

## 12 PRINCIPLES FOR HEALTHY CHURCH FINANCES

*"You have to have healthy principles in place in order for the blessing of healthy finances to happen. If you decide the principles ahead of time, it will take the pressure off."*

### 1. Be a good steward of the resources you have.

(1 Corinthians 4:1-2) So then, men ought to regard us as servants of Christ and as those entrusted with the secret things of God. Now it is required that those who have been given a trust must prove faithful.

God is looking for stewards to whom He can entrust His riches.

Stewardship Killers:

- Ingratitude
- Waste
- Duplicity

### 2. Don't just preach tithing, model tithing.

Share the story of how you are personal tithing and how the church is tithing. Mission tithe (give the first 10% away to missions).

Highlands Missions Giving:

- 1% to the Gospel in Israel
- 3% to local missions
- 3% to national missions
- 3% to international missions

3. Be generous.

Give away everything to your own people. It's theirs anyway.

(2 Corinthians 8:7) But just as you excel in everything – in faith, in speech, in knowledge, in complete earnestness and in your love for us – see that you also excel in this grace of giving.

4. Set budget ceilings and floors.

Ceilings: Never spend more than X%

Floors: Never give less than X%

Highlands Ceilings and Floors:

Missions Floor: at least 10%

Buildings ceiling: no more than 35%

Salaries ceiling: no more than 35%

5. Create margin.

(Proverbs 21:20) In the house of the wise are stores of choice food and oil but the fool spends all that he has.

Highlands Budget: 90% of the previous year's income (always have 10% margin).

Never want to have a service where you are needing that Sunday's offerings.

Margin allows you to say yes to a lot of things.

Margin is the space between yourself and your limits.

6. Information helps.

Display honesty and transparency.

Let people know how you are doing – they want to know.

If the church's expenditures for the year were printed in the church newsletter, what would embarrass you the most?

7. Ask God for money, not people.

Don't ask people for money. Ask God, and God will ask the people.

During the offering moment, "I'm not asking you for anything. I'm asking you to ask God and do what the Lord tells you."

8. Teach people how to be financially free.

People aren't stingy, they're strapped.

For every message you do on generosity, do 3 on financial freedom. Offer some type of financial curriculum (or small group).

9. Make giving easy.

Online giving or text to give.

10. Develop givers.

Some have the gift of giving – Romans 12

At Highlands, we call them the [Legacy Team](#). They accelerate the vision of the church.

11. Thank the givers.

Ways to thank givers:

- Annual letter from Pastor Chris
- Phone calls
- Handwritten notes
- Videos of where their giving goes
- Legacy Lane Reports to the Legacy Team

12. Keep the vision in front of them.

There is a lot of competition for people's generosity.

“Here's what we're doing, but here's what we could do.”

Have a vision for your church, your city, your nation, and your world.

Vision exercise – if someone came to you with \$1 million, do you know what you'd do with it?

## ADDITIONAL RESOURCES

- [More from GrowLeader](#)
- [The Wesleyan Investment Foundation](#)
- [GAC Family Network](#)
- [Previous Episodes](#)
- [Show Notes](#)
- [Free Church Resources](#)