



# Living the Gift

**Stewardship in Word  
and Practice**

**Clergy Workshops June 12, 2026**





# Preaching and Teaching about Generosity

Helping People Live the  
Gospel of Abundance

Cn. J. Davey Gerhard, *Executive Director*  
The Episcopal Network for Stewardship

# Why are we starting here?

- ▶ Before we talk about practices, tools, and campaigns, we have to begin with the pulpit and the teaching ministry of the Church.
- ▶ Because generosity is not first a fundraising strategy. Generosity is part of Christian formation.
- ▶ *And if we do not help our people connect money, faith, discipleship, and mission, then our culture will do that formation for us.*



*Introduction*



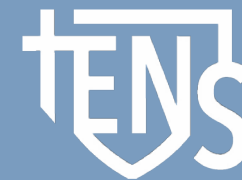
THE EPISCOPAL  
NETWORK FOR  
STEWARDSHIP

# Clergy Anxiety about Money is Real: Let's name it

Things I hear from Clergy about talking about Money

- ▶ People will get angry.
- ▶ People will feel judged.
- ▶ Visitors will think, “The church just wants my money.”
- ▶ Longtime members will say, “Here we go again.”
- ▶ The sermon will sound like a financial appeal announcement.
- ▶ The preacher will sound manipulative

*Naming The Place*



THE EPISCOPAL  
NETWORK FOR  
STEWARDSHIP

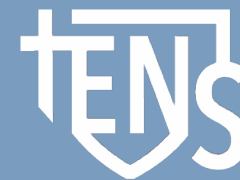
# Clergy Anxiety about Money is Real: Let's name it

And, to be fair, some of those fears come from real experience.

- ▶ Churches have not always spoken about money well.
- ▶ Parishioners have used money as a weapon.
- ▶ Members may hold unreasonable expectations about money and their clergy.



*Naming The Place*



THE EPISCOPAL  
NETWORK FOR  
STEWARDSHIP

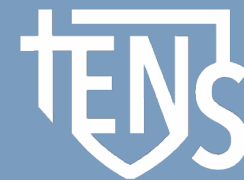
# But Silence also Forms People

When the Church avoids talking about money, we are not being neutral. We are teaching something. *We may unintentionally teach:*

- ▶ Money is too private for faith.
- ▶ Stewardship is separate from discipleship.
- ▶ Giving is only about funding the institution.
- ▶ Scarcity is more powerful than grace.
- ▶ The budget matters, but the spiritual life of the giver does not.
- ▶ Jesus had nothing to say about wealth, possessions, anxiety, justice, or abundance.

*Which is, frankly, going to be news to Jesus.*

*Naming The Place*



THE EPISCOPAL  
NETWORK FOR  
STEWARDSHIP

# The Goal is not more “Money Talk”

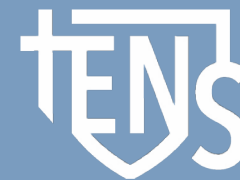
The goal is not to make every sermon a stewardship sermon. The goal is to make generosity a normal part of Christian teaching.

- ▶ Not weird.
- ▶ Not annual.
- ▶ Not apologetic.
- ▶ Not only at the end of the year.

But woven into the church’s ordinary language of discipleship, gratitude, justice, prayer, and mission.



*Normalizing Money Talk*



THE EPISCOPAL  
NETWORK FOR  
STEWARDSHIP

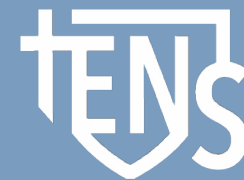
# A Working Claim

**A congregation becomes more generous when generosity becomes part of its shared spiritual imagination.** That imagination is formed through:

- ▶ Scripture
- ▶ Prayer
- ▶ Preaching
- ▶ Testimony
- ▶ Worship
- ▶ Pastoral conversation
- ▶ Transparent leadership
- ▶ Repeated, non-anxious invitations

We are not trying to squeeze money out of people. *We are helping people become freer, more faithful, more connected, and more joyful.*

*Normalizing Money Talk*



THE EPISCOPAL  
NETWORK FOR  
STEWARDSHIP

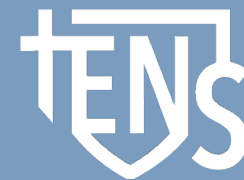
# Why have a Theology of Stewardship?

Giving and generosity are integral to the Christian life, yet it can be hard to talk about them. *We have dysfunction in our culture and in the church around:*

- ▶ Money
- ▶ Shame
- ▶ Secrecy
- ▶ Consumption
- ▶ Perceived scarcity
- ▶ Social comparison
- ▶ Fear of not having enough

*A theology of stewardship gives us a spiritual foundation from which we can talk about money and ask for it in ways that are faithful, inspiring, and integral to Christian life.*

*Theology of Stewardship*



THE EPISCOPAL  
NETWORK FOR  
STEWARDSHIP

# When Stewardship is Done Well

- ▶ Invites people into deeper relationship with God and one another.
- ▶ Can be transformative in people's lives.
- ▶ Helps people experience giving as spiritual practice.
- ▶ Connects personal generosity to shared mission.
- ▶ Can even become something a congregation looks forward to.



Yes. Really. It can be joyful. It can be fun.

*It can be one of the moments when people remember why they belong to this community.*

*Theology of Stewardship*



THE EPISCOPAL  
NETWORK FOR  
STEWARDSHIP

# When Stewardship is Done Badly

- ▶ Sounds like institutional panic.
- ▶ Uses God-language in manipulative ways.
- ▶ Makes people feel shamed or cornered.
- ▶ Turns generosity into obligation only.
- ▶ Reinforces scarcity.
- ▶ Makes people think the church only cares about money when the budget is short.

This is often why we become timid. We do not want to be manipulative. *That instinct is good.*

But the answer to manipulative money talk is not silence. *The answer is better, more faithful money talk.*

*Theology of Stewardship*



THE EPISCOPAL  
NETWORK FOR  
STEWARDSHIP

# The Trap: We need your money so we can keep going

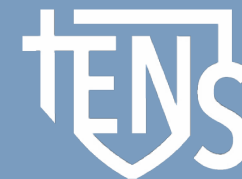
A common stewardship message is:

*We need your gifts so we can keep the church open, pay the bills, maintain the building, and keep doing what we've always done.*

That may be honest.  
But it is **not usually spiritually compelling**.  
It asks people to fund continuity.

*The Gospel invites people into transformation.*

*Theology of Stewardship*



THE EPISCOPAL  
NETWORK FOR  
STEWARDSHIP

# The Difference Between Funding and Formation

**Funding question:**

How much money do we need?

**Formation question:**

What kind of people is God forming us to become?

**Funding question:**

Can we close the budget gap?

**Formation question:**

How is generosity changing our relationship with God, neighbor, and creation?

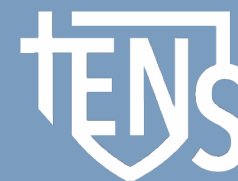
**Funding question:**

What will it take to keep things going?

**Formation question:**

What abundance is God inviting us to notice, receive, and share?

*Theology of Stewardship*



THE EPISCOPAL  
NETWORK FOR  
STEWARDSHIP

# Duty and Obligation in Stewardship

Overheard in Stewardship-speak: *God is the giver of all things. We are temporary caretakers of what we have received. Therefore, out of gratitude, we return a portion to God and share our resources with those in need.*

This is **true**. It is **good**. It is **orthodox**.

It is also not enough.

*Because if people hear only “God owns it, so you owe it,” stewardship can quickly collapse into duty, obligation, or guilt.*

*Theology of Stewardship*



THE EPISCOPAL  
NETWORK FOR  
STEWARDSHIP

# Moving Beyond Duty and Obligation

Duty and Obligation have limited power as the primary motivation for generosity. When our stewardship language depends too heavily on:

- ▶ Loyalty
- ▶ Commitment
- ▶ Duty
- ▶ Fair share
- ▶ “Doing your part”
- ▶ “You know the drill” ...

*We may get compliance.  
But we rarely get transformation.*

*Theology of Stewardship*



THE EPISCOPAL  
NETWORK FOR  
STEWARDSHIP

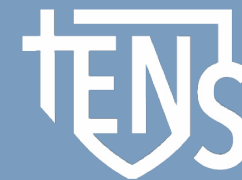
# Motivational Match

Instead of beginning with:  
*“The church needs your money.”*

Begin with:  
*“God is already at work in your life, in this community, and in the world. Generosity is one way we participate in that grace.”*

That shift matters. It moves us from institutional need to spiritual response. From scarcity to abundance. From pressure to invitation.

*Theology of Stewardship*



THE EPISCOPAL  
NETWORK FOR  
STEWARDSHIP

# The Gospel of Abundance is not Denial

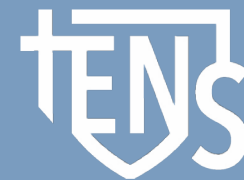
When we preach abundance, we are not pretending that hardship is not real. We are not saying:

- ▶ Everyone has the **same resources**.
- ▶ **Money anxiety** is irrational.
- ▶ Budgets do not matter.
- ▶ Poverty can be solved with **cheerful thoughts**.
- ▶ Churches should **ignore financial realities**.

*The Gospel of abundance is not denial.*

*It is the refusal to let scarcity become our only story.*

*Theology of Stewardship*



THE EPISCOPAL  
NETWORK FOR  
STEWARDSHIP

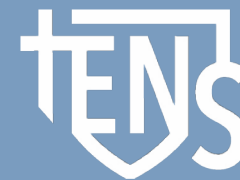
# Abundance Begins with God

Christian generosity begins *not with what we lack, but with who God is.*

- ▶ God creates.
- ▶ God provides.
- ▶ God liberates.
- ▶ God feeds.
- ▶ God forgives.
- ▶ God gathers fragments.
- ▶ God makes a way in the wilderness.
- ▶ God brings life out of death.

*The Church's money talk must begin there: not with a spreadsheet, but with the character of God.*

*Scripture Describes Abundance*



THE EPISCOPAL  
NETWORK FOR  
STEWARDSHIP

# Scripture is Already Talking about Money

One way we can become more comfortable talking and preaching about generosity is this:

*We do not have to force money into Scripture.*

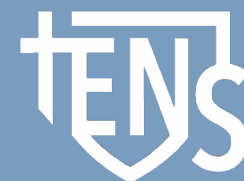
*It is already there.* Scripture speaks constantly about:

- ▶ Land
- ▶ Wealth
- ▶ Debt
- ▶ Food
- ▶ Wages
- ▶ Inheritance
- ▶ Possessions
- ▶ Fear
- ▶ Greed
- ▶ Jubilee
- ▶ Almsgiving
- ▶ Hospitality
- ▶ Justice
- ▶ Trust
- ▶ Treasure
- ▶ Daily bread

Money is not a side topic in Scripture.

*It is one of the places where discipleship becomes concrete.*

*Scripture Describes Abundance*



THE EPISCOPAL  
NETWORK FOR  
STEWARDSHIP

# Preaching Frequency

Do not preach about money only when the church needs money.

Preach about money when the text does.

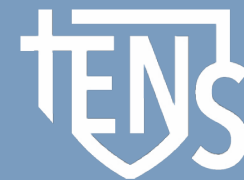
- ▶ [And when the text does, do not flinch.](#)

The congregation does not need a scolding.

- ▶ [They need a wise, pastoral, scriptural guide.](#)



*Scripture Describes Abundance*



THE EPISCOPAL  
NETWORK FOR  
STEWARDSHIP

# Preaching Money without being Weird

**Be scriptural.** Let the text lead.

**Be pastoral.** Assume people carry complicated money stories.

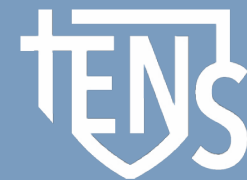
**Be specific.** Vague money talk becomes background noise.

**Be non-anxious.** Anxiety is contagious. So is trust.

**Be invitational.** Invite people into practice, not performance.

**Be regular.** Once-a-year money talk will always feel strange.

*Scripture Describes Abundance*



THE EPISCOPAL  
NETWORK FOR  
STEWARDSHIP

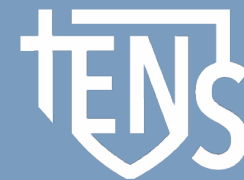
# What *not* to do

Avoid:

- ▶ **Apologizing** for mentioning money.
- ▶ **Joking** nervously every time money comes up.
- ▶ Equating giving with being a “**good member.**”
- ▶ Using **shame** as motivation.
- ▶ Treating the **budget as the Gospel.**
- ▶ Saying, “If everyone just gave X...”
- ▶ Implying people who give more are **more faithful.**
- ▶ **Making assumptions** about people’s financial capacity.
- ▶ Preaching **sacrifice** to people already at the edge.

*The Gospel invites generosity.  
It does not coerce it.*

*Scripture Describes Abundance*



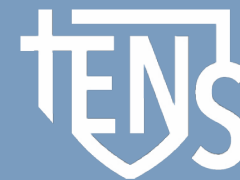
THE EPISCOPAL  
NETWORK FOR  
STEWARDSHIP

# What to do Instead

Try language like:

- ▶ “This is not a fundraising interruption. This is part of our discipleship.”
- ▶ “Jesus talks about money because money touches so much of our lives.”
- ▶ “Generosity is one way we practice freedom.”
- ▶ “Giving is not about proving our worth. It is about participating in grace.”
- ▶ “The church’s budget is a theological document because it reveals what we value.”
- ▶ “Money is one of the places where faith becomes embodied.”
- ▶ “We are not asking people to give out of guilt, but to consider what love, gratitude, and trust make possible.”

*Scripture Describes Abundance*



THE EPISCOPAL  
NETWORK FOR  
STEWARDSHIP

# A Simple Teaching Framework

When approaching a money-related passage, ask:

- ▶ What does this text reveal about God?
- ▶ What does this text reveal about human fear, desire, or hope?
- ▶ What does this text invite us to practice?
- ▶ What does this text ask us to release?
- ▶ How does this text connect personal generosity to God's mission?

*This keeps the teaching grounded in Scripture, not institutional need.*

*Scripture Describes Abundance*



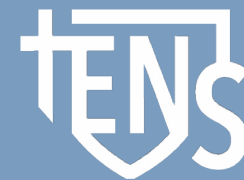
# Another Framework: Name, Reframe, Invite.

**Name** the anxiety or assumption.  
“We often worry there will not be enough.”

**Reframe** it in light of Scripture.  
“But again and again, Scripture tells stories of God creating abundance through trust, sharing, and community.”

**Invite** a faithful practice.  
“So this week, consider one place where you might practice generosity not because you are certain there is enough, but because you trust God enough to share.”

*Scripture Describes Abundance*



THE EPISCOPAL  
NETWORK FOR  
STEWARDSHIP

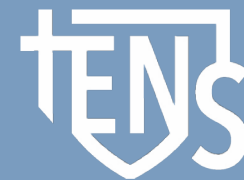
# Preaching About Abundance without Ignoring Scarcity

A faithful sermon can say:

*There are real pressures in our lives. Costs are rising. Many households are stretched. Churches, too, carry real financial responsibilities. But our faith does not begin with fear. It begins with the God who creates, provides, gathers, and sends. Christian generosity is not pretending scarcity does not exist. It is refusing to let scarcity win.*

That is the tone. Clear-eyed. Pastoral. Theological. Not syrupy. Not scolding.

*Scripture Describes Abundance*



THE EPISCOPAL  
NETWORK FOR  
STEWARDSHIP

# From Budget Talk to Mission Talk

Instead of:

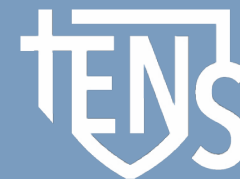
*We need \$30,000 more to balance the budget.*

Try:

*This year, our shared giving supports worship, pastoral care, children's formation, outreach, music, staff, and the care of this sacred place. The question before us is not only whether we can balance a budget. The deeper question is: what kind of community is God calling us to become, and how will our generosity help make that life possible?*

Same financial reality. Different theological frame.

*Practicing Money Talk*



THE EPISCOPAL  
NETWORK FOR  
STEWARDSHIP

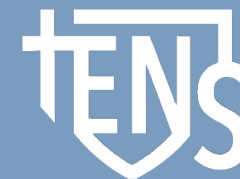
# The Role of Testimony

People need to hear generosity described by other people of faith. Not just the rector. Not just the treasurer. Not just the stewardship chair. **Testimony helps people hear:**

- ▶ Why giving **matters**.
- ▶ How giving **changes** over time.
- ▶ What generosity has **taught** someone.
- ▶ How the church has **shaped** someone's life.
- ▶ Why someone **gives** even when it is not easy.

*Testimony makes stewardship human.*

*Practicing Money Talk*



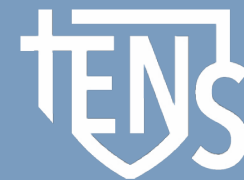
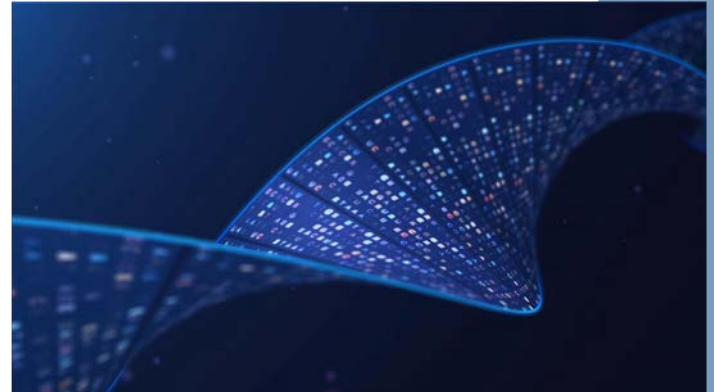
THE EPISCOPAL  
NETWORK FOR  
STEWARDSHIP

# Prompts for Great Testimonials

- ▶ When did this congregation become more than a place you attend?
- ▶ What has generosity taught you about God?
- ▶ How has your giving changed over time?
- ▶ What ministry here makes you grateful?
- ▶ What do you hope your gift makes possible for someone else?
- ▶ When have you experienced abundance in this community?

*These are not budget speeches.  
They are formation stories.*

*Practicing Money Talk*



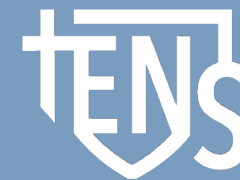
THE EPISCOPAL  
NETWORK FOR  
STEWARDSHIP

# Teaching Members Generosity Practices

- ▶ Begin giving regularly.
- ▶ Move from occasional giving to intentional giving.
- ▶ Pray over their financial life.
- ▶ Review spending in light of values.
- ▶ Give thanks before paying bills.
- ▶ Increase giving by a small percentage.
- ▶ Talk with family about generosity.
- ▶ Include the church in legacy plans.
- ▶ Practice generosity beyond the church as well as within it.

*The Goal isn't a Gift, it's a life of Giving*

*Practicing Money Talk*



THE EPISCOPAL  
NETWORK FOR  
STEWARDSHIP

# Pastoral Care Around Money

Money is never just money.

It can carry:

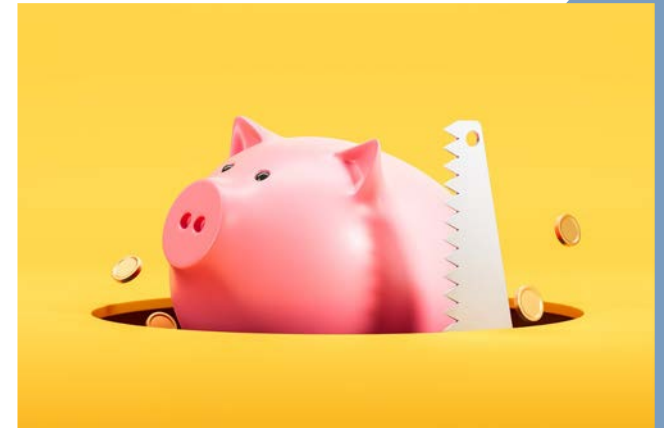
- ▶ Fear
- ▶ Shame
- ▶ Power
- ▶ Grief
- ▶ Control
- ▶ Family history
- ▶ Class anxiety
- ▶ Trauma
- ▶ Pride
- ▶ Hope
- ▶ Freedom

Preaching and teaching about generosity should be spiritually brave and pastorally gentle.

*We are not trying to pry open people's wallets.*

*We are helping them notice what money is doing in their souls.*

*Practicing Money Talk*



THE EPISCOPAL  
NETWORK FOR  
STEWARDSHIP

# Money & Meaning

The next session today will explore pastoral opportunities and challenges at the intersection of money and meaning.

This first session prepares us for that conversation, because before we can respond wisely to secrecy, manipulation, control, anxiety, or conflict, we need a grounded theological vision.

*Money has meaning. The pastoral question is whether that meaning is being shaped by fear or by faith.*

*Practicing Money Talk*





# Do Not Outsource Money Talk

- ▶ Stewardship committees matter.
- ▶ Finance committees matter.
- ▶ Lay testimony matters.
- ▶ Consultants can help.

*But clergy cannot fully outsource the theological work of generosity.*

If generosity is part of discipleship, then it belongs within preaching, teaching, pastoral care, and spiritual leadership.

*This does not mean clergy carry it alone.  
It means **you** help set the spiritual frame.*

*Practicing Money Talk*



# An Invitation

Today is not about becoming more aggressive.  
It is about becoming less afraid:

- ▶ Less afraid to say that Jesus talks about money.
- ▶ Less afraid to invite people into generosity.
- ▶ Less afraid to connect giving with grace.
- ▶ Less afraid to name scarcity.
- ▶ Less afraid to proclaim abundance.
- ▶ Less afraid to trust that people can handle faithful, honest, pastoral teaching.



THE EPISCOPAL  
NETWORK FOR  
STEWARDSHIP

*Practicing Money Talk*

# In Summary

The Church does not talk about money because the institution needs cash.

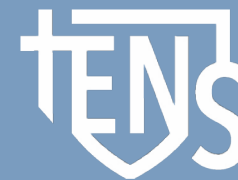
***The Church talks about money because Jesus talks about treasure, anxiety, poverty, wealth, justice, mercy, daily bread, and the kingdom of God.***

We talk about money because money touches the places where people are afraid.

We talk about generosity because generosity is one way grace becomes visible.

And we preach abundance because abundance is not an appeal theme. *It is the story of God.*

*Practicing Money Talk*



THE EPISCOPAL  
NETWORK FOR  
STEWARDSHIP

# Preparing for our Lectio Divina

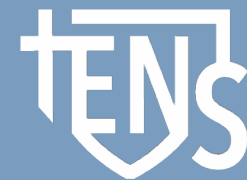
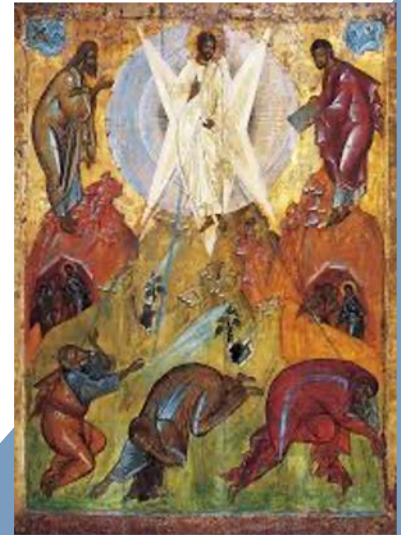
In the breakout session, you will spend time with a money-related Bible passage using a modified Lectio Divina format.

You will listen for:

- ▶ What word, phrase, idea, or sentence stands out?
- ▶ What is God, Jesus, or this passage saying to you?
- ▶ What is God, Jesus, or this passage calling you to do?

As you listen, notice not only what the passage says about money.

- ▶ Notice what it says about God.
- ▶ Notice what it says about fear.
- ▶ Notice what it says about trust.
- ▶ Notice what it says about transformation.



THE EPISCOPAL  
NETWORK FOR  
STEWARDSHIP

*Practicing Money Talk*

# Questions to Carry Into the Breakout

As you enter the Scripture, consider:

- ▶ How might I preach or teach this passage without shame?
- ▶ What anxiety might this passage surface for my congregation?
- ▶ What abundance does this passage reveal?
- ▶ What faithful practice might this passage invite?
- ▶ How does this text connect generosity to discipleship?
- ▶ What would I want my people to feel: pressured, or freed?



That last question matters.

*The Gospel does not merely ask people to give.  
It sets people free to live generously.*

*Practicing Money Talk*



THE EPISCOPAL  
NETWORK FOR  
STEWARDSHIP



Thank you!

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

**Cn. J. Davey Gerhard,**  
**Executive Director**  
415-294-0519 (o)  
415-307-0172 (m)  
[davey@tens.org](mailto:davey@tens.org)  
[www.tens.org](http://www.tens.org)