

Generosity Communication Checklist

- Introduction

No church has a congregation that participates one hundred percent in giving to support the church's mission. Some give a little, some a lot, and some nothing at all. How you communicate about generosity to these different groups is important and uniquely different. This paper addresses the multifaceted nature of communicating generosity within the church and emphasizes the importance of language, storytelling, and gratitude. We'll examine the theology of generosity and the strategies you can use to reduce friction in giving. The discussion will highlight the impact of giving on both the giver and the church while addressing effective follow-up and personal conversations that nurture your congregation to embrace a culture of generosity.

One of the things Jesus talked about most frequently is money. Granted, in many of those discussions, his point wasn't money but the Kingdom of God (see the Lost Coin parable for example). The fact that money was used to point to or address a deeper topic should be informative for us. If Jesus used money and giving so often, shouldn't we? Money is a tool. How we use that tool reveals a lot about our heart. If we don't communicate about money, we're missing out on a huge opportunity to help people diagnose where they are in relation to the Kingdom of God. What we want to do here is help you consider what you are or not communicating and how you can leverage communication around generosity to help people grow in their faith and see His Kingdom come in their lives now.

- Theology and Language

A Few Questions to Consider:

- 1) Have you written out your theology around stewardship and generosity?
- 2) Have you thought about different terms and their distinctives and what you'll use where? For example, when/where do you use the word generosity vs. stewardship? What's the difference? Do you use generosity for time and money or just money? Does it matter? Do you talk about giving resources generally or money specifically? Do you talk about tithing time?
- 3) How does your message support/contradict your theology? Do you really believe that the church doesn't need the person's money? If so, does your messaging say,

“we can’t do it without you?” Is there inconsistency? What does your messaging say about what you really believe? Are you really more concerned with the person and their spiritual growth or the financial position of the church? This is a question that deserves reflection. If we’re more concerned with the person’s growth, how will that inform what we do and say?

Writing Out a Theology of Generosity

Taking time to write out your theology related to generosity is a worthwhile endeavor. It will serve the basis for what you communicate on your website, emails, physical mail and conversations. Are you communicating a prosperity gospel or true servanthood/stewardship? Does what you communicate magnify God or man? Here’s some sample content that you can use:

The most important thing when it comes to a theology of generosity is to communicate that God is the owner of all (Psalm 24:1). Even the ability to earn wealth comes from God (Deuteronomy 8:18-18). God created man to have dominion over the earth and to be image bearers of God, who has ultimate dominion over ALL (1 Chron 29:11-12). As image bearers, mankind is to be like God, creating order where there is no order and being generous. After all, every good and perfect gift comes from God and He modeled the ultimate act of generosity on the cross.

Generosity is not only modeling/reflecting the nature of God. It’s also actively combatting sin - which is lack of faith in God. When someone gives - they relinquish control over that which they give. They also relinquish the security found in that which they give. Those who give money generously declare by their actions, “I don’t place my trust and security in money, but in God.”

Ultimately, there are only 3 things we can do with the money God has entrusted to our care: 1) save it, 2) spend it and 3) give it. Those that don’t recognize God’s ownership and dominion tend to save it and spend it and not give it - at least not liberally. Yet, God calls His stewards to give liberally and cheerfully and even out of lack.

God calls us to steward the money he’s entrusted to us and will hold us accountable for what we do or do not do. (Luke 16:10-11, Luke 12:47-48 & 2 Corinthians 5:10). Many people are stingy/greedy and store up treasures on earth, where moth and rust destroy rather than being generous. However, God calls us to put our trust in Him. In giving, we declare that we put our trust in God, not in the money that says, “In God We Trust.” It is a recognition that what we have is His and that He is our provider. (We can give more than we think we can afford because we



trust God to provide for us.) It's a demonstration and an active choice that we're serving God and not money (Matt 6:24). It's an active demonstration and choice to love God more than money (1 Tim 6:10).

Speaking of 1 Tim 6:9-10 - it's the love of money that stands in contrast to generosity and the love of money is the root of evil and causes people to wander from the faith and subject themselves to many sorrows. The desire to be rich causes people to fall into temptation and ultimately ruin and destruction.

Not being generous is greed. It is also a sign that you are ascribing more worth (worship) to money than God. This is idolatry. (Eph 5:5) The greedy will not inherit the kingdom of God. Greed is a worship problem - we are worshiping idols (money or what it promises us) instead of God.

Giving roots out idolatry. It shows whether our heart is completely God's or if we still value something more than Him. We get to give and God uses it to shape our heart. "It's more blessed to give than to receive"

Generosity is a privilege. We get to be the person who distributes the riches of God. (2 Corinthians 8:4) God invites us to be a part of His work, co-laboring with Him to accomplish His purposes.

God blesses us to be a blessing to others. We subvert God's plan if we're not generous.

Generosity, or lack thereof, is a clear indicator of someone's heart (Matt 6:21). Where your treasure is, that's where your heart is. You can't serve two masters. Is it God or money? Ultimately our relationship and view of money is a reflection of our relationship and view of God.

Stewardship implies there's a relationship between the steward and the owner. Stewardship then has to do with our relationship with God and His dominion over us and everything else. How we relate to and use money will show whether we are in right relationship with God, recognizing his ownership and dominion.

The narrative of scripture related to money should cause us to think deeply. Do I care about the same things God cares about? The world tells us we should get more - looking through the lens of discontentment. God tells us to be content. God gives us things to enjoy. We should be content and not covet and have pride thinking we deserve more. We should trust God to provide. We should use God's resources to evangelize, disciple and care for the poor. When we're open handed with the

resources, we are releasing the power of money over our lives. We're also mimicking God - the greatest giver.

- Terms and Distinctives

As you write out your theology of generosity, consider the terms you use and their distinctives. Think about the connotations of different words you might use.

- Stewardship vs. Generosity –

Some churches have a stewardship pastor. Others have a pastor of generosity. What's the difference? Is there any difference?

One pastor says that stewardship has come to refer to the larger ministry of addressing anything dealing with finances, including classes on budgeting, wills and estates, financial coaching as well as generosity. He says that as a result, often the significance of giving gets lost. Furthermore, those that are financially healthy tend to stray away, considering stewardship ministry as being for those that are struggling financially.

According to the Stewardship Impact Workshop, "Stewardship is the act of managing wisely "God's stuff" to please the Master." and "Generosity is a willingness to share with others ... that involves personal sacrifice"

Stewardship is synonymous with management. Some have even said, "Stewardship is discipleship." A steward is someone who manages something that belongs to someone else. Stewardship then is the act of managing something that belongs to someone else. Someone else has said, "Stewardship is taking all of God's resources and managing it for God's purposes."

Therefore, stewardship encompasses how we spend all resources, including time, talents and money. As previously mentioned, it is also often used in ministries related to financial health - including financial coaching. Generosity, conversely, is more closely aligned with money. You can ask someone if they're being a good steward and they may say yes based on how they spend their time even though they are greedy when it comes to money. However, if you ask them if they're generous, they're more likely to answer based on how they use their money.

Generosity is an attitude of heart that's a willingness to share something that costs you something.

I can give without it being generous but can't be generous without giving.

Are you using the term stewardship where you should be using generosity or vice versa?

- Generosity of Time vs. Generosity of Money

Sometimes churches use the word “generosity” with the words “time” and “money.” Consider the impact of this. Could doing so result in someone considering themselves generous because they give time while withholding money? The same can be said about talking about “giving, time, talent and treasures” or “giving resources”

Jesus spoke much more about money than time. Why do you think that is?

When we talk about generosity, we’re really addressing the question, “How are my finances shaping my relationship with God?” - the goal of this is to shepherd people towards a deeper relationship with God - formed more and more into the likeness of God.

- Shepherding categories of people

Recognize the different groups of people you might communicate with and the different messages they might need to hear. What are the messages that all groups need to hear? What are the messages that only apply to the individuals in a specific group? What about the intersection of these? For example, how do you communicate to a lost person who doesn’t give versus a saved person who doesn’t give? Is there a difference?

- People who are lost vs. People who are saved
- People who participate/attend and don’t give
- Givers who otherwise don’t participate
- People who are giving for the first time
- People who give very little
- People who give only occasionally
- People who are committed and appear to give proportionally
- People who give extravagantly
- Retirees

When we think about different categories of people, we’re recognizing that people have different felt needs. For example, someone who has put their faith in Christ has recognized their need for grace, whereas someone who has not yet likely

doesn't feel the need for God's grace. How you talk to one may be different than how you talk to another.

In some instances, though, how you talk to someone who is saved and someone who isn't, might still be exactly the same. Someone who is saved still needs to hear the gospel. At least that's what Paul said in Romans 1 when he declared that he was eager to preach the gospel to the saints in Rome because, "It is the power of God for salvation..." (See Romans 1:7, 15-16)

Whether someone is a believer or not, it's appropriate to talk about the nature of God - who is a generous God as well as our purpose of glorifying Him - ascribing Him worth and reflecting His image.

Yet, the things we say to someone who gives consistently and someone who gives rarely, obviously will vary. The things I talk about with a retiree who can leverage qualified charitable distributions will vary from someone who's just getting started in their career.

Really, recognizing the differences between people and crafting messages accordingly is following the pattern of scripture. When Paul talked to the people on Mars Hill, his message varied drastically from the way he addressed Herod. Modern marketers have also adapted segmentation and tailor their message according to the audience, saying one thing to women and another to men or one thing to Gen Z and another to Baby Boomers or one thing to people in Texas and another to people in Maine.

In order to craft your message, you need first to understand who you are talking to. What are the messages that you might say to one category of people, but not to another? Or how might you phrase one message to a group of people and how might you phrase it differently to another group of people. Then you need to consider your ability to actually reach the different categories of people, or different audiences. Here's some questions to ask yourself:

- Do you have a way to communicate directly to retirees, to singles, to couples, to youth, to those who don't give, to those who do? In order to do this, first you need to be able to identify these people.
- Do you have good data and a way to segment your audiences to send emails or letters to different categories of people?
- Are there places where specific categories of people congregate that allows you to communicate with them
- Who is visiting different pages on your website and can you craft your messaging accordingly?

- Who is using each type of social media that you use to disseminate messaging?

Obviously the most powerful and impactful message is the one that you deliver directly one on one. All of the questions asked above are really designed to get you closer to that. Instead of approximating one on one communication, you might consider ways to facilitate those one on one discussions. Are you engaging in one on one discussions with people about generosity? Are you modeling for others and equipping others to engage in one on one discussions related to generosity? Are you showing others through your use of language around generosity how to follow Christ?

One warning here is that if you view your role as fund raising rather than making disciples, you'll primarily focus your efforts on that category of people who are wealthy versus those that are not or those that are giving the most versus those that are giving the least. A good question to reflect on is, "Are you focusing on making disciples of all people or only those that can benefit you or the organization?"

● Gratitude

Regardless of the category of people or audience, the expression of gratitude is important. Gratitude is closely related to generosity because generosity is the opposite of greed. Greed longs for more. Gratitude is the expression of joy or delight in what we've received. As we express gratitude, it combats greed. Churches' expression of gratitude is a good model for those in the church. Churches have many opportunities to express gratitude. The apostles modeled this. See Romans 1:8, Romans 16:4, 1 Cor 1:4, Eph 1:16, Phil 1:3, etc. Some opportunities to express gratitude include:

- First Gift Email

A special thank you to someone for making a first time gift not only models gratitude, but is a great chance to affirm the step of faith reflected in their generosity.

- Thanking consistent givers periodically

Sometimes churches focus on thanking first time givers and people who give extraordinary gifts and don't recognize those who are faithfully consistent in their giving. Consider sending out an email every year acknowledging faithfulness to those who are consistent in their giving.

- Recognizing increases in commitment/milestones

Most church management systems have ways to track extraordinary gifts (either in size or frequency) or to recognize milestones (2nd gift, 3rd gift, 100th gift, becoming a recurring giver, increases in amount, changes in consistency, setting up recurring gifts, etc.). This is a great opportunity to express gratitude for partnership and giving.

- Year End Communication

Sending out a year end email to your givers is a great opportunity to express gratitude. This can include a recap on the impact of the church or an annual report. This can also be included with sending out contribution statements.

Some questions to consider:

- Do you have a way to thank people for every gift? Some churches do this for every online gift, but not checks or cash. Should you do both?
- Do you thank donors for their first gift? Many churches do this with a handwritten thank you note.
- Do you thank people for their pledge to a capital campaign? Do you thank them for their first gift towards fulfilling their pledge? What about the completion of the giving towards their pledge?
- Do you thank consistent givers periodically, like annually?
- Do you acknowledge someone's act of faith in increasing their giving or making an exceptional (for them) gift?
- Do you acknowledge milestones in giving (2nd gift, 3rd gift, giving for 3 months in a row, faithfully giving for x number of years, setting up recurring giving, etc)
- In sending out contribution statements, do you take time to express gratitude? Some churches intentionally send out statements quarterly so that they have an opportunity to do this 4 times a year.
- Are you giving some small token of appreciation (like a book) for those people that have committed to giving (either through multiple gifts or setting up recurring giving)?

- Power of Story

As you communicate, whether it's expressing gratitude or teaching, consider using stories wherever you can. Why use stories? Use them because it is the biblical model. Use them because it connects to the heart of the giver and inspires them,

The Apostle Paul used the church in Macedonia in 2 Cor 8 as an example/testimony for others. Jesus used Story a ton. Stories often encourage a



suspension of disbelief, where learners become immersed in the narrative - allowing them to accept the premises and truths more readily if you just said the truth.

- Stories of Impact of Giving and Impact on Giver

- Non-Profit Fundraising research has determined that having information about the impact that gifts make in terms of how the funds are used to make a difference in people's lives has a correlation to the likelihood of someone visiting a giving page actually finishing the gift. Do you provide information to givers about the impact that their gift makes?
- When sharing about the impact and importance of someone's gifts, you can biblically share about the impact and importance in their own lives. After all, God doesn't need their money to accomplish His plans, but invites them to participate in His work. How can you highlight this on your pages in addition to the work that God is doing through your church and His provision through people's giving?

- Videos

Videos are a great way to highlight stories and can be linked to on social media, websites and in emails. A couple examples of this:

<https://www.flatironschurch.com/get-involved/give/>
<https://www.gospelpatrons.org/media/>

- Questions Related to Using Stories:

Here's some things to think about:

- Do you have a repository of stories you can share related to generosity?
- Do you have a way of collecting stories related to generosity that you can share?
- How can you incorporate video into telling stories related to generosity?
- Have you considered that you can use pretty much any story of life change and make a strategic connection to generosity (for example, share about a mission trip's impact or someone coming to faith and talk about how people giving impacted/contributed to those things)?
- Do you have stories that talk about the impact that your church is making?
- Do you have stories about the impact on individuals' lives who got serious about being generous?
- How can you best disseminate such stories?

- Means of Communication

What are the means for communication that you can leverage? Which means are best for which types of communication? Do you utilize:

1. Website
2. Announcements from the stage
3. Email
4. Physical Letters
5. Signage in your building
6. Personal conversations
7. Text messages
8. Social Media
9. Others?

- Giving Page

A church's giving page on the website is the most commonly used way to disseminate information around giving. There are a ton of considerations around a church's website as a whole and the giving page specifically. Here's some questions you might consider:

- Is the page easily navigable?
- Does the giving page have the giving form above the fold?
- Does the giving form reduce friction?
- Is the page transactional or relational?
- Do you incorporate storytelling, especially using videos? (Jesus used storytelling to teach)
- Do You Educate People
 - About costs of online giving
 - About tithing/giving/generosity/stewardship (what scripture says)
 - About how to give
 - About how funds are used
 - About Accountability - include information about external verification (ECFA membership, external audit, etc.)

- Show Ways to Give
 - Online
 - Check/Cash In Person or via Mail
 - Stock/Assets
 - Crypto
 - Text Giving, etc.
- Common FAQs you might want on your Giving Page
 - Questions around accountability, like “Are audited financial statements available?” “How are funds administered?” “How is the Church held accountable to be good stewards of the funds entrusted to it?”
 - Questions around allocation of gifts and fund options. “What’s the difference between tithe and offering?” “Should my gift be given to benevolence or missions?”
 - Questions around giving itself, like “What does Church believe about giving?,” “What does Church believe about tithing?” “What is tithing?”
 - How is the money used or stewarded? Where is the money going?(maybe a link to a budget in the answer)
 - Questions around the transaction itself:
 - What payment methods can be used for giving and the costs of each?
 - Why give online?
 - Is my payment information secure?
 - Why set up recurring giving?
 - How to edit your recurring gift.
 - Other ways to give
 - How do I get a contribution statement/tax receipt?
 - How to get in touch with the finance office
- Additional Resources for Stewardship/Generosity

How do you communicate what’s available? Does your church offer benevolence, financial coaching, classes, planned giving, etc? Do the people in your church know these are available? How do you highlight these resources?

- Contact Information

Do you provide contact information for your finance office (either by phone, email and/or a form submission)?

● Reducing Friction in the Giving Process

I once had a friend who was teaching people how to share the gospel and he said, “The gospel is offensive. As we present it, we need not make it more offensive than it already is.” I think this is related to giving in that giving is a step of faith where we crucify the flesh and by faith go from greedy to generous. This is hard and not done apart from the Holy Spirit working in our lives. When someone is moved by the Spirit to give, they are at a crossroads of obeying or not. We need to make sure not to make it harder for them to obey than is necessary. The more difficult it is to give, the more likely it is that ultimately that they will disobey and not give. Here are some ways churches make it difficult:

- Require setting up an account and/or login in to give
- Asking for unnecessary information to give (address, phone number, dob, age, etc.)
- Giving too many decisions to make when giving

Churches can learn a lot from the marketplace related to online giving. After all, people who give to the church are also buying things from e-commerce sites like Amazon and therefore have expectations around what’s possible. When they come to their church site, they know that there are ways to make a transaction that are streamlined and simple. These are musts for reducing friction:

- Is the giving button easily findable on your main page? (try asking members/partners why they go to your website and I suspect giving will be in the top 5 answers) Ideally, you have this in your header and footer.
- Do you have a link on every page to your giving page?
- What language do you use to get to your giving page? (Give, Donate, Partner? Give is by far the most common for churches.)
- Do you have routes like /give, /giving, /donate that route to your giving page?
- How many clicks does it take to get into your giving form?
- On your giving form, do you limit identifying information to what is absolutely necessary (ideally just name and email address)?
- Are you hiding your giving page behind a required login?
- Do you require a mailing address and phone number to give? If so, is this really necessary?
- How many fields are required to give?
- Are you requiring a Captcha to give?
- Do you limit fund options (too many choices leads to decision paralysis)
- Do you allow giving via digital wallets (Apple Pay, G-Pay etc) to limit the need for entering payment information, name, email address, etc.

- Whenever you can identify the person (if they are logged in), do you load their saved payment methods
- Do you redirect them to another domain to give (this reduces trust and wastes time)?
- Is ACH giving possible? Is it possible without logging into their bank account or creating a micro deposit?

- **Personal Conversations around generosity**

A good way to start personal conversations is to ask someone how they're doing financially. They might be struggling and need help (benevolence or financial coaching/training). Many times people will say they're doing well, which is a great lead in to asking them about giving. Points to discuss include:

- Giving reflects our heart towards God.
- Ownership - do they view the money entrusted to them as God's or their own?
- Giving is to God through the church, not to the church to meet its "needs."
- Giving benefits the giver - freeing them from the love of money and the power it holds over us.
- Not giving usually is indicative of a lack of knowledge or a lack of obedience. Our job is to teach them to obey all that Christ commanded - so talk to them about Christ's teaching to render to Ceasar and render to God and what that means. If they're not obeying probe to find out why.

- **Pastoral/Rescue Calls**

This is part of shepherding. Recognizing people who have stopped giving or are not giving indicates a God problem, a church problem and/or a financial problem (although in some instances it's just a technical problem - a canceled credit card not updated, etc.). This is a great opportunity to serve by helping discover which it is and helping. Here are some categories that might merit a personal call:

- Lapsed giving
- Canceled recurring gift and not set up new one
- Partners not giving
- Staff not giving

- Sample Giving Pages

Some of these do some things well and others do other things well. None are perfect:

- <https://www.thecompass.net/Give>
- <https://grace.sc/next-steps/give/>
- <https://www.churchonmain.net/give>
- <https://churchonthemove.com/give>
- <https://www.flatironschurch.com/get-involved/give/>
- <https://crossings.church/give>

