

Wise & Foolish Church Budgeting

Episode 390

Budgeting. Giving. Financial health. Money is often a taboo topic in churches. But what if we flipped the script? Money shouldn't be a source of anxiety—it should be a tool for the mission.

In this new series, Amy, Sean and some special guests will help church leaders develop a healthier relationship with church finances. From practical budgeting strategies to creating a culture of biblical generosity, we'll walk through how to align your financial practices with your ministry vision without the awkwardness that typically accompanies “money talks” in church.

In the first episode, Sean and Amy don't hold back: They make a clear case for the wise way, explaining how churches can budget according to biblical principles instead of the foolish approach many churches take.

Key Quotes

1. SEAN: “If we're faithful stewards of God's resources, then he will genuinely provide all we need to accomplish the mission.”
2. SEAN: “When we constantly and consistently plan to spend money we don't have, we're not demonstrating faith; we're just demonstrating poor financial management.”
3. SEAN: “If churches budget according to their strategic plan, it creates a culture where the church routinely has margin to invest in new ministry opportunities throughout the year.”
4. SEAN: “Remember, the ultimate goal of wise budgeting isn't just financial health. It's creating freedom for your church to be more generous, nimble and ready to respond to what God is doing.”

Self-Assessment: How Are We Doing?

Here are the questions Sean mentioned you should consider as you do an honest self-assessment of your church's approach to budgeting:

1. Do we plan to spend less than we expect to receive?
2. Are we willing to make tough calls and cut expenditures in some areas in order to fund our ministry priorities?
3. Are we in the enviable position of having to find new ways to bless others or to expand our vision because we've received more than we need?
4. Are we fully funding our reach and discipleship strategies, for both numerical growth and spiritual growth, to experience new kingdom impact (rather than just funding what we've done in the past)?
5. Does your budgeting process create freedom for ministry leaders to accomplish the mission that God has placed on your church?

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