



# Living the Gift

**Stewardship in Word  
and Practice**

**Clergy Workshops June 12, 2026**





# Pastoral Opportunities at the Intersection of Money and Meaning

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# Why are we starting here?

This morning, we began with preaching and teaching about generosity. We named that generosity belongs in the Gospel.

Now we turn to the pastoral reality underneath all of that. *Because when we talk about money in church, we are never talking about money only.*

**We are talking about meaning.**

*Introduction*



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# Remember this Slide? Pastoral Care Around Money

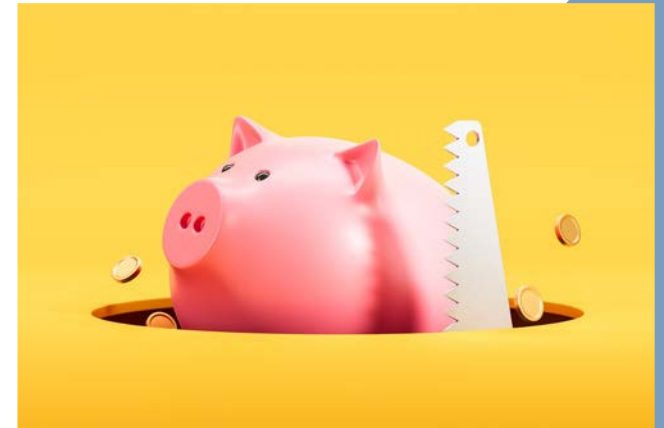
Money is never just money.  
It can carry:

- ▶ Fear
- ▶ Shame
- ▶ Power
- ▶ Grief
- ▶ Control
- ▶ Family history
- ▶ Class anxiety
- ▶ Trauma
- ▶ Pride
- ▶ Hope
- ▶ Freedom

Money is one of the places where the spiritual life becomes visible.

*Sometimes beautifully. Sometimes painfully. Usually both.*

*Why this matters*



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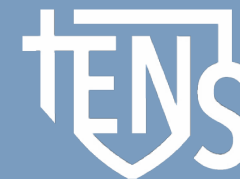
# Why this Matters for Clergy

Clergy often inherit the money stories of a parish. Not just the budget.

- ▶ The appeal that went badly.
- ▶ The donor who controlled everything.
- ▶ The rector who would never talk about money.
- ▶ The rector who talked about money too much.
- ▶ The family who gave deeply and felt unseen.
- ▶ The person who left angry.
- ▶ The treasurer who guarded information.
- ▶ The bequest no one knew how to receive.
- ▶ The annual conversation everyone dreads.

*By the time money comes up in the present, it often carries years of emotional freight.*

*Why this matters*



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# Money is Never Just Money

- ▶ Safety
- ▶ Freedom
- ▶ Love
- ▶ Status
- ▶ Survival
- ▶ Control
- ▶ Responsibility
- ▶ Failure
- ▶ Success
- ▶ Blessing
- ▶ Burden
- ▶ Obligation
- ▶ Power

When someone reacts strongly to a stewardship sermon, an invitation letter, a budget conversation, or a planned giving visit, they may not be reacting only to what was said.

*They may be reacting to what money has meant in their life.*

*Why this matters*



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# The Pastoral Opportunity

The pastoral opportunity is not simply to get people to give more.

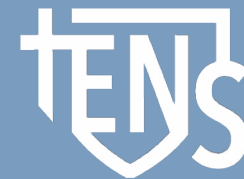
*The pastoral opportunity is to help people live with more freedom, wisdom, gratitude, and trust.*

Generosity can become a way people:

- ▶ Loosen fear
- ▶ Practice gratitude
- ▶ Reclaim agency
- ▶ Participate in mission
- ▶ Heal from scarcity
- ▶ Bless others
- ▶ Align money with values
- ▶ Experience belonging

*That is pastoral work.*

*Why this matters*



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# The Parish as Something Entrusted to Us

Clergy are not called to exploit the parish.

Clergy are called to help steward the parish.

That includes caring for:

- ▶ Its worship
- ▶ Its people
- ▶ Its mission
- ▶ Its buildings
- ▶ Its leaders
- ▶ Its future
- ▶ Its financial health
- ▶ Its culture of trust

Encouraging generosity is not a violation of pastoral care.

*Done well, it is an expression of pastoral care.*

*Why this matters*



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# Supporting Generosity is Caretaking

If a parish cannot talk honestly about money, *it will struggle to talk honestly about mission.*

If a parish cannot invite generosity, *it will struggle to sustain ministry.*

If a parish cannot connect giving to discipleship, *it will often default to anxiety, scarcity, or resentment.*

**Helping a parish become more generous is part of caring for the community you have been given to steward.**

*Why this matters*



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# A False Choice

Sometimes clergy feel forced into a false choice:

**Either I am pastoral, or I talk about money.**

But that assumes money is not pastoral.

*A better frame is:*

**Because I am pastoral, I must be willing to talk faithfully about money.**

- ▶ Not constantly.
- ▶ Not coercively.
- ▶ Not anxiously.
- ▶ But faithfully.

*False Flags in Pastoral Stewardship*



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# The Money Stories People Bring

When people enter a money conversation, they may bring stories like:

- ▶ “There was never enough.”
- ▶ “We never talked about money at home.”
- ▶ “Debt is shameful.”
- ▶ “Rich people are greedy.”
- ▶ “Poor people are irresponsible.”
- ▶ “My gift does not matter.”
- ▶ “If I give, I will not have enough.”
- ▶ “If I have money, people will want something from me.”
- ▶ “I am generous, but I do not want anyone to know.”
- ▶ “I gave once and felt exploited.”

**These stories do not disappear at the church door.  
They sit in the pews.**

*False Flags in Pastoral Stewardship*



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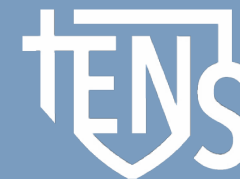
# The Clergy Stories We Bring

Clergy bring money stories, too.

- ▶ “I hate asking for money.”
- ▶ “I do not want people to think I am begging for my salary.”
- ▶ “I do not want to know who gives.”
- ▶ “I was taught that money talk is vulgar.”
- ▶ “I have my own financial stress.”
- ▶ “I resent how much energy the budget takes.”
- ▶ “I do not want to be manipulated by donors.”
- ▶ “I do not want to manipulate anyone.”
- ▶ “I am afraid people will leave.”

These are real. *But they need examination.* Because unexamined clergy money anxiety often becomes congregational anxiety.

*False Flags in Pastoral Stewardship*



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# Money Trauma Is Projected onto Clergy

Some parishioners will load their own financial pain, resentment, fear, or shame onto clergy. They may say:

- ▶ “All you care about is money.”
- ▶ “The church is always asking.”
- ▶ “You are exploiting people.”
- ▶ “I do not come to church to hear about this.”
- ▶ “This is why people leave organized religion.”
- ▶ “I already give enough.”
- ▶ “The church should be grateful for whatever it gets.”
- ▶ “You should not know anything about my finances.”

Some of these comments may contain legitimate feedback. Some may be projection. Often, they are mixed. The pastoral challenge is to listen without absorbing everything as truth.

*False Flags in Pastoral Stewardship*



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# The “People leaving in a huff” Problem

Sometimes people leave because the church handled money badly.

*We should be honest about that.*

Sometimes people leave because any faithful conversation about money touches something tender or defended.

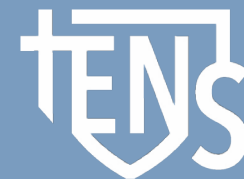
*We should be honest about that too.*

The fact that someone becomes angry does not automatically mean the church was manipulative. And the fact that the church had good intentions does not automatically mean the conversation was handled well.

The pastoral question is:

**What is ours to learn, and what is not ours to carry?**

*False Flags in Pastoral Stewardship*



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# “We Talk about Money all the Time”

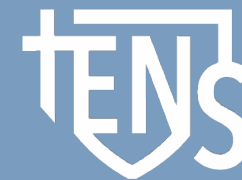
Clergy often hear this. *Sometimes it is true.* Sometimes the church really has over-focused on fundraising, deficits, buildings, and emergency appeals.

But sometimes “we talk about money all the time” means:

- ▶ “I feel guilty when money comes up.”
- ▶ “I am tired of institutional anxiety.”
- ▶ “I do not see the mission connection.”
- ▶ “I only hear from the church when it wants something.”
- ▶ “No one has taught me why giving matters.”
- ▶ “I do not experience this as spiritual.”

That is useful diagnostic information.

*False Flags in Pastoral Stewardship*



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# A Pastoral Response to Fatigue

When people say, “We talk about money all the time,” we might ask:

- ▶ Are we talking about money only in crisis?
- ▶ Are we talking about money without talking about mission?
- ▶ Are we thanking people enough?
- ▶ Are we telling stories of impact?
- ▶ Are we teaching generosity outside campaign season?
- ▶ Are we inviting reflection, or only asking for response?
- ▶ Are we speaking from anxiety or from trust?

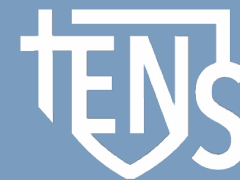
As leaders, we must:

never talk about people’s money apart from discipleship

never talk about the church’s money apart from mission

often talk about money when you are not asking people to give.

*False Flags in Pastoral Stewardship*



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# The Boundary Objection

Clergy sometimes say: *“I have boundaries. I do not talk about people’s money.”*

Boundaries are essential. *But avoiding money altogether is not the same thing as having boundaries.* We trust clergy with:

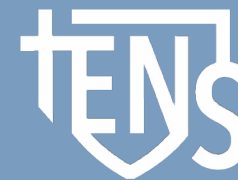
- ▶ Confessions
- ▶ Marital pain
- ▶ Family conflict
- ▶ Addiction
- ▶ Grief
- ▶ Illness
- ▶ Death
- ▶ Vocational discernment
- ▶ Spiritual despair
- ▶ ... and so much more!

Surely clergy can also be trusted to hold appropriate boundaries around financial anxiety, generosity, and stewardship.

*The question is not whether clergy should have boundaries.*

*The question is whether “boundaries” has become a way to avoid pastoral courage.*

*False Flags in Pastoral Stewardship*



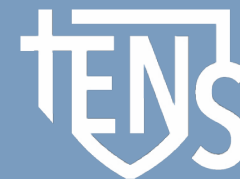
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# What Good Boundaries Look Like

- ▶ Clergy **do not shame** people about giving.
- ▶ Clergy **do not manipulate** pastoral information for fundraising.
- ▶ Clergy do not **treat people differently** based on giving.
- ▶ Clergy do not **make assumptions** about capacity.
- ▶ Clergy do not offer **technical financial advice** outside their expertise.
- ▶ Clergy do not **carry the entire financial life** of the congregation alone.
- ▶ Clergy **do not allow major donors to control** pastoral leadership.
- ▶ Clergy do not **confuse transparency** with gossip.



*False Flags in Pastoral Stewardship*



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# “I don’t want to see \$Dollar\$ signs over their heads...”

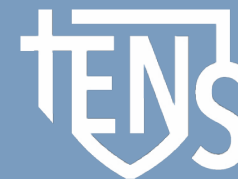
Instead of:

*“I do not want to see dollar signs over their heads.”*

Try:

*“I want to see each person as someone entrusted with gifts, fears, choices, relationships, and a spiritual life – and money is part of that life.”*

- ▶ That keeps the pastoral frame intact.
- ▶ People are not wallets.
- ▶ But neither are they disembodied souls floating above the economy.



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*False Flags in Pastoral Stewardship*

# “I hate begging for my salary”

*This one is tender.*

Many clergy feel exposed when money conversations come around because they know parishioners may connect giving with clergy compensation.

*But again, this is a false flag.*

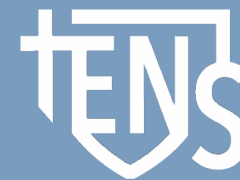
- ▶ You are not begging for your salary.

*You are inviting the congregation to fund its mission, its worship, its pastoral care, its formation, its outreach, its staff, and its common life.*

- ▶ Your compensation is not a personal favor.

*It is part of the congregation’s commitment to sustainable ministry.*

*False Flags in Pastoral Stewardship*



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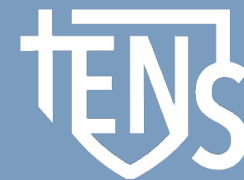
# The Salary Question is a Theological Question

A congregation's willingness to fund staff is part of its theology of ministry. It asks:

- ▶ Do we value [pastoral care](#)?
- ▶ Do we value [preparation and preaching](#)?
- ▶ Do we value [administration and leadership](#)?
- ▶ Do we value [formation](#)?
- ▶ Do we value [healthy boundaries](#) and sustainable work?
- ▶ Do we believe [ministry labor deserves support](#)?

*That does not make salary conversations easy.  
But it does make them spiritual.*

*False Flags in Pastoral Stewardship*



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# “I don’t want to know what people give”

This varies by polity, practice, and parish culture.

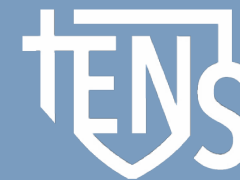
But the deeper issue is not usually whether clergy know exact pledge amounts. *The deeper issue is whether clergy are willing to engage generosity as part of pastoral and spiritual life.* A priest can have excellent boundaries and still:

- ▶ **Teach** about giving
- ▶ **Thank** people for generosity
- ▶ **Invite** planned giving
- ▶ **Encourage** financial wisdom
- ▶ **Interpret** the budget missionally
- ▶ **Notice** patterns of anxiety or control
- ▶ **Help** leaders build a healthy culture

The question is not only “*Should clergy see giving records?*”

The question is “*Can clergy spiritually lead a congregation’s generosity culture?*”

*False Flags in Pastoral Stewardship*



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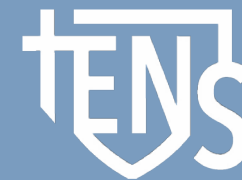
# Pastoral Scripts for Hard Moments

When someone says:

*“The church only cares about money.”*

Possible response:

*“I understand why it can feel that way, especially if money has only been discussed during budget stress. My hope is that we can talk about generosity as part of our faith, not only as a response to institutional need.”*



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# Pastoral Scripts for Hard Moments

When someone says:

*“I am tired of being asked.”*

Possible response:

*“Thank you for saying that. I want to understand whether you are tired of the frequency of asks, the way we ask, or the feeling that we have not connected giving clearly enough to mission. Those are different issues, and each deserves care.”*



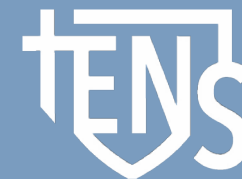
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*Preparing for Parishioner Dynamics*

# Pastoral Scripts for Hard Moments

When someone says:  
*“I cannot give right now.”*

Possible response:  
*“Thank you for trusting me with that. Your place in this community is not dependent on your financial capacity. Generosity takes many forms, and this church is here for you in seasons of strain as well as seasons of abundance.”*



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*Preparing for Parishioner Dynamics*

# Pastoral Scripts for Hard Moments

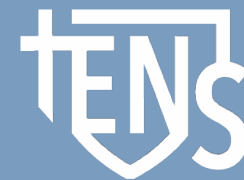
When someone says:

*“I give a lot, and I expect my opinion to matter.”*

Possible response:

*“Your voice matters because you are part of this community, not because of the size of your gift. We are grateful for your generosity, and we also need to hold decision-making in common, through the leadership structures entrusted with that responsibility.”*

*Preparing for Parishioner Dynamics*



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# Pastoral Scripts for Hard Moments

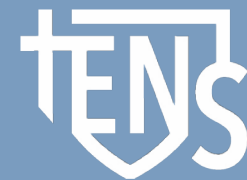
When someone says:

*“You should not talk about money from the pulpit.”*

Possible response:

*“I understand the concern. I do not want the pulpit to become a fundraising platform. At the same time, Scripture speaks often about money, possessions, fear, wealth, poverty, and generosity. My responsibility is to preach the Gospel faithfully, including the parts that touch our financial lives.”*

*Scripture Describes Abundance*



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# Pastoral Scripts for Hard Moments

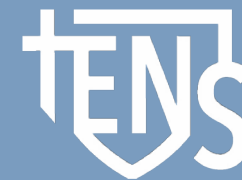
When someone says:

*“I do not want the church involved in my estate planning.”*

Possible response:

*“That is completely your choice. My hope is not to pressure you, but to encourage every person to make thoughtful plans that reflect their values, care for their loved ones, and reduce confusion in the future. For some people, that may include the church. For others, it may not.”*

*Preparing for Parishioner Dynamics*

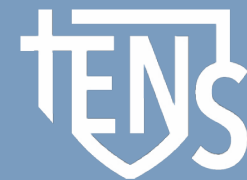


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# What Clergy Can Safely Do

- ▶ Teach generosity as **discipleship**
- ▶ Invite **financial reflection**
- ▶ **Encourage** people to make wills
- ▶ Host **financial literacy** workshops
- ▶ Invite **qualified professionals**
- ▶ **Thank** donors and volunteers
- ▶ **Interpret the budget theologically**
- ▶ **Name unhealthy** power dynamics
- ▶ Encourage **transparency**
- ▶ **Support** stewardship leaders
- ▶ **Preach money texts** faithfully
- ▶ **Pray** with people about anxiety and enoughness

*Healthy Stewardship Boundaries*



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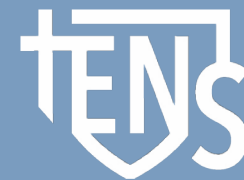
# What Clergy Should Not Do

- ▶ Give investment advice
- ▶ Interpret tax law
- ▶ Pressure vulnerable people
- ▶ Use pastoral confidences for fundraising
- ▶ Shame people for giving levels
- ▶ Rank people by capacity
- ▶ Let donors buy influence
- ▶ Avoid all money conversations in the name of boundaries
- ▶ Carry the whole stewardship ministry alone
- ▶ Let anxiety set the tone

Boundaries are not a reason to avoid stewardship.

Boundaries are what make faithful stewardship conversations possible.

*Healthy Stewardship Boundaries*



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# A Healthier Clergy Posture

The goal is not to become fearless. *The goal is to become grounded.*  
A grounded clergy posture sounds like:

- ▶ “I can talk about money because Jesus does.”
- ▶ “I can invite generosity without coercion.”
- ▶ “I can honor people’s financial realities without avoiding the topic.”
- ▶ “I can thank people without flattering wealth.”
- ▶ “I can support legacy giving without becoming an estate planner.”
- ▶ “I can name manipulation without becoming reactive.”
- ▶ “I can help the congregation connect money and mission.”



*Healthy Stewardship Boundaries*



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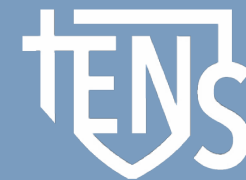
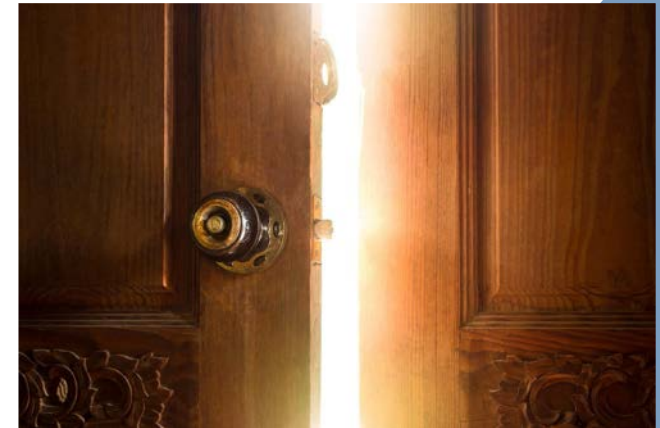
# The Core Pastoral Move

When money comes up, ask:  
**What is this really about?**

Fear?	Shame?
Control?	Mission?
Grief?	Mortality?
Belonging?	Generosity?
Distrust?	Power?

Once we ask that question, money becomes more than a problem to solve.

*It becomes a doorway into pastoral care.*



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*Healthy Stewardship Boundaries*

# Closing Comments

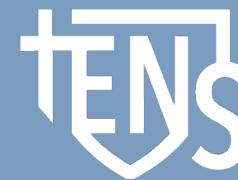
Money is one of the most spiritually revealing parts of human life.

- ▶ That is why it is tender.
- ▶ That is why it is volatile.
- ▶ That is why it can become manipulative.
- ▶ That is why it can become holy.

The church does not need clergy who beg, avoid, flatter, or scold.  
The church needs clergy who can speak about money with  
**courage, compassion, boundaries, and hope.**

*Because every conversation about money is a pastoral conversation.  
And every pastoral conversation is an opportunity for grace.*

*Healthy Stewardship Boundaries*



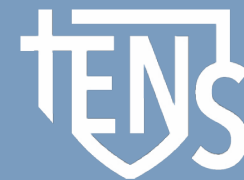
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# Preparing for the Breakout

In the next breakout, you will consider case studies involving parishioners being manipulative or secretive around money. As you listen, ask:

- ▶ What is the presenting money issue?
- ▶ What emotional or spiritual issue may be underneath it?
- ▶ What boundary is needed?
- ▶ What pastoral care is needed?
- ▶ What leadership structure should be involved?
- ▶ What would transparency require?
- ▶ What would generosity require?
- ▶ What should the priest carry, and what should the priest not carry?

*Healthy Stewardship Boundaries*



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Thank you!

For more information, resources, and videos, find us at [www.tens.org](http://www.tens.org)

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