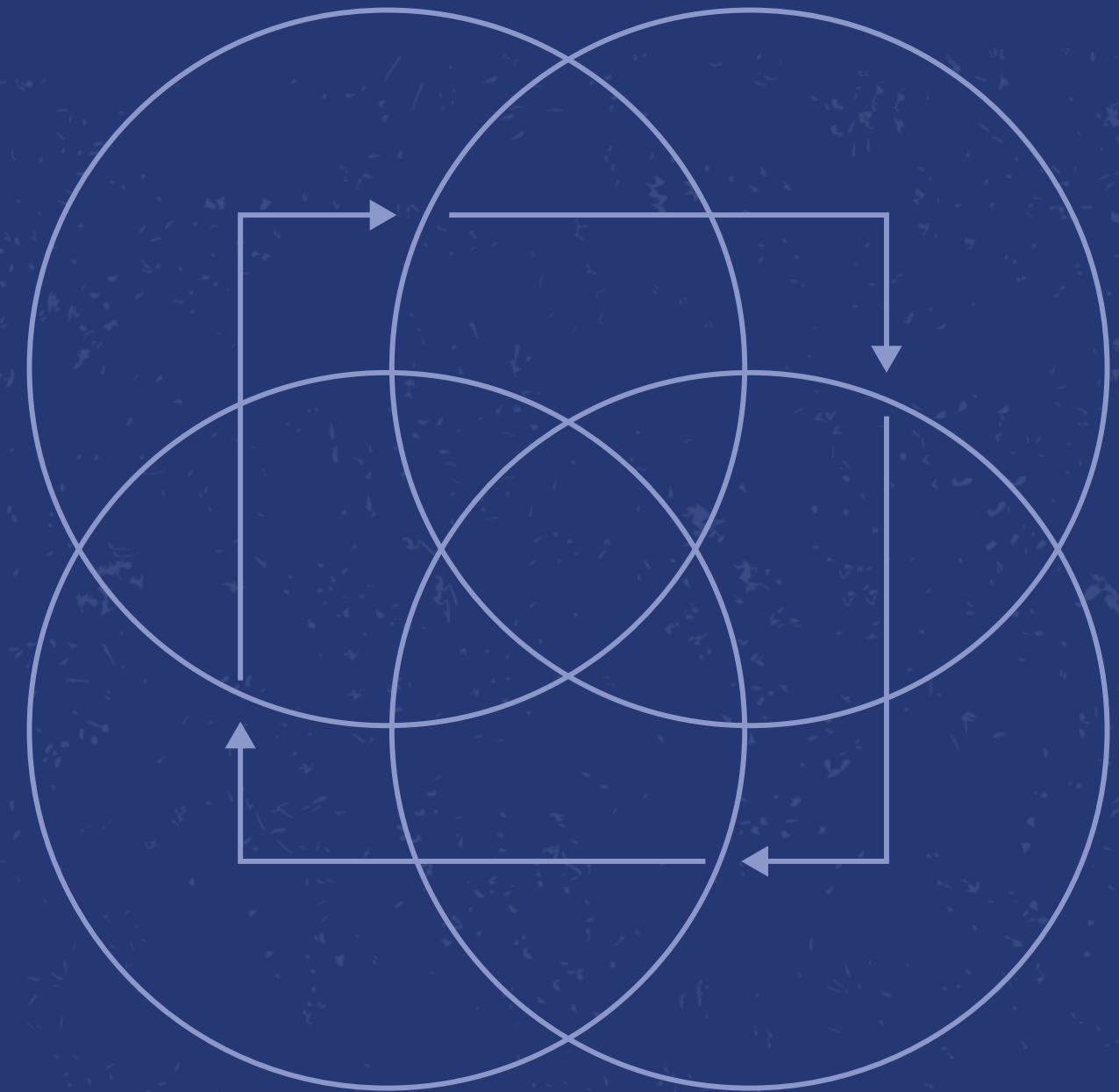


Remember:
“Healthy financial stewardship is a marathon, not a sprint!”

Questions?

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Mark your calendar for MMFA's next webinar:
Gift Planning: The Perfect Partner to Your Retirement Plan
Wednesday, October 29, 12:00 or 7:00 pm ET