

Financial Proverbs

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1. If the church has too much money, you are doing something wrong; if the church has too little money, you are doing something wrong.
2. A deficit spanning Kingdomtime cannot be overcome by reducing expenses. A systemic deficit can only be filled by increased income.
3. Every church has an income curve as faithful and unique as a fingerprint.
4. A pastor foolish in finances is soon parted from the congregation.
5. Whatever your financial acumen, seek counsel. A good counselor will tell you what you don't know and don't want to hear. That is when you must listen most carefully.
6. A wise shepherd knows his sheep; a wise pastor knows what people give.
7. You live stewardship; money is idle chatter.
8. A budget is like a leash: too loose or too tight hurts the dog.
9. When, as a pastor, you feel you've preached too much about stewardship, you are at a good starting place.
10. Not everyone will taste everything on the buffet, but offer it anyway. Not everyone will contribute to every mission, but offer them anyway.
11. More dangerous than speeding without wearing a seatbelt is a church without an annual audit.
12. A church ruled by a treasurer is run by the devil; a church ruled by a finance committee is run by a pack of devils.
13. A church that contributes to missions before paying expenses lives the Gospel.
14. To preach missions and not money is an empty promise; to preach money and not mission is an empty soul.
15. People loathe the unknown; they will only give when all financial information is shared.

16. Treat church legal documents like elements of Holy Communion.
17. A church without adequate insurance plays God for a fool.
18. A check sent without evangelism is a waste; a financial report without a mission element is a double waste.
19. A church that borrows money must have a 20 year vision and a 10 year plan.
20. To blossom in ministry, a pastor must save early and often.
21. As pastors, we don't take vows of poverty; we also don't take vows of stupidity.
The most uncommon asset in ministry is common sense.
22. The only money a church has comes in the offering plate.
23. A pastor cannot say "Thank you" too often; an unacknowledged gift will not be repeated
24. Four eyes count the offering, different eyes reconcile accounts; segregation is not always evil.
25. No church treasurer can master the job in three years.
26. Full disclosure means accurate reports, understandable by non-financial people, given to everyone.
27. A good treasurer tells all; a good financial secretary tells no one.
28. No task is complete until the paperwork is done.