



Day 2, Session 3

How to Talk About Money and Faith

Living the Gift: Stewardship in Word and Practice

Diocese of Huron



Where the Rubber Meets the Road

We have talked about:

- ▶ ministry beyond the budget
- ▶ storytelling and testimony
- ▶ generosity as response
- ▶ resources, relationships, and responses

Now we practice saying the thing out loud:

Would you make a meaningful gift to support this ministry?



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Why This Feels Hard

Money is personal.

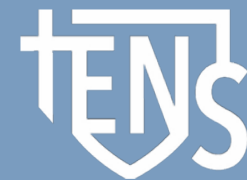
Money can touch:

- ▶ grief
- ▶ fear
- ▶ trust
- ▶ obligation
- ▶ hope
- ▶ security
- ▶ family
- ▶ shame
- ▶ pride



So yes, talking about money can feel tender.

That does not mean we should avoid it.



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The Big Reframe

Talking about money in church is not rude, unspiritual, or manipulative when it is grounded in:

- ▶ gratitude
- ▶ honesty
- ▶ transparency
- ▶ mission
- ▶ pastoral care
- ▶ invitation

A faithful ask is not pressure.

It is an invitation to respond.



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Treasure and Heart

Jesus says:

"For where your treasure is, there your heart will be also."

Matthew 6:21

Jesus knows that money is never just money.

Treasure and heart are connected.



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Money Is Spiritual Because Life Is Spiritual

The way we use our resources shapes:

- ▶ attention
- ▶ trust
- ▶ priorities
- ▶ relationships
- ▶ imagination
- ▶ discipleship
- ▶ participation in God's work

This is why stewardship belongs in church.

Not because the church needs money.

Because Christians are learning how to live.



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Public and Private Money Talk

We talk differently in different settings.

Publicly

We form a culture of generosity.

Privately

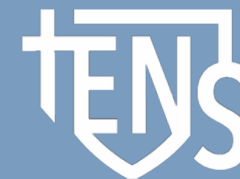
We make specific invitations.

Public language teaches.

Private language invites.

Both are faithful.

Both are needed.



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Public Language Forms Culture

In public settings, we say things like:

- ▶ "Our gifts make this **ministry** possible."
- ▶ "**Generosity** is one way we respond to God's abundance."
- ▶ "We are **invited** to support this work together."
- ▶ "This parish is **sustained** by prayer, service, leadership, and financial giving."

Public language teaches.



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Private Language Makes the Ask

In one-on-one conversations, we can be more specific:

- ▶ "Would you make a **meaningful gift** to support this project?"
- ▶ "Would you **consider supporting** this ministry in a significant way?"
- ▶ "Would you consider a gift of \$____?"
- ▶ "Would you like to **explore the best way** to make that gift?"

Private language invites.

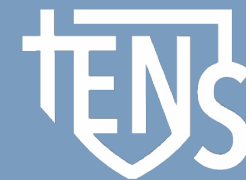


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Generational Differences impact Donor Motivation

How you message to different generations matters

- ▶ When you talk about money, be aware of the different life stages of giving – the journey of generosity.



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Different Generations = Different Approaches

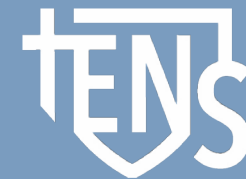
The “Matures”

- ▶ Born before 1945
- ▶ Most interested in
 - ▶ Institutional support – they trust the institution
 - ▶ Pastoral care
 - ▶ The Church “being there” for them and future generations
 - ▶ Planned, Capital, and Annual Giving

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Different Generations = Different Approaches

MATURES
1945 & EARLIER



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The “Baby Boomers”

- ▶ Born 1946 - 1964
- ▶ Most interested in
 - ▶ Wanting to know the finances before they decide to donate
 - ▶ The Church “being there” for them and future generations
 - ▶ Planned, Capital, and Annual Giving

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Different Generations = Different Approaches

BABY BOOMER
1946-1964



TENS

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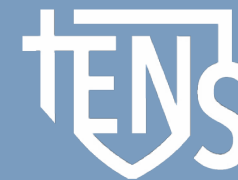
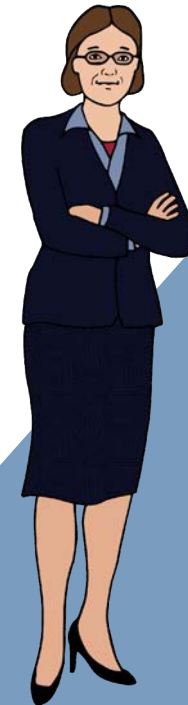
Generation X – The Lost Generation

- ▶ Born 1965 - 1976
- ▶ Most interested in
 - ▶ Far more interested in volunteering than donating to their church – or see volunteering as a first step
 - ▶ Less trusting of the institution, more interested in the work
 - ▶ Annual and Capital Giving

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GENERATION X
1965-1976



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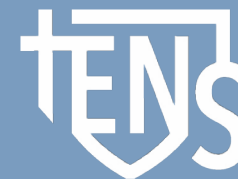
The Millennials

- ▶ Born 1977 - 1995
- ▶ Most interested in
 - ▶ Results – what is the church doing in the community and why does it matter?
 - ▶ Even less trust in organization and institution, more interested in donating to grassroots or defined ministries than to overall budgets
 - ▶ Largest online donors
- ▶ 89% of this generation donates to nonprofits, they are very generous

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Different Generations = Different Approaches

MILLENNIAL
1977-1995



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Generation Z

- ▶ Born 1996 +
- ▶ By 20 years old 30% have made a donation to a nonprofit
- ▶ 97% of this generation has made an online gift for a charitable purpose
- ▶ Most interested in
 - ▶ They want their work to make a difference, therefore their church needs to prove the same
 - ▶ 76% are worried about the planet, and want to see their faith communities do something about it
 - ▶ Prefer apps and mobile giving. They don't write checks
 - ▶ Least likely to pledge, but will give when asked
- ▶ This group makes up 40% of all customers – they have buying power, and they're using it

GENERATION Z
1996 & LATER



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Different Generations = Different Approaches

What Are We Practicing Today?

We are not practicing **pressure**.

We are not practicing **sales**.

We are not practicing **guilt**.

We are practicing a pastoral, direct invitation for ministry support.

The goal is not to win.

The goal is to invite faithfully.



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The Faithful Ask Framework

Gratitude

Recognize the person.

Story

Name the ministry.

Invitation

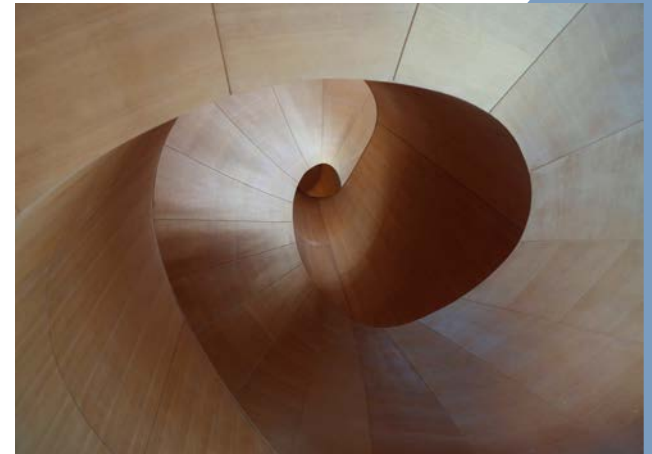
Make the ask.

Silence

Give room for response.

Next Step

Clarify what happens next.



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Gratitude

Begin with the [person](#), not the project.

Not:

"We need to raise \$20,000."

Rather:

"I'm grateful for the way you've been part of this parish."

Or:

"Your care for this community has meant a great deal."

Gratitude opens the conversation.



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Story

Connect the project to **ministry meaning**.

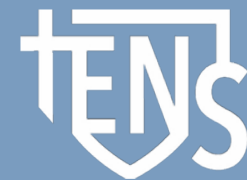
Not only:

"The kitchen needs repairs."

Rather:

"The parish hall kitchen supports our community meal, funeral receptions, youth gatherings, and the everyday hospitality of the church."

Story connects money to mission.



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Invitation

Make the ask **directly and respectfully.**

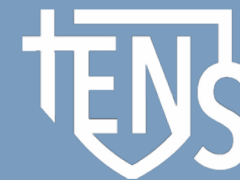
Say the actual thing:

"Would you consider making a meaningful gift to help make this project possible?"

Or:

"Would you consider supporting this ministry in a significant way?"

Clarity is kindness.



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Silence

After the invitation, *stop talking*.

This may feel like twelve years.
It is probably only five seconds.

Silence gives the person space to *think, feel, and respond*.

**You Do not need to rescue
them from the invitation.**



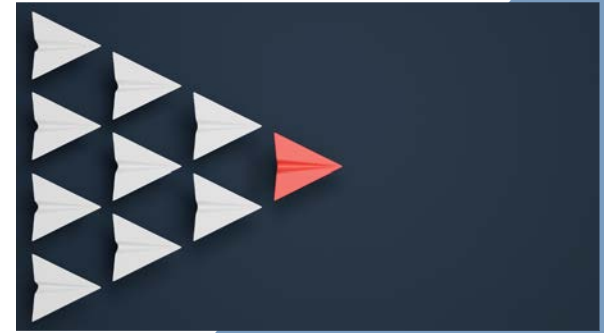
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Next Step

Offer a clear next step.

- ▶ "Would it be alright if I followed up next week?"
- ▶ "Would you like written information about the project?"
- ▶ "Would you like to speak with the treasurer about ways to give?"
- ▶ "Would you like some time to pray and consider?"

The next step keeps the conversation pastoral and practical.



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The Whole Framework Together

1. I'm **grateful** for the way you've cared for this parish over the years.
2. We're repairing the parish hall kitchen because it supports our community meal, funeral receptions, youth gatherings, and parish hospitality.
3. Would you **consider** making a meaningful gift to help make this possible?
4. **[Silence]**
5. Would it be alright if I **followed up** with you next week?"



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Many Ways to Respond

A financial gift may come through:

- ▶ a one-time gift
- ▶ a monthly gift
- ▶ a multi-year commitment
- ▶ a gift of securities
- ▶ a memorial or thanksgiving gift
- ▶ a matching or challenge gift
- ▶ an estate or legacy gift

There may also be gifts of time, skill, leadership, prayer, advocacy, and connection.



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But Do Not Dodge the Financial Ask

Many responses are faithful.

But if the **project requires money, it is faithful to ask for money.**

You can honour every kind of generosity and still say:

"Would you make a meaningful financial gift?"

That is not rude.

That is honest.



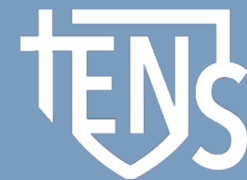
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Before You Ask

Be clear about:

- ▶ what the **project** is
- ▶ **why** it matters
- ▶ who it **serves**
- ▶ what the **total need** is
- ▶ **why you are asking** this person
- ▶ what gift would be **meaningful**
- ▶ what **follow-up** is needed
- ▶ what **pastoral sensitivities** may be present

Preparation reduces panic.



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When the Spanners Appear

Not every conversation goes smoothly.

People may say:

- ▶ "The church **only** talks about money."
- ▶ "I **already** give my time."
- ▶ "I **can't** afford to give."
- ▶ "I **don't** trust parish leadership."
- ▶ "Why doesn't the **diocese** pay for it?"
- ▶ "We should just **cut** expenses."

These are not failures.

They are openings for pastoral listening.



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Stay Calm, Curious, and Mission-Rooted

When someone resists:

- ▶ listen first
- ▶ do not argue
- ▶ do not shame
- ▶ do not over-explain
- ▶ acknowledge the concern
- ▶ return to the mission
- ▶ offer a next step

You are not there to win.

You are there to invite.



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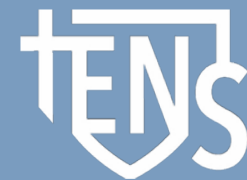
"The Church Only Talks About Money"

"I hear that concern. I don't want money to be the only thing we talk about either. For me, this project is about ministry – and money is one of the tools that helps make the ministry possible."

Acknowledge.

Reframe.

Return to ministry.



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"I Already Give My Time"

"And that matters deeply. Your time is a real gift. For this project, we're also asking those who are able to consider financial support, because there are costs we can't meet through volunteer labour alone."

Honour the gift.
Name the need.

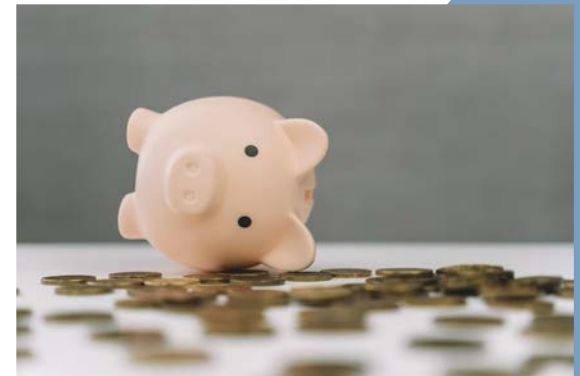


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"I Can't Afford to Give"

"Thank you for telling me. Please know there is no shame in that. Your place in this parish is not measured by a gift. I'm grateful for you."

**Pastoral care comes first.
Always.**



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"I Don't Trust How Decisions Are Made"

"Thank you for being honest. Trust matters. Would it help to talk through how this project was chosen, how costs will be reported, and how leaders will stay accountable?"

Do not dodge trust.
Build it.



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"Why Doesn't the Diocese Pay For It?"

"That's a fair question. Some support may come through diocesan relationships, but this is our parish's ministry and responsibility. We are part of a wider church, and we also have local work entrusted to us."

Wider church.
Local responsibility.
Shared ministry.



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"We Should Just Cut Expenses"

"Careful spending matters. At the same time, some ministry cannot be sustained by cuts alone. We also need to ask what God is inviting us to support, not only what we can reduce."

Stewardship is not subtraction.
It is discernment.



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What Not to Do

Avoid:

- ▶ apologizing for the ask
- ▶ arguing someone into giving
- ▶ using guilt
- ▶ comparing donors
- ▶ implying that giving proves faithfulness
- ▶ asking without listening
- ▶ making the need sound hopeless
- ▶ speaking only from institutional survival

Fear makes asks smaller.

Mission makes asks faithful.



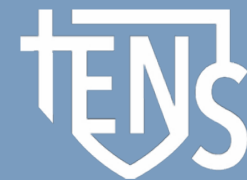
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What To Do

Practice:

- ▶ gratitude
- ▶ clarity
- ▶ warmth
- ▶ directness
- ▶ silence
- ▶ listening
- ▶ follow-up
- ▶ respect

A good stewardship conversation should leave the person feeling honoured, not cornered.



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Your Courage Sentence

"I am not asking for myself; I am inviting someone into ministry."

"A faithful ask is not pressure; it is an invitation to respond."

"We do not apologize for inviting generosity when the invitation is honest, pastoral, and rooted in mission."

Carry these with you.



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Role Play: What We Are Practicing

You will practice:

- ▶ opening with **gratitude**
- ▶ telling the **project story**
- ▶ making a **direct ask**
- ▶ allowing **silence**
- ▶ **responding** pastorally
- ▶ naming a **next step**

This is craft.
It gets easier with practice.



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Thank you!

For more information, resources, and
videos, find us at www.tens.org

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