

how to preach on  
**money, stewardship,  
and generosity**

by  
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# At least once a year...

...many churches in America preach about money. Unfortunately, for both the pastor and congregation, this is often one of the most dreaded times of the year. Pastors often struggle to craft a sermon series that will encourage and motivate church members, while the members often view any discussion about the topic as merely a guise to tap into their wallets.

Of course, money is just one part of the larger topic of stewardship: the wise management of all the time, abilities, and resources entrusted to us by God. But money usually winds up being the main focus, and for good reason. The Bible has over 2,350 verses dealing with money and possessions, and over 15% of everything Jesus said in the New Testament deals with money. Author and teacher John Piper commented on that last statistic, "I'm not going to apologize for preaching God's truth on your money, for I am in good company!"

It's the pastor's job to preach God's Word faithfully on a variety of stewardship themes so that people will be motivated to live out God's principles on generosity and stewardship. Every church needs to talk about money and stewardship. But how? How can today's pastors speak about this hugely important topic effectively?

It's possible. Here's some basic principles to help you.

## Don't preach about money only when you need it

One of the biggest reasons some churchgoers fear sermons about money is that those sermons are almost always tied to an annual stewardship or capital campaign. It's inevitable for members to grumble when they feel that there is an agenda around the preaching. Andy Stanley of North Point Community Church in Atlanta says it well, "When it comes to stewardship and generosity, do your people know what you want *for* them regarding their finances, or do they just know what you want *from* them?"

In the past, if you've only talked about stewardship and generosity during a capital campaign or when the church was in financial need, then your people clearly know what you want *from* them. Be careful in introducing a stewardship series under these conditions; people may feel manipulated when you do.

Instead, be creative and spend a whole series telling them what you now want *for* them. Preach on stewardship and generosity apart from an "ask" or appeal. This approach is so counter to people's expectations that this very practice alone will shift people's perceptions dramatically.

"When it comes to stewardship and generosity, do your people know what you want *for* them regarding their finances, or do they just know what you want *from* them?" Andy Stanley, North Point Community Church

If you do this, you will hear people say things like, “I was waiting for the shoe to drop, and I can’t believe it didn’t.” They’ll have ears to hear what you want for them, and then later, when you need to ask something from them financially, they’ll trust you and accept what you have to say.

## Introduce your series the right way

Once again, Andy Stanley is a great model on how to introduce a stewardship series to your church. On the first Sunday of a money series, Andy says, “The next four weeks are not about giving to NorthPoint. And if you don’t believe me, I encourage you to give...but give to somewhere outside of NorthPoint.” A concerted focus on Kingdom giving (assuming you’ve got a sincere heart), rather than just giving to your church alone, will help people relax and engage with your preaching.

Here’s a great question to consider that will help you determine where your heart is on this matter: If God used your preaching to motivate one of your members to give a \$500,000 gift to a reputable parachurch Christian ministry, instead of your church, could you celebrate the gift?

It’s also powerful to be very transparent with your members in introducing a series regarding the current condition of your church’s finances, especially if things are good. Here’s two ways you might express it:

“Before we go into our series, I want to let you know that our church is doing fine economically. In fact, we are 15% ahead of budget for the year. And that’s because we’ve got so many generous givers among us. So the series we’re about to kick off is not about raising money for our church... this is about the joy you will experience as you manage God’s resources God’s way.”

or...

“Why are we doing this series? It’s not because we need your money. But I was thinking the other day that if everyone in our church simply started giving away the amount that they paid annually in interest on their credit cards, over \$5 million would be given to the work of God’s Kingdom. That’s what at stake here...the funding of God’s Kingdom versus the funding of Visa’s kingdom.”

And once you decide how to best introduce the series, you should reinforce the introduction during the entire series.

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## Never say you're sorry, unless...

You know already know this, but never apologize for preaching about stewardship and generosity. Why would you need to apologize on preaching God's truth on a topic so prevalent in Scripture to the American Church that is one of the wealthiest in world history...yet gives so little as a percentage of income? And why would you need to apologize in bringing God's truth to oppose the constant drum-beat of marketing and consumerism that is so prevalent in our society? One reason 50% of our people give nothing to our churches is likely due to the silence our church leaders have in preaching God's truth in such a materialistic culture.

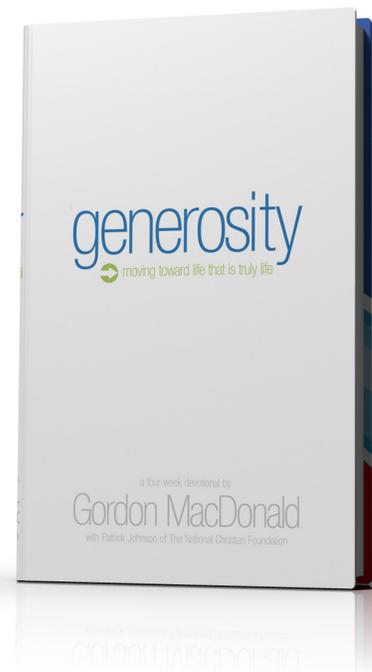
The only time you should apologize to your people when introducing this series is if you haven't preached on the topic in a long time. That type of humility can have a dramatic impact on the quality of your series, because you'll gain your audience's trust and attention from the outset.

## Choose the right theme

The Bible says so much about money, stewardship, and generosity, and it can be difficult to decide upon single theme to keep things succinct yet powerful. Three common themes are:

- Holistic stewardship series – More than just financial management, this series covers the stewardship of time, talent, God's Word, relationships, finances, and more. This may be a good for a pastor who is preaching on the topic for the first time or who is wary of just focusing on money alone. It's also a good way to let members know you're not just after their money. Example: the [Generous Living](#) (link) series by Fellowship Bible Church, Brentwood, Tenn.
- Holistic financial stewardship series – Strictly on financial stewardship, this series covers giving, debt, budgeting, savings, and other principles from Scripture on how we manage money. It's another good theme for pastors wary of preaching just on giving, and it helps people in their day-to-day struggles to be good stewards. Examples: North Point's [Balanced](#) and [LO\\$T](#) series (links).
- Generosity series – This series is strictly focused on the benefits of giving and generosity. Three options include:

*Generosity: moving toward life that is truly life:* This [four-week devotional](#) by [Gordon MacDonald](#) (link) is being used by churches as the basis for month-long sermon series, small groups, and personal devotions. Easy to digest, it's built around four "moving" themes – transformation, freedom, trust, and life – that inspire readers to the aspire to a true life of abundant, joyful generosity.



*Treasure Principle*: Many churches are taking the keys of this [classic book by Randy Alcorn](#) (link) and preaching a 3-4 week series on these themes. This book presents the theology of eternal rewards in a very compelling way, so it's a great resource to share with your congregation for them to read as your sermon series progresses.

*How to Be Rich*: North Point Community Church presents [this series](#) (link) each year, and it's one of the freshest and most compelling messages on generosity around. Based on 1 Timothy 6: 17-19, the series teaches that from a global perspective almost everyone in today's American church is already financially rich, and we need to admit it. So the key is, it's not about learning how to *get* rich, but about how to learn to *be* rich in good deeds and generosity.

## If you preach the tithe, treat it as a starting point

Most pastors have developed their own theological view of the tithe and may feel compelled to preach on it during a series. Unfortunately, the message doesn't seem to be getting through because less than 10% of church members actually tithe.

It's often effective to position the tithe as the "training wheels of giving." God desires for us to be truly generous, not bound to any particular formula or number. And while the tithe is a good starting point, it may be considered hardly generous for most people in our wealthy American churches.

[One good model](#) (link) is from Tim Keller, pastor of Redeemer Presbyterian Church in New York City, who uses the pattern of creation, the fall, and redemption to give us a pattern of giving, which includes a perspective on the tithe:

- Creation – God created everything, He owns everything, and we give 10% back to Him to acknowledge His ownership.
- Fall – Sin ruined God's creation, including how we handle our money. We became greedy and selfish. We give above 10% of our money to break the hold of materialism in our lives.
- Redemption – Christ came to redeem us from the curse of sin. He gave it all so that we through His poverty might become rich (2 Corinthians 8:9). Therefore, we give sacrificially to model Christ and practice grace giving.

## Get radical

It's always good to get creative with your series on money, stewardship, and generosity. In fact, at times it may be good to get radical. For example, Community Christian Church in Naperville, Illinois, wanted to get generosity into the "DNA" of their congregation and decided to try something unique. The church designed a four-week generosity experience that included:

- A half-day generosity kick-off event for all church members on a Saturday morning. Nearly 1,000 people showed up to hear teaching from the senior pastor and guest speakers, and to attend breakout sessions on debt, budgeting, and other money-related topics.
- Four weeks of preaching on generosity and stewardship from the pulpit.
- *Generosity* devotional books for everyone for small group studies and personal devotions.
- A [Celebration Generosity Sunday](#) (link) on the fourth week of the series where the entire offering for that Sunday was given to four ministries supported by the church. The church leaders announced early on that they were going to give the offering away on the Celebration Sunday, rather than keep it for themselves. Their typical Sunday offering was \$90,000, but on that day, members gave over \$420,000. And the increase in overall church generosity in subsequent Sunday offerings more than made up for what they gave away on that Celebration Sunday.

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## About the author

Patrick Johnson is the Chief Architect of GenerousChurch, which helps leaders release generosity in their church through campaigns, leadership development, and culture change. Patrick regularly preaches about generosity and works with church leaders in raising the overall tide of generosity and serving givers. He and his wife, Jennifer, have been married for 18 years, have four children, and live in Jackson, Mississippi.

Patrick also co-authored *Generosity: moving toward life that is truly life* with Gordon MacDonald. Learn more at [GenerousChurch.com/generosity](https://GenerousChurch.com/generosity).