

LEADER CONVERSATION GUIDE

Finance & Giving Considerations During COVID-19 – Episode 140

3 Conversations with Pastors Leading Through the Crisis

The coronavirus crisis quickly brought many financial challenges to churches. Talking about and managing money has gotten increasingly difficult. In this episode, Tony and Amy host a conversation with three church leaders who are navigating this crisis in their local churches.

Talking about giving in the midst of a crisis

1. Approach money conversations during this time as a shepherding issue, not a survival issue. At all times, we want people to grow in their trust of God.
2. When interacting with donors during this time, ask how you can meet their needs.
3. Talk about how you are using your donor's money well. Especially focus on how you are meeting the needs of your church and your community.
4. Consider how you are connecting with older donors, who may be less comfortable with technology. Text-to-give is a great option for people who may be resistant to online giving but are fluent in text messaging.

Pulling back on expenses while continuing ministry

1. Think mission strategy and opportunity first. How can the strategy changes you're making create opportunities to reduce typical costs? Look to reduce short-term and unnecessary costs while continuing to fund the core elements of your ministry.
2. Make the obvious expense reductions that you can control: Look at suspending contracts and/or facility usage that is no longer essential, like cleaning and lawn care services, garbage removal, heating and cooling, etc. Consider deferring mortgage payments a few months, if your lender is offering that option.
3. Approach staff lay-offs and/or compensation reductions carefully. Make sure you're aware of the implications of accepting a loan through the CARES Act. Aim to keep yourself prepared to hit the ground running when the social distancing provisions are removed in the future.

Embracing this opportunity for longer-term financial health

1. Proactively assess the “new” methods you are using during this crisis for their potential to carry forward into the future. Video conferencing, digital curriculum for children and students, digital giving tools, etc.—you may find significant long-term savings as you embrace new methods.
2. Take advantage of the labor force that is your congregation—many of whom are at home and have time available. Creative use of volunteer labor during this season could allow you to save money *and* do ministry in innovative ways you haven’t done before.
3. Create margin. Plan to keep some of your changes in place even when things begin to move back toward normal. If you didn’t already have a portion of your income unallocated, plan to do so in the future. Keeping ten percent of your income free will pay huge dividends in the future.

Next Steps

- There are many opportunities for longer-term financial health to be found at most churches during this season—look for them! The win for churches in this season is not to ask, “*When will things get back to normal?*” We need to shift to asking, “*What does this mean for us long-term?*”
- [Coronavirus Crisis Response Resources](#) - More free resources and tools being added daily. Find our Coronavirus Response webinar series, Text-in-Church’s free PDF *Livestream Guest Follow-Up Plan*, Missional Marketing’s *Sample Social Campaigns*, and more.

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