

## North/West Lower Michigan Synod – ELCA

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2020

### Financial Support in Difficult Times

By Rev. David Sprang, Assistant to the Bishop  
Director for Evangelical Mission

We are in uncharted times. We do not know how long “stay at home” will last. Congregations are all over the spectrum in experience and use of technology.

We have many questions; here are a few:

- ❖ When all of this is over, what will be the new normal?
- ❖ How do we keep up financial support?
- ❖ What resources are there? For giving, promoting, and financial help?
- ❖ Will our church survive financially?

I have been working with other Directors for Evangelical Mission across the ELCA and have gathered together some information and resources to help.

FIRST – Whenever I talk about stewardship, my first suggestion is: tell the story. Tell the story of what the congregation is doing, how they are helping people, the community, and how they are making Christ’s mission to love the world (John 3:16) come alive both inside and outside the church. That is true now more than ever. Use every way possible to communicate to your folks that the church is alive and working from home. Facebook, Instagram, Snapchat, texting, whatever the format, communicate. Recruit folks to spread the news about what the church is doing. The pastor does not have to be the only one connecting with members, share the work. Anyone with a phone can help check in on “at risk” members. And check in with young families with children too. Youth and young adults can help with technology. Those who can sew can make masks.

Communication is vital. We cannot meet face to face right now. Pastors are telling me that they are spending much of the day connecting with people. Phone calls are valuable at this time. **ASK** the folks how they are doing. **THANK** them for their support of the church. **TELL** them what the church is doing right now to be the church (ie. virtual worship, giving food, making masks, delivering groceries, etc.) Then **ENCOURAGE** them to keep supporting the church with prayers, contributions, and anything they can do at home to help. **EXPLAIN** ways they can give: mail, credit card, automatic pay, on line, with

apps, and Qualified Charitable Deductions. These resources are listed at the end of this document. ASK, THANK, TELL, ENCOURAGE, EXPLAIN (a play on words of the stewardship resource Ask Thank Tell – listen in resources).

SECOND – Continue to be THE CHURCH. Keep your mission going and find new ways to tell the story and keep people involved. Share resources for making medical masks, assign people to make phone calls to elderly and “at risk” members of the congregation, and the community. Share on-line/digital worship, if possible. If that is not possible, do a conference call – freeconferencecall.com. People just call the number, punch in a code and they can hear worship.

THIRD – On-line giving is here to stay. There are various ways to do it, but every congregation should be looking into how to do it. There are resources at the conclusion for ELCA Preferred Vendors to help. Just be aware that right now they are overwhelmed. Encourage folks who are retired to take advantage of Qualified Charitable Deductions from their retirement accounts, (see resource).

FOURTH – Do not panic about your mortgage. Adjustable Rate mortgages may have gone up at the beginning of the year because the lending rate increased. Now the Federal Reserve has lowered rates, so many could soon see a reduction in adjustable rates. The ELCA’s Mission Investment Fund says “hold the line”. They will have resources for those who might need help. Contact (David Sprang), your DEM if you need help with your MIF mortgage.

FIFTH – The ELCA has a credit union. Congregations can join at no cost. The ELCA Credit Union has lines of credit available to congregations that qualify. A revolving line of credit might be helpful at this time.

SIXTH – Put into place good stewardship practices. Call your DEM, look on the ELCA resource page (listen on the last page) for Stewards of God’s Love, a downloadable “how to” for good stewardship.

IN REVIEW – tell the story, ask people to continue to support the church with prayers and their financial resources, keep doing mission, thank people for good stewardship, and be The Church.

On the following pages are articles from others on the COVID 19 resources to help:

## STEWARDSHIP IN A TIME OF PANDEMIC

By Lauren Smith

March 18, 2020



Dear Congregational Stewardship Volunteers,

Thank you for helping to lead your congregation's annual stewardship campaign. In my experience, stewardship volunteers are among the most stalwart and dedicated volunteers.

The coronavirus landed at a time when many congregations are deep in the process of their annual pledge drives and budget process. Many congregational leaders have expressed anxiety about fundraising at this time. We want you to know that **at times of social upheaval and disruption, people need and value religious community most.** Many of the members and friends of your congregation will be especially grateful to be part of a community of care at this disorienting time. Many will be grateful for the opportunity to be of service to others. Our congregations are filled with thoughtful, caring people.

To help you in your fundraising efforts, I thought I'd share some concrete guidance:

- **Reach out to and thank the members of your church as soon as possible.** Thank them for all that their financial support makes possible. In financially volatile times, giving patterns do change. Donors are most likely to continue supporting the organizations with which they have the strongest relationships. It's the organization that's eighth on their priority list that's likely to lose their support. Reach out to remind member/donors—who are likely people you know and care about—why they were motivated to give to the church in the first place. *Early, clear outreach matters.*
- **Emphasize core mission in your communications.** Our present social reality is dramatically different from the social reality of two weeks ago, but the core mission of your congregation remains unchanged. Each congregation articulates its mission in its own way, but there is a great deal that we all share in common as religious communities. We exist to accompany people through times of suffering and beauty, to provide spiritual guidance that helps them navigate their lives, and to strengthen communities of care in which people help and are helped by one another. Our Unitarian Universalist churches are communities of service that strengthen the social fabric of the places we call home.
- **Have faith in the value and meaning of your church's ministry and be bold in articulating it.** In an era where the social safety net is frayed and torn, congregations provide a vital

service. Share what you can about how your congregation is beginning to respond to the moment.

- **Strengthen your online and electronic giving opportunities.** Links to UUA resources are included at the end of this message.

We know you may be overwhelmed. You have your own personal concerns, loved ones to think about, and your life is necessarily shifting and changing under the current circumstances. We want you to know that your messaging need not be complex. The reality is actually quite simple: we exist to care for one another. The reminder to Unitarian Universalists that their congregations continue to center this startling and elegant truth will serve as a tremendous comfort in this time.

To be connected to your larger community of faith, I encourage you follow Rev. Susan Frederick-Gray's weekly messages. The UUA is compiling resources from across our movement and sharing them out as quickly as we can. **Join a Zoom call to connect with other volunteers and staff working on budget and the pledge drive** (details below). We really are all in this together.

After I finish this letter, I will sit down to write another letter to individual donors to the Unitarian Universalist Association. I chose to write to you first because you are the reason I do this work. I believe passionately in the ministry that takes place in our congregations. I have faith in you, the lay leaders, staff and clergy who take up that ministry. The UUA exists to equip congregations for vital ministry, train and support leaders, and advance Unitarian Universalist values. I am so grateful for your congregation's leadership and for your ministry.

I hope to see you on an upcoming call.

All my best to you,

Rev. Lauren Smith

## Now is the Time for Faithful Generosity

Churches, clergy, and laypersons across North America and around the world are navigating uncharted waters as they struggle to deal with the effects of COVID-19. Some are scrambling to implement new technologies related to connecting and giving. Others are advocating for a time of Sabbath rest. Still others are mourning losses of in-person liturgies and practices that have always been essential to their worship experience.



Certainly times such as these can be the impetus to adapt and adopt practices that perhaps we should have done long before now. However, I invite you to consider these additional timely aspects of faithful generosity.

**1. Now is the time to consider best practices for keeping your community connected.** And if your faith community includes multiple generations, that means multiple ways of communicating. Most everyone with an age in double digits has a phone, and mass phone communications have their place. But if you want your church to continue to be engaged in spiritual thought during this group gathering hiatus, you're going to need to employ social media, text, and email, and dust the cobwebs off your website. How many ways do you have to reach out to your faith community? Do you have databases and lists created? Most importantly, are you using them? **Faithful generosity includes being good stewards of our relationships.** .

2. I've been a clergy spouse for more than four decades, and know as well as anyone that church is more than worship time. **Now is the time to tell "the rest of the story" about your church's mission and ministry that goes on 24/7/365.** Now, go back to point #1. If you have a good communication system in place it's going to be easier to tell your story. And let's add another layer. Are you telling your story to the community *beyond* your faith community? Give your people and your local media good news that might be arising from this crisis--volunteering, giving extra to those whose incomes are affected, inviting joining your worship online. **Faithful generosity includes being clear and enthusiastic about the mission and ministry to which you are called.**

**3. Now is the time to temper the complaint that the only time the church talks about money is when it is asking for it.** Eventually this being at home, all the time novelty is going to wear thin and people are going to look for meaningful ways to spend their time. The Ecumenical Stewardship Center can help. Your church may want to [become a generosity365 subscriber](#) so you can access and share content from *Giving Magazine*, theme materials, and even recordings. Or sign up for our virtual [generosity365 Academy](#). **Faithful generosity includes asking the question, are we focused on funding, or are we growing generous givers?**

4. And yes, **now is the time to consider the ways technology can be an asset in our giving and connecting.** If you don't have options to give beyond Sunday morning, simply, you should. And, like millions of homes across North America today, there is a junior high student living at my house who

is now going to school online. In her case, it's not just downloading and uploading assignments. Creative teachers have posted videos and created chat rooms and are meeting with students in real time. And at least one of these digital natives seems to be having some fun in spite of it all, because she's not afraid of this technology. **Faithful generosity includes a spirit of abundance that looks for opportunities, not obstacles.**

We have no way of knowing if the writer of the book of Hebrews could in any way envision today's world when chapter 10, verse 25 was written. We do know that we have been blessed with opportunities to "gather together" in new ways. And we know that Jesus encouraged us to be yeast, salt, and light. Faithful generosity embraces all of these: giving that multiplies and enhances, hospitality that invites and engages, and generosity that leads to Christ. **It will always be the time for that.**

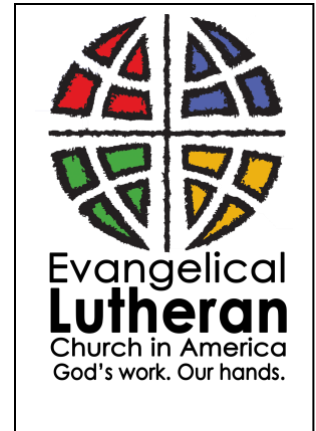
-Marcia Shetler, Executive Director/CEO  
Ecumenical Stewardship Center

*The ELCA is a supporting partner of the Ecumenical Stewardship Center*  
**Ecumenical Stewardship Center**  
**101 Quaker Hill Drive, Richmond, IN 47374**  
[stewardshipresources.org](http://stewardshipresources.org)

## CONGREGATIONAL FINANCES DURING COVID-19

For businesses, governments, non-profits, and churches, there are no easy answers for how to navigate through this COVID-19 crisis. Here are some thoughts that may be helpful in terms of both process and finances.

Most notable perhaps is the narrative that we are telling. Hopefully, the story is not of closure, that we have shut down our congregation when we discontinued traditional worship and ministries. Instead, the account should be that we are open and working to do and be the church in new ways. Now is an opportunity to embrace creative thinking, innovation, and technology to meet people in their daily lives in better ways, to continue to deliver the hope of Jesus and our faith.



Remember that people are more motivated to invest in a mission that makes a positive difference and impact on the world. People are less inclined to respond to desperate pleas to throw money at a sinking ship. The world needs your congregation and its ministries more than ever. Tell that story.

Related to hope, we need both critical thinking and hope to address our current challenges. Critical thinking without hope is cynicism, and hope without critical thinking is naivete. I think this insight is consistent with our Lutheran theology.

### Process Considerations

- Call together a team of able, calm thinkers to work through the decisions you need to make. The burden is too high for one or two people to figure out how to move ahead amid our current uncertainties.
- Hold the problematic conversations about income, expenses, staffing, and all the dimensions of your present reality. Research suggests organizations who find ways to hold the hard discussions are the ones that are the most healthy. See the book *Crucial Conversations* for how to do this.
- Talk about different options, realizing that people will have a variety of opinions and perspectives. The quality of your decisions will be better by listening to diverse viewpoints. Invite distinct voices to participate.
- If you don't have a platform for holding virtual meetings, consider getting a ZOOM account for \$15/month so you can organize gatherings over the internet.

### Financial Considerations

What does your cash flow look like for the next few months? Most likely, it is a deficit, but how large, and what happens over time? What assets do you have on hand to apply to those shortfalls? Do you

have any lines of credit, or could you establish them with either a conventional lender or with members of the congregation?

#### Income

- Advertise online giving. ELCA preferred partners Vanco Payment Solutions, and Tithe.ly are great answers if you need a platform.
- Promote automated giving. There is no better time than now to ask and remind people to commit to your mission and regularly give according to their plan to support it.
- Offer to provide technical assistance for anyone trying to get set up with electronic giving. Vanco has an admin portal where you can configure an account on behalf of your member.
- Have times when your sanctuary is open for prayer and meditation. Tell people they can bring physical offerings at those times if they would like to drop them off.
- Relational capital. Who are your best supporters who want to see the congregation continue? Your relationships and the goodwill you have earned are an underestimated dimension of what motivates people to give.

#### Expenses

- What are the opportunities to trim costs? What will the savings be? Is it possible to spread out expenses or payments over time?
- Are there employees that may not need their W-2 income, or might be open to doing less as their responsibilities have diminished?
- Defer non-essential planned expenses. There is no need to do capital repairs if you can live without them for a while.

#### Assets

- Do you have any reserve funds that are available for use?
- Can you tap any restricted funds while still honoring their original purposes and designations?

#### Liabilities

- Opportunities for short-term lines of credit

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March 20, 2020



Expanded Perspective

Thinking Pastorally and Practically About Money in this Moment

by Melissa Spas

While creative online convening brings many gifts, we are also mindful of the 78% of all congregational giving that typically takes place in the context of physical gathering, as our [NSCEP](#) study found, and the adjustments that will be required for faith communities to practice stewardship as discipleship during this time.



The same pastoral sensitivity that Nathan and his parish leadership brought to their first online worship will also enable vital, invitational stewardship. In fact, he and his leadership have had an active conversation about this very question, and are moving forward with inviting continued participation in the life of the parish, through online Christian education, fellowship, and giving. We see how essential it is to think both pastorally and practically about money in this moment. Stewardship of financial resources matters for the life of the congregation, and also for the ministry of the parish beyond those who gather there. Even while we think about the financial challenges facing our own congregations and organizations, we are also considering the impact of this crisis on the people and work we care about, individually and through mission or community outreach.

We wanted to share some ideas on a few topics related to generosity, and some related resources for your consideration.

- Planning and tools. Do you have the information that you need to make informed decisions? Are you convening your board or council, so that you can discern best next steps together, while communicating with the whole community or external stakeholders? Do you have the technology, know-how, and resources that you need? This article from the United Church of Christ offers some wonderful [practical suggestions](#).
- Fundraising is, now as always, about relationship, and faithful stewardship invites those we are in relationship with to consider how they will participate in the mission of the organization. Generosity is a natural, faithful response in times of crisis, and we can invite and nurture that impulse. This [article](#) from Horizons Stewardship offers additional thoughts on this topic.
- What and how we communicate matters, particularly when inviting people to give in this uncertain time. We hope that your invitation to give (by sending a check in the mail, giving online, or by other digital means) can still emphasize the distinctives of our faith traditions, highlighting the mindset of abundance over scarcity. This [article](#) from the Jewish Federations of North America focuses on the ways of being connected with donors in this crisis.

Responding to this crisis is contextual and rooted in the particular needs, challenges, and assets of our own organizations and communities. Lake Institute's broad focus on faith and giving means that we

are committed to helping you consider what that might mean for your religious community in this moment. What other practical considerations do you have?

Effects of coronavirus on the economy and philanthropy

*The coronavirus (COVID-19) has affected many aspects of society so far. How will it affect philanthropy? Our scholars will be providing their expertise on this topic in the weeks to come. Come back often to see the latest updates.*

The following is a summary of internal talking points/position statement draft by Dr. [Patrick Rooney](#), executive associate dean for academic programs; professor of economics and philanthropic studies.

Historical comparison

Given the unprecedented nature of this virus and the reactions around the world, there is not another historical episode with relevant data to which we can compare.

- A “normal” disaster has a pause period at the start during which donors of all types decide whether or not this is something to which they want/should donate at all, and, if so, how big of a donation they are going to make.
- After the initial pause, gifts either accelerate for the first 3-4 months, then taper off quickly, or they never really get going.
- Often, there is so much disaster giving that the media and charities worry about “donor fatigue” and displacement of normal giving by disaster giving.

Current situation

The coronavirus pandemic is different in that there is a pause, but there is no reason to think that there is going to be an acceleration phase of disaster giving:

- The development of the tests and the treatment (vaccine) are viewed as either public goods, (government) or private goods (private sector). There is less likelihood of giving to either of these types of organizations.
- Typically, the natural disaster does not cause a recession itself, so the capacity to give is not altered by the disaster
  - 9/11 is the exception—a relatively short/mild recession then; some of the same business sectors (airlines, hotels, etc.) adversely affected.
- There is no natural outlet to receive donations—even if people were to give. The typical disaster relief organizations (e.g., Red Cross, Salvation Army, Doctors without Borders, etc.) are not the charities that are most poised to address this crisis.

- People will give in direct, informal ways (e.g., groceries, childcare for family and neighbors, donating to individuals through GoFundMe and other crowdfunding sites, and supporting specific families through existing school and congregation networks).
- There will be an inequitable economic impact.
  - Many, especially college educated, will be able to work remotely and remain employed/paid.
  - Recessions inherently slow the economy, so those who earn their income from transactions may be harmed (e.g., salespeople, some attorneys, retailers, etc.).
  - Others will be unemployed or underutilized (e.g., retail, restaurant staff, etc.).
  - Some industries will be specifically damaged (e.g., hospitality, travel industry, etc.).

Short-run effects on donors	Short-run effects on charities
<p>Wealth effects:</p> <ul style="list-style-type: none"> <li>• The stock market collapse will make donors feel poorer—even if they don’t liquidate.               <ul style="list-style-type: none"> <li>○ Household giving and foundation grantmaking are highly, positively correlated with changes in the stock market. Giving and grantmaking may also negatively correlate with a drop in the stock market.</li> <li>○ If the market turns around before the end of the year, year-end giving may offset this period’s likely hit.</li> <li>○ If the stock market continues to decline, it may attenuate demand (and, therefore, perceived/actual wealth) from real estate values.</li> <li>○ Interest rates and the bond markets are also collapsing, so unlike more normal periods, there may not be “safe” investment options.</li> </ul> </li> </ul>	<p>Wealth effects:</p> <ul style="list-style-type: none"> <li>• As donors feel less wealthy if not poor on paper, they will be less likely to give at all and to give less to charities, hurting their capacity.</li> <li>• As foundations see asset base decline, the declining values of the investments will yield fewer dollars being paid out (even though their payout rates are fixed).</li> <li>• Some foundations may “lean in” during this crisis (e.g., Gates CZI are committing funds toward the coronavirus pandemic).</li> </ul> <p>Income effects:</p> <ul style="list-style-type: none"> <li>• As donors feel less income directly and indirectly, they become risk-averse and may be less likely to donate or be less generous if they do give.</li> <li>• Non-spending leads to more non-spending, causing direct and indirect effects such as secondary rounds of layoffs, etc.</li> </ul>
Fundraising effects:	Fundraising effects:

<ul style="list-style-type: none"> <li>• Fundraising events that include large groups (e.g., galas, auctions, races, dances, etc.) are being canceled.</li> <li>• Major gift fundraising is often very personal: fundraisers and board volunteers visiting individuals/couples face to face. <ul style="list-style-type: none"> <li>○ Donors are more likely to decline these meetings.</li> <li>○ Many are likely to postpone major gift decisions under uncertain market conditions.</li> </ul> </li> </ul>	<ul style="list-style-type: none"> <li>• Some will still give even if auction/gala/ related sporting events etc. are canceled</li> <li>• Others will use that as an excuse to ignore the requests for now.</li> <li>• With social distancing and self-quarantine, major gift donors may defer or deny requests to meet with fundraisers and volunteers, which may hurt fundraising totals.</li> </ul>
<p style="text-align: center;">Long-run effects on donors</p>	<p style="text-align: center;">Long-run effects on charities</p>
<ul style="list-style-type: none"> <li>• The pandemic and its effects could be relatively short, and the economy and the stock market could “snap back” relatively quickly. The economy is not tanking because of any speculative bubbles or bad business practices in the housing market, etc., so if the risk is removed, in theory the market would return to its old self relatively quickly.</li> <li>• If the pandemic is longer lasting or more widely felt than feared, this would hurt payouts from foundations and major gifts from major donors especially but would likely be widespread in its negative effects.</li> <li>• If the short-term effects last longer, then we also risk seeing an acceleration in the decline of households that regularly donate</li> </ul>	<ul style="list-style-type: none"> <li>• Charities would receive fewer and smaller gifts from households.</li> <li>• Charities would receive smaller grants from foundations.</li> <li>• Charities with their own endowment or quasi-endowment will receive lower payouts.</li> </ul>



## **STEWARDSHIP RESOURCES**

### **Web resources**

#### **Stewards of God's Love – the basic “How To” of Stewardship**

[http://download.elca.org/ELCA%20Resource%20Repository/ELCA Stewards Of Gods Love Resource and Inserts.pdf?\\_ga=2.98550422.82022688.1585072545-1578480516.1580863514](http://download.elca.org/ELCA%20Resource%20Repository/ELCA%20Stewards%20Of%20Gods%20Love%20Resource%20and%20Inserts.pdf?_ga=2.98550422.82022688.1585072545-1578480516.1580863514)

#### **How to improve financial stewardship**

[http://download.elca.org/ELCA%20Resource%20Repository/How to Improve Financial Stewardship A Guide f.pdf?\\_ga=2.265790086.82022688.1585072545-1578480516.1580863514](http://download.elca.org/ELCA%20Resource%20Repository/How%20to%20Improve%20Financial%20Stewardship%20A%20Guide%20f.pdf?_ga=2.265790086.82022688.1585072545-1578480516.1580863514)

#### **Stewardship 101**

[http://download.elca.org/ELCA%20Resource%20Repository/Stewardship\\_101.pdf?\\_ga=2.93382164.82022688.1585072545-1578480516.1580863514](http://download.elca.org/ELCA%20Resource%20Repository/Stewardship_101.pdf?_ga=2.93382164.82022688.1585072545-1578480516.1580863514)

#### **Your Offering at Work**

[http://download.elca.org/ELCA%20Resource%20Repository/ELCA-13316-SOFIAPoster-BW.pdf?\\_ga=2.30860086.82022688.1585072545-1578480516.1580863514](http://download.elca.org/ELCA%20Resource%20Repository/ELCA-13316-SOFIAPoster-BW.pdf?_ga=2.30860086.82022688.1585072545-1578480516.1580863514)

#### **ELCA Advantage Corporate Discounts including Vanco and Tythe.ly**

[https://download.elca.org/ELCA%20Resource%20Repository/ELCA Advantage Brochure.pdf?\\_ga=2.261016068.82022688.1585072545-1578480516.1580863514](https://download.elca.org/ELCA%20Resource%20Repository/ELCA%20Advantage%20Brochure.pdf?_ga=2.261016068.82022688.1585072545-1578480516.1580863514)

#### **Digital Giving Tools**

<https://www.livinglutheran.org/2018/04/new-elca-digital-giving-tools-now-available/>

#### **Thinking Pastorally and Practically About Money in this Time**

<https://philanthropy.iupui.edu/news-events/insights-newsletter/2020-issues/march-2020-issue-2.html#response>

#### **Qualified Charitable Distributions (Fidelity is the company contracted with the ELCA to give retirement consultation)**

<https://www.fidelity.com/learning-center/personal-finance/retirement/qcds-the-basics>

### **ELCA Ministry Loans – short term loans**

<https://www.elcafcu.org/personal/ministry-solutions>

### **ELCA Mission Investment Fund**

[http://www.mif.elca.org/?\\_ga=2.199355175.82022688.1585072545-1578480516.1580863514](http://www.mif.elca.org/?_ga=2.199355175.82022688.1585072545-1578480516.1580863514)

### **Books**

Ask Thank Tell, Charles Lane

<https://www.augsburgfortress.org/store/productgroup/1701/Ask-Thank-Tell>

The Church Money, Clif Christopher

[https://www.amazon.com/gp/product/1426796579/ref=dba\\_def\\_rwt\\_bibl\\_vppi\\_i5](https://www.amazon.com/gp/product/1426796579/ref=dba_def_rwt_bibl_vppi_i5)

Rich Church Poor Church, Clif Christopher

[https://www.amazon.com/gp/product/142674336X/ref=dba\\_def\\_rwt\\_bibl\\_vppi\\_i1](https://www.amazon.com/gp/product/142674336X/ref=dba_def_rwt_bibl_vppi_i1)

Preaching and Stewardship, Craig A. Satterlee Ph.D

[https://www.amazon.com/gp/product/142674336X/ref=dba\\_def\\_rwt\\_bibl\\_vppi\\_i1](https://www.amazon.com/gp/product/142674336X/ref=dba_def_rwt_bibl_vppi_i1)

The Spirituality of Fundraising, Henry Nouwen and workbook

Six Weeks on Money: <https://start.sixweeksonmoney.com/courses/ELCA>

An alternative to Financial Peace with better theology

Unlacing the Heart, Henry Freeman